## Reading 1: Mr. Penny's Class

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Hello there. I am Pig E. Bank. I have two friends, Greg Hopper and Amy Tee, who have been studying about money and banking. Their teacher, Mr. Penny, has been teaching about the Federal Reserve System, especially the Federal Reserve Bank of St. Louis.

The students in Mr. Penny's class have learned a lot about the Fed. They learned that there are 12 district banks in the Federal Reserve System. The Federal Reserve Bank of St. Louis is the Eighth District bank. Mr. Penny told his class that the Fed works to keep our economy running smoothly. The Federal Reserve works to keep the prices of goods and services in our economy just right.

Another Fed responsibility is issuing currency and coins to banks to meet the public's need for money. (The public is you and me and all the other people in the country.) The Board of Governors makes regulations, or rules, that keep U.S. banks safe. The 12 district banks make sure the rules governing the banks are enforced.

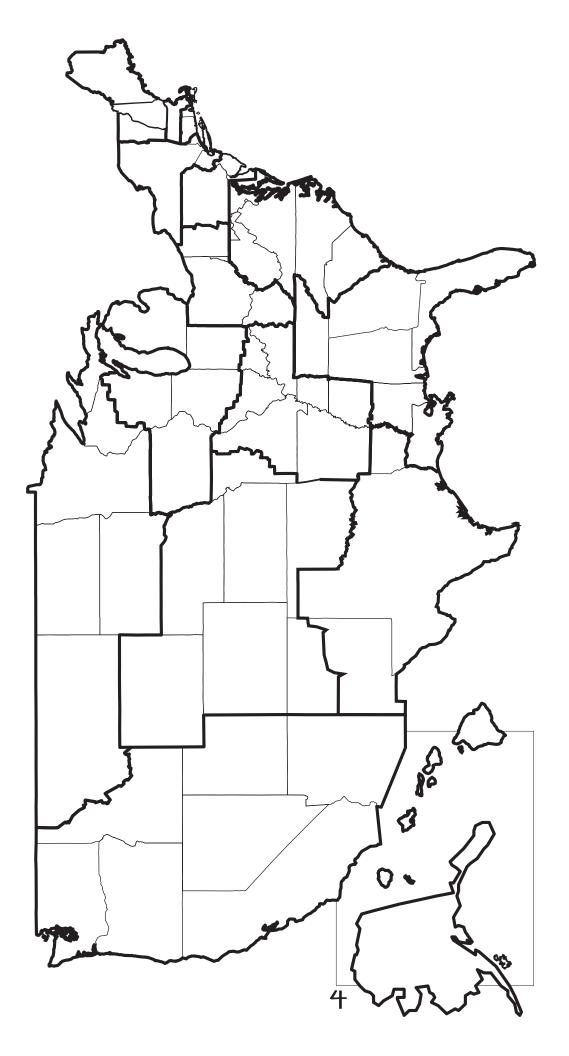


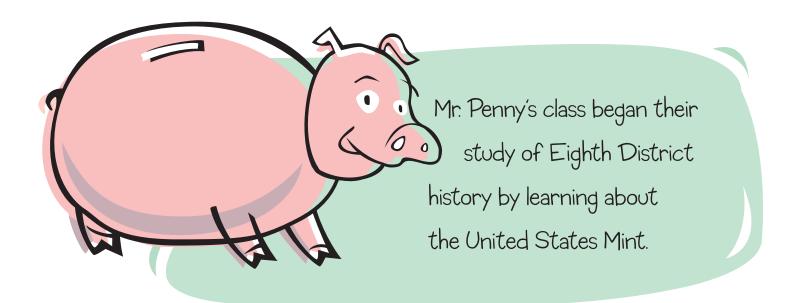


- 1. Color each Federal Reserve district a different color.
- 2. Write the names of these Federal Reserve bank cities on the map. District 1, Boston, Massachusetts; District 2, New York, New York; District 3, Philadelphia, Pennsylvania; District 4, Cleveland, Ohio; District 5, Richmond, Virginia; District 6, Atlanta Georgia; District 7, Chicago, Illinois; District 8, St. Louis, Missouri; District 9, Minneapolis, Minnesota; District 10, Kansas City, Missouri; District 11, Dallas, Texas; and District 12, San Francisco, California.
- 3. Create a legend for your map showing the names of the banks and their matching color.
- 4. Put a compass rose or direction finder in your legend.

