



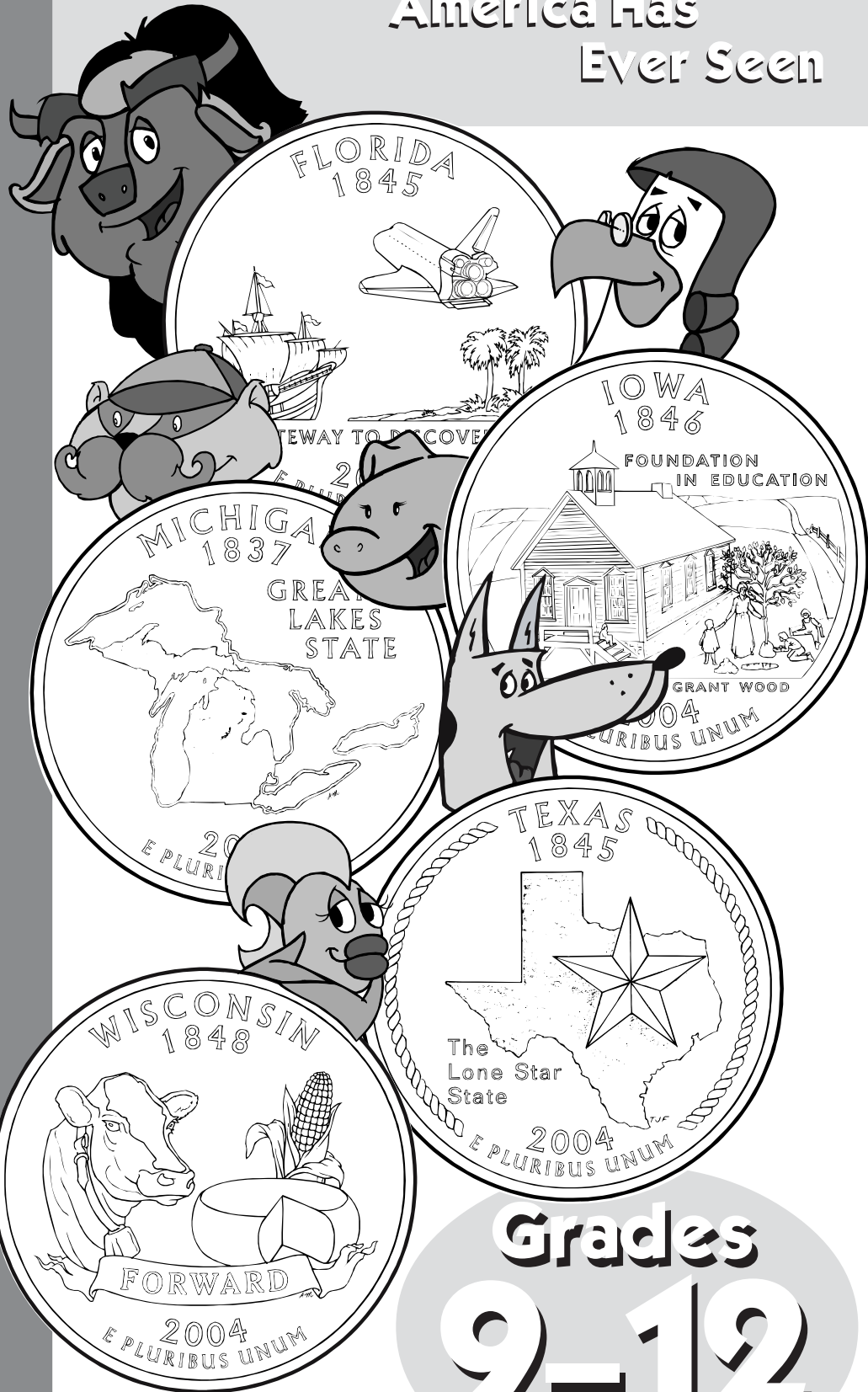
Lesson Plans

This teaching guide includes:

- ◆ 6 teacher-friendly lesson plans that fit easily into your curriculum
- ◆ Reproducible student worksheets that coincide with each lesson
- ◆ Fun state facts and information on the new quarter designs
- ◆ USA map template with state outlines



The Greatest Educational Change America Has Ever Seen



Grades
9-12



The United States Mint Has Big Plans for You!

Kids and coin collecting go hand in hand! By downloading the most recent sets of 50 State Quarters® Program lesson plans, you are able to bring the excitement of America's quarter craze right into your own classroom.

Launched in 1999, the United States Mint 50 State Quarters Program is a 10-year coin initiative commemorating each of the nation's states in the order that were admitted into the Union. Approximately every ten weeks (five times a year) through 2008, a new limited-edition quarter that displays an individual state's design is released into general circulation.

As it has every year since the beginning of this program, the United States Mint is offering the public three free sets of lesson plans (for grades K–1, 2–3, and 4–6). This year, we have added two new sets of free plans (for grades 7–8 and 9–12). All are designed to bring life to the history and beauty of our country. Moreover, these plans, created and reviewed by teachers to meet your curricular goals, draw upon the specific designs of the commemorative quarter reverses to help inspire students to learn about the culture, geography, and unique heritage of each state.

Each set of lesson plans blends clear instructions with kid-friendly reproducible worksheets, background information, and answer keys to help make instruction easier for you!

Within the 2004 50 State Quarters Program lesson plans, you will also notice a strong connection to the United States Mint H.I.P. Pocket Change™ Web site. Appearing on the cover as well as within the plans themselves, the coin-loving H.I.P. Pocket Change Pals will show you ways to supplement the quarter activities with all of the fun and educational resources available on the site!

The H.I.P. Pocket Change Web site, located at www.usmint.gov/kids, is dedicated to promoting lifelong pleasure in coins and coin collecting. Through games, informational features, and interactive animated cartoons, the site introduces students to what's H.I.P. about coins—they're “History In your Pocket.”

The United States Mint is proud to be taking such an active role in promoting knowledge about the individual states, their history and geography, and the rich diversity of the national heritage among America's youth. Take some time to explore all of the high quality educational resources available on the United States Mint H.I.P. Pocket Change Web site, including the materials related to the 50 State Quarters Program! We hope that you find these resources to be an extremely valuable addition to your classroom.



Visit us online at
www.usmint.gov/kids



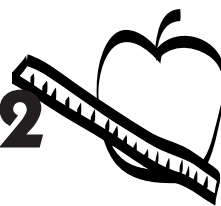
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The Greatest Educational Change America Has Ever Seen



Lesson Plans for Grades 9-12

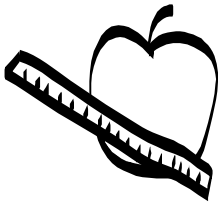


Objective	Class Time	Page
1: The Growth of a Nation Early American History 1776–1812 Examining the early states and their part in the nation’s success	Three or four 45- to 50-minute sessions	2
2: Starting a Revolution American History 1812–Present Comparing currency, Slater Mill, and the Industrial Revolution	Three 45- to 50-minute sessions	10
3: The Laws of the Land U.S. Government Understanding federalism and state and national powers	Two 45- to 50-minute sessions	20
4: Credit as Currency Ancient World History Exploring currency as it relates to credit and banking	One 45- to 50-minute session	26
5: A World of Money Modern World History Analyzing how currency design interacts with national identity	Four 45- to 50-minute sessions	30
6: You Can Bank On It! Economics Understanding the United States Mint’s connection to the Fed <small>Developed in cooperation with the Federal Reserve Bank of San Francisco (www.frbsf.org)</small>	Four or five 45- to 50-minute sessions	45
Additional Resources		
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Lesson plans and other related 50 State Quarters® Program materials are provided solely for teaching purposes.

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1: The Growth of a Nation

Early American History 1776–1812

CLASS TIME

Three or four 45- to 50-minute sessions

OBJECTIVES

Students will identify and explain the variables that shaped the identity of states in the union prior to 1812. They will also explain how the individual identity of the states contributed to the success the young nation

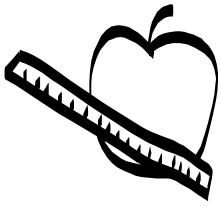
NATIONAL STANDARDS

The standards used for these lesson plans reference the “10 Thematic Standards in Social Studies” developed by the National Council for the Social Studies (NCSS).

- **Culture**—Demonstrate the value of cultural diversity, as well as cohesion, within and across groups.
- **People, Places, and Environment**—Describe and assess ways that historical events have been influenced by , physical and human geographic factors in local regional, national and global settings.
- **Individual Development and Identity**—Describe the ways family, religion, gender, ethnicity, nationality, socioeconomic status, and other group and cultural influences contribute to the development of a sense of self. Work independently and cooperatively within groups and institutions to accomplish goals.

Terms and Concepts

- The United States Mint 50 State Quarters® Program
- State identity
- National identity
- Economic, political, and cultural variables



The Growth of a Nation

SESSION 1

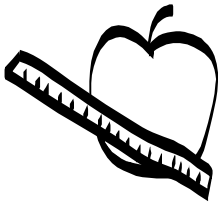
Materials

- 1 overhead projector (optional)
- 1 overhead transparency (or photocopy) of the Missouri quarter reverse
- 1 copy of the “50 State Quarters® Program Overview” sheet on page 45
- Chalkboard
- Chalk
- Copies of the “State Search” assignment (1 per student)

Procedures

1. Show the students a Missouri quarter reverse and display an overhead transparency or photocopy of the same quarter’s reverse for all the students to see. Ask the students if they have ever seen this coin, and what they know about it. Who produces this coin? What does it commemorate? If necessary, reference the “50 State Quarters® Program Overview” page to describe the 10 year coinage program.
2. Examine the coin design and ask students to identify the items depicted. How are these images important to the state’s identity? List and display student responses on the board.
3. As a class, categorize the student responses into three identity variable categories; Political, Economic, and Cultural. Using the Missouri quarter, students may identify the image of the Corps of Discovery as a political variable, the Mississippi River as an economic variable, and the Gateway Arch as a cultural variable. Allow the students to discuss varying opinions.
4. Continue the class discussion with a focus on the ways in which political, economic, and cultural variables work together to shape the identity of a state.
5. Explain that the students will be completing a group project where they will explore the political, economic and cultural variables that contributed to the identity of each state which existed prior to 1812.
6. Place students into groups of three.
7. Assign each group the responsibility for researching a state that entered the union prior to 1812. These states include Delaware, Pennsylvania, New Jersey, Georgia, Connecticut, Massachusetts, Maryland, South Carolina, New Hampshire, Virginia, New York, North Carolina, Rhode Island, Vermont, Kentucky, Tennessee, Ohio.

Note: Although each state will not be represented, be sure to assign those states whose political, economic and cultural variables most strongly affected the identity of our nation during this time period.



The Growth of a Nation

8. In their groups, direct each student to decide on one of the following research topics: the economics, the politics, or the culture of their assigned state, prior to 1812. Explain that all three topics will be needed for a future assignment.
9. Distribute a “State Search” assignment to each student and explain that they will be conducting their research as a class during the next session.

SESSION 2

Materials

- A reserved computer lab with Internet access
- Copies of the “Quarter Designs” sheet on page 59 (1 per student)
- Copies of the “Coin Outline” sheet (1 per student)

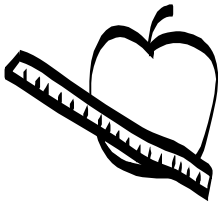
Procedures

1. Visit the computer lab as a class.
2. Review the class assignment and instruct students to independently conduct research on their assigned state with a focus on their selected topic (i.e. the economic conditions of Rhode Island prior to 1812).
3. To each student, distribute a copy of the “Quarter Designs” page and direct their attention to their assigned state’s quarter design.
4. Distribute a “Coin Outline” page to each student. Explain that each student will create a new quarter design based on their own research (i.e. a drawing related to a tobacco farm for Maryland). Students must be prepared to share their drawing and information with their group on the following day.

SESSIONS 3 AND 4

Materials

- 1 overhead projector
- Large sheets of white bulletin board paper (1 per group)
- Markers (1 set per group)
- Copies of the “Presentation Rubric” (1 per group)
- Copies of the “Quarter Concepts” note-taking guide (several per student)
- 1 overhead transparency (or photocopy) of the “Quarter Designs” page on page 59
- Copies of the “Quarter Information” sheets on pages 46 to 57 (1 packet per group)



The Growth of a Nation

Procedures

1. Assemble students into their groups from session 1 and direct them to share their drawings and research.
2. Distribute a large sheet of white paper, markers, and a “Presentation Rubric” to each group.
3. Allow students twenty minutes to integrate each group member’s individual information into a new coin reverse depicting an appropriate representation of the state’s identity based on its political, economic, and cultural variables prior to 1812. They will also discuss how these variables affected the growth/success of the nation as a whole.
4. Distribute a “Quarter Concepts” note-taking guide to each student and a “Quarter Information” packet to each group. Explain that, as each group presents its coin, the remainder of the students will listen to the presentations and take notes on their guides. These notes will help the students complete a later essay assignment.
5. Each group will present its coin to the class, explaining the factual reasons for the design and the effect of these variables on the growth/success of the nation.
6. Following each individual group’s presentation, display the overhead transparency of the state’s quarter design.
7. Ask the class to consider the quarter design and why that design may have been selected. Then, using the information from the related page in the “Quarter Information” packet, have the students read the factual information behind this quarter’s design. Solicit student opinions on whether or not the quarter design is similar to the group’s representation of the state’s identity.
8. Assign students an essay in which they use examples from class to respond to the following questions: How did political, economic, and cultural variables provide each state with an individual identity that in turn contributed to the overall success of the young nation? Looking at the actual quarter design for this state, have these variables stayed the same or changed? How do you know?
9. Allow students any remaining class time to meet with a member from a different group to discuss the effects that his or her assigned state had on the growth and success of the nation.

EXTENSIONS

- Analyze variables that caused or could cause friction within the Union.
- Introduce/review the principle of federalism and how the identities of the states relate to this principle.
- Research and evaluate the actual process used to create the quarters that are a part of the United States Mint 50 State Quarters Program and its connection to federalism.



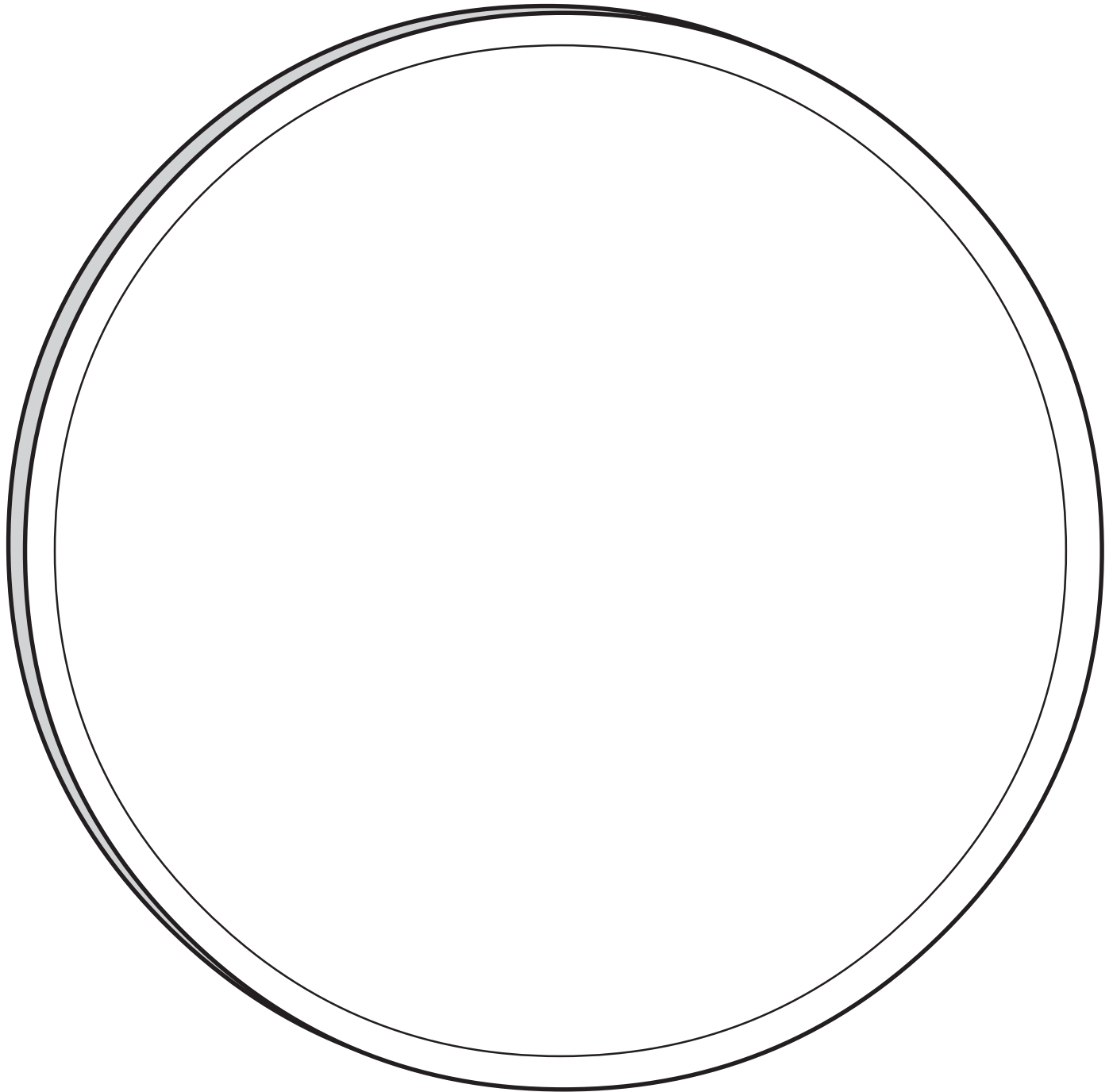
State Search Assignment

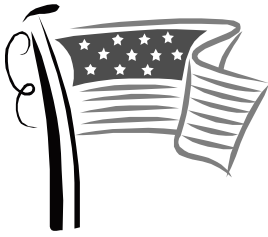
1. Independently research your assigned variable (political, economic, culture) for your assigned state prior to 1812.
2. Record information about your variable and consider how it impacted the state and the nation as a whole.
3. Design a quarter reverse for your assigned state that incorporates the variable you researched.
4. Share your design and the related information with your other group members.
5. As a group, develop a new quarter reverse for your assigned state which incorporates all three variables. Discuss the effect of these variables on the growth/success of the nation.
6. Present your group coin to the class, allowing each group member to speak about the variable they researched.

NAME: _____



Coin Outline





Presentation Rubric

NAMES: _____ DATE: _____

PROJECT TITLE: _____ TEACHER: _____

CATEGORY	CRITERIA				POINTS
	1	2	3	4	
COIN DESIGN	Students have incorporated at least one variable into their group's coin design, but some information is inaccurate or missing. The illustration does not reflect the students' best work.	Students have incorporated at least two variables into their group's coin design, but some information is inaccurate or missing. The illustration does not reflect the students' best work.	Students have incorporated all three variables into their group's coin design, but some information is inaccurate or missing. The coin design is, for the most part, well illustrated and neat.	Students have accurately incorporated all three variables into their group's coin design. The coin design is well illustrated and neat.	
DELEGATION OF RESPONSIBILITY	One or more students in the group cannot clearly explain their research findings. One or more members lacks awareness of other members' research.	Each student in the group can, with minimal prompting from peers, explain their research findings. One or more group members lacks awareness of other group members' research.	Each student in the group can explain their research findings and has a basic understanding of all presentation information.	Each student in the group can clearly explain their research findings and has a general understanding of all presentation information.	
TOTAL					____/8

NAME: _____

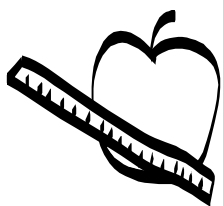


Quarter Concepts

Note-taking guide

STATE NAME	
GROUP MEMBERS	
POLITICAL VARIABLES	
ECONOMIC VARIABLES	
CULTURAL VARIABLES	
CONTRIBUTION TO NATIONAL SUCCESS	

STATE NAME	
GROUP MEMBERS	
POLITICAL VARIABLES	
ECONOMIC VARIABLES	
CULTURAL VARIABLES	
CONTRIBUTION TO NATIONAL SUCCESS	



2: Starting a Revolution

American History 1812–Present

CLASS TIME

Three 45- to 50-minute sessions

OBJECTIVES

Students will examine American currency to identify factors that contributed to the Industrial Revolution. They will explore the history of Slater Mill and will examine arguments for and against placing this historical landmark on a coin design.

