

# LIBERTY LOAN BONDS AND THE FEDERAL RESERVE

FEDERAL RESERVE BANK of KANSAS CITY—MICHELE WULFF & ABBY ANDERSON

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## LESSON DESCRIPTION:

Students will view a Prezi, an online presentation of text and visuals, to introduce them to the Federal Reserve and the role it played in helping the U.S. Treasury finance World War I. After the introduction, students will form groups and be given a historical persona of someone who lived during WWI, which will include their occupation, income and family information. Groups will plan a budget using their historical persona's income and expenses, with a goal of saving enough to purchase Liberty Loan Bonds and support the war effort.

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GRADE LEVEL: 9 - 12

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CONCEPTS: Federal Reserve, Federal Reserve Act, Liberty Bond Loans, budget, income, expenses

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OBJECTIVES: Students will be able to:

1. Explain the Federal Reserve's role in helping the Treasury finance WWI.
  2. Identify sources of income and expenses in planning a budget.
  3. Complete a monthly budgeting plan using historical personas from the WWI time period.
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TIME REQUIRED: 60 minutes

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## MATERIALS:

- Prezi: Liberty Bond in Every Home: <https://prezi.com/s4utcts1atnj/>
- Handout 1: My Budget template, one per student
- Handout 2 A-F: About Me profile pages, one for each student within designated small group
- Handout 3: Housing and Utilities, one per student
- Handout 4: Groceries, one per student
- Handout 5: Laundry, one per student
- Handout 6: Transportation Expenses, one per student
- Handout 7: Personal Grooming, one per student
- Handout 8: Household Appliances, one per student
- Handout 9: Entertainment, one per student
- Handout 10: Miscellaneous, one per student
- Visual 1: Life Event, one copy
- Appendix: Photo Citations



# LIBERTY LOAN BONDS AND THE FEDERAL RESERVE

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## PREPARATION:

- Read teacher background information: The Federal Reserve's Role in WWI by Phil Davies, Federal Reserve Bank of Minneapolis <http://www.federalreservehistory.org/Events/DetailView/17>
- Review the Liberty Bond Prezi to become familiar with content before presentation
- Cut one copy of Visual 1: *Life Event* into sections for random drawing
- Prepare a hat, basket or container for the drawing (optional)
- Optional Reading: Read more about World War I on the National WWI Museum website: <https://theworldwar.org/>

## PROCEDURE:

1. Ask students if they can identify which war in history is called the Great War. *(Answers will vary and could include many of the wars in which America participated, including WWI and WWII.)*
2. Inform students that WWI is considered the Great War for the following reasons:
  - The large number of countries that entered into WWI
  - The 60 million troops that fought in the war
  - The 9 million people that died on the battlefield
3. Ask students how they think a war of this size could be financed by the government. *(Answers will vary, but could include raising taxes; raising prices on goods and services; using funds from other areas of government on the war; asking for loans or donations.)*
4. Tell students that the U.S. Treasury called on the Federal Reserve, the recently formed central bank, to help it finance the war. The Federal Reserve loaned money to the Treasury by selling Liberty Bond Loans, or Liberty Loans as they were commonly known, to the public. The money raised through the selling of these bonds was used to fund the war effort.
5. Tell students that you will be sharing a Prezi about WWI and the Federal Reserve's involvement in financing the war. Ask them to take notes on the Liberty Loan campaign and its success.
6. Share the Prezi, *A Liberty Bond in Every Home*, located at: <https://prezi.com/s4utcts1atnj/>
7. Stop at the last section, *Budgeting for the War*, to set up the budget simulation. Divide students into six groups, with approximately 3-5 students per group. Give each group a different copy of Handout 2 A-F, *About Me* profile to use as their persona for the simulation.



# LIBERTY LOAN BONDS AND THE FEDERAL RESERVE

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## PROCEDURE: (CONTINUED)

8. Distribute Handout 1, *My Budget*, to all students in every group. Tell students that they must develop a budget, or a plan to spend their income, for their persona that will cover all the basic expenses listed on the budget template. Distribute Handouts 3 through 10 to all students in every group, so they will know their options for each expense category. Discuss any questions students may have about categories or options before beginning the simulation.
9. Tell students that their goal is to plan a budget using their group's persona and lifestyle so they will have savings (monthly income – total expenses) left to purchase Liberty Loans to support the war. Each Liberty Loan Bond is \$5.
10. Give groups 10-15 minutes to discuss, decide and list expense options on their budget templates, while considering income, family size and monthly debt. Midway through the discussion, ask one student from each group to randomly pick a *Life Event* strip. If the group has received a debt, they should add the amount to their "Additional Expenses" category. If they've received income, they should add the amount to their "Additional Income" category.
11. When all expenses have been filled in, ask groups to add them and subtract the total from their income for the month. Tell them to then figure the number of Liberty Loan Bonds they could buy with their savings, which is the amount they have left.
12. Ask each group to share their persona, the budget decisions they made and the number of Liberty Loans they purchased.

