

Arco & Iris in the far East



Dear reader,

Something magic has happened again! Arco and Iris have set off on a new adventure, and this time they've chosen a very distant destination: Japan.

By now, the cheerful siblings have become truly skilled at managing their savings and organizing their trips without wasting money unnecessarily — which they prefer to save for their future adventures.

This time, traveling so far from home... oops... from the Museum of Saving, they carefully prepared to avoid the inconveniences they had experienced in the past, and they learned many new things.

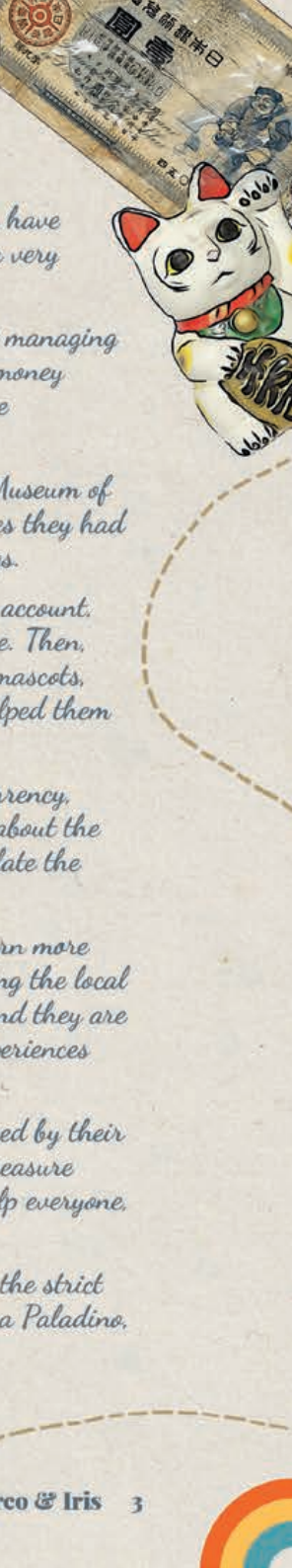
First of all, they discovered the importance of the current account, the "invisible safe" where they can keep their money secure. Then, thanks to a course given by For and Mica, the Museum's mascots, they learned about the different payment cards, which helped them travel light and worry-free, even without cash.

They were also told that not all countries use the same currency, meaning the same kind of money. This made them think about the exchange rate. In other words, they learned how to calculate the price in euros of something paid for in another currency.

As always, following Arco and Iris is also a chance to learn more about the history of the countries they visit. Understanding the local people better helps them live the adventure more deeply, and they are thrilled to be able to share with their readers the new experiences they face each time.

Let's join Arco and Iris on this new journey and be inspired by their reflections on what they see and experience — and let's treasure their advice. As we know by now, their main goal is to help everyone, especially children, make their dreams come true.

The adventures of Arco and Iris are written down under the strict dictation of our heroes by the Museum's director, Giovanna Paladino, and the curator of the collection, Lilli Chiariglione.



Iris was sleeping peacefully, leaning against the colorful curve of the rainbow, next to her inseparable little brother Arco. (1) But that morning, her back slowly began to come free. A shiver ran through her... it was the signal! A new journey was about to begin!



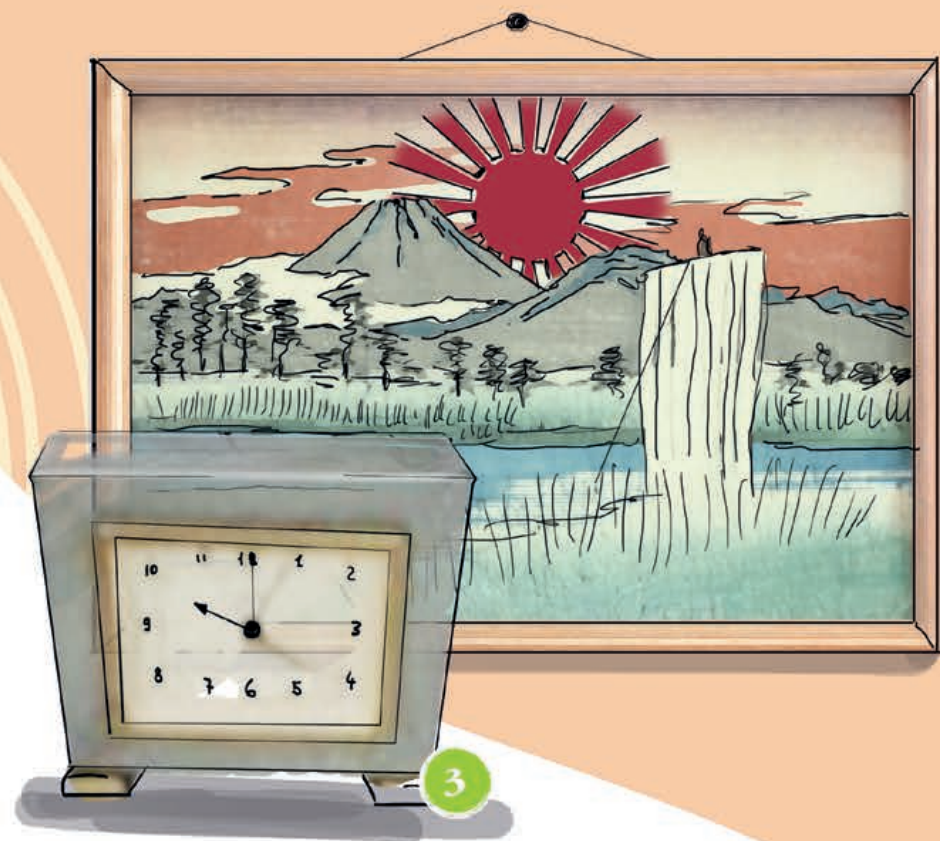
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"Hooray!" exclaimed Iris, her heart full of joy. She jumped to her feet and shouted in a clear voice: "Arco! Arcooo! Wake up, my little brother! The magic is back! We can move again! There's not a moment to lose!"

