Christina School District Assignment Board

Grade Level: Fifth

Week 10 (of 06.08.2020)

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<tr>
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<th>Day 1</th>
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<th>Day 5</th>
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<tr>
<td>ELA</td>
<td>Read <em>About Treacher Collins Syndrome</em> What is the author's purpose for writing this story? Explain</td>
<td>Read <em>About Treacher Collins Syndrome</em> again to increase fluency. What is the main idea of the text? Use evidence to support your response.</td>
<td>Read <em>About Treacher Collins Syndrome</em> again to increase fluency. Answer the following guiding questions.</td>
<td>Read <em>About Treacher Collins Syndrome</em> again to increase fluency. Answer question text dependent questions 1-5 on pages 3-4.</td>
<td>Answer discussion questions 1-3 on page 5.</td>
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Which of the following statements about Treacher Collins Syndrome is NOT true?

- a) Some children may need ear surgery to improve their hearing or fix the shape of their ears.
- b) Children are not able to learn in school because their brains
c) Children who have trouble breathing need surgery to create an airway in their bodies.

d) Some children have missing or broken bones and need to have several surgeries on their face.

What do Amie and Jono have in common?

| a) They both are doctors who treat Treacher Collins Syndrome patients. |
| b) They were both abandoned by their parents at birth. |
| c) They are both satisfied with their lives. |
d) They both know people who have died from Treacher Collins Syndrome.

<table>
<thead>
<tr>
<th>Math</th>
<th>Solve the following division problems. Remainders should be written as a fraction.</th>
<th>Solve the following expressions.</th>
<th>There are 32 students in the orchestra and twice that number in the band. There are 16 boys and 8 girls in the choir. If each student only participates in one group, how many students total are there in the orchestra, the band, and the choir?</th>
<th>Identify the missing dividend.</th>
<th>Solve the following expressions.</th>
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<tbody>
<tr>
<td></td>
<td>30 ÷ 5 = ________</td>
<td>(24+6) x 4=</td>
<td>114 ÷ ___ = 6</td>
<td>6 ÷ 3 + (20-10)=</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>(15x4) ÷ (2+4)=</td>
<td>___ ÷ 11 = 4</td>
<td></td>
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<tr>
<td></td>
<td>72 ÷ 2 = ________</td>
<td>(8+8) x 6=</td>
<td>250 ÷ ___ = 25</td>
<td>(10-6) + (12x3)=</td>
<td></td>
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<td></td>
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<td></td>
<td>133 ÷ ___ = 7</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>80 ÷ 5 = ________</td>
<td>(9x8) + 10+5</td>
<td>225 ÷ ___ = 15</td>
<td>(18+5) - 16+8=</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>10 ÷ (15x2)</td>
<td></td>
<td>10x4 - (36÷3)=</td>
<td></td>
</tr>
<tr>
<td></td>
<td>60 ÷ 10 = ________</td>
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<tr>
<td></td>
<td>76 ÷ 6 = ________</td>
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</table>
175 ÷ 23 = ______  
123 ÷ 17 = ______  
79 ÷ 3 = ________  
(10x4) + 120 ÷ 5  
20 ÷ (100x2)  
A group of 9 children and 6 adults are going to the zoo. Child tickets cost $5, and adult tickets cost $7. How much will the zoo tickets cost in all?  
270 ÷ ___ = 6  
154 ÷ ___ = 14  
50 - (10+15) ÷ 5=  
(9+9) x 3=  

### Science

**The Power of Explosions:**
Think about things like how tunnels are built and fireworks. Write: What makes things explode? What is it that makes explosions possible? When certain substances are mixed with acids, very often bubbles form. Early alchemists wanted to study the bubbles and tried to capture them by mixing baking soda with acid in a flask; however, the flask would often shatter. Write your answer: Why do you think the containers were shattering?

