

# PennyFinders Guidebook



**Ideas and Techniques**  
*for Penny Hunters of All Ages*

**Tina Shelton**  
Author of *Penny Tales*

**[www.PennyFinders.com](http://www.PennyFinders.com)**

**PennyFinders Guidebook**  
Ideas and Techniques for Penny Hunters of All Ages

Tina Shelton

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ISBN 978-1-61658-753-6

Hobby / Inspiration / Health



**www.PennyFinders.com**

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# Welcome

## **Dear Penny Hunter:**

This Guidebook was developed to help your hunting be more productive, more fun, and more satisfying. You can hunt at a basic level, or you can choose to search for more meaningful targets. You can hunt alone, or you can share the journey.

This sport needs no special equipment, does not cost anything, and can be enjoyed by persons from 2 to 90 years old and beyond!

This Guidebook is a compilation of many things. It is filled with practical tips and advice to help you find your own coins. It also includes some ideas, singsongs, and silly things.

## **Pennies for Change**

*Coming from an engineering background, I was not prepared for, nor expecting, such an excursion. I have found this to be a very challenging journey. I was “content in my cubicle” until the Penny Angels coaxed me out little by little.*

*One day I asked the Universe for help in making a decision. “Show me a sign – maybe a penny or something.” I was sent a penny the next day and the next and the next and the next. . . . For more than 365 consecutive days, Penny Angels provided coins in some of the most unbelievable ways.*

*No longer am I tentative or shy about picking up a penny in front of someone. I now **BOLDLY** claim the coin and hopefully . . .*



***Spread the Fever, Share the Joy***

Happy PennyFinding,  
*Tina Shelton*

# One Million Penny Smiles

*Finding a penny (or other coin) can make a difference in your day. When the sport is practiced regularly, the positive effects can be life CHANGE-ing.*

## ***A Found Penny can be . . .***

- A reminder that “In God we trust”
- A symbol of good luck or fortune
- A comfort in times of grief
- A token of celebration
- A confirmation of a job well done
- A representation of traits such as “honesty, integrity, hard work, education”
- A device for decision making
- A simple surprise to make people smile and share **JOY!**



## **Join the 1,000,000 Penny Smiles Goal!**

*Almost every time a coin is found, at least one smile is generated.  
That helps spread Penny Fever.*

*Join the 1,000,000 Penny Smiles Goal at [www.PennyFinders.com](http://www.PennyFinders.com)*

## ***PennyFinding is EASY!***

- No equipment or tools needed
- No experience required
- No costs incurred
- No extra time from your normal routine

# 10 Joyful Ways PennyFinding Helps to *Change* and Improve Your Day

## PennyFinding can be helpful with...

1

### ***Elevating Your Attitude***

Finding a stray penny causes almost everyone to smile. Some say it makes for a Lucky Day...as quoted in The Frank C. Brown collection of North Carolina Folklore and in other places: "Find a penny, pick it up, and all the day you'll have good luck."

2

### ***Spending Time for Reflection***

Finding a penny can make us pause and reflect. Even if only for one second, we can pause and be grateful for our blessings, talents, family, and friends. It is our reminder that there is a higher Source around and within us.

3

### ***Meeting New People***

People enjoy it when you say "Hello." As you pick up your penny, you can say very simply, "Here's my lucky penny for today" or "In God we trust" while holding up the penny. People will generally smile. You can even say, "I'm creating a Penny Tale, which I will be submitting to PennyFinders.com." They think it is something like Candid Camera. One simple sentence can generate a Smile Connection and help spread Penny Fever.

4

### ***Exploring New Territories***

Searching for coins can get you out of your house, out of your normal routine, and can create more well-being for yourself and those around you. Be brave! Conquer some new frontiers. Make some changes!

5

### ***Adding Coins to Your Piggy Bank\****

A penny is a penny. Every cent counts. Collect enough spare change and it can really add up. Some people use it for a special dinner, trip, or activity. Others donate their coins to worthy causes – more smiles generated!