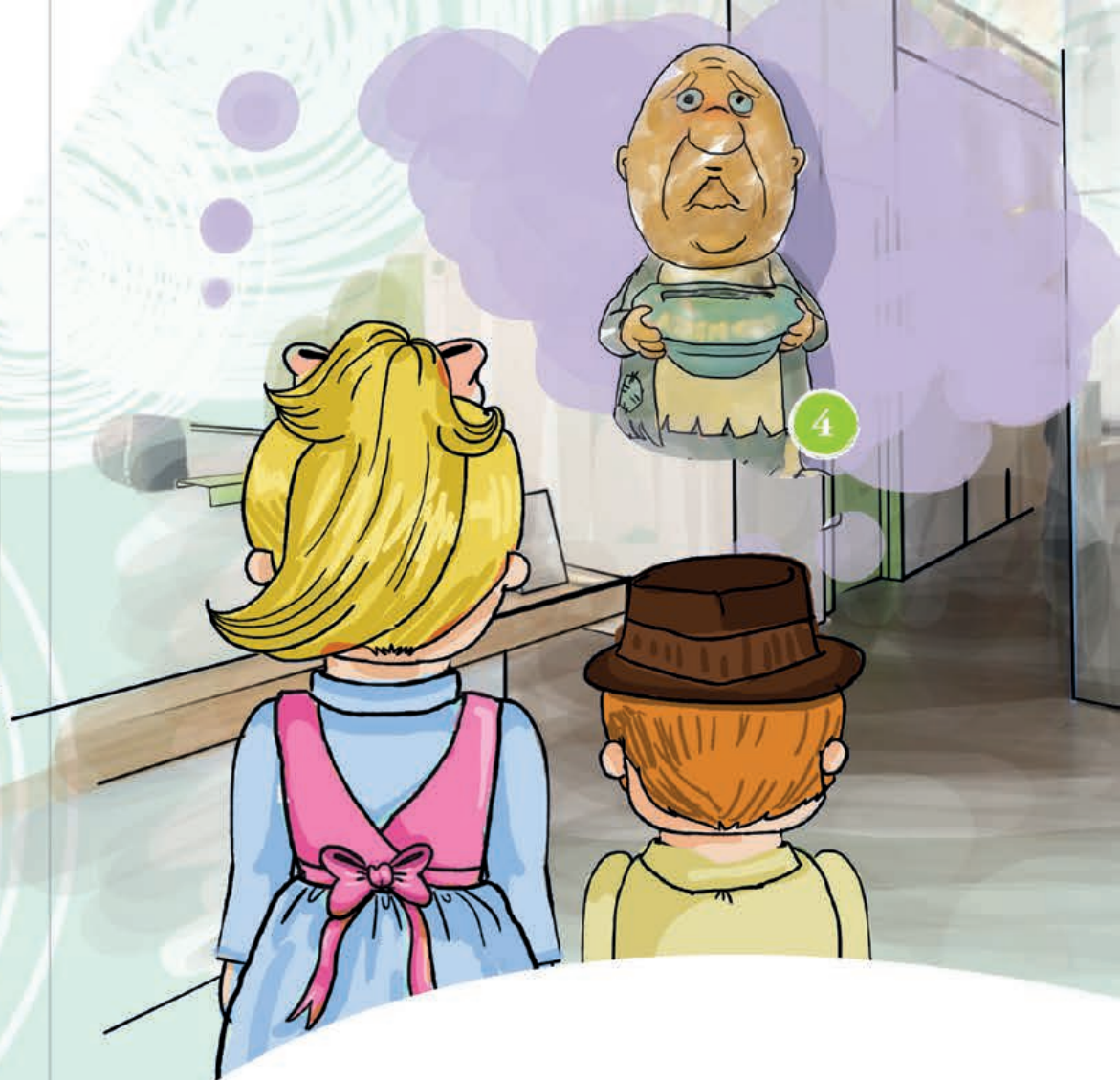
Arco opened his eyes in wonder, as if a dream had just whispered in his ear. He was awake! He could move again, and he was happy! The world was calling them once more, and they were ready to answer.

After exploring the lands of Europe, the two siblings had dreamed of a faraway trip, to a legendary kingdom: the Far East. More precisely, Japan—a mysterious and enchanted land they had heard about from the friends of the Magic Globe. (2) It was said that the piggy bank collector had spent long, very long periods in the Land of the Rising Sun, a name that had instantly fascinated them, as if it held the secret of an ancient poem.



Iris, curious in the way only pure-hearted souls can be, had discovered that “*Nihon*” or “*Nippon*” means “origin of the sun.” It was the wise Chinese who named it so, since those lands lie to the east, where the sun rises every day. Indeed, in Japan, the days begin earlier! There is a magical time difference: eight hours in winter, seven in summer. So, when the clock in Turin strikes ten in the morning (3), the sky in Tokyo has already changed color, glowing with the hues of sunset: it is six in the evening in winter, or five in summer!

And so, Iris and Arco, hand in hand, prepared to cross new borders, guided by the light of the dawn that rises in the East...



Before setting out on their journey, Arco and Iris faced a great dilemma: how could they carry their money with them without risking it being lost or stolen? They certainly didn't want to find themselves one day on the other side of the world with empty pockets and troubled hearts... (4)

So, the two siblings, wise beyond their years, came up with a solution: a Current Account! An invisible safe, guarded by banks or post offices, where money is deposited safely and can be withdrawn when needed – with simple actions – at an ATM, or using a tool called a smartphone or a computer. With that account, they could send and receive money, pay for goods, and even connect cards to travel light and without worry.



But before taking that step, Iris and Arco turned to the Curator of the Collection, who had helped them since their very first great escape. The woman, with a kind heart and eyes framed by large black glasses, welcomed them with a smile and said: *"Pay in advance for what you can, so your journey will be more peaceful. Then, arm yourselves not with swords, but with two powerful tools: a Debit Card and a Prepaid Card."*

"But be careful!" – she added – "These tools require knowledge and vigilance. Before receiving them, you must attend the lessons of the two Guardians of the Museum of Saving: the wise For and the brilliant Mica."

For, with his deep voice, and Mica, with eyes as sharp as a nocturnal owl's, were the mascots of the Museum of Saving, guardians of every financial secret.

