

Cotton in My Sack

By Lois Lenski / ISBN: B000W770VO

Lesson Author

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Standards and Benchmarks (see page 26)

Lesson Description

In this lesson, students learn about sharecropping and tenant farming by listening to the story *Cotton in My Sack* by Lois Lenski. In the words of the author, “They [the sharecroppers] were part of a vast economic system...but they did not know they were part of it.” In the lesson, students investigate the life of sharecroppers and identify the economic system to which they were connected. Students read and analyze informational text and cite specific textual evidence, comparing and contrasting sharecroppers and tenant farmers. Students complete a chart to identify references to saving, spending, labor, and income as they apply to the sharecroppers. Students use a copy of the book’s index to locate specific information from the book. They evaluate the spending and saving choices made by the Hutley family and identify opportunity costs. Students also use evidence and information from the story to complete a writing assignment.

Grade Level

3-5

Time Required

90-120 minutes (not including reading the book)

Concepts

- Choices
- Human resources
- Income
- Labor
- Money
- Opportunity cost
- Saving
- Spending

Objectives

Students will be able to

- define human resources, labor, opportunity cost, saving, income, money, and spending;
 - analyze informational text and cite textual evidence;
 - identify economic concepts as found in a historical fiction story;
 - evaluate spending and saving choices and the opportunity costs; and
 - describe economic choices in the era of sharecropping.
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Materials

- A copy of *Cotton in My Sack* by Lois Lenski (ISBN: B000W77OVO) (This book is out of print but is available used and in libraries.)
 - Sample article with a label showing “100% cotton” as the fabric content (pair of jeans, cotton t-shirt, bath towel, etc.)
 - Sample article with a label showing a combination of cotton and another fiber as the fabric content (shirt, blouse, etc.)
 - Visual 1
 - Handouts 1, 2, 3, 5, 6, 7, and 8, one copy of each for each student
 - Handouts 3 and 6–Answer Keys for the teacher
 - Handout 4, cut apart into 24 cards and placed in a small paper sack
 - One sheet of blank white paper for each student
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Procedure

1. Begin the class by displaying an article of clothing or other item made from 100 percent cotton. Tell the students that many articles of clothing and other items are made from cotton. Show the class the label that identifies the fabric content and explain that if something is made entirely from cotton the label will show “100% cotton.”
 2. Explain that fabric is sometimes a combination of different fibers. Show the students an article of clothing or other item made from a combination of cotton and another fiber. View the label and discuss the percentages of fiber content.
 3. Tell the class that cotton is grown in 14 southern states that form a region known as the Cotton Belt. Explain that today machinery and technology are used in cotton farming but in earlier times the crop depended on human labor. Even though farming methods have changed, cotton farming remains an important part of our history and a major crop in the United States today.
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4. Ask the class the following questions:
 - How important is cotton to you?
 - Why should you care about cotton?

5. Distribute a copy of *Handout 1: Cotton in the Label* to each student. Tell the class that they will complete this handout to find answers to the questions you just asked. Instruct the students to look at garment labels in clothing items found in their home to complete the handout and return this homework assignment the next day. When assignments have been returned, allow time for students to share their findings and discuss the questions below. The answers to these questions will vary based on the findings in the assignment. However, the results should point to the importance of cotton today.
 - How easy or difficult was it to find cotton listed on a garment label?
 - What common items have cotton content?
 - How important is cotton to you?
 - Why should you care about cotton?

6. Display *Visual 1: Definitions*. Read the definitions and discuss as noted:

Labor—The quantity and quality of human effort, or work, directed toward producing goods and services; also known as **human resources**.

 - Give examples of labor in our school. (*Answers will vary but may include cafeteria workers, custodians, or teachers.*)
 - Give an example of work that you do. (*Answers will vary but may include homework, chores at home, raking leaves, or taking out the trash.*)

Income—Payment people earn for the work they do. When people work, they provide human resources (labor) and in exchange they receive income.

 - Have you received an income for work that you have done? (*Answers will vary but may include for chores, yard work, or a paper route.*)
 - Which workers in the school earn an income? (*Answers will vary but may include cafeteria workers, custodians, or teachers.*)

Money—Anything widely accepted in exchange for goods and services.

 - Give some examples of times you have exchanged money for goods and services. (*Answers will vary but may include buying food, books, toys, clothes, movie tickets, or DVDs.*)
 - What types of money do we use? (*Coins and currency*)

Spending—Using some or all of your income to buy things you want now.

