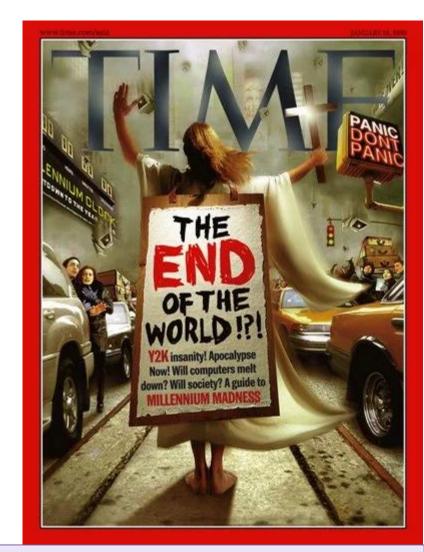
#### **PERIOD 4 2000's**

- Y2K
- Election of 2000
- George W. Bush administration
- 9/11 Patriot Act
- War on Terror/Afghan War begins
- Hurricane Katrina
- Economic collapse of 2008
- Election of 2008
- Hussein is captured
- ISIS forms
- Kosovo declaration of independence

### Y2K

Y2K bug, also called Year 2000 bug or Millennium Bug, a problem in the coding of computerized systems that was projected to create havoc in computers and computer networks around the world at the beginning of the year 2000 (in metric measurements K stands for thousand). After more than a year of international alarm, feverish preparations, and programming corrections, few major failures occurred in the transition from December 31, 1999, to January 1, 2000.



### Y2K

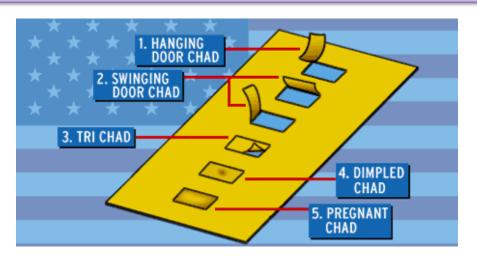
Until the 1990s, many computer programs (especially those written in the early days of computers) were designed to abbreviate four-digit years as two digits in order to save memory space. These computers could recognize "98" as "1998" but would be unable to recognize "00" as "2000," perhaps interpreting it to mean 1900. Many feared that when the clocks struck midnight on January 1, 2000, many affected computers would be using an incorrect date and thus fail to operate properly unless the computers' software was repaired or replaced before that date. Other computer programs that projected budgets or debts into the future could begin malfunctioning in 1999 when they made projections into 2000. In addition, some computer software did not take into account that the year 2000 was a leap year. And even before the dawn of 2000, it was feared that some computers might fail on September 9, 1999 (9/9/99), because early programmers often used a series of 9s to indicate the end of a program.



Before the Election of 2000, early in the general election campaign it appeared that Bush might easily defeat Gore. In late October, however, the gap in the polls between Bush and Gore narrowed dramatically.

On election night, no clear winner emerged. Print and broadcast media cited often contradictory exit-polling numbers, and the races in Oregon and New Mexico would remain too close to call for some days. Ultimately, the contest focused on Florida. Networks initially projected Gore the winner in Florida, but later they declared that Bush had opened an insurmountable lead.