Not even Arco, who loved adventure more than rules, stepped back. He knew that only by doing so would they be able to travel safely and lightly, ready to face any path, crossroads, or magic that awaited them.



For and Mica, the Museum mascots, were known for their extraordinary ability to make even the most intricate secrets of the modern world easy to understand. At the appointment, in the Knowledge Room of the Museum, they pulled three colorful cards from their wallet.

"The first one," said For in a calm voice, showing a small, sky-blue card that shimmered, "is the Debit Card, also known as Bancomat. It's loyal and honest: it only lets you spend the money you really have, the money kept in your treasure chest – the Current Account. As soon as you use the card – zap! – the amount disappears instantly, as if by magic, just like paying with gold coins. But beware: to use it you must enter the Secret Code, a number that must be protected from curious eyes, because that's what keeps it safe from those who want to steal your money!"



Then Mica took out a red card, elegant and charming. *"This one, instead, is the Credit Card," she explained. "Powerful and dangerous, if not used wisely. It lets you spend money you don't yet have – but be careful! The borrowed money must be paid back the following month. And if you forget or don't have enough coins in your Current Account... oh, then the Interest will come, and you'll have to return a greater amount than you borrowed!"*

Arco and Iris listened, spellbound. For, with a smile, finally showed a small golden card with glowing edges: *"And this, my dears, is the Prepaid Card, also called the Rechargeable one. It's cautious and discreet: you load only the amount of money you think you'll need. So, if one day it falls into the wrong hands, the person who finds it can only take what you've loaded. No more. A good ally if you want to travel light and safe."*



Even though the Kingdom of the Rising Sun, mysterious Japan, was known as a land where cash is still very common, Arco and Iris had now made up their minds: no more traveling with coins hidden in their socks, under hats or inside old books, like during their first escapades, when they took turns sleeping at night for fear someone might steal their savings! (5)

So, turning once more to the Curator of the Collection, the siblings entrusted her with their treasure, which was deposited in her Current Account. In exchange, they received a Debit Card, so they could withdraw money wherever they were if needed, and a Prepaid Card, to be used wisely to avoid wild spending under the influence of enchantments and colorful lights. *"When the prepaid card is empty,"* said the Curator kindly, *"you'll only need to send me a signal with your mobile phone, and I'll reload the card. This way, you'll always keep your money under control!"*



It was then that the Director of the Museum appeared, another protector of their missions. With the air of someone who knows the winds of the world, she whispered: *"Japan is a kind land, it's true... but even in the safest places...small troubles can always happen. So, my dears, I recommend a special protection: Travel Insurance."*

She then opened a large midnight blue umbrella (6) and explained: *"This insurance will cover your medical expenses if you get sick and will help you if something goes wrong along the way. It's like an invisible amulet: it doesn't weigh anything, it doesn't take up space... but it will save you if clouds gather. Trust me: this is money wisely spent, to travel light... and safe."*

With light pockets, hearts full of hope, and risks covered, Arco and Iris were almost ready to fly toward the Eastern dawn but – alas! – another mystery puzzled even the sharpest minds: the currency of the Empire of the Rising Sun was not the euro (7), but an ancient currency called Yen, written like this: ¥.



"Oh no!" cried Arco, imagining price tags filled with strange symbols and numbers. *"How will we know how much we're really spending?!"*

"We'll have to turn into math wizards..." sighed Iris, already prepared with paper, pen... and lots of patience.

They had already learned that:

- **Japanese banknotes** are worth 1,000, 2,000, 5,000 and 10,000 yen
- **Japanese coins** are worth 1, 5, 10, 50, 100 and 500 yen

and that every time they saw the mysterious symbol **¥**, an ideogram (a symbol that represents a word), it was showing a price.

But how could they translate those numbers into their own language – into euros? To do that, they had to unravel the mystery of the **exchange rate**, a numerical ratio that connected two worlds: that of the euro and that of the yen.



Iris, who was the more studious of the two, explained to her little brother: *"It's simple, if you follow the right steps! You just need to know how many yen are needed to make 1 euro. Look at the newspaper, the exchange rate page says 159 yen. So, we must do $1 \div 159 = 0.0062893082$ to find out how many euros equal one yen: very little, only 0.6 cents. If we want to buy something that costs 10 yen, we calculate the value in euros like this: $0.0062893082 \times 10 = 0.062893082$. So... paying 10 yen means we spend about 7 euro cents. VERY LITTLE."* Therefore, 1,000 yen is worth about 700 cents, or 7 euros.

Arco's eyes widened: *"OK, this is the moment when we NEED a calculator! I don't want to go crazy!!!"*

And so they did: with the help of the Curator, they found a small calculator that, with every touch, whispered the exact value of the purchase in euros. *"Wow! This is REAL MAGIC!!!"* thought Arco. Thanks to the calculator, the two siblings could enjoy Japan without wasting time on complicated formulas and, above all, with the awareness of where their money was going.

Because even among dragons, temples, and cherry blossoms... the real magic trick is knowing how to do the math well.