**Experiment Like an Alchemist (part 1):**
Need: worksheet; ziploc snack bag; scissors; 1 Dixie cup; plate; cup & spoon for vinegar; cup & spoon for baking soda. Write your prediction: What do you think will happen when you mix baking soda and vinegar in a sealed bag? Why do you think that?  
Do: cut Dixie cup so that it is smaller (approx. 1 in. tall). Put on plate and put 1 spoonful of baking soda into bag. Carefully set cup in bag so it's level (do NOT mix yet). Zip bag closed. Make

**Experiment Like an Alchemist (part 2):**
Think: Very often, the ziploc bag from yesterday’s investigation will expand. When the bubbles popped, they release some clear substance into the bag. Although you can’t see it, you can feel pressure on the bag. Write: What would explain why you can feel there is a substance, but you can’t see anything in there?  
Think about the salt & vinegar experiment you did with the penny, or when you dissolve sugar in tea. Both the copper and the sugar are still there but as tiny particles too small to see. If we draw a picture of

**Creating a Physical Particle Model:**
Need: Stretchy Bag Templates; friends’ or family members’ fingers.  
Do: Cut out stretchy bag templates by cutting on thick black lines. Fold in half so words “Stretchy Bag” and stop sign are visible. Cut on center dotted line, but stop at stop sign. Unfold. Then fold on center cut and cut on all the other lines. Unfold. One person then starts by holding the bag. Each person adds “particles” (fingers) through the middle. How many particles can you add before the “bag” explodes? Try the experiment a few times with  

**Gases & Particle Models Questions:**
Complete the “End of Mystery Assessment”. Based on what you have learned this week, write down your best answers to the questions.
Christina School District Assignment Board

<table>
<thead>
<tr>
<th>Social Studies</th>
<th>Role of Banks</th>
<th>Role of Banks</th>
<th>Role of Banks</th>
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**Sure it’s zipped. Turn over to dump out baking soda and quickly set bag on plate. Do #1. Also write down: Does this give you any ideas about why the alchemists’ glass container shattered? Do #2-4. Do experiment again and describe results on #5.**

**What we are imagining as particles, this can be a model to help understand what is happening, even though we don’t see it. On the back of your worksheet from yesterday, draw a picture using a particle model to explain why the bag exploded (or expanded). Or, you can label or add to the picture you drew earlier.**

**The other templates. Document how many particles are added each time. Write your answer to the following: Do you think this model is similar to what actually happened with the ziploc bag? Explain.**
About Treacher Collins Syndrome
By CommonLit Staff
2016

This informational text gives a brief overview of the causes and effects of Treacher Collins syndrome, the same condition that Auggie, the protagonist of Wonder by R.J. Palacio, has. As you read this text, try to imagine the different ways Treacher Collins might impact a life or shape someone's identity, and identify 2-3 main ideas of the article.

Treacher Collins syndrome, named for Edward Treacher Collins who first described its symptoms, is a rare congenital disorder that impacts facial features. People with Treacher Collins often have missing cheekbones, downward slanting eyes, hearing loss, atypical or missing ears, and a smaller jaw. This syndrome is also quite rare and is identified in about one out of every 50,000 births. Some cases of Treacher Collins syndrome are very mild, while other cases could be life-threatening. Nevertheless, Treacher Collins syndrome does not negatively affect a person's cognitive ability.

People with more severe cases of Treacher Collins syndrome may require several medical procedures and many surgeries. To begin, many individuals with Treacher Collins syndrome have trouble breathing or eating easily. These problems exist because there isn't enough space along the throat and jaw to create an adequate airway. When this happens, a tracheostomy may be necessary to create this airway. People with Treacher Collins syndrome also often receive cleft palate surgery around the age of one. Later, many patients also require bone grafts to help correct for missing cheek or orbital bones. Shortly after, patients often require ear reconstruction or an external device to make it easier to hear clearly. Other surgeries are also often required to correct eyelids, noses, or the soft tissue on the face.

1. "Congenital" describes a disorder or condition that exists since, or even before, birth.
2. **Atypical (adjective):** not typical; different from what is most common
3. mental abilities such as learning, knowing, or understanding things
4. **Adequate (adjective):** good enough
5. A tracheostomy is a surgery that helps people breathe by opening the windpipe and sometimes also inserting a special tube in the neck.
6. A cleft palate is when the roof of the mouth has a hole that connects it to the nose. It can cause problems speaking, eating, or even hearing.
7. Bone grafts are medical procedures that transplant new bone tissue to help repair bones that are missing or broken.
8. Orbital bones are the bones around the eyes.
9. **External (adjective):** on the outside
Most cases of Treacher Collins syndrome are caused because of mutations\(^\text{10}\) in the TCOF1 gene. This specific gene creates proteins, which play an important role in the early development of bones and other tissues in the face. When there is a mutation in the TCOF1 gene, it negatively impacts the production of ribosomal RNA (rRNA).\(^\text{11}\) This decrease in rRNA results in the destruction of certain cells that are involved in facial bones and tissues.

