

Annotated Bibliography

Primary:

"\$25,000,000 Pool Upholds Stocks." *The New York Times*. The New York Times Company, 25 Oct 1907. Web. 11 Oct. 2014. <<http://query.nytimes.com/mem/archive-free/pdf?res=9904E7DE173EE233A25756C2A9669D946697D6CF>>.

This primary source newspaper article briefs the effects on the Stock Market directly after J.P. Morgan and his company give \$25,000,000 to get the economy flowing again. This was reliable because it was directly from the time period, hours after his donations changed companies' stocks greatly. We used it to understand J.P. Morgan's direct impact on the Great Panic, and how this particular action left a legacy to be told for generations.

Augustus Heinze. 1900. Butte. *Butte Digital Image Project at Montana Memory Project*. N.p.: n.p., n.d. 47. Print.

A portrait of Augustus Heinze facing towards the left, looking at the camera is displayed in this picture. We used this because Heinze was the blame of the Panic of 1907. A man in his youth, he made an ambitious gamble to invest in the copper industry, only to fail. It was a reliable source because it is a piece of evidence from the time period, and we used it by associating the cause of the Great Panic to his face on our website.

Archives, Library, and The Pierpont Morgan Library. Pierpont Morgan Papers. n.d.: n. pag. Pierpont Morgan Papers. The Pierpont Morgan Library, Fall 2006. Web. 14 Oct. 2014. <<http://host.themorgan.org/research/FindingAids/archives/ARC1196-MorganPierpont.pdf>>.

Selectively picking out letters to Congress and the Secretary, this primary source helped us analyze his state of mind when trying to restore economic success. With his transactions, acquisitions, and deals, this primary source will plenty of documents show how his actions helped correct the Great Panic. This clarified our understanding of the whole situation, and the measures J.P. Morgan took to stop the trouble.

Bain News Service. *J.P. Morgan Buying a \$10,000 Bond*. N.d. Bain Collection, Washington D.C. *The Library of Congress*. Web. 16 Jan. 2015.

<<http://www.loc.gov/pictures/item/ggb2006002017/>>.

This picture was used to show how JP Morgan while rich, was willing to take risks to do what he thought was right. We used it in our 'Rise to Fame' tab to show his gambits. The image is also a primary source and was found on the Library of Congress website.

"Bankers Calm; Sky Clearing." *The New York Times*. The New York Times Company, 25 Oct 1907. Web. 11 Oct. 2014. <<http://query.nytimes.com/mem/archive-free/pdf?res=9404E3D71F30E233A25755C2A9669D946697D6CF>>.

This primary source was a newspaper article that explains how Morgan's investments allowed him to jumpstart the economy. It is reliable because it is directly from the time period, and it explains the thoughts of Morgan and Secretary Cortelyou. It also talks about the direct effects of the gold and currency being given to America.

"Bankers Confident." *The New York Times*. The New York Times Company, 28 Oct. 1907. Web. 14 Oct. 2014. <<http://query.nytimes.com/mem/archive-free/pdf?res=9E04E3D6143EE733A2575BC2A9669D946697D6CF>>.

This primary source helped us analyze and understand the time period after the Great Panic, and how the situation cleared up with J.P. Morgan's impact. It was a pamphlet printed to inform the nation about the situation, and it helped us understand just how monumental Morgan was in restoring the economy.

Bros, Pach. *J.P. Morgan*. 1902. Miscellaneous Items in High Demand, Washington D.C. *The Library of Congress*. Web. 18 Jan. 2015.

<<http://www.loc.gov/pictures/item/2002725431/>>.

This image was very important for our website because it was the predominant image that we used to represent JP Morgan. It was good because it was taken near the timeframe of the Panic of 1907, but also portrayed JP Morgan as a man who was clearly busy with his hands on his hips, but also as a wealthy investor.

Bureau of Engraving and Printing. *US-\$1000-Bank of the United States (due 15-Dec-1840)*.

Digital image. *Wikimedia Commons*. Wikimedia Foundation, 15 Aug. 2014. Web. 10 Jan. 2015. <[http://commons.wikimedia.org/wiki/File:US-\\$1000-Bank_of_the_United_States_%28due_15-Dec-1840%29.jpg](http://commons.wikimedia.org/wiki/File:US-$1000-Bank_of_the_United_States_%28due_15-Dec-1840%29.jpg)>.

This Primary Source found on the Wikimedia Commons was of a bank note found due in the 1800s. It was clear that it showed the 2nd Central Bank which Andrew Jackson had stopped. We used it to show that it was a note from before and was a mistake. The Central Bank should have prevailed. It was used in our 'Legacy Page'.

"Earthquake and Fire: San Francisco in Ruins." *The Call Chronicle Examiner* [San Francisco] 19 Apr. 1906: n. pag. Print.

This newspaper article was very useful for representing the chaos there was at that time and how bad the conditions were in San Francisco after the earthquake. We used the

headlines of the newspaper article on our website under the page called The Panic of 1907.

