HOW TO KEEP PEOPLE’S HANDS OFF YOUR MONEY.

1. Carry only enough cash to last the day. Anyone who tries to borrow your last five spot isn’t a friend, anyway.

2. Label your spare-change jar “beetle farm.” Then, put your beetle farm in a jar labeled “spare change.”

3. Mark up every space on checks. Don’t leave room for someone to fill in their name and extra zeros.

4. Keep your wallet in your front pocket. It discourages pickpockets. So does wearing really tight pants.

5. Put your picture on your credit card. A Citibank Photocard is tough for anyone else to use, unless they look just like you.