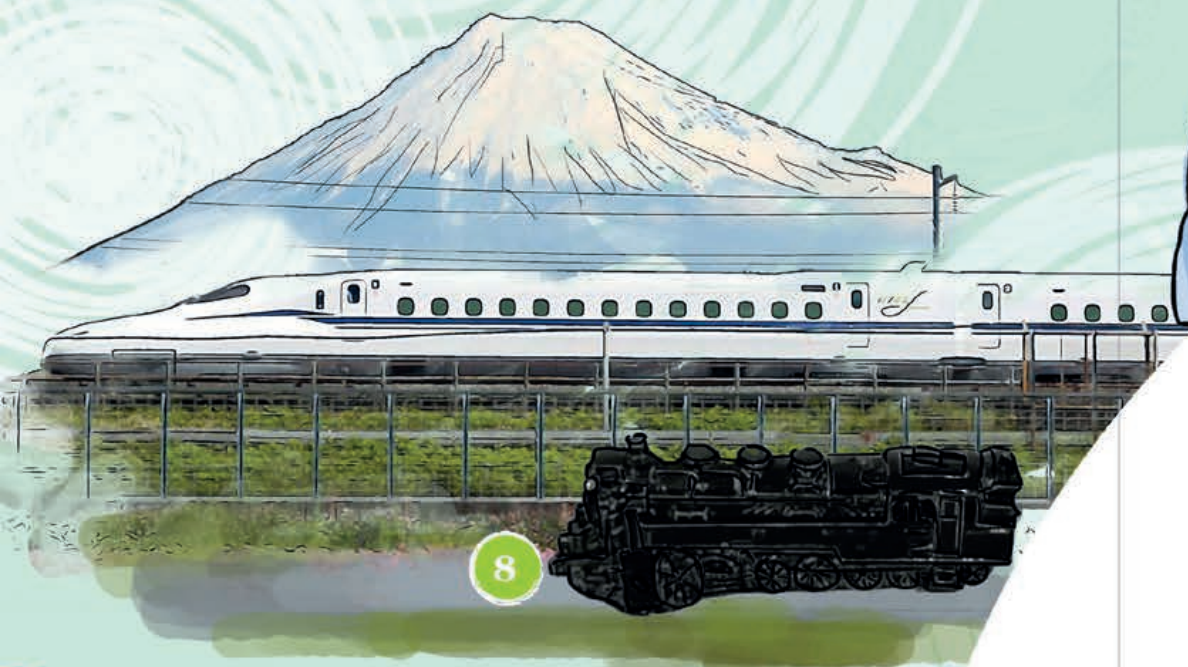


When all the calculations were done – how fitting to say so – Iris exclaimed: *"My dear little brother, this time we can only afford a short holiday! We'll sleep in Japan for six nights."*

After settling things with the Curator, they bought the tickets and paid for their bookings.

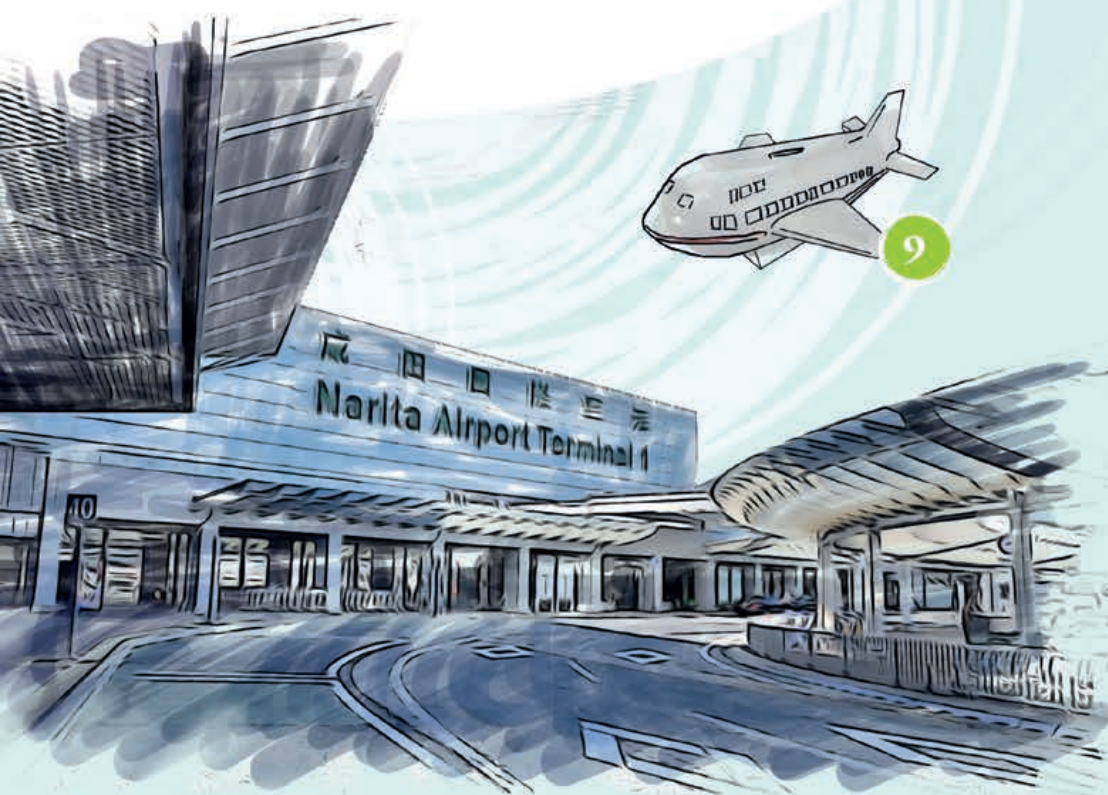
"Good grief, sister! We never manage to organize things in advance, and so we always end up spending more than we'd like!" complained Arco.

In fact, from real Humans, they had learned that in order to go on holiday or make an important purchase, you have to learn to **plan** ahead. Booking flights, hotels or B&Bs a few months in advance **saves a lot of money**, and that way you can even set aside some cash for a new trip... Even though they spent most of their time in the enchanted world of piggy banks, Arco and Iris had become experienced travelers! To save money, they chose a flight with a long layover, which was cheaper than direct ones. They also bought a special ticket to travel on the famous *Shinkansen*, the bullet trains that can go over 300 km/h! (8) and booked cheap little inns.



The Director of the Museum once again proved her world knowledge by suggesting to our dreamers to bring an automatic translator: *"By all the Dragons! You don't speak Japanese! How do you think you'll understand or make yourselves understood once you're there???"* Crikey! One never stops learning!!!!

Finally in the air! (9) Iris, who as usual had buried her nose in many books before departure, told her brother that “waking up” in mid-February had been a stroke of luck: winter is one of the cheapest seasons to visit Japan, because the holidays are over and until mid-March, tourists are rare. They landed perfectly on time at Narita Airport, where they took a train to the capital. Wooooow!!! There they were, in the Land of the Rising Sun!