#### Bonus: Put the names of the 24 branches of the Federal Reserve on the map.

Cincinnati, Ohio Pittsburgh, Pennsylvania Baltimore, Maryland Charlotte, North Carolina Birmingham, Alabama Jacksonville, Florida Miami, Florida Nashville, Tennessee New Orleans, Louisiana Detroit, Michigan Little Rock, Arkansas Louisville, Kentucky Memphis, Tennessee Helena, Montana Denver, Colorado Oklahoma City, Oklahoma Omaha, Nebraska El Paso, Texas Houston, Texas San Antonio, Texas Los Angeles, California Seattle, Washington Portland, Oregon Salt Lake City, Utah





## Reading 2: The United States Mint

All U.S. coins are made, or "minted," by the United States Mint. The Mint was started by Congress in 1792. It became a bureau of the Treasury Department in 1873. The Philadelphia Mint has been in operation since 1792. Coins that are minted in Philadelphia may have a P on them, which is called a "mark." The mark on U.S. coins shows the first letter of the city

where the coin was minted. In 1906, the Denver Mint began minting coins. Coins minted in Denver have a D on them. There is also a mint in San Francisco. It produces mostly "proof coins," which are special coins made for coin collectors. An S means that the coin was made in San Francisco.



The West Point Mint is the Mint's chief producer of gold coins. These coins have a W for West Point, N.Y.

When new designs for coins are needed, the director of the Mint selects the designs with the approval of the Secretary of the Treasury. Congress can also select designs for coins. Designs chosen may not be changed for 25 years unless Congress wants to change them.

Most coins that are minted today feature a U.S. president on one side. Abraham Lincoln appears on the one-cent piece (the penny). The current design of the penny was adopted in 1909. The current design of the 25-cent piece (the quarter) with George Washington's picture. was chosen in 1932. In 1938, the current design for the 5-cent piece (the nickel) was selected. This coin pictures Thomas Jefferson. In 1946, Franklin Roosevelt's portrait was placed on the 10-cent piece (the dime). John Kennedy's likeness was put on the 50-cent piece (the half-dollar) in 1964.

In 1979, Susan B. Anthony's portrait was placed on the one-dollar coin. Most recently, Sacagawea's portrait was placed on the dollar coin.

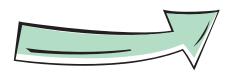
The motto "In God We Trust" was first used on a two-cent coin in 1864. Today, all U.S. coins have this motto on them.

