From Furs to Five-Dollar Bills

by Jason Liu

- Imagine paying for new sneakers with a handful of shells. In ancient times, people around the world paid for goods with commodity money. A commodity is a product or raw material offered as payment for another thing. Cows, sheep, or other kinds of animals were bartered for what a person wanted. Furs, beads, grain, giant stones, or salt were also exchanged.
 - Gradually, ancient peoples stopped using cattle and crops as money. Around 1000 B.C.E., the Chinese began to exchange metal tools for what they needed. They also used copper and bronze coins. By 700 B.C.E., the first silver and gold coins were produced in Lydia (what is now Turkey). These coins were stamped with images of different gods or important rulers.
 - Paper money developed in China around 800 c.e. Paper was light and easy to carry. But the Chinese printed too much paper money, and it lost its value. In 1455, the Chinese stopped using paper money for several hundred years. Meanwhile, Europeans only began using paper money in the 1600s.
 - After the American Revolution, the Continental Congress established a national currency based on the dollar in 1785. The first American coins were

minted in 1793. These copper cents were produced by hand. Nearly seventy years later, the U.S. government began to issue paper money for the first time in 1861. Since then, the appearance of American coins and bills has changed. For example, today's paper money in the United States has a new design every seven to ten years.



This is one of the earliest American silver dollars ever minted.



In China, knife money was used from 600 to 200 B.C.E.

Close Reader Habits

Nalph Loesche/Shutterstock

How can you determine the meaning of *minted* in paragraph 4? Reread the text. **Underline** the sentence that gives a context clue.

- **Think** Use what you learned from reading the text to answer the following questions.
- This question has two parts. Answer Part A. Then answer Part B.

Part A

What is the meaning of the word currency as it is used in paragraph 4?

- goods used in trade
- В an idea accepted by many people
- something that is up-to-date
- D the money used in a country

Part B

Which phrase from the passage helps the reader understand the meaning of currency?

- Α "based on the dollar"
- "produced by hand"
- "lost its value" C
- "a new design"
- 2 Underline the word in the paragraph below that means "traded or exchanged one thing for another."

A commodity is a product or raw material offered as payment for another thing. Cows, sheep, or other kinds of animals were bartered for what a person wanted. Furs, beads, grain, giant stones, or salt were also exchanged.

Talk

Discuss the meaning of minted as it is used in paragraph 4 of the text.



Short Response Define the word minted. Then describe what words or phrases helped you figure out the meaning of minted. Use the space provided on page 41 to write your answer.



A context clue may give a definition, an explanation, or an example. Sometimes an author will include a word with a similar meaning. Other times, the clue may be a word with an opposite meaning.

HINT Use quotes from the passage to show what words or phrases help you define minted.

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Write Use the space below to write your answer to the question on page 40.

From Furs to Five-Dollar Bills

4	Short Response Define the word <u>minted</u> . Then describe what words or phrases helped you figure out the meaning of <u>minted</u> .	the passage to show what words or phrases help you define <i>minted</i> .

Check Your Writing

	Did you	read	the	prompt	carefully?
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- ☐ Did you put the prompt in your own words?
- ☐ Did you use the best evidence from the text to support your ideas?
- ☐ Are your ideas clearly organized?
- ☐ Did you write in clear and complete sentences?
- ☐ Did you check your spelling and punctuation?



HINT Use quotes from

Read Genre: History Article

WORDS TO KNOW

As you read, look inside, around, and beyond these words to figure out what they mean.

- financial
- economy

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When World War I officially ended in 1919, Americans were tired of the war and ready for good times. In the early 1920s, there were plenty of jobs in the United States. People earned good incomes. Businesses grew quickly. During the Roaring Twenties, American consumers enjoyed spending money. Those who could not afford the most expensive items borrowed money so they could "buy now, pay later." They bought new homes. They purchased cars, washing machines, and other large items. They also bought smaller goods, such as toasters and irons. To meet the demand, factories rushed to make even more products. But companies made too many goods, and people stopped buying them. By the end of the 1920s, warehouses were filled up with merchandise that no one bought. Factory production slowed down. Many factory workers lost their jobs.