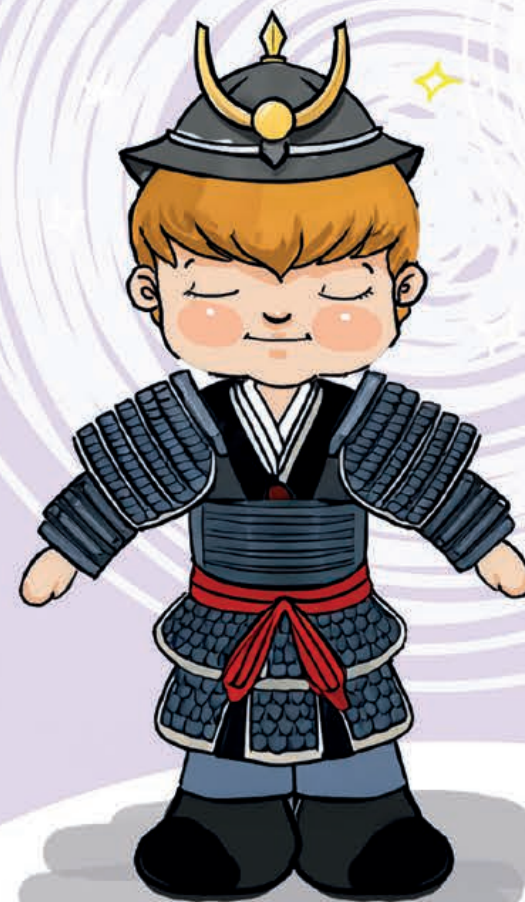
Tokyo is a very modern and crowded city. Arco said to his sister: “Don’t be scared if sometimes you feel a bit seasick! It’s just the ground trembling a little!” Iris jumped and, with terror in her eyes, exclaimed: “What are you saying???”

Arco, proud to be the prepared one for once and secretly giggling to himself, explained that the city lies near the boundaries of major tectonic plates, and earthquakes are common, most of the time so light they go unnoticed by the people living there. But over the centuries, the city has suffered collapses and been rebuilt multiple times.



Wandering through streets and alleys, they stumbled upon the *Tokyo Sky Tree*, a communications and observation tower, and decided to visit it. At 634 meters tall, it's the highest in the country: the little siblings were enchanted by the breathtaking view from up there!

Once back on the ground, they snuck into the Imperial Palace: the koi pond was spectacular! (10) (11)



In Japan, the koi is also a symbol of the Samurai, representing courage, dignity, resilience, and good luck. Arco closed his eyes and for a moment imagined himself wearing the intricate garments of the Samurai: the Kimono, the Hakama (a pleated trouser skirt), and the Yoroi, the heavy armor made of metal plates, designed to protect the body from blows. “*Stay back or you’ll be struck!!!*” he suddenly shouted, leaping forward and extending his right arm.

Iris got frightened and grabbed him by the arm:

"Arco! What's going on? Are you okay???"

Arco came back to his senses and explained to his sister that he was fending off some invisible enemies with the two swords of the legendary warriors: the Katana and the shorter Wakizashi.

"Arco! You gave me a fright!!" said Iris, bursting out laughing.



From there, they headed to Shibuya Crossing, the busiest intersection in the world – what chaos!!!!

"Think about it, Arco," explained Iris, "they say that during rush hour, between 1,000 and 2,500 people cross this intersection every two minutes!"

"By a thousand Katanas! That's hellish traffic!" declared Arco.

Shibuya Station serves nine major lines, a vast network of bus routes, and is home to countless shopping and business centers. The symbol of the area is the bronze statue of **Hachiko**, the sweet Akita dog that represents loyalty and perseverance and inspired the famous film of the same name. (12)



Near the famous intersection, Arco and Iris noticed some places where dozens of young people were risking their money on slot machines (13). “By all the koi in Japan!” exclaimed Arco. “Iris, do you remember the Museum’s conference about the dangers of gambling addiction?” “Yes, Arco! It’s called *pathological gambling*,” answered Iris. “To be freed from this terrible habit, you have to go to specialized centers where you can be helped by doctors, psychologists, community workers, and educators.”

What a depressing sight!! Better stay far away from all kinds of addiction...

In Japan, winter is the best season to visit an *onsen*, a natural hot spring. Arco and Iris felt the need to soothe their muscles, sore from so many months of being forced to stay still, with their backs pressed against the curve of the rainbow... ouch, better not to think about that!

"Iris, wouldn't it be wonderful to soak in the warm waters of a hot spring? When will we have the chance again? Don't you feel your back aching too?" whined Arco.

"Arco, stop whining! Do you think I haven't thought about it? I booked it before we left to surprise you!" replied Iris.



But Iris hadn't booked just any *onsen*! She dragged Arco to Nagano, a city about 250 km from Tokyo, which they reached in just an hour and a half thanks to the famous fast trains. Here they could admire the famous snow monkeys that, like Humans, love to bathe in the hot springs. What a unique experience! Arco was bursting with happiness!