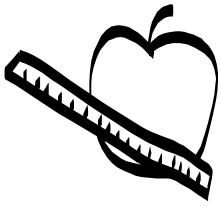
NATIONAL STANDARDS:

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- **People, Places, and Environments**—Describe and assess ways that historical events have been influenced by , physical and human geographic factors in local regional, national and global settings.
- **Individual Development and Identity**—Describe the ways family, religion, gender, ethnicity, nationality, socioeconomic status, and other group and cultural influences contribute to the development of a sense of self.

TERMS AND CONCEPTS

- The United States Mint 50 State Quarters® Program
- Industrialization
- Free enterprise
- Laissez-faire
- Robber baron
- Interstate commerce
- Natural resources
- Urbanization
- Monopoly
- Entrepreneur
- Immigration
- Reform



Starting a Revolution

SESSION 1

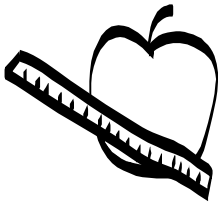
Materials

- Copies of the “Industrial Revolution Pre-Lesson Review” worksheet (1 per student)
- 1 copy of the “Industrial Revolution Pre-Lesson Review Key”
- 1 copy of the “50 State Quarters® Program Overview” sheet on page 45
- 1 overhead projector (optional)
- 1 overhead transparency (or classroom set of photocopies) of the “Quarter Design” page on page 59
- Copies of the “Quarter Connections” worksheet (1 per student)
- Copies of the “Quarter Information” sheets on pages 46 to 57 (1 packet per student)
- 1 overhead transparency (or classroom set of photocopies) of New York’s quarter reverse design
- 1 copy of the “Quarter Connections – New York Key”

Procedures

Prior to the lesson, have students complete the “Industrial Revolution Pre-Lesson Review” worksheet. Review this page at the beginning of class, as students will reference this page throughout this end-of-unit review.

1. Reference the “50 State Quarters® Program Overview” page to describe the 10 year coinage program. Use the example of your own state, if available.
2. Distribute copies of the “Quarter Design” page to each student.
3. Assign each student a partner and conduct a Think-Pair-Share activity in which students examine the quarter reverse designs and consider the question, “What link(s) might exist between the designs from the 50 State Quarters Program and the Industrial Revolution?” Possible responses may include that the quarters show the differences between the states and different states contributed to the industrial revolution, or that some of the quarter reverse designs mark historical events or achievements that relate to the Industrial Revolution.
4. Explain that through the examination of these quarters, students will identify specific links between the state designs and the Industrial Revolution.
5. Distribute copies of the “Quarter Connection” worksheet and one “Quarter Information” packet to each student.
6. Display New York’s quarter reverse design for all the students to see. Model the coin examination process using this coin to discuss and respond to each question on the worksheet.



Starting a Revolution

7. Place students in small groups and assign each group a coin whose design relates to the Industrial Revolution, such as the Pennsylvania, Missouri, Arkansas, and North Carolina quarter reverse designs.
8. In their small groups, direct students to examine their assigned coin design. The students will discuss and begin the “Quarter Connection” worksheet in their small groups.

SESSION 2

Materials

- 1 overhead projector (optional)
- 1 overhead transparency of the “Quarter Designs” sheet on page 71
- Copies of the “Quarter Design Writing Assignment” (1 per student)

Procedures

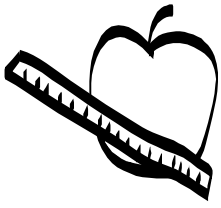
1. Allow students to regroup and, if necessary, complete the “Quarter Connections” worksheet from the previous session.
2. Ask one representative from each group to use the “Quarter Designs” overhead transparency to point out his or her group’s assigned quarter design. This student will explain the coin’s relationship to the Industrial Revolution.
3. As a class, discuss any additional connections or misconceptions of this coin’s relationship to the Industrial Revolution.
4. Once all groups have discussed their state’s quarter reverse design, distribute or display a copy of the “Quarter Design Writing Assignment” for the students to complete independently.
5. Allow students the remainder of the class period to work on this assignment.

SESSION 3

Materials

Copies of information about the positive and negative effects of Slater Mill on American society, such as those available at:

- www.slatermill.org
- thesaltsailor.com/rhodeisland/state4.htm
- www.woonsocket.org/slatervillagelife.html
- www.si.edu/lemelson/centerpieces/whole_cloth/u2ei/u2materials/eiTessay.html
- Writing paper



Starting a Revolution

Procedures

1. Introduce students to the history of Slater Mill:

Slater Mill was an early American textile mill named after its founder, Samuel Slater. Slater is often noted as the father of the American Industrial Revolution. At the end of the 1700s, Samuel Slater was a young man working in a cotton-spinning mill in England. While the textile industry was fairly advanced in England by this point, it was also becoming extremely overcrowded. Due to British laws, machinery was not able to be transported from England to the United States and thus the machinery used in mills in the United States was still relatively primitive. Slater believed that in the United States he would be able to use his knowledge of textile machinery and mill management to make his own fortune.

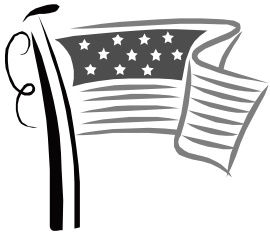
When Slater moved to the United States, he learned of two men, Moses Brown and William Almy, who were trying to revolutionize the textile industry. Slater came to these men with a plan to rebuild their machines and redesign their mill into a more efficient operation. Through his work, Slater developed the first successful cotton-spinning mill in the United States. This mill was central to the launch of the Industrial Revolution and to the growth of a young nation.

2. Explain that, independently, students will closely examine the history surrounding this mill and will identify both the positive and negative effects of its existence. Provide students with a reading that shows Slater Mill's positive and negative effects on American society.
3. Direct the students to read this information. Ask half of the students to list the positive effects of Slater Mill on American society and the other half to list the negative effects.
4. After the students have completed the individual portion of the assignment, assign each student a partner who examined the opposite viewpoint. In their pairs, students should share and debate the information they have discovered regarding the Slater Mill.
5. Regroup and pose the question, "If someone were to commemorate the Industrial Revolution with a special coin, how would you feel about the image of Slater Mill in the coin's design?"
6. Independently, students will write a persuasive essay in which they clearly state whether they are for or against the image of Slater Mill as part of a coin design and why they maintain this belief.

EXTENSION

The students will examine the effects of the Industrial Revolution on their home state.

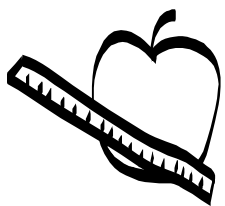
NAME _____



Industrial Revolution

Pre-Lesson Review

1. Explain and state the significance of the Sherman Anti-Trust Act.
2. Explain the terms "Social Darwinism" and "laissez-faire" in relation to the Industrial Revolution.
3. What is vertical/horizontal integration?
4. Name the key inventions of the industrial age.
5. What was the *Gospel of Wealth* and who is associated with it?
6. Explain the importance of the transcontinental railroad.
7. Why were unions formed and what tactics were used by unions during this time?
8. State the importance of Ellis Island/Statue of Liberty to immigrants.
9. Explain tenement houses and the formation of ethnic communities.
10. What is meant by "political machines" and how did they impact immigrants?
11. Explain the Chinese Exclusion Act and National Origins Act.
12. State reasons people immigrated to the United States.



Industrial Revolution

Pre-Lesson Review—Key (1)

1. Explain and state the significance of the Sherman Anti-Trust Act.

The Sherman Anti-Trust Act was one of the first attempts of the federal government to regulate business practices. Prior to this act, companies were able to organize trusts (when a corporation or multiple corporations act together and place a majority of their stocks in the hands of a board of trustees). Trusts often lead to certain companies having a monopoly on their industry and controlling prices within that industry. This act was significant because it made it illegal for businesses to build trusts in order to eliminate the competition.

2. Explain the terms “Social Darwinism” and “laissez-faire” in relation to the Industrial Revolution.

- Social Darwinism: The belief that stronger companies will survive by eliminating competition within their industry.
- Laissez-Faire: The belief that the government should not regulate or interfere in commercial affairs.

3. What is vertical / horizontal integration?

Vertical integration: The controlling of each step of production in an industry.

Horizontal integration: The controlling of one area (step) of production.

4. Name the key inventions of the industrial age.

Power-driven sewing machines, agricultural machines, mechanical drills, Bessemer process, telegraph, telephone, trans-Atlantic cable, incandescent light bulb

5. What was the *Gospel of Wealth* and who is associated with it?

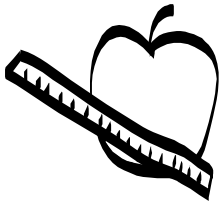
Published by Andrew Carnegie, this was an explanation of his accumulation of wealth and his belief that wealth came with a social responsibility (philanthropy).

6. Explain the importance of the transcontinental railroad.

Railroads made the transportation of people, goods, and services throughout the country much easier and faster.

7. Why were unions formed and what tactics were used by unions during this time?

Unions were formed to protect against unfair labor practices regarding the treatment of workers. Union tactics varied from strikes and picketing to riots.



Industrial Revolution

Pre-Lesson Review—Key (2)

8. State the importance of Ellis Island/Statue of Liberty to immigrants.

Between 1892 and 1954, Ellis Island served as an entry point for immigrants relocating to the United States. At this location, millions of immigrants were examined and registered as American citizens. The Statue of Liberty served as a symbol of this period of immigration and of the new lives begun by the new American citizens.

9. Explain tenement houses and the formation of ethnic communities.

Tenement houses were multi-story apartment buildings found in large American cities. In most cases, these buildings were extremely dirty, causing diseases to spread rapidly. Fire also was a hazard of tenement houses, as candles were used for light as well as cooking. Many immigrants settled into neighborhoods with other members of their own ethnic groups in order to provide safety and support.

10. What is meant by “political machines” and how did they impact immigrants?

Political machines were organizations in cities that served as a link between the government and the people. They responded to the needs of the citizens.

11. Explain the Chinese Exclusion Act and National Origins Act.

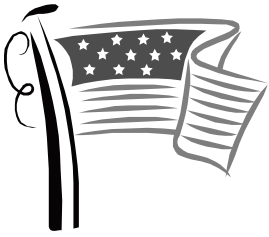
The Chinese Exclusion Act: This Congressional Act (1882) banned immigration of laborers from China to the United States for a period of 10 years.

The National Origins Act: This law (1924) established a system of national quotas, to limit immigration from particular countries.

12. State reasons people immigrated to the United States.

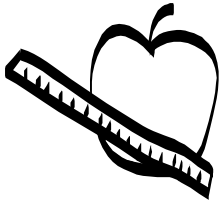
People often immigrated to the United States due to poverty, war, and persecution in their homelands. They looked to the United States as a land of freedom where jobs were plentiful.

NAME: _____



Quarter Connections

1. Name the state whose quarter reverse design you were assigned.
2. Describe the design that appears on this quarter.
3. Why do you believe that this design was selected for your assigned quarter?
4. Read the explanation for the design provided by the United States Mint Web site in the "Quarter Information" packet. In your own words, describe the rationale behind the quarter's design, as explained by the United States Mint.
5. Does the quarter's design link to the Industrial Revolution? In what ways?
6. Explain the importance of the identified link to the Industrial Revolution.



Quarter Connections

New York—Key

1. Name the state whose quarter reverse design you were assigned.

New York

2. Describe the design that appears on this quarter.

This quarter design includes an outline of the state, an image of the Statue of Liberty, and the words “Gateway to Freedom”

3. Why do you believe that this design was selected for your assigned quarter?

Answers should relate to the idea that the Statue of Liberty is a symbol which welcomed new immigrants to the United States. The words “Gateway to Freedom” mark the feelings of the immigrants as they entered their new home.

4. Read the explanation for the design provided by the United States Mint Web site in the “Quarter Information” packet. In your own words, describe the rationale behind the quarter’s design, as explained by the United States Mint.

Answers should explain that the Statue of Liberty symbolizes the mass immigration of the late 1800s/early 1900s in which new citizens sought freedom and opportunity.

5. Does the quarter’s design link to the Industrial Revolution? In what ways?

The Statue of Liberty and the words that appear on the quarter link to the Industrial Revolution because the Statue of Liberty was a symbol of freedom that new immigrants would pass as they arrived at Ellis Island.

6. Explain the importance of the identified link to the Industrial Revolution.

The influx of immigrants to the United States provided a large work force to fuel the industries that were vital to the growth of the nation.



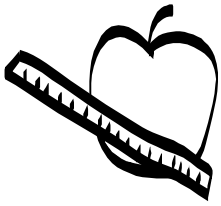
Quarter Design

Writing Assignment

You conducted research linking the designs of specific quarters to factors related to the Industrial Revolution. You will now create a quarter of your own. However, you will not illustrate the quarter; you will explain and expand upon the following in essay form.

Consider the following:

- What state would your quarter represent?
- What design would you choose to place on the quarter?
- How does the design you chose link to the Industrial Revolution?
- Expand upon the importance of the link you have made.



3: The Laws of the Land

U.S. Government

CLASS TIME

Two 45- to 50-minute sessions

OBJECTIVE

Students will gain a greater understanding of the concept of “Federalism”. They will identify the difference between state and national laws and critically reflect on state and national powers.

NATIONAL STANDARDS

The standards used for these lesson plans reference the “10 Thematic Standards in Social Studies” developed by the National Council for the Social Studies (NCSS).

- **Power, Authority, and Governance**—Describe the purpose of government and how its powers are acquired, used and justified.
- **Civic Ideals and Practices**—Identify and interpret sources and examples of the rights and responsibilities of citizens.

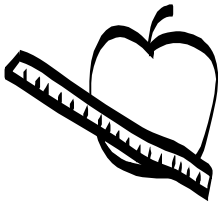
TERMS AND CONCEPTS

- The United States Mint 50 State Quarters® Program
- Federalism
- State powers
- National powers

SESSION 1

Materials

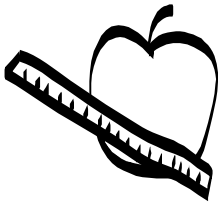
- 1 overhead projector (optional)
- 1 overhead transparency (or photocopy) of the “Quarter Design” sheet on page 59
- 1 copy of the “50 State Quarters® Program Overview” sheet on page 45 (optional)
- Double-sided (obverse and reverse) copies of the “Quarter Design” sheets on pages 59 and 60 (1 coin per student)
- Chalkboard
- Chalk
- Copies of the “Quarter Information” sheets on pages 46 to 57 (1 packet per student)
- Newsprint paper (1 large sheet per group)
- Markers (1 set per group)
- Classroom text (1 per student)
- 1 overhead transparency (or enlarged reproduction) of the Venn diagram
- 1 copy of the “Division of Powers” chart (optional)



The Laws of the Land

Procedures

1. Display an overhead transparency or photocopy of the “Quarter Designs” page. Ask the students if they have ever seen these coin designs, and what they know about the coins. Who produces these coins? What do they commemorate? If necessary, reference the “50 State Quarters® Program Overview” page to describe the 10-year coinage program.
2. Distribute copies of a new quarter design to your students (each student should receive a different coin design).
3. On the board, write the following questions: What state does your coin represent? What symbols are on this coin’s obverse (front)? What do you think these symbols mean? What symbols are on this coin’s reverse? What do you think these symbols mean?
4. Allow students 5 minutes to answer these questions independently.
5. Distribute a “Quarter Information” packet to each student, and ask the students to read more about their coin’s design.
6. Assign each student a partner and conduct a 2- to 3-minute Pair-Share where each partner shares his or her coin, its symbols, and why each state might have chosen those specific symbols. Partners should also identify who is responsible for minting these coins, the state or national government.
7. Regroup and discuss as a class the information shared between partners. Ask the students these questions: Who was responsible for minting these coins, the state or national government? (National government.) If the national government was responsible for minting each coin, did each state play any role in the minting of this coin? What was that role?
8. Introduce the term “federalism” and ask students what they believe this term means. Remind students that just as with the coins, the term federalism refers to the idea that in our country there are some roles that are played by a national government and others that are played by states.
9. Continue the discussion about federalism by prompting students with questions such as, “When did federalism come into being? Why was it established in our Constitution? What does the Constitution say about the division between the powers of the states and the powers of the national government?”
10. Divide students into small groups of three or four and distribute a piece of newsprint paper and a set of markers to each group.
11. Direct each group to spend 10 minutes creating a Venn diagram that compares and contrasts state and national powers. Students should be able to locate this information within their class textbook. (Reference the “Division of Powers” chart if necessary.)



The Laws of the Land

12. Display a blank Venn diagram for all students to see. Write the words “State Powers” and “National Powers” on the lines above the interlocking ovals.
13. Ask each group to list either a state, national, or a shared power for placement on this chart. As each group lists their power, they must also give a brief explanation of this power. Students should reference state laws—such as those regarding marriage and driving—as well as national laws—such as those regarding treason, trade regulation, etc.
14. For homework, have the students research three specific state laws in their assigned state.
15. Ask each student to write a definition of federalism on a slip of paper and hand it to the instructor, prior to being dismissed from class.

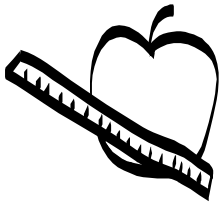
SESSION 2

Materials

- Newsprint paper (1 large sheet per student)
- Markers (1 per student)
- Tape
- Classroom text
- Writing paper

Procedures

1. Review the activities from the previous class session, focusing on the concept of federalism and its relationship to our national government. Display the Venn diagram from the previous session for all students to see.
2. Distribute a sheet of newsprint paper and a marker to each student. Direct the students to spend 10 minutes drawing a freehand replica of the coin’s reverse from the state that (s)he researched and listing the three state laws that they investigated for homework.
3. Direct the students to post their work around the classroom.
4. Allow 5 minutes of time for each student to explore their peers’ work and determine if there are any similarities among the state laws. Students should make note of any commonalities between the state laws displayed.
5. Regroup and discuss as a class the similarities and differences among the state laws. Review once again the national laws that were discussed and the differences and similarities between the two. Some questions to ask may include, “Who passed the state laws? To whom do these laws apply? How are they different from the national laws? Who passed the national laws? To whom do the national laws apply? What is the reason for giving states the power to define certain laws?”



