

# Lesson 74

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## Skills:

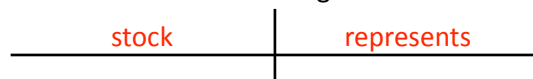
- Learn about the stock market crash and the Great Depression.
- Demonstrate static electricity.
- Identify the complete subject and complete predicate.
- Identify the simple subject and simple predicate.
- Apply spelling concepts through written practice.
- Multiply a three-digit number.
- Recall the order of mathematical operations.
- Develop the large motor skill of bouncing and hitting a ball.

## Materials:

- ❖ Balloons
- ❖ Wool material, optional
- ❖ Science journal
- ❖ Sidewalk chalk
- ❖ Large rubber ball
- ❖ Tissue paper
- ❖ Hangman game boards (Appendix)
- ❖ *Ida Early Comes Over the Mountain*, by Robert Burch
- ❖ Worksheets 74, 74a

## Language Arts/Social Studies:

- ❖ Have the child read “The Stew-making Fool” and “The Tiddlywinks Champion of the Whole Wide World” in *Ida Early Comes Over the Mountain*.
- ❖ Worksheet 74, part A: Have the child read the words. A silent **t** can come before the letters **ch**.
- ❖ Worksheet 74, part B: Have the child read the information and answer the questions.  
*Answers:*
  1. *When they didn't have the money to spend, families could purchase automobiles on credit. This means the consumer receives the item before payment is given.*
  2. *money that is owed*
  3. *A stock represents ownership in a company, and each share of stock is worth a certain percentage of the company.*
  4. *Banks failed and closed because their money was depleted. They lent money to customers who recklessly invested it and were unable to pay off the debt.*
  5. *The Federal Deposit Insurance Corporation protects bank deposits.*
  6. *It is riskier to invest in the stock market.*
- ❖ Worksheet 74, part C: Teach the child to diagram the simple subject and simple predicate in a sentence.  
The subject and predicate sit on a horizontal line. They are divided by a vertical line.
  - For example: A stock represents ownership in a company.
    - ◆ Have the child identify the **complete subject** and **complete predicate**. *A stock represents ownership in a company.*
    - ◆ Then identify the simple subject and simple predicate. A *stock represents* ownership in a company.
    - ◆ Write the simple subject on the horizontal line to the left of the vertical line. Write the simple predicate on the horizontal line to the right of the vertical line.



Answers:

1. bank | pays

2. investors | sold

3. limit | is

4. customer | trusts

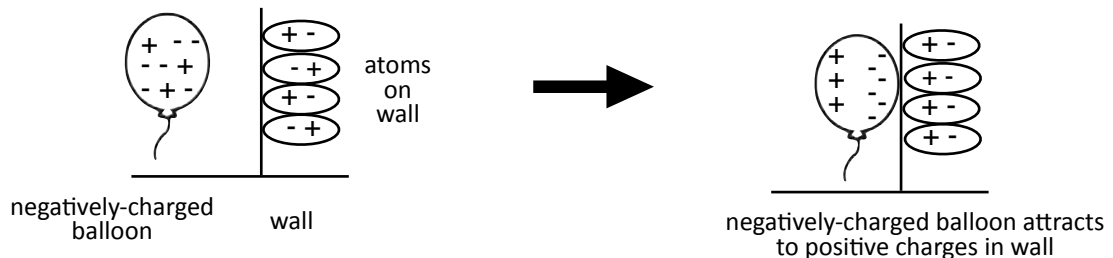
5. panic | erupted

6. Americans | lost

- ❖ Play hangman using the game boards in the Appendix. Use the silent-t words from Lessons 73 and 74.

## Math/Science:

- ❖ Perform additional demonstrations of static electricity. Have the child blow up his balloon and tie a knot in the end. Before each demonstration, have him rub the balloon vigorously on his hair or on a piece of wool. The balloon becomes negatively charged. Have him record his observations in a science journal.
  - Move a finger toward the balloon. (*A crackling sound is heard due to the balloon discharging.*)
  - Hold two charged balloons near each other. (*A crackling sound is heard due to the balloons discharging.*)
  - Put the balloon on a large tabletop (or the floor), and try to gently roll it. (*The balloon only rolls a short distance. Then it stops and wobbles about the portion of the balloon that was charged. This charged portion of the balloon "sticks" to the floor.*)
  - Hold a balloon near a thin, steady stream of water. (*The negatively-charged balloon pushes away the electrons in the water stream. This leaves a slightly positively-charged area which is attracted to the balloon. The water stream moves toward the balloon.*)
  - Cut small squares of tissue paper, and place them on the table. Have the child quickly rub the balloon on his hair for several seconds. Hold the balloon close to the papers, and try to pick them up. If he rubs the balloon on his head for a longer period of time, what does he observe when he tries to pick up the papers?
  - Try to stick the balloon to these surfaces: wooden door, wall, ceiling, window, plastic chair, clothing, mirror. (*The charged portion of the balloon "sticks" to the objects.*)
    - ◆ Have the child draw a diagram to show why the negatively-charged balloon sticks to an object.