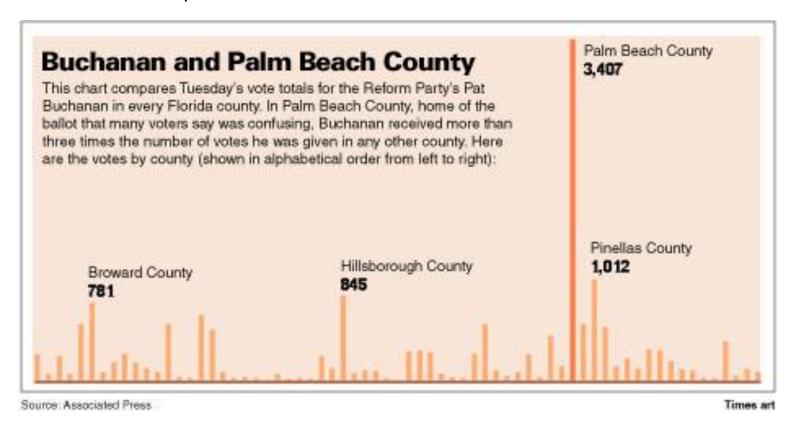


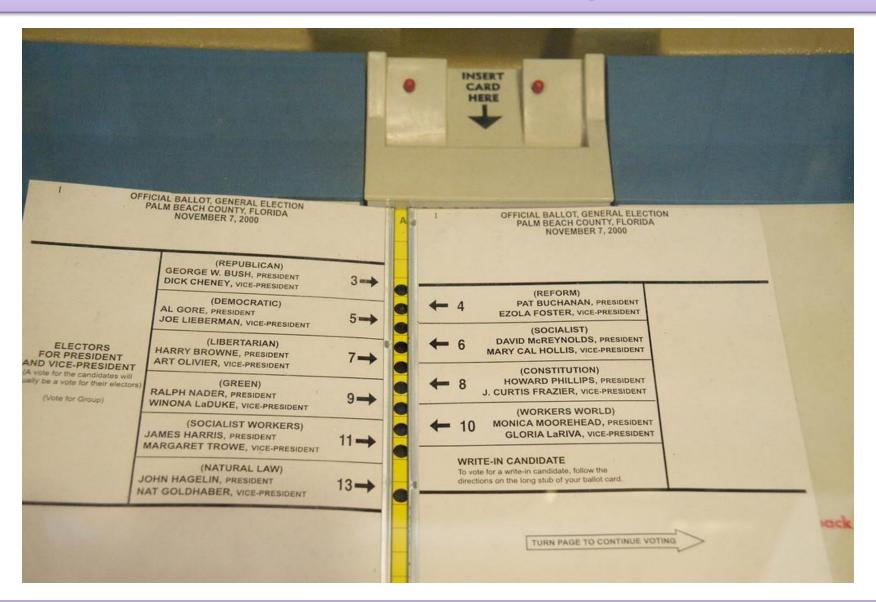


#### **CHADs**

Florida state election law required a mandatory statewide machine recount. By November 10 the machine recount was complete, and Bush's lead stood at 327 votes out of six million cast. County officials tried to discern voter intent through a cloud of "hanging chads" (incompletely punched paper ballots) and "pregnant chads" (paper ballots that were dimpled, but not pierced, during the voting process), as well as "overvotes" (ballots that recorded multiple votes for the same office) and "undervotes" (ballots that recorded no vote for a given office).

Also at issue was the so-called butterfly ballot design used in Palm Beach county, which caused confusion among some Gore voters—prompting them to inadvertently cast their votes for third-party candidate Pat Buchanan, who received some 3,400 (some 20 percent of his total votes statewide).