The Laws of the Land

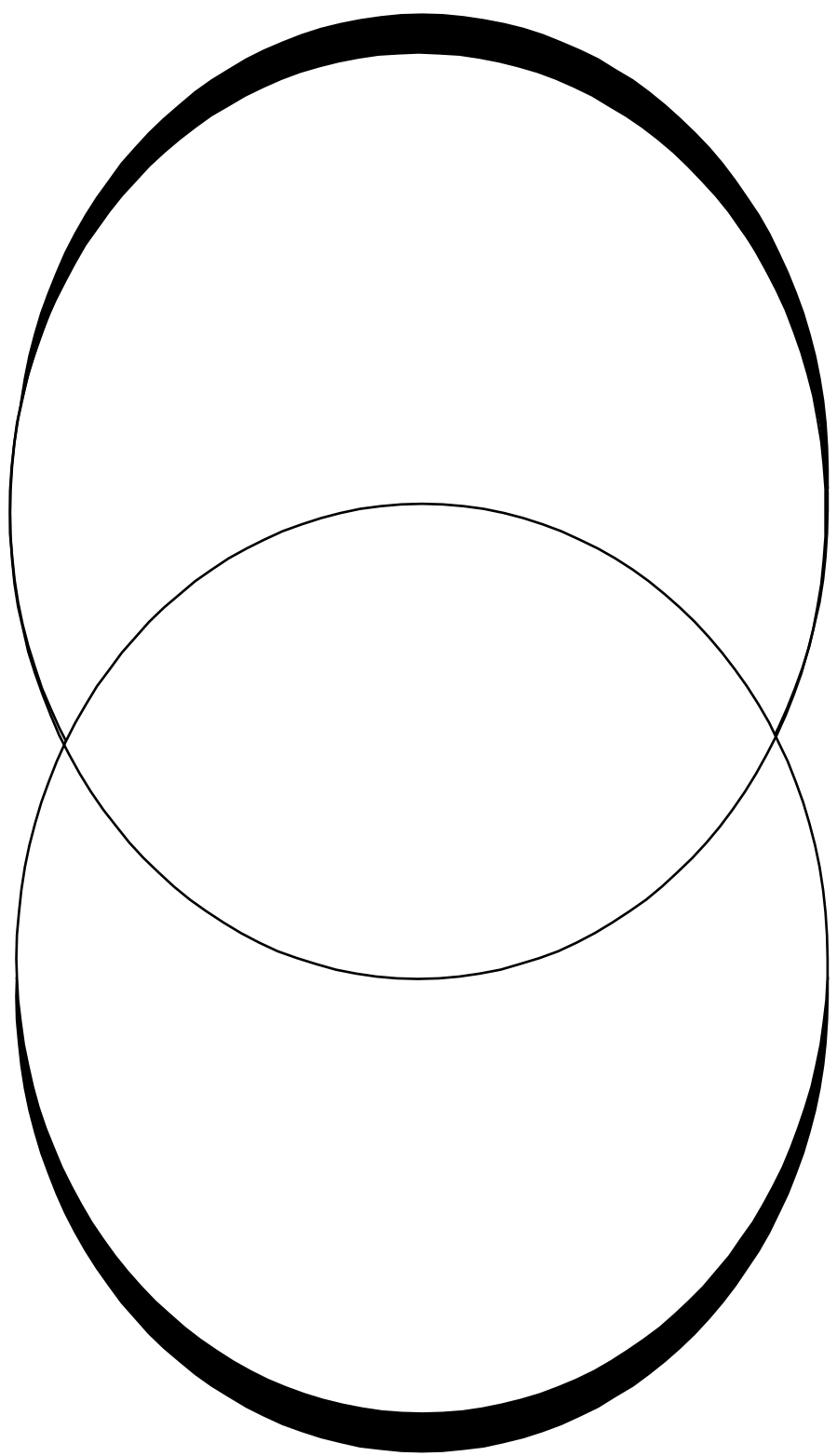
6. Assign each student a partner and instruct the students to brainstorm the pros and cons of the national government defining the laws that currently reside with the state (such as marriage laws). Students should consider their state's laws and those of other states. What differences do the students notice between states' positions? What are the positive and negative aspects of these powers remaining with the state? How does a state's position reflect federalism?
7. Distribute writing paper to each student. Once students have brainstormed this list of pros and cons, each student should write a persuasive essay reflecting their opinion as to whether or not certain laws should remain under the power of the state or become a national law. If students are unable to finish this work in class, they will complete their essay as a homework assignment.

EXTENSIONS

- Invite students to research the amendment process within the Constitution. They will also need to explain how this reflects federalism.
- Ask students to create an alternative to your state's quarter design. What images would they place on this coin that would reflect their state's history? What would they create for symbols of the national government?
- Have students research the meaning of "E Pluribus Unum." How is this reflected in the creation of the newly minted quarters?
- Conduct a debate based on the positions students have expressed in their persuasive essays.
- Have students look up the governing structure of their own state. They may create a diagram showing the similarities and differences between their state's governing structure and that of the national government.
- Have students research other countries that may have a similar structure of state vs. national government. (Mexico, Russia, or Ireland, for example). They may investigate whether or not the "states" of these countries have their own Constitution/laws that are separate from those of the national government. The student may present this to the class in a written or visual format.
- Invite the school's superintendent or principal to come into the class to discuss the state vs. national laws that the school is required to follow.

NAME: _____

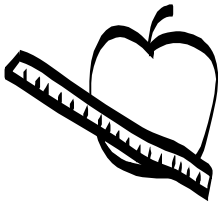
Venn Diagram





Division of Powers

FEDERAL GOVERNMENT POWERS	SHARED POWERS (BOTH FEDERAL AND STATE GOVERNMENTS)	STATE GOVERNMENT POWERS
Maintain military	Enforce laws (The state governments enforce different laws than the federal government)	Conduct elections
Declare war	Establish courts	Establish schools
Coin money	Borrow money	Regulate businesses within state
Regulate trade between states and with foreign nations	Protect the health and safety of the people	Establish local government
Make all laws necessary for carrying out delegated powers	Build roads	Regulate marriages
	Collect taxes	Assume other powers not given to the national government



4: Credit as Currency

Ancient World History

CLASS TIME

One 45- to 50-minute session

OBJECTIVES

Students will explain the use and principles of currency as it relates to the establishment and continuation of credit and banking systems.

NATIONAL STANDARDS

The standards used for these lesson plans reference the “10 Thematic Standards in Social Studies” developed by the National Council for the Social Studies (NCSS).

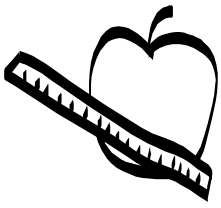
- **Culture**—Students should be able to construct reasoned judgments about specific cultural responses to persistent human issues
- **Time, Continuity, and Change**—Students should be able to investigate, interpret, and analyze multiple historical and contemporary viewpoints within and across cultures related to important events, recurring dilemmas, and persistent issues

TERMS AND CONCEPTS

- The United States Mint 50 State Quarters® Program
- Medium of exchange
- Legal tender
- Wealth
- Power
- Credit
- Bank

MATERIALS

- An envelope containing 2 or 3 coins from the 50 State Quarters Program (1 per group)
- Copies of class money (in dollars) (2 per student)
- Copies of homework passes (1 per student)
- Copies of “Deposit Slips” (1 per student)

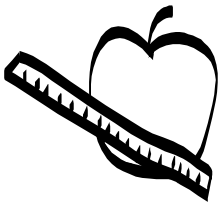


Credit as Currency

- Classroom text (1 per student)
- Chalkboard or whiteboard
- Chalk or markers
- Examples of checks, travelers checks, and credit/debit cards
- Copies of an “Ancient China: Banking and Credit” reading with information from a Web site, such as those available at:
 - china.tyfo.com/int/literature/history/20001026lit-story3.htm
 - www.travelchinaguide.com/intro/history/five_dynasty/ (paying close attention to the “Economy” section)
 - www.askasia.org/silk_roads/1000099/1000099c.htm

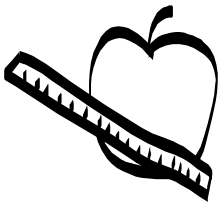
PROCEDURES

1. Conduct a warm-up session by listing the 6 lesson terms and concepts on the chalkboard. Divide the class into small groups of 4 students. Direct the groups to describe these terms in their own words and give an example of each.
2. Challenge students to come up with a unique, one-sentence definition for “money.” Pose the following questions to students to direct their thinking: What makes one thing “money” and another thing not? Can individuals in a particular country accept something other than the national currency as “money”? In what circumstances? Will a bank accept anything for deposit other than that which the country defines as “legal tender”? Under what circumstances?
3. Have groups read their definitions to the class. Identify definitions of money or pieces of the definitions that the entire class likes or agrees with. Using this information, create a class definition of “money.”
4. Repeat step 3 with each of the lesson terms and concepts.
5. Distribute envelopes containing new quarters to each group. Direct each group to examine the coins. Have students write a group response to the following question: What it would be like if quarters were the only form of legal tender in the United States?
6. Reconvene as a class and review group responses. Ask students to generate a list of problems that would arise if quarters were the only form of legal tender. If necessary, direct the students’ thinking with the following questions: How difficult would it be to purchase a television or an automobile using rolls of quarters only? Why would most people not feel comfortable carrying enough quarters to buy their groceries?
7. Discuss the general need for a different, acceptable medium of exchange and list other forms of alternative exchange media.



Credit as Currency

8. Have students imagine that coins and paper money were the only form of exchange media in the United States. Ask students to generate a list of problems that would arise. List problematic scenarios on the board. Acceptable responses may include; paying bills, large purchases such as a house or a car, etc.
9. In groups, have students analyze the scenarios. Direct students to determine which situations would be best rectified by a line of credit and which problems could be solved with other representations of legal tender, such as: checks, traveler's checks, and credit/debit cards. Have students justify their answers.
10. Ask students to discuss how people have come to trust items such as the check, the credit card, the debit card, or the money order or traveler's check as acceptable mediums of exchange. Include in the discussion that these items are not actually legal tender; they just represent it. Display samples of these and distribute for groups to inspect. Discuss with students what makes these alternative exchange media interchangeable with legal tender.
11. Ask students when they think banking and credit systems were first introduced in history. If necessary, explain to students that evidence of banking and credit systems can be found in ancient civilizations. Introduce the next activity by explaining to the students that they will be reading about the creation and expansion of banking and credit throughout ancient Chinese civilizations.
12. Direct student reading by asking students to compare the scenarios and resolutions in the reading to that which they brainstormed on the board in step 10.
13. Distribute one "Ancient China: Banking and Credit" reading to each student. Allow an appropriate amount of time for students to complete the reading.
14. Discuss with students the similarities/differences of the scenarios in the reading and those on the board. Ask students to analyze the factors contributing to these similarities and differences.
15. Direct each group to create a three- or four-sentence summary explaining the significance of credit to trade networks between China and other countries.
16. Ask the students to address the following questions in a class discussion: How did the early use of credit and banking by the Chinese influence other cultures? What impact did the expansion of credit and banking systems have on commerce in ancient China? Have students use the reading as evidence in their responses.

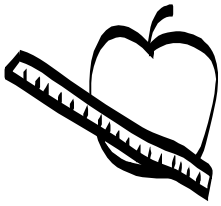


Credit as Currency

17. Introduce the next activity by explaining that the students will have the opportunity to use what they have learned in a class simulation. Appoint yourself to serve as “bank” to the student groups. Using their classroom text, allow students 5 to 10 minutes to research for more evidence of established banking and credit systems in ancient civilizations. For full “credit,” the student must indicate the page number where he or she found the evidence and write a short summary (2 or 3 sentences) of what he or she read.
18. Check student comprehension by asking students to list ancient civilizations that display evidence of established banking and credit systems. Assign one “credit” for each piece of evidence a student found in their texts. Have each student write the number of credits (s)he earned at the top of his or her paper .
19. Direct the students to add up their research “credits.” Distribute one “Deposit Slip” to each student and direct the students to record the number of earned credits on their deposit slips. Once the deposits have been deposited into the class “bank,” issue each student a class dollar for each credit he or she earned and allow them to exchange the money for a homework pass.

EXTENSIONS

- Assign individual students a particular country and have them trace its money and banking systems from its earliest civilization to 1500 AD.
- Have students investigate the relationship between available currency and inflation and fully research an example from ancient history
- Research a recent controversy specifically related to the devaluation of a world currency and trace that country’s “money history” from the establishment of that individual country up to the current controversy.



5: A World of Money

Modern World History

CLASS TIME

Four 45- to 50-minute sessions

OBJECTIVES

Students will identify, recognize, and appreciate continuing global traditions related to the creation of national currencies. They will evaluate and analyze the role currency plays in shaping a national or regional identity. They will discuss and predict how regional, cultural, and national identity influences the designers of world currency.

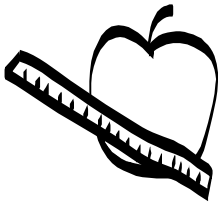
NATIONAL STANDARDS

The standards used for these lesson plans reference the “10 Thematic Standards in Social Studies” developed by the National Council for the Social Studies (NCSS).

- **Culture**—Students should be able to demonstrate the value of cultural diversity, as well as cohesion, within and across groups. Students should be able to construct reasoned judgments about specific cultural responses to persistent human issues.
- **Time, Continuity, and Change**—Students should be able to investigate, interpret, and analyze multiple historical and contemporary viewpoints within and across cultures related to important events, recurring dilemmas, and persistent issues, while employing empathy, skepticism, and critical judgment.
- **Individual Development and Identity**—Students should be able to articulate personal connections to time, place, and social and cultural systems.
- **Individuals, Groups, and Institutions**—Students should be able to analyze group and institutional influences on people, events, and elements of culture in both historical and contemporary settings.

TERMS AND CONCEPTS:

- The United States Mint 50 State Quarters® Program
- Legal tender
- Emblem
- Patriotism
- Reverse (back)
- Commemorative
- Symbolism
- Circulating coin
- Bust
- Medium of exchange
- Motto
- Nationalism
- Obverse (front)
- Designer



A World of Money

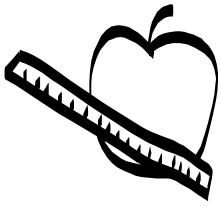
SESSION 1

Materials

- Chalkboard or whiteboard
- Chalk or markers
- Chart paper
- Packets of U.S. coins including: 1 Lincoln cent, 1 nickel, 1 dime, 1 bicentennial quarter, 1 other quarter, and 1 Kennedy half-dollar or 1 Susan B. Anthony or golden dollar (1 per group)
- Packets of quarters including your state's quarter, if available, and 2 other new quarters (1 per group)
- Copies of the "Quarter Information" sheets on pages 46 to 57 (1 packet per group)
- Packets of a variety of foreign currencies or photocopies of the images of these currencies (1 per group)
- Copies of the "Research Homework" page (1 per student)
- Classroom text (1 per student)

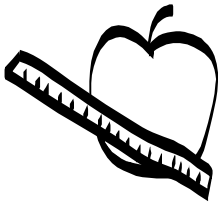
Procedures

1. Post the following terms and concepts on the chalkboard; medium of exchange, legal tender, commemorative, motto, and emblem. Direct students to describe these terms in their own words, giving an example of each. Review student responses and attend to any student questions.
2. Introduce the lesson with a discussion on the symbolic value of currency in the United States. Make it clear to students that symbolic value is not the same concept as face value or spending power. Encourage students to discuss whether a dollar bill is more, less, or similarly symbolic of America than the United States flag. Have students consider what makes a United States one-cent coin (penny) more "valuable" to someone from the United States than a similar-looking Canadian one-cent coin. Challenge students to generate a list of features on our currency that identify it immediately as American.
3. Write the title "Symbols" at the top of a piece of chart paper. Create a 3-column chart and label each column "Circulating Coins," "Circulating Quarters," and "Foreign Currency," respectively.
4. Compile and display a list of the specific symbols that students suggest best represent America. (Encourage students to think of symbolic objects such as "eagle" or "Statue of Liberty" as opposed to symbolic concepts such as "freedom" or "patriotism.") Write these responses in the column labeled "Circulating Coins."



A World of Money

5. Divide the class into groups of 4 and distribute one packet of U.S. coins to each group.
6. Direct groups to inspect the coins and list the specific characteristics they find that could be “symbolic” of America. Direct students to write as a group a brief explanation of the national or cultural significance of each of these symbols. Challenge students to consider if there is any symbol of cultural significance unique to America.
7. Distribute one packet of new quarters to each group. Allow students an appropriate amount of time to compare the new quarters to the other American coins. Give each group 5 minutes to generate 3 distinct American symbols found only on the quarters.
8. In the “Circulating Quarters” column of the chart, record the groups’ findings. Ask your students to observe the findings and determine whether there is a common theme that runs through the responses. Discuss why a government would choose to change the look of its official currency and why the United States minted the new quarters.
9. Have students list and explain what the students like and do not like about the new U.S. quarter designs, writing their thoughts on their own paper. Encourage students to share their responses, and compile a “pros and cons” list on a new piece of chart paper to keep track of student input. Ask students to discuss what one can tell about a particular state just from looking at that state’s quarter design.
10. Distribute one packet of foreign coins and/or bills (or images of these currencies) to each group. Direct groups to inspect and analyze the foreign currency.
11. Have each group generate a list of symbols they find on the foreign currency and predict what cultural or national significance the symbols may represent. Write student responses in the “Foreign Currency” column on the 3-column chart.
12. Ask students to consider what is similar or different from the symbols represented on American currency. Have students observe whether or not there is a common theme found on much of the currency (both foreign and American) and what that theme might be. Ask students to also examine what that common theme might suggest about governments in general.
13. Distribute one “Research Homework” page. Introduce the students’ homework assignment by explaining that they will be exploring the history of one nation among those represented on the examples of foreign coins in class today.
14. Assign a different foreign country to each group (representing each country of the foreign currency) as a topic for their research. Allow students to use the remainder of class time to begin the assignment.
15. Save all chart paper for use during the next session.



A World of Money

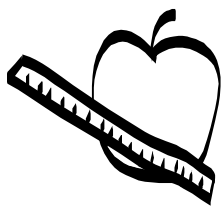
SESSION 2

Materials

- Lined paper (1 piece per student)
- Packets of U.S. coins including 1 Lincoln cent, 1 nickel, 1 dime, 1 bicentennial quarter, 1 other quarter, and 1 Kennedy half-dollar or 1 Susan B. Anthony or 1 golden dollar (1 per group)
- Packets of quarters including your state's quarter, if available, and 2 other new quarters (1 per group)
- Copies of the “Quarter Information” packet on page __ (1 packet per group)
- Chalkboard or whiteboard
- Chalk or markers
- Packets of a variety of foreign currencies or photocopies of the images of these currencies (1 per group)
- Copies of two “Euro in Western Europe” case studies, developed using the “Sample Template” (1/2 class set)
- Copies of two “Former Soviet States and Their Currencies” case studies developed using the “Sample Template” (1/2 class set)

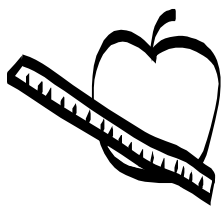
Procedures

1. Review the concept of symbolism and the role it plays in shaping a national identity. Discuss values that many nations seem to share with each other and whether those values are universal to all nations. Review how symbols and mottos are used on currency to represent a nation's values.
2. Divide students into their groups from session 1 and distribute to each group one packet of United States coins, one packet of new quarter samples, world currency samples or images, and lined paper. Direct the students to also retrieve their “Quarter Information” packet from the previous session. Each student should have the completed research assignment from the previous session.
3. Post the chart papers from session 1 while students are gathering materials.
4. Use the packet of quarter designs to spark a discussion on the reasons that currency tends to feature certain symbols and not others. Review the “likes” and “dislikes” chart from session 1. Have students examine which symbols represented on the new quarters are meaningful to all Americans and which symbols would be more meaningful to Americans from a particular region. Ask students if regional identity is more important to Americans than a national identity, or if they can think of a time in our nation's past when regional identity has been more important than national identity. Have students summarize if that issue was resolved and how. Challenge students to examine how the use of symbols encourages patriotism and what evidence they can use to support their response.



A World of Money

5. Write “E Pluribus Unum” on the chalkboard. If necessary, define the Latin saying (“From Many, One”) for the students. Under the motto, draw a T- chart for listing the positive (+) and negative (-) aspects of having each represented on our own national currency.
6. Direct the students to generate responses in their notes for each chart. Share student responses and record them on the chart.
7. Lead a class discussion by asking students why we should have a Latin saying on our currency and what the tradition of using Latin might say about American values. Ask students to consider if this value is still relevant today. Have students argue whether or not we should simply use the translation, since few Americans understand Latin.
8. Encourage students to spend a few minutes sharing as a class their research from the night before. Have students list on their own papers any common themes related only to the symbols represented on world currencies. Discuss which types of symbols are most frequently used and what might explain the popularity of certain symbols. Consider whether the symbols are consistent among nations throughout a geographic region and what languages, cultures, or traditions the nations might share.
9. Distribute the case studies to the groups; half of the groups should receive two “Euro in Western Europe” case studies. The other half of the groups should receive two “Former Soviet States and Their Currencies” case studies. Explain that the students will be considering the unique circumstances of their assigned regions.
10. Give groups 5 to 10 minutes to analyze the case studies and write down specific problems they find with the currency system illustrated in their case study.
11. Reconvene and allow students to share their findings. Explain to students that the former republics of the Soviet Union moved from a common currency (the ruble) to independent national currencies while Western European nations were giving up independent currencies in favor of a common currency (the euro).
12. Have each group spend 3 to 5 minutes preparing an outline to explain the benefits and drawbacks of having a common currency. Instruct students to identify the major issues individual countries in Western Europe face when making the switch to a common currency and any issues of national pride and identity that must be acknowledged. Have students analyze the role that nationalism plays in the creation of an independent currency in a multiethnic nation and how a nation would decide which symbols would be meaningful to everyone who would have to use the currency.
13. Ask the students to decide whether the average American identifies more with Europe’s concept of a common currency or with the former Soviet Republic’s concept of an independent national currency. Encourage the students to use the new quarter samples in their response.



