# **Canadian Currency Timeline**

The following Time Line should be used as a reference tool. It outlines the evolution of coins and coin production in Canada. Key dates, developments and innovations are noted. A separate set of student activities accompanies the Time Line. *Sources: www.currencymuseum.ca* 



Left: copper shield Bottom: Wampum belt





New France, 15 sol, 1670



playing card example 1685

# **Early 16th Century**

- Canada was inhabited by First Nations who traded in goods on a barter basis, no currency was used
- special objects like a copper shield had special economic and social value and was used by the Haidas of the west coast as a measure of wealth
- wampum was also used to measure wealth and for gift-giving
- the wampum belt was made of small, cylindrical shells strung together, wampum also had ceremonial uses; marking peace treaties, summoning nations to war, recording important historical events and used as marks of friendship and respect
- Aboriginals traded furs for supplies with Europeans and were fond of silver objects

# **New France**

- early French colonists bartered goods but used metal coins like the 5-sol French coin circa 1670, but there was never enough hard currency to go around
- silver coins sent from France were taken out of circulation by merchants who used them to pay their taxes and buy European goods
- although Spanish-American silver coins minted in Mexico sometimes came in through secret trade, the use of foreign coins was never legalized
- the coin shortage grew so severe that colonial authorities resorted to using playing cards
- playing cards were marked with the amount on the back. Cards were given to soldiers as their pay
- the practice began in 1685 and continued off and on for many years



the "mousquetaire"





**Gold Louis** 



1729

1800s





1808 "holey dollar"





Photography: James Zagon, National Currency Collections, Bank of Canada

# 1720

- despite the coin shortage, playing cards were banned from being used as currency
- colonists had to make do with a 30-deniers coin known as the "mousquetaire"
- these gold coins were meant for paying troops and civil servants but didn't stay in circulation long

#### 1721 **Gold Louis**

- La Compagnie des Indes Occidentales held a monopoly over the fur trade in New France and also issued coins
- these coins were not legal tender in France and local merchants refused them
- the coin shortage remained a serious problem in the early part of the 18th century

# **Card Money**

- due to the currency shortage, the King of France authorized a new issue of card money. Used until the fall of New France in 1760, this card money was printed on white cardboard and the size varied by denomination
- from 1720-60, other forms of paper money circulated, such as treasury bills and letters of exchange and surpassed the amount of card money in circulation

# **19th Century**

- British colonial rule didn't solve the currency shortage. The economy still depended on the fur trade and coins from England
- trade between the British colony and future colonies of the U.S. gave Canada additional Spanish-American dollars
- in Prince Edward Island, officials punched out the centres of these dollars and made two coins: the 5 and 1 shilling

# **Tokens and Army bills**

- it took the public some time to trust paper money. During the War of 1812, the colonies issued army bills to finance the war effort. They circulated in large numbers and when the war ended in 1815, the British government redeemed the bills at full value. This restored trust in paper money, which led to the rise of banks
- tokens, many of which were imported from England, served as coins during this period
- some tokens were anonymous, that is, they didn't indicate the name of the importing merchant, while others did
- tokens offered a discount on future purchases just like Canadian Tire money today



Banque du Peuple, \$1

#### The Rise of banks 1821

- in 1815, the British government redeemed army bills at full value
- banks issued their own notes which were guaranteed by their reserves of gold and silver
- one of the first banks to receive a charter was the Montreal Bank which changed its name to the Bank of Montreal after receiving its charter in 1822

1823

1837

 other banks opened. The Bank of Upper Canada, opened in 1821, was for a long time the largest in the province of Canada until its collapse in 1866



Banque du Peuple, rebellion sou, 1837

- banks issued more than paper money. In the 1830s they began to import large numbers of tokens from England
- Bank of Montreal imported tokens, some anonymous and some stamped with its name
- to impose order on the issuing of tokens and purge the "junk", three banks in Montreal and the Quebec Bank issued a new series of tokens with the image of a habitant on one side and the coat of arms of Montreal and name of the bank on the other. These tokens were popularly known as Papineaus



Province of Canada, Bronze Penny, 1858

1850s

- as trade with the United States increased, the colonies wanted to replace the sterling system, in use since 1760, with the U.S. decimal system
- between 1853-57, the system changed over and issued coins in the 1, 5, 20, and 50 cent denominations
- coins were minted in England since there were no minting facilities in Canada

