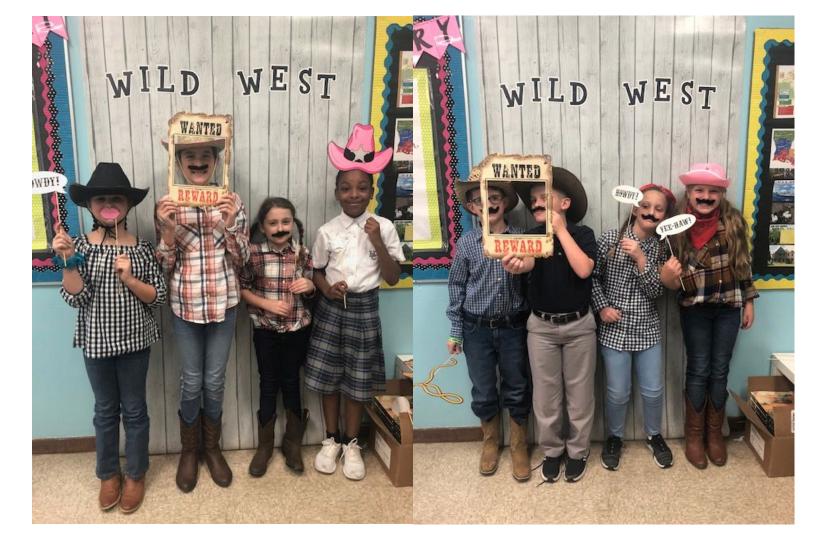
### Ms. Mandy & Ms. Tiffany's 4th Grade Class











# Monday May II, 2020



### **Morning Devotion**



CLICK FOR DEVOTION!



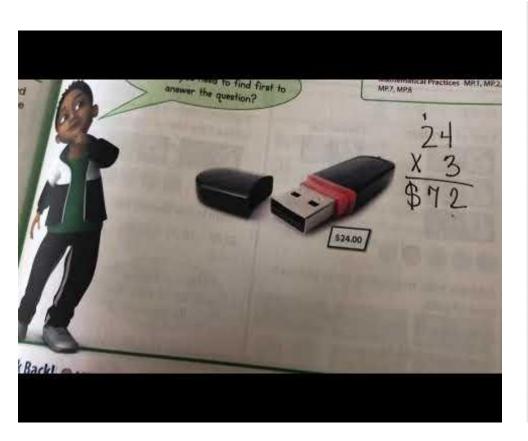
**DEEP CRIES OUT** 

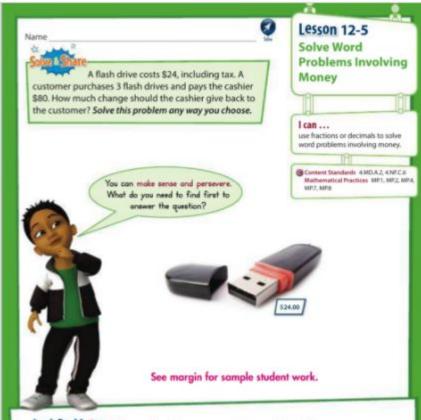


Some of you may want to access the soft relaxing music that Mrs. Tiffany plays during our independent work time. Here is the Youtube link to the songs I play. Enjoy!!



### MATH





### I. Access the math website:

### Click here Pearsonrealize.com

Watch Lesson 12-5 videos on "How Can You Solve Word Problems Involving Money?"

2. Then complete in your math book:

We will work guided practice together on page 653 #1-3 and then you will complete independently #4 & 5. Then complete page 654 #7, 8, 9, 11 & 12 (check your work on the next slide)



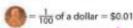
$$=\frac{1}{10}$$
 of a dollar = \$0.10







2. MP.2 Reasoning Write a fraction and a decimal to describe how the quantities are related.



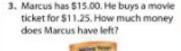














\$11.25











For 4-5, draw or use bills and coins to solve.

- A new jacket costs \$65.56 and a new scarf costs \$23,21. If Sarah buys both, how much does she spend? \$88,77
- 5. Carlos spends \$14.38 on equipment. How much change should Carlos receive if he gives the clerk \$20.00? \$5.62 653

went to lunch with his parents. The bill was \$17.85. Complete the table to show two different combinations of coins and bills that can represent \$17.85. Sample answers given.