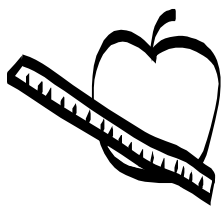
A World of Money

14. Allow groups to use the remainder of the class time to brainstorm possible responses to the following question: Do the benefits of a common currency outweigh the drawbacks of independent, regional currencies? Students should prepare both affirmative and negative responses for a mini-debate to take place during the next session.

SESSION 3

Materials

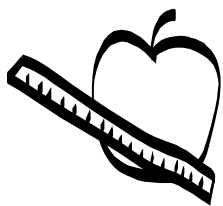
- Chalkboard or whiteboard
- Chalk or markers
- Chart paper
- Unlined paper (several sheets for each group)
- Black magic marker (1 per group)
- Packets of U.S. coins including: 1 Lincoln cent, 1 nickel, 1 dime, 1 bicentennial quarter, 1 other quarter, and 1 Kennedy half-dollar or 1 Susan B. Anthony or golden dollar (1 per group)
- Packets of quarters including your state's quarter, if available, and 2 other new quarters (1 per group)
- Copies of the "Quarter Information" sheets on pages 46 to 57 (1 packet per group)
- Packets of a variety of foreign currencies or photocopies of the images of these currencies (1 per group)
- Copies of the "North American Intra-Continental Currency" scenario (1 per group)
- Copies of the "Currency Design Checklist" (1 per group)
- Classroom text (1 per student)
- A reserved computer lab with Internet access
- Research material on Mexican currency, such as those available at:
 - www.cmm.gob.mx/cmm/indice_i.htm
 - www.cmm.gob.mx/cmm/servicios/servi_i.htm
- Research material on Canadian currency such as those available at:
 - www.mint.ca/en/index_home2.htm?cookie%5Ftest=1
 - www.ghmcintyre.com/newpage1.htm
- Access to United States Mint information found at www.usmint.gov/about_the_mint/



A World of Money

Procedures

1. Have students review their arguments from session 2. Write the mini-debate question on the board. “Do the benefits of a common currency outweigh the drawbacks of independent regional currencies?”
2. Stage at least 3 student volunteers for both affirmative and negative positions in the front of the classroom. Tape one piece of chart paper to the chalkboard for each group and one piece between the two groups.
3. Allow the affirmative group 3 minutes to present their case. They should list their main support items on their piece of chart paper.
4. Allow the negative group 3 minutes to present their case. They should list their main support items on their piece of chart paper.
5. Discuss with the entire class the merits of both arguments and allow students to decide for themselves which side made the better case. Leave the sheets on the chalkboard for later use by groups.
6. Divide the class into their groups of 4 from session 1. Distribute to each group unlined paper, markers, and the 3 currency packets (U.S. coins, quarters, and foreign currency). Direct the students to retrieve their “Quarter Information” packets from session 1.
7. While the students are gathering materials, post the chart paper from sessions 1 and 2 about common currency symbols.
8. Distribute to each group one “North American Intra-Continental Currency” scenario sheet. Introduce the activity by explaining to students that the scenario will require them to create a common currency between The United States, Canada, and Mexico. Explain that the students must review and incorporate each of the lesson terms from session 1 into their currency design proposal. Inform the students that each group member should represent the interests of only one country. The fourth student in each group should act as a mediator.
9. Visit the computer lab with your students. Allow students 3 to 5 minutes to brainstorm a list of major historical events, figures, or symbols that would have significance to one or more of the three nations and would therefore become potential ideas to incorporate into a new currency design scheme. Allow them to use their classroom text, the Internet, or their own research in brainstorming these topics.
10. Distribute one “Currency Design Checklist” to each group. Review the checklist with the students, outlining the elements each group must produce.
11. Allow the students time to research and prepare drafts of their proposed currency designs. Encourage groups to keep their ideas to themselves to prevent duplication among groups.



A World of Money

12. Inform each group that their final design proposal should be ready for presentation during the next session. Remind the students that each member of the group should assume responsibility for some part of the assignment.

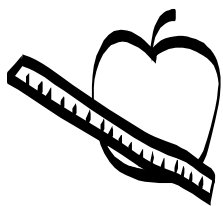
SESSION 4

Materials

- Chart paper
- Packets of U.S. coins including: 1 Lincoln cent, 1 nickel, 1 dime, 1 bicentennial quarter, 1 other quarter, and 1 Kennedy half dollar or 1 Susan B. Anthony or golden dollar (1 per group)
- Packets of quarters including your state's quarter, if available, and 2 other new quarters (1 per group)
- Copies of the "Quarter Information" sheets on pages 46 to 57 (1 packet per group)
- Packets of a variety of foreign currencies or photocopies of the images of these currencies (1 per group)

Procedures

1. Review the scenario from the previous session. Remind students that their group is pretending to be an international committee formed to design and produce a common currency for the North American countries of the United States, Canada, and Mexico. Ask students to share any major issues they had to resolve before actually drafting a coin or bill. Discuss with students what strategies they used to overcome these obstacles.
2. Have students meet in their groups and direct them to prepare for the group presentations.
3. Divide the class in half (leaving all groups intact). Direct each group to present its currency design proposals to its half of the class. Allow the students just 15 minutes to complete all presentations.
4. Have the students nominate the three best coins and two best bills from all the presentations they heard. The students must include any necessary support or reasoning for the nominated currency.
5. Assign (or have each group select) one spokesperson from each half of the class to present one currency design proposal to the entire class. Allow each spokesperson just 4 minutes for the presentation.
6. Allow students 3 minutes for open discussion on the merits or problems of both proposals. Have students focus on specific issues. Have students determine if all of the coins and bills are representative of all three nations and/or if all groups, genders, or races are equally represented. Have students analyze the symbols or mottos to determine if they are culturally or regionally biased in any way.

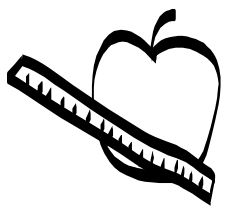


A World of Money

7. Assess the 10 separate “currency samples” and choose (randomly or not) 3 coins and 2 bills for “minting” and/or “printing.” Allow students time to inspect your choices and comment on the final selection process. Discuss with your students whether a small committee should be charged with the task of designing an international currency without input from the citizens. Ask students what currency designers must consider in regard to regional, cultural, and national identity. Have students generate ways that designers can reach out to all groups without alienating any one group.
8. Direct students to look at their own designs. Ask them to critique their own creations for regional, national, or cultural bias. Challenge any student who feels that their design would better represent a common currency than the one selected to defend their rationale.
9. Return students to their groups of 4 and distribute one United States currency packet and one packet of U.S. quarters to each group. Direct the students to retrieve their “Quarter Information” packets from session 1. Have each group review the displayed chart papers from session 1. Having thought about giving up our national currency for one that incorporates two very different countries, ask students how their feelings toward the new quarters have changed. Looking at the chart of likes and dislikes, have students discuss whether this chart is still an accurate representation of their opinions. Discuss with your students whether our national currency includes enough symbols that are meaningful to all Americans.
10. Assign the students a short essay on their evaluation of the 50 State Quarters Program and similar programs in the future. Suggest the title “Changes to make in the next ‘quarter century.’”

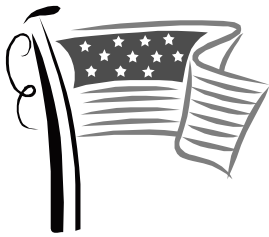
EXTENSIONS

- Have students prepare an argument supporting a major change to our national currency. The argument should include the specific changes the student would make and concrete support that could justify the change.
- Have students research specific examples of commemorative coins to show regional or national symbolism.
- Introduce students to older American coins. Invite them to explore the “Coin of the Month” section of the United States Mint H.I.P. Pocket Change™ Web site at www.usmint.gov/kids/index.cfm?fileContents=/kids/coinnews/cotm/cotmppp.cfm, or provide them old coin auction catalogs, with the goal of determining which symbols have been used since the beginning of our nation and how they’ve been represented in different ways.



A World of Money

- Allow artistically gifted students the opportunity to re-design the final currency proposal into finished products for display.
- Ask students to develop a public relations campaign to raise support for the new international currency.
- Allow students to create a commercial as part of the advertising campaign for the new currency.
- Invite your students to explore the Citizen Coin Advisory Committee run by the United States Mint. How does one become a member of this committee? For what is this committee responsible?



NAME _____

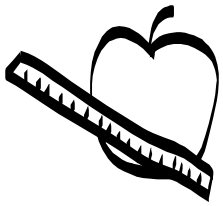
Research Homework

Assigned Country _____

Directions: Use information from your textbooks to outline a brief history of your assigned country (or territory) from 1500-present. Note any significant political, cultural, or economic issues the country may have experienced. Your group may divide the work and prepare the findings as a presentation to be given to the class tomorrow.

Questions to consider:

- Has the country had its political boundaries changed in recent years?
- Is the country a comparatively “young” nation?
- What symbols on the currency represent modern events or figures?
- Has the currency in this country (or region) changed recently?
- Why did it change?
- Was there any public discussion over the changes?



Coin Case Study (1)

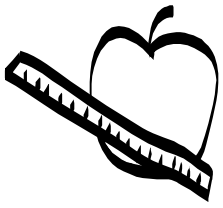
COUNTRY'S NAME _____

TOPIC	INFORMATION FOR COUNTRY
Background	In this section, include some history of the country and its economy. Add background information for this country's recent decision to change its currency.
Independence	In this section, list information about the independence of this nation (when and how it was declared).
National Holiday(s)	List any holidays related to this nation's independence.
Ethnic groups	List all the major ethnic groups who live in this nation. Include the percentage of the population that each group comprises.
Religions	List the major religions represented in this country and the percentage of the population that comprises each religion.
Language(s)	List the predominant language(s) spoken in this country.
Currency	List the currency used in this nation and some of the history of its introduction into circulation.
Currency code	List the currency code associated with the currency of this nation.

Images of country's coinage (obverse and reverse of each coin)

Explanation of currency designs

Quotes relating to the recent change in currency and/or the coins' display of national identity



Coin Case Study (2)

Information about the Euro can be found at Web sites such as:

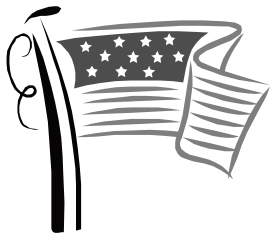
- www.euro.ecb.int/en.html
- europa.eu.int/euro/entry.html
- www.eurocoins.co.uk
- www.arena.uio.no/publications/wp98_1.htm
- iquebec.ifrance.com/worldcoins/
- workers.labor.net.au/93/c_historicalfeature_dollar.html

General country information can be found at Web sites such as:

- www.odci.gov/cia/publications/factbook/
- www.infoplease.com/countries.html

Information about the former Soviet States and their currencies can be found at Web sites such as:

- workers.labor.net.au/93/c_historicalfeature_dollar.html
- www.azer.com/aiweb/categories/magazine/21_folder/21_articles/21_economics.html
- www.ibs.ee/ibs/economics/environment.html www.kcshop.com/foreigncurrency/LithuaniaCurrency.htm
- www.adb.org/Documents/Books/ADO/2001/Update/car_update.asp
- www.angelfire.com/sd/tajikistanupdate/



North American Intra-Continental Currency

Background: Imagine that, by the year 2015, the European Union had grown and the strength of the European common currency, the euro, continued to gain power against all other currencies in the world. With the dollar and yen at historic lows, many international groups investigated the amazing power of the euro and attempted to duplicate the success. The Japanese were quick to lead the movement for a common Asian currency and found willing partners in Vietnam, Korea, Singapore, and Taiwan. By 2018, just 3 short years later, the new currency had surpassed the dollar and was second in strength only to the euro.

Scenario: Imagine that the year is 2020 and the United States, Canada, and Mexico have agreed to adopt a single common currency for use by citizens of all three countries. After *much* public debate and controversy in each country, the governments have each sent a delegation to an undisclosed, top-secret island in international waters to draft design suggestions for the new currency. Each delegation will join with members from the other two delegations to form smaller groups of three. (If a fourth person joins the group, he or she will have “mediator status” only, without any voting capacity within the group). The groups will be sent to different areas of the island and will have *no contact with each other*. Each group will have textbooks, Internet access (if pre-arranged and available), personal research brought to the island, paper, pencils, black magic markers, and a “Currency Design Checklist” to follow. Each member of the group must remain in “country character” throughout the design process and must back up his or her suggestions with research evidence.

Resources: You might find the following Web sites helpful in your research.

Common currency websites:

- www.theeurodebate.co.uk/
- www.thesinglecurrency.net/
- www.euro.gov.uk/
- www.singlecurrency.co.uk/

Canada:

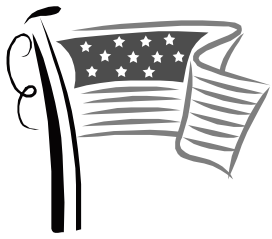
- www.mint.ca/en/index_home2.htm?cookie%5Ftest=1
- www.ghmcintyre.com/newpage1.htm

Mexico:

- www.cmm.gob.mx/cmm/indice_i.htm
- www.cmm.gob.mx/cmm/servicios/servi_i.htm

United States:

- www.usmint.gov
- www.usmint.gov/about_the_mint/



NAME _____

Currency Design Checklist

Directions: Use the following checklist in designing your currency. Be sure to include ALL of the following elements.

- ___ Three coins and two bills only

- ___ Motto (acceptable and symbolic to all three nations AND represented consistently on all coins and bills)

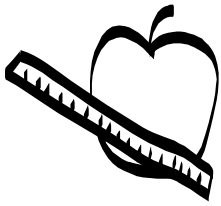
- ___ Date of minting

- ___ Unique or "catchy" name for the new currency

- ___ Explanation of the historic or cultural significance of the symbols used

- ___ One well-written paragraph explaining how this new currency would benefit each of the three countries of North America

- ___ One statement from each group member indicating individual contributions to the group effort



You Can Bank On It!

Economics

CLASS TIME

Four or five 45- to 50-minute sessions

OBJECTIVES

Students will thoroughly understand the purpose and functions of the Federal Reserve System and its effect on our nation's economy. They will learn that monetary policies are decisions by the Federal Reserve System that lead to changes in the supply of money and the availability of credit. Changes in the money supply can influence overall levels of spending, employment, and prices by inducing changes in interest rates charged for credit and by affecting the levels of personal and business investment spending.

NATIONAL STANDARDS

The standards used for these lesson plans refer to the “10 Thematic Standards in Social Studies” developed by the National Council for the Social Studies (NCSS) and the “Voluntary National Content Standards in Economics” developed by the National Council on Economic Education (in partnership with the National Association of Economic Educators and the Foundation for Teaching Economics).

- **Social Studies: Production, Distribution and Consumption**—Describe a range of examples of the various institutions that make up economic systems such as households, business firms, banks, government agencies, labor unions, and corporations.
- **Economics: Monetary and Fiscal Policy**—Students will understand that the Federal Reserve System's monetary policy influences the overall levels of employment, output, and prices.

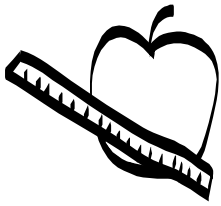
TERMS AND CONCEPTS

Definitions of these terms and others that relate to the Federal Reserve System can be found at Web sites such as:

- www.federalreserveeducation.org/fined/glossary.cfm
- www.frbsf.org/tools/glossary/glossReg.html
- minneapolisfed.org/glossary.cfm

The relevant terms and concepts are:

- The United States Department of the Treasury
- The United States Mint
- The Bureau of Engraving and Printing
- 50 State Quarters® Program
- Federal Reserve Notes
- Circulating currency



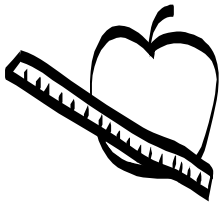
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- Minting vs. printing of money
- Seigniorage (SAYN–yo-rij)
- Federal Reserve System (“the Fed”)
- Interest rates
- Reserves
- Flow of money and credit
- Treasury securities
- Inflation
- Banking system
- Gross Domestic Product (GDP)
- Discount rates
- Business cycle
- Unemployment

SESSIONS 1 AND 2

Materials

- 1 quarter from the 50 State Quarters Program
- 1 overhead transparency of the “50 State Quarters® Program Overview” sheet on page 59 (optional)
- 1 one dollar bill
- A reserved computer lab with Internet access (preferable) or texts that simply explain the Federal Reserve System and the United States Mint (optional). Order any of the following publications for free from the New York Federal Reserve Bank at www.newyorkfed.org/publications/frame1.cfm. Click on “Federal Reserve System” to view the following titles:
 - The Story of the Federal Reserve System
 - The Story of Money
 - The Fed in Brief
 - The Federal Reserve Today
 - The Fed Today
 - You and the Fed
 - Federal Reserve Structure and Functions
 - In Plain English: Making Sense of the Federal Reserve
 - Introducing the FED
- Copies of the “Money in the Bank” Web questionnaire (1 per student)



You Can Bank On It!

Procedures

1. Begin the class with a discussion of recent changes to our nation's currency. Display a coin minted as part of the 50 State Quarters Program and ask students what they know about these quarters. Refer to the "50 State Quarters® Program Overview" sheet if necessary.
2. Display a dollar bill and ask students if they have seen any changes to our printed money lately, and why those changes may have taken place. Students should mention the recent changes to the twenty dollar bill for security against counterfeiting.
3. Holding up both the quarter and the dollar bill, ask the students which piece of currency they believe is more expensive to produce. Follow this question by asking which of the two will be in circulation longer. Students may discuss these topics, but the answers may not be definitive until later in the class period.
4. Discuss the organizations responsible for the production of our nation's money (The United States Mint and the Bureau of Engraving and Printing—both under the Department of the Treasury). Ask the students how new money gets into circulation. Briefly explain that an organization called the Federal Reserve Board determines the actual amount of money that is placed into circulation.
5. As a class, visit the computer lab.
6. Distribute a "Money in the Bank" Web questionnaire to each student. Allow students to independently read the questionnaire.
7. Explain that the students will research appropriate responses using the resources available online from the United States Department of the Treasury, the United States Mint, the Bureau of Engraving and Printing, and the Federal Reserve Bank. Also, explain that the students will only have two class periods to work on this Web questionnaire, and if they are not able to complete this work, they will be required to do so for homework.

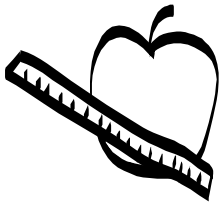
SESSION 3

Materials

- Completed copies of the "Money in the Bank" Web questionnaire
- Newsprint (one sheet per group)
- Markers (one package per group)

Procedures

1. Direct students to take out their "Money in the Bank" Web questionnaires worked on during the previous two sessions. Each student should have his or her own paper.
2. As a class, review the information learned during the previous session by discussing the basic roles that the United States Mint, the Bureau of Engraving and Printing, and the Federal Reserve System play in our country's economic system. Make sure the students can



You Can Bank On It!

properly define the terms introduced in the Web questionnaire.

3. Place students into small groups and provide each group with one sheet of newsprint and one package of markers. Direct the groups to use the information they learned through their Internet investigation to pictorially describe how the Federal Reserve System works.
4. As the groups complete their graphic organizers, direct them to locate another group with whom they can compare their work. The students should discuss any discrepancies between their illustrations (and understandings) of this process.
5. Direct one group to present its graphic organizer to the class. Make any corrections necessary so that the entire class has an accurate understanding of the process.
6. Direct the students to clearly explain the Federal Reserve System to someone else (not in their class) before the next day's session.

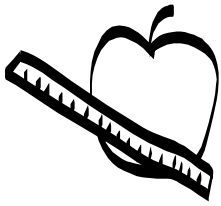
SESSION 4 (AND 5 IF NECESSARY)

Materials

- Completed Federal Reserve System graphic organizers
- Numbered slips of paper (equal to the number of groups from the previous session)
- A hat

Procedures

1. Review the information explored during the previous session by asking students to explain the purpose and functions of the Federal Reserve System, the locations of the Federal Reserve Banks, and the purpose of the Federal Reserve Board.
2. Have students describe their experiences in explaining the Federal Reserve System to a friend or family member. Was this difficult or easy to do? Did the students have any difficulty in conveying this information?
3. Explain that the students will be creating a living model based on the graphic organizers they developed during the previous session. This will allow them to demonstrate their understanding of the role that the Federal Reserve System plays in our nation's economy.
4. Distribute a "Living Model Rubric" to each student and review the requirements as a class.
5. Place the numbered slips of paper into a hat and allow a member from each group to select a number. This will determine the order for the presentations.
6. Each group should take turns organizing the students in the classroom to reflect the operations of the Federal Reserve System. Once the class is organized, the students will explain the roles of each group and how they affect each other.
7. The students who are not presenting should ask questions and share comments regarding the accuracy of the models.