\*The PennyFinding Journal can be a useful tool for this. (See Appendix)

6

### ***Creating Special Memories***

Notice the face of a child who finds a stray penny – they light up! It is such fun to hunt with them. Grab your partner's hand and go Penny Hunting at the grocery store! Be playful – it will add a sparkle to your relationship.

7

### ***Exercising and Fitness\****

- Get up and get moving – with the purpose of fun!
- Try using the slogan “*I’m Not Exercising, I’m PennyFinding!*”
- Grab your pedometer and set a goal. Maybe two miles or two coins, whichever comes first! It is helpful in attaining steps for persons on the 10,000 Steps Program. Also, being out walking and searching keeps you away from the TV and the fridge!

8

### ***Sharing JOY with Others***

Can you imagine saying to a co-worker or colleague, “*I just found this special penny today and I’m giving it to you because \_\_\_\_\_*” (you provide the answer). Some suggestions: “*I appreciate you.*” “*You do a good job around here.*” “*I just wanted to see you smile.*” “*I can tell you needed some encouragement today.*” “*I was just thinking of you, and this is a symbol of our friendship.*”

9

### ***Obtaining Penny Angel Feedback\****

- Have you ever had a decision to make or been pondering an issue? Give your agenda to the Penny Angels and listen for a response.
- It may be helpful to select a focus word and then be open to various Penny Ponderings throughout your day.

10

### ***Triggering ARKs (Acts of Random Kindness)***

Finding a penny can serve as a trigger for some creative ARKs. When you find a coin, let it spark a kind action. That just might create a chain of events – a ripple of smiles! Examples: Hand it to a child, who smiles and shares it with others. Leave the penny under someone's coffee cup for them to find. Leave a penny on a chair or drop it in a street musician's box. Be playful!

\* *The PennyFinding Journal can be a useful tool for this. (See Appendix)*

# PennyFinding: a 10-Step Process

Some pennies that appear may be purely by “coincidence.” They may be totally unexpected. Other pennies can appear because you are actively seeking them. Here are steps which have proven quite effective for being proactive in your PennyFinding:

## 1 Believe

Believe that there is a powerful Source within the Universe that can be called upon for advice, intervention, or action.

- Source is a positive force that desires to assist you.
- Source has your best interests in mind.
- If you read the message on a penny, it says IN GOD WE TRUST, and represents putting faith in a higher power.

## 2 Define and Ask

What is your question or your decision to be made?

What action are you requesting? Put forth your request to Source.

## 3 Expect

Know that your request has been submitted and is under review:

“We value your business. An Angel Operator will be with you as soon as possible to address your call.”

## 4 Listen

Listen for directions.

Be open to the nudgings. Sometimes they are very faint.

*(You may have to turn off the TV, iPod, computer, etc., to hear them.)*

## 5 Move

Get off your sofa, open your eyes, and be aware of your surroundings.

- Source gave you a heart – listen to it.
- Source gave you a brain – use it.
- Put yourself in a “Target-Rich environment.”

## 6 Talk

Continue your dialogue with the Penny Angels. They like to chat and are even a bit mischievous at times.

## 7 Identify and Retrieve

Spot it, and then determine how to most effectively retrieve it: Bend over, climb a railing, reach behind furniture, use a tool if needed.

## 8 Rejoice and Thank

Smile and enjoy the moment. Give thanks for the gift and for the riches in your life.

## 9 Reflect

Download and process the attached message Source has sent you.

## 10 Share

Share the JOY with others and give credit where credit is due.



