

Money Cryptograms — Set 12

6 puzzles · Large print · answers on the last page

Every letter has been swapped for another letter. The same cipher letter always stands for the same letter, and no letter ever stands for itself. Write your answer in the blank under each letter. Answers are on the last page.

1. Clue: B = E

Expert · 62 letters

M N B Z B G B Y S I L D F G

B G Y C W N B L N C D L B U P

T R Z C J C G Z ; M N B

D C L B Y N S F Y E L

N C D L B U P O S S Y .

Decoder — write your answer under each cipher letter:

A B C D E F G H I J K L M

N O P Q R S T U V W X Y Z

2. Clue: S = E

Medium · 64 letters

L S X F P L X W A

T L S S D Y J F W S G G

O X B S I S X J P Z ;

Y V W S D Z X W A

T Q G O S P V T G T Q G P

O Q W S Z X W A F V S .

Decoder — write your answer under each cipher letter:

A	B	C	D	E	F	G	H	I	J	K	L	M
N	O	P	Q	R	S	T	U	V	W	X	Y	Z

3. Clue: D = O

Hard · 64 letters

D , Q D Z F I O D H F ! A H I

D Z X

W T M S - R X Z Z E P D O I W

D S A O X T G I D I W V F

V Z I D M X O T A M X G X T M

D S F T Y J !

Decoder — write your answer under each cipher letter:

A	B	C	D	E	F	G	H	I	J	K	L	M
N	O	P	Q	R	S	T	U	V	W	X	Y	Z

4. Clue: S = E

Medium · 65 letters

W A S M V J M Y R T F B

E T M S R D J K I E H M R H

Y F S W K, S E A K J S W

K I S O J K N I S M, K I S

N S Z Z H B H M V N I S W K.

Decoder — write your answer under each cipher letter:

A	B	C	D	E	F	G	H	I	J	K	L	M
N	O	P	Q	R	S	T	U	V	W	X	Y	Z

5. Clue: E = O

Medium · 66 letters

K E I U I W P B Y J G Y

J E L M B Z A J T F T Z A L C

Y B A J C M E E W T

F T D E S T K E I D A L C

Y L E W P S A Q Z

D T Y P Z T S .

Decoder — write your answer under each cipher letter:

A	B	C	D	E	F	G	H	I	J	K	L	M
N	O	P	Q	R	S	T	U	V	W	X	Y	Z

6. Clue: C = E

Hard · 66 letters

N C X S K C U C S O A C I
F X S F N C Y L P F U R K C
S P Y C A , A V F S P
V P F O R Q X C P , A V O S P
I V H P R A F X C
Y S A H C O .

Decoder — write your answer under each cipher letter:

A	B	C	D	E	F	G	H	I	J	K	L	M
N	O	P	Q	R	S	T	U	V	W	X	Y	Z

Solver's cheat sheet	
Most common letters	E T A O I N S H R D L U
Most common 1-letter words	A I
Most common 2-letter words	OF TO IN IT IS BE AS AT SO WE HE BY OR ON DO IF ME MY UP AN GO NO US AM
Most common 3-letter words	THE AND FOR ARE BUT NOT YOU ALL ANY CAN HER WAS ONE OUR OUT DAY GET HAS HIM HIS HOW MAN NEW NOW OLD SEE TWO WAY WHO BOY DID ITS LET PUT SAY SHE TOO USE
Common double letters	LL EE SS OO TT FF RR NN PP CC
Common word endings	-ING -ION -ENT -TION -LY -ED -ER -EST

Answer key

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1. "The generous man enriches himself by giving; the miser hoards himself poor."

— Dutch proverb, 1857, Recorded with English translation in Henry G. Bohn, *A Polyglot of Foreign Proverbs* (London, 1857)

Cipher key: A=Z B=E C=I D=M E=D F=A G=N H=K I=U J=V K=Q L=S M=T N=H O=P P=F Q=J R=Y S=O T=B
U=L V=X W=C X=W Y=R Z=G

2. "Health and cheerfulness make beauty; finery and cosmetics cost money and lie."

— Spanish proverb, 1857, Recorded with English translation in Henry G. Bohn, *A Polyglot of Foreign Proverbs* (London, 1857)

Cipher key: A=D B=K C=Z D=R E=J F=L G=S H=G I=B J=U K=P L=H M=V N=W O=M P=T Q=O R=Q S=E T=C
U=X V=I W=N X=A Y=F Z=Y

3. "O, monstrous! but one half-pennyworth of bread to this intolerable deal of sack!"

— William Shakespeare, 1597, *King Henry IV, Part I, Act II. Sc. 4* (in *Bartlett's Familiar Quotations*, 9th ed., 1891)

Cipher key: A=B B=G C=Z D=O E=Y F=S G=D H=U I=T J=K K=X L=J M=L N=Q O=R P=W Q=M R=P S=F T=A
U=V V=I W=H X=E Y=C Z=N

4. "Spending your money with many a guest, empties the kitchen, the cellar and chest."

— German proverb, 1857, Recorded with English translation in Henry G. Bohn, *A Polyglot of Foreign Proverbs* (London, 1857)

Cipher key: A=P B=R C=V D=W E=M F=U G=Q H=A I=H J=I K=T L=J M=N N=C O=K P=Z Q=F R=Y S=E T=O
U=X V=D W=S X=B Y=G Z=L

5. "You must walk a long while behind a wild goose before you find an ostrich feather."

— Danish proverb, 1857, Recorded with English translation in Henry G. Bohn, *A Polyglot of Foreign Proverbs* (London, 1857)

Cipher key: A=I B=W C=D D=F E=O F=B G=K H=Z I=U J=L K=Y L=N M=G N=X O=V P=T Q=C R=Q S=R T=E
U=M V=J W=S X=P Y=A Z=H

6. "We have learned that we must live as men, not as ostriches, nor as dogs in the manger."

— Franklin D. Roosevelt, 1945, *Fourth Inaugural Address*

Cipher key: A=N B=Y C=E D=K E=B F=T G=F H=G I=D J=Z K=V L=U M=J N=W O=R P=S Q=C R=I S=A T=P
U=L V=O W=X X=H Y=M Z=Q