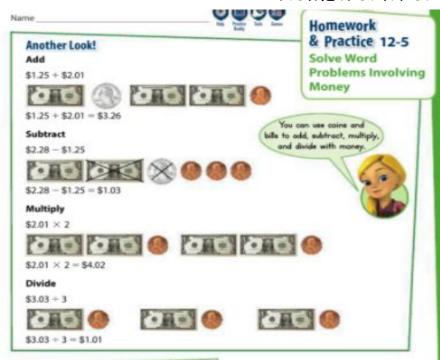
Coins and bills	Value	Coins and bills	Value
ree \$5 bills	\$15.00	two \$5 bills	\$10.00
vo \$1 bills	\$2.00	seven \$1 bills	\$7.00
ree quarters	50.75	two quarters	\$0.50
ne dime	\$0.10	three dimes	\$0.30
		one nickel	\$0.05
otol	517.85	Total	\$17.85

- 7. Kenya purchases a new music player for \$109.78. She pays with six \$20 bills. Show how you would estimate how much change Kenya should receive. Sample answer: Six \$20 bills is \$120, \$109,78 is about \$110. \$120 - \$110 = \$10, So, Kenya should receive about \$10 in change.
- 8. Algebra Marco paid \$12 for 3 jump ropes. If each jump rope costs the same amount, how much does 1 jump rope cost? Write and solve an equation. Sample answer: \$12 + 3 = n; n = 54
- 9. Number Sense Jiang has a collection of 3,788 toy building bricks. He used 1,229 bricks to build a city. About how many bricks does Jiang have left? Explain how you estimated. About 2,600 bricks; Sample answer: I rounded 1,229 and 3,788 to the nearest hundred. 3.800 - 1.200 = 2.600
- 10. Higher Order Thinking Edward bought 7 concert tickets for himself and six friends for a total of \$168. Each friend paid Edward back for his or her ticket. If one of Edward's friends gave him a \$50 bill, how can you find how much change Edward should return? \$26; Sample answer: 5168 + 7 = \$24; \$50 - \$24 = \$26

- Common Core Assessment
- Rajeev bought a skateboard for \$37.74. How much change should Rajeev receive if he gave the cashier \$40,00? Draw or use bills and coins to solve.
  - \$2.26
  - - \$3.26
    - \$3.74

- 12. Genevieve bought a catcher's mitt for \$30.73 and a bat for \$19.17. How much did Genevieve spend? Draw or use bills and coins to solve.
  - \$11.56
  - \$49.17
  - \$49.90
  - \$50.73

### HOMEWORK FOR EXTRA PRACTICE



### For 1-2, draw or use coins and bills to solve.

- Mrs. Hargrove owes the doctor \$34.56.
   She gives the clerk \$50.00.
  - List Mrs. Hargrove's change using the least number of coins and bills.
     4 pennies, 1 nickel, 1 dime, 1 quorter, one \$5 bill, and one \$10 bill
  - b. What is the total amount of change Mrs. Hargrove should receive?

- Emma buys a game for \$26.84. She gives the clerk \$30.00.
  - List Emma's change using the least number of coins and bills.
    - 1 penny, 1 nickel, 1 dime, three \$1 bills
  - b. What is the total amount of change Emma should receive? \$3.16

 MP.4 Model With Math Three friends combine their money to buy tickets for a hockey game. If they share the change evenly, how much will each friend receive? Write equations to represent the problem, then solve.

\$2; Sample answer:  $$12 \times 3 = $36$ ;  $($10 \times 3) + ($5 \times 2) + ($1 \times 2) = $30 + $10 + $2 = $42$ ; \$42 - \$36 = \$6;  $$6 \div 3 = $2$ 



- 4. MP.2 Reasoning Niall has a half dollar, Krista has a quarter dollar, Mary has a tenth of a dollar, and Jack has a hundredth of a dollar. If they combine their money, do the 4 students have more or less than a dollar? Explain. Less; Somple onswer: \$0.50 + \$0.25 + \$0.10 + \$0.01 = \$0.86; \$0.86 < \$1.00</p>
- Jessie has 14 half-dollar coins, but she needs quarters to do her laundry. If she trades her half-dollar coins for quarters, how many quarters will Jessie have? Explain.
   28 quarters; Sample answer:
   \$14 × ½ = \$7. There are 4 quarters in one dollar, so 7 × 4 = 28.
- Higher Order Thinking Julia and Carl buy 2 sandwiches, 1 salad, 1 piece of fruit, and 2 drinks for lunch. They give the cashier \$20.03. What coins and bills could they receive in change? Draw or use coins and bills to solve.
   Sample answer: 1 dime, 2 quarters, and one 5.5 bill

Menu			
Sandwich	\$3.96		
Chips	\$0.79		
Fruit	\$1.24		
Solod	\$2.17		
Drink	\$1.55		

### @ Common Core Assessment

- 7. Claire has a \$60 gift card. She uses the whole value of the card to buy 4 copies of the same book to give as gifts. How much does each book cost?
  - .
  - (B) \$20
  - C \$40
  - (D) \$60

- Larisa buys 3 purses. Each purse costs \$126.32. How much did Larisa spend?
   Draw or use bills and coins to solve.
  - \$126.32
  - (B) \$256.64
  - \$378.96
  - \$505.28

### History

### Lesson 76 Focus

The teaching of evolution and the rise of Modernism were opposed to Fundamentalism.

read pages 226-229



John Scopes



Clarence Darrow

### Religion in the Twenties The Scopes Trial

Background

By the Twenties, many scientists taught evolution. This idea states that life evolved or developed from things that were not alive These scientists believed that all living things come from a single ancestor. Over time small changes over many generations led to all the different forms of life that exist today. In some parts of America, Christians did not want their children to be taught evolution. They believed the Bible's teaching that God created mankind. In 1925 the state of Tennessee made a new law. Teachers must not teach evolution in public schools. A man named John Scopes chose to break the law. He wanted to see if a court would say the law did not follow the Constitution. In 1925 John Scopes was put on trial for teaching evolution. This famous science story is called the Scopes Trial.