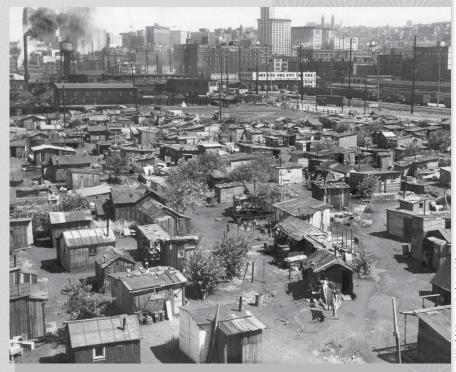




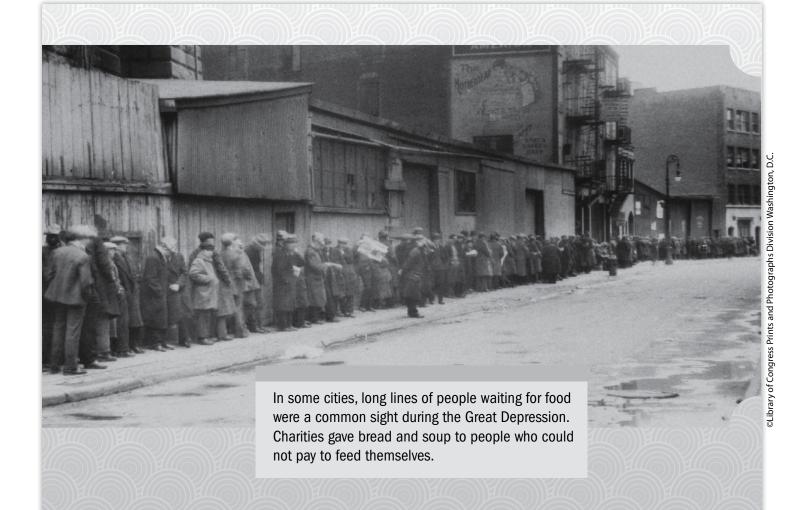
- At the same time, many Americans decided to invest money in the stock market. They hoped to get rich quickly. The stock market is a place where shares of stock in different companies are bought and sold. People hope to make a high return by buying stock at a low price and selling it at a higher price. From June through September 1929, the prices of stocks soared. Then prices began to dip slightly. Nervous investors began selling millions of stock shares for less than the purchase price, losing billions of dollars. On October 31, 1929, the stock market crashed when stock prices dropped sharply. The crash caused panic. People took their money out of banks, and banks were forced to close. More than 600 banks failed in 1929.
 - The stock market crash led to a financial crisis called the Great
 Depression. A depression is a serious slowdown in the economy that causes
 people to lose their jobs and businesses to fail. At the start of the Great
 Depression, about 1.5 million Americans were out of work. By 1933, about
 13 million Americans had lost their jobs. To earn money, jobless people sold
 apples, pencils, and other items on the streets. They shined shoes or washed
 and mended clothing for others. They sold their personal belongings. Some

were forced to beg for money.

4 Without an income, thousands of jobless Americans lost their homes because they did not have the money to pay rent. If they had borrowed money to buy a house, they could not pay their loans, so the bank took their homes. People were forced to live with friends or family members. If necessary, they stayed in churches or rooming houses. Sometimes, the homeless built shacks from old crates and scrap metal. These temporary homes lacked electricity or running water.



During the Great Depression, many Americans lost not just their jobs but also their homes. For shelter, these men and women built shacks on the outskirts of cities.



- 5 About two million homeless men, women, and children drifted around the country. They broke the law by hitching free rides on trains. They rode from place to place looking for work, food, and shelter. Millions stood in lines for free bread or soup that charity groups provided. In 1931, charity groups in New York City served about 85,000 free meals every day.
- Under President Franklin D. Roosevelt, America's economy slowly 6 improved. Roosevelt's plan to fix the nation's money problems was called the New Deal. To improve the situation, the government passed laws that changed banking systems, provided the needy with aid, and created new jobs. In 1933, about 25 percent of Americans were jobless. By 1937, the unemployment rate had fallen to about 14 percent. Unfortunately, nearly 8 million Americans still did not have jobs.
- The Great Depression lasted for more than ten years. In 1941, the United 7 States entered World War II. Factories started making war supplies, such as airplanes, tanks, and ships. As the need for war supplies increased, businesses hired more and more people. America's hard times finally came to an end.

Think Use what you learned from reading the article to answer the following questions.

This guestion has two parts. First, answer Part A. Then answer Part B.

Part A

Read this sentence from paragraph 1.

By the end of the 1920s, warehouses were filled up with me chandise that no one bought.

What does the word merchandise mean as it is used in this sentence?

- **A** goods
- large items В
- shares of stock
- **D** jobs

Part B

Which detail from paragraph 1 **best** supports the answer to Part A?

- **A** "... that no one bought ..."
- **B** "... even more products..."
- "... factory production slowed ..."
- **D** "...lost their jobs ... "
- The author uses a word that means "a time of intense difficulty, trouble, or danger." Underline a word in the paragraph below that **best** represents that idea.