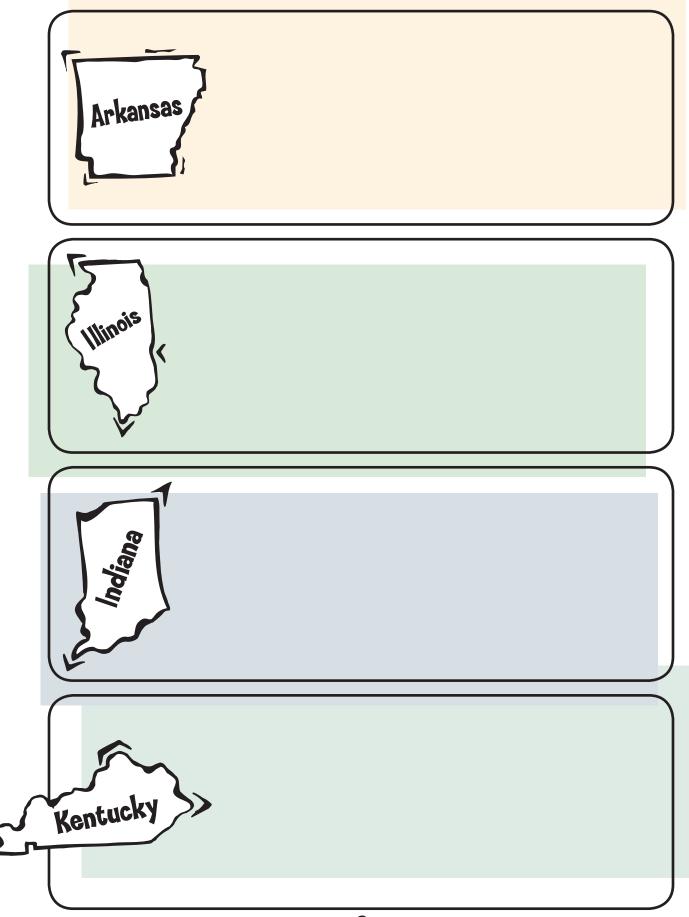


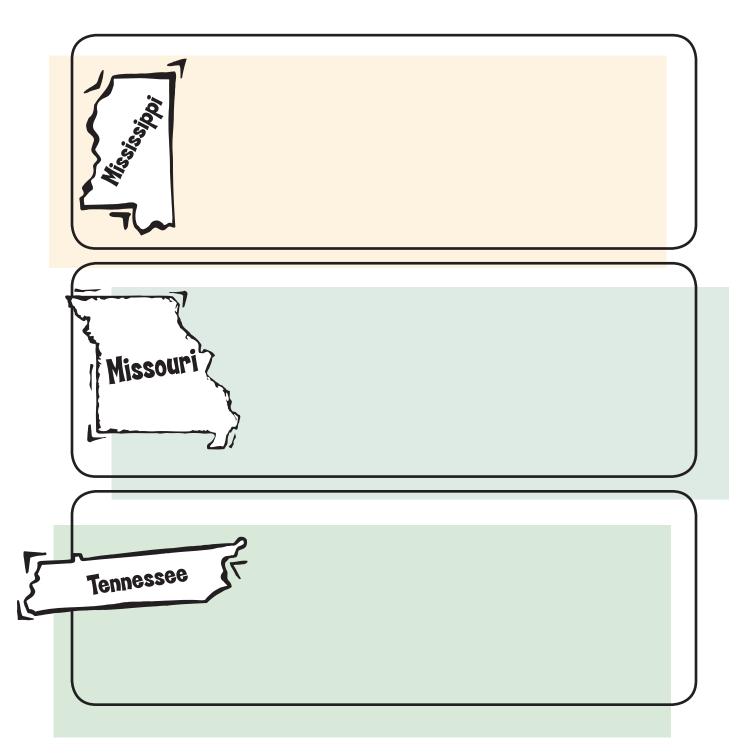


The Eighth District of the Federal Reserve includes part or all of seven states. The boxes on pages 8 and 9 contain maps of each of those states. On page 10 are facts about these states. You will need scissors and glue for this activity.

- 1. Read each fact on page 10.
- 2. Decide which state each fact describes. (For help, use the information on pp. 20–32.)
- 3. Cut out the fact and glue it in the box that has the correct state's name and map in it. There is more than one fact listed for each state. The boxes are large enough for you to glue more than one fact strip.
- 4. Do this for all 14 facts listed on page 10.



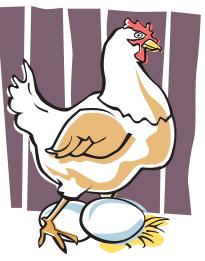




Read the facts on the next page.



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O Diamonds are found in this state.
Lewis and Clark started from St. Louis on their trip to find a waterway to the Pacific Ocean.
This state means "land of the Indians."
The Bluegrass State is this state's nickname.
FedEx Corporation's major hub is located in the city of Memphis in this state.
This state is the only one that is contained entirely within the borders of the Federal Reserve's Eighth District.
Poultry, trees and cotton are this state's top agricultural products.
Ronald Reagan was from this state.
This state is known as the "Land of Lincoln."
Magnolias are an important flower in this state.
The ice cream cone was invented in this state.
This was the first territory on the western frontier that became a state.
The Indianapolis 500 car race makes this state famous.
The first Piggly Wiggly was started in this state in 1916 by Clarence Saunders.









Here are some fun facts about the U.S. Mint that I found at the Mint's web site, www.usmint.gov.

- 1. The first Philadelphia Mint used harnessed horses to power the machinery that produced coinage.
- 2 Legend holds that George Washington donated some of his personal silver for manufacturing early coinage.
- 3. The Mint's original coins were made of gold, silver and copper.
- 4. The Lincoln cent is the only circulating coin currently produced on which the portrait faces to the right.
- 5. Designers' initials can be found on each circulating coin.
- 6. All U.S. coinage is produced with what is commonly called a "coin turn." That means that the reverse side (tails) of the coin is upside down to the obverse side (heads).



