



MONEY **in caricature** **and satire**

**A special exhibition
at the Money Museum
of the Deutsche Bundesbank**

In the City, the pound fell against the dollar, the dollar fell against the euro, and finally the whole lot just toppled over.

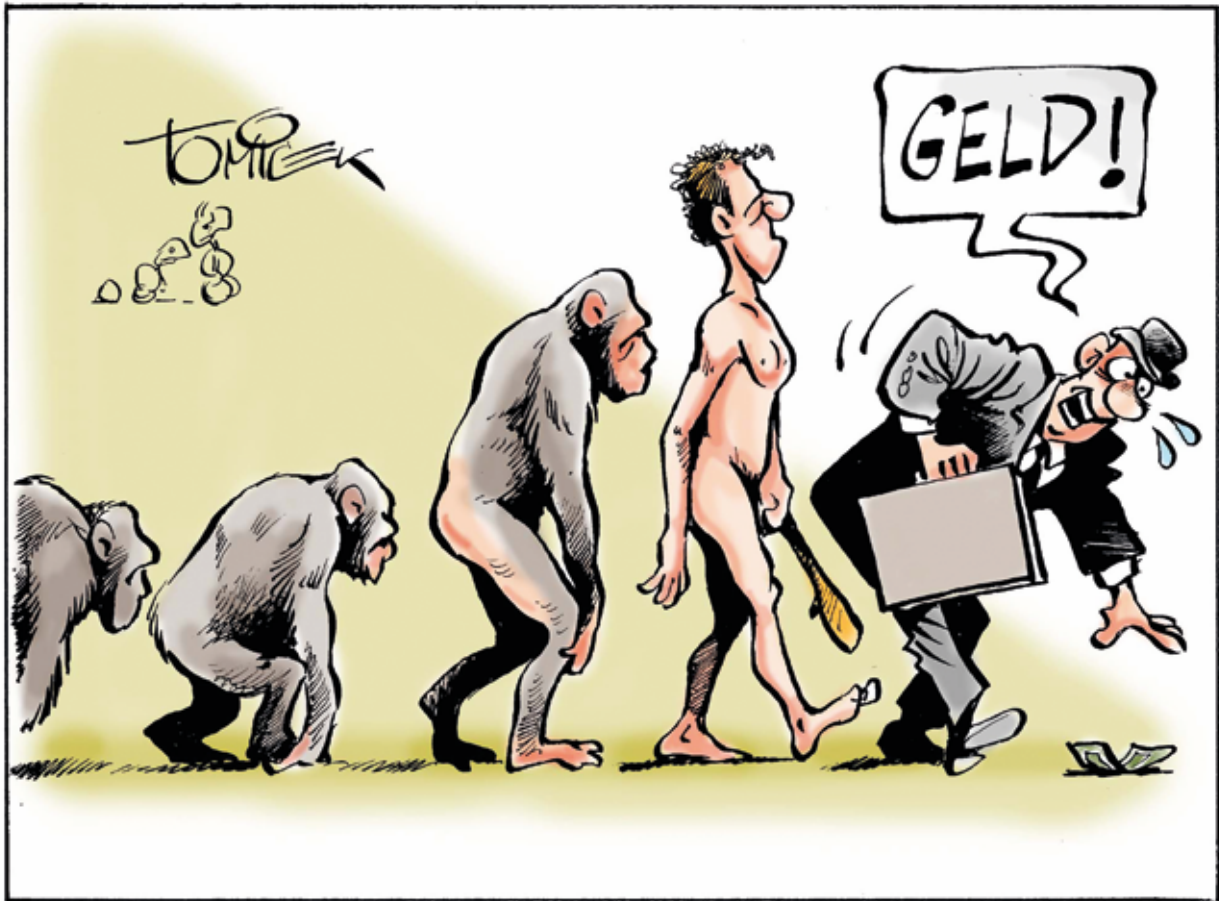
Die alte Dame hebt am Bankschalter ihr ganzes Geld ab. Nach zehn Minuten kommt sie wieder und zahlt alles wieder ein. „Warum haben Sie denn das Geld überhaupt abgehoben?“, will der Kassierer wissen. „Man wird doch mal nachzählen dürfen!“

MONEY

in caricature

and satire

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WAS DARWIN NICHT AHNEN KONNTE...

Money! What Darwin never saw coming ...

© Tomicek

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Foreword

Dear reader,

The idea that it's "not the done thing" to talk about money is a sentiment often voiced in Germany. Indeed, there's a well-known phrase that expresses just that. At the Money Museum, the opposite is true. Here, talk of money is quite explicitly the order of the day. What, in fact, is money? What do central banks do? How does monetary policy work? These are just a handful of the questions that are answered in the exhibition. This is part of its appeal as a hands-on learning environment where visitors can delve into all aspects of money. Another element of the experience is our regular cycle of new special exhibitions, which look at the individual topics covered in the permanent exhibition in more depth.

The Bundesbank has created the exhibition "Money in caricature and satire" to stimulate reflection on the topic of money by offering a different perspective on it. Satire and caricatures approach generally serious topics with a critical eye and frame them in an over-the-top, exaggerated manner. For me personally, illustrating difficult-to-understand and complex economic relationships to do with money in a brief, concise and accessible way is an art form.

So it's not at all surprising that cartoons are a popular resource when it comes to economic education, in lessons at school and university, for example. As part of the free formation of public opinion, caricature and satire also perform an important societal task.

Whether criticism in the form of satire or caricature is justified in a given case depends, of course, above all on one's personal perspective. I find the most successful examples are those which manage to raise a smile not only with the audience but perhaps the odd person on the receiving end, too. After all, back in the 1st century AD, the Roman historian and politician Publius Cornelius Tacitus recognised that "to show resentment at a reproach is to acknowledge that one may have deserved it".

The selection of pieces for display in the exhibition was guided first and foremost by didactic considerations. With their accompanying, brief explanatory texts, the exhibits shown are immediately accessible to the public. Many of the cartoons are highly relevant – or were so at the time they were created.

Some of them predicted developments that have not come to pass, whilst others are as current today as they were then. The exhibition also includes examples of banknotes and coins that have been designed or altered with the intent to caricature or satirise.

This is all packaged in a lively multimedia presentation-style: framed prints, digital images on a screen, projections on the wall and even a sound shower over a revolving seat. The exhibits prompt visitors to ponder money, its functions and how we interact with it. Combined with the way the exhibition space is set up, the result is an attractive all-round experience.

In this booklet – which functions as both a memento and a foretaste of the exhibition – we present an extensive selection of the exhibits. These are supplemented by individual explanations and pictures of the exhibition space. My recommendation? Take a look for yourself! You'll find cause for astonishment, amusement and reflection.



Burkhard Balz

Member of the Executive Board of the Deutsche Bundesbank

CASH

Die alte Dame hebt am Bankkassierer ihr gesamtes Geld ab.
Nach zehn Minuten kommt sie wieder und zählt alles wieder ein.
„Wahrum haben Sie denn das Geld überhaupt abgehoben?“
will der Kassierer wissen. „Man wird dich hier nachzahlen dürfen!“

**WITZ
JOKE
TO GO**



...