The stock market crash led to a financial c isis called the Great Depression. A depression is a serious slowdown in the economy that causes people to lose their jobs and businesses to fail. At the start of the Great Depression, about 1.5 million Americans were out of work. By 1933, about 13 million Americans had lost their jobs. To earn money, jobless people sold apples, pencils, and other items on the streets. They shined shoes or washed and mended clothing for others. They sold their personal belongings. Some were forced to beg for money.

This question has two parts. First, answer Part A. Then answer Part B.

Part A

What is the **best** meaning of the phrase hard times in paragraph 7 of "What Was the Great Depression?"

- **A** a period of great difficulty
- a time when farmers couldn't grow crops
- **C** a time when jobs paid low wages
- **D** a period of mild sadness

Part B

Which sentence from the article helps the reader determine the meaning of the phrase hard times as it is used in paragraph 7?

- **A** "When World War I officially ended in 1919, Americans were tired of the war and ready for good times." (paragraph 1)
- "From June through September 1929, the prices of stocks soared." (paragraph 2)
- **C** "About two million homeless men, women, and children drifted around the country." (paragraph 5)
- "Roosevelt's plan to fix the nation's money problems was called the New Deal." (paragraph 6)
- Read the sentence from paragraph 1.

To meet the demand, factories rushed to make even more products.

Which dictionary entry **best** defines demand

- "forceful statement" Α
- "wish" В
- **C** "strong need"
- **D** "question"





During recent events, we have had to find ways to entertain ourselves. What has been your favorite form of entertainment lately? Write to explain it and how it has helped you.		
My favorite form		
of entertainment lately has been		
idlely has been		



Lesson 13

Combining Sentences

Introduction Good writers avoid strings of short, choppy sentences. You can **combine sentences** with related ideas to vary sentence style and length.

• When the ideas in sentences are related and equally important, you can join them with a **coordinating conjunction**, such as *and*, *but*, *or*, or *so*. Use a comma before the conjunction if each idea is a complete sentence.

Choppy: Our class is putting on a play. I want to be the lion.

Better: Our class is putting on a play, and I want to be the lion.

Choppy: I love to perform. I get nervous. I breathe deeply to relax.

Better: I love to perform but get nervous, so I breathe deeply to relax.

• When one idea is more important than the other, you can join them with a **subordinating conjunction** such as *when*, *because*, *although*, or *unless*. If the clause with the conjunction comes first in the new sentence, use a comma after that clause.

Choppy: I'll be very excited tomorrow. I find out which part I got.

Better: I'll be very excited tomorrow when I find out which part I got.

Choppy: Owen usually gets the lead part. He has a great voice.

Better: Because Owen has a great voice, he usually gets the lead part.

Guided Practice

Underline the pairs of sentences you would combine. Then rewrite the paragraph on another sheet of paper. Use all of the conjunctions in the box.

HINT You can use a conjunction to combine sentences. You can also use a conjunction to combine just the subjects or the predicates of two sentences.



We needed a dog to play Toto. My terrier Angus got the part.

Angus trotted onto the stage. We all knew a star was born. Angus had never been in a play. I wasn't sure how he would behave. He might follow directions. He might just run off the stage. Luckily, Angus was perfect. He didn't like sitting in Dorothy's basket!

Independent Practice

For numbers 1–5, choose the best way to combine each pair of sentences.

- 1 Lori is creative. She was in charge of building the set.
 - **A** Lori is creative, because she was in charge of building the set.
 - **B** Lori is creative but was in charge of building the set.
 - **C** Lori is creative, so she was in charge of building the set.
 - **D** Although Lori is creative, she was in charge of building the set.
- The Emerald City was hard to make. It all had to be green.
 - **A** The Emerald City was hard to make, so it all had to be green.
 - **B** When the Emerald City was hard to make, it all had to be green.
 - **C** The Emerald City was hard to make because it all had to be green.
 - **D** The Emerald City was hard to make, or it all had to be green.
- The curtain finally rose. The audience gasped.
 - A When the curtain finally rose, the audience gasped.
 - **B** The curtain finally rose, but the audience gasped.
 - **C** The curtain finally rose, unless the audience gasped.
 - **D** Although the curtain finally rose, the audience gasped.

- 4 Green lights cast a strange glow. They made the set look scary.
 - A Green lights cast a strange glow, but they made the set look scary.
 - **B** Green lights cast a strange glow and made the set look scary.
 - **C** Green lights cast a strange glow or made the set look scary.
 - **D** Green lights cast a strange glow unless they made the set look scary.
- Now nothing could go wrong. The set collapsed!
 - A Now nothing could go wrong, and the set collapsed!
 - **B** Now nothing could go wrong, or the set collapsed!
 - **C** Now nothing could go wrong when the set collapsed!
 - Now nothing could go wrong unless the set collapsed!