Sometimes people with Treacher Collins syndrome face other consequences of their condition—social ones. Amie, a physician who has Treacher Collins, writes on treachercollins.org, “Treacher Collins syndrome is a lot more than a pile of statistics and facts. It is about the person below the surface. People tend to give wide berth to the things and people that they perceive as a threat to them – those people who are ‘different’ or who they don’t understand. In some situations, this defense mechanism can be good. In excess, however, it breeds ignorance\(^\text{12}\) and heartache and leads society to shun\(^\text{13}\) those that aren’t ‘normal.’ Thus, society does not take the time to see what lies beneath the outer shell of a person and never sees that below the surface these ‘different’ people are just as ‘normal’ as anyone else.”

Jono Lancaster, another person with Treacher Collins, was abandoned by his birth parents when they saw his face. According to an article from the BBC, Jono struggled with depression and was bullied in high school, but today he loves his face. People with Treacher Collins syndrome may not look “normal” and they may even face uncommon difficulties with speech or eating, but they can still live fulfilling and complex lives just like anyone else. Amie writes, “Given the chance to live my life over again without Treacher Collins, I would have to politely decline.”\(^\text{14}\) Jono says, “I’m proud of who I am. And Treacher Collins made me who I am today.”

\(^\text{[5]}\) © 2016. About Treacher Collins Syndrome by CommonLit is a derivative of Wikipedia, licensed under CC BY-NC-SA 2.0.
Text-Dependent Questions

Directions: For the following questions, choose the best answer or respond in complete sentences.

1. PART A: Which of the following best identifies a main idea of this text?
   A. Treacher Collins syndrome is a rare condition that can affect people in a variety of ways.
   B. It is important to study medicine and science to cure Treacher Collins syndrome.
   C. Those who are healthy should pity the people who suffer from Treacher Collins syndrome.
   D. People who require many surgeries cannot be a part of society.

2. PART B: Explain and expand your answer to Part A using evidence from the text.

3. PART A: What does the phrase “to give wide berth to” most closely mean as it is used in paragraph 4?
   A. To stay away from
   B. To act kindly towards
   C. To be violent towards
   D. To go out of one’s way to help out

4. PART B: Which phrase from the text best supports the answer to Part A?
   A. “People with more severe versions of Treacher Collins syndrome may require several medical procedures and many surgeries” (Paragraph 2)
   B. “It is about the person below the surface.” (Paragraph 4)
   C. “it breeds ignorance and heartache and leads society to shun those that aren’t ‘normal.’” (Paragraph 4)
   D. “but they can still live fulfilling and complex lives just like anyone else.” (Paragraph 5)
5. Which statement best describes the relationship between paragraph 5 and the text overall?
   
   A. It disproves the claim in paragraph 4 that people with Treacher Collins are normal.
   
   B. It highlights the fulfilling lives people with Treacher Collins can live, while previous paragraphs focus mainly on the difficulties of the syndrome.
   
   C. It supplies evidence for the main ideas in paragraph 1, introducing the common effects of Treachers Collins along with some basic facts.
   
   D. It switches the focus onto individuals from the previous paragraph that is only about society as a whole.
Discussion Questions

Directions: Brainstorm your answers to the following questions in the space provided. Be prepared to share your original ideas in a class discussion.

1. In her writing, the author puts the words “normal” and “different” in quotation marks as if she doesn't mean them sincerely, or as if to suggest they are words other people use that she wouldn't. Do you believe there is such thing as “normal,” and why? What is normal, and what is abnormal?

2. People with Treacher Collins syndrome may have to undergo a lot of surgeries in their lifetime. What are some effects of these surgeries that might impact other parts of their lives? For example, think about how Auggie was homeschooled at first because of all his surgeries in the book Wonder.

3. Treacher Collins syndrome is caused by a mutation in peoples' genes and effects the way they look and sometimes their ability to do things like hear or eat or breathe, but it does not affect their brain. How much of someone's identity and life is determined by their genetics? Do genetics play a bigger role when a person has a genetic mutation? What makes us who we are?
Timekeeping: Why We Need Clocks and Calendars

By David Christian, Big History Project, adapted by Newsela staff on 06.21.16
Word Count 1,782
Level 790L

All life forms come with their own way of keeping track of time. However, no other species does it better than humans. We have more ways of marking time, and we do it more precisely.