## CLOSURE:

13. Review the lesson by discussing the following questions:
  - a) How did the Federal Reserve help the Treasury fund World War I? *(The Fed offered Liberty Loan Bonds for purchase by the public to help fund the war. These bonds could be redeemed for face value plus interest after the war.)*
  - b) What were some jobs that people had in America during the late 1910s? *(Factory worker, bank vice president, bricklayer, pro golfer, secretary, physician)*
  - c) Are any of these occupations different than those of today? *(All the occupations exist today to varying degrees. A difference is that secretaries are now called administrative assistants; bricklayers are now called construction workers, etc.)*
  - d) What were some household expenses during WWI? *(Rent/mortgage, groceries, transportation, appliances, laundry, grooming, entertainment, clothes, debt payments)*
  - e) Are any of the expense categories different than those of today? *(The expense categories are similar to those*



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FEDERAL RESERVE BANK of KANSAS CITY

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*of today. During WWI, some houses didn't have running water and some apartment dwellers shared a common bathroom with other residents. Another difference was in families offering laundry services to earn extra income. Some families washed their clothes by hand. Also, household appliances did not include many of the modern appliances of today, such as microwaves. Trolley transportation, a convenient and economical option for commuters, does not exist in the United States as widely as it did during WWI.)*

- f) What was the range of monthly debt amounts in the historical scenarios? *(The amounts ranged from \$1 to \$195 monthly.)*
- g) How do you think those debt amounts compare with family debts today? *(Answers will vary, but may include the fact that debts can be much higher today. More people carry debt today due to the availability of many types of credit, including various types of loans and the widespread use of credit cards, which were not available during WWI.)*

## CLOSURE:

Write an essay from the viewpoint of your group's persona on this topic: The Importance of Budgeting during Wartime. In the introduction, include your persona's name, occupation and monthly income. In the body of the essay, explain how you've cut expenses in several categories in order to save income to purchase Liberty Loan Bonds. In the conclusion, discuss how you feel your budgeting will help the country meet its wartime obligations.

## EXTENSION:

Introduce the concept of inflation as the overall general upward price movement of goods and services in an economy. Ask students to use the Bureau of Labor Statistics (BLS) website at <http://www.bls.gov/bls/inflation.htm> to discover more about inflation and how the Consumer Price Index (CPI) is used as a measure of inflation. Use the CPI calculator on the website to determine the current value in dollars of your persona's income, expenses and debts. Report your findings to the class.



# LIBERTY LOAN BONDS AND THE FEDERAL RESERVE

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## STANDARDS:

### Voluntary National Content Standards in Economics

#### Content Standard 2: Decision Making

Effective decision making requires comparing the additional costs of alternatives with the additional benefits. Many choices involve doing a little more or a little less of something.

### National Standards for Financial Literacy

#### Content Standard 2: Buying Goods and Services

People cannot buy or make all the goods and services that they want: as a result, people choose to buy some goods and services and not buy others. People can improve their economic wellbeing by making informed spending decisions, which entails collecting information, planning, and budgeting.

#### Content Standard 3: Saving

Saving is the part of income that people choose to set aside for future uses. People save for different reasons during the course of their lives. People make different choices about how they save and how much they save. Time, interest rates, and inflation affect the value of savings.

### Common Core Standards

#### English Language Arts Standards: History/Social Studies

##### CCSS.ELA-Literacy.RH.9-10.1

Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.

##### CCSS.ELA-Literacy.RH.9-10.2

Determine the central idea or information of a primary or secondary source; provide an accurate summary of how key events or ideas develop over the course of the text.

##### CCSS.ELA-Literacy.SL.9-10.1

Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 9-10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.

##### CCSS.ELA-Literacy.RH.11-12.1

Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.



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## STANDARDS CONTINUED:

CCSS.ELA-Literacy.RH.11-12.2

Determine the central ideas or information of a primary or secondary source; provide an accurate summary that makes clear the relationships among key details and ideas.