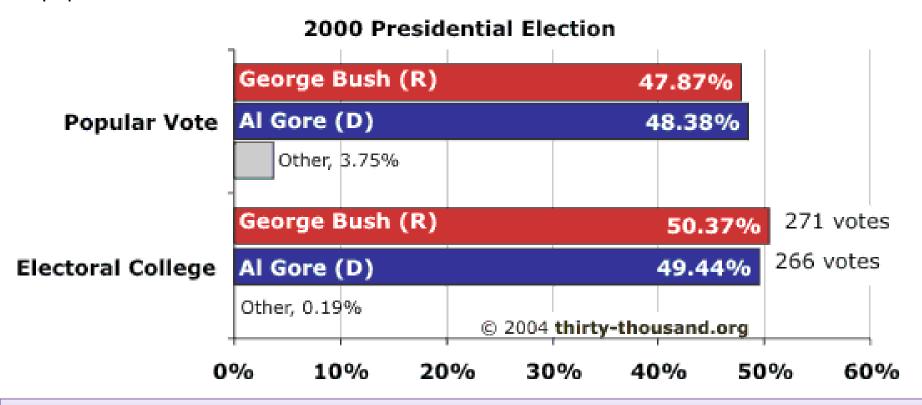




By late November the Florida state canvassing board certified Bush the winner by 537 votes, but the election still was unresolved, as legal battles remained. Eventually, the Florida Supreme Court decided (4–3) to order a statewide manual recount of the approximately 45,000 undervotes—ballots that machines recorded as not clearly expressing a presidential vote—and accepted some previously uncertified results in both Miami-Dade and Palm Beach counties, reducing Bush's lead to a mere 154 votes.

The Bush campaign quickly filed an appeal with the U.S. Supreme Court, asking it to delay the recounts until it could hear the case; a stay was issued by the court on December 9. Three days later, concluding (7–2) that a fair statewide recount could not be performed in time to meet the December 18 deadline for certifying the state's electors, the court issued a controversial 5–4 decision to reverse the Florida Supreme Court's recount order, effectively awarding the presidency to Bush (see Bush v. Gore).

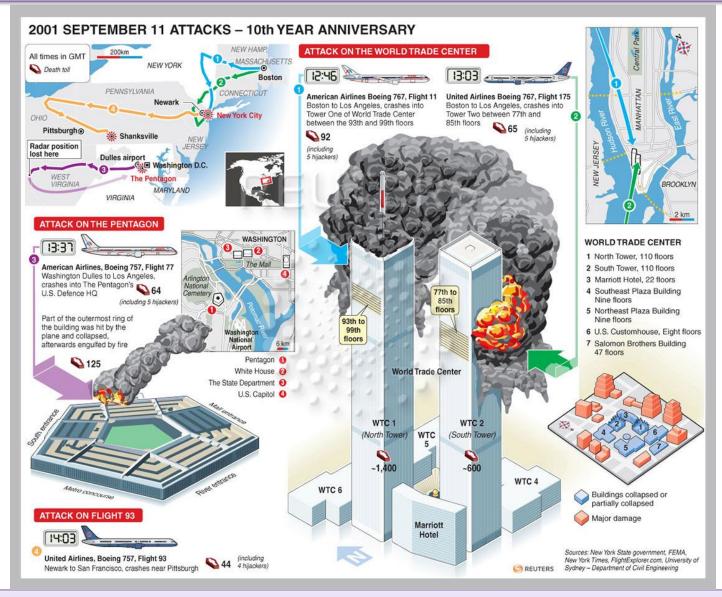
By winning Florida, Bush narrowly won the electoral vote over Gore by 271 to 266—only 1 more than the required 270 (one Gore elector abstained). Gore, however, won the popular vote over Bush by some 500,000 votes—the first inversion of the electoral and popular vote since 1888.



## 9/11 ATTACKS

On September 11, 2001, 19 militants associated with the Islamic extremist group al-Qaeda hijacked four airplanes and carried out suicide attacks against targets in the United States. Two of the planes were flown into the twin towers of the World Trade Center in New York City, a third plane hit the Pentagon just outside Washington, D.C., and the fourth plane crashed in a field in Pennsylvania. Almost 3,000 people were killed during the 9/11 terrorist attacks, which triggered major U.S. initiatives to combat terrorism and defined the presidency of George W. Bush.









At 7 p.m., President George W. Bush, who was in Florida at the time of the attacks and had spent the day being shuttled around the country because of security concerns, returned to the White House.

At 9 p.m., he delivered a televised address from the Oval Office, declaring, "Terrorist attacks can shake the foundations of our biggest buildings, but they cannot touch the foundation of America. These acts shatter steel, but they cannot dent the steel of American resolve."

In a reference to the eventual U.S. military response he declared, "We will make no distinction between the terrorists who committed these acts and those who harbor them."