#### The Trial

By the middle of 1925, Scopes was on trial. The famous Democratic politician William Jennings Bryan wanted to help. He supported the government's case against Scopes. Clarence Darrow agreed to defend Scopes. Darrow was famous for defending people who were supposed to be guilty. He also opposed religion. During the trial, Darrow switched his focus. He did not try to

prove Scopes was innocent. Instead, he tried to prove that the Bible was full of errors. Even though Scopes was found guilty, Darrow's harsh attacks on the Bible stuck in peoples' memories. Many wondered whether the Bible was wrong and evolution was right.

### Religions in Conflict

Leaders in American churches disagreed about how to respond to ideas like evolution. Some leaders thought that Christians should accept these ideas. These leaders were called Modernists. Other leaders thought that these ideas threatened true Christianity. These leaders were called Fundamentalists.

### Modernism

Modernists thought Christians had to change some of their ideas. They said modern science showed evolution was true. They claimed that the Bible was wrong about some parts of science and that miracles were impossible. Modernists believed that history showed the Bible made mistakes.

But Modernists did not want to give up on Christianity. They wanted people to come to church. They wanted people to live good lives. They thought the Bible was very important for people to learn how to be good. The Modernists said they wanted to save Christianity. Instead they created a new religion.

### Fundamentalism

The Bible is God's Word. It is more trustworthy than modern science or history. Fundamentalists believe that the Bible is completely correct. Something



Billy Sunday



Billy Sunday's baseball card for the Chicago White Stockings

fundamental is something of basic importance.
Some teachings in the Bible are fundamental to
being a Christian. These teachings are so important
that a person cannot be a Christian unless he
believes them. Fundamentalists said that these
teachings included Creation, Jesus' Resurrection,
and His Second Coming.

Fundamentalists said that Modernists were not Christians. Fundamentalists wanted Modernists to leave the schools and churches. But the Modernists would not leave. Many Fundamentalists started new churches and schools. These churches and schools were supposed to be faithful to the Bible.

### **Fundamentalist Leaders**

Billy Sunday

Billy Sunday was the most famous of the Fundamentalist preachers. He grew up in an orphanage in Iowa. Eventually, he became a star baseball player. In the late 1800s he became a Christian. Soon after, he married. Then in the early 1900s, Sunday left baseball to become a preacher.

Rather than being a pastor, Sunday became an evangelist. An evangelist is a preacher who travels from city to city. Many people liked Sunday's preaching. He spoke with excitement and gave vivid examples. He marched around the platform and kept people's attention. He wanted people to know Jesus as Savior.

By the 1920s Sunday had preached in many important cities in America. He had met presidents. When Sunday visited a city, thousands of people came to hear him preach. Many churches helped support his ministry.

Over the Twenties, Billy Sunday became less popular. Rather than hearing a sermon, many people preferred listening to the radio or watching a movie. However, Sunday kept preaching the Bible. He always encouraged people to serve God with their lives.

### J. Gresham Machen

J. Gresham Machen was the most respected Fundamentalist teacher. He studied at the best schools in the world. In the 1920s Machen taught at Princeton Seminary, He wrote many books to defend the Christian faith. In one book, he defended one of the greatest miracles. He defended the Bible's claim that Jesus was born of a virgin. Gresham looked at all the other explanations that denied this. He showed that none of them explained all the facts. Only the Bible's claim of the virgin birth could be true.



Reverend John Gresham Machen

Machen showed that people could have knowledge and education and still believe the Bible. The Modernists said that Christianity had to change. But Machen showed that Modernism needed to change.

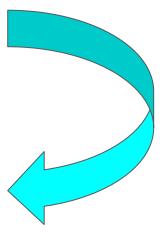
During the 1920s some people said that Christianity must change. They said it would disappear if it did not change. Government leaders and teachers looked down on Fundamentalist Christians. But these Christians still preached the gospel to many Americans. Fundamentalist churches and schools grew.

They would be a major force for world missions in coming years.

Why did Fundamentalists start new schools and colleges?

## After reading your etextbook, click on the picture below to watch lesson 76 about what you just read.





After you click on the picture you will need scroll down to lesson 76 video to watch.

At the end of this video there are assignments that are assigned. Only complete the assignments that I have on the slides.

## READING

Read for Accelerated Reader! The Houma Christian account has been unlocked so you can

take tests at home!!

AR website!