1858

first Canadian coinage was authorized and executed



Province of Canada, 5 cents, 1870

1867

# **Dominion of Canada**

- with the creation of the Dominion of Canada, the central government assumed responsibility for money and banking and undertook to legalize its own currency
- Ottawa issued a new series of coins in the denominations of 1, 5, 10, 25 and 50 cents
- the coins were legal tender in the four provinces that signed the Confederation Act—Ontario, Quebec, New Brunswick and Nova Scotia

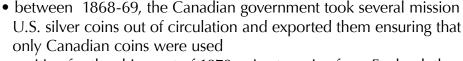




"shinplaster"



La Banque Nationale, \$6, 1870



- waiting for the shipment of 1870 coins to arrive from England, the government issued 25-cent notes dubbed "shinplasters", named after similar U.S. notes that were reportedly used during the American revolution as boot liners
- the government took over paper money still controlled by the banks and in 1887 Ottawa issued \$1, \$2, \$50, \$500 and \$1000 notes while banks could issue notes over \$4
- some banks circumvented the agreement by issuing \$6 and \$7 notes and could carry out transactions without having to use the government's \$1 and \$2 notes. Since the Bank Act of 1871 only covered one bank, the others were free to issue their own notes in any denomination. This was changed in 1881 restricting banks to \$5 notes and multiples

# 20th Century



1908

# **The First Coin**

At the opening ceremonies for the Ottawa branch of the Royal Mint on January 2, Governor General Earl Grey struck the Dominion's first domestically produced coin: a silver fifty-cent piece bearing the effigy of His Majesty King Edward VII.

# 1911 | A Refinery

The Ottawa Mint's Refinery is completed in January. By year's end, a record number of gold sovereigns – more than 256,000 – were coined at the new facility.

# A New Royal Effigy

The effigy of His Majesty George V, who acceded to the throne in 1910, first appears on all coins minted in Canada.

## 1920 | A Smaller Cent

The large one-cent piece was the second coin struck by the Ottawa branch of the Royal Mint at the opening ceremonies in 1908. This large cent was replaced in 1920 by a smaller bronze coin, closer in size to its American counterpart.

## 1922 A Nickel of...Nickel

Canada converts to a nickel five-cent piece to replace the more costly silver coin. Nickel is an excellent metal for coinage, and Canada is the world's leading source of nickel ore.

### 1930's

# 1931

# A Truly Canadian Mint

The Discontinuance Proclamation of December 1, 1931 transforms the Ottawa branch of the Royal Mint into the Royal Canadian Mint – a

wholly Canadian institution.



#### The First Silver Dollar 1935

The first silver dollar issued by the Royal Canadian Mint commemorates the silver jubilee of His Majesty King George V. The coin's reverse design, by Toronto sculptor Emanuel Hahn, portrays a Voyageur and an aboriginal paddling a birch-bark canoe. Faint lines in the sky represent the Northern Lights. This admirable design served for decades, an enduring reminder of Canada's early history.

### 1937

### New Coins for Canada

New Canadian coinage is introduced, with the effigy of the newly enthroned King George VI on the obverse. Original reverse designs for the fifty-cent, twenty-five-cent, ten-cent, five-cent and one-cent coins feature Canadian emblems: the Coat of Arms, the caribou, the Bluenose fishing schooner, the beaver and the maple leaf.



#### The Royal Visit 1939

A silver dollar is issued to commemorate the Royal Visit of His Majesty King George VI and Her Majesty Queen Elizabeth. The reverse design by Emanuel Hahn depicts the Centre Block and Peace Tower of the Parliament Buildings in Ottawa. The legend, Fide Suorum Regnat, means "He reigns by the faith of his people."





# **Tombac Five Cents**

During the war years nickel was scarce, owing to its use for munitions. To conserve valuable supplies, the Royal Canadian Mint adopted tombac, a type of brass, for the five-cent piece. The coin had a twelve-sided shape to help the public distinguish it from the bronze cent. Instead of the familiar beaver, the new five-cent coin displayed the patriotic V for Victory made famous by Churchill (notice that V is also the Roman numeral for 5) and a burning torch. Designed by Thomas Shingles, Chief Engraver of the Royal Canadian Mint, the coin's rim holds a message in Morse code: "We win when we work willingly."

1948

1943

# India's Independence

When India became independent in August of 1947, the legend IND: IMP had to be removed from the obverse of Canadian coinage, where it had appeared since 1902. An abbreviation of India Imperator, Latin

for "Emperor of India," the legend was no longer appropriate. However, owing to the time required to produce new dies, the revised inscription did not appear until late in 1948.