CCSS.ELA-Literacy.SL.11-12.1

Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11-12 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.



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## HANDOUT 1- MY BUDGET TEMPLATE

### My Budget

#### What's coming in this month

| Income            | Amount |
|-------------------|--------|
| Monthly Income    |        |
| Additional Income |        |
| Total             |        |

#### What's going out this month

| Expenses                                 | Amount |
|--|--------|
| Rent/Mortgage                            |        |
| Groceries                                |        |
| Transportation                           |        |
| Household Appliances                     |        |
| Laundry                                  |        |
| Personal Grooming                        |        |
| Entertainment                            |        |
| Debt Payments                            |        |
| Miscellaneous (pets, vacations, etc ...) |        |
| Additional Expenses (Life Events)        |        |
|  |        |
| Total Expenses                           |        |
| Savings (Monthly Income -Total Expenses) |        |
| Liberty Loan Bonds (\$5 per loan)        |        |



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FEDERAL RESERVE BANK of KANSAS CITY

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## HANDOUT 2A- ABOUT ME



Name: Arina Burkov

Occupation: Textile Factory Worker

Her Monthly Income: \$900/year, \$75/month

His Monthly Income: \$1,800/year, \$150/month

Debt: \$60

Monthly Debt Payment: \$5

Family: 1 spouse, 4 children

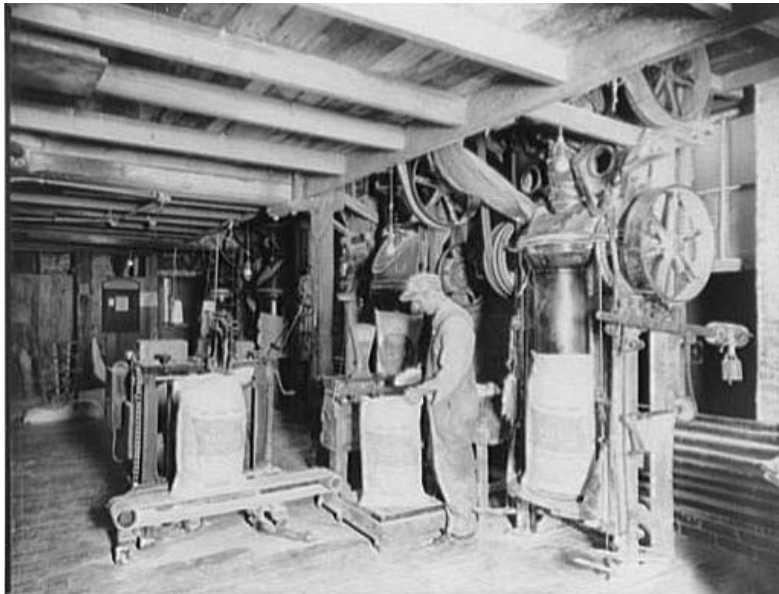


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## HANDOUT 2B- ABOUT ME



ii

Name: Salvatore Ibarra

Occupation: Factory Worker

His Monthly Income: \$1,800/year, \$150/month

Debt: \$12

Monthly Debt Payment: \$1

Family: 1 spouse, no children



# LIBERTY LOAN BONDS AND THE FEDERAL RESERVE

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## HANDOUT 2C- ABOUT ME



iii

Name: Alvin Crowley

Occupation: Founder of Oil Industries

His Monthly Income: \$15,000/year, \$1,250/month

Debt: \$6,500

Monthly Debt Payment: \$195

Family: 1 spouse, 1 child



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## HANDOUT 2D- ABOUT ME



iv

Name: Alice Winters

Occupation: Stenographer

Her Monthly Income: \$936/year, \$78/month

Debt: \$400

Monthly Debt Payment: \$12

Family: Single, no children



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## HANDOUT 2E- ABOUT ME



v

Name: Alex Smith

Occupation: Professional Golfer

His Monthly Income: \$10,800/year, \$900/month

Debt: \$720

Monthly Debt Payment: \$60

Family: Single, no children



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## HANDOUT 2F- ABOUT ME



vi

Name: Dr. Walter Williams

Occupation: Physician

His Monthly Income: \$7,200/year, \$600/month

Debt: \$960

Monthly Debt Payment: \$80




Family: 1 spouse, 2 children



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## HANDOUT 3 - HOUSING & UTILITIES