Operation Enduring Freedom, the American-led international effort to oust the Taliban regime in Afghanistan and destroy Osama bin Laden's terrorist network based there, began on October 7 2001. Within two months, U.S. forces had effectively removed the Taliban from operational power, but the war continued, as U.S. and coalition forces attempted to defeat a Taliban insurgency campaign based in neighboring Pakistan.











**PERIOD 4 2000'S** 

### PATRIOT ACT OF 2001

From broad concern felt among Americans from both the September 11 attacks and the 2001 anthrax attacks, Congress rushed to pass legislation to strengthen security controls. On October 23, 2001, Republican Rep. Jim Sensenbrenner introduced H.R. 3162 incorporating provisions from a previously sponsored House bill and a Senate bill also introduced earlier in the month. The next day, the Act passed the House 357 to 66, with Democrats comprising the overwhelming portion of dissent. The three Republicans voting 'no' were Robert Ney of Ohio, Butch Otter of Idaho and Ron Paul of Texas. On October 25, the Act passed the Senate by 98 to 1, the only dissident being Russ Feingold of Wisconsin.



### USA PATRIOT ACT

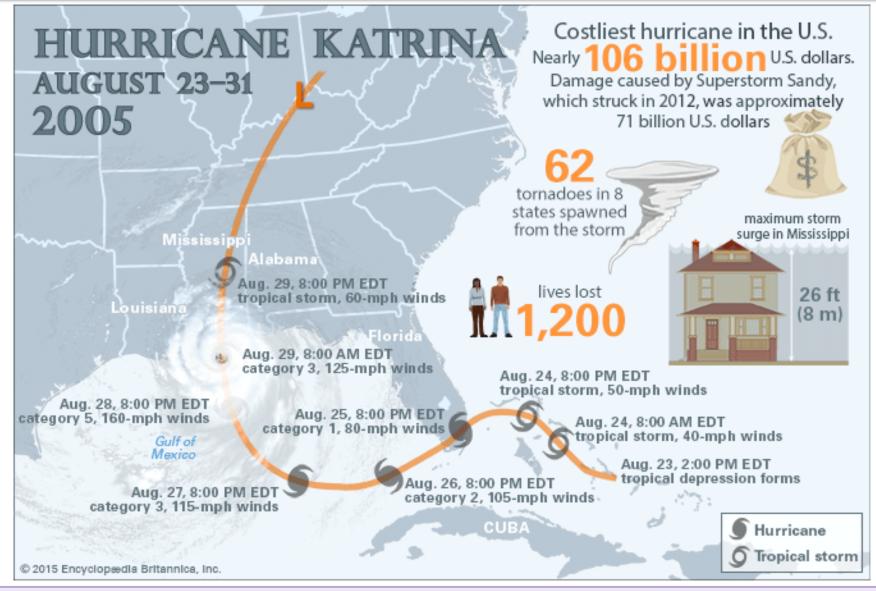
Or Changing An Account With Friends Bank

Section 326 of the USA PATRIOT ACT requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or changes an existing account. This federal requirement applies to all new customers and current customers. This information is used to assist the United States government in the fight against the funding of terrorism and money-laundering activities.

What this means to you: when you open an account or change an existing account, we will ask each person for their name, physical address, mailing address, date of birth, and other information that will allow us to identify them. We will ask to see each person's driver's license and other identifying documents and copy or record information for each of them.

### Hurricane Katrina August 2005









#### **ECONOMIC COLLAPSE OF 2008**

In 2008 the world economy faced its most dangerous crisis since the Great Depression of the 1930s. The contagion, which began in 2007 when sky-high home prices in the United States finally turned decisively downward, spread quickly, first to the entire U.S. financial sector and then to financial markets overseas.