#### War Medals 1949

In honour of Canadians' gallant war service, the Defence Department commissioned the Royal Canadian Mint to strike the Defence of Britain Medal and The War Medal 1939-1945. Both medals were struck in 800 fine silver.

#### 1949 **Newfoundland Joins the Confederation**

Still considered one of Canada's most beautiful coins, the silver dollar struck to commemorate Newfoundland's entry into the Confederation depicts the "Matthew," the ship in which John Cabot made his historic discovery of Newfoundland in 1497.

## 1950s

#### 1951 200th Anniversary of Nickel Discovery

The bicentennial of the isolation and naming of nickel by Swedish chemist A.F. Cronstedt is commemorated, aptly enough, with a nickel coin: the Canadian five-cent piece. At the time of issue, Canada produced 90% of the world's nickel supply.



#### 1953 Effigy of a Queen

The first effigy of Her Majesty Queen Elizabeth II to appear on Canada's coins portrays the young sovereign uncrowned, her hair wreathed with laurel.

#### 1958 **Centennial of British Columbia**

This commemorative silver dollar recalls the centenary of the Caribou Gold Rush and the establishment of British Columbia as a Crown Colony. The bold reverse design by Stephen Trenka features a totem pole typical of those found among Pacific Coast Native Canadians, poised against a background of mountains.



#### Canada's New Coat of Arms 1959

In 1957, the design of Canada's Coat of Arms was simplified. In addition, at the suggestion of the Queen, the crown of Edward the Confessor was substituted for that of the Tudors. The changes are reflected in this fifty-cent coin minted in 1959, which presents a new reverse modelled and engraved by Thomas Shingles.

### 1960s



#### **Confederation Conferences** 1964

Fifth in the series of commemorative silver dollars, this issue recalls the centennial of Confederation conferences held in Charlottetown and Quebec City. The design is by Dinko Vodanovic of Montreal, winner of a nationwide competition. His drawing features emblems of four European nations who took part in the founding of Canada: France, Ireland, Scotland and England. More than 7 million of these popular coins were struck.

#### 1965 A Maturing Monarch

A new obverse sculpted by Arnold Machin portrays a more mature Elizabeth II, wearing a jewelled tiara. The legend, too, was revised: the formal Dei Gratia was reduced to D.G.



#### 1967 **Six New Reverses**

A set of six designs submitted by Canadian artist and sculptor Alex Colville were selected for new circulation coinage, minted to commemorate the 100th anniversary of the Confederation of 1867. The coins depict common varieties of Canadian wildlife:

- One-cent coin: A rock dove, symbol of spiritual values and peace
- Five-cent coin: A rabbit, emblematic of fertility and new life
- Ten-cent coin: A mackerel, to represent continuity
- Twenty-five-cent coin: A bobcat, embodiment of intelligence and decisive action
- Fifty-cent coin: A howling wolf, to evoke the vastness of Canada
- Silver dollar: A Canada goose, for its dynamic serenity. Canadian coins reverted to their pre-1967 designs in 1968.

#### **Nickel Coinage** 1968

As the price of silver rose, the cost of minting silver circulation coins became prohibitive. In August 1968, the Royal Canadian Mint issues the first nickel-based fifty-cent and one-dollar pieces. Smaller and darker than their silver predecessors, they are accepted with little resistance by the general public.

#### **A Crown Corporation** 1969

Upon the recommendation of an official advisory board, and with the approval of the Government, the Royal Canadian Mint becomes a Crown Corporation on April 1, 1969. The mandate for the Crown Corporation specifically encouraged the new Board of Directors to operate the Mint as a profitable business – not simply as the supplier of a needed commodity.

### 1970s



#### 1973 A Tribute to the Mounties

The 100th anniversary of the Royal Canadian Mounted Police in 1973 is commemorated with a twenty-five-cent circulation coin and a 500 fine silver dollar collector coin that portray an RCMP officer astride his horse. The design is the work of artist Paul Cedarberg.

#### 1976 A High-speed, High-tech Plant

Although coin production actually started in 1975, the Winnipeg plant of the Royal Canadian Mint celebrates its official opening in 1976. All of Canada's circulation coins and coins for foreign governments are struck on the high-speed presses of this ultra-modern facility.