 - What are some things you have purchased? (*Answers will vary.*)

- Were your spending decisions always wise decisions? Why or why not? (*Answers will vary. Accept all responses.*)

Saving—Keeping some income to buy things in the future.

- Have you saved any of your income for a particular purpose? (*Answers will vary.*)
- Name some things you would like to save for. (*Answers will vary. Accept all responses.*)

Opportunity cost—The value of the next-best alternative when a decision is made; it's what is given up.

- Say you have enough money to buy only a game or a pizza but not both. If you choose the pizza, what is your opportunity cost? (*The game is what you gave up. It is your opportunity cost.*)
- Say you have \$1.00. You want to save it but decide to spend it on a candy bar. What is the opportunity cost of the candy bar? (*The opportunity cost of the candy bar is saving the \$1.00.*)
- If you choose to save your money, what is the opportunity cost of saving? (*The opportunity cost of saving is the things that you don't buy now.*)

7. Optional: Ahead of time, prepare vocabulary flash cards for these concepts from http://www.stlouisfed.org/education_resources/glossary/. Review the flashcards with the students.
8. Tell the students that they will apply these concepts to cotton farming in earlier times. Distribute *Handout 2: A Time for Cotton* to each student. Divide the class into pairs and instruct the students to read the informational text with their partners.
9. Give each pair of students *Handout 3: Sharecroppers and Tenant Farmers Compared*. Review the directions (as follows) and then allow time for students to complete the handout:

Directions: Refer to the story in *Handout 2: A Time for Cotton* to find information to compare and contrast the sharecropper and the tenant farmer based on the criteria below. In each box, write a phrase from the story in the handout to provide evidence and note the line number where that phrase is found. The first one is completed for you.
10. Call on pairs to share and use the following questions to discuss their findings (see the Handout 4—Answer Key):
 - How were sharecroppers and tenant farmers alike?
 - How were they different?
 - What were advantages and disadvantages of each arrangement?

11. Give each student a blank sheet of paper. Demonstrate how to fold the paper into fourths, unfold the paper, and draw a line along each fold to form a chart. Label the top of each quadrant with these captions: Income, Labor, Spending, Saving. The result should look like the diagram below:

Income Picking cotton	Labor
Spending Popcorn	Saving

12. Tell the students that you will be reading them a story about a family in the 1940s who worked as cotton sharecroppers. Explain that as the story is read, they should listen for references to the categories in the chart. Each time they hear a reference to one of the categories, they should record the information in the appropriate section. For example, if Joanda buys a bag of popcorn in the story, they should write "Popcorn" in the Spending section. If Joanda earns money for picking cotton, they should write "Picking cotton" in the Income section. Tell the students to use small writing to allow for room for many words because the chart will be used for the entire story.
13. Explain that *Cotton in My Sack* written by Lois Lenski is a historical fiction book based on actual experiences of a sharecropper family in the 1940s. Lois Lenski did not live where cotton was grown and didn't know anything about cotton farming before writing the book. To prepare to write this story, she chose to visit and live in cotton country during the spring and fall of 1947 to research, observe, and experience the way of life for sharecroppers, tenant farmers, and landowners. Tractors and machinery were beginning to appear, but the use of mules and human labor was still the rule. The story develops around Joanda Hutley and her family and reveals how the children share in a life of hard work and poverty and learn to put cotton in a sack to earn income.
14. Show the class a copy of *Cotton in My Sack*. Show the illustrations found throughout the book. Tell the class that the author, Lois Lenski, also illustrated the story. Discuss the following:
- Based on the illustrations, how would you describe the time period? (*Answers will vary but will likely include references to a previous time.*)
 - How would you describe the work this family did? (*Answers will vary but may include working in the field planting or harvesting or doing hard physical work.*)