Accelerated Reader<sup>®</sup> Renaissance Learning

## READING

## Elements of PROSE...

Fiction Drama (play) Poetry rose lines of dialogue acts/scenes lines/verses Sentences Paragraphs Stanzas Stoge directions numbered lines Chapters cast of characters author Thyme actors octresses chyme scheme narrator playuright Poet +itle\* Script ' Speaker :haracters\* title \* narrator setting\* charactersx titlex dialogue\* characters\* setting \* dialoguex setting \* dialogue\*



# 77705 9(0)573

### What is a PLOT?

- PLOT is used to tell a story
- All stories must have a PLOT
- NO PLOT NO STORY

### What is a plot?

For there to be a story to tell, something has to change!

Just think... if everything stayed the same, there would be no story.



CHANGE: They start hiking the trail.



Example:

The hikers decide to take a break to roast marshmallows.

Start: Hikers are hiking along the trail.

CHANGE: Hikers decide to stop.



## A relationship may change.



The hikers disagree over the best way to roast marshmallows & stop speaking to one another.

Start: Hikers are preparing to roast marshmallows.

CHANGE: Hikers disagree and stop speaking.



## A character trait may change.

Example:

One hiker becomes rude and makes fun of the way the other hiker roasts his marshmallows.

Start: Hikers are roasting marshmallows.



## An understanding may change.

### Example:

The hiker realizes that he was being rude and apologizes to the other.

Start: A hiker is being rude.

CHANGE: The hiker understands that he was being rude and apologizes to the other.



Think of a trail in the woods...

PLOT is the MAP

from

Point A to Point B!



### ENGLISH



Complete your rough draft of your fictional narrative. You will need add at least two pieces of dialogue into your fictional narrative,



Refer to the notes in English on Dialogue if you need to refresh your memory.





# Tuesday May 12, 2020



### **Morning Devotion**







O TASTE & SEE

Click Above!

## Zoom Meeting Today Tuesday May 12, 2020 10:30am Math & History With Ms. Mandy

I will put the link in our Bloomz account so it stays private

## Math

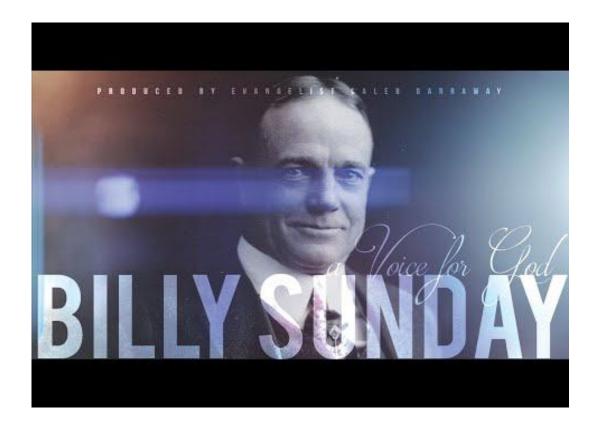
Time to Practice AM

Click on this link

Accelerated Math

### History

Learn more about Billy Sunday and how he used his life for God. Write a short paragraph about his life in your journal.



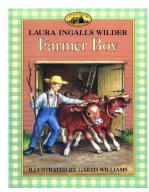
## READING

Read for Accelerated Reader! The Houma Christian account has been unlocked so you can take tests at home!!



# READING continued

Listen to the recording of our new novel "Farmer Boy by Laura Ingalls Wilder "The Strange Dog"



Click Here!

### <u>Vocabulary:</u>

"Full of ginger"- lively; energetic sha'n't- slang contractions for "shall not" and "it was not" Providence- a term referring to God

In your journal:

Q: How is Father's bargaining with the horse-buyer similar to Mother's trading for tin-ware? (RACE)



# Live Zoom Meeting Today Tuesday May 12, 2020 1:00pm

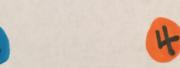
with Mrs. Tiffany

# ENGLISH CTIONAL NARRATIV



I will put the link in our Bloomz account so it stays private.

# NEW paragraphs 2



### ENGLISH

Today is your turn to REVISE your own Fictional Narrative from our Zoom lesson today.



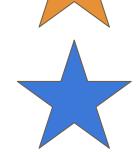
Add details.

Remove unnecessary details.

M - Move words or sentences.

S - Substitute words.





### ENGLISH



Remember when new paragraphs are needed and all the steps for revising your fictional narrative from our Zoom lesson today. Complete your revision in your journal.



# Wednesday May 13, 2020



### **Morning Devotion**



Click Here...



**NOTHING ELSE** 





1. Complete Vocabulary review on Page 664 and check your work

2. Then complete Reteach pages 665 & 666 (only complete sets A-F only)

### 12 Vocabulary Review

**Understand Vocabulary** 

Choose the best term from the box. Write it on the blank.

- 1. A dot used to separate dollars from cents or ones from tenths in decimal point a number is called a.
- 2. One part of 100 equal parts of a whole is called a
- 3. Numbers that name the same amount are
- A symbol, such as \(\frac{1}{2}\), \(\frac{1}{2}\), or \(\frac{1}{2}\), used to name part of a whole, part of a set, or a location on a number line is called a
- 5. One out of ten equal parts of a whole is called a

For each of these terms, give an example and a non-example. Sample answers given.