# Coins and Medals for the 21st Olympiad

To celebrate the XXI Olympic Games in Montreal 1976, the Royal Canadian Mint launches a series of silver coins in five- and ten-dollar denominations. Seven thematic sets are produced, for a total of 28 commemorative coins, minted in both satin and proof finishes. A 100-dollar gold coin - the first-ever modern Olympic gold coin - is also struck, as well as the medals awarded to Olympic champions.

# The Gold Maple Leaf

In February, 1979 the Government launches the Gold Maple Leaf programme on a three-year trial basis. Distinguished by the stunning likeness of a maple leaf on its reverse, Canada's first bullion coins contained one troy ounce of twenty-four-karat gold. The Maple Leaf's success was such that Parliament authorized the coin's production on a continuing basis in 1981. Today, the Gold Maple Leaf is struck in 9999 fine gold – it's the purest gold bullion coin in the world.

# 1980s

#### 1981 O Canada!

This proof-issue 100-dollar gold coin celebrates the adoption of "O Canada" as the country's national anthem on July 1, 1980. The reverse design is by Roger Savage.

# Introducing the "Loonie"

The one-dollar circulation coin is introduced as a cost-saving measure, to replace one-dollar bank notes. Minted of aureate bronze plated on pure nickel, the coin has a distinctive eleven-sided shape. The reverse presents a graceful Canadian Loon at rest on a lake, a design by one of Canada's most well-known wildlife artists, Robert-Ralph Carmichael. Since its launch, the coin has become familiarly known to Canadians as "the Loonie."



1976

1979

1987

Photography: James Zagon, National Currency Collections, Bank of Canada



Photography: Royal Canadian Mint

#### **Calgary Olympics** 1988

To help finance the XV Winter Olympic Games held in Calgary, Alberta, the Royal Canadian Mint issues a series of ten commemorative sterling silver coins in proof quality only. The obverse of each coin is dated with the year of its minting, while the reverse on every coin has "Calgary 1988." The reverse designs, by various artists, feature dynamic images of athletes competing in Olympic winter sports.

#### 1988 Silver Maple Leaf

Encouraged by the success of the Gold Maple Leaf programme, the Royal Canadian Mint launches the Silver Maple Leaf bullion coin in 1988. Each hand-crafted coin contains one troy ounce of 9999 fine silver.

# 1990s

#### Portrait of a Queen 1990

The crowned effigy of Her Majesty Queen Elizabeth II which appears on Canada's coinage in 1990 shows the monarch in her 64th year. The portrait is the work of Dora de Pedery-Hunt, the first Canadian to design a royal effigy for Canadian coinage. It remained in use until 2003.



#### The Patented Bi-metallic Coin 1996

The two-dollar coin is introduced on February 19, 1996 to replace the two-dollar bank note – as coins last some 20 times longer than notes. Familiarly known as the "Toonie," the two-dollar coin features a distinctive bi-metallic locking mechanism engineered and patented by the Royal Canadian Mint. The coin's outer ring is nickel; the inner core is aluminum bronze (92% copper, 6% aluminum, 2% nickel). In 1996 alone, 375 million "Toonies" are struck at the Royal Canadian Mint's Winnipeg plant – an amazing feat.

The reverse depicts an adult polar bear in early summer on an ice floe. It was designed by Ontario artist Brent Townsend, who specializes in studies of North American wildlife and landscapes.

#### A New Round Cent 1997

The familiar one-cent coin contained 98% copper until 1997, when its composition is modified. The Canadian penny – the workhorse of our circulation coinage – is now made of copper-plated zinc. The twelvesided form proves difficult to plate, resulting in the reintroduction of the round design.



### Coins for the Millennium

To mark the end of the second millennium, the Royal Canadian Mint strikes a different twenty-five-cent coin design for each month of 1999



**Photography:** Royal Canadian Mint and 2000. The artwork is chosen from more than 66,000 entries submitted by Canadians from all walks of life, as part of the Mint-sponsored "Create a Centsation! coin design contest. The 1999 series looks back on the preceding thousand years; the 2000 coins look forward to the future.

The Millennium programme is hugely successful, making coin collectors of millions of Canadians. The Mint produces over 500 million twenty-five-cent coins during 1999 and 2000 to keep up with demand.



#### A New Dimension in Design 1999

The Royal Canadian Mint celebrates the 20th anniversary of its signature Gold Maple Leaf with a high-tech version of the bullion coin, featuring a beautiful maple leaf hologram. It is a first for the Mint, and a clear demonstration of technical prowess. The innovation consists in striking the hologram directly onto the coin's surface, instead of producing and applying it in separate steps.