# 25 Places to Penny Hunt

*Here is a basic list of places to PENNY HUNT. As you explore your local terrain and discover more places, please share your Hunter's Hints and photographs with other PennyFinder pals at [www.PennyFinders.com](http://www.PennyFinders.com).*

- 1** Grocery store checkout lanes
- 2** Gas stations (pump area as well as air/water hose area)
- 3** Car washes (both self-serve and full-serve)
- 4** Newspaper stands and racks
- 5** Pay phone areas
- 6** Vending machine areas
- 7** Coin exchange machines
- 8** Park & ride lots
- 9** Stadium or theater parking lots
- 10** High school or college parking lots
- 11** Convenience stores with lottery stations
- 12** Restaurant pay counters
- 13** Clothing store dressing rooms
- 14** Shopping mall parking lots
- 15** Checkout areas of stores such as Wal-Mart, Target, Kmart
- 16** Home improvement stores (Home Depot, Lowe's, OSH, ACE, etc.)
- 17** Drive-through fast-food diners or coffee places
- 18** Restrooms
- 19** Water runoff areas: curbs, driveways, etc.
- 20** Sporting event bleachers
- 21** Street fairs, farmers markets, carnivals (during and after event)
- 22** Theaters or concert halls
- 23** Swap meets or flea markets
- 24** Transportation centers (airports, bus depots, train stations, etc.)
- 25** Suspended in spider webs



safely suspended in a spider web

# Penny Protocol

Coins found in some locations are not considered “Legitimate Finds.” These include, but are not limited to...

- Pockets
- Purses
- Briefcases
- Backpacks
- Personal money trays
- Auto coin or ashtrays



Additionally, you are highly discouraged from retrieving coins found in...

- Church collection plates
- Shrines, altars, etc.
- Children's piggy banks
- Your spouse's private stash (which you do not know about)
- Countertop or other donation collection boxes
- The spare-penny dish that establishments have by their register
- Wishing wells
- Fountains

The **JOY** in your heart will tell you if it is “a real find.”

## Winning Tips

You can hunt for pennies on your own, or you can have assistance.

- Hunting with a partner or friend is lots of fun.
- Hunting with children is a great idea (kids are closer to the ground!)
- Hunting with Penny Angels is effective.

● As you begin your Hunting Day, ask the Penny Angels to help you. Ask them to guide you on your journey. Then expect to find a coin that day. The Penny Angels are playful and like to chat with you, so offer them a singsong (*see page 12*). This seems to dramatically increase the PennyFinding rate.



● A good Hunter will prepare himself and his gear before stalking his prey. For Penny Hunting, no special equipment is needed and no experience is required. Yet you can continue to improve your skills as you learn your local terrain and the characteristics of your prey.



● As you are hunting, please adhere to Proper PennyFinding Protocol (*see page 7*). Once you have captured your prey, be sure to give thanks for your successful hunt. Celebrate the **JOY**ous moment with other people, and then share your bounty.

## Hints from the Experts

● If it seems a little awkward to pick up that penny at someone's feet or under a table, just say, "I'm collecting this good luck coin to submit my story on PennyFinders.com." People will think of it like a Candid Camera skit. They will generally smile and share your **JOY**.

● Saying "Excuse me, I have Penny Fever" while reaching for a coin will usually generate smiles and alleviate nervous concerns.



● Saying "I'm not exercising, I'm Penny Finding" helps get over your own "I don't like exercise" arguments.

● Search shopping mall parking lots on Saturday or Sunday mornings just before the stores open. You have daylight but no traffic, and hopefully the street sweeper doesn't work weekends.



● Search park & ride lots on Saturday mornings.

● When hunting at convenience stores (Circle K, 7-Eleven, etc.), it may look as though you are casing the place (especially late-night stops). It is helpful to buy a beverage or piece of fruit while searching. Keep a lottery ticket in your wallet that you can scan and use as a reason to be in the store (doesn't matter that the ticket is expired).



● High school parking lots or bleachers are good to search the morning after sporting or other events.

● When walking up and down parking lot aisles, walk with the slant of the parking stalls (fewer kinks in your neck that way).