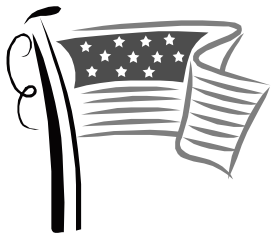


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8. Complete a “Living Model Rubric” for each group.

EXTENSIONS

- Direct your students to research why the federal government can’t simply print and mint more money in order to deal with the debt without deflating the value of our country’s money. Have students explore how this relates to the FOMC.
- Direct your students to research the Japanese economic problems especially as they relate to failed or underperforming banks. Have the students answer the following questions: How is Japan’s bank crisis contributing to the recession within the country? Does the country have a Federal Reserve System? If they do, how is it different from ours? If they don’t, how might instituting such an organization help Japan’s economy?
- Direct your students to research the current interest rate that the Federal Open Market Committee has set. When did the FOMC set this rate? How many times has the interest rate been raised or lowered in the past two years? What affect has these adjustments had on the economy?
- Direct your students to research the current interest rates that are available for various investment accounts over the past twelve months. Have students answer the following questions:
 - How much would you earn from a savings account? A Certificate of Deposit? A Treasury security?
 - How much interest would be charged currently for the loan on a house? A car?
 - Why are there differences between the rates the banks are giving for savings accounts and those charged on loans? Who gets the difference in money?
- Invite a financial planner or a banker to come into the classroom and explain the reserves kept by banks and the options an investor has within the current economy for saving and investing his or her money.
- Direct your students to research the current numbers regarding the GDP, inflation rate, and unemployment rate. Why would the FOMC be interested in these numbers when discussing its next adjustment of interest rates?



NAME _____ DATE _____

Money in the Bank (1)

Web Questionnaire

Using the United States Mint Web site (www.usmint.gov), answer the following questions. The Frequently Asked Questions (FAQs) section is a good place to start your search.

1. What is "seigniorage"?
2. How much does it cost to make one of the newly minted quarters?
3. What was the actual seigniorage of a quarter in 2002?
4. How does this minting program affect the federal budget? Does it bring money into the budget or is it a "bill" that the government has to pay?
5. How are coins placed into circulation?
6. How is money retired from circulation? What is the typical age of a paper bill when it is taken out of circulation? The typical age of a coin?



Money in the Bank (2)

Web Questionnaire

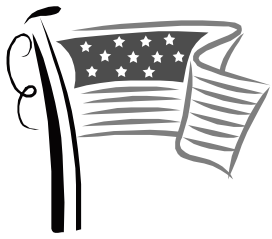
Using the Federal Reserve System's Web site (www.federalreserve.gov), answer the following questions:

7. What is the Federal Reserve System (the Fed) and what is its primary role?

8. What are the functions of the Fed?

9. Define the following terms:

- Monetary policy
- Money supply
- Open Market Operations
- Treasury Securities
- Primary Dealers
- Interest rate
- Gross Domestic Product (GDP)
- Inflation
- Recession



Money in the Bank (3)

Web Questionnaire

10. How many Federal Reserve Banks exist? Where are they located?

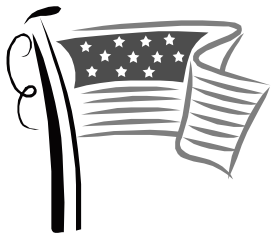
11. What are the responsibilities of the Federal Reserve Banks?

12. Does the Fed print money?

13. What is the purpose of the Board of Governors and who sits on this board?

14. What is the primary role of the Federal Open Market Committee?

15. How do the Federal Reserve Banks affect the increase of the money supply in our nation's economy?



Money in the Bank (4)

Web Questionnaire

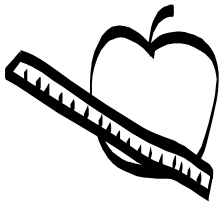
16. Describe what happens to interest rates if there is an excessive amount of money in circulation.

17. Describe what happens to interest rates if there is not enough money in circulation to meet the demands of society.

18. What does the Fed do in order to raise or lower interest rates?

Based on what you've learned, answer the following question:

19. When individuals pull the coins from the 50 State Quarters® Program out of circulation to add to personal collections, how might this affect our country's national debt?



Money in the Bank

Web Questionnaire—Key (1)

Using the United States Mint Web site (www.usmint.gov), answer the following questions:

1. What is “seigniorage”?

Seigniorage is a coin’s value on the open market less the actual cost to produce the coin.

2. How much does it cost to make one of the newly minted quarters?

In 2002, the cost to manufacture a quarter was about 8 cents.

3. What was the actual seigniorage of a quarter in 2002?

The cost to manufacture a quarter was about 8 cents and the purchasing power of a quarter is twenty-five cents, providing a seigniorage of about 17 cents per coin.

4. How does this minting program affect the federal budget? Does it bring money into the budget or is it a “bill” that the government has to pay?

The United States Mint generates a great deal of profit for the Department of the Treasury. Most of this revenue comes from seigniorage. The United States Mint also earns revenues through the sale of numismatic products such as coins, medals, and related products. These revenues often exceed \$1 billion and help to reduce the national debt.

5. How are coins placed in circulation?

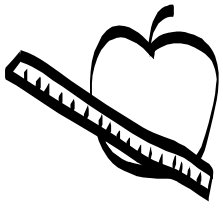
The United States Mint ships its coins to Federal Reserve Banks, which are responsible for putting coins (and paper money) into circulation and also for withdrawing them from circulation when they are worn out.

When a private bank needs coins for its customers, it purchases them from a Federal Reserve Bank. Banks have checking accounts at the Federal Reserve Banks, just as you do at your bank. To buy cash for you, your bank uses special checkbook money called a “reserve balance.”

The coins make their way back to the Federal Reserve Bank at some point because banks often accumulate more cash than they need for day-to-day transactions. Each bank deposits the excess cash into its checking account at a branch of the Federal Reserve Bank until its customers need it.

6. How is money retired from circulation? What is the typical age of a paper bill when it is taken out of circulation? The typical age of a coin?

Coins circulate from the Federal Reserve Bank to the private banks to you and back again until they are worn out—unfit for use. The Federal Reserve replaces those coins by ordering new ones from the United States Mint—and once those coins are minted, a new circulation cycle begins. A paper dollar lasts about 18 months in circulation. A circulating coin generally lasts 30 years or longer.



Money in the Bank

Web Questionnaire—Key (2)

Using the Federal Reserve System's Web site (www.federalreserve.gov/), answer the following questions:

7. What is the Federal Reserve System (the Fed) and what is its primary role?

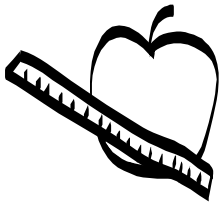
The Federal Reserve System is the central bank of the United States. It regulates and oversees the banking system as well as establishes the monetary policy of the U.S. Its goal is to keep the U.S. economy on a steady path towards low unemployment and steady growth.

8. What are the functions of the Fed?

The Federal Reserve's duties include conducting the nation's monetary policy by influencing money and credit conditions in the economy in pursuit of full employment and stable prices; promoting the stability of the financial system; providing banking services to depository institutions and to the federal government; and ensuring that consumers receive adequate information and fair treatment in their interactions with the banking system.

9. Define the following terms:

- **Monetary policy:** The actions made by the Federal Reserve to influence the availability and cost of money or credit in the U.S. economy in order to promote national economic goals.
- **Money supply:** The total amount of money available for transactions and investment.
- **Open Market Operations:** The practice of buying or selling government securities through an auction process in order to influence the volume of money and credit in our economy.
- **Treasury Securities:** Interest-bearing obligations of the U.S. government issued as a means of borrowing money to meet government expenditures not covered by tax revenues (including Treasury bills, Treasury notes, Treasury bonds, and savings bonds).
- **Primary Dealers:** Primary dealers are banks and securities brokerages that trade in U.S. Government securities with the Federal Reserve System.
- **Interest rate:** The percentage of additional money charged in the repayment of a loan, usually a percentage of the amount lent. Also, the percentage paid on a savings account.
- **Gross Domestic Product (GDP):** The total value of all the goods and services produced within a country's borders
- **Inflation:** A persistent increase in the overall price level, triggered when demand for goods is greater than the available supply or when unemployment is low and workers can command higher salaries.
- **Recession:** A significant decline in a nation's economic activity resulting from a decline in a nation's GDP. Recession usually results in increased unemployment, decreased consumer and business spending, and declining stock prices.



Money in the Bank

Web Questionnaire—Key (3)

10. How many Federal Reserve Banks exist? Where are they located?

There are twelve Federal Reserve Districts, each containing a primary Federal Reserve Bank. Many of these banks operate branch offices. The Federal Reserve Banks are located in Boston (MA), New York (NY), Philadelphia (PA), Cleveland (OH), Richmond (VA), Atlanta (GA), Chicago (IL), St. Louis (MO), Minneapolis (MN), Kansas City (MO), Dallas (TX), and San Francisco (CA).

11. What are the responsibilities of the Federal Reserve Banks?

The Federal Reserve Banks hold the cash reserves of depository institutions and make loans to them. They move currency and coin into and out of circulation and collect and process millions of checks each day. They provide checking accounts for the Treasury, issue and redeem government securities, and act in other ways as fiscal agent for the U.S. government. They supervise and examine member banks for safety and soundness. The Reserve Banks also participate in the Fed's primary responsibility: the setting of monetary policy.

12. Does the Fed print money?

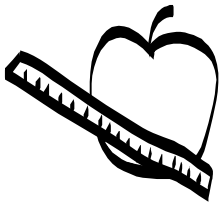
Although the Fed issues Federal Reserve notes (our nation's paper currency) and places them in circulation, the Fed does not print these notes or mint coins. The Bureau of Engraving and Printing (BEP) prints paper currency and the United States Mint produces our nation's coins.

13. What is the purpose of the Board of Governors and who sits on this board?

The Federal Reserve System's Board of Governors is comprised of seven members who are appointed by the President and confirmed by the Senate. The Board of Governors is based in Washington, DC, and works with the twelve regional Reserve Banks and advisory councils to conduct monetary policy, to supervise and regulate certain banking organizations, to operate many of the nation's payment systems, and to administer most of the nation's laws that protect consumer and credit transactions.

14. What is the primary role of the Federal Open Market Committee?

The Federal Open Market Committee consists of the members of the Board of Governors, the president of the New York Federal Reserve Bank, and (on a rotating basis) the presidents of four other Reserve Banks. This committee meets eight times a year to set guidelines for the purchase and sale of government securities in order to regulate the volume of money and credit in our nation's economy.



Money in the Bank

Web Questionnaire—Key (4)

15. How do the Federal Reserve Banks affect the increase of the money supply in our nation's economy?

The Fed does not control the supply of currency directly, but by raising or lowering the “federal funds” rate (a short term interest rate), the Fed affects this monetary supply indirectly—most often, by buying and selling Treasury securities.

As put by the Federal Reserve Bank of San Francisco:

Suppose the Fed wants the funds rate to fall. To do this, it buys government securities from a bank. The Fed then pays for the securities by increasing that bank's reserves. As a result, the bank now has more reserves than it wants. So the bank can lend these unwanted reserves to another bank in the federal funds market. Thus, the Fed's open market purchase increases the supply of reserves to the banking system, and the federal funds rate falls.

When the Fed wants the funds rate to rise, it does the reverse—that is, it sells government securities. The Fed receives payment in reserves from banks, which lowers the supply of reserves in the banking system, and the funds rate rises. (The Federal Reserve Bank of San Francisco, “What are the tools of U.S. monetary policy?” *U.S. Monetary Policy: An Introduction*. 2004. 27 July 2004 <<http://www.frbf.org/publications/federalreserve/monetary/tools.html>>.

16. Describe what happens to interest rates if there is an excessive amount of money in circulation.

If the Federal Reserve releases too much money to the banking system, the interest rate will likely decrease since there is more money available for people to borrow.

17. Describe what happens to interest rates if there is not enough money in circulation to meet the demands of society.

If the Federal Reserve releases too little money into the banking system, the interest rate will likely rise since there is less money available for people to borrow.

18. How does the Fed affect the raising or lowering of interest rates?

The Federal Reserve buys and sells Treasury Securities in order to add or remove money from the banking system. This will effect the raising or lowering of interest rates.

Based on what you've learned, answer the following question:

19. When individuals pull the coins from the 50 State Quarters® Program out of circulation to add to personal collections, how might this affect our country's national debt?

As these coins are pulled out of circulation, the demand for new currency rises. As the demand rises, the United States Mint produces greater quantities, creating more revenue (from seignorage), which is used to help pay off the nation's debt.



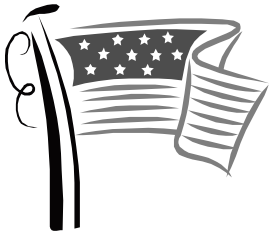
Living Model Rubric

GROUP MEMBERS _____

DATE _____

CATEGORY	CRITERIA				POINTS
	4	3	2	1	
Comprehension	The team clearly understood the topic in depth and presented their information in a convincing manner. The team could respond accurately to all questions asked.	The team clearly understood the topic and presented their information with ease. The team could respond accurately to most of the questions that were asked.	The team seemed to understand the main points of the topic and presented those with ease. The team could respond accurately to some of the questions asked.	The team did not show an adequate understanding of the topic. The team could not respond accurately to the questions asked.	
Accuracy	The team created a well-organized living model that clearly articulates the responsibilities and protocol of the Fed.	The team created a mostly organized living model that articulates the responsibilities and protocol of the Fed.	The team created a semi-organized living model that somewhat articulates the responsibilities and protocol of the Fed.	The team created a disorganized living model that does not articulate the responsibilities and protocol of the Fed.	
Participation	All group members participated and demonstrated equal comprehension of the diagram and living model.	Most group members participated and demonstrated comprehension of the diagram and living model.	Few group members participated and demonstrated comprehension of the diagram and living model.	One group member participated and demonstrated comprehension of the diagram and living model.	
Total Score					_____/12

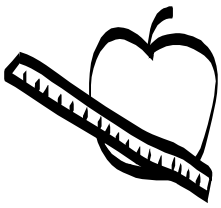
Teacher's Comments:



50 State Quarters® Program Overview

Launched in 1999, the United States Mint 50 State Quarters Program is a 10-year coin initiative commemorating each of the nation's states in the order that they ratified the U.S. Constitution. The 50 State Quarters program introduces the American populace to the history, geography, and heritage unique to each state.

Approximately every 10 weeks, a new quarter is released into general circulation (five quarters are released each year). The state design is displayed on the reverse (tails) of the quarter, and a portrait of George Washington appears on the coin's obverse (heads). Each quarter is minted for a period of 10 weeks.



Quarter Information

1999 (1)

Delaware

The Delaware quarter, depicting the historic horseback ride of Caesar Rodney, galloped onto the scene as it kicked off the much anticipated U.S. Mint's 50 State Quarters® Program.

Caesar Rodney was a delegate to the Continental Congress. On July 1, 1776, despite extreme illness, Rodney set off on the 80-mile journey to Philadelphia withstanding thundershowers and a severe summer heat wave. The next day, he arrived at Independence Hall just in time to cast the deciding vote in favor of our nation's independence. This native of Dover has also held more public offices than any other Delaware citizen. In addition to being an extremely dedicated delegate, Rodney was also a soldier, judge, and speaker of Delaware's Assembly.



State Capital: Dover
State Bird: Blue Hen Chicken
State Tree: American Holly
State Flower: Peach Blossom
State Motto: Liberty and independence
Entered Union (rank): December 7, 1787 (1)

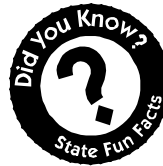
Nickname: First State
Origin of Name: Named for Lord De La Warr
State Song: "Our Delaware"

Pennsylvania

The Pennsylvania quarter, the second coin in the 50 State Quarters® Program, depicts the statue "Commonwealth," an outline of the state, the state motto, and a keystone. This design was chosen to further help educate people about the origins of our second state, founded on December 12, 1787.

The statue "Commonwealth," designed by New York sculptor Roland Hinton Perry, is a bronze-gilded 14' 6"

high female form that has topped Pennsylvania's state capital dome in Harrisburg, Pennsylvania, since May 25, 1905. Her right arm extends in kindness and her left arm grasps a ribbon mace to symbolize justice. The image of the keystone honors the state's nickname, "The Keystone State." At a Jefferson Republican victory rally in October 1802, Pennsylvania was toasted as "the keystone in the federal union." The modern persistence of this designation is justified in view of the key position of Pennsylvania in the economic, social, and political development of the United States.



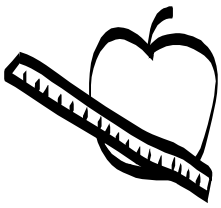
State Capital: Harrisburg
State Bird: Ruffed Grouse
State Tree: Eastern Hemlock
State Flower: Mountain Laurel
State Motto: Virtue, liberty, and independence

Entered Union (rank): December 12, 1787 (2)
Nickname: Keystone State
Origin of Name: ... In honor of Admiral Sir William Penn, father of William Penn
State Song: "Pennsylvania"

New Jersey

The New Jersey quarter, the third coin in the 50 State Quarters® Program, depicts General George Washington and members of the Continental Army crossing the Delaware River en route to very important victories during the Revolutionary War. The design is based on the 1851 painting by Emmanuel Leutze, "Washington Crossing the Delaware."

It was a cold Christmas night in 1776 and the Delaware River was frozen in many places. General George Washington calculated the enemy would not be expecting an assault in this kind of weather. He and his soldiers



Quarter Information

1999 (2)

courageously crossed the Delaware River into Trenton, New Jersey. Using surprise as their greatest weapon, Washington's army captured over 900 prisoners and secured the town. Later that night, his army continued towards Princeton, New Jersey, again taking the enemy by surprise. These two victories proved very important to his army as they gave the soldiers courage, hope, and newfound confidence. The supplies confiscated from their captives helped them survive the brutal winter of 1777.



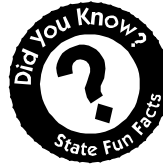
State Capital: Trenton
State Bird: Eastern Goldfinch
State Tree: Red Oak
State Flower: Purple Violet
State Motto: . . . Liberty and prosperity
Entered Union (rank): December 18, 1787 (3)

Nickname: Garden State
Origin of Name: From the Isle of Jersey in the English Channel

Georgia

The Georgia quarter, the fourth quarter released under the 50 State Quarters® Program, is a real peach. The selected design incorporates several symbols associated with this traditional, yet very diverse southern state.

Just from studying the Georgia quarter design, one can learn a lot about the fourth state of the Union. The selected design prominently features the peach—a symbol long associated with the state—within the confines of a silhouetted outline of the state. Live Oak sprigs border the central design paying homage to the official state tree, the Live Oak. And if you ever need to know the Georgia state motto, simply look across the top of the design, where the words “Wisdom, Justice, and Moderation,” grace a hanging banner.



State Capital: Atlanta
State Bird: Brown Thrasher
State Tree: Live Oak
State Flower: Cherokee Rose
State Motto: Wisdom, justice, and moderation

Entered Union (rank): January 2, 1788 (4)
Nickname: Empire State of the South
Origin of Name: In honor of King George II of England
State Song: “Georgia on My Mind”

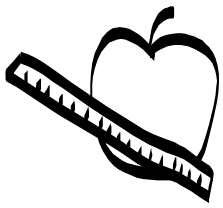
Connecticut

The Connecticut quarter, the last 50 State Quarters® Program coin issued in 1999, features “The Charter Oak,” an important part of Connecticut’s heritage and existence. On the night of October 31, 1687, Connecticut’s Charter was put to a test. A British representative for King James II challenged Connecticut’s government structure and demanded its surrender. In the middle of the heated discussion, with the Charter on the table between the opposing parties, the candles were mysteriously snuffed out, darkening the room. When visibility was reestablished, the Connecticut Charter had vanished. Heroic Captain Joseph Wadsworth saved the Charter from the hands of the British and concealed it in the safest place he could find—in a majestic white oak. This famous tree, “The Charter Oak,” finally fell during a great storm on August 21, 1856.