**Why bother to keep time?**

Why do we need clocks and calendars? The answer may seem obvious. Nowadays we need to know what others are doing and when they're doing it. We also need to know what's happening in nature. It's important to know what season it is, for example. If you didn't know the time or date, you'd be seriously out of sync with your world. You'd miss a train or walk in late to your Big History class.

But it's not just modern humans who need to keep track of time. All living things must know the time to adjust to their environment as it changes. Bears know when to hibernate. When winter is over, they know when to wake up. Plants know when to blossom. Many birds know when it's time to head south for the winter.
Keeping track of time is critically important. It's so important that evolution has given us clocks in our body. Our body clocks are sensitive to daylight and the seasons changing. These are known as "circadian rhythms." Your body clock tells you it's not a good idea to get up at 2 am, when it's pitch dark.

**What's different about human time?**

We humans track time differently than other creatures. Human societies have become larger and more complex. We have become more precise at marking the time. The Olympics need extremely accurate clocks. We also need to schedule our daily work. We can even date geological events that happened billions of years ago. To do this, modern humans have designed sophisticated clocks, calendars, and timetables. It wasn't always this way.

**Keeping time in the Paleolithic era**

If you were a Paleolithic forager living 100,000 years ago, how would you have kept track of time? We have little direct evidence about Paleolithic time-tracking. However, we can study modern foraging societies for hints.

The rhythms of the natural world are critical in a foraging society. You need to track the changing seasons. And you need to follow the schedules that other species keep. Then you can decide when to move to a new campground, what plants to collect, and what animals to hunt. Modern foragers are more sensitive to these changes than any city dweller could be.

Keeping track of the time of day and the time of year was not difficult in early societies. Ancient people typically spent most of their time outdoors. They could watch the positions of the Sun and the stars. Planning activities with family and friends was much less complicated than it is today. Back then people lived in small groups and met face to face.

Tribes might meet other tribes based on the season. There was no need for precise scheduling. Maybe one tribe met with a neighboring tribe "when the reindeer returned." So, it didn't really matter if their schedules were a few days off. Foraging societies were much more flexible about appointments than we are.

South Africa's Blombos Cave was lived in by humans as early as 100,000 years ago. Archaeologists found chunks of ochre (an orange-red rock) with strange marks on them in the cave. These rocks date back 70,000 years. They are the oldest known "artworks." It's possible that the engravings were used to mark the passing of time. Perhaps the markings tracked the Moon or important rituals.

More evidence of early calendars comes from about 40,000 years later. The American archaeologist Alexander Marshack (1918–2004) became fascinated by marks on Paleolithic objects. He was sure that some of them were simple calendars that tracked the Moon's movements. In 1964 he visited Les Eyzies, a prehistoric site in France. Here's what Marshack saw:
As [the Sun] was going down, the first crescent of the new Moon appeared in the sky as a thin silver arc. It was facing the sinking Sun. It was instantly apparent that the Les Eyzies horizon formed a perfect natural "calendar." The first crescent would appear over those hills at sunset every 29 or 30 days...One could tell that the Sun was sinking at its farthest point north on that horizon, its position at summer solstice. It would now begin to move south.... There was no way that generations of hunters living on that shelf over a period of 18,000 years or more could fail to notice these periodic changes and movements of the Sun and Moon....

**Keeping time in agrarian societies**

Agricultural societies began to appear about 11,000 years ago. As they expanded, they connected with their neighbors. Now they needed more reliable methods of keeping time. If you wanted to sell vegetables in a nearby town, you had to know when the markets were held. To plan your travel to the markets, you needed the time in advance. Drifting in a week or two later no longer cut it. Now you needed calendars that everyone agreed on and shared.

Similarly, seeds were planted at particular times. The harvest was also collected according to seasonal calendars. These early calendars were based on Earth's orbit around the Sun.

This is why new devices began to appear that could track time more precisely. One method of timekeeping was to watch the Sun's shadow using sundials. A stick in the ground was a simple sundial. Of course, the Sun had to be shining, but some sundials were extremely precise.

Time was also kept through an invention called an hourglass. It was a simple glass container with sand that flowed slowly through a narrow hole. You measured time by how long it took the sand to hit the bottom of the glass. Time could also be measured using water dripping from an urn.

