Imagine walking across a stream, looking down to see what resembles a penny, but when you retrieve it, you are surprised to find a little critter clinging to your finger! What you may have found is an aquatic beetle larva called a water penny. In North America, there is just one family of Water Pennies, Psephenidae, containing 6 different genera, with the genus *Psephenus* being the “true” water penny. Water pennies have a copper-colored, fully aquatic larval stage that live in the fast moving riffles of healthy creeks and streams. They inhabit rockfaces and other substrates, and are characterized as scrapers and grazers that primarily feed on a mixture of algae, detritus and microbes.

Dependent on environmental conditions, water pennies live approximately two years within streams before leaving the water in early summer to pupate in moist soil. Once emerged, water pennies have a short-lived terrestrial adult stage, during which they inhabit damp stream banks near riffles where they lay their eggs. Female water pennies make one last voyage into their former aquatic habitat to deposit an egg mass which includes thousands of future pennies. Examine pristine streams closely enough and you may be lucky to find a cache of water pennies for yourself!

*By Francesca Ferguson*