### **2000 - Present**

#### 2000 **First Coloured Collector Coin**

"Celebration," a twenty-five-cent piece designed for the Millennium programme, is the first Canadian coin ever to be re-issued in a colourized version. Released in July 2000, this special collector version features a Canadian flag with a red maple leaf and side panels.

#### 2001 **Multi-Ply Plating**

With the development of a patented multi-ply plating technique, the Royal Canadian Mint steps once again to the forefront of minting technologies. In 2001, Canadian circulation coinage converts to this moneysaving production method. The five-, ten-, twenty-five- and fifty-cent coins are struck on nickel-plated steel blanks; a copper-plated steel blank is used for the one-cent piece. Multi-ply technology is one of several major innovations from the Mint. Others include selective plating and laser enhancement, technologies used for collector coins.

#### 2003 **Updated Royal Effigy**

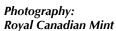
Introduced a year after the Golden Jubilee of Her Royal Majesty Queen Elizabeth II, the latest obverse effigy depicts the Queen without a crown. The portrait was designed by Suzanna Blount.



# 2004

**Lest We Forget** 

The Royal Canadian Mint releases the world's first coloured circulation coin commemorating the Poppy, Canada's flower of remembrance. The twenty-five-cent piece presents a stylized red poppy on the reverse.



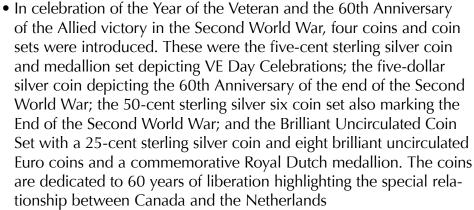


2005



To meet the engineering and design challenges involved in producing this innovative coin, the Mint perfected a high-speed colouring process that can generate 30 million coins. The process ensures that the colour adheres to the metal and resists day-to-day wear.

# 2005



- 25th anniversary of Terry Fox's Marathon of Hope a journey to raise funds for cancer research. A one-dollar coin is issued, featuring the image of Terry Fox, the first Canadian-born individual to be highlighted on a circulation coin
- 25-cent coins celebrating the Saskatchewan and Alberta centennials. For the first time in its history, the Royal Canadian Mint offered the public an opportunity to vote for a coin design. Designs were created by artists representing each province.
- Saluting Canada's Veterans, a commemorative 25-cent coin was struck. Up to 30 million coins were produced

### 2006

2006

- The one-dollar "Lucky Loonie" features the Olympic logo. It was unveiled four years after a Loonie was secretly buried at centre ice during the 2002 Winter Olympic Games when the Canadian men's and women's hockey teams skated to gold
- the world's second colour circulation coin was unveiled to promote breast cancer awareness. The 25-cent coin featured the distinctive pink ribbon
- the 10th anniversary of the two-dollar coin or "Toonie" featured a "Name the Bear" contest
- a new Mint mark, symbol of the Royal Canadian Mint's reputation for high quality and innovation, was added to all circulation coins on the obverse (heads) side depicting Queen Elizabeth II.











Photography: Royal Canadian Mint

# **Roll A Coin Through The Curriculum Timeline Activities**

The following set of activities are connected to the Royal Canadian Mint Time Line. The activities explore a range of topics that are currency and money-related.

# Master of the Mint

Students will undertake research online to determine the role of the Master of the Mint, what it is he/she does and its importance.

### Barter

Before Canada, or any country had a formal system of currency, barter or trading goods for goods or goods for services, came into being. That is, beaver pelts for grain, sacks of corn for tools and so on. Students will research the history of barter and write a short report one page in length.

www.pbs.org/wgbh/nova/moolah/history.html, www.ex.ac.uk/~RDavies/arian/barter.html, www.funsocialstudies.learninghaven.com/articles/bartering.htm, http://esty.ancients.info/numis/index.html

# Credit

We hear a lot about the availability of credit but many of us really don't understand what it means or how to use credit in a responsible manner. Students, using the Web resources directly below, will research the history of credit. They will make a presentation to the class that clearly demonstrates how credit works within our economy.

www.pbs.org/wgbh/pages/frontline/shows/credit/, www.didyouknow.cd/creditcards.htm, http://en.wikipedia.org/wiki/Credit\_history, http://inventors.about.com/od/mstartinventions/a/money.htm