# Penny Pals in Action

grandson's first find



the family that preys together stays together



a grate find



formal night finding at the queen mary



good fortune



living dangerously (symptom of penny fever)

a couple's sport



# Penny Pals in Action

coffee with extra cream and coin, please



aussies can do this two



tools of the trade



breaking news:  
tina finds a penny



better be the real thing  
back there



fishing for coins



coffee shop order to go



# PennyFinder Songs

**singsong** [sing-sawng, -song]

—noun

1. verse, or a piece of verse, that is monotonously jingly in rhythm and pattern of pitch.
2. monotonous rhythmical cadence, tone, or sound.

—adjective

3. monotonous in rhythm and in pitch.

**Here are a few of the singsongs used during my 365 consecutive days of finding:**

**Day 101**     *Hi, Penny Angels,  
What d'ya say?  
Where's gonna be  
the penny for today?*

**General**     *Penny Angels, Penny Angels,  
What d'ya say?  
What's gonna be  
the story for today?*

**Day 103**     *Penny Angels, what do you say?  
Should these Tales be a book some day?*

**Day 104**     *Gumblobs, Gumblobs, yucky things today,  
Aren't you going to send a penny my way?*

*Penny Angels, Penny Angels, what do you say?  
How we gonna fund that house where we can play?*

**General**     *Hi Fitness Angels, wanna come play?  
Maybe YOU will find our penny for the day.*

**Day 105**     *We've already found the penny for today,  
Let's focus now to walk those pounds away.*

**General**     *Fitness Angels, Fitness Angels, hear me speak,  
Please help me lose at least a pound per week.  
Belly fat, belly fat, go away.  
Lean and fit is how I want to stay.*

**Day 107**     *Hello, Penny Angels, what d'ya say?  
Could we keep it down to just ONE coin today?*

- Day 111** *Penny Angels, Penny Angels, hip hip hooray.  
I KNOW we are going to find a penny today.*
- Day 116** *Penny Angels, Penny Angels, what do you say?  
Could it be a quick find today?*
- Day 117** *Penny Angels, Penny Angels, what will we find?  
What will be today's lessons brought to mind?*
- Day 139** *Penny Angels, Penny Angels, what's in store today?  
Please make it quick, 'cause there's no time for play.*
- General** *Please, Penny Angels, look and see,  
is there a penny out there for me?*
- Day 142** *Penny Angels, Penny Angels, what do you say?  
Anything special for Mother's Day today?*
- Day 151** *Hello, Penny Angels, haven't walked for a while.  
Let's walk today and shoot for one mile.*
- Day 152** *Hey, Penny Angels, won't you come out to play,  
come out to play, come out to play?  
Hey, Penny Angels, won't you come out to play,  
and dance in the light of the sun?"*
- Penny Angels, Penny Angels, what do you say?  
Can we find more than just gumblobs today?*
- Day 190** *(sung to "Silver Bells")  
Silver coins, silver coins  
I'm making time to go finding.  
Jing-a-ling, hear them cling.  
Soon it will be building time. (referring to a new-house goal)*
- Day 212** *Penny Angels, Penny Angels, what do you say?  
Can we find a dozen in just one hour today?*
- Day 281** *Penny Angels, Penny Angels, what do you say?  
How about guiding my steps today?*
- Day 282** *Penny Angels, Penny Angels, what do you say?  
Are we going to include other people today?*