- Example Non-example
- 0.4 > 0.30.2 = 0.26. greater than symbol (>)
- 0.75 seventy-five 8. decimal

#### **Use Vocabulary in Writing**

7. less than symbol (<)

 Krista wrote <sup>75</sup>/<sub>100</sub> and 0.75. Use at least 3 terms from the Word List to describe Krista's work. Sample answer:  $\frac{75}{100}$  is a fraction. 0.75 is a decimal.

The dot in 0.75 is a decimal point. The 7 in 0.75 stands for 7 tenths. The 5 in 0.75 stands for 5 hundredths. 75 and 0.75 are equivalent.

0.8 < 0.9

**Word List** decimal

+ fraction

· less than symbol (<) · tenth

· decimal point · equivalent

· greater than

symbol (>) hundredth

0.08

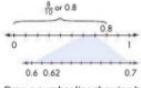
worth 40 points. Write this amount as a of a fraction can help you write it as a decimal. fraction and a decimal. Write a decimal and a fraction There are 100 points, so each point is  $\frac{1}{100}$ . 40 is 0.40. for each model. 0.67; 100 3. Donnie has 4 dollars, 6 pennies, and  $\frac{40}{100} = \frac{4}{10}$  and 0.40 = 0.49 dimes. Write a decimal for the amount of money Donnie has.

### Set B pages 633-638

Locate 0.8 and 0.62 on a number line.

The distance from 0 to 0.8 is eight-tenths the distance from 0 to 1.

tire comp question on a ree point test mas



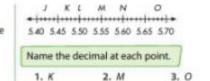
Draw a number line showing hundredths. 0.62 is between 0.6 and 0.7.

The digits in the ones place are the same, so look at the digits after the decimal point to compare.

1.74

7 tenths > 0 tenths 1.74 > 1.08

1.08



CHARLEST CORPORT STREET STREET

\$4.96



4, 5.6 5. 5.5 6. 5.42

Write >, <, or = in each

1. \$4.13 < \$4.32 2. 0.6 = 0.60

4. 12.91 > 12.19

Reteaching

0.7;

Sample

answers

given.

5.68

Set D pages 645-650 \_

Find  $\frac{9}{10} + \frac{49}{100}$ .

Rewrite of as an equivalent fraction with a denominator of 100.

$$\frac{9}{10} \times \frac{10}{10} = \frac{90}{100}$$

$$\frac{90}{100} + \frac{49}{100} = \frac{139}{100} \text{ or } 1\frac{39}{100}$$

Remember to find equivalent fractions with like denominators to help add.

Add. Use grids or place-value blocks as needed to help solve.

1. 
$$\frac{8}{10} + \frac{40}{100} \frac{120}{100}$$
 or  $1\frac{20}{100}$   
2.  $\frac{24}{100} + \frac{6}{100} \frac{30}{100}$ 

Set E pages 651-656 Find \$5.21 + \$1.52.









Add the bills, then count on to add each type of coin.

Set F | pages 657-662

Remember to take away each type of bill and coin when subtracting money.

1. Chelsea had \$71.18. She bought a new pair of glasses for \$59.95. Can she buy a case that costs \$12.95? Explain. No; Sample answer: \$71.18 - \$59.95 = \$11.23.

and \$11.23 < \$12.95.

2. Eddie bought 3 train tickets for \$17.00 each. If he paid with three \$20 bills, how much change did Eddie receive? \$9.00

# History

### Lesson 77 Focus

The busy world of The Twenties ended In 1929 with the Crash of the stock market.

read pages 230-233



Herbert Hoover



Al Smith

### The End of the Twenties A New President

In 1928 the United States seemed to be doing well.

Most Americans had jobs. Factories were busy. Eight
years of Republican presidents seemed to have helped
the nation. When Americans had to choose a new
president, the choice seemed easy for most.

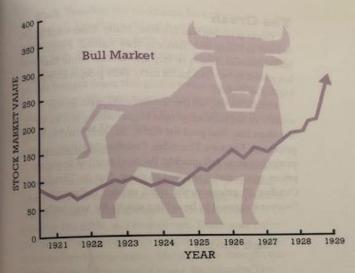
Herbert Hoover was the Republican candidate.

During the Twenties he served in the Cabinet as
Secretary of Commerce. Many Americans liked
Hoover. Al Smith was the Democratic candidate. He
was from New York and was a Catholic who opposed
Prohibition. Many Americans did not trust Smith.
When the votes were counted, Hoover won by almost
60 percent. Americans trusted the Republican Party
to keep America doing well.

#### The Great Bull Market

When President Hoover was sworn into office on March 4, 1929, the United States seemed to be doing better than ever. One sign of prosperity was the record-high prices of stocks on Wall Street. The term for rising stock prices is a **bull market**. Americans thought that the country was in a permanent bull market.