Try It Reread what you wrote in Part 1. Combine any choppy sentences by using what you have learned about conjunctions.



Imagine you could trade places for one day with someone famous. Who would you choose to trade places with? Write to tell about what you would do for that day. Then write what that person would do if they were you!		
If I could trade places with a famous person for a day,		
I'd choose because		

Lesson 1

Coordinating and Subordinating Conjunctions

- Introduction A conjunction is a word used to connect words, phrases, or clauses.
 - **Coordinating conjunctions** connect words, phrases, or clauses of equal importance.

Coordinating	When to Use	Example
and	to add information	Many animals live in places with plenty of food and water.
but	to show a difference	Deer eat many plants but still do not always get enough food.
or	to show a choice	They know that finding food is a matter of life or death.
so	to show cause and effect	They need more food, so they move on in search of it.

• **Subordinating conjunctions** are used to connect a **dependent clause** to another clause. A dependent clause has a subject and a predicate but cannot stand alone.

Subordinating	When to Use	Example
because	to explain why	Raccoons don't mind living in populated areas because they aren't afraid of people.
before, during, when, while	to show time	When deer cannot find food in their natural habitats, they will often go looking for it in people's yards.
although, unless	to show contrast	Although some animals avoid living near humans, other animals are comfortable being near people.

Guided Practice

Write a conjunction from the box to complete each sentence.

HINT If you're not certain which conjunction to use in a sentence, try each one.

unless	and	when	although	so

- All animals need food, water, _____ shelter to survive.
- _____ these are available, animals can thrive.
- _____ opossums can live in just about any habitat, elk are very particular about where they live.
- Cats and dogs have learned to depend on humans, _____ they are considered "domesticated" animals.
- Cougars avoid humans _____they are in search of food.



Independent Practice

For numbers 1–5, choose the best conjunction to complete each sentence.

- Farming, construction, other human activities are affecting wild tigers in Asia.
 - but
 - В SO
 - C and
 - D or
- Many groups are working to protect the tiger, _____ studies show that the animals have lost a great deal of their habitat.
 - Α but
 - В SO
 - C and
 - D or
- 3 habitat loss is a big problem for tigers, it is not the only danger they face.
 - Since
 - В **Because**
 - C **Before**
 - Although D

- Tigers in some areas are destroyed poachers kill them for their skins.
 - Α during
 - because
 - although
 - before
- 5 governments take action, these animals will remain in danger.
 - Α **Because**
 - В During
 - Although
 - Unless

Try It Reread what you wrote in Part 1. Check to be sure you used the correct conjunctions when explaining what you'd do for a day. Fix any errors.



As a reward for working hard while at home, your school decides to let the students create a special school bus just for kids. What would the school bus look ike? What would be inside? Write to describe what this special school bus would ook like.		
The school bus I'd design would have		



Lesson 6 Shifts in Verb Tense

Introduction Verbs tell readers that something is happening. Verb tenses can show whether an event takes place in the past, in the present, or in the future.

When you write, choose the tense that shows clearly the time of the action. Verb tenses that shift can confuse readers, so change tense only if you want to show a change in time.

Verb Tenses Shifting Incorrectly	Verb Tenses Shifting Correctly
We went to the movies last Saturday. The	We went to the movies last Saturday. The
movie is a comedy and was very funny. We	movie was a comedy and was very funny.
had eaten popcorn during the movie, but we	We ate popcorn during the movie, but we
often stop so we will hear every word.	often stopped so we could hear every word.



HINT Look for clues that tell when events happen. Do they occur in the past, present, or future?

Then look at each verb and ask yourself:

- What tense is the verb?
- Does it match the tense of the other verbs?

Read the passage. It should be written in the past tense. Cross out each verb that should be changed to make the tenses consistent. Then write the correct verb above each verb you crossed out.

Jake went to the movies with Mario last week. They see the film Frontiers of Space. Tickets for the show that night were expensive, but Mario has a coupon. He finds the coupon online the day before. Mario will buy the tickets. Then he looked for seats while Jake purchases the snacks. Jake gets popcorn for himself and a pretzel for Mario. They will have sat in the front row, watched the movie, and enjoy themselves.



Independent Practice

For numbers 1–5, replace the underlined sentence with the choice that has the correct verb tense.