Edwards, Adolph. *The Roosevelt Panic of 1907*. New York: Anitrock Pub., 1907. Web.

<<http://books.google.com/books?id=R3koAAAAAYAAJ&hl=en>>

This online book was about how the Panic of 1907 was experienced as a 1st person account in a primary source. It was used to understand the depth of the issue of the Panic. The book was written through the perspective of a citizen at the 1907 time period. We used it to write our section prefacing the Panic of 1907.

Enright, Walter J. *Big Men and Little Business*. 1913. New York City. *University of Louisville*.

Web. 19 Jan. 2015.

<<http://www.law.louisville.edu/library/collections/brandeis/node/198>>.

This political cartoon depicts a rich, fat banker like J.P. Morgan taking a slice out of a piece of ham labeled as “Steel Trust Stock.” The slice he cuts is labeled \$62,000,000, and there is a throng of hands all reaching out to him just to get a portion of this. It shows how J.P. Morgan’s assets allowed him to control industries, when people would follow the lead of anyone who had money. We used this source by understanding just how powerful the big barons or captains of industry were, and we used it as a visual on our website as well.

Federal Commission on Industrial Relations, NYC - J.P. Morgan on Stand. 1915. Bain

Collection, Washington D.C. *The Library of Congress*. Web. 15 Jan. 2015.

<<http://www.loc.gov/pictures/item/2005686799/>>.

In this photograph, JP Morgan is standing and giving a presentation to the Federal Commission on Industrial Relations. We thought that the primary source was important

to understand that JP Morgan constantly worked hard to get the results that he wanted. In this speech, he was working hard to give a presentation. We used it in our tab called 'Rise to Fame' because it was crucial in showing that he would be willing to work to achieve what he wanted.

Federal Reserve Act of 1913. 1913. Re-Founding Fathers. Web. 8 Jan. 2015.

<<https://refoundingfathers.wordpress.com/federal-reserve-act-1913/>>.

This primary source image is important for the understanding of the Federal Reserve Act in 1913 which was important for JP Morgan's entire life's work. The image was able to accurately show this importance as well as the value it had on the rest of US at that time.

Federal Reserve Remedy for Panic of 1907 Led to Great Depression. 1907. *Wealth Cycles.* Web.

8 Jan. 2015. <<http://wealthcycles.com/features/federal-reserve-remedy-for-panic-of-1907-led-to-great-depression>>.

This primary source image was printed in the New York Times and was important for the showing of the complete chaos that happened in the Panic of 1907. It showed a huge crowd of people swarming Wall Street awaiting an answer of what was to happen.

FDR signs FDIC into Existence. Digital image. *The FDIC.* US Federal Government, n.d. Web. 8

Feb. 2015. <<https://www.fdic.gov/about/history/images/029.jpg>>.

This Primary source image was useful for our website to provide a more interactive experience for the audience, but it also was useful for explaining the creation of the FDIC and the New Deal. In the Picture, Roosevelt is signing for the creation of the FDIC. We used this image on our page called the Great Depression.

Financiers gather outside Wall Street. Digital image. *The 1907 Crisis in Historical Perspective*.

Harvard University, Summer 2010. Web. 23 Oct. 2014.

<<http://www.fas.harvard.edu/~histecon/crisis-next/1907/>>.

This primary source shows how urgent the situation was getting in Wall Street, as many stumped investors gather to discuss solutions. It is a photograph showing the horde of businessmen congregating to listen to Secretary Cortelyou's speech, as well as to discuss the conundrum. It is useful to us because it shows how J.P. Morgan saved all of us from this terrible chaos of a problem.

George W. Perkins. N.d. *Ehistory*. Web. 22 Jan. 2015.

<<http://ehistory.osu.edu/exhibitions/gildedage/1902AnthraciteStrike/content/ProgressofWorld>>.

This portrait of George W. Perkins shows him facing the left, slightly turned. We found this source reliable because it was black and white, seemingly from the time period. We used it on our website after we quoted Perkins' remarks on the Great Panic.

Harris, and Ewing. *Federal Reserve Board*. 1905-1945. Harris and Ewing Collection,

Washington D.C. *The Library of Congress*. Web. 16 Jan. 2015.

<<http://www.loc.gov/pictures/item/hec2009004582/>>.\

This image showing the Federal Reserve Board meeting signifies that America has moved on to a state which JP Morgan wanted. He influenced this image by helping to create the Federal Reserve. The primary source was used to show this significance on the section of our website called Federal Reserve.

Harris, and Ewing. *New Home of the Federal Reserve*. 1937. Harris and Ewing Collection, Washington D.C. *The Library of Congress*. Web. 16 Jan. 2015.

<<http://www.loc.gov/pictures/resource/hec.22439/>>.

This photograph was taken to show the place where the Board of Governors met at that time period. It was where the decisions of the Federal Reserve were made. We used it to show the impact JP Morgan had at that time. It is a primary source image because it accurately depicts the place where the board of governors met to make decisions.

Henry P. Davidson. N.d. *Wordpress*. Web. 8 Jan. 2015.

<<