More elaborate instruments were used to track the movements of the stars and planets. The famous Stonehenge rocks in England were constructed between 4,000 and 5,000 years ago. Stonehenge may have been designed to determine the exact dates of the summer and winter solstices. These events occur two times a year. They mark the days when the Sun reaches its highest and lowest points in the sky.

The most elaborate agrarian-era calendars were probably those of Mesoamerica. The Maya were one of the great civilizations of Mesoamerica. They created a 260-day calendar based on biweekly rituals. They also designed a 365-day version. It was organized around the agricultural and solar phases. One calendar even measured time from the beginning of their civilization.

Meanwhile, the Romans developed a calendar with 10 months. The names they used are familiar to us. For example, Martius is our March. Eventually, the Romans refined their calendar. They added two more months and even included the concept of a leap day.
Toward the modern era

In his book *Time: An Essay*, the German scholar Norbert Elias argued that as societies became larger and more complex, people needed more precise clocks. Human records became more accurate as well. Individual schedules linked together in more and more complex networks. As schedules linked up, people had to think about time more carefully:

*The chains of interdependency in pre-state societies are short. People then didn’t experience past and future as being so distinct from the present. In people’s experience then, the immediate present stood out more sharply than either past or future. Human actions, too, tended to be more centered on present needs and impulses. In later societies, on the other hand, past, present and future are more sharply distinguished. There is a greater need and capacity to foresee the future. Thus considerations of a relatively distant future gain stronger and stronger influence on all activities to be undertaken here and now.*

Improved methods of keeping time evolved in many different contexts. Monks needed to know when to pray, so they developed the ringing of bells. Travelers needed to schedule their departures and arrivals more carefully. Increasingly, elaborate clocks were built. Some used carefully controlled drips of water. Others used falling weights.

Precise clocks were particularly important for navigators. They needed them to calculate their longitude. Then they would know how far west or east they had traveled. Ships began to travel around the globe from the late 1400s.

More accurate timekeeping was now needed. In 1714, the British government offered a prize of £20,000 (about $5 million today) to the first person who could build an accurate clock. The clock would have to keep time within two minutes on long sea trips. Clockmaker John Harrison spent most of his life on the task. He finally won the prize in 1773, three years before he died.

In the nineteenth century, the invention of railways and steamships required even more accuracy. Now many more passengers could travel. More cargo could be shipped. On-time departures and arrivals were critical to the whole network. The first English train schedule was published in 1839. For the first time, different British cities needed to coordinate their clocks. Greenwich Mean Time (GMT) became the standard time in Britain. But GMT was not adopted throughout Britain until 1880. In the U.S., time zones were not standard until 1918. Around then, the idea of daylight saving was introduced in numerous countries.

Steamships were traveling from country to country. They needed precise coordination across the globe. It took until 1929 for most countries to start linking their local time to Greenwich Mean Time. But, the nation of Nepal waited until the 1980s to do so.

In today’s world, we need even greater precision. International plane schedules require extreme accuracy. Electronic transfers of money have to be timed precisely. So, ultra-precise atomic clocks...
were invented. They measure time using signals sent by electrons.

One final breakthrough in timekeeping was particularly important for Big History. That was the invention of "radiometric" dating. This technique can date past events by measuring the breakdown of radioactive materials.

Before about 1950, we mainly relied on written records of the past. These records only go back a couple thousand years. An American chemist developed radiometric dating to figure out the age of very old objects. His method used the breakdown of carbon to date things. New dating techniques have been developed since then. They can now reach back to the Big Bang, 13.8 billion years ago.

Accurate timekeeping and recordkeeping are the foundation for histories of all kinds. This includes Big History. Next time you fly or take a bus, be grateful. Imagine if your pilot or driver let you off at your destination any old time in the next week or two!
Before clocks, phones and Fitbits, there was sunlight and mathematics

By Dig Magazine, adapted by Newsela staff on 12.11.17
Word Count 637
Level 780L

How do you tell the time on a cloudy day? Easy. You look at your phone or your watch.

That works today — but let’s go back several thousand years to when watches did not exist. A glance at the sun would give some idea of time. The sundial was in use in Egypt by 1500 B.C. Its principle was simple: As the sun moved across the sky, the shadows it cast also moved. By marking equal divisions around a rock, tree or stick, people could track the passage of time. Seasonal changes brought their own challenges as the angle of the sun shifted. But over time, sundials improved and gained greater accuracy.