Americans kept the stock market high by buying. Many Americans bought stocks. Even those who did not buy stocks bought other things. The sale of radios, automobiles, and steam irons all helped companies make money. When people did not have enough money to buy something right away, they could still



get it. Many companies allowed customers to buy an item by making payments. For example, if a washing machine cost \$81.50, a customer could take it home by paying just \$21.50. Then for the next six months, the customer paid \$10 each month.

In the Twenties a type of business that encouraged people to buy things grew quickly. This business was advertising. Advertising agencies tried to convince people that they needed more things. They suggested that no housewife could be happy without a vacuum cleaner. Every man needed the newest safety razor. People kept buying. Businesses kept making money. Wall Street seemed fine.

### The Crash

But everything was not fine. Many Americans had bought as many new things as they wanted. People had borrowed money to buy appliances. Some had borrowed to buy stocks. In early 1929 people stopped buying as much.

Finally, in the fall the market collapsed. In the middle of September, people began selling stocks for less than they had paid for them. Bankers tried to bring prices up. Then on Thursday, October 24, 1929, stock prices began to fall quickly. Bankers tried to bring up prices again, and it seemed to work. But on Tuesday. October 29, prices on the stock market collapsed. Everyone seemed to be selling stocks for very little.



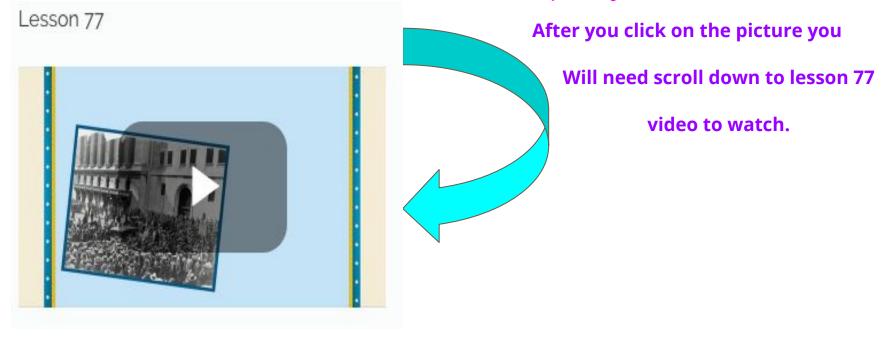
Black Tuesday, the nickname for October 29, 1929, affected all Americans. Many had bought stocks. Now stocks were worth very little. Some banks had bought stocks with their investors' money. These investors lost the money they thought was safe. With less money, people bought fewer things. Factories no longer made as many cars. Workers from factories lost their jobs. Black Tuesday began a hard time in America's history called the Great Depression.

#### Conclusion

The 1920s was a good time for many Americans. The war was over. Life was getting back to normal. However, problems still existed. The biggest problem was that many Americans were confused about whether the Bible was true or not. There were other problems too. Immigrants were not welcomed. Many cities suffered from crime. Many people thought that buying more things would make them happy. The 1930s would help Americans place less value on things and more on people.



# After reading your etextbook, click on the picture below to watch lesson 77 about what you just read.



At the end of this video there are assignments that are assigned. Only complete the assignments that I have on the slides.

# READING

Read for Accelerated Reader! The Houma Christian account has been unlocked so you can

take tests at home!!

AR website!





Accelerated Reader™ Renaissance Learning

## Mapping the PLOT in a story

### An Example

Jack and Jill went up the hill

To fetch a pail of water.

Jack fell down and broke his crown

And Jill came tumbling after.

Let's think of that trail in the woods...

# mapping the plot in a story

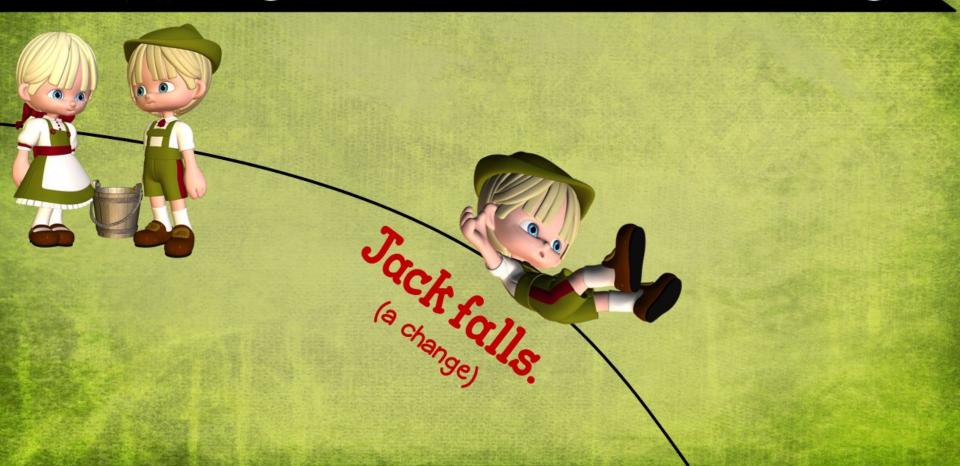
Point A: Jack and Jill are at the bottom of the



# Mapping the PLOT in a story



# Mapping the PLOT in a story



# mapping the plot in a story



# Mapping the plot in a story

Point B:

Jack and Jill are back at the bottom of the hill (but probably bruised up)!