|  |   |   |
|--|---|---|
| Option 1<br><br>Rent: \$15/month                         | 1 bed/shared bath apartment<br>- Small<br>- 15 minute walk to downtown;<br>5 minute trolley ride;<br>2 minute car ride.<br>- High crime<br>- No running water<br>- No electricity   | <br>vii   |
| Option 2<br><br>Rent:\$30/month                          | 2 bed/1 bath apartment<br>- Medium-sized<br>- 45 minute walk to downtown;<br>20 minute trolley ride;<br>10 minute car ride<br>- Upgraded kitchen<br>Low-to-moderate crime<br>- No running water<br>- Electricity available                            | <br>viii |
| Option 3<br><br>Monthly Mortgage<br>Payment: \$150/month | 4 bed/2 bath single-family home<br>- Large<br>- 90 minute walk to downtown;<br>45 minute trolley ride;<br>20 minute car ride<br>- Private entrance<br>- No crime<br>- Upgraded kitchen<br>- Parlor room<br>- Running water<br>- Electricity available | <br>ix  |

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## HANDOUT 4 - GROCERIES

|  |   |
|--|---|
| <p>Option 1</p> <p>Family of One: \$84/month<br/>Family of Two: \$168/month<br/>Family of Three: \$252/month<br/>Family of Four or more: \$336/month</p> | <p>Mostly eats at high-end restaurants<br/>Occasionally cooks</p>  <p>x</p>  |
| <p>Option 2</p> <p>Family of One: \$33/month<br/>Family of Two: \$66/month<br/>Family of Three: \$99/month<br/>Family of Four or more: \$132/month</p>   | <p>Mostly eats at cafes<br/>Occasionally cooks</p>  <p>xi</p>   |
| <p>Option 3</p> <p>Family of One: \$18/month<br/>Family of Two: \$36/month<br/>Family of Three: \$54/month<br/>Family of Four or more: \$72/month</p>    | <p>Regular groceries<br/>Eats out twice a month</p> <div><p>xii</p><p>xiii</p></div> |
| <p>Option 4</p> <p>Family of One: \$17/month<br/>Family of Two: \$34/month<br/>Family of Three: \$51/month<br/>Family of Four or more: \$68/month</p>    | <p>Regular groceries<br/>Only eats at home</p>  <p>xiv</p>  |



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## HANDOUT 5 - LAUNDRY

### Option 1

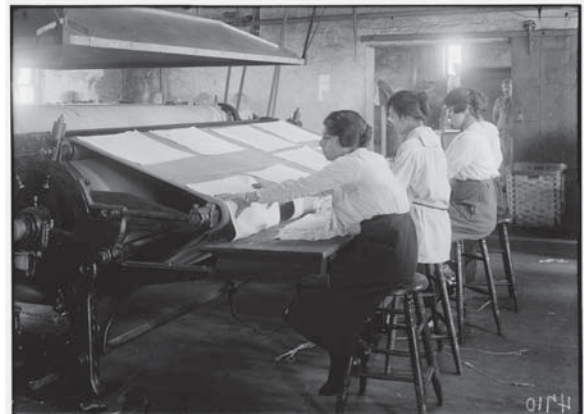
#### Laundry Service

Family of One: \$2.50/month

Family of Two: \$3.00/month

Family of Three: \$3.50/month

Family of Four or More: \$4.00/month



xv

### Option 2

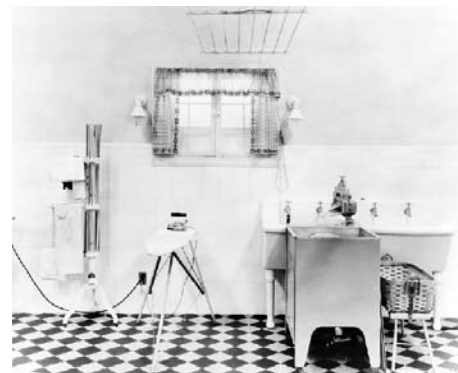
#### At Home Washing Machine (Must Purchase Machine)