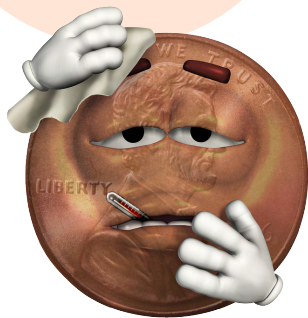
# a Test for Penny Fever

## HOW TO DETERMINE IF YOU HAVE PENNY FEVER:

- Do you ever stop and take a closer look at gumblobs to see if they are pennies?
- Do you glance at return chutes on vending machines or newspaper racks?
- Have you ever placed an order at a fast-food drive-through – not for the food but to search for coins?
- Do you park extra spaces away, so that you have a longer search for coins before reaching your destination?
- Do you stop at red stop lights or stop signs and then look both ways – for autos and coins?
- Do your eyes quickly search the median strip when you are in a left-turn lane?
- Have you ever hung out the window of your car in search mode for coins?
- Do you feel anxious when you have not found your “Lucky Penny” for the day?
- Do you ever “cents” there is a coin nearby?
- Is dinner ever late because you didn’t find your daily penny at the first grocery store and had to go elsewhere?
- Do you find that the “high” of finding a penny is more stimulating than the caffeine in your coffee?
- Are you more tolerant of your spouse’s unexpected detours and stops – because they will give you additional opportunities to search for coins?

Did you answer “yes” to any of these questions? If so, you have...

## **PENNY FEVER**



**1-2 Mild Case**

**3-5 Moderate Case**

**6+ Severe Case**

Treatments and antidotes (as well as anecdotes) can be found at  
<http://pennyfinders.com/PennyFeverTreatments.html>

# Divine Messages

*An Internet Story*

You've heard the usual stories of pennies on the sidewalk being good luck, gifts from angels, etc. This internet story gives you something to think about.

Several years ago, my friend and her husband were invited to spend the weekend at the husband's employer's home. My friend Arlene was nervous about the weekend. The boss was very wealthy, with a fine home on the waterway, and cars costing more than her house. The first day and evening went well, and Arlene was delighted to have this rare glimpse into how the very wealthy live. The husband's employer was quite generous as a host, and took them to the finest restaurants.

Arlene knew she would never have the opportunity to indulge in this kind of extravagance again, so was enjoying herself immensely. As the three of them were about to enter an exclusive restaurant that evening, the boss was walking slightly ahead of Arlene and her husband. He stopped suddenly, looking down on the pavement for a long, silent moment. Arlene wondered if she was supposed to pass him. There was nothing on the ground except a single darkened penny that someone had dropped, and a few cigarette butts. Still silent, the man reached down and picked up the penny. He held it up and smiled, then put it in his pocket as if he had found a great treasure. How absurd! What need did this man have for a single penny? Why would he even take the time to stop and pick it up?

Throughout dinner, the entire scene nagged at her. Finally, she could stand it no longer. She casually mentioned that her daughter once had a coin collection, and asked if the penny he had found had been of some value. A smile crept across the man's face as he reached into his pocket for the penny and held it out for her to see. She had seen many pennies before! What was the point of this?

"Look at it," he said. "Read what it says."

She read the words "UNITED STATES OF AMERICA."

"No, not that; read further."

"ONE CENT?"

"No, keep reading."

"IN GOD WE TRUST?"

"Yes!"

"And?"

"And if I trust in God, the name of God is holy, even on a coin."

Whenever I find a coin I see "IN GOD WE TRUST." It is written on every single United States coin, but we never seem to notice it! God drops a message right in front of me telling me to trust Him. Who am I to pass it by? When I see a coin, I stop to reflect, I stop to see if my trust IS in God at that moment. I pick up the coin as a response. I do trust. For a short time, at least, I cherish it as if it were gold. I think it is God's way of starting a conversation with me. It seems that I have been finding an inordinate number of pennies in the last few months, but then, God is generous, and pennies are plentiful!

Author: Unknown

# *Penny Principles*

*Every Penny has a Tale*



*Every Penny is Special*



*Every Penny, no matter how tarnished,  
aged or damaged, still retains its  
Full Value*



## About the Author

**Tina Shelton** is the originator of PennyFinders—an international organization established to share **JOY** and spread Penny Fever.