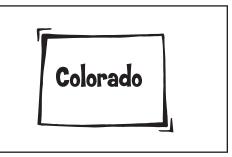


Draw a line from each Mint city and description on the left to the state where the city is located.

The Philadelphia Mint started minting coins in 1792. Its coins are marked with a P.



The San Francisco Mint produces coins for collectors. Its coins are marked with a S.

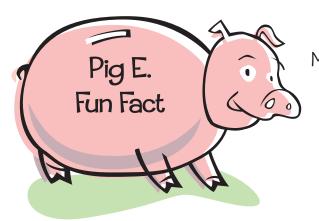


The West Point Mint produces gold coins. Its coins are marked with a W.



The Denver mint started minting coins in 1906. Its coins have a D marked on them.





Missouri is the only state in which two Federal Reserve banks are located. One is in St. Louis and the other is in Kansas City.

## Reading 3: The Eighth District

The Federal Reserve Bank of St. Louis, the Eighth District of the Federal Reserve System, includes all of Arkansas and parts of six other states: Illinois, Indiana, Kentucky, Mississippi, Missouri and Tennessee. The main office of the bank is located in St. Louis. There are three branches of the St. Louis Fed. They are located in Little Rock, Arkansas; Louisville, Kentucky; and Memphis, Tennessee.



Use the following directions to fill in the map on the next page.

- 1. Write St. Louis on the map next to the black dot that represents St. Louis.
- 2. Write Little Rock on the map next to the black dot that represents Little Rock.
- 3. Write Memphis on the map next to the black dot that represents Memphis.
- 4. Write Louisville on the map next to the black dot that represents Louisville.

- 6. Make a legend for your map and put it in the lower right corner of the map.
- 7. **Bonus:** Look on a United States map for the rivers found in the Eighth District. Use blue crayons to draw these rivers on the map and write the names of the rivers.



Mr. Penny told our class that coins can tell the history of the Eighth District. Here are some reports that my classmates wrote:

# Reading 4 **Reports from Mr. Penny's Class** Louisiana Purchase Nickel

This nickel, minted in 2004, features two hands clasped in friendship. One hand, with a military uniform cuff, symbolizes the American government. The other hand, with a silver band adorned with beads and a stylized American eagle, represents the Native American community with whom the United States sought good relations. France sold the Louisiana Territory to the United States in 1803. The land that makes up the states of Arkansas and Missouri was part of the Louisiana Territory.



## Keelboat Nickel

This nickel, minted in the fall of 2004, features an angled side-view of a keelboat with full sail. Keelboats transported members of the expedition and their supplies along the rivers of the Louisiana Territory in search of a northwest passage to the Pacific Ocean. The design shows captains Merriweather Lewis and William Clark in full uniform in the bow of the keelboat. It was difficult to move a keelboat upriver. A long pole or oars had to be used. Usually keelboats were 50 to 80 feet long and 15 feet wide.

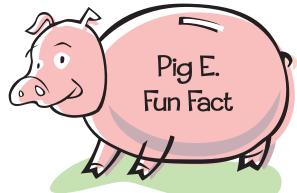


## American Bison Nickel

The 2005 nickel features the American bison. The bison was chosen in recognition of the Native Americans and wildlife encountered by members of the Lewis and Clark expedition. Expedition journals described the bison as an animal of great significance to many Native American cultures. Bison provided food, clothing and sometimes shelter when their hides were used to make the tents Native Americans used when hunting. These magnificent animals roamed and grazed on the Great Plains of the United States.



Thomas Jefferson started Monticello in 1769 but did not finish it until the dome was completed in 1809.



## Return to Monticello

This nickel, made in 2006, features the classic, familiar version of Monticello, President Thomas Jefferson's Virginia home. Jefferson designed Monticello himself. Construction began in 1769 when he was 26 years old. It was completed in 1809 when Jefferson was 66 years old. Before Mr. Jefferson was president, he helped write the United States Constitution.



President Jefferson authorized the purchase of the Louisiana Territory from France. This became known as the "Louisiana Purchase." President Jefferson also authorized the exploration of the Louisiana Territory. He hired Merriweather Lewis and William Clark to lead the exploration. The exploration is known as "The Lewis and Clark Expedition."