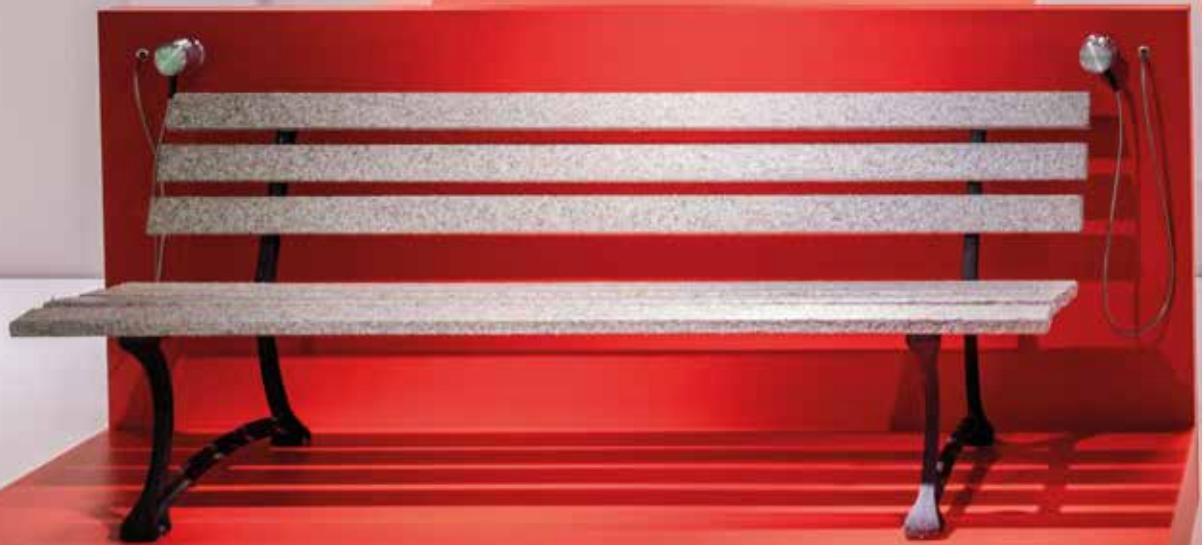
Leben mit Bargeld

Life with cash



...

...



BARGELD

Ede Schmidt ist ein Mann, der sich für die Kunst des Bargelds interessiert. Er hat ein kleines Geschäft, in dem er Bargeld verkauft. Er ist ein Mann, der sich für die Kunst des Bargelds interessiert. Er hat ein kleines Geschäft, in dem er Bargeld verkauft.

Durch sein Interesse hat er viele tolle Sachen gefunden. Er hat eine tolle Sammlung von Bargeldern. Er hat eine tolle Sammlung von Bargeldern.

CASH

Das ist ein tolles Geschäft. Es ist ein tolles Geschäft. Es ist ein tolles Geschäft. Es ist ein tolles Geschäft.

Das ist ein tolles Geschäft. Es ist ein tolles Geschäft. Es ist ein tolles Geschäft. Es ist ein tolles Geschäft.

Ede fragt seinen Zellengenossen:
„Warum sitzt du?“
„Weil ich farbenblind bin!“
„Das ist doch kein Verbrechen!“
„Doch, ich habe rote
100 Euro-Scheine gedruckt.“

WITZ JOKE TO GO



Wie Bargeld?
Wozu?

CASH

First steps into the world of money are taken as children: youngsters are given pocket money or cash gifts. We fill our piggy banks with coins and banknotes or stash cash under our pillows. Many people value cash: it can be used quickly and anonymously, without any aids, to make payments.

Technological progress means we have an ever-growing range of alternative ways to pay, leading to vigorous debate about life with and without cash. This also features in satirical angles on coins and banknotes.



Cash only!
Damn
Piggy banks recently

© Martin Zak



Please enter your PIN and press "confirm" ...
... your million will be credited to your account within the next few days, Mr Müller.
A world without cash

© Schwarwel / toonpool.com

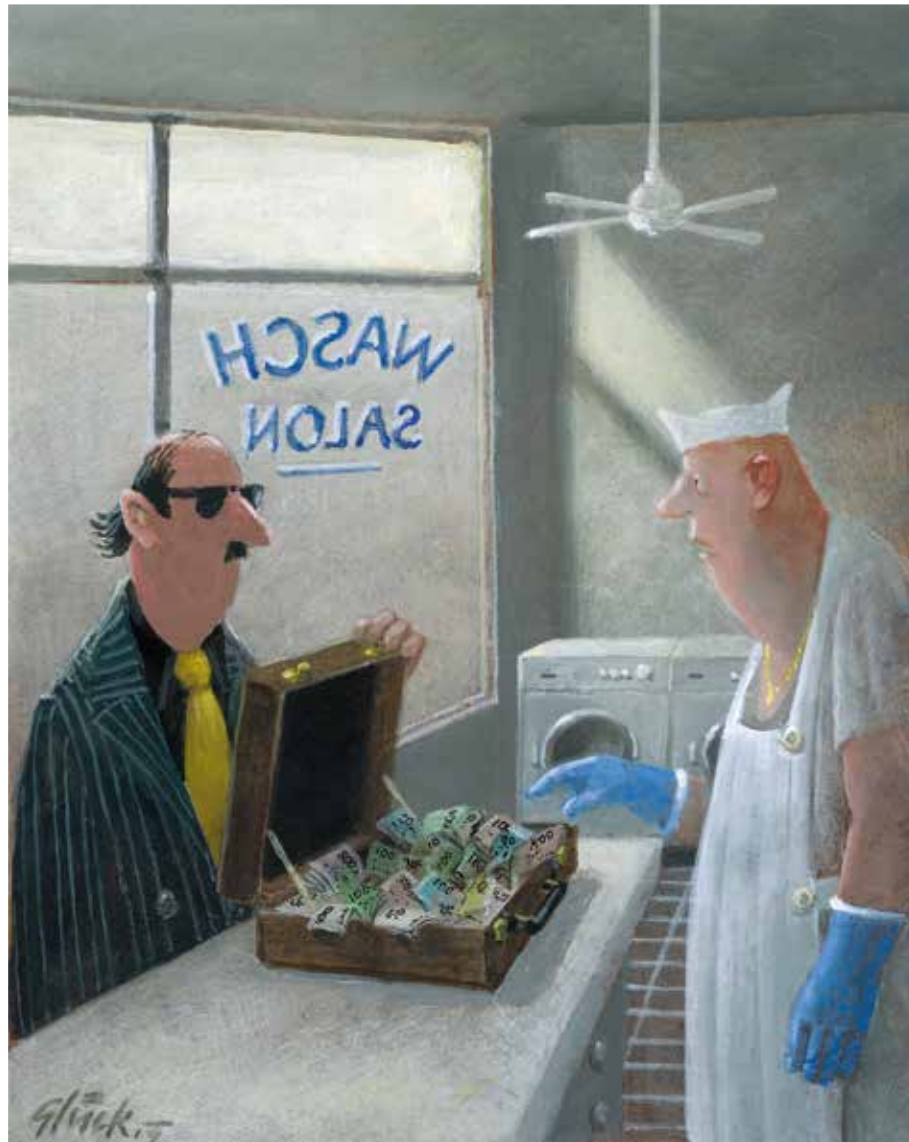


Oi, mate!! Ever heard of a cash limit?!?