- ◆ Have the child time how long the balloon stays stuck to each object.
- ◆ If the balloon is rubbed more times, does it stick to an object for a longer amount of time?

- ❖ Worksheet 74a, part A: Have the child follow the steps and multiply a three-digit number with regrouping.
  - When multiplying a three-digit number, multiply from the bottom number to the top.
  - Begin in the ones place, and multiply three times six. Write an 8 in the ones column under the equals line.
  - Ten ones regroup as one ten. Show this by writing a 1 above the tens column.
  - Multiply the tens place: three times eight equals twenty-four. Now add the one regrouped ten to this answer: twenty-four plus one equals twenty-five. Write a 5 in the tens column under the equals line. Note: The multiplication must be done prior to adding the regrouped number. What value does the 25 represent? (250)
  - Twenty tens regroup as two hundreds. Show this by writing a 2 above the hundreds column.
  - Multiply the hundreds place: three times four equals twelve. Add the regrouped hundred: twelve plus two equals fourteen. What value does the 14 represent? (1,400)
  - There isn't a number in the thousands column to multiply, so write a 1 in the thousands column under the equals line.
  - Ask the child, "How do you remember the order of operations in math?" (*You can remember it by the initials PEMDAS or the phrase, "Please excuse my dear Aunt Sally."*) "What do the letters stand for?" (*The letters stand for parentheses, exponents, multiplication, division, addition, subtraction.*) "Explain the rule." (*The rule says a calculation inside parentheses or a number with an exponent is done first, then any multiplication or division, and lastly the addition and subtraction. So when multiplying a place value that has a regrouped number above it, multiply first, then add the regrouped number.*)

Answers:

1. 3,370   2. 1,232   3. 6,129   4. 4,304   5. 720  
 6. 4,692   7. 1,692   8. 2,723   9. 7,227   10. 4,288

- ❖ Worksheet 74a, part B: Have the child read the word problems and then write and solve an equation. He should write the answer with a label.

Answers:

1.  $8 \times 436 = 3,488$ ; \$3,488
2.  $5 \times 983 = 4,915$ ; \$4,915
3.  $1,517 + 95 = 1,612 - 15 = 1,597$ ; \$1,597
4.  $700 - 645 = 55$ ; \$55
5.  $1,482 - 897 = 585$ ; \$585; loss

## Physical Education:

- ❖ Play "Two-Square" with the child. Draw two large squares (5' x 5') on the driveway with chalk. Each player stands in a square. Player one serves the ball by bouncing it once in his square and then hitting it with a hand into the other player's square. Player two must hit the ball back into square one after only one bounce. This continues until a player misses the ball or hits it out of bounds. This player is out or loses a point. Another player can rotate in to play, or the two players can take turns serving.

name \_\_\_\_\_



**Part A: A silent t can come before the letters ch. Read the words.**

ditch      watch      butcher      match      crutch      sketch  
stretch      kitchen      stitch      clutch      ketchup      hatchet

**Part B: Read the information. Answer the questions on a sheet of paper.**

Americans began to save less money and spend more money. When they didn't have the money to spend, working-class families could purchase large items like automobiles and appliances on credit. This means the consumer receives the item before payment is given. The business trusts that the payment will be made by the customer. The debt is paid in installments, or partial payments over a length of time.

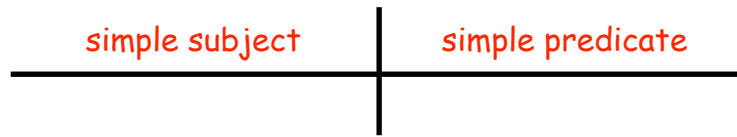
People began investing their money in the stock market, and those who didn't have the money began to borrow money to invest. A stock represents ownership in a company, and each share of stock is worth a certain percentage of the company. The potential returns from the stock market tend to be higher than interest from the bank. However, the stock market is more risky. When investors believe a stock is a good value, they are willing to pay more for a share. The stock value rises. When investors believe the stock value will decrease, they cannot sell it at a high price. If the investors try to sell their shares at once and no one is willing to buy, the value of the stocks and the market decrease.

On October 24, 1929, investors began selling stocks that were dropping in value. By October 29, the stocks had dropped so low in value that they could not be sold to anyone. By the end of the day, panic erupted as the market crashed. Over the next few weeks, many Americans lost all of their money.

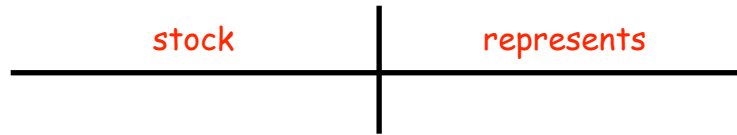
When money is deposited in a bank account, the customer trusts the bank to protect it. The bank pays the account holder interest on the money that is in the account, and the bank is allowed to use the person's money temporarily. Few regulations were placed on banks at the time, and they operated without guarantees to their customers. Banks lent money to customers who recklessly invested it and were unable to pay off the debt. Banks failed and closed because their money was depleted. The FDIC, or Federal Deposit Insurance Corporation, is an agency created in 1933 during the depths of the Great Depression to protect bank depositors and ensure a level of trust in the American banking system. The FDIC deposit insurance limit is \$250,000 per account. Bank savings accounts may not earn as much money as stock investments, but the money is guaranteed by the government. There is no guarantee on the stock market.