State Capital: Hartford
State Bird: American Robin
State Tree: White Oak
State Flower: Mountain Laurel
State Motto: . . . Qui transtulit sustinet
(He who transplanted still sustains)

Entered Union (rank): January 9, 1788 (5)
Nickname: Constitution State
Origin of Name: From an Indian word, “Quinnehtukqut,” meaning “beside the long tidal river” or “long river place”
State Song: “Yankee Doodle”



Quarter Information

2000 (1)

Massachusetts

The Massachusetts quarter, the first quarter of the new millennium, features a design of “The Minuteman,” a famous statue that stands guard at The Minuteman National Historical Park in Concord, Massachusetts.

The selected design captures a piece of the Bay State’s exceptional history. The Minutemen played a big role in protecting our nation, as they rallied together to help defeat the British during the Revolutionary War. These small, influential forces consisting of farmers and colonists, were always at-the-ready and were trained to assemble and fight on just a minute’s notice-hence the term “minutemen.”



State Capital: Boston
State Bird: Chickadee
State Tree: American Elm
State Flower: Mayflower
State Motto: Ense petit placidam
sub libertate quietem

(By the sword we seek peace, but
peace only under liberty)

Entered Union (rank): February 6, 1788 (6)
Nickname: Bay State
Origin of Name: From Massachusetts tribe of Native
Americans, meaning “at or about the great hill”
State Song: “All Hail to Massachusetts”

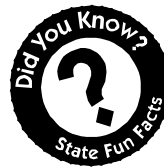
Maryland

The Maryland quarter, the second in the Year 2000 series, highlights the striking dome of the Maryland Statehouse.

Through its new quarter, our seventh state shares its pride for the honored Maryland Statehouse. A distinctive building dating back to 1772, it features the country’s largest wooden dome built without nails. Besides housing Maryland’s colonial legislature, it was also crucial to our national history. From 1783-1784, the Maryland Statehouse served as the nation’s first

peacetime capital. The Treaty of Paris was ratified here, officially ending the Revolutionary War. A treasure preserved, the Statehouse continues as the country’s oldest state capital building still in legislative use.

Leaf clusters from the official state tree, the White Oak, and the nickname the Old Line State complete the selected design. Maryland is nicknamed the Old Line State in honor of its “troops of the line.” These troops won praise from George Washington, who was Commander-in-Chief of the Continental Army during the Revolutionary War.



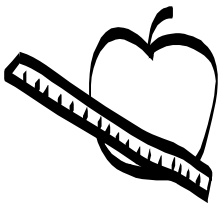
State Capital: Annapolis
State Bird: Baltimore Oriole
State Tree: White Oak
State Flower: Black-Eyed Susan
State Motto: Fatti maschii, parole
femine (Manly deeds, womanly words)

Entered Union (rank): April 28, 1788 (7)
Nickname: Old Line State
Origin of Name: In Honor of Queen Henrietta Maria
(wife of King Charles I of England)
State Song: “Maryland! My Maryland!”

South Carolina

The South Carolina quarter, the eighth coin released under the 50 State Quarters® Program, shows key state symbols-a Palmetto Tree, the Carolina Wren, and the Yellow Jessamine. The Palmetto Tree represents South Carolina’s strength. The Carolina Wren’s song symbolizes the hospitality of the state’s people. The Yellow Jessamine, a delicate golden, bloom-a sign of coming spring-is part of South Carolina’s vast natural beauty. An outline of South Carolina, and a star indicating the capital, Columbia, form the quarter’s background.

The Carolina Wren, the state bird, and the Yellow Jessamine, the state flower, are native throughout South Carolina. The importance of the Palmetto Tree, the state tree, dates back to the Revolutionary War. In



Quarter Information

2000 (2)

1776, colonists in a small fort built of Palmetto logs successfully defeated a British fleet trying to capture Charleston Harbor. Since then, South Carolina has been called “The Palmetto State.”



State Capital: Columbia
State Bird: Carolina Wren
State Tree: Palmetto
State Flower: Yellow Jessamine
State Mottos: Animis opibusque parati (Ready in soul and resource) and Dum spiro spero (While I breathe, I hope)

Entered Union (rank): May 23, 1788 (8)
Nickname: Palmetto State
Origin of Name: In honor of King Charles I of England
State Songs: “Carolina” and “South Carolina on My Mind”

New Hampshire

The New Hampshire quarter, the ninth coin released under the 50 State Quarters® Program, honors one of the state’s most unique natural attractions, “The Old Man of the Mountain.” The state’s motto, “Live free or die,” and nine stars, representing New Hampshire being the ninth state to ratify the Constitution, complete the design.

“The Old Man of the Mountain” is a rock formation that can be found on Mt. Cannon in the Franconia Notch gateway to Northern New Hampshire. From the right view, this unique rock formation, comprised of five layers of Conway red granite, depicts the distinct profile of an elderly man gazing eastward. Geographers believe that the layers of granite were positioned by the melting and slipping away action of an ice sheet that covered the Franconia Mountains at the end of the glacial period-some 2,000 to 10,000 years ago. Today, the formation, measuring over 40 feet high with a lateral distance of 25 feet, is held in place by cables and turnbuckles to prevent further slipping and possible destruction.



State Capital: Concord
State Bird: Purple Finch
State Tree: Paper Birch
State Flower: Purple Lilac
State Motto: Live free or die
Entered Union (rank): . June 21, 1788 (9)

Nickname: Granite State
Origin of Name: From the English county of Hampshire
State Song: “Old New Hampshire”

Virginia

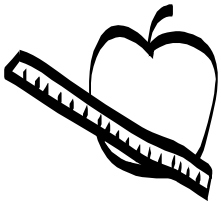
The Virginia quarter, the tenth coin released under the 50 State Quarters® Program, honors our nation’s oldest colony, Jamestown, Virginia. Jamestown turns 400 years old in 2007. The selected design features the three ships, Susan Constant, Godspeed, and Discovery. These ships brought the first English settlers to Jamestown.

On April 10, 1606, King James I of England chartered the Virginia Company to encourage colonization in the New World. The first expedition, consisting of the three ships depicted on the quarter, embarked from London on December 20, 1606. On May 12, 1607, they landed on a small island along the James River nearly 60 miles from the mouth of the Chesapeake Bay. It was here the original settlers (104 men and boys) established the first permanent English settlement called Jamestown, in honor of King James I.



State Capital: Richmond
State Bird: Cardinal
State Tree: Dogwood
State Flower: Dogwood
State Motto: Sic semper tyrannis (Thus always to tyrants)

Entered Union (rank): June 25, 1788 (10)
Nickname: The Old Dominion
Origin of Name: In honor of Queen Elizabeth I, the “Virgin Queen” of England



Quarter Information

2001 (1)

New York

The New York quarter, the first quarter of the 2001 series, features the Statue of Liberty superimposed over an outline of the state along with the inscription “Gateway to Freedom.” Also incorporated into the state outline is a line tracing the Hudson River and the route of the Erie Canal.

The New York design celebrates the “Empire State” as a point of entry for millions of immigrants seeking the political freedom and democracy that American citizenship provides. President Grover Cleveland accepted the Statue of Liberty, a gift from the people of France, on behalf of the United States on October 28, 1886. Lady Liberty was designated a National Monument on October 15, 1924, and underwent extensive restoration for her remarkable centennial on July 4, 1986. Governor George E. Pataki asked the U.S. Mint to add the line tracing the Hudson River and the route of the Erie Canal because of the vital developmental role of the waterways.



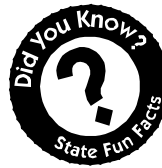
State Capital: Albany
State Bird: Eastern Bluebird
State Tree: Sugar Maple
State Flower: Rose
State Motto: Excelsior (Ever upward)
Entered Union (rank): July 26, 1788 (11)

Nickname: Empire State
Origin of Name: In honor of the Duke of York
State Song: “I Love New York”

North Carolina

The North Carolina quarter, the 12th in the series and the second quarter to be released in the 2001 series, highlights the famous 1903 photograph of the “First Flight.” The North Carolina quarter commemorates the

historic feat that took place on December 17, 1903, at Kitty Hawk, North Carolina with the first successful flight of a heavier-than-air, self-propelled flying machine. The craft, called the Flyer, traveled a distance of approximately 37 meters (120 feet) on its first flight and soared even further as one of the most significant human achievements in history.



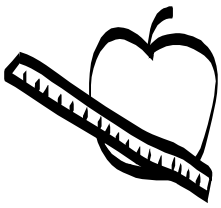
State Capital: Raleigh
State Bird: Cardinal
State Tree: Pine
State Flower: Dogwood
State Motto: Esse quam videri
(To be rather than to seem)

Entered Union (rank): November 21, 1789 (12)
Nickname: The Tar Heel State or The Old North State
Origin of Name: In honor of King Charles I of England
State Song: “The Old North State”

Rhode Island

The Rhode Island quarter, the third quarter of the 2001 series, honors the “Ocean State.” Featuring a vintage sailboat gliding through Rhode Island’s famous Narragansett Bay, and an image of the Pell Bridge in the background, with the design showcasing Rhode Island’s most popular sport—sailing.

With more than 400 miles of coastline, Rhode Island, the smallest state in the Union, has more than 100 fresh water and salt water beaches. Known as the “sailing capital” of the world, Rhode Island was home to the America’s Cup for more than 50 years. Narragansett Bay is crucial to the architecture of Rhode Island. An inlet of the Atlantic Ocean, extending into eastern Rhode Island, the Bay receives four major rivers, and has several islands.



Quarter Information

2001 (2)



State Capital: Providence
State Bird: . . . Rhode Island Red Hen
State Tree: Red Maple
State Flower: Violet
State Motto: Hope
Entered Union (rank): . May 29, 1790 (13)

Nickname: The Ocean State
Origin of Nickname: From the Greek
Island of Rhodes
State Song: "Rhode Island It's for Me"

Vermont

The Vermont quarter, the fourth quarter in the 2001 series, features Camel's Hump Mountain with an image of maple trees with sap buckets in the forefront. The design honors the "Green Mountain State," the first state admitted to the Union after the original 13 colonies.

Vermont is most famous for its skiing and the production of maple sugar and syrup. Until the 1800s when cane sugar was introduced, Americans relied on Vermont's maple sugar for much of its sugar supply.

Featured on the quarter is Camel's Hump Mountain in the northern half of Vermont's Green Mountains. Camel's Hump is easily recognized by its unique double-humped profile and is one of the highest peaks in Vermont.



State Capital: Montpelier
State Bird: Hermit Thrush
State Tree: Sugar Maple
State Flower: Red Clover
State Motto: Freedom and Unity
Entered Union (rank): . March 4, 1791 (14)

Nickname: Green Mountain State

Origin of Name: From the French "Les verts monts," meaning "green mountains"

State Song: "Hail, Vermont!"

Kentucky

The Kentucky quarter, the fifth and last quarter in the 2001 series, shows the stately mansion, Federal Hill, with an inscription that reads, "My Old Kentucky Home." A thoroughbred racehorse is positioned behind a fence in the foreground of the quarter.

Kentucky was the first state on the western frontier to join the Union and is one of four states to call itself a "commonwealth." Kentucky is home of the longest running annual horse race in the country, the Kentucky Derby. The famous Kentucky Bluegrass country is also grazing ground for some of the world's finest racehorses.

Featured on the new quarter is another prominent symbol of Kentucky, Federal Hill, which has become known as "My Old Kentucky Home." The design shows a side view of the famous Bardstown home where Stephen Foster wrote the state song, "My Old Kentucky Home."



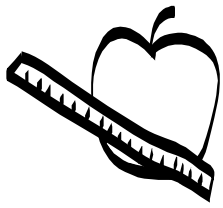
State Capital: Frankfort
State Bird: Kentucky Cardinal
State Tree: Tulip Poplar
State Flower: Goldenrod
State Motto: United we stand,
divided we fall

Entered Union (rank): June 1, 1792 (15)

Nickname: Bluegrass State

Origin of Name: Generally thought to be a Native American word meaning "great prairie"

State Song: "My Old Kentucky Home"



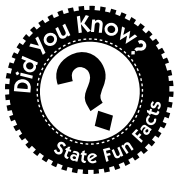
Quarter Information

2002 (1)

Tennessee

The Tennessee quarter, the first quarter of 2002 and sixteenth in the series, celebrates the state’s contributions to our nation’s musical heritage. The design uses musical instruments and a score with the inscription “Musical Heritage.” Three stars represent Tennessee’s three regions and the instruments symbolize each region’s distinct musical style.

The fiddle represents the Appalachian music of east Tennessee, the trumpet stands for the blues of west Tennessee for which Memphis is famous, and the guitar is for central Tennessee, home to Nashville, the capital of country music.



State Capital: Nashville
State Bird: Mockingbird
State Tree: Tulip Poplar
State Flower: Iris
State Motto: Agriculture and commerce

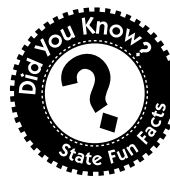
Entered Union (rank): June 1, 1796 (16)
Nickname: The Volunteer State,
The Big Bend State,
The Mother of Southwestern Statesmen
Origin of Name: Named after Cherokee Indian
villages called “Tanasi”
State Song: Seven official state songs:
“My Homeland, Tennessee,” “When It’s
Iris Time in Tennessee,” “My Tennessee,”
“Tennessee Waltz,” “Rocky Top,” “Tennessee,”
and “The Pride of Tennessee.”

Ohio

The Ohio quarter, the second quarter of 2002 and seventeenth in the series, honors the state’s contribution to the history of aviation, depicting an early aircraft and an astronaut, superimposed as a group on the outline of the state. The design also includes the inscription “Birthplace of Aviation Pioneers.”

The claim to this inscription is well justified — the history making astronauts Neil Armstrong and John

Glenn were both born in Ohio, as was Orville Wright, co-inventor of the airplane. Orville and his brother, Wilbur Wright, also built and tested one of their early aircraft, the 1905 Flyer III, in Ohio.



State Capital: Columbus
State Bird: Cardinal
State Tree: Buckeye
State Flower: Scarlet Carnation
State Motto: With God, all things
are possible

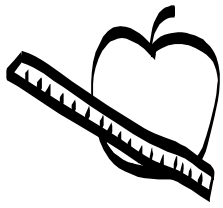
Entered Union (rank): March 1,
1803 (17)
Nickname: Buckeye State
Origin of Name: From the Iroquois Indian word
meaning “large river” or “beautiful river”
State Song: “Beautiful Ohio”

Louisiana

The Louisiana quarter, the third quarter of 2002 and eighteenth in the series, displays the image of Louisiana’s state bird — the pelican, a horn with musical notes, and the outline of the Louisiana Purchase territory, along with the inscription “Louisiana Purchase.”

Thomas Jefferson bought the Louisiana Territory from Napoleon Bonaparte in 1803 for \$15 million. Dubbed the “greatest real estate deal in history” the Louisiana Purchase added thirteen new states to the Union, nearly doubling its size and making it one of the largest countries in the world.

The horn on the coin is a tribute to the state’s heritage of jazz music, a genre heard and played by millions of enthusiasts around the globe. Jazz was born in New Orleans over a hundred years ago, a combination of elements from blues, ragtime, and marching band music. A multitude of musicians propelled jazz from New Orleans’ French Quarter onto the world stage, making the style a dominant force in 20th Century music.



Quarter Information

2002 (2)



State Capital: Baton Rouge
State Bird: Brown Pelican
State Tree: Bald Cypress
State Flower: Magnolia
State Motto: Union, justice and confidence

Entered Union (rank): ... April 30, 1812 (18)

Nickname: Pelican State

Origin of Name: Named in honor of France's King Louis IV

State Song: "Give Me Louisiana" and "You Are My Sunshine"

Indiana

The Indiana quarter, the fourth quarter of 2002 and nineteenth in the series, represents the state pride in the famous Indianapolis 500 race. The design features the image of a racecar superimposed on an outline of the state with the inscription "Crossroads of America." The design also includes 19 stars signifying Indiana as the 19th state to ratify the Constitution.

The Indianapolis Motor Speedway is a 2.5 mile track built in 1909 for automotive research purposes. While the track was and is used for research, it is best known for hosting auto races, most famously, the Indy 500. The oldest auto race in the world, the Indy 500 has been run every year since 1911, except during the two World Wars.

The winner of the first Indy 500 was Ray Harroun whose car, the Marmon Wasp, is thought to have been the first to have a single seat and to use a rearview mirror. In the time since Harroun's victory, the Indy 500 has become an international event, synonymous with auto racing.



State Capital: Indianapolis
State Bird: Cardinal
State Tree: Tulip Tree
State Flower: Peony
State Motto: The crossroads of America

Entered Union (rank): December 11, 1816 (19)

Nickname: Hoosier State

Origin of Name: Means "Land of the Indians"

State Song: "On the Banks of the Wabash, Far Away"

Mississippi

The Mississippi quarter, the last quarter of 2002 and 20th in the series, combines two elegant magnolias with the inscription "The Magnolia State."

The magnolia (*Magnolia grandiflora*), named for the French botanist Pierre Magnol, is strongly associated with the South, where the popular flower was introduced from Asia. This association helped Mississippi to adopt it as the state flower in 1952.

In 1900, when Mississippi schoolchildren were asked to vote for a state flower, they chose the magnolia over cape jasmine, yellow jasmine, cotton, and others. The selection remained unofficial, however, until February 26, 1952, when the Mississippi legislature finally adopted the magnolia as the state flower, opposed by only one vote. A similar election for state tree in 1935 gave the magnolia a landslide victory, made official on April 1, 1938.



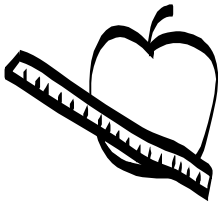
State Capital: Jackson
State Bird: Mockingbird
State Tree: Magnolia
State Flower: Magnolia
State Motto: Virtute et armis
(By valor and arms)

Entered Union (rank): December 10, 1817 (20)

Nickname: Magnolia State

Origin of Name: Possibly based on Chippewa "mici zibi," loosely meaning "great river"

State Song: "Go Mississippi"



Quarter Information

2003 (1)

Illinois

The Illinois quarter is the first quarter of 2003, and the 21st in the 50 State Quarters Program. The Illinois quarter design depicts a young Abraham Lincoln within the outline of the state. A farm scene and the Chicago skyline appear on the left and to the right of the state's outline. Twenty-one stars border the coin, signifying Illinois as the 21st state to be admitted into the Union on December 3, 1818.

"The Prairie State," also commonly known as the "Land of Lincoln," pays tribute to our nation's 16th president. The young Lincoln lived and practiced law in Springfield before becoming one of our nation's greatest leaders. President Lincoln's historic home, burial site, and new presidential library are all located in the Springfield area. The final design, "Land of Lincoln—21st State/Century," represents the history and future of Illinois.



State Capital: Springfield
State Bird: Cardinal
State Tree: White Oak
State Flower: Purple Violet
State Motto: State Sovereignty,
National Union

Entered Union (rank): December 13, 1818 (21)
Nickname(s): Prairie State
Origin of Name: Algonquin for "warriors."
Comes from the word "Illini," a confederation of the Cahokia, Kaskaskia, Michigamea, Moingwena, Peoria and Tamaroa Indian tribes.
State Song: "Illinois"

Alabama

The Alabama quarter is the second quarter of 2003, and the 22nd in the 50 State Quarters Program. Alabama became the 22nd state to be admitted into the Union on December 14, 1819. The Alabama quarter design features an image of Helen Keller with her name in English, and in a reduced version of braille. The Alabama quarter is the first U.S. circulating coin to feature braille. An Alabama long leaf pine branch and magnolias grace the sides of the design, and a "Spirit of Courage" banner underlines the central image.

Helen Keller was born at "Ivy Green" in Tusculum, Alabama, in 1880. When she was a small child, an illness deprived her of

sight and hearing, the senses by which we normally learn to speak. Despite her disabilities, Helen Keller learned to speak and read using the raised and manual alphabets, as well as Braille. Miss Keller also graduated with honors, receiving her Bachelor of Arts degree from Radcliffe. She went on to publish numerous books, articles and essays. Helen Keller lived out her life addressing social issues for disabled persons and women. Every year at "Ivy Green," a weeklong celebration is held to commemorate her lifetime of accomplishments and her "Spirit of Courage."