© Klaus Stüttmann, Berlin

Life with cash

In Germany, only a small portion of cash in circulation is spent at the point of sale; a large part is kept in people's homes. There is still no upper limit on cash payments in Germany. But this is something that is being discussed in the European Union, as a way of combating money laundering, for example.



Laundromat
The usual? Washed and ironed?

© **Gerhard Glück**
First published: NZZ FOLIO
Magazine of the Neue Zürcher Zeitung
full page - Nov. 2019



Total: €24.30 – Unknown ID! – Violation of chip requirement. Police notified.
 Paper money?? Don't you have an RFID chip in the back of your hand??
 Without one of them you can't buy anything, anywhere!
 Biometric passports are just the start of the nanny state

© Götz Wiedenroth, Flensburg, www.wiedenroth-karikatur.de

Life without cash?

The future of payments has been hotly debated for some time now. In 2016, the Governing Council of the European Central Bank decided to stop issuing €500 notes. Many interpreted this as a harbinger of the impending abolition of cash. But cashless payment has its pitfalls, too.



*Gibt es keine 500-Euro-Scheine mehr, wird es immer schwerer,
seine Millionen in die Schweiz zu bringen...*

No €500 notes will make it harder to get those millions over to Switzerland ...

© Klaus Stüttmann, Berlin



The thing took my card and won't give it back!
My piggy bank
Generation "cashless"

© Michael Hüter, Bochum
Source: Stiftung Jugend und Bildung

Please take a seat

This bench is covered with bits of former euro banknotes. Currency in circulation is checked at the Bundesbank's branches. Any banknotes that are damaged or too soiled are shredded and disposed of in an environmentally friendly manner.



A world first

In 2016, Germany issued the €5 "Planet Earth" coin. The coin incorporates a coloured, translucent polymer ring made of high-grade plastic. This was an absolute novelty in the coin world at the time. Since then, Germany has regularly issued collector coins with embedded polymer rings.



Plastic fragments have been found in several new €5 coins.
Are you planning to issue a recall?
"Blue Planet Earth" out now

© Stephan Rürup



Believe it or not

A €22 note, a €3 coin, and gag money from somebody's wedding all managed to be accepted as money before being pulled out of circulation by the Deutsche Bundesbank. The DM-20 note featuring cartoonist Uli Stein's mouse looked too similar to the real thing. It was confiscated by police and handed over to the Bundesbank.

BOOK MONEY

BUCHGELD

Buchgeld kann man nicht anfassen. Es liegt auf Bildschirmen. Wir benutzen es ganz selbstverständlich, wie wenn es Papier oder Silber-Ladungen für Schatzkisten. Genau Buchgeld erzählt, warum Banken früher und heute nicht so ähnlich wie Buchgeld sind.

Die Wahrheit ist, es besteht aus Krediten an eine Bank, die Trücker mit Kreditkarten und bei Bankensystemen für Alleswissens und dem gemeinsamen System für Kreditkarten und Geld. Das gilt auch für die neuen Technologien. Mitarbeiter des Bankensystem, Bankensystem und digitale Angebote sind Mithras 8 00.

BOOK MONEY

We cannot touch book money if being on bank accounts. We use it to pay online or to the point of sale without even fully thinking about it. Book money is created wherever bank, but more important, that is significantly more book money than you.

The relationship between customers and their bank, the system of banking and the banking system in general are crucial factors for success and loss. The same goes for the new technological capabilities of online payments and digital offerings such as Mithras and the like.

Bankgeschichte

Banken sind seit Jahrhunderten ein wichtiger Teil des Wirtschaftens. Sie ermöglichen den Austausch von Geld und die Finanzierung von Unternehmen.

Banking transactions

Banking transactions are the backbone of the financial system, allowing for the movement of funds between different entities.

Banken in der Krise

Banken sind in der Krise oft in Schwierigkeiten. Dies kann durch verschiedene Faktoren verursacht werden, wie zum Beispiel durch eine Liquidationskrise.

Banken in der Zukunft

Die Zukunft der Banken wird von technologischen Entwicklungen und dem Wandel der Kundenbedürfnisse bestimmt.



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Will der Kassierer wissen. „Man wird doch mal nachzahlen dürfen!“

**WITZ
JOKE
TO GO**



Bergheim zitiert

Text block under Bergheim zitiert.

Capitulum papaverum

Text block under Capitulum papaverum.



Blasch & Co

Text block under Blasch & Co.

Blasch & Co

Text block under Blasch & Co.



Witz mit Bergheim

Text block under Witz mit Bergheim.

Wie wird es sein?

Text block under Wie wird es sein?

BOOK MONEY

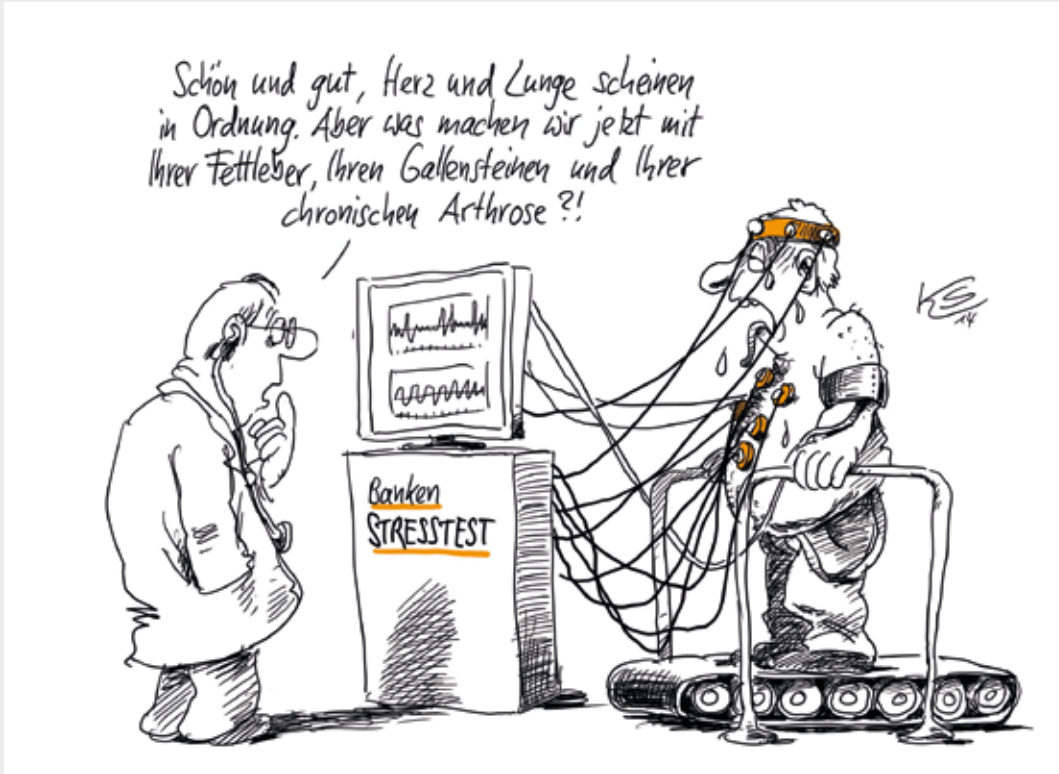
You cannot touch book money. It exists on bank accounts. We use it to pay online or at the point of sale without even really thinking about it. Book money is created whenever banks issue loans. Nowadays, there is significantly more book money than cash.