# mapping the plot in a story

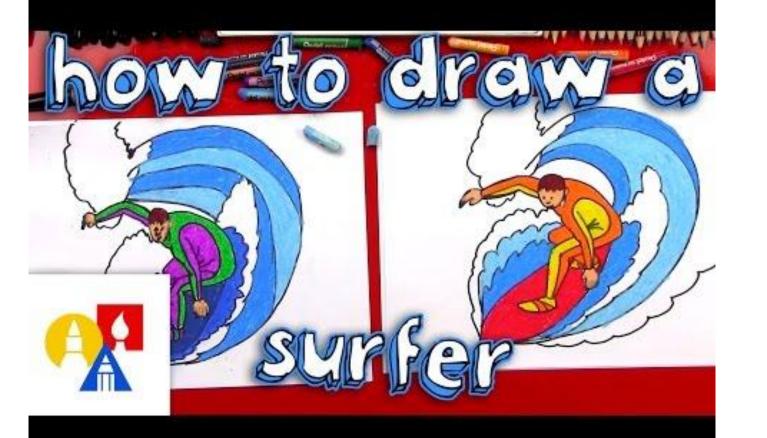
In this example, the story started and ended in the same place.

However, many stories start and end in different places.

**Library Read Aloud** 

Click Here...





# Thursday May 14, 2020



### **Morning Devotion**







JESUS SAVE US

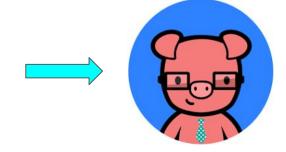


# Zoom Meeting Today Thursday May 14, 2020 10:30am Math & History With Ms. Mandy

I will put the link in our Bloomz account so it stays private

### MATH

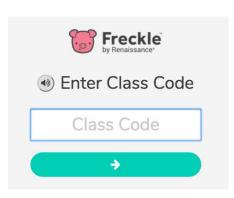
### Click on link to go to Freckle.com



Then you will enter your class code:

4A code: rhode6

4B code: 93kypu



Complete the assignment: Fractions - Decimal Notation

# READING

Read for Accelerated Reader! The Houma Christian account has been unlocked so you can take tests at home!!

AR Website!

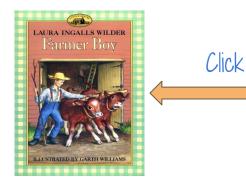
Accelerated Reader

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Renaissance Learning

# READING continued

Listen to the recording of our novel <u>Farmer Boy</u> by Laura Ingalls Wilder "Sheep-Shearing" Herel

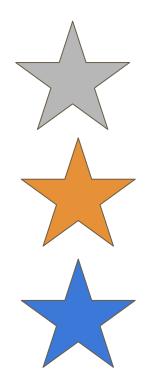


Vocabulary:

bleating— the crying of a sheep fleece— the wool coat of a sheep Merinos— a breed of sheep with long, fine wool

In your journal:

Q: Explain why sleep are so important to the Wilder family? (RACE)



# Live Zoom Meeting Today Thursday May 14, 2020 1:00pm

with Mrs. Tiffany

# ENGLISH ICTIONAL NARRATIVE



I will put the link in our Bloomz account so it stays private.

### ENGLISH



Today in our Zoom meeting, we talked about editing. Now, it's your turn to edit your own fictional narratives. Complete this in your journal.



### ENGLISH

Today is your turn to EDIT your own Fictional Narrative from our Zoom lesson today.





- Names
- Places
- Months



### Usage

Match nouns and verbs correctly (The dog chases the ball. Vs. The dog chase the ball.)

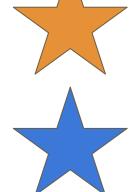


#### Punctuation

- Periods
- **Quotations Marks** 
  - Commas
- **Question Marks Exclamation Points**

### **Spelling**

Check all words; use a dictionary if needed



# Friday May 15, 2020



### **Morning Devotion**

Click Here...





THIS IS AMAZING GRACE

Click Here...

# MATH

### Complete Topic 12 online assessment

Click here → Pearson Realize

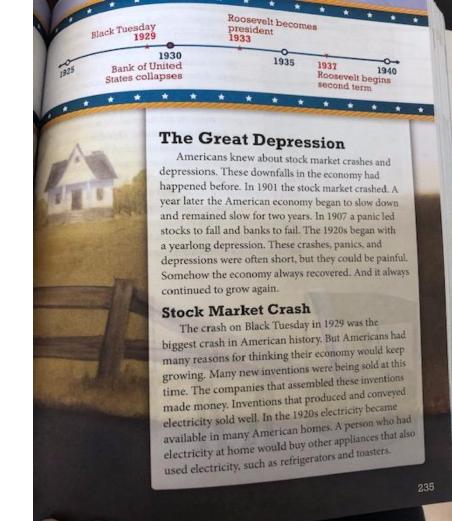


# History

### Lesson 80 Focus

The stock market crash showed that the US economy was struggling.

read pages 235-239



Many homes were still without electricity. This meant there were opportunities for power companies and refrigerator companies to grow. People could buy stock in those companies. Their money would help fund the companies to build more products to sell. In return the owners of the stock would share some of these companies' wealth. But the owners would only get money back if the companies succeeded. No one knew which companies would succeed. And no one knew when the growth would come. This risk is part of the reason why stock prices went up and down.