Family of One: \$.50/month

Family of Two: \$1.00/month

Family of Three: \$1.50/month

Family of Four or More: \$2.00/month



xvi

### Option 3

#### Hand Washing

Family of One: \$.50/month

Family of Two: \$1/month

Family of Three: \$1.50/month

Family of Four or More: \$2.00/month







xvii



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## HANDOUT 6 - TRANSPORTATION EXPENSES

|  |  |
|--|--|
| <p>Option 1</p> <p>Walking</p> <p>Monthly Cost: \$1.00 per person (to repair worn shoes)</p>       |  <p>xviii</p> |
| <p>Option 2</p> <p>Trolley</p> <p>Monthly Cost: \$2.50 per person</p>                              |  <p>xix</p>   |
| <p>Option 3</p> <p>Used Car</p> <p>Oldsmobile</p> <p>Total: \$400</p> <p>Monthly Payment: \$12</p> |  <p>xx</p>   |
| <p>Option 4</p> <p>New Car</p> <p>Cadillac</p> <p>Total: \$2,885</p> <p>Monthly Payment: \$80</p>  |  <p>xxi</p>  |

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## HANDOUT 7 - PERSONAL GROOMING

|   |  |
|---|--|
| <p>Hair Cut</p> <p>\$2 per visit</p>                          |  <p>xxii</p>  |
| <p>Hair Cut</p> <p>\$2 per visit</p>                          |  <p>xxiii</p> |
| <p>Cosmetics from a Department Store</p> <p>\$5 per visit</p> |  <p>xxiv</p> |
| <p>Bathhouse and Sauna Visit</p> <p>\$2 per visit</p>         |  <p>xxv</p>  |

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## HANDOUT 8 - HOUSEHOLD APPLIANCES

|  |  |
|--|--|
| <p>Washing Machine</p> <p>Total Cost: \$80<br/>\$8/month</p>                     |  <p>xxvi</p>     |
| <p>Motor Driven Brush Cleaner (Vacuum)</p> <p>Total Cost: \$30<br/>\$3/month</p> |  <p>xxvii</p>  |
| <p>Radio</p> <p>Total Cost: \$75<br/>\$5/month</p>                               |  <p>xxviii</p> |
| <p>Sewing Machine</p> <p>Total Cost: \$80<br/>\$8/month</p>                      |  <p>xxix</p>   |

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## HANDOUT 9 - ENTERTAINMENT

|  |  |
|--|--|
| <p>Option 1</p> <p>Night Out at the Dancing Club<br/>\$5 per person</p>          |  <p>xxx</p>      |
| <p>Option 2</p> <p>Tickets to the Amusement Park<br/>\$2 per person</p>          |  <p>xxxi</p>    |
| <p>Option 3</p> <p>Movie Ticket<br/>\$.25 per person</p>                         |  <p>xxxii</p>  |
| <p>Option 4</p> <p>Tickets to KC Monarchs Baseball Game<br/>\$.50 per person</p> |  <p>xxxiii</p> |

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## HANDOUT 10 - MISCELLANEOUS

|  |   |
|--|---|
| <p>Home Phone</p> <p>\$3/month</p>   |  <p>xxxiv</p>  |
| <p>Vacation to the Havana</p> <p>Family of One: \$100/month</p> <p>Family of Two: \$200/month</p> <p>Family of Three: \$400/month</p> <p>Family of Four or more: \$600/month</p> |  <p>xxxv</p>   |
| <p>Family Pet</p> <p>Pet= \$36</p> <p>\$3/month</p>  |  <p>xxxvi</p> |





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## VISUAL 1 - LIFE EVENTS

|   |
|---|
| Life Event<br><br>You tripped on the curb and broke your leg.<br><br>Add \$50 to your debt                                |
| Life Event<br><br>You or your spouse got a promotion at their job.<br><br>Add \$50 to your monthly income                 |
| Life Event<br><br>Your stove broke and needs repairs.<br><br>Add \$25 to your debt  |
| Life Event<br><br>Someone broke into your home.<br><br>Add \$300 to your debt   |
| Life Event<br><br>You won the lottery.<br><br>Add \$300 to your income  |
| Life Event<br><br>You or your spouse picked up extra hours at work.<br><br>Add a one-time increase of \$25 to your income |

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## PHOTO CITATIONS:

- i. Library of Congress, Prints and Photographs Division, LC-USZ62-53209, Bain Collection, 1917-1918.
- ii. Library of Congress, Prints and Photographs Division, LC-H814-0595,  
Theodor Horydczak Collection, ca. 1920s-ca.
- iii. Library of Congress, Prints and Photographs Division, LC-USZ62-98995, Bain Collection, December 13, 1926.
- iv. Library of Congress, Prints and Photographs Division, LC-USZ62-53773, circa 1923.
- v. Wikimedia Commons, photo by Heritage Auctions, Robert Tyre "Bobby" Jones Jr., circa 1921,  
[https://commons.wikimedia.org/wiki/File:Bobby\\_Jones\\_c1921.jpg](https://commons.wikimedia.org/wiki/File:Bobby_Jones_c1921.jpg) .
- vi. Wikimedia Commons, photo by The Pullman Porters and West Oakland by Thomas and Wilma Tramble,  
Dr. M Watts, October 17, 2011, [https://commons.wikimedia.org/wiki/File:Dr\\_William\\_M\\_Watts.png](https://commons.wikimedia.org/wiki/File:Dr_William_M_Watts.png).
- vii. Library of Congress, Prints and Photographs Division, LC-USZC4-2654,  
photo by Detroit Photographic Co., circa 1900.
- viii. Library of Congress, Prints and Photographs Division, LC-USZ62-115997, circa 1914.
- ix. Wikimedia Commons, Weirston House, Eglinton estate, North Ayrshire, Scotland, Eglinton Archive,  
by Roger Griffith, circa 1920,  
[http://commons.wikimedia.org/wiki/File:Weirston\\_House,\\_Eglinton\\_Estate,\\_Ayrshire\\_in\\_the\\_1920s.jpg](http://commons.wikimedia.org/wiki/File:Weirston_House,_Eglinton_Estate,_Ayrshire_in_the_1920s.jpg).
- x. Library of Congress, Prints and Photographs Division, LC-USZ62-72924, National Photo Co., circa 1922.
- xi. Library of Congress, Prints and Photographs Division, LC-USZ62-55348, H.J. Harvey, circa 1912.
- xii. Library of Congress, Prints and Photographs Division, LC-D4-43793, Detroit Publishing Co., circa 1915.
- xiii. Library of Congress, Prints and Photographs Division, LC-USZ62-97479, Keystone View Co., circa 1914.
- xiv. Library of Congress, Prints and Photographs Division, LC-USZ62-99961,  
George Grantham Bain Collection, circa 1915.
- xv. Library of Congress, Prints and Photographs Division, LOT 7483, v. 2, no. 4731,  
photo by Lewis Wickes Hine, 1917.
- xvi. Library of Congress, Prints and Photographs Division, LC-USZ62-120166, circa 1924.

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## PHOTO CITATIONS CONTINUED:

- xvii. Library of Congress, Prints and Photographs Division, LC-USZ62-102221, circa 1905.
- xviii. Library of Congress, Prints and Photographs Division, LC-USZ62-19100, circa 1901.
- xix. Library of Congress, Prints and Photographs Division, LC-H234-A-5313, Harris & Ewing Collection, photo by Harris & Ewing, January-February 1923.
- xx. Library of Congress, Prints and Photographs Division, LC-USZ62-73867, 1920.
- xxi. Library of Congress, Prints and Photographs Division, LC-USZ62-107065, Keystone View Co., circa 1917.
- xxii. Wikimedia Commons, Woman with bob-cut with finger-waves, circa 1928, <https://commons.wikimedia.org/wiki/File:MDafoeBob20s.jpg>.
- xxiii. Library of Congress, Prints and Photographs Division, LC-USZ62-139156, March 5, 1923.
- xxiv. Library of Congress, Prints and Photographs Division, LC-USZ62-99319, circa 1921.
- xxv. Library of Congress, Prints and Photographs Division, LC-USZ62-102746, circa 1908-1916.
- xxvi. Library of Congress, Prints and Photographs Division, LC-F82- 1292, circa 1926.
- xxvii. Library of Congress, Prints and Photographs Division, LC-H814-T01-1120, circa 1920.
- xxviii. Library of Congress, Prints and Photographs Division, LC-H234- A-9968, circa 1920s.
- xxix. Library of Congress, Prints and Photographs Division, LC-USZ62-53209, circa 1917-1918.
- xxx. Library of Congress, Prints and Photographs Division, LC-USZ62-113362, circa 1911.
- xxxi. Library of Congress, Prints and Photographs Division, LC-B2- 2207-16, 1911.
- xxxii. Library of Congress, Prints and Photographs Division, LOT 12359-6-C, circa 1922.
- xxxiii. Library of Congress, Prints and Photographs Division, LC-USZ62-132218, 1924.
- xxxiv. Library of Congress, Prints and Photographs Division, HABS OHIO,77-AKRO,5—100, Historic American Buildings Collection, circa 1920s.
- xxxv. Library of Congress, Prints and Photographs Division, LC-D418-31038, circa 1915.
- xxxvi. Library of Congress, Prints and Photographs Division, LC-H234- A-8577, Harris & Ewing, 1924.