The relationship between customers and their bank, the vagaries of lending and the banking system in general are popular targets for caricature and satire. The same goes for the new technological capabilities of cashless payments and digital offerings such as bitcoin and the like.



Let there be money!
Loan agreement
Creation of money

© jerichow / toonpool.com



Alright, heart and lungs seem fine. But what are we going to do about your fatty liver, the gallstones and your chronic arthritis?!
Bank stress test

Banks in crisis

The global financial crisis that unfolded from 2008 spelled big trouble for the banking system. Staff were laid off and banks had to restructure. Banking supervisors – in Germany, the Bundesbank and the Federal Financial Supervisory Authority (BaFin) working together – responded to the crisis. They developed the “stress test” for banks, a way of checking how well banks are prepared for poor market conditions.



Mobile payments, that's all well and good ...
... But what are we supposed to do with all these?

© Schwarwel / toonpool.com

Cashless payments

Technological advances are making the world of cashless payments ever more diverse. Banks and other financial service providers offer special programs (apps). They enable payments and other banking transactions to be performed by smartphone.



Money on the phone, now!
Do you have our new payment app?

© Markus Grolik / toonpool.com

Bitcoin & Co

Crypto-assets – such as bitcoin – are digital tokens. They are created and used in computer networks. There is no legal basis or government regulation for them. They are more of a speculative device than a means of payment. The use of bitcoin and other crypto-assets requires a lot of electricity.



How much bitcoin for your fishing rod?

© Christian Möller / cloud-science.de



Watch out! The bitcoin market is full of speculators and dodgy dealers!
Well, I'm jolly glad we don't have all that with "real money"!

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© Drawing Klaus Puth.

Originals in ink on paper

Published in: Fröhliche Wörterbücher, Bank & Börse, Tomus,
Munich 1988.

Banking transactions

The relationship between banks and their customers has undergone huge change. An increasing number of people conduct their banking business without setting foot in a branch. Even credit checks can be carried out online nowadays. Like in other businesses, mask-wearing was mandatory in banks during the coronavirus pandemic.



Kommt die Maskenpflicht?

Cash desk
No, I just wanted to get a statement.
Mask mandate coming soon?

© Greser&Lenz, FAZ.

MONETARY POLICY

GELDPOLITIK

Wann immer die Zentralbank ein neues Geldstück, also die Verknüpfung von Inflation und Deflation. Das ist die Aufgabe der Zentralbanken. Sie sind auch für das Einkommen zuständig. Es besteht aus dem Europäischen Zentralbank (EZB) und den nationalen Zentralbanken der Länder, die zum Euro eingetriggert haben. In der Öffentlichkeit sind die EZB für das Euroland.

Wann ein der Zentralbank ein Funktionsschritt häufig über Funktionen der Zentralbank. Die Zentralbankverträge durch Inflation und Deflation sowie die höhere Zentralbank der jüngsten Vergangenheit sind Themen. Auch Zentralbanken über den richtigen Kurs der Zentralbank. Zentralbanken sind wichtiger Faktor.

MONETARY POLICY

The central objective of monetary policy is keeping the value of a currency stable, i.e. preventing inflation and deflation. This is the job of central banks. The Eurozone is in charge of the euro. It consists of the European Central Bank (ECB) and the national central banks of the EU countries that have adopted the euro. So the ground rules, the ECB is the base of the Eurozone.

Control of the Eurozone's monetary policy is very often expressed through institutions representing central banks. They take care of the challenges posed by inflation and deflation, as well as the overall monetary policy of the Eurozone. Inflation and deflation are important aspects of monetary policy and also give the central bank.

Inflation and deflation

Monetary and deflation



Die Bedeutung
des Euro

Die Bedeutung
des Euro



**WITZ
JOKE
TO GO**



I had an inflation joke.
But it's not worth it anymore.

MONETARY POLICY

The central objective of monetary policy is keeping the value of a currency stable, i.e. preventing inflation and deflation. That is the job of central banks. The Eurosystem is in charge of the euro. It consists of the European Central Bank (ECB) and the national central banks of the EU countries that have adopted the euro. To the general public, the ECB is the face of the Eurosystem.

Criticism of the Eurosystem's monetary policy is very often expressed through caricatures lampooning senior figures. They take aim at the challenges posed by inflation and deflation, as well as the loose monetary policy of the recent past. Debates about the right course of monetary policy are also given the satirical treatment.



Tomb of the Unknown Central Banker

© Dirk Meissner



© Cartoon by **Bob Rich** from Hedgeye



ECB
Inflation
War
Climate change

© Burkhard Mohr / Handelsblatt

Eurosystem monetary policy

The Eurosystem makes money available to society via commercial banks. It does this by lending to banks and purchasing assets such as bonds. The Eurosystem has put out more and more money to combat the crises of recent years. It cut interest rates sharply and increased its asset purchases.

Some interest rates even went into negative territory for a time. At present, monetary policymakers are having to respond to the challenge of excessively high inflation and are starting to raise interest rates.