## Debit

Just as credit is an important economic tool in our society, the use of debit cards has mushroomed in Canada. Students will research online the issue of debit and debit cards and report their findings to the class.

http://en.wikipedia.org/wiki/Debit\_card

# Math and coins

Please see the resources below for some fun and informative activities involving mathematics and coins.

www.aaamath.com/B/mny.htm, www.lessonplanspage.com/MathDistinguishingCoinsAndTheirValue2.htm, http://tiger.towson.edu/~mlackn1/mathwebsitestudent.htm, http://school.discovery.com/brainboosters/numberplay/pocketfull.html, www.illinoisearlylearning.org/tipsheets/coins.htm, www.cyberbee.com/probability/mathprob.html

# **Coin Production**

Coins have been made in various forms for thousands of years. Over the centuries, the processes and technologies have improved dramatically. The Royal Canadian Mint is among the most innovative manufacturers of quality coins in the world.

Students will research the history of coin production and create a presentation documenting how coins from a given period are produced. Younger students may create their own drawings or illustrations while older students may use a presentation program like PowerPoint.

www.mint.ca
www.coin-gallery.com/cgearlycoins.htm,
www.fi.edu/pieces/knox/technology.htm,
www.hameln.com/culture\_leisure/culture/museum/coins.htm,
www.worldcoincatalog.com/Contents/Invention/invention.htm
www.thebritishmuseum.ac.uk/worldofmoney/world\_making.html

# **Coin Flipping**

Coin tossing or coin flipping has become part of our culture. We see that, on occasion, some large decisions may be based on the flip of a coin. In professional sports, such as football, a coin is tossed to determine who starts the game on offence or defence. Sometimes when we are undecided about certain things, a coin may be tossed to settle a dispute. Students will research the topic of coin tossing and may go through a set of math-based activities involving the coin toss while exploring the field of probability.

http://en.wikipedia.org/wiki/Coin\_flipping, http://mathworld.wolfram.com/CoinTossing.html

# Value of Money

It is important for everyone to know the value of money but we can and do forget. The Web resources below will give an historical perspective on this issue as well as a means to convert one currency to another. Teachers may wish to try out these activities with their class.

www.ex.ac.uk/~RDavies/arian/current/howmuch.html, www.investopedia.com/articles/03/082703.asp, www.coins.nd.edu/ColCurrency/CurrencyIntros/IntroValue.html, http://eh.net/hmit, www.x-rates.com/calculator.html, www.vancouver.hm/money.html

# **Counterfeiting**

As we know, coins and money have tremendous allure. So much so, that some enterprising but misguided individuals try to produce fake coins or bills. As technologies become more sophisticated, however, it is sometimes difficult to tell counterfeit banknotes, from the real thing. Have students research the topic of counterfeiting. They should know that the act of counterfeiting is illegal when fake money or coins are used to attempt legitimate transactions. Law enforcement has become more sophisticated in detecting these false items. Students will research the history of counterfeiting and write a short report and present it to the class.

http://72.14.203.104/search?q=cache:XKDUc8MSXS8J:classes.design.ucla.edu/Fall04/150A/projects/michelle/week1/counterfeiting.pdf+history+of+counterfeiting&hl=en&gl=ca&ct=clnk&cd=3, http://en.wikipedia.org/wiki/Counterfeit,

http://72.14.203.104/search?q=cache:B6of2tV8BZwJ:www.bankofcanada.ca/en/dollar\_book/1600-1770.pdf+hi story+of+counterfeiting+in+Canada&hl=en&gl=ca&ct=clnk&cd=4, rg.ancients.info/guide/counterfeits.html, www.cbc.ca/news/background/counterfeit/, www.canadianbusiness.com/shared/print. jsp?content=20040830 61496 61496

# Online banking

Not too long ago, anyone with a bank account went into a branch to conduct transactions. Now, all of this can be done electronically. Students will research the phenomenon of online banking to better understand how it evolved. After having completed this preliminary research, the class will be divided into groups of four or five. Each group will discuss both the pros and cons of online banking. For example, online banking provides convenience, you can bank at your leisure late at night or during the day without having to stand in line. On the other hand, it reduces the amount of social interaction a person may have and increases our reliance on technology. The student groups will report the outcome of their discussions to the rest of the class.

www.gahtan.com/alan/articles/ibank-a.htm, http://bankwatch.wordpress.com/2005/05/06/banks-to-launch-debit-for-online-shopping