During the 1920s, stock prices mostly went up. This rise in prices led some people to **speculate** on the stock market. Speculating meant that people bought stocks and then sold them as soon as the price went up. These people were not trying to make wise investments. They were trying to get money quick. Sometimes people speculated with borrowed money. These people were



in trouble when the market crashed. Now the stock was worth less than what they had paid for it, and they did not have money to pay back their debts.

The stock market suffered from another problem. Companies that sold stock often withheld information about their company. People who bought stocks needed this information to make wise investments. Sometimes people in the company took advantage of the information that no one else knew. They could make money because they knew things others did not. This type of investment was not just.

Problems with the stock market were part of the reasons for the great crash on Black Tuesday. But these problems were not the main reasons for the crash.

Many things worked together to bring about the stock market crash of 1929.



Stock exchange in 1908



#### Understanding the Stock Market

Have you heard someone say that stocks closed higher or lower? People invest money in stocks from companies, hoping they will make money. Newspapers and news programs give daily information on how stocks are performing. You will learn how to track how a stock is performing.

THE GREAT DEPRESSION



stock market crash





tariff on imports



tariff on exports





foreign debtors





bank runs

Responses to the Crash of 1929

Americans did not expect the crash of 1929 to lead to a great depression. A crash meant that stocks quickly lost more than half their value. Stock market prices had risen higher than the companies were worth. A crash was simply bringing the market back to reality. As companies continued to grow, the prices would slowly rise again. And this is what happened after the crash in 1929. No company caved in. No bank failed immediately after. The stock market began to rise again. Most Americans did not own stock. But for many people, life changed drastically and suddenly.

Many people incorrectly think the crash of 1929 caused the Great Depression. But many things happened to bring about the Great Depression. The stock market crash was only one of the causes.

The stock market crash did show that the US economy was struggling. Congress decided that they needed to protect US businesses. They passed the Smoot-Hawley Tariff Act. A tariff is a tax on goods that are shipped into a country. The Smoot-Hawley Tariff was one of the highest ever passed. This tax might have sounded good to the protected businesses. But it caused prices to go up for many Americans. Other countries also raised tariffs on American-made goods, hurting American businesses that sold their goods overseas.

Many of these foreign nations owed the United States money. They had borrowed money during World War I. But their economies were having trouble too. Many of them were not able to pay the United States the money they owed. The United States needed money, so not getting paid hurt.

### Bank Runs

Also, some banks ran out of money. People put their money in banks for safekeeping. But a bank does not keep all the money locked up in a safe. Banks know all



A bank run at the Bank of United States in New York, December 11, 1930

depositors do not usually withdraw all their money from the bank at the same time. So the bank lends the deposited money to other people. Those people pay the loan back with interest. They have to pay the bank the amount of money they borrowed plus some extra. This system is one way banks make money. But if borrowers do not repay their loans, a bank can run out of money and fail. When one bank is in danger of failing, concerned people might rush to the bank to withdraw their money. When many people do this at the same time, the action is called a bank run. As a result, the bank loses more money and can fail.

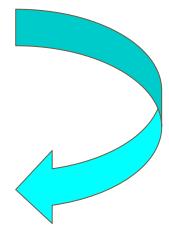
Most banks in the United States at this time were small banks. But in December of 1930, the Bank of United States failed. This was a large bank. Other large banks could have loaned it money to keep it from failing, but they chose not to. Now that a big bank had failed, people were very worried about keeping their money in banks. Because of its name, some people thought the Bank of United States was owned by the United States government. But it was not.



# After reading your etextbook, click on the picture below to watch lesson 80a about what you just read.







After you click on the picture you will need scroll down to lesson 80a video to watch.

At the end of this video there are assignments that are assigned. Only complete the assignments that I have on the slides.

# READING

Log on to **Readworks.org** to complete the comprehension quiz/assessment.

Use the **RACE** method (restate, answer, cite text evidence, explain)

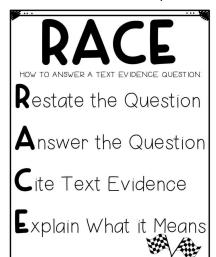
to answer your constructed response questions.

4B:

Class Code: EFQ4QG

Password: 1234





4A:

Class Code: RR3FNR

Password: 1234



Today, it is time for you to write your final draft of your fictional narrative.

We will share next week :)