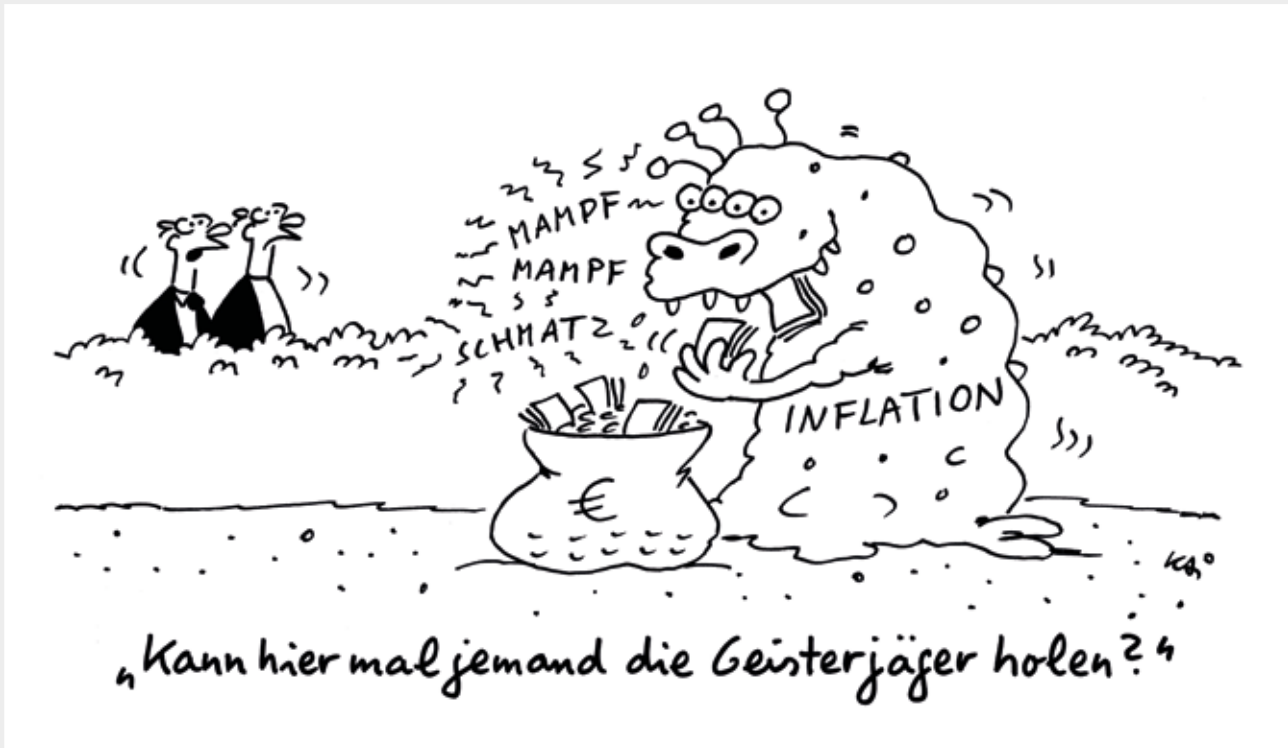
BEREIT ZUM (LETZTEN) GEFECHT

Asset purchases
Draghi's battery
All set for the (last) stand

© Jürgen Janson
janson-karikatur.de

Inflation and deflation

Inflation and deflation threaten the value of money. The statistical basket of goods is used to measure the inflation rate; it contains the prices of around 650 goods and services. In recent years, the Eurosystem's concerns had centred on the spectre of deflation. It eased its monetary policy and made more money available. At present, many prices are rising sharply. Is the inflation monster making a comeback?





The end of inflation, due to the new statistical basket of goods!

© Til Mette / toonpool.com



Even lower!!
 ECB
 Interest rates
 Small savers

© dieKLEINERT.de / Kostas Koufogiorgos



€5 – is that all?? Take a leaf out of Draghi's book and loosen up your monetary policy!

© Harm Bengen / toonpool.com



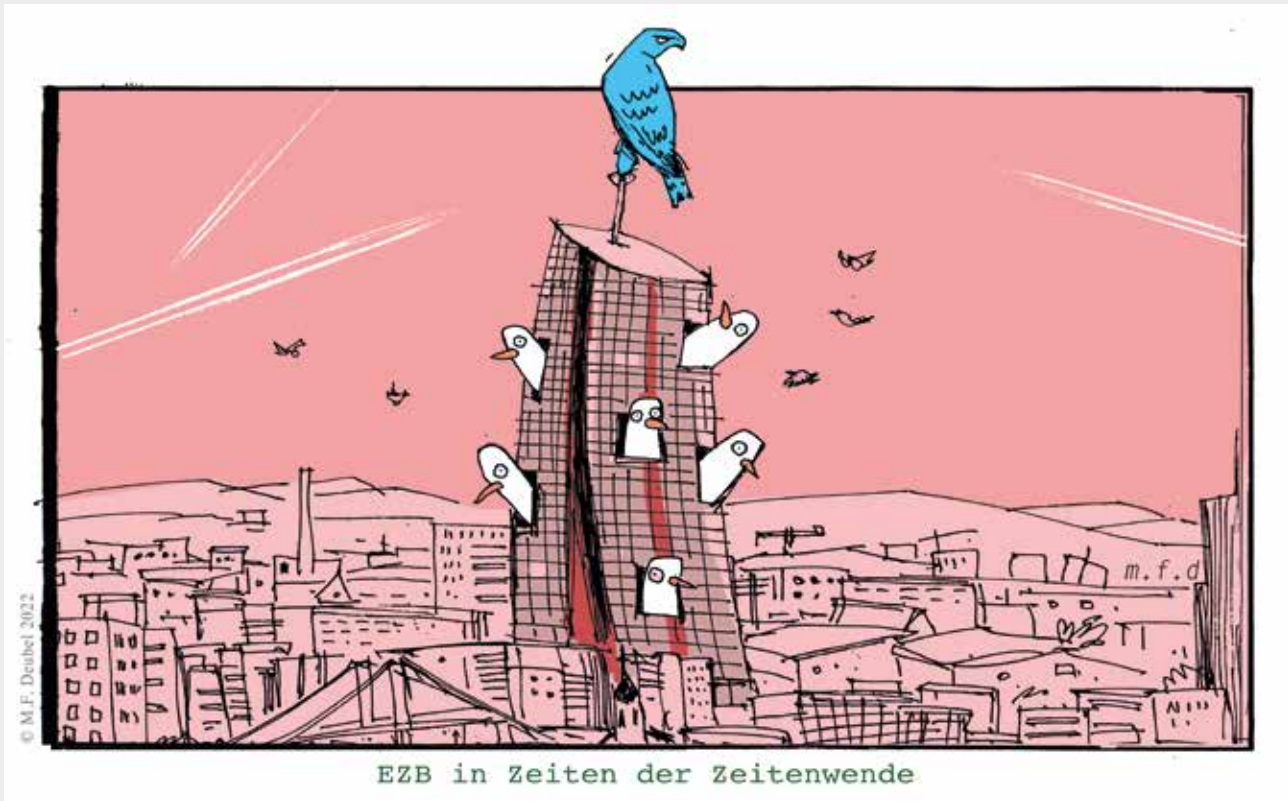
We'll need a bigger injection.