# **Identity Theft**

One of the consequences of having a banking system online is the potential for fraud and other criminal activities. An illegal activity that has been mentioned in the media is identity theft. What is it? How does it occur? How can it be prevented? How do you get your identity back? Students will research this area and list a series of recommendations as to how to safeguard and protect against this illegal activity. Students will be placed in groups of three or four and will storyboard a television commercial that generates awareness about identity theft. Each group will present its story board to the rest of the class

www.privcom.gc.ca/fs-fi/02\_05\_d\_10\_e.asp,
www.safecanada.ca/identitytheft\_e.asp,
www.rcmp-grc.gc.ca/scams/identity\_e.htm,
www.ctv.ca/servlet/ArticleNews/story/CTVNews/20040205/identity\_theft\_ont\_20040205?s\_name=&no\_ads=,
http://cmcweb.ca/epic/internet/incmc-cmc.nsf/en/fe00084e.html

# **Canadian Money is different**

How and why is Canadian money different? Is this a good thing? Is it important to have money that is distinctive? If so, what does it say about the country? Students will have a general discussion on this topic in class.

http://en.wikipedia.org/wiki/Canadian\_dollar, freespace.virgin.net/john.cletheroe/usa\_can/money/can\_cur. htm, www.reference.com/browse/wiki/Canadian\_dollar, www.sharbean.ca/main/template.php?EntryID=117

# Future of money?

Does money have a future? For all of the techno-gadgets that exist in society today and the access to technology, do we actually need hard currency? Is there a better way? The class as a whole will conduct research to flesh out this topic. The class will be given a debating question. There will be two teams, the pro side and the con side. Each side will present its case in a lively, energetic and creative fashion. No holds barred. The rest of the class will sit as judges and vote for the team that made the most compelling and believable case.

www.ukrweekly.com/Archive/1999/279918.shtml, www.ssga.com/library/mkcm/gregchrispincanadianmktsbrightfuture20060131/page.html, http://enkipedia.org/wiki/Electronic\_money

# **Lesson Plan Rubric** (applicable to all four lessons)

### **Format**

(Written and oral reports)

- **Level 1:** Includes at least one concluding statement and rationale but missing one or more background facts or some significant information.
- **Level 2:** Includes all elements of a report including at least two concluding statements, a rationale and some background information.
- **Level 3:** Includes at least three concluding statements with a logical rationale and good supporting and detailed background information.
- **Level 4:** Includes at least four concluding statements supported by an excellent rationale and detailed, thoughtful, background information.

# Content

(Completeness and research)

- **Level 1:** Conclusion is present but lacks significant supporting evidence in the rationale or background information. One source is used for research. The source is noted.
- **Level 2:** The conclusions are clear but may lack sufficiently researched background information. Two sources were cited and noted.
- **Level 3:** The conclusions are clear and solid research is apparent tying into the rationale and background information. Three sources were used and credited.
- **Level 4:** The conclusions were clearly expressed and thoroughly researched and connected to the rationale and background information. At least four sources were used and cited.

## **Effort**

(Teamwork and individual contribution)

- **Level 1:** One or two people dominated the group to the detriment of the team effort. Very little cooperation. The talents of individuals went unrecognized and underutilized.
- **Level 2:** Most of the group made a good contribution. Some recognition of individual strengths but not used to best effect. Cooperation was superficial.
- **Level 3:** Most team members made a significant contribution and everyone was involved. There was a good level of cooperation.
- **Level 4:** Individual strengths were recognized and used effectively with excellent cooperation with all members playing a significant role.

# **Presentation**

(Written and oral, discussion and debate)

- **Level 1**: The written report has many writing errors and is poorly structured, causing confusion. The oral report was also confusing, lacked emphasis and energy. No discussion resulted.
- Level 2: The written report was generally clear but had numerous writing errors. The structure was apparent but not effective. The oral report was clear but lacked energy or emphasis and provoked little discussion.
- **Level 3**: The report was well-structured and clear but had a few significant errors. All parts were easily identifiable. The oral report was clear and well-presented but while lack of emphasis and energy prompted some good discussion.
- **Level 4**: The written report was very clear and well organized with few errors. The headings and all sections and sub-sections were clearly marked. The oral report and discussion were very clear, and the presentation was creative and well-organized.

# Assessment and Evaluation

# **Evaluate the class teams on their oral reports:**

### Content

Was the content/strategy clearly articulated and well thought out? Were the points the team made persuasive?