- Based on the illustrations, describe the lifestyle of the family. (*Answers will vary but may include the following: They don't have much money. Children worked along with grown-ups.*)
15. Read the story over several class periods, asking students to continue filling out their charts each time they listen. (If the chart becomes full of entries, have the students make a second chart.)
16. After listening to the complete story, discuss the following questions with the students:
- Based on the charts you made, how were saving, spending, labor, and income evident in the lives of sharecroppers? (*Allow time for students to discuss the findings from their charts. Responses will vary but should include the following: The Hutley's earned their income from working as a sharecropper family and did not always have money to spend. When they did have money, they usually spent it all and seldom saved. They could have saved for tools and equipment to become tenant farmers to increase their future income.*)
 - Did the Hutley's always have money to spend? (*No*)
 - How did the saving category compare with the spending category on the chart? (*They spent more than they saved.*)
 - How did the Hutley's spend their income? (*They worked all week and then spent their money in town on the weekend, often on nonessential items such as popcorn, coloring books, and toys.*)
 - Did the Hutley's save any of the money they earned from working? (*They did not save until Uncle Shine tricked them into saving.*)
 - What work did the Hutley's do to earn an income? (*They worked as sharecroppers on a cotton farm.*)
 - What **choices** did the Hutley's make when spending and saving their money? (*Answers will vary but should include making choices based on immediate gratification.*)
 - What are some things the Hutley's could have saved for but didn't? (*Answers will vary but should include saving for various long-term goals.*)
17. Show students the sack holding the Choice Cards from Handout 4. Explain to the students that cards are in the sack. Each card has one item written on it that the Hutley's either purchased or thought about purchasing with their income. Allow each student to draw one card from the sack. (Note: There are 24 cards, so you may have some students draw as pairs.) Explain the following directions and then allow time for students to form the line:
- Pretend that you are making decisions for the Hutley family concerning spending their income.

- You need to determine the importance of purchasing each item in relationship to all of the other items.
 - Review each other's cards and talk about the relative importance of the items, then form a line prioritizing the order in which the items should be purchased. The most important item should be first and the least important last.
 - If two or more cards are tied for a place in line, the cardholders should stand side by side to demonstrate the tie.
18. After all students have found a place in line, start with the following questions and then allow students to present their reasons for the chosen order of the items.
- Was there conflict in determining the line order? Why?
 - Were there patterns that developed in the order of choices? (For example, were essential items cards grouped near the first of the line? Were nonessential items grouped near the end of the line?)
19. Following the activity, remind the students that many of their decisions were likely based on what they had remembered from listening to the story. Ask students to recall what the story said about one or two items on the cards. For example, Carnation milk was mentioned when the children were at school and the teacher asked them if they had milk at home.
20. Discuss how saving to acquire tools and equipment to become tenant farmers would result in greater future income. Point out how reducing spending for the benefit of greater future income is an important consideration.
21. Repeat the lineup activity. Tell the students to now line up considering saving for greater future income. Discuss the results of this second lineup compared with the first one. Considering saving for future income will likely change the priority of the items.
22. Ask the students the following question:
- If you wanted to read a section again in the story about a particular event or an item on one of the cards, how would you find the page or pages to read?
23. Discuss the difficulty in finding particular events in a book. Tell the students that an index would make this task much easier. Explain that an index is an alphabetical listing at the back of a book of subjects, people, and/or words and the pages they are mentioned on in the book. Generally, an index is included in nonfiction books and is rarely included in fiction books. However, indexing fiction for study purposes can be helpful in locating information.
24. Distribute *Handout 5: Cotton in My Sack Index*. Point out that the entries are listed in alphabetical order along with the page numbers of each entry's location(s) in the book.

25. Distribute *Handout 6: Using an Index*. Divide the class into pairs. Review the instructions (as follows):

Directions: Working with a partner, choose two of the tasks noted below. Refer to the index for *Cotton in My Sack* on Handout 5. List the index items and their page numbers that would provide information to help you complete each of the tasks chosen.

26. Ask the pairs of students to share their answers with the class and explain which entries were used to complete their assignment.

Closure

27. Review the content of the lesson by discussing the following:
- What is money earned for work called? (*Income*)
 - What is money? (*Money is anything widely accepted in exchange for goods and services.*)
 - What is saving? (*Saving is keeping some income to buy things in the future.*)
 - What is spending? (*Spending is using some or all of your income to buy things you want now.*)
 - If you spend, what do you give up? (*You give up saving to buy things in the future.*)
 - If you save, what do you give up? (*You give up buying things now.*)
 - What is opportunity cost? (*Opportunity cost is the value of the next-best alternative when a decision is made; it's what is given up.*)
 - What is labor? (*Labor is the quantity and quality of human effort, or work, directed toward producing goods and services. It is also known as human resources.*)
 - What are some ways economics was evident in the life of the sharecropper's family? (*They made choices about saving and spending. They worked for an income.*)
 - Why should we care about cotton and the era of sharecroppers? (*Cotton is widely used in many products we use today. Learning about sharecroppers provides us with insight into our history.*)

Assessment

28. Provide students with *Handout 7: Spend or Save?* Review the directions (as follows):

Directions: Read the two excerpts from the book. Choose the one that you think gives the best advice and with which you most agree. Write a paragraph that gives reasons supporting your choice. Include information in the paragraph that answers this question: If the Hutley's had lived according to _____'s advice, how might their future have been affected?