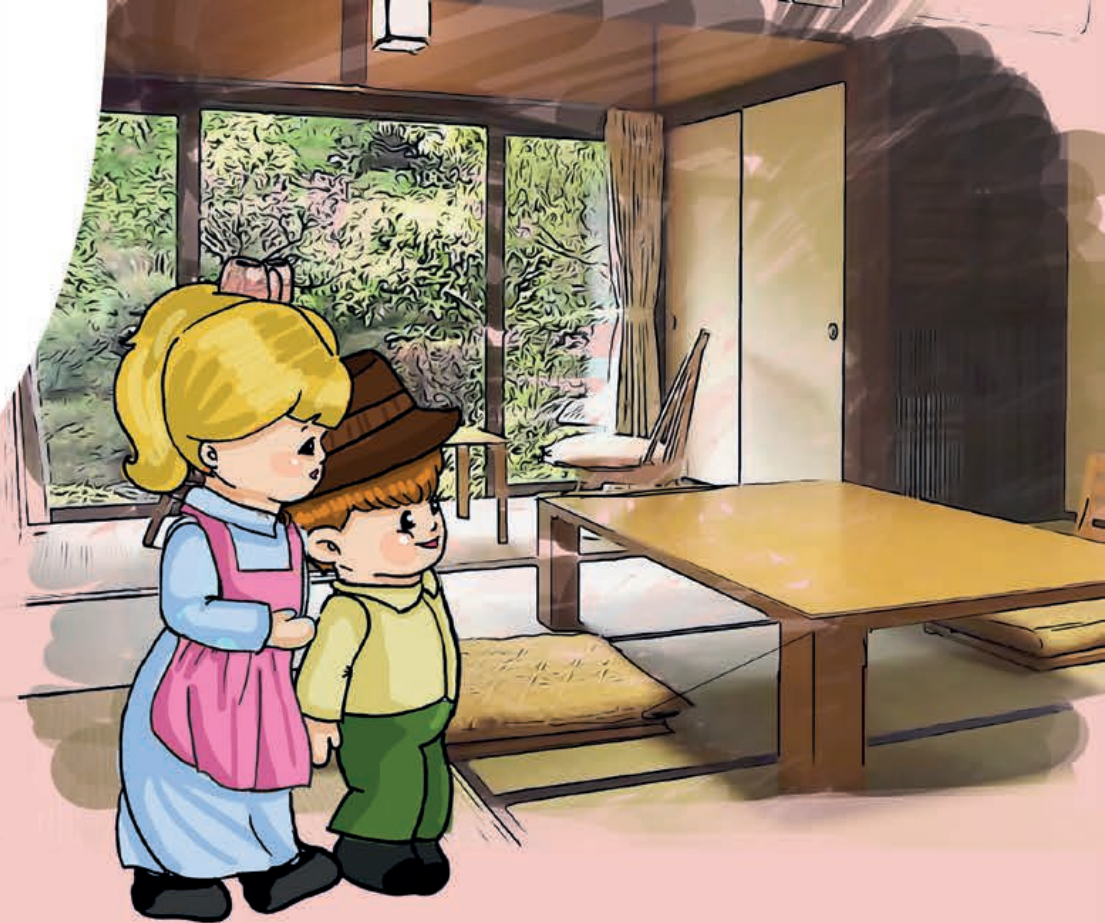
A visit to Kyoto, the ancient capital, was also a must – famous for its artistic, historical, cultural, and culinary heritage, not to mention its gardens. In this city, there are so many temples, museums, shrines, and shops that you would need months to see them all.



"Iris," exclaimed Arco, "all these temples make me think of our friends back home: our museum houses four of the Seven Gods of Fortune, the group of deities worshipped in Japan for help in daily life and to gain blessings!"

*"You're right, dear Arco." Iris couldn't help but show off a bit of her knowledge: "They are **Pu-Tai** (14), god of joy, **Fukurokuju** (15), god of wealth and happiness, **Ebisu** (16), god of fishermen, and **Daikokuten** (17), god of prosperity."*

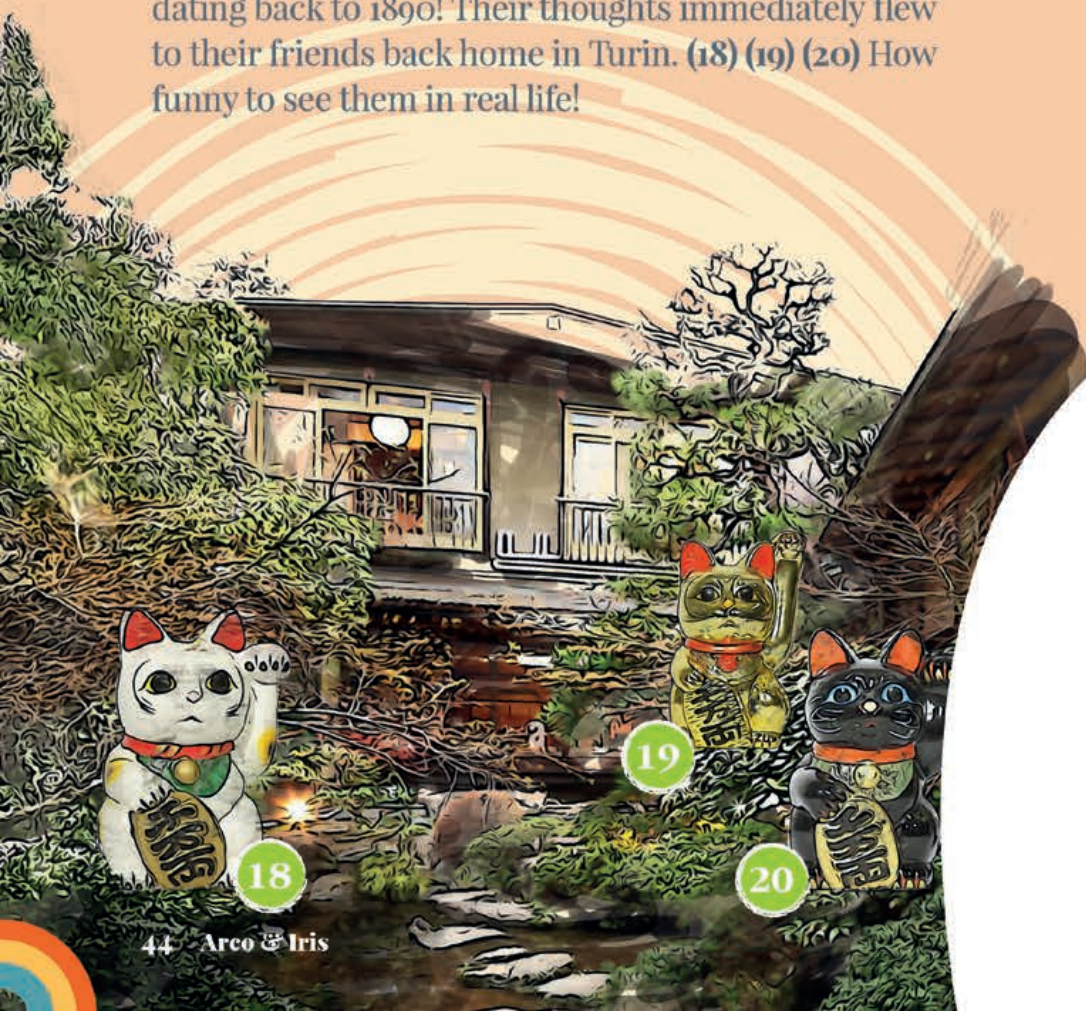
In Kyoto, Arco and Iris stayed in a *ryokan*, a traditional inn dating back to a very distant time, the Edo period (1603–1868). Here the siblings admired many traditional elements, from the furniture to the food, which was strictly local and of very high quality, presented in very refined dishes and arrangements. They were taken care of by an expert maid who attended to all their needs. *Ryokans* have very few rooms and few guests.