An overcast sky, though, could render a sundial useless. Yet, people still had to be at work on time and know when to meet friends for lunch. As a result, many clever ways to tell time were invented.

One was the water clock, which was invented by the Egyptians. A container was filled with water, which steadily drained through a hole of a specific size. Markings on the side of the container
showed the passage of time. The water clock was also called the clepsydra, from the Greek words "to steal water." Gradually, the water clock became more sophisticated.

Al-Jazari is remembered as a famous 12th century Arab scholar. He used water to power his 20-foot-tall clock. The device was large and very complicated. Early scientists, like their modern counterparts, were brilliant people. Arab scholars may not have had battery-powered calculators or computers, but they made incredible scientific advances. They were making major advancements long before Europe moved out of the so-called Dark Ages.

**When The Candle Is Spent ...**

In China, people used candles to tell time. Around the year A.D. 520, You Jiangu and a few colleagues figured out that similar candles burn at the same rate. For example, they took six candles, each marked in 12 sections. They knew each candle took four hours to burn away. Simple math will tell you that each section took 20 minutes to burn.

About 300 years later, England's King Alfred used a similar candle clock. Did it take three centuries for the idea to cross Asia and Europe? Or did Alfred come up with the idea on his own? We do not know, but historians and archaeologists may someday figure out the answer.

Not surprisingly, candle clocks needed protection from the wind. A gentle breeze caused them to burn more quickly. A strong puff would blow them out. Maybe then time stood still! Glass wasn't easily available, so people put the candles in wooden lanterns. The lanterns were fitted with transparent panels made out of horn, so the flame was still visible but protected.

**Hurry! Hurry! The Hourglass Is Almost Empty!**

The hourglass was another effort to measure time. The concept was simple. Two glass bulbs, one filled with a specific amount of sand, were joined by a narrow neck. It took one hour for the sand to flow from the top bulb to the bottom one. For many centuries, they were popular on sailing ships. However, the crew member responsible for turning the glass each hour dared not fall asleep at the wrong moment.

Small hourglasses were popular in kitchens to help boil eggs correctly. The sand ran through in three minutes. Today, electronic egg timers are available. Still, your grandma or grandpa may have an old hourglass tucked away in their cupboards.
Watch Out!

Reliable chronometers — timepieces like we think of them today — finally came along in the 1700s. At last, telling time was no longer at the mercy of sun, wind or sand.
Role of Banks
Social Studies Home Learning Activities

<table>
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<th>Standard Benchmark</th>
<th>Economic Standard 2a: Students will understand the role of banks and other financial institutions in the economy.</th>
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</thead>
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<tr>
<td>Grade Band</td>
<td>4-5</td>
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| Vocabulary/Key Concepts | Bank: A business that accepts deposits and makes loans  
Interest Rate: the percentage of the amount of a loan that is charged for a loan. Also, the percentage paid on a savings account.  
Interest: the amount of money people are paid for saving money at a bank and it is the amount paid by people to the bank for taking out a loan. |

This lesson was created by UD’s Center for Economic Education & Entrepreneurship  
– modified by CSD for use at home.

Activity #5-
With someone in your home or on your own, read the play, “How Banks Affect the Community”

How Banks Affect the Community

Narrator: Joshua Bates, a construction worker, receives a company bonus check from his job.

Joshua Bates: Wow! I will take this money to my bank before I spend it. I am saving to buy a house. It will be nice to own a house and pay a mortgage instead of using my money on rent.

Narrator: Joshua Bates drives to his neighborhood bank, Community Trust Bank.

Bank Teller: Hello Mr. Bates, How can I help you today?

Joshua Bates: I would like to make a deposit to my account. Here is my deposit slip and my company bonus check. Could you also check the current interest rate that the bank is paying me for use of my money?

Bank Teller: Sure, I would be happy to help you with that. Mr. Bates, your new balance is $7743 and the current interest rate on your savings account is 2.5%.

Joshua Bates: Thank you very much.
Narrator: Meanwhile, Jamonn Grier comes into the same bank to sign papers for a car loan.

Loan Officer: Hello, again Mr. Grier. Congratulations on your car loan. The interest rate on your car loan is 5.9%.

Jamonn Grier: That is wonderful news. I can’t wait to purchase my new car.

Narrator: Mr. Grier hurries over to Auto World where he has a conversation with the owner of Auto World, Jack Knight.