29. Allow time for students to share their choices and explanation paragraphs with the class.

30. Distribute *Handout 8: It's Your Choice*. Review the directions (as follows):

Directions: Choices about spending and saving are based on individual preferences, and choices give clues to individual ways of thinking. It is your turn to make some choices. Review the list in the chart below and then make one choice for each row. Mark through the one in each row that you do not choose. (The one not chosen in each row is your opportunity cost.) For each choice you make, write one sentence defending that choice.

31. Allow time for students to share their choices and reasons for making these choices with the class.

Visual 1: Definitions**Labor**

The quantity and quality of human effort, or work, directed toward producing goods and services; also known as human resources.

Income

Payment people earn for the work they do. When people work, they provide human resources (labor) and in exchange they receive income.

Money

Anything widely accepted in exchange for goods and services.

Spending

Using some or all of your income to buy things you want now.

Saving

Keeping some income to buy things in the future.

Opportunity cost

The value of the next-best alternative when a decision is made; it's what is given up.

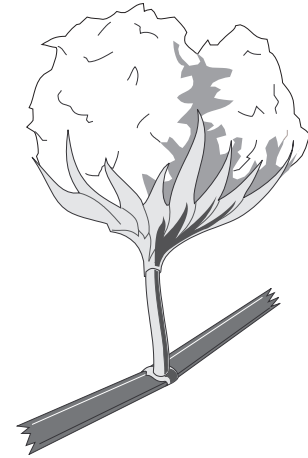
Handout 1: Cotton in the Label

Directions: Read the labels on different garments. Identify the fabric content and the percentages of each fiber in each garment. Choose five garments that include cotton and fill in the chart below based on the information on their labels. The first one is completed for you.

Garment	Fabric content	Fiber percentages
Dad's shirt	Cotton Rayon	35% 65%

Handout 2: A Time for Cotton (page 1 of 2)

1 Cotton seeds are planted in the spring, and the plants
2 must be cared for as they grow. About two months after
3 cotton is planted, flower buds that will turn into blooms
4 appear on the plants. The blossoms change from white
5 to yellow to pink and, finally, to dark red. When the red
6 flowers wither and fall off, a green pod is left. This pod
7 is a cotton boll. The boll contains fibers that expand as
8 the boll ripens. When the boll has matured and turned
9 brown, the fibers split the boll apart and the fluffy white
10 cotton bursts out. It is then time to harvest the cotton.



11 After the cotton is picked, it is delivered to a cotton gin where the fibers are separated
12 from the seed. The fiber is pressed into bales that are about the size of a refrigerator
13 and weigh about 500 pounds each. The cotton is later processed to make cotton and
14 cotton-blend fabric, which is used in all kinds of clothing and items used in everyday
15 life, such as shirts, towels, jeans, and bedding.

16 Cotton farming has changed over time. Today cotton is harvested using machines,
17 but in earlier times cotton was picked entirely by hand. Modern-day cotton farms use
18 equipment and even airplanes to spray chemicals that kill the weeds. In earlier times,
19 the weeds were controlled entirely by hand. It was hard work to use a hoe to keep the
20 cotton fields free of weeds.

21 As recently as the 1940s, cotton was often raised under sharecropping or tenant
22 farming arrangements. In both methods, the landowner divided up parcels of land into
23 40- or 60-acre plots and made agreements with either a sharecropper or a tenant farmer
24 to work the land. The agreements were different for each. The sharecropper did not
25 own the crop—it belonged to the landowner. The sharecropper's family provided the
26 labor to work the land, chop, and pick the crop. In exchange for his work, the share
27 cropper received a share of the income the owner received from selling the crop. Tenant
28 farmers owned their crop and agreed to pay the landowner a fixed amount of money
29 or agreed to give the landowner a percentage of the crop as payment for use of the land.