During the expedition, Lewis and Clark documented 178 plant species and 122 species and subspecies of animals native to the United States. Lewis and Clark and other members of the expedition helped in the mapping of the North American continent.





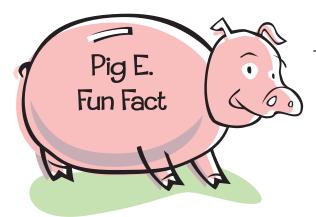
The Louisiana Purchase doubled the size of the United States, so it's no wonder that it is celebrated on these commemorative nickels. The Louisiana Purchase included two states—Missouri and Arkansas—that are located within the Eighth District of the Federal Reserve. Missouri became a U.S. state in 1821, and Arkansas became a state in 1836. They joined five other states that are located within the Eighth District—Illinois, Indiana, Tennessee, Mississippi and Kentucky.

The natural resources contained within the Eighth District states contributed greatly to the wealth of the United States and are still contributing agricultural resources for our own use and for export to other countries. Natural resources are resources found in or on the earth that are used to produce goods and services. So, natural resources were very important to the people who lived back then and are important to people living today.

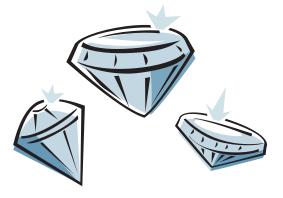
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See if you can guess which state matches each of these descriptions below of natural and agricultural resources. Fill in each blank with the abbreviation for the state: AR (Arkansas), MO (Missouri), IN (Indiana),

- IL (Illinois), TN (Tennessee), MS (Mississippi) and KY (Kentucky).
- \_\_\_\_\_ The nation's largest bauxite deposits were discovered in this state in the late 1890s.
- \_\_\_\_ This state produces 5 percent of US cotton.
- \_\_\_\_\_ Big Spring, in this state, puts out an average of 286 gallons of water daily.
- \_\_\_\_\_ This state has more than \$1 billion in sales of horses and mules.
- \_\_\_\_\_ This state produced nearly \$2 billion in chickens in 2007.
- \_\_\_\_\_ This state produces more than \$2.7 billion in corn.
- \_\_\_\_\_ This state ranks #4 in overall agriculture exports.
- \_\_\_\_\_ This state sells nearly \$582 million in cattle and calves.
- \_\_\_\_\_ In 2007, this state produced more than 23 million barrels of oil.
- \_\_\_\_\_ This state ranks second among states for tobacco exports.
- \_\_\_\_ This state is #1 in rice and #2 in both poultry and cotton exports.
- \_\_\_\_\_ The Viburnum Trend, the world's largest lead/zinc mining district, is in this state.
- \_\_\_\_ This state ranks #2 in both feed grains and soybean exports.
- \_\_\_\_ This state ranks #10 in overall agriculture exports.



The Wal-Mart stores were started in Arkansas by Sam Walton. Arkansas has the only state park where you can dig for diamonds.



Reading 5: State Quarters

### Arkansas

Arkansas was admitted into the union on June 15, 1836. The land that is Arkansas was acquired through the Louisiana Purchase and later became the Arkansas Territory before becoming a state. The Arkansas quarter design bears the image of rice stalks, a diamond and a mallard gracefully flying above a lake.

Arkansas was named for the Quapaw Indians. Quapaw means "land of the downriver people." Because northwest Arkansas is almost the geographic center of the United States, many trucking firms were started in the area. Several interstate highways run through Arkansas. Trucking firms, railroads and riverways help in the distribution of goods across the United States.

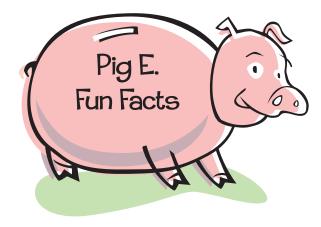
William Jefferson "Bill" Clinton, a native of Arkansas, served as the 42nd president of the United States, from 1993 - 2000.



Pig E. Reminder: Arkansas is the only entire state that is part of the Federal Reserve Bank of St. Louis district.

### Illinois





The world's first skyscraper was built in Chicago in 1885. Des Plaines, Illinois, is the home of the world's first McDonald's.