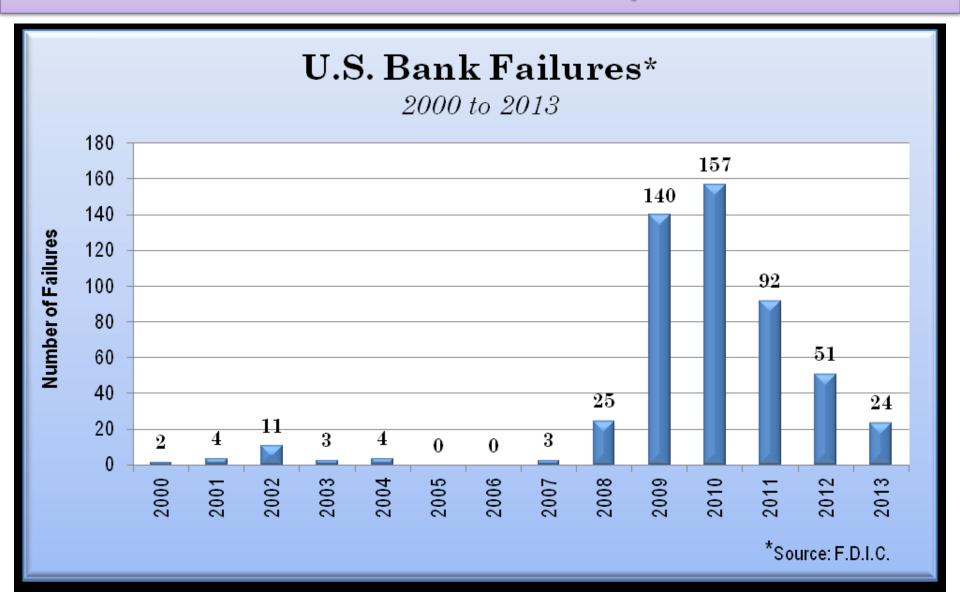
#### The casualties in the United States included:

- ☐ The entire investment banking industry
- ☐ The biggest insurance company
- ☐ The two enterprises chartered by the government to facilitate mortgage lending
  - ☐ Fannie Mae or Freddie Mac
- ☐ The largest mortgage lender
  - ☐ Countrywide Financial Corp
- ☐ The largest savings and loan
  - Washington Mutual
- ☐ Two of the largest commercial banks.
  - ☐ Bank of America & JPMorgan Chase



It began with mortgage dealers who issued mortgages with terms unfavorable to borrowers, who were often families that did not qualify for ordinary home loans. Some of these so-called subprime mortgages carried low "teaser" interest rates in the early years that ballooned to double-digit rates in later years. Some included prepayment penalties that made it prohibitively expensive to refinance. These features were easy to miss for first-time home buyers, many of them unsophisticated in such matters, who were beguiled by the prospect that, no matter what their income or their ability to make a down payment, they could own a home.

Bottom line is mortgage lenders were giving people loans in which they knew the borrower could not play the loan back. As long as the loan was in the early phases, the borrower could make interest only payments. These payments were usually substantially lower than traditional mortgage payments. When the loan ended the interest only payment period, usually between 3 to 7 years, the borrower would default on the loan.