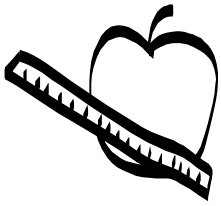
State Capital: Montgomery
State Bird: Yellowhammer
State Tree: . . . Southern longleaf pine
State Flower: Camellia
State Motto: Audemus jura
nostra defendere
(We Dare Defend Our Rights)

Entered Union (rank): December 14, 1819 (22)
Nickname: Yellowhammer State or
The Heart of Dixie, The Cotton Plantation State,
The Cotton State, The Lizard State
Origin of Name: Means "tribal town" in
the Creek Indian language or
a combination of Choctaw "alba"
(vegetation, herbs, plants) and "amo"
(gatherer, picker). "Vegetation gatherers"
describes the agricultural Alabama Indians.
State Song: "Alabama"

Maine

The Maine quarter is the third quarter of 2003, and the 23rd in the 50 State Quarters Program. Maine became the 23rd state to be admitted into the Union, as part of the Missouri Compromise on March 15, 1820. The Maine quarter design incorporates a rendition of the Pemaquid Point Light atop a granite coast and of a schooner at sea.

Pemaquid Point Light is located in New Harbor, and marks the entrance to Muscongus Bay and John Bay. Since the beginning of ship activity in the area, a shoal created hazardous navigation conditions, causing many shipwrecks. As maritime trade increased in the area, so did the need for a lighthouse. In 1826, Congress appropriated funds to build a lighthouse at Pemaquid Point. Although the original building was replaced in 1835, and the original 10 lamps in 1856, the light is still a



Quarter Information

2003 (2)

beacon for ships and remains one of Maine's most popular tourist attractions. The schooner resembles "Victory Chimes," the last three-masted schooner of the Windjammer Fleet. "Victory Chimes" has become synonymous with Maine windjamming. The Pemaquid Point Light design was chosen by votes from more than 100,000 Maine residents.



State Capital: Augusta
State Bird: Black-capped Chickadee
State Tree: Eastern White Pine
State Flower: White pine cone and tassel

State Motto: Dirigo (I direct)

Entered Union (rank): March 15, 1820 (23)

Nickname: Pine Tree State

Origin of Name: Probably a reference to the mainland, as opposed to the many surrounding islands

State Song: "State of Maine Song" or "State Song of Maine"

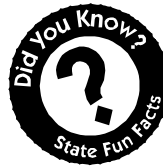
Missouri

The Missouri quarter is the fourth quarter of 2003, and the 24th in the 50 State Quarters Program. Missouri became the 24th state on August 10, 1821, as part of the Missouri Compromise.

The Missouri quarter depicts Lewis and Clark's historic Corps of Discovery navigating the Missouri River with the Jefferson National Expansion Memorial (Gateway Arch) in the background, inscribed "Corps of Discovery 1804-2004."

While much of the state's history is tied to the mighty rivers that flow through it, the "Show Me State" got its nickname because of the devotion of its people to simple common sense. In 1899, Rep. Willard D. Vandiver said "Frothy eloquence neither convinces nor satisfies me. I'm from Missouri. You've got to show me."

It is easy to imagine President Thomas Jefferson saying "show me" as he sent Lewis and Clark forth on their 1,500-mile trek into the uncharted Louisiana Purchase territory. Their 1,500-mile journey, which some claim was the greatest U.S. military expedition ever, began in St. Charles—just 20 miles west of St. Louis—and gave rise to America's westward expansion.



State Capital: Jefferson City
State Bird: Bluebird
State Tree: . . . Flowering Dogwood
State Flower: White Hawthorn
State Motto: . . . Salus populi suprema lex esto (The welfare of the people shall be the supreme law)

Entered Union (rank): August 10, 1821 (24)

Nickname: Show Me State

Origin of Name: . . . Named after Missouri Indian tribe whose name means "town of the large canoes"

State Song: "Missouri Waltz"

Arkansas

The Arkansas quarter, fifth and final quarter of 2003, is the 25th in the 50 State Quarters Program. Arkansas was acquired through the Louisiana Purchase and later became the Arkansas Territory before gaining statehood on June 15, 1836. The Arkansas quarter design bears the image of rice stalks, a diamond, and a mallard gracefully flying above a lake.

It is fitting that the "Natural State," Arkansas's official nickname, chose images of natural resources. Arkansas has an abundance of clear streams, rivers, and lakes...in fact, more than 600,000 acres of natural lakes. Arkansas is also known for its sportsmanship and attracts mallard hunters from across the nation. Visitors to Arkansas can search Crater of Diamonds State Park for precious gems including, of course, diamonds. The mine at Crater of Diamonds State Park reportedly is the oldest diamond mine in North America, and the only one in the United States open to visitors, who get to keep what they find. Visitors can also experience "Rice Fever" the way W.H. Fuller did when he grew the first commercially successful rice crop in Arkansas. Soon after, Arkansas became the leading producer of rice in the United States.



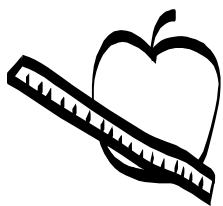
State Capital: Little Rock
State Bird: Mockingbird
State Tree: Pine
State Flower: Apple Blossom
State Motto: Regnat populus (The People Rule)

Entered Union (rank): June 15, 1836 (25)

Nickname: The Natural State

Origin of Name: French version of Sioux "acansa," meaning "downstream place" or "south wind."

State Song: "Arkansas" or "Oh, Arkansas"



Quarter Information

2004 (1)

Michigan

The Michigan quarter is the first of 2004, and the 26th in the 50 State Quarters® Program. Michigan became the 26th state on January 26, 1837. The Michigan quarter depicts the outline of the state and the Great Lakes system. The quarter is inscribed “Great Lakes State.”

As indicated by the state’s nickname, much of Michigan’s history is tied to the Great Lakes—Superior, Michigan, Huron, Erie and Ontario—five of the world’s largest lakes. Together, they encompass more than 38,000 square miles and form the largest body of fresh water in the world. Michigan borders four of these Lakes, all but Ontario—more than any other state. It should come as no surprise, then, that Michigan is the only place in the world with a floating post office: the J.W. Westcott II is the only boat in the world that delivers mail to ships while they are still underway, and has been operating for 125 years.



State Capital: Lansing
State Bird: Robin
State Tree: White Pine
State Flower: Apple Blossom
State Motto: “If You See A Pleasant Peninsula, Look About You.”

Entered Union (rank): January 26, 1837 (26)
Nickname(s): The Wolverine State, The Great Lakes State
Origin of Name: Based on Chippewa Indian word “meicigama” meaning “great water,” referring to the Great Lakes.
State Song: Michigan, My Michigan

Florida

The Florida quarter is the second of 2004, and the 27th in the 50 State Quarters® Program. Florida became the 27th state to be admitted into the Union on March 3, 1845. The design incorporates a 16th-century Spanish galleon, a space shuttle, and the inscription “Gateway to Discovery.” A strip of land with Sabal palm trees is also depicted.

On Easter in 1513, while searching for the legendary Fountain of Youth, Ponce de Leon named the region “Pascua Florida,” meaning “Flowery Easter.” In 1539, Hernando de Soto and other explorers continued the exploration of the New World through the region.

Near Orlando, Cape Canaveral (later renamed Cape Kennedy) has been the starting point for most of the modern era’s most significant scientific space expeditions, from Man’s first moon landing to the Voyager probe currently exploring deep space outside our solar system. From 16th-century Spanish galleons to 21st-century space exploration, Florida has played a continuing role in humanity’s quest for knowledge and discovery. With the highest average temperature of any state and the second longest shoreline, Florida is one of the world’s most popular tourist destinations.



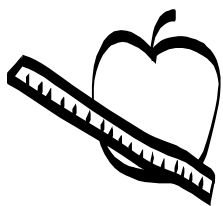
State Capital: Tallahassee
State Bird: Mockingbird
State Tree: Sabal Palmetto
State Flower: Orange Blossom
State Motto: In God We Trust
Entered Union (rank): March 3, 1845 (27)
Nickname(s): Sunshine State
Origin of Name: Named on Easter 1513 by Ponce de Leon for “Pascua de Florida” meaning “Flowery Easter”
State Song: Swanee River

Texas

The Texas quarter is the third of 2004, and the 28th in the 50 State Quarters® Program. Texas became the 28th state to be admitted into the Union on December 29, 1845. The quarter, encircled by a rope-themed design, incorporates an outline of the state with a star superimposed inside the outline with the inscription “The Lone Star State.”

In 1519, Spanish explorer Alonso Alvarez de Pineda was the first European to visit Texas. Myths of the golden “Seven Cities of Cibola” brought many Spaniards from Mexico into Texas. Although these cities were never found, Spain made claims on and began settling the region now known as Texas. Over the next few years, the French began moving into the area as well. Though initially part of Mexico, settlers rebelled and declared their independence. At the Battle of San Jacinto on March 2, 1836, Texas triumphed. After nine years as a sovereign republic, Texas entered the Union.

The state’s nickname, the “Lone Star State,” refers to the state flag. It displays a single, five-point white star on a field of blue with an upper white horizontal stripe and a lower red horizontal stripe. Texas is the only state to have had the flags of six different nations fly over it: Spain, France, Mexico, the Republic of Texas, the Confederate States, and the United States.



Quarter Information

2004 (2)



State Capital: Austin
State Bird: Mockingbird
State Tree: Pecan
State Flower: Bluebonnet
State Motto: Friendship
Entered Union (rank): ... December 29, 1845 (28)

Nickname: Lonestar State
Origin of Name: Based on a word used by Caddo Indians meaning "friends"
State Song: Texas, Our Texas

Iowa

The Iowa quarter is the fourth of 2004 and the 29th in the 50 State Quarters® Program. Iowa became the 29th state to be admitted into the Union on December 28, 1846. The Iowa quarter design illustrates the state's commitment to education and honors native Iowan Grant Wood. It is based on "Arbor Day," one of Wood's paintings. The design contains a depiction of a one-room schoolhouse and a teacher and students planting a tree, with Grant Wood's name below. The quarter is inscribed "Foundation in Education."

Iowans have had a commitment to education since the state's earliest days. When Iowa became a state in 1846, it already had a number of rural country schools in each of its counties. Iowa established its first high school in the 1850s though, generally, high schools did not become widespread until after 1900. Private and public colleges also quickly took root in the new state.

Though Iowa has long been a leader in agriculture, the state is unique in being the only one whose east and west borders are completely formed by rivers—the Mississippi and Missouri Rivers.



State Capital: Des Moines
State Bird: Eastern Goldfinch
State Tree: Oak
State Flower: Wild Rose
State Motto: .. "Our liberties we prize and our rights we will maintain"

Entered Union (rank): December 28, 1846 (29)
Nickname: Hawkeye State

Origin of Name: From "loway," the French word for the Bah-kho-je Indian tribe that lived in the area.
State Song: The Song of Iowa

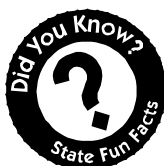
Wisconsin

The Wisconsin quarter is the fifth of 2004, and the 30th in the 50 State Quarters® Program. Wisconsin became the 30th state to be admitted into the Union on May 29, 1848. The Wisconsin design depicts an agricultural theme featuring the head of a cow, a round of cheese, and an ear of corn. The design also bears an inscription of the state motto, "Forward."

Wisconsin is the dairy capital of the world, ranking number one in the number of milk cows and the production of over 15 percent of the nation's milk—more than any other state. Today, Wisconsin produces over 350 different varieties, types, and styles of award-winning cheeses. Approximately 17,000 dairy farms with just over 1 million cows that produce an average of 17,306 pounds of milk each, per year, continue the reputation for quality milk from Wisconsin.

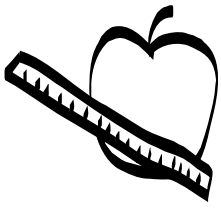
The state is also a major corn-growing state, ranking 10th in the production of corn for grain, with 363 million bushels produced in 2000. State corn production contributed \$690 million to the Wisconsin economy in 2000. Wisconsin is also a leading supplier of mint. In 2000, Wisconsin mint growers provided more than 477,000 pounds of mint oil, including 315,000 pounds of peppermint and 162,000 pounds of spearmint annually. One drum of mint oil will flavor 3.5 million sticks of gum.

Wisconsin adopted the state motto, "Forward," in 1851, reflecting Wisconsin's continuous drive to be a national leader.



State Capital: Madison
State Bird: Robin
State Tree: Sugar Maple
State Flower: Wood Violet
State Motto: Forward
Entered Union (rank): .. May 29, 1848 (30)

Nickname: Badger State
Origin of Name: Perhaps from an Algonquian word that means "long river" or a Chippewa/Ojibwa/Anishinabe word that means "grassy place," or "gathering of the waters."
State Song: On, Wisconsin!



Quarter Information

2005 (1)

California

The first quarter released in 2005 honors California, and is the 31st in the United States Mint's 50 State Quarters® Program. California was admitted into the Union on September 9, 1850, becoming our Nation's 31st State. Nicknamed the "Golden State," California's quarter depicts naturalist and conservationist John Muir admiring Yosemite Valley's monolithic granite headwall known as Half Dome with a soaring California condor. The coin bears the inscriptions "California," "John Muir," "Yosemite Valley," and "1850."

In 1849, the year before California gained statehood, the family of 11-year-old John Muir emigrated from Scotland to the United States, settling in Wisconsin. In 1868, at the age of 30, Muir sailed up the West Coast and landed in San Francisco. He made his home in the Yosemite Valley, describing the Sierra Nevada Mountains as "the Range of Light... the most divinely beautiful of all the mountain chains I have seen." He devoted the rest of his life to the conservation of natural beauty, publishing more than 300 articles and 10 books that expanded his naturalist philosophy.

In 1890, Congress established Yosemite National Park, and in 1892 John Muir helped form the Sierra Club to protect it, serving as that organization's President until his death in 1914. The California condor, with a wingspan as long as nine feet, is also featured on the coin in a tribute to the successful repopulation of the once nearly extinct bird.

- State Capital: Sacramento
- State Bird: . . . California Valley Quail
- State Tree: Redwood and Giant Sequoia
- State Flower: California Poppy
- State Motto: Eureka
- Entered Union (rank): September 9, 1850 (31)
- Nickname(s): Golden State
- Origin of Name: . Named after Califia, a mythical paradise in a Spanish romance by Montalvo
- State Song: I Love You, California

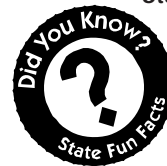
Minnesota

The second quarter released in 2005 commemorates the state of Minnesota, "Land of 10,000 Lakes." On May 11, 1858, Minnesota became the 32nd state admitted into the Union, and as such, it is the 32nd coin to be issued in the United States Mint's popular 50 State Quarters® Program. The design features a tree-lined lake with two people fishing, a loon on the

water, and a textured outline of the state surrounding its nickname, "Land of 10,000 Lakes."

The "Land of 10,000 Lakes" actually contains more than 15,000 such bodies of water whose total shoreline exceeds 90,000 miles—more than California, Hawaii, and Florida combined. Equally renowned as the home of the headwaters of the mighty Mississippi River, the name Minnesota is derived from the Dakota Sioux word for "cloudy water."

The natural beauty of Minnesota is vividly depicted on the reverse of this new quarter-dollar. Lined with Norwegian Pines, many of the lakes throughout the state offer much in the way of outdoor recreation, as well as providing a home for the graceful loon, Minnesota's state bird. Minnesota is also home to the Boundary Waters Canoe Area Wilderness. This one-million-acre wilderness area was established by Congress in 1978 and contains more than 1,500 miles of canoe routes and nearly 2,200 designated campsites.



- State Capital: Saint Paul
- State Bird: Common Loon
- State Tree: Red Pine
- State Flower: Pink and white lady's slipper
- State Motto: L'Etoile du Nord (the star of the north)

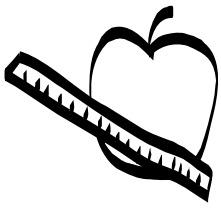
- Entered Union (rank): May 11, 1858 (32)
- Nickname(s): Land of 10,000 Lakes/North Star State
- Origin of Name: Dakota Sioux for "sky-tinted water"
- State Song: Hail! Minnesota

Oregon

The state of Oregon is honored with the third quarter to be released in 2005, and the 33rd in the United States Mint's 50 State Quarters® Program. On February 14, 1859, Oregon became the 33rd state to be admitted into the Union. Its coin design features a portion of Crater Lake, the deepest lake in the United States, viewed from the south-southwest rim. The design incorporates Wizard Island, as well as Watchman and Hillman Peaks on the lake's rim, and conifers. The coin bears the inscription "Crater Lake."

Crater Lake is a unique and stunning natural treasure, formed more than 7,700 years ago by the collapse of Mt. Mazama in what is now southern Oregon. At 1,949 feet, it is the deepest lake in the United States and the seventh deepest in the world, and has a record clarity depth of 134 feet. The main cause of Crater Lake's remarkable clarity is its isolation from incoming streams and rivers.

President Theodore Roosevelt established Crater Lake National Park in 1902, with the lake itself as the Park's crown.



Quarter Information

2005 (2)

jewel. It is the sixth oldest national park in the country. Since its creation, Crater Lake National Park has helped protect both the Native American cultural ties to the area and the natural habitat of the animal and plant life that lies within its boundaries.



State Capital: Salem
State Bird: Western Meadowlark
State Tree: Douglas Fir
State Flower: Oregon Grape
State Motto: Alis Volat Propiis
(She flies with her own wings)

Entered Union (rank): February 14, 1859
(33)

Nickname(s): Beaver State
Origin of Name: Unknown; maybe from French map showing Wisconsin River as "Ouaricon-sint"
State Song: Oregon, My Oregon

Kansas

The fourth quarter released in 2005 commemorates the state of Kansas. On January 29, 1861, the "Sunflower State" became the 34th state to be admitted into the Union. Kansas marks the 34th coin to be issued in the United States Mint's popular 50 State Quarters® Program, and features a buffalo and sunflower motif, emblematic of the state's history and natural beauty.

The Kansas commemorative quarter incorporates two of the state's most beloved symbols, the state animal and flower, the buffalo and the sunflower. Each of these two design elements is a visual reminder of our nation's heartland. They feature prominently in the history of the territory, and both were found in abundance throughout the state in the middle of the 19th century when Kansas gained its statehood. With its release in the fall of 2005, it is the second United States circulating coin of 2005 to carry an image of the buffalo.



State Capital: Topeka
State Bird: Western Meadowlark
State Tree: Cottonwood
State Flower: Sunflower
State Motto: Ad astra per aspera
(To the stars through difficulties)

Entered Union (rank): January 29, 1861
(34)

Nickname(s): Sunflower State
Origin of Name: From Sioux for "south wind people"
State Song: Home on the Range

West Virginia

The fifth and final quarter released in 2005 commemorates the state of West Virginia. On June 20, 1863, the "Mountain State" became the 35th state to be admitted into the Union, making this the 35th coin to be issued in the United States Mint's popular 50 State Quarters® Program. This coin captures the scenic beauty of the state with its depiction of the New River and the New River Gorge Bridge. The coin bears the inscription "New River Gorge."

Prior to gaining statehood, the area that is now West Virginia formed the western part of Virginia. Settlers in the western part of the "Old Dominion" began their efforts to join the Union when Virginia announced its secession in 1861. In the western part of the state, the Restored Government of Virginia in Wheeling drafted a state constitution in 1862. The new state called West Virginia applied to Congress for admission into the Union. Congress approved the request with one condition: that the new state abolish slavery. President Lincoln signed the West Virginia statehood bill and on June 20, 1863, West Virginia officially became the 35th state to be admitted into the Union.

The design chosen to represent West Virginia is one that combines the natural physical beauty of the state and the triumph of the human intellect exemplified by the engineering wonder that is the New River Gorge Bridge. At 3,030 feet long and 69 feet wide, the bridge is the world's largest steel span and the second highest bridge in the United States, rising 876 feet above the New River Gorge in southern West Virginia. In 1978, 53 miles of the New River was added to the National Park System as the New River Gorge National River.