### Illinois

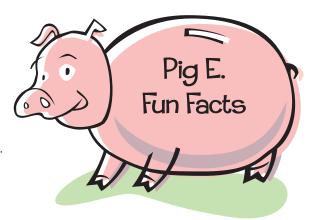
Illinois is known as the Prairie State and the Land of Lincoln. The Illinois quarter design depicts a young Abraham Lincoln within the outline of the state. A farm scene appears on the left, and the Chicago skyline appears on the right of the state's outline. Twenty-one stars border the coin, signifying Illinois as the 21st state to become part of the Union. Illinois was admitted into the Union on Dec. 3, 1818.

Illinois means "he/she speaks normally." This name comes from the Algonquin Indians.

Railroads played a part in the development of Illinois. When manufacturing began to grow in Illinois, manufacturers needed workers to produce their products. The railroads brought people who had come to the United States from eastern and southern Europe to work in the mills and factories. African-Americans from the south came by railroad, seeking work in Illinois.

An Illinois native, Ronald Reagan became the 40th president of the United States. He served from 1981 to 1988.

Pig E. Reminder: Part of southern Illinois is in the Federal Reserve Bank of St. Louis district. The Raggedy Ann doll was created by Marcella Gruelle in Indianapolis. The first professional baseball game was played in Fort Wayne, Indiana, on May 4, 1871.





### Indiana

Pig E. Reminder: Part of southern Indiana is in the Federal Reserve Bank of St. Louis district.

#### Indiana

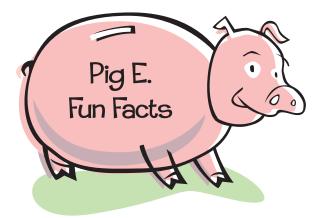
Indiana is known as the Hoosier State and is famous for the Indianapolis 500 car race. Indiana became a state on Dec. 11, 1816. The Indiana quarter design features the image of a race car superimposed on an outline of the state with the inscription "Crossroads of America." The design also includes 19 stars signifying Indiana as the 19th state admitted into the Union.

Indiana has large fields of corn and wheat, which are important crops used to feed people around the world.

Indiana means "land of the Indians." Miami and Shawnee tribes lived here.

The first form of transportation Indiana developed was a canal. This big "ditch" of water was important, but the invention of the railway system soon eliminated the need for canals. River traffic in the early 1800s, early roads that were traveled to settle the U.S. frontier and many major highways that intersect in Indiana helped create Indiana's title as "Crossroads of America." Indiana has more miles of interstate highways per square mile than any other state. Indiana was home to the 23rd president of the United States, Benjamin Harrison. Mr. Harrison occupied the White House from 1889 to 1892.





The U.S. Civil War presidents were both born in Kentucky about seven months and 100 miles apart. They were Abraham Lincoln, U.S. president, and Jefferson Davis, Confederate States president. "Happy Birthday to You" was written by Mildred and Patricia Hill from Louisville, Kentucky.

Pig E. Reminder: Western Kentucky is in the Federal Reserve Bank of St. Louis district.

#### Kentucky

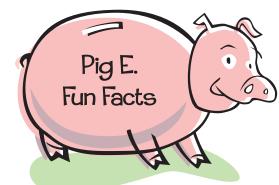
Kentucky was the first state on the western frontier to enter the Union. Kentucky was admitted as the 15th state on June 1, 1792. It is the home of the longest-running annual horse race in the country, the Kentucky Derby. The design of the Kentucky quarter shows the stately mansion, Federal Hill, with an inscription that reads "My Old Kentucky Home." A thoroughbred racehorse is positioned behind the fence in the foreground of the quarter.

Kentucky's nickname is "the Bluegrass State." No one knows for sure how Kentucky got its name, but most likely it is the Iroquoian word for meadow or prairie. Kentucky was the hunting ground of the Shawnee and Cherokee tribes until the British bought the land from the tribes in 1768. In 1775, Daniel Boone, an experienced hunter who explored Kentucky, helped blaze the Wilderness Road, which allowed people to settle central Kentucky.

Kentucky is the only U.S. state that is bordered on three sides by rivers: the Mississippi River to the west, the Ohio River to the north, and the Big Sandy River and Tug Fork to the east. In fact, Kentucky has more navigable miles of water than any other state in the Union other than Alaska. Kentucky is the fourth-largest producer of trucks and cars in the United States.