Jamonn Grier: I’ve been driving this 2013 car for the past seven years and I think it is time for a new car. Plus, your company has the best prices in town.

Narrator: Mr. Grier selects a new model car.

Jack Knight: She is a beauty and we do have the best prices in the area! How will you pay for the car?

Jamonn Grier: I have a loan from Community Trust Bank. Will you take a check?

Jack Knight: Certainly, Mr. Grier! Just sign the contract; write the check out to Auto World, and the car will be yours. Mr. Grier, it is good doing business with you!

Narrator: Jack Knight’s business has been growing. He decides to expand his car dealership. To do this, he needs a loan. Mr. Knight goes to Community Trust Bank to apply for a loan.

Loan Officer: Good morning. How may I help you?

Jack Knight: I’m Jack Knight and I own Auto World. The car business has been very good. I’d like to put an addition onto my showroom. To do this, I’ll need a loan.

Narrator: Jack Knight fills out his loan application and later returns to see the loan officer.

Loan Officer: Mr. Knight, I’m happy to tell you your loan has been approved. Sign these papers and the amount of your loan will be deposited to your account.

Narrator: Jack Knight is thrilled and immediately begins making plans for his new showroom. He begins by hiring a contractor, Ms. Allison. Ms. Allison has her own company, Dover Construction Company.

Narrator: Ms. Allison begins planning. She contacts ACE Lumber, First State Glass, Delaware Concrete Company and Clark Carpets and Floors.

Mr. Fernandez, Manager Ace Lumber: How can I help you Ms. Allison.
Ms. Allison: I need to buy lumber and some other supplies to begin construction on an addition to Auto World.

Mr. Fernandez: No problem. Let’s go into the warehouse and write out an order form.

Narrator: Ms. Allison makes similar agreements with the owner of First State Glass, Delaware Concrete Company, and Clark Carpets and Floors.

Narrator: Jack Knight is very pleased with his new showroom. He hires three additional sales people to handle the additional business now that he has more space. One of these sales people is Ms. Maria Lopez. Jack Knight talks with Ms. Lopez as she leaves work.

Jack Knight: Maria, What are you going to do this evening?

Ms. Lopez: I am spending the night out with my kids. We are having dinner at our favorite restaurant, Pizza Place. Then, I am going to Food Town to buy some groceries.

Narrator: Meanwhile Mr. Bates returns to the bank.

Bank Teller: How may I help you, Mr. Bates?

Mr. Bates: I just learned that Community Trust Bank has approved my mortgage so I can buy a new house. I need to withdraw money from my savings account for the down payment.

Activity #6-
With someone in your home or on your own, read the play for a second time.

Activity #7-
Based off of your reading from the past two days, please answer the following questions either verbally to someone in your home or by writing your answer on the lines below.

1. What services did Community Trust Bank offer?
   ________________________________________________________________
   ________________________________________________________________
   ________________________________________________________________
   ________________________________________________________________
2. What people and businesses were affected by the services Community Trust Bank offered?
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________

Interest:
*Interest is the amount of money people are paid for saving money at a bank and it is the amount paid by people to the bank for taking out a loan.*

Interest rate:
*Interest rate is the percentage of the amount of a loan that is charged for a loan or the percentage paid on a savings account.*

3. Why was Mr. Grier’s interest rate higher than Mr. Bates’ interest rate?
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Activity #8-
On the Community Map (next page), use the information from the play to make a web using arrows to connect the bank to individuals and businesses that were affected by the loans Community Trust Bank made and to connect the businesses with other businesses and people that benefited from the original loan.
Activity #9-

Answer the questions using information from your Community Map and the play. You may answer the questions verbally to someone in your home or by writing your answer on the lines below.

1. Which people and businesses were affected directly by Community Trust Bank?
   __________________________________________________________________________
   __________________________________________________________________________
   __________________________________________________________________________

2. Which people and businesses were affected indirectly by Community Trust Bank?
   __________________________________________________________________________
   __________________________________________________________________________
   __________________________________________________________________________

3. How did the one loan to Mr. Knight affect the community?
   __________________________________________________________________________
   __________________________________________________________________________
   __________________________________________________________________________

4. Mr. Bates hires New Home Builders to build his new house. How many people might be affected by the mortgage Mr. Bates received from the bank?
   __________________________________________________________________________
   __________________________________________________________________________
   __________________________________________________________________________