"Look, Arco!" exclaimed Iris, enchanted. "Everything here is so carefully maintained, even this tiny inner garden is perfect. Except for the air conditioning, phone, and TV... it feels like going back four centuries!"

"You're absolutely right, little sister," replied Arco with dreamy eyes. "In this trip, we're not just traveling around the world – it's like traveling through time! An unforgettable experience!"

Something moved inside the tiny garden... It was a cat, but a very special one: by golly! It was a *Japanese bobtail*, the cat with the short tail represented by the famous *Maneki Neko*, literally “beckoning cat,” also known as the lucky cat or money cat, a Japanese sculpture found everywhere and believed to bring luck to its owner. The Maneki Neko (and to Arco’s joy, Iris didn’t even know this!) are the protagonists of various legends and are often used as piggy banks – a custom dating back to 1890! Their thoughts immediately flew to their friends back home in Turin. (18) (19) (20) How funny to see them in real life!



When they returned to Tokyo, the holiday was ending.

“Arco, I think visiting such a distant country was a brave but definitely wise choice,” said Iris.

“We discovered a civilization so different from those we have visited so far.”

Japanese culture had proven to be a continuous source of inspiration, especially in daily life. Japanese wisdom had taught them simple and enlightening concepts.

“You’re absolutely right, Iris,” replied Arco. *“I was especially struck by the concept of ikigai, connected to happiness and balance.”*

"In Japan, everything has its own logic," Iris continued. "Think about obento, the 'boxed lunch': those who can't go home for lunch can prepare the box at home or buy it in restaurants or from stalls near schools, companies, or stations."



The *obento*, especially popular among teenagers, is a sort of Japanese fast food – not junk food, but nutritious food presented very carefully; every box holds a surprise. It contains white rice, fish or meat, and pickled or cooked vegetables (21) (22), *ramen*, *udon*, or *donburi*, all arranged with great care and creativity.

Arco and Iris, the protagonists of the travel stories written down by the Museum Director and the Curator of the Piggy Bank Collection to which they belonged, had joyfully discovered that even in Japan, fables are written to teach children how to use money and take care of it.

*"I really liked **The Straw Millionaire**. It teaches that money has no value if it's not spent, and if we consider monetary economy as a form of barter, we learn a lot from this fable," Arco declared.*



*"Yes, it's nice, but my favorite is **The Monkey and the Crab**, because it explains that while consumption is an immediate priority, investment is essential for the future, and that it's necessary to learn to look at things from a long-term perspective," replied Iris.*

"You know, Arco, I realized that Japanese culture is vast, and even though we Westerners imagine it to be very different from ours, coming here you understand that it actually stems from a mixture of different influences," Iris said.

"Yes," Arco confirmed. "After this trip, it's clear to me that cultural influences wander all around the globe. Sometimes they spread through industrial activities, other times through lucky travelers who, upon returning home, tell stories of what they've seen and experienced and try to recreate at home what they enjoyed in the places they visited – whether in cooking or fashion. Just like we'll tell our friends about our new experiences."



Arco and Iris kept their tradition of bringing little gifts to those who stayed home. To save money, they went to Daiso, the *100 Yen Shops* where they found many Japanese items – all priced at 100 Yen.

One thing had caught Arco and Iris's attention... At the Museum, they had heard the expression "*not worth a plugged penny*" used for something worthless; however, in Japan, they discovered that holed coins do exist, that they have value (5 or 50 yen), and a very ancient history. According to the Japanese, the hole in the center represents a link with the Eastern tradition, the thread that connects their people to the wisdom of their ancestors. Moreover, it helps identify the coins more quickly, even by touch, assisting the visually impaired.



They also learned that the five-yen coin (*go en* in Japanese) is considered lucky. *Go en*, pronounced the same but written differently, also means "opportunity" or "chance," and for this reason, these coins are preferred as offerings at Shinto temples. It is said that, thanks to the hole, they have good visibility and a promising future.

Another discovery surprised them: *“Arco! Did you know that the first horizontal Japanese banknote, a one-yen bill, was designed and printed in 1877 by the Italian technician and artist Edoardo Chiossone, from Genoa?”* Iris asked her little brother. *“He moved to Tokyo in January 1875 to work at the new Polygraphic Office of the Ministry of the Treasury. By the way, the first banknote featured our friend Daikokuten.”* (17)



“Work at the Poly what???” Arco asked.

“It is the Printing Office of the Ministry of the Treasury – the place where a state produces its official papers, like identity documents, banknotes, stamps, and things like that,” explained Iris, who, as always, only talked about what she knew. *“Think about it: before his arrival, banknotes were printed vertically on wooden blocks, each different from the others, so it was easy to counterfeit them. As if that wasn’t enough,”* she concluded, perhaps a bit pedantically, *“it was Chiossone who introduced watermarked paper.”*

"By a thousand koi!!!" exclaimed Arco, genuinely surprised. "Who could have imagined that an Italian left such an important mark in Japan so long ago? Really, Iris, borders are a bit funny, if you think about it. Ideas and people go wherever they want! This trip teaches us that in a thousand ways!"



So many things they had learned even during this break from the Museum, and so many experiences to share with their friends! The world is truly full of curiosities, lessons, stunning landscapes, and delicious dishes...

With a bit of sadness, they headed to the airport. But don't worry, dear friends of Arco and Iris – the long journey home will surely give the siblings the chance to start planning a new adventure as soon as the opportunity arises!

THE MUSEUM OF SAVING

The **Museum of Saving** is a unique and innovative place designed to help spread financial education. Many people struggle to manage their assets due to a lack of basic economic and financial skills. The Museum aims to help these people make rational and informed decisions and adopt behaviors that allow them to achieve the main goals in their lives. In the rooms of the Museum of Saving, children, teenagers, and adults follow a path that helps them reflect on the conscious use of money and learn about and experience finance in a spectacular way. In addition, visitors can admire a rich collection of piggy banks from one hundred countries.