Abraham Lincoln was born in Kentucky. He served as the 16th president of the United States, from 1861 to 1865.

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The 4-H Club was founded in Holmes County, Mississippi in 1907. The Parent Teachers Association (PTA) was started in Mississippi in 1909.



Mississippi is known as the Magnolia State. On Dec. 10, 1817, Mississippi joined the Union. The Mississippi quarter showcases the beauty and elegance of the state flower; combining the blossoms and leave of two magnolias with the inscription "The Magnolia State." Mississippi adopted the magnolia as the state flower in 1952.

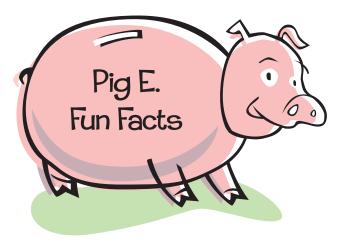
Mississippi's name comes from the Algonquin language. It means "great river." Mississippi is served by seven interstate highways and a system of state highways. These highways are important to Mississippi's agricultural and tourism industries. Poultry, trees and cotton are the top three agricultural products grown in Mississippi.

Pig E. Reminder: The northern part of Mississippi is in the Federal Reserve Bank of St. Louis district.

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### Missouri





The ice cream cone was invented at the St. Louis World's Fair in 1904. Saint Louis University received a formal charter from the state of Missouri in 1832, making it the oldest university west of the Mississippi.

Laura Ingalls Wilder, writer of the Little House on the Prairie series, grew up in Missouri. Pig E. Reminder: The eastern part of Missouri is in the Federal Reserve Bank of St. Louis district.

#### Missouri

Missouri became the 24th state in the union on Aug. 10, 1821, as part of the Missouri Compromise. Missouri is known as the "Show-Me State" because of the devotion of its people to common sense. The Missouri quarter depicts Lewis and Clark's historic return to St. Louis down the Missouri River, with the Jefferson National Expansion Memorial in the background. The quarter is inscribed with "Corps of Discovery 1804-2004." The Missouri Sioux Indian tribe—whose name means "those who have dugout canoes"—gave Missouri its name. Missouri was a departure point for settlers who were going west to live, so it is also known as the "Gateway State." Lewis and Clark started from St. Louis on their

trip to find a waterway to the Pacific Ocean.

The Mississippi River and Missouri River are commercially navigable over their entire lengths in Missouri. St. Louis is a major destination for barge traffic on the Mississippi River. Food processing plants, printing companies and aerospace industries are found in Missouri. Large amounts of limestone and lead are produced here.

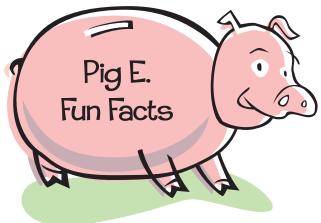
> Missouri native son Harry S. Truman was the 33rd president of the United States. He served from 1945 to 1952.

#### Tennessee

Tennessee became a state June 1, 1796. It is known as the "Volunteer State." The nickname "Volunteer State" was given to Tennessee because of its role during the War of 1812. A group of volunteer soldiers helped the United States during the battle of New Orleans. The Tennessee quarter celebrates the state's contributions to our nation's musical history. The design incorporates 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 the east, the trumpet stands for the blues in the west and the guitar is for central Tennessee, home to Nashville, the capital of country music.

Tennessee has many interstates, which transport goods to and from the state. FedEx Corporation's major hub is located in Memphis. This makes Memphis International Airport the world's largest air cargo operation.

Pig E. Reminder: The western part of Tennessee is in the St. Louis Federal Reserve Bank district.



Cotton candy was invented in Nashville, Tennessee in 1887.

The Piggly Wiggly was the first self-serve grocery store in the United States. It was opened in Memphis in 1916 by Clarence Saunders.





Now that you have read about the state coins and the symbols that represent them, it is your turn to design a coin for your state. What important things would you want people to know about your state?

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#### Some suggestions are:

- Your state bird
- An exciting time in your state's history
- Products your state is famous for producing
- Important monuments or parks in your state
- Important people who were born in your state
- Anything you think is important about your state

#### State name

Design your own state quarter here