30 In sharecropping, the landowners provided a house for the sharecropper's
31 family to live in while they worked the land. The landowner furnished all
32 of the supplies the sharecropper needed to cultivate and harvest a crop:
33 the mules, seed, and any tools, such as hoes. The landowner also provided
34 a "furnish" for the sharecroppers. A furnish was credit for living expenses
35 throughout the year. At harvest time, the sharecropper had to repay the
36 furnish with interest plus pay for the supplies. The landowner decided
37 what crops were to be planted and supervised the sharecropper's work
38 from planting through harvest. When the crop was harvested, the landowner sold it
39 and received payment. The landowner then subtracted the cost of the supplies and
40 the amount of the furnish—with interest—from the payment received for the crop.



Handout 2: A Time for Cotton (page 2 of 2)

41 The landowner then paid the sharecropper a portion of the remaining money from the
42 crop, one-third to one-half of the final amount. The payment sharecroppers received
43 was their income. And the money the landowners kept was income for them.

44 If crop prices were low or the weather was undesirable, the sharecropper's share of the
45 money received for the crop might not be enough to pay back everything owed the
46 landowner. For this reason, sharecroppers were often in debt to the landowner from one
47 year to the next, with little hope of a better life. Sometimes a sharecropper's family could
48 earn extra income by picking cotton for someone else. The family earned money for
49 each pound of cotton picked. If sharecroppers managed to save enough money, they
50 could eventually become tenant farmers.

51 Tenant farmers worked land that belonged to someone else just as the sharecroppers
52 did, but the tenant farmers provided their own supplies, tools, and equipment. The land
53 often included a house where the tenant farmer could live while farming the land. They
54 were more independent than sharecroppers. They made decisions about which crops to
55 raise and were completely in charge of decisionmaking throughout the crop year. The
56 harvested crop belonged to the tenant farmer to sell. The landowner received either a
57 cash payment or a share of the crop as rent. The amount of money left over after paying
58 rent and expenses was the tenant farmer's income. Some tenant farmers managed to
59 save enough money to buy their own land and gain greater independence.

SOURCE:

http://ic.galegroup.com/ic/u/uhic/ReferenceDetailsPage/ReferenceDetailsWindow?zid=de00f766cfb0b9313f5771bdcb26fa2d&action=2&catId=&documentId=GALE%7CCX3048900548&userGroupName=milin_m_fadayms&jsid=65f6acb4944bf70d42db0e37bc6f0087.

Handout 3: Sharecroppers and Tenant Farmers Compared

Directions: Refer to the story in *Handout 2: A Time for Cotton* to find information to compare and contrast the sharecropper and the tenant farmer based on the criteria below. In each box, write a phrase from the story to provide evidence and note the line number where that phrase is found. The first one is completed for you.

Criteria	Sharecropper	Tenant farmer
House for family to live	The landowners provided a house for the sharecropper's family to live in. Lines 30-31	The land often included a house where the tenant farmer could live. Lines 52-53
Decisionmaking in cotton farming		
Supplies, tools, and equipment		
How income was earned		
Reason to save money		

Handout 3: Sharecroppers and Tenant Farmers Compared—Answer Key

Directions: Refer to the story in *Handout 2: A Time for Cotton* to find information to compare and contrast the sharecropper and the tenant farmer based on the criteria below. In each box, write a phrase from the story to provide evidence and note the line number where that phrase is found. The first one is completed for you.

Criteria	Sharecropper	Tenant farmer
House for family to live	The landowners provided a house for the sharecropper's family to live in. Lines 30-31	The land often included a house where the tenant farmer could live. Lines 52-53
Decisionmaking in cotton farming	The landowner decided what crops were to be planted and supervised the sharecropper's work from planting through harvest. Lines 36-38	They made decisions about which crops to raise and were completely in charge of decision-making throughout the crop year. Lines 54-55
Supplies, tools, and equipment	The landowner furnished all of the supplies the sharecropper needed to cultivate and harvest a crop. Lines 31-32	The tenant farmers provided their own supplies, tools, and equipment. Line 52
How income was earned	In exchange for his work, the sharecropper received a share of the income the owner received from selling the crop. Lines 26-27 The landowner then paid the sharecropper a portion of the remaining money from the crop. Lines 41 and 42	The harvested crop belonged to the tenant farmer to sell. Lines 55-56 The amount of money left over after paying rent and expenses was the tenant farmer's income. Lines 57-58
Reason to save money	If sharecroppers managed to save enough money, they could eventually become tenant farmers. Lines 49-50	Some tenant farmers managed to save enough money to buy their own land and gain greater independence. Lines 58-59