1. How were families able to purchase automobiles when they didn't have the money to spend?
2. Define debt.
3. What does a stock represent?
4. Why did banks fail?
5. What agency protects our deposits in banks today?
6. Is it riskier to invest in the stock market or in a bank?

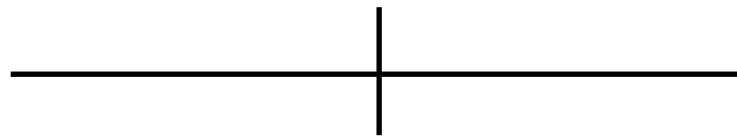
Part C: Diagram the simple subject and simple predicate in each sentence.



The subject and predicate sit on a horizontal line. They are divided by a vertical line.  
For example: A stock represents ownership in a company.



1. The bank pays interest to the account holder.



2. Many investors sold their stocks.

3. The FDIC deposit insurance limit is \$250,000 per account.

4. The customer trusts the bank with his money.

5. Panic erupted as the market crashed.

6. Many Americans lost all of their money.

name \_\_\_\_\_



## Part A: Multiply three-digit numbers with regrouping.

Multiply  $486 \times 3$ .

Think:  $486 = 400 + 80 + 6$ .

So  $486 \times 3 = (400 \times 3) + (80 \times 3) + (6 \times 3)$

$1,200 + 240 + 18 = 1,458$

$$\begin{array}{r} 486 \\ \times 3 \\ \hline 1,458 \end{array}$$

$$\begin{array}{r} 1,200 \\ 240 \\ + 18 \\ \hline 1,458 \end{array}$$

When multiplying on paper:

Multiply the ones place first:  $3 \times 6 = 18$ .

Write an **8** in the ones column under the equals line.

Ten ones regroup as one ten. Show this by writing a **1** above the tens column.

$$\begin{array}{r} \phantom{1}486 \\ \times \phantom{0}3 \\ \hline \phantom{1}8 \end{array}$$

↑

Multiply the tens place:  $3 \times 8 = 24$ .

Add the regrouped ten:  $24 + 1 = 25$ .

What value does the **25** represent? \_\_\_\_\_

Write a **5** in the tens column under the equals line.

Twenty tens regroup as two hundreds. Show this by writing a **2** above the hundreds column.

$$\begin{array}{r} \phantom{2}486 \\ \times \phantom{0}3 \\ \hline \phantom{1}58 \end{array}$$

Multiply the hundreds place:  $3 \times 4 = 12$ .

Add the regrouped hundred:  $12 + 2 = 14$ .

What value does the **14** represent? \_\_\_\_\_

Write a **4** in the hundreds column under the equals line.

There isn't a number in the thousands column to multiply, so write a **1** in the thousands column under the equals line.

$$\begin{array}{r} \phantom{2}486 \\ \times \phantom{0}3 \\ \hline 1,458 \end{array}$$

Multiply.

1.  $\begin{array}{r} 674 \\ \times 5 \\ \hline \end{array}$

2.  $\begin{array}{r} 308 \\ \times 4 \\ \hline \end{array}$

3.  $\begin{array}{r} 681 \\ \times 9 \\ \hline \end{array}$

4.  $\begin{array}{r} 538 \\ \times 8 \\ \hline \end{array}$

5.  $\begin{array}{r} 240 \\ \times 3 \\ \hline \end{array}$

6.  $\begin{array}{r} 782 \\ \times 6 \\ \hline \end{array}$

7.  $\begin{array}{r} 846 \\ \times 2 \\ \hline \end{array}$

8.  $\begin{array}{r} 389 \\ \times 7 \\ \hline \end{array}$

9.  $\begin{array}{r} 803 \\ \times 9 \\ \hline \end{array}$

10.  $\begin{array}{r} 536 \\ \times 8 \\ \hline \end{array}$

**Part B: Read the word problems. Write and solve an equation. Write your answer with a label.**

1. Joey bought eight shares of stock that were worth four hundred thirty-six dollars each. How much did the stocks cost?
  
  
  
  
  
  
  
  
  
  
2. Samantha sold her five shares of stock for nine hundred eighty-three dollars apiece. How much money did she receive?
  
  
  
  
  
  
  
  
  
  
3. Charlie has one thousand, five hundred seventeen dollars in his bank account. He deposits his paycheck of ninety-five dollars. Then he buys fifteen dollars worth of gas for his car. What is his bank account balance?
  
  
  
  
  
  
  
  
  
  
4. Trey purchased stocks for six hundred forty-five dollars. He sold them for seven hundred dollars. How much profit did he make?
  
  
  
  
  
  
  
  
  
  
5. Stocks are dropping in value. Mark purchased stocks for one thousand, four hundred eighty-two dollars. He sold them for eight hundred ninety-seven dollars. What is the difference in the value? Is this a profit or a loss?