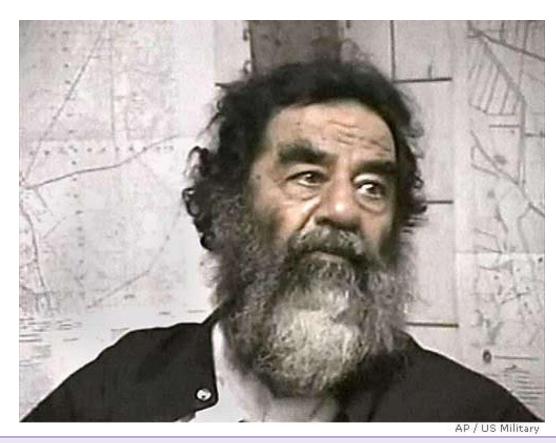
#### **ELECTION OF 2008**

Results of the American presidential election	Candidate	Political Party	Electoral Votes	Popular Vote	Popular Percentage
2000	George W. Bush	Republican	271	50,456,002	47.9
	Al Gore	Democratic	266	50,999,897	48.4
	Ralph Nader	Green		2,882,955	2.7
2004	George W. Bush	Republican	286	62,028,285	50.7
	John Kerry	Democratic	251	59,028,109	48.3
2008	Barack Obama	Democratic	365	69,456,000	52.9
	John McCain	Republican	173	59,934,000	45.7
2012	Barack Obama	Democratic	332	65,446,032	50.9
	Mitt Romney	Republican	206	60,589,084	47.1
2016	Donald Trump	Republican	304	62,979,636	46
	Hillary Clinton	Democrat	227	65,844,610	48.1

#### **PERIOD 4 2000'S**

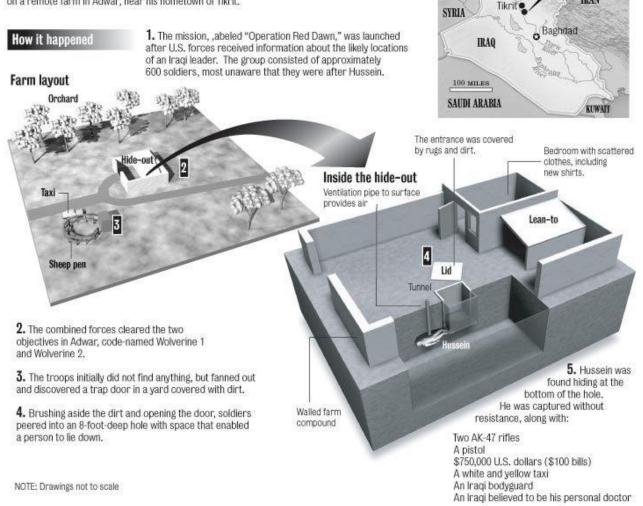
After spending nine months on the run, former Iraqi dictator Saddam Hussein is captured December 12, 2003. Saddam's downfall began on March 20, 2003, when the United States led an invasion force into Iraq to topple his government, which had controlled the country for more than 20 years.





#### **Operation Red Dawn**

On Saturday, forces from the 4th Infantry Division, coalition forces and Special Operations forces captured former Iraqi dictator Saddam Hussein in an underground hide-out on a remote farm in Adwar, near his hometown of Tikrit.



Adwar, site of

Hussein's capture

IRAN

TURKEY

Mosul

#### **EXECUTIONOF SADDAM HUSSEIN**



### Formation of ISIS/ISIL

It all started in 2004 when the late Abu Musab al-Zarqawi formed an al Qaeda splinter group in Iraq. Within two years, al-Zarqawi's al Qaeda in Iraq was trying to fuel a sectarian war against the majority Shiite community.

In June 2006, al-Zarqawi was killed in a U.S. strike. Abu Ayyub al-Masri, his successor, several months later announced the creation of the Islamic State in Iraq (ISI). In April 2013, Islamic State in Iraq absorbed the al Qaeda-backed militant group in Syria (ISIS), Jabhat al-Nusra, also known as the al-Nusra Front. Its leader Abu Bakr al-Baghdadi said his group will now be known as Islamic State in Iraq and the Levant(ISIL). Since then, the English-speaking world seems to have had a hard time settling on a name for them.

### Kosovo Declares Independence

Starting in the 1980s, the southern Serbian province of Kosovo experiences unrest as tensions rise between the ruling Serbs and ethnic Kosovo Albanians. In 1998, armed skirmishes flare up between the Kosovo Liberation Army (KLA) and Serbian law enforcement. Hundreds of thousands of civilians seek refuge from the fighting. All international attempts to resolve the conflict fail.

In March 1999 NATO launches air raids on targets throughout the former Yugoslavia. On June 10 President Slobodan Milošević backs down. Kosovo is placed under international administration and declares independence in February 2008.





**PERIOD 4 2000'S**