© Schwarwel / toonpool.com



ECB

© Burkhard Mohr / Handelsblatt



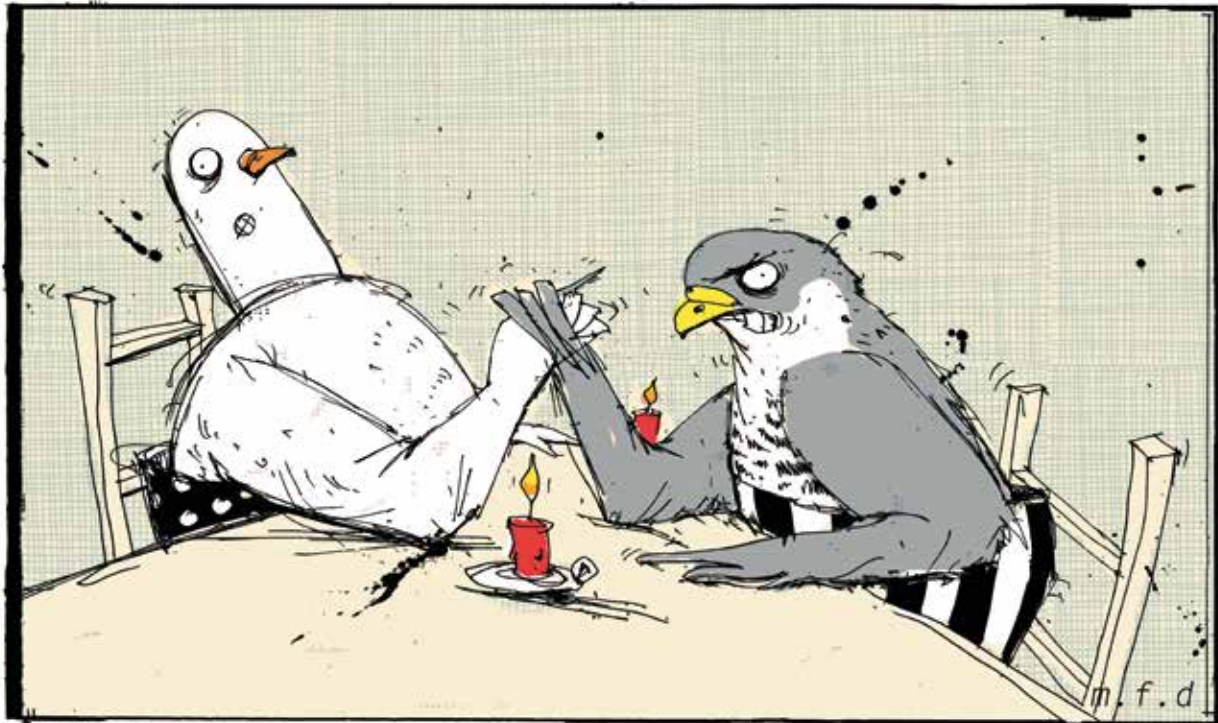
Times of change at the ECB

© M.F. Deubel aka Frank Hoppmann/Moritz Post

Of doves and hawks

Monetary policy is not simply a technical matter, but also, as the name suggests, political. The best course of action for a central bank in a given situation is therefore sometimes controversial. In the media, the proponents of various stances are sometimes referred to using the simplistic terms "doves" and "hawks".

In a monetary policy decision, those in favour of tightening the policy reins, i.e. raising policy rates, are called "hawks". Those who, in the same situation, would choose to loosen monetary policy, i.e. to lower policy rates, are referred to as "doves".



© M.F. Deubel 2022

Risikospiel Geldpolitik

A game of monetary policy Risk

© M.F. Deubel aka Frank Hoppmann/Moritz Post

GLOBAL MONEY

GELD GLOBAL

Geld gibt es überall auf der Welt. Die meisten Länder haben eine eigene Wahrung. Eine Ausnahme bildet der Euroraum mit seiner gemeinsamen Wahrung. Das globale Finanzsystem bringt Geldgeber und Geldnehmer zusammen.

Die komplexen Strukturen des Finanzsystems, wie Auf und Ab an den Markten und die Entwicklung der Wahrungen, geben Stoff fur subtile Betrachtungen. Das spricht sich bei den aktuellen Diskussionen rund um die Einfuhrung des Euro und die aktuellen Betrachtungen zum Zustand der Wahrungsunion.

GLOBAL MONEY

Money exists all over the world. Most countries have their own currency. An exception is the Euro area, which shares a single currency. The global financial system connects lenders and borrowers.

The complex structure of the financial system, such as the rise and fall of markets and the development of currencies, provides material for subtle reflections. This is the case in the current discussions around the introduction of the Euro and the current reflections on the state of the currency union.

Wahrungen und Wechselkurse

Die Wahrung ist ein zentraler Bestandteil des Finanzsystems. Sie bestimmt den Wert der Guter und die Kaufkraft der Verbraucher. Die Wechselkurse zwischen den Wahrungen bestimmen die relative Kaufkraft der Verbraucher in den verschiedenen Landern.

Currencies and exchange rates

The currency is a central part of the financial system. It determines the value of goods and the purchasing power of consumers. Exchange rates between currencies determine the relative purchasing power of consumers in the different countries.



lation joke.
worth it anymore.



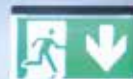


**Our global
financial system**

The global financial system is a complex network of banks, investors, and governments that connects people and businesses across the world.

**The global
financial system**

The global financial system is a complex network of banks, investors, and governments that connects people and businesses across the world.



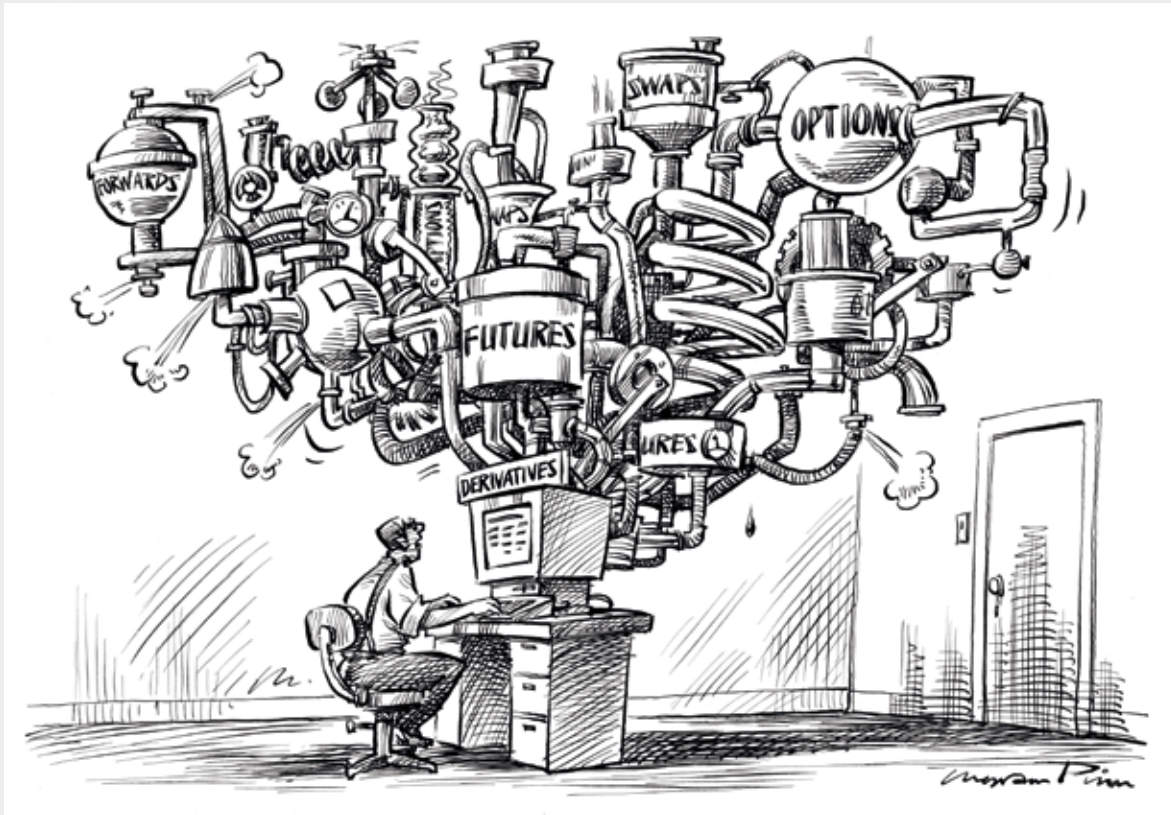
**WITZ
JOKE
TO GO**

In the City, the pound fell against the dollar, the dollar fell against the euro, and finally the whole lot just toppled over.