# **Presentation**

Was the presentation well-delivered, easy-to-hear and understood with good vocal quality, gestures, posture, etc?

# **Effectiveness**

Were the points presented effective? How practical were the suggestions?

### Teamwork

Did the group work well and effectively together?

### Assess students on their written work:

- Grammatically correct with proper sentence structure, i.e., use of complex sentence structure and correct verb tenses, spelling and punctuation.
- Comprehension of the word/phrases—sentences clearly reveal the meaning.
- Ideas are expressed clearly.
- Information is well-organized.

# **Evaluate the groups on their presentation work:**

- Is the information presented clearly?
- What have they done to enhance the presentation?
- Is the use of oral and visual communication effective?

# **Evaluate students on their presentation work:**

- Their contribution to group knowledge.
- The preparation undertaken for research and investigation.
- Articulation of goals, devising alternate solutions, selecting best alternatives.
- Setting personal goals for working effectively with others.

# **Curriculum Document List**

# **Alberta**

- Gr. 4—Geography & People
- Gr. 5—Canada: Its Geography & People, Early Canada: Exploration & Settlement, New France
- Gr. 6—Meeting Human Needs, Local Government: Introduction to Citizenship and Structure of Government
- Gr. 8—Canada: Colonization to Confederation
- Gr. 9—Citizenship in Canada
- SS 10—Challenges in Canada, Citizenship in Canada
- SS 20—Development and Interaction of Nations, Interdependence in the Global Environment
- SS 30—Political & Economic Systems, Global Interactions
- SS 13—Canada in the Modern World, Challenges in the 20th Century & Today, Citizenship in Canada
- SS 23—Challenges in the Global Environment
- SS 33—Political & Economic Systems

# **Atlantic Provinces**

### K-12

- Citizenship, Power & Governance
- Culture & Diversity
- Individuals, Societies & Economic Decisions
- Interdependence
- People, Place & Environment
- Time, Continuity & Change: How the past affects the present and future

# **British Columbia**

- Civic Studies 11
- First Nations Studies 12
- BC History 12—20th Century History—Canada & the World, 1919-1991
- Social Studies 11: Politics & Government, Autonomy & International Development, Human Geography, Society & Identity
- Social Science 8-10
- Gr. 8—Ancient Civilizations
- Gr. 9—1500-1815, New France, Aboriginals etc.
- Gr. 10—Canada, 1815-1914
- Social Studies, Grades 4-6

# Manitoba

# Social Studies K-8

- Gr. 4—Manitoba, Canada in the North: Places & Stories
- Gr. 5—Peoples and Stories of Canada to 1867
- Gr. 6—Canada: A Country of Change, 1867-Present
- Gr. 7—People & Places in the World

# Secondary

- Diversity & Pluralism in Canada
- Democracy & Governance in Canada
- Canada in the Global Context
- Canada: Opportunities & Challenges

# Ontario

- Grades 9-10—Canadian & World Studies
- Gr. 9—Geography of Canada
- Gr. 10—Canadian History since World War I
- Gr. 10—Civics
- Gr. 11-12—Canadian & World Studies
- Gr. 11—Canadian History & Politics since 1945
- Gr. 11—World History since 1900: Global/Regional Perspective
- Gr. 12—Canadian History: Identity & Culture
- Gr. 12—World History: The West in the War
- Gr. 11—Canadian Politics & Citizenship
- Gr. 12—Canadian & World Politics

### **Social Studies 1-8**

- Gr. 6—First Nation Peoples & European Explorers—Heritage & Citizenship
- Gr. 4—Canada's Provinces, Territories & Regions
- Gr. 5—Aspects of Citizenship & Government in Canada
- Gr. 6—Canadian Links to the World

### History

- Gr. 7—New France, British North America Act, Conflict & Change
- Gr. 8—Confederation, Development of Western Canada, Canada: A Changing Society

## Geography

• Gr. 8—Patterns in Human Geography, Economic Systems, Migration

# Quebec

### Elementary

- Geography, History & Citizenship: 1500-Present
- History of Quebec & Canada, Contemporary Quebec Society, 1960 to the Present

# Saskatchewan

- Social Science 10-12
- Economics, 20, 30
- Geography, 10, 20, 30
- History, 10, 20, 30
- Native Studies, 10, 20, 30
- Social Science, 10, 20, 30
- Social Science 6-9