The Mission of PennyFinders is

- to trust in a higher Source,
- to be grateful,
- and to encourage others through Acts of Random Kindness



Tina was raised in Southern California and has continued living there throughout her advanced education and career. She has been happily married to husband Doc for more than 25 years. She often jokes, “Same house, same spouse. Engineers like things in order!” Which is why this PennyFinding adventure took her by surprise and wonder.

**Education:** B.S. in Civil Engineering, Cal Poly Pomona, Magna Cum Laude  
M.S. in Engineering, Cal Poly Pomona

**Employment:** Lecturer at Cal Poly Pomona, College of Engineering  
MIH Business Center  
Instructor at Sawyer College  
Defense and construction fields

**Family:** Two grown sons and one grandson  
Usually 2-3 canines in the house  
(almost always short-haired and copper color)

**Known for:** Crossing Australia backwards in a solar-powered race car  
Team manager for design and construction of three award-winning solar vehicles  
Race team member on CaPSET in 13 international competitions  
Advisory Board member for Sunrayces, American Solar Challenge, Los Altos Academy of Engineering  
Headquarters support staff and Technical Scrutineer for several transcontinental competitions

**Travels:** Australia, New Zealand, Russia, Japan, China, Mexico, Europe

# Glossary of Terms

**Penny:** A copper coin defined as a 1¢ piece or 1/100 of a U.S. dollar. For PennyFinders purposes, “penny” is often inclusive of nickels, dimes, quarters, other coins, monetary bills, as well as foreign currencies. *(This is artistic liberty, plus the inflation factor – a penny doesn’t go as far as it used to.)*

**Direct Find:** The PennyFinder (and hopefully an author of a Penny Tale) directly retrieves the coin.

**Indirect Find:** A secondary person finds a coin, and then provides it (along with its story) to the PennyFinder.

**Planted Coin:** A secondary person “plants” a coin for the PennyFinder to discover. Pennies have been known to sit in place for weeks awaiting discovery.

**Foreign Coin:** Legal currency other than U.S. coins.

**Embedded Coin:** A legitimate find, although it cannot be removed – but it’s still a sign!

**Forgone Coin:** Also a legitimate find, but one that is given up. Could be inaccessible or could be given to someone nearby who truly needs it more than the finder.

**Electronic Coin:** A thin round, battery that resembles a silver coin and fools the PennyFinder.

**Gumblob:** Gum that looks like a coin, often fooling the PennyFinder.

**Mushroom Coin:** A coin that seems to instantaneously pop out of nowhere – especially in an area where you have already looked.

**Asphalt Mushroom:** A coin that seems to instantaneously pop out of the pavement – especially in an area where you have already looked.

**Coin Mine:** Zone where at least a dozen coins exist. Often times the “precious metals” are encased in dirt or debris. May require mining tools to extract.

**Hit for the Cycle:** Finding a penny, nickel, dime, and quarter all in one day. Similar to baseball terminology.

**Finding Rate:** Number of coins found over a given period of time. Measured in Coins per Hour (CPH).

# Appendix

## Daily PennyFinders Journal

The PennyFinders Journal on the next page can help you log your daily steps walked, notes from Penny Ponderings, or coins found.

Use it to suit your needs.

You can download additional copies at [www.PennyFinders.com](http://www.PennyFinders.com).

Happy Penny Hunting!





Day	Steps Walked	Focus Word	Notes	P	N	D	Q	Foreign, Other	Value
1		Ask							
2		Believe							
3		Change							
4		Dream							
5		Encourage							
6		Focus							
7		Grow							
8		Help							
9		Inspire							
10		Join							
11		Know							
12		Learn							
13		Make							
14		Nurture							
15		Obey							
16		Play							
17		Question							
18		Rejoice							
19		Simplify							
20		Trust							
21		Understand							
22		View							
23		Wish							
24		Xamine							
25		Yield							
26		Zoom							
27		Accept							
28		Give							
29		Reflect							
30		Celebrate							
31		Thank							
<b>Total Steps</b>			<b>Total Number of Coins</b>						
			<b>Value</b>						