GLOBAL MONEY

Money exists all over the world. Most countries have their own currency. An exception is the euro area, which shares a single currency. The global financial system connects lenders and borrowers.

The complex structures of the financial system, market ups and downs and currency movements provide material for satirical statements, as do the contemporary debate surrounding the introduction of the euro and the way people today view the state of monetary union.



© Ingram Pinn / Financial Times



Pound sterling's falling quickly ...
Wouldn't be such a bad thing for your pounds, either!

© Gottfried / toonpool.com

Currencies and exchange rates

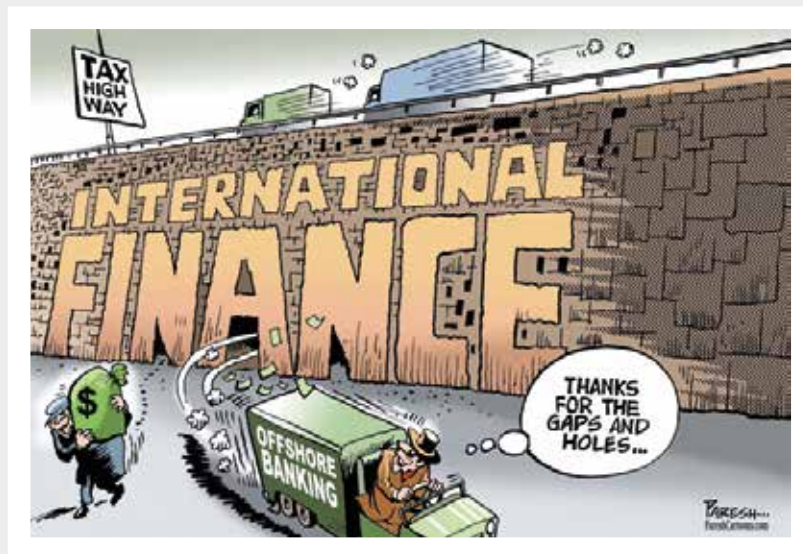
Most countries have their own currency. One exception is the euro area. We use symbols for the major currencies: \$ for the US dollar, € for the euro, £ for the pound sterling, ¥ for the Japanese yen.

For cross-border transactions, the domestic currency needs to be converted into a foreign currency. This is done on the foreign exchange market at the prevailing exchange rate. Many exchange rates change daily; a currency is said to "appreciate" or "depreciate".



Seems like two stripes might be a bit too much after all ...
International foreign exchange market
The downgrade!

© Götz Wiedenroth, Flensburg,
www.wiedenroth-karikatur.de



© PareshCartoons.com



The shadow banks are stronger again than they were before the crisis!
Scandalous!

© Harm Bengen / toonpool.com

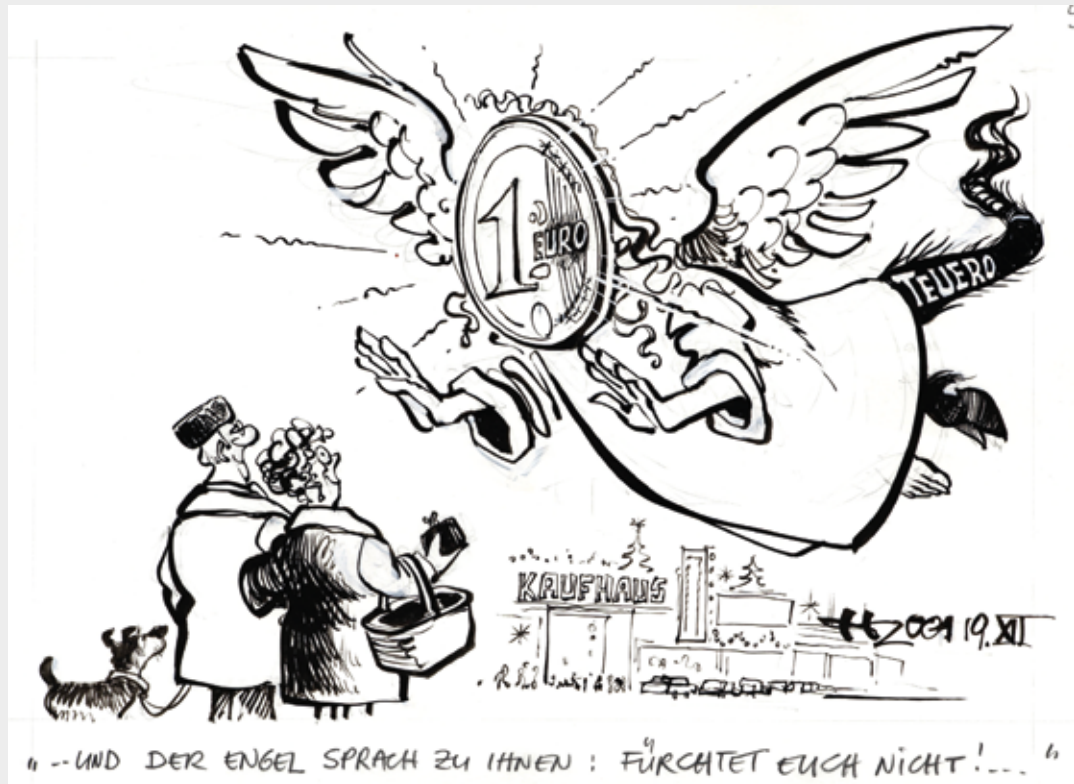
The global financial system

The financial system sees complex financial products traded across national borders. Some market participants are not subject to government supervision – they are described as shadow banks. Gaps in international rules favour tax avoidance. Disruptions in the financial system can damage an economy severely. A clear example was the global financial crisis starting in 2008. Governments and central banks poured a lot of money into combating its negative fallout.