Museum of Saving

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www.museodelrisparmio.it

From 10:00 a.m. to 7:00 p.m. – Closed on Tuesdays

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PIGGY BANKS

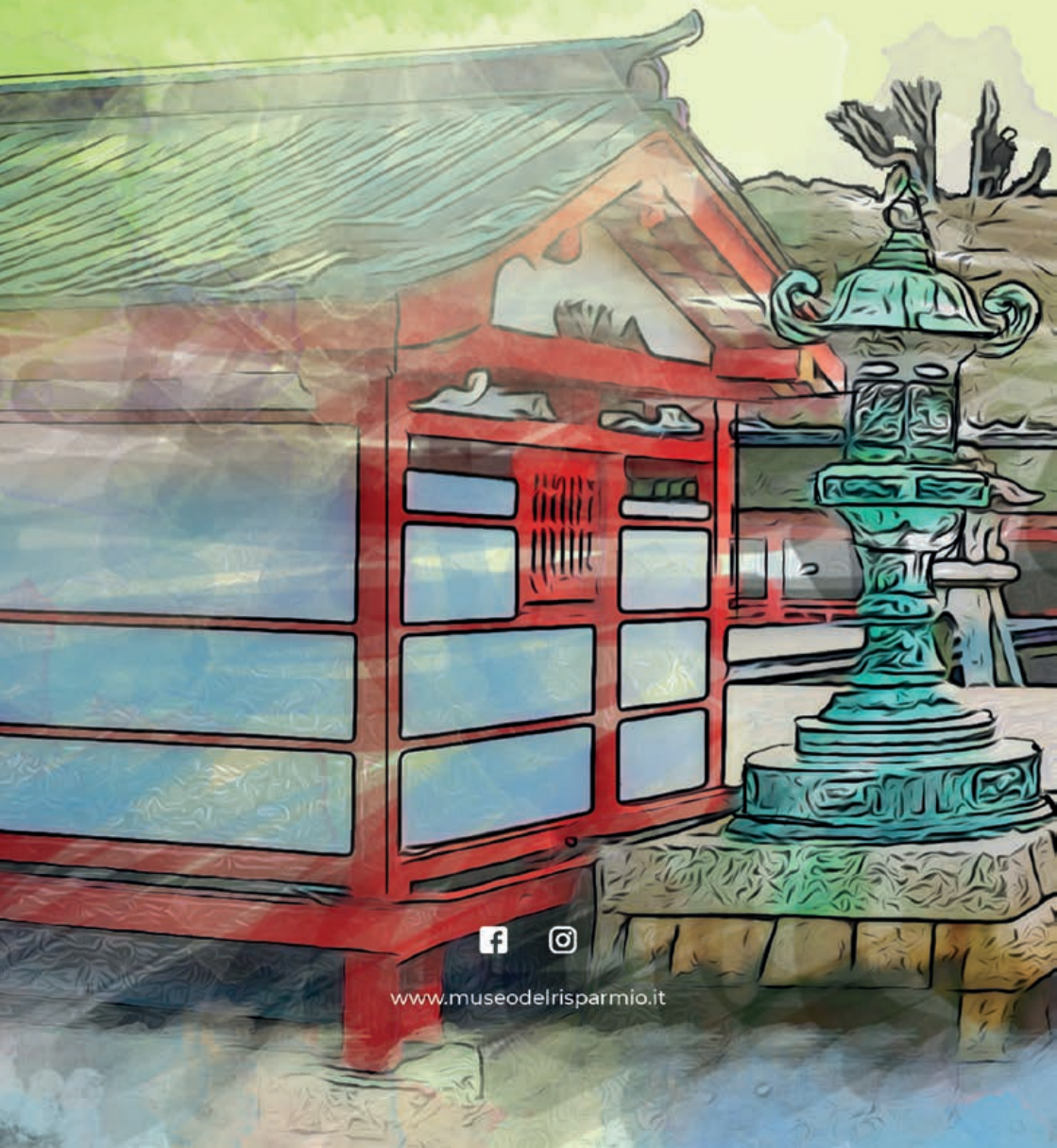
- 1 **Children with Rainbow (Arco and Iris)**, 1970s–1980s, glazed earthenware, Taiwan
- 2 **Globe**, 1940s, tinfoil, Japan
- 3 **Alarm Clock**, 1940s–1950s, metal, Germany
- 4 **Beggar**, 1960s–1970s, plaster, Great Britain
- 5 **Bag of Money**, 1980s, glazed earthenware, Germany
- 6 **Child with Umbrella (Bank for a Rainy Day)**, 1950s–1960s, earthenware, Great Britain
- 7 **Euro Symbol**, 2000s, ceramic, Italy
- 8 **Black Locomotive**, 1980s–1990s, ceramic, Germany
- 9 **Airplane**, 1970s–1980s, ceramic, Italy
- 10 **Japanese Carp**, 1940s–1950s, glazed earthenware, Japan
- 11 **Japanese Carp**, 1940s–1950s, glazed earthenware, Japan
- 12 **Seated Dog**, 1930s–1940s, plaster, origin unknown
- 13 **Slot Machine**, 1950s–1960s, iron alloy and plastic, U.S.A.

- 14 **Pu-Tai**, 1990s–2000s, plaster and plastic, Japan
- 15 **Fukurokuju**, 1980s–1990s, plaster, Japan
- 16 **Ebisu**, 1950s–1960s, plaster and paper, Japan
- 17 **Daikokuten**, 1950s–1960s, plaster and paper, Japan
- 18 **White Maneki Neko**, 1990s–2000s, earthenware, Japan
- 19 **Gold Maneki Neko**, 1990s–2000s, earthenware, Japan
- 20 **Black Maneki Neko**, 1990s–2000s, earthenware, Japan
- 21 **Red Pepper**, 1940s–1950s, hand-painted plaster, France
- 22 **Carrot**, 1940s–1950s, terracotta, France

MdR

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