Handout 4: Choice Cards (page 1 of 4)

Hoes to be a tenant farmer	Cultivator to be a tenant farmer
Popcorn from the popcorn stand in town	Blankets for the beds
Hospital bill	Carnation milk

Handout 4: Choice Cards (page 2 of 4)

Breaking plow to be a tenant farmer	Mules to be a tenant farmer
Permanent for curling hair and making it pretty	Carnival rides
Coloring book and crayons	New teeth for mama

Handout 4: Choice Cards (page 3 of 4)

Flour	Great Northern beans
Oil stove for heating house	Gloves for picking cotton in the winter
Bicycle for Steve	Couch from Atkin's furniture store

Handout 4: Choice Cards (page 4 of 4)

<p>Cornmeal</p>	<p>Sunbonnet</p>
<p>Coil oil to heat the house</p>	<p>New library book to replace lost one</p>
<p>Carpenter tools to use to make extra money</p>	<p>New white shoes for the baby</p>

Handout 5: Cotton in My Sack Index**INDEX**

Bank account 99, 180	Interest rate 56, 168
Christmas 45, 47, 48, 51-58, 145	Landowner 48
Christmas tree 50, 51	Landowner's house 61, 62
Cotton chopping 95, 103, 104, 106, 109, 112	Lunch at school 36, 75, 84
Cotton crop 97	Mississippi County 21, 56, 97
Cotton fields 33	Mississippi River 164, 175
Cotton gin 11	Money 5, 16, 17, 18, 29, 30, 40, 41, 82
Cotton picking 139, 140, 141-143, 177	Mules 150, 151, 152, 167, 170
Cotton picking time 1, 31, 119	New Year's Day 146
Cotton sack 3, 136	Saving 56, 66, 70, 99, 139, 149, 184, 188
Cotton trailer 4	Sharecropper 46, 47, 57
Cotton vacation 119	Sharecropper's house 13, 14, 100, 101, 153
Debt 65, 66, 69, 70, 97, 120	Spending 5, 25, 26, 29, 30, 40, 46, 121, 187, 189
Food 45, 46, 48, 80	School 31-36, 73-78, 116, 163
Furnish 56, 68, 89, 168, 188	Spring cotton 87, 89, 92
Geese 113, 115, 116, 128	Tenant farming 57, 71, 98, 120, 149, 154, 168, 169
Gumbo soil 89	Tenant farmer's house 161, 169, 182
Insects 97, 98	Tractors and tools 37, 39, 60, 65, 66
Interest 56, 168	Yard 13, 93, 94, 102, 116

Handout 6: Using an Index

An index is an alphabetical listing at the back of a book of subjects, people, and/or words and the pages they are mentioned on in the book. Generally, an index is included in nonfiction books and is rarely included in fiction books. However, indexing fiction for study purposes can be helpful.

Directions: Working in pairs, choose two of the tasks noted below. Refer to the index for *Cotton in My Sack* on Handout 5. List the entries and their page numbers that would provide information to help you complete each of the tasks chosen.

1. You want to write a description of how and why human resources were essential to cotton farming and investigate methods used to reduce the amount of labor required.
2. You want to illustrate the home, daily life, and living conditions of a sharecropper. What choices did they make in the way they lived?
3. You are looking for information to create an illustration of the choices and decisions made in celebrating holidays at the Hutley home.
4. You have been asked to analyze the choices made by the Hutley family about spending and saving.
5. Mr. Hutley has decided to leave the sharecropper arrangement and become a tenant farmer. You have been asked to prepare a report for Mr. Hutley to give to the bank in preparation for a loan application for tools and equipment. You want to include information in the report on income, a narrative on the benefits of becoming a tenant farmer, and some of the opportunity costs involved.
6. You want to write a comparison between schools the sharecropper children attended and the schools of today.
7. Mr. Hutley has filled out a loan application to borrow money to buy tools and equipment needed to become a tenant farmer. You are in charge of giving a report from the bank to Mr. Hutley about the terms of the requested loan.
8. You want to compare and contrast sharecroppers, tenant farmers, and landowners.