The introduction of the euro

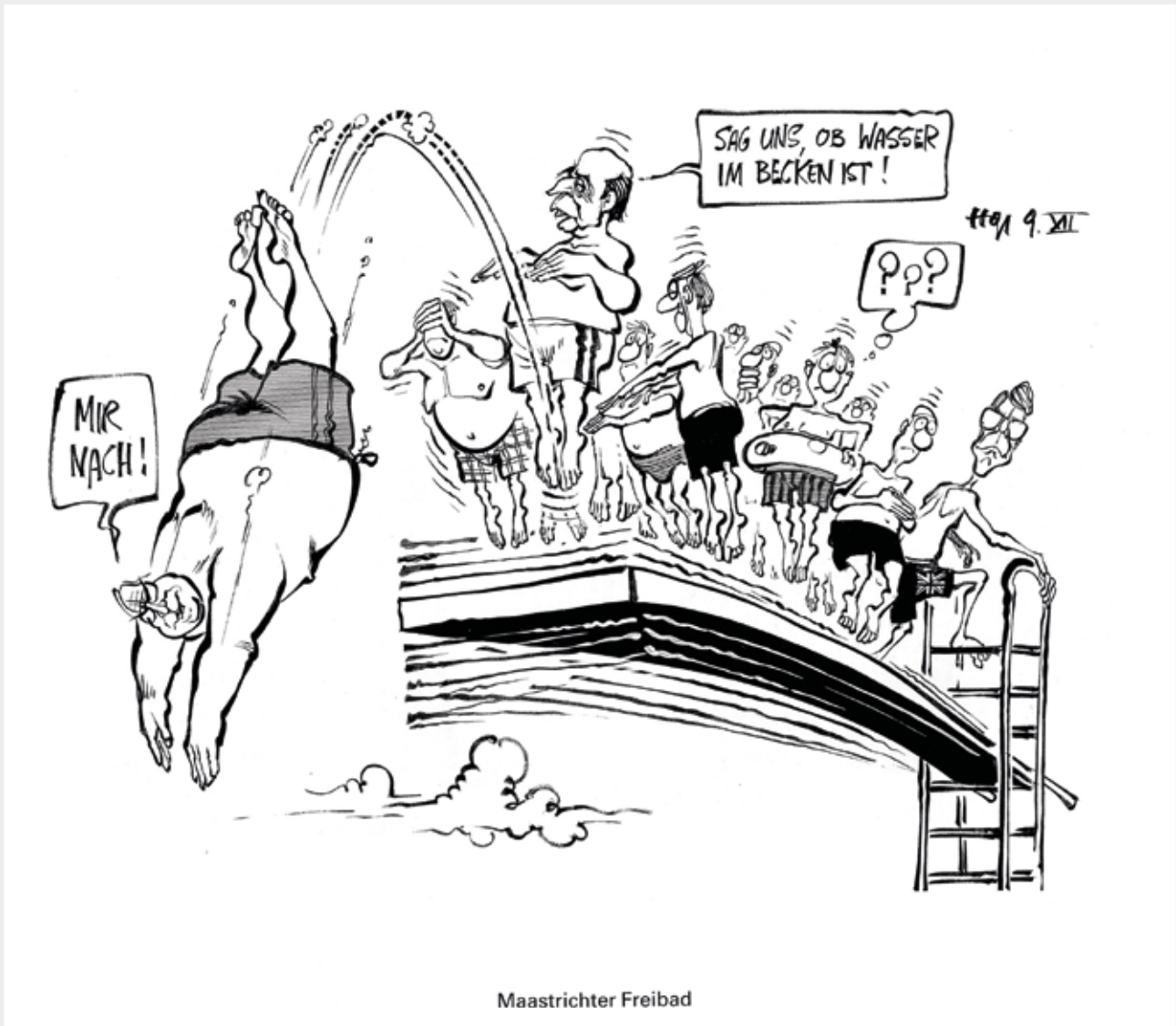
In 1999, 11 European countries introduced a single, shared currency: the euro. It started out as purely a book currency. Euro cash was not issued until the beginning of 2002. The foundation for the euro was laid in the Treaty on European Union, which was signed in Maastricht in 1992. European monetary union was a key political objective of Germany's then-Chancellor Helmut Kohl.

The introduction of the euro was controversial. In Germany, it triggered a "Teuro" debate, referring to a perceived rise in prices ("teuer" means "expensive" in German). Today, the monetary union counts 19 members (20, from January 2023), making the euro the means of payment of around 350 million people.



"... and the angel said to them,
"Do not be afraid! ..."

© Horst Haitzinger, München / www.haitzinger.de



Follow me!
Let us know if the pool has water in it!
Maastricht Lido

© Horst Haitzinger, München / www.haitzinger.de

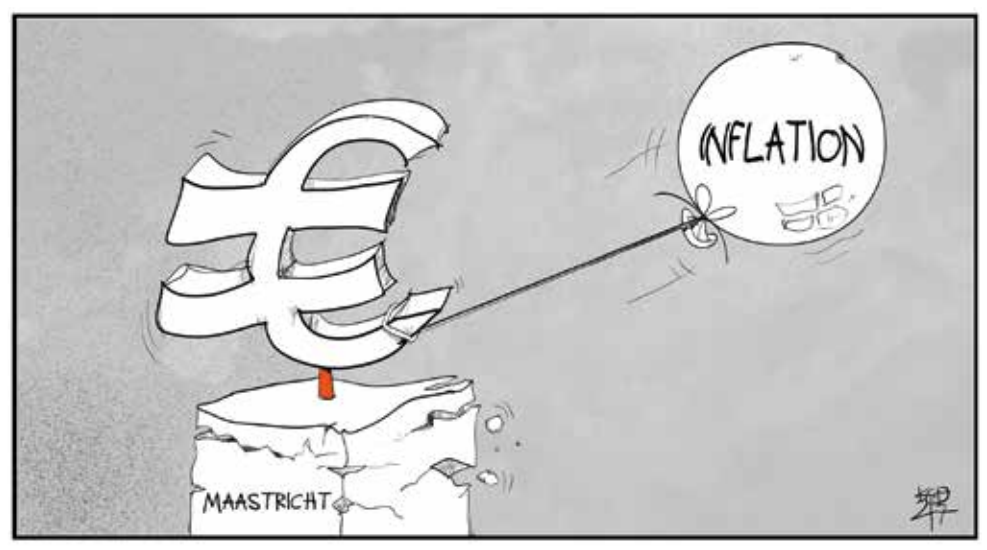
The state of monetary union

European countries wrestled with the introduction of a single currency for a long time. And there are still some countries in the EU that have not adopted the euro. To ensure the smooth functioning of the Economic and Monetary Union, the EU members jointly created the Stability and Growth Pact, laying down rules for sound national fiscal policies. However, the fiscal targets and limits have remained politically charged and have been repeatedly breached by Member States.



20 years of the €

© dieKLEINERT.de / Kostas Koufogiorgos



© dieKLEINERT.de / Kostas Koufogiorgos



New borrowing

© dieKLEINERT.de / Kostas Koufogiorgos

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Weidmann's hanging the job on the nail (an den Nagel).
And Nagel's going to be doing the job.

© Bengen / toonpool.com

Weidmann, Jens: former President of the Deutsche Bundesbank (2011-2021)
Nagel, Joachim: President of the Deutsche Bundesbank since Jan. 2022

German play on words based on Nagel's surname and the phrase "etwas an den Nagel hängen", meaning literally to hang something on a nail, but figuratively to quit an activity (in this case, to leave a job).

 **Geldmuseum**
der Deutschen Bundesbank



WK9

Dieses Druckerzeugnis wurde mit
dem Blauen Engel ausgezeichnet

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I had an inflation joke.
But it's not worth it anymore.

Ede fragt seinen Zellengenossen:
„Warum sitzt du?“
„Weil ich farbenblind bin!“
„Das ist doch kein Verbrechen!“
„Doch, ich habe rote
100-Euro-Scheine gedruckt.“

MONEY in Caricature and Satire

Money is a serious matter – and for that very reason has always been a target for caricature and satire. This manifests itself in a variety of outlets: jokes, cartoons, sketches, anecdotes or even money that has been in some way distorted or manipulated for satiric effect.

The exhibition covers the four areas of the Money Museum: cash, book money, monetary policy and global money. Tying in with the wealth of content found there, it steers the topics into the satirical and provides fresh insights into money and how we interact with it.



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