- Ari went to the movies last Friday afternoon. She sit in the third row. The screen looked huge from there.
 - She is sitting in the third row.
 - В She had sat in the third row.
 - C She will sit in the third row.
 - She sat in the third row. D
- My family watched a DVD last weekend. It was a very old movie. We like it anyway.
 - We liked it anyway.
 - В We had liked it anyway.
 - We will have liked it anyway.
 - D We will like it anyway.
- The first part of the movie is slow. The action in the second part was really exciting. The end of the movie is a total surprise.
 - The action in the second part will be really exciting.
 - В The action in the second part is really exciting.
 - The action in the second part will have been really exciting.
 - The action in the second part had been really exciting.

- Yesterday I watched The Secret Garden. I loved the movie so much, I watch it again. Mom watched it with me, too.
 - A I love the movie so much, I watch it again.
 - I had loved the movie so much. I will have watched it again.
 - I loved the movie so much, I had watched it again.
 - I loved the movie so much, I watched it again.
- My mom and I will go see another movie next weekend. We will go with Chantal and her dad. We meet in front of the theater.
 - We met in front of the theater.
 - We were meeting in front of the theater.
 - We will meet in front of the theater.
 - We had met in front of the theater.
- **Try It** Reread the description you wrote in Part 1. It should be written in future tense. Look for any places where you did not write in future tense and fix the verbs.





Grades 4-5 Independent Reading Support

Student At-Home Activity Packet 3

This At-Home Activity packet includes two supports for independent reading. These supports can be used alongside any reading the student does.

The **Word Learning Routine Bookmark** provides a reminder of concrete steps to discover the meaning of unknown words and phrases.

The **Reading BINGO** card offers a set of activities to support independent reading. The activities encourage the student to share reading with others, write in response to reading, and build curiosity about words and topics from their reading. Each time the student reads, they can choose one activity and mark the square. Once they mark five in a row they will get B-I-N-G-O!

Looking for reading materials? Here are some websites that offer fun, free, high-quality material for kids:

www.starfall.com www.storyplace.org www.uniteforliteracy.com www.storynory.com www.freekidsbooks.org en.childrenslibrary.org

> Flip to see the Grades 4-5 Independent Reading Supports included in this packet!



READING BING BIN

Directions: Complete the activities below independently or with an adult. Do five in a row to get B-I-N-G-O!



Find a new or unique place to read, like outside.



Search in a book to find words with these prefixes: mid-, inter-, and fore-.



After you read a fiction book, write about how the story would be different if you changed the setting.



Before you read a nonfiction book or article, brainstorm everything you know about the topic of the book.



Read a book you have never read before.

Read a book or an article that someone in your home picks out for you. Find one word you don't know the meaning of. Ask someone what it means or look up the definition using a dictionary.

Read to someone who is older than you.

Tell a friend, family member, or teacher about a book you think they would like, too.

Enjoy a favorite snack or listen to your favorite music while you read.

Call a friend or family member and read to them. Ask them to read a story to you, too!

Re-read your favorite book.

Free Space Make a list of three facts you learned from a nonfiction book or article.

Read a fiction book and compare yourself to the main character. Write or tell someone your comparison.

After you read, tell what verb tense is used in the book. Is it past, present, or future? Find the longest word in a book. In three minutes, write down all the words you can make using the letters in that word.

After you read a book you enjoy, find out if the author has written other books. Research the author or ask an adult.

Read to someone who is younger than you.

Read a fiction story in the voice of your favorite character, athlete, or hero.

After reading, write or tell someone about something that surprised you.

Write or tell someone a summary about what you learned from a book. Write down something you want to know more about after you read a book.

Read a nonfiction book or article.

After you read, come up with a new title for the book or article.

Word Learning Routine



Say the Word or Phrase Aloud

- Circle the word or phrase that you find confusing.
- Read the sentence aloud.



Look Inside the Word or Phrase

- Try breaking the word into smaller parts.
- Look for familiar word parts, such as prefixes, suffixes, and root words.
- Can you figure out a meaning from the word parts you know?



Look Around the Word or Phrase

- Look in nearby words or sentences for clues about meaning.
- Think about the word or phrase in the context of the paragraph.



Look Beyond the Word or Phrase

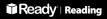
 Look for the meaning in a dictionary, glossary, or thesaurus.



Check the Meaning

 Ask yourself, "Does this meaning make sense in the sentence?"

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Word Learning Routine Bookmark

Help your student learn new words while reading!

As the student reads with you or independently, they will likely encounter unknown words or phrases. Pausing to focus on these words can support comprehension and expands the student's vocabulary.

- Use the Word Learning Routine to give the student concrete ways to determine how to find the meanings of unknown words and phrases.
- Encourage the student to record new words they encounter on the back of the bookmark.
- Celebrate all the new words the student discovers!