Handout 6: Using an Index—Answer Key (page 1 of 2)

An index is an alphabetical listing at the back of a book of subjects, people, and/or words and the pages they are mentioned on in the book. Generally, an index is included in nonfiction books and is rarely included in fiction books. However, indexing fiction for study purposes can be helpful.

Directions: Working in pairs, choose two of the tasks noted below. Refer to the index for *Cotton in My Sack* on Handout 5. List the entries and their page numbers that would provide information to help you complete each of the tasks chosen.

1. You want to write a description of how and why human resources were essential to cotton farming and investigate methods used to reduce the amount of labor required. (*Answers may vary but may include cotton picking time 1, 31, 119; cotton chopping 95, 103, 104, 106, 109, 112; cotton picking 139, 140, 141-143, 177; geese 113, 115, 116, 128; sharecropper 46, 47, 57; tenant farming 57, 71, 98, 120, 149, 154, 168, 169; tractors and tools 37, 39, 60, 65, 66.*)
2. You want to illustrate the home, daily life, and living conditions of a sharecropper. What choices did they make in the way they lived? (*Answers may vary but may include food 45, 46, 48, 80; sharecropper's house 13, 14, 100, 101, 153; yard 13, 93, 94, 102, 116.*)
3. You are looking for information to create an illustration of the choices and decisions made in celebrating holidays at the Hutley home. (*Answers may vary but may include Christmas 45, 47, 48, 51-58, 145; Christmas tree 50, 51; New Year's Day 146.*)
4. You have been asked to analyze the choices made by the Hutley family about spending and saving. (*Answers may vary but may include bank account 99, 180; debt 65, 66, 69, 70, 97, 120; furnish 56, 68, 89, 168, 188; money 5, 16, 17, 18, 29, 30, 40, 41, 82; saving 56, 66, 70, 99, 139, 149, 184, 188; spending 5, 25, 26, 29, 30, 40, 46, 121, 187, 189.*)
5. Mr. Hutley has decided to leave the sharecropper arrangement and become a tenant farmer. You have been asked to prepare a report for Mr. Hutley to give to the bank in preparation for a loan application for tools and equipment. You want to include information in the report on income, a narrative on the benefits of becoming a tenant farmer, and some of the opportunity costs involved. (*Answers may vary but may include bank account 99, 180; debt 65, 66, 69, 70, 97, 120; money 5, 16, 17, 18, 29, 30, 40, 41, 82; saving 56, 66, 70, 99, 139, 149, 184, 188; tenant farming 57, 71, 98, 120, 149, 154, 168, 169.*)

Handout 6: Using an Index—Answer Key (page 2 of 2)

6. You want to write a comparison between schools the sharecropper children attended and the schools of today. (*Answers may vary but may include lunch at school 36, 75, 84; school 31-36, 73-78, 116, and 163.*)
7. Mr. Hutley has filled out a loan application to borrow money to buy tools and equipment needed to become a tenant farmer. You are in charge of giving a report from the bank to Mr. Hutley about the terms of the requested loan. (*Answers may vary but may include interest 56, 168; interest rate 56, 168.*)
8. You want to compare and contrast sharecroppers, tenant farmers, and landowners. (*Answers may vary but may include landowner 48; sharecropper 46, 47, 57; tenant farming 57, 71, 98, 120, 149, 154, 168, 169.*)

Handout 7: Spend or Save?

Directions: Read the two excerpts from the book. Choose the one that you think gives the best advice and with which you most agree. Write a paragraph that gives reasons supporting your choice. Include information in the paragraph that answers this question: If the Hutley's had lived according to _____'s advice, how might their future have been affected?

1. This excerpt is taken from a conversation between two sharecroppers, Aunt Lessie and Maggie Sutton:

Aunt Lessie laughed, "My Pa always said buy the wife and kids something first, give them some money to spend, and have a good time on the rest."

"Then when the money's gone," added Maggie Sutton, "borrow some more and start all over again."

2. This excerpt is from Mama:

Mama looked thoughtful. "We're tryin' to git out o' debt," she said. "Uncle Shine put a fool notion in our heads we'd oughta save first, and stop buying on the installment plan."

Handout 8: It's Your Choice

Directions: Choices about spending and saving are based on individual preferences, and choices give clues to individual ways of thinking. It is your turn to make some choices. Review the list in the chart below and then make one choice for each row. Mark through the one in each row that you do not choose. (The one not chosen in each row is your opportunity cost.) For each choice you make, write one sentence defending that choice.