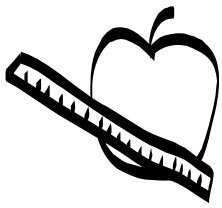
For years, crossing the New River Gorge meant long detours along narrow, winding mountain roads. The completion of the bridge in 1977 reduced this dangerous 40-minute trip to a smooth and scenic one-minute drive.

State Capital: Charleston
State Bird: Cardinal
State Tree: Sugar Maple
State Flower: Rhododendron
State Motto: Montani semper liberi
(Mountaineers are always free)

Entered Union (rank): June 20, 1863 (35)
Nickname(s): Mountain State

Origin of Name: Named after England's Queen Elizabeth I, the "Virgin Queen"
State Song: "West Virginia, My Home," "The West Virginia Hills," "This Is My West Virginia"





Quarter Information

2006 (1)

Nevada

The first commemorative quarter-dollar coin released in 2006 honors Nevada, and is the 36th coin in the United States Mint's 50 State Quarters® Program. Nevada, nicknamed "The Silver State," was admitted into the Union on October 31, 1864, becoming our Nation's 36th state. Nevada's quarter depicts a trio of wild mustangs, the sun rising behind snow-capped mountains, bordered by sagebrush and a banner that reads "The Silver State." The coin also bears the inscriptions "Nevada" and "1864."

Nevada became a territory in 1861, several years after a Mormon Battalion in the Mexican War discovered gold and silver in the area of Virginia City. This discovery would later be referred to as one of the greatest mineral discoveries, famously known as the Comstock Lode.

Nevada is home to more than 50 percent of the Nation's wild horses. The wild horses dominate the Great Basin in the vast deserts and the more than 150 mountain ranges. The first mention of wild horses was discovered in several journals dating to the 1820s.



State Capital: Carson City
State Bird: Mountain Bluebird
State Tree: Single-Leaf Pinon,
Bristlecone Pine
State Flower: Sagebrush
State Motto: "All for our country"

Entered Union (rank): October 31, 1864 (36)

Nickname(s): Silver State, Sagebrush State,
Battleborn State

Origin of Name: . . Sierra Nevada mountains in the west, meaning "snow-covered"

State Song: "Home Means Nevada"

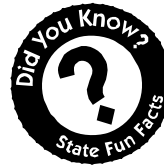
Nebraska

The second commemorative quarter-dollar coin released in 2006 honors Nebraska, and is the 37th coin in the United States Mint's 50 State Quarters® Program. Nebraska, nicknamed the "Cornhusker State," was admitted into the Union on March 1, 1867, becoming our Nation's 37th state. Nebraska's quarter depicts an ox-drawn covered wagon carrying pioneers in the foreground and Chimney Rock, the natural wonder that rises from the valley of North Platte River,

measuring 445 feet from base to tip. The sun is in full view behind the wagon. The coin also bears the inscriptions "Nebraska," "Chimney Rock," and "1867."

Chimney Rock was designated a National Historic Site on August 9, 1956, and is maintained and operated by the Nebraska State Historical Society.

Practically anywhere travelers go in Nebraska they will encounter reminders of America's westward expansion. The state is crisscrossed by the Oregon and Mormon Trails, the Pony Express, the Lewis and Clark Trail, the Texas-Ogallala Trail and the Sidney-Deadwood Trail.



State Capital: Lincoln

State Bird: Western Meadowlark

State Tree: Cottonwood

State Flower: Goldenrod

State Motto: . . Equality before the law

Entered Union (rank): March 1, 1867 (37)

Nickname(s): Cornhusker State,
Tree Planters State

Origin of Name: Created by John Fremont based on an Omaha Indian word meaning "broad river"

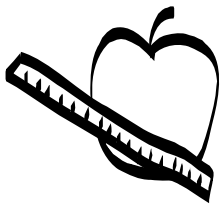
State Song: "Beautiful Nebraska"

Colorado

The third commemorative quarter-dollar coin released in 2006 honors Colorado, and is the 38th coin in the United States Mint's 50 State Quarters® Program. The Colorado quarter depicts a sweeping view of the State's rugged Rocky Mountains with evergreen trees and a banner carrying the inscription "Colorful Colorado." The coin also bears the inscriptions "Colorado" and "1876."

Colorado's Rocky Mountains are home to some of the Nation's most majestic natural wonders. Among these, rising approximately 10,000 feet from the valley floor in Northwest Colorado, Grand Mesa is the largest flat-top mountain in the world, and is home to more than 200 lakes and many miles of scenic hiking trails.

Colorado was admitted into the Union on August 1, 1876, becoming our Nation's 38th state. With statehood gained less than one month after the 100th anniversary of the signing of the Declaration of Independence, Colorado is nicknamed the "Centennial State."



Quarter Information

2006 (2)



State Capital: Denver
State Bird: Lark Bunting
State Tree: Colorado Blue Spruce
State Flower: White and Lavender Columbine

State Motto: Nothing Without the Deity
Entered Union (rank): August 1, 1876 (38)
Nickname: Centennial State
Origin of Name: Spanish meaning "colored red"
State Song: "Where the Columbines Grow"

Nickname: Peace Garden State
Origin of Name: Named after the Dakota Indian tribe that lived in the area.
State Song: "North Dakota Hymn"

North Dakota

The fourth commemorative quarter-dollar coin released in 2006 honors North Dakota, and is the 39th coin in the United States Mint's 50 State Quarters® Program. On November 2, 1889, North Dakota was admitted into the Union, becoming our Nation's 39th state. The North Dakota quarter depicts a pair of grazing American bison in the foreground with a sunset view of the rugged buttes and canyons that help define the State's Badlands region in the background. The coin's design also bears the inscriptions "North Dakota" and "1889."

President Theodore Roosevelt founded the United States Park Service and signed the Antiquities Act in 1906, which was designed to preserve and protect unspoiled places such as his beloved North Dakota Badlands, now known as Theodore Roosevelt National Park. Herds of American Bison thundered across the Badlands through the 1860s. The park is now home to more than 400 wild buffalo, an animal once on the brink of extinction.



State Capital: Bismarck
State Bird: Western Meadowlark
State Tree: American Elm
State Flower: Wild Prairie Rose
State Motto: "Liberty and union, now . . . and forever, one and inseperable"

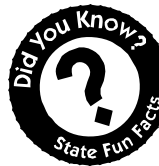
Entered Union (rank): November 2, 1889 (39)

South Dakota

The fifth and final commemorative quarter-dollar coin released in 2006 honors South Dakota, the "Mount Rushmore State," and is the 40th coin in the United States Mint's 50 State Quarters® Program. Admitted into the Union on November 2, 1889, South Dakota became the Nation's 40th state. The release of this quarter signals the end of the eighth year of the 50 State Quarters Program.

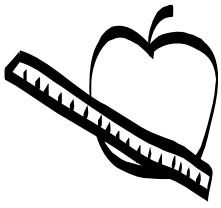
The South Dakota quarter features an image of the State bird, a Chinese ring-necked pheasant, in flight above a depiction of the Mount Rushmore National Monument, featuring the faces of four American Presidents: George Washington, Thomas Jefferson, Theodore Roosevelt and Abraham Lincoln. The design is bordered by heads of wheat. The coin's design also bears the inscriptions "South Dakota" and "1889."

Sculptor Gutzon Borglum began drilling into Mount Rushmore, the 5,725-foot peak rising above Harney National Forest, in 1927. Creation of the "Shrine of Democracy" took 14 years and cost approximately \$1 million, though it is now deemed priceless.



State Capital: Pierre
State Bird: Ring-Necked Pheasant
State Tree: Black Hills Spruce
State Flower: American Pasque Flower
State Motto: Under God, the people rule

Entered Union (rank): November 2, 1889 (40)
Nickname: Mount Rushmore State
Origin of Name: Named after the Dakota Indian tribe that lived in the area
State Song: Hail, South Dakota!



Quarter Information

2007 (1)

Montana

The first commemorative quarter-dollar coin released in 2007 honors Montana and is the 41st coin in the United States Mint's 50 State Quarters® Program. Montana, nicknamed "Big Sky Country," was admitted into the Union on November 8, 1889, becoming our Nation's 41st state. The reverse of Montana's quarter features a bison skull depicted above the diverse Montana landscape with the inscription "Big Sky Country." The coin also bears the inscriptions "Montana" and "1889."

The bison skull is a powerful symbol, sacred to many of Montana's American Indian tribes. This symbol can be seen across the state on schools, businesses, and license plates, and reflects the rich native tradition of Montana, which was once home to large tribes such as the Crow and the Northern Cheyenne.

After a visit from Lewis and Clark, Montana became a destination first for fur trappers and later for gold prospectors following the discovery of gold in the 1860s. Cattle ranchers also made their way west to Montana. This rapid growth in population led to boomtowns. The nickname "Big Sky Country" reminds residents of Montana's open lands and pioneering way.



State Capital: Carson City
State Capital: Helena
State Bird: Western Meadowlark
State Tree: Ponderosa Pine
State Flower: Bitterroot
State Motto: . . "Oro y Plata," Spanish for "gold and silver"

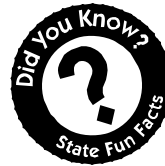
Entered Union (rank): November 8, 1889 (41)
Nickname(s): Treasure State, Big Sky Country
Origin of Name: Spanish meaning "mountainous"
State Song: "Montana"

Washington

The second commemorative quarter-dollar coin released in 2007 honors Washington, and is the 42nd coin in the United States Mint's 50 State Quarters® Program. Washington,

nicknamed the "Evergreen State," was admitted into the Union on November 11, 1889, becoming our Nation's 42nd state. The reverse of Washington's quarter features a king salmon breaching the water in front of majestic Mount Rainier. The coin bears the inscriptions "The Evergreen State," "Washington," and "1889."

Mount Rainier is an active volcano encased in more than 35 square miles of snow and glacial ice. It is the symbolic bridge between the eastern and western parts of the State. The salmon is another important symbol of Washington. It is a traditional image of Pacific Northwest culture, and this fish has provided nourishment for the native peoples of the Pacific Northwest. Newsmen and real estate pioneer C.T. Conover nicknamed Washington the "Evergreen State" because of its many lush evergreen forests.



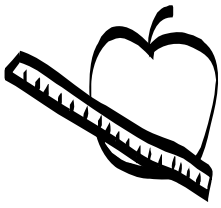
State Capital: Olympia
State Bird: Willow Goldfinch
State Tree: Western Hemlock
State Flower: Coast Rhododendron
Entered Union (rank): (42) November 11, 1889

Nickname(s): Evergreen State
Origin of Name: For President George Washington
State Song: "Washington, My Home"

Idaho

The third commemorative quarter-dollar coin released in 2007 honors Idaho, and is the 43rd coin in the United States Mint's 50 State Quarters® Program. Idaho, nicknamed the "Gem State," was admitted into the Union on July 3, 1890, becoming our Nation's 43rd state. The reverse of Idaho's quarter features the peregrine falcon imposing its presence above an outline of the state of Idaho. The coin bears the inscriptions "Esto Perpetua" (the state motto, which means "May it be Forever"), "Idaho," and "1890."

The Peregrine Falcon is one of the fastest birds in the world. Once on the endangered species list, it can now be found throughout Idaho and the United States because of conservation efforts.



Quarter Information

2007 (2)



State Capital: Boise
State Bird: Mountain Bluebird
State Tree: Western White Pine
State Flower: Syringa
State Motto: "Esto Perpetua"
meaning "It is perpetual."

Entered Union (rank): July 3, 1890 (43)
Nickname(s): Gem State
Origin of Name: An invented word
State Song: "Here We Have Idaho"

Wyoming

The fourth commemorative quarter-dollar coin released in 2007 honors Wyoming, and is the 44th coin in the United States Mint's 50 State Quarters® Program. Wyoming, nicknamed the "Equality State," was admitted into the Union on July 10, 1890, becoming our Nation's 44th state. The reverse of Wyoming's quarter features a bucking horse and rider with the inscriptions "The Equality State," "Wyoming," and "1890."

The bucking horse and rider symbolize Wyoming's Wild West heritage. "Buffalo Bill" Cody personified this in his traveling Wild West show. First settled by fur trappers, Fort Laramie, Wyoming, later became a popular destination for pioneers traveling the Oregon Trail.

Wyoming was nicknamed the "Equality State" because of its historical role in establishing equal voting rights for women. Wyoming was the first territory to grant "female suffrage" and became the first state in the nation to allow women to vote, serve on juries, and hold public office. In 1924, Nellie Tayloe Ross became the first woman elected Governor of Wyoming. In 1933, Ross became the first woman appointed as the Director of the United States Mint.



State Capital: Cheyenne
State Bird: Meadowlark
State Tree: Plains Cottonwood
State Flower: Indian Paintbrush
State Motto: Equal Rights
Entered Union (rank): . July 10, 1890 (44)

Nickname(s): Equality State, Cowboy State

Origin of Name: From Algonquin Indian words meaning "large plains"

State Song: "Wyoming"

Utah

The fifth and final commemorative quarter-dollar coin released in 2007 honors Utah, and is the 45th coin in the United States Mint's 50 State Quarters® Program. Utah was admitted into the Union on January 4, 1896, becoming our nation's 45th state. The reverse of Utah's quarter features two locomotives moving toward the golden spike that joined the Central Pacific and Union Pacific railroads, linking East to West and transforming both the Utah Territory and the nation, with the inscription "Crossroads of the West." The coin also bears the inscriptions "Utah" and "1896."

On May 10, 1869, two steam locomotives met at Promontory, Utah, for the "Joining of the Rails Ceremony," at which the Union Pacific and Central Pacific railroads completed the transcontinental route. The event was crucial to the development of the American West because it made cross-country travel more convenient and economical. The construction of the railroad and the subsequent mining boom brought diverse ethnic and religious populations to Utah. The railroad also symbolized changing technology, and moved Utah from an agrarian economy to a more industrialized one.

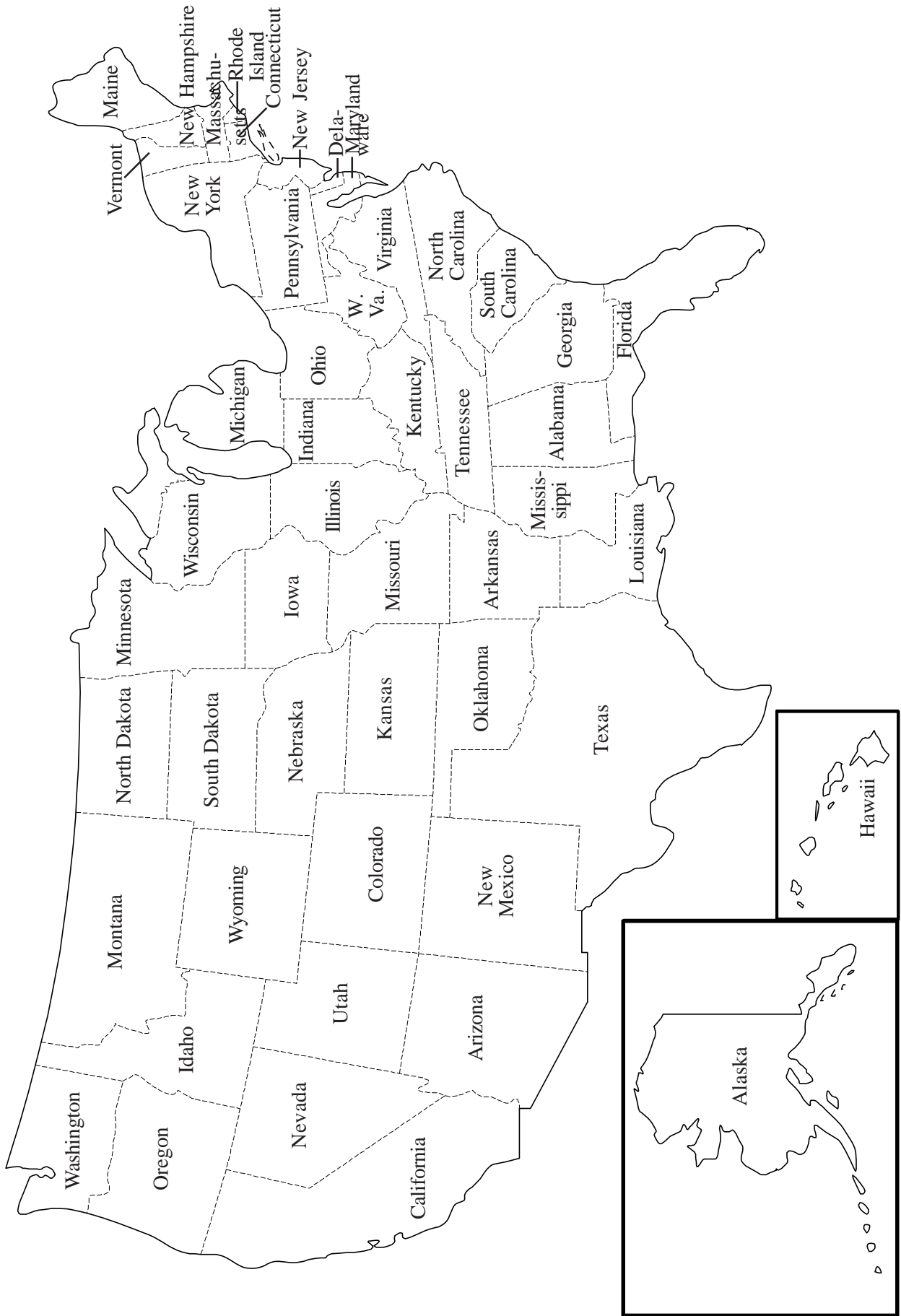
Even before the time of steam locomotives, Utah experienced a steady flow of explorers and pioneers. The Spaniards first came to explore Utah in the 18th century and were followed by mountain men, Mormons, and prospectors in search of precious metals found in the 1860s. Because of its central location, Utah became known as the "Crossroads of the West."



State Capital: Salt Lake City
State Bird: California Seagull
State Tree: Blue Spruce
State Flower: Sego Lily
State Motto: Industry
Entered Union (rank): January 4, 1896 (45)

Nickname(s): The Beehive State
Origin of Name: After the Ute Indians
State Song: "Utah, This Is the Place"

The United States of America



50 State Quarters Program Designs

Reverse (1)



50 State Quarters Program Designs

Reverse (2)



50 State Quarters Program Designs

Obverse



Circulating Coin Images

Obverse



Circulating Coin Images

Obverse





The United States Mint

50 State Quarters Program

Release Year/State Statehood Date

1999 _____

Delaware December 7, 1787
 Pennsylvania December 12, 1787
 New Jersey December 18, 1787
 Georgia January 2, 1788
 Connecticut January 9, 1788

2000 _____

Massachusetts February 6, 1788
 Maryland April 28, 1788
 South Carolina May 23, 1788
 New Hampshire June 21, 1788
 Virginia June 25, 1788

2001 _____

New York July 26, 1788
 North Carolina November 21, 1789
 Rhode Island May 29, 1790
 Vermont March 4, 1791
 Kentucky June 1, 1792

2002 _____

Tennessee June 1, 1796
 Ohio March 1, 1803
 Louisiana April 30, 1812
 Indiana December 11, 1816
 Mississippi December 10, 1817

2003 _____

Illinois December 3, 1818
 Alabama December 14, 1819
 Maine March 15, 1820
 Missouri August 10, 1821
 Arkansas June 15, 1836

Release Year/State Statehood Date

2004 _____

Michigan January 26, 1837
 Florida March 3, 1845
 Texas December 29, 1845
 Iowa December 28, 1846
 Wisconsin May 29, 1848

2005 _____

California September 9, 1850
 Minnesota May 11, 1858
 Oregon February 14, 1859
 Kansas January 29, 1861
 West Virginia June 20, 1863

2006 _____

Nevada October 31, 1864
 Nebraska March 1, 1867
 Colorado August 1, 1876
 North Dakota November 2, 1889
 South Dakota November 2, 1889

2007 _____

Montana November 8, 1889
 Washington November 11, 1889
 Idaho July 3, 1890
 Wyoming July 10, 1890
 Utah January 4, 1896

2008 _____

Oklahoma November 16, 1907
 New Mexico January 6, 1912
 Arizona February 14, 1912
 Alaska January 3, 1959
 Hawaii August 21, 1959