It's Your Choice	
Bicycle for newspaper delivery job	New iPhone
Eating at a fast-food restaurant	Movie, popcorn, and candy
Saving for a trip to Funland	School supplies
Designer backpack	Books from the school book fair
Birthday gift for a friend	Grooming items
Latest and best phone case	Saving for college
Shoes and clothes	Decorations, games, and food for a party
Manicure and pedicure	Supplies for favorite hobby
Contribution to food pantry	Saving for an emergency
Christmas presents for family	Carnival rides and games

Standards and Benchmarks

National Standards in Economics

Standard 1: Productive resources are limited. Therefore, people cannot have all the goods and services they want; as a result, they must choose some things and give up others.

- **Benchmark 1, Grade 4:** People make choices because they can't have everything they want.
- **Benchmark 4, Grade 4:** Whenever a choice is made, something is given up because resources are limited.
- **Benchmark 5, Grade 4:** The opportunity cost of an activity is the value of the best alternative that would have been chosen instead. It includes what would have been done with the money spent and the time and other resources used in undertaking the activity.
- **Benchmark 8, Grade 4:** Human resources are the people who do the mental and physical work to produce goods and services.

Standard 10: Institutions evolve and are created to help individuals and groups accomplish their goals. Banks, labor unions, markets, corporations, legal systems, and not-for-profit organizations are examples of important institutions. A different kind of institution, clearly defined and enforced property rights, is essential to a market economy.

- **Benchmark 2, Grade 4:** Saving is the part of income not spent on taxes or consumption.

Standard 11: Money makes it easier to trade, borrow, save, invest, and compare the value of goods and services. The amount of money in the economy affects the overall price level. Inflation is an increase in the overall price level that reduces the value of money.

- **Benchmark 1, Grade 4:** Money is anything widely accepted as final payment for goods and services.

Standard 13: Income for most people is determined by the market value of the productive resources they sell. What workers earn primarily depends on the market value of what they produce.

- **Benchmark 1, Grade 4:** Labor is a human resource that is used to produce goods and services.
- **Benchmark 2, Grade 4:** People can earn income by exchanging the use of their labor (physical or mental work) for wages or salaries.

National Standards in Personal Finance

Saving and Investing Overall Competency: Implement a diversified investment strategy that is compatible with personal goals.

- **Benchmark 1, Grade 4:** People save for future financial goals.
- **Benchmark 2, Grade 4:** Every saving decision has an opportunity cost.

Common Core State Standards: English Language Arts**Reading: Informational Text**

- **Key Ideas and Details**

CCSS.ELA-Literacy.RI.5.1. Quote accurately from a text when explaining what the text says explicitly and when drawing inferences from the text.

CCSS.ELA-Literacy.RI.5.3. Explain the relationships or interactions between two or more individuals, events, ideas, or concepts in a historical, scientific, or technical text based on specific information in the text.

- **Integration of Knowledge and Ideas**

CCSS.ELA-Literacy.RI.5.7. Draw on information from multiple print or digital sources, demonstrating the ability to locate an answer to a question quickly or to solve a problem efficiently.

Speaking & Listening

- **Comprehension and Collaboration**

CCSS.ELA-Literacy.SL.5.1. Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 5 topics and texts, building on others' ideas and expressing their own clearly.

Reading: Literature

- **Key Ideas and Details**

CCSS.ELA-Literacy.RL.5.1. Quote accurately from a text when explaining what the text says explicitly and when drawing inferences from the text.

CCSS.ELA-Literacy.RL.5.2. Determine a theme of a story, drama, or poem from details in the text, including how characters in a story or drama respond to challenges or how the speaker in a poem reflects upon a topic; summarize the text.

- **Craft and Structure**

CCSS.ELA-Literacy.RL.5.4. Determine the meaning of words and phrases as they are used in a text, including figurative language such as metaphors and similes.

CCSS.ELA-Literacy.RL.5.5. Explain how a series of chapters, scenes, or stanzas fits together to provide the overall structure of a particular story, drama, or poem.

Writing

- **Text Types and Purposes**

CCSS.ELA-Literacy.W.5.1. Write opinion pieces on topics or texts, supporting a point of view with reasons and information.

CCSS.ELA-Literacy.W.5.2. Write informative/explanatory texts to examine a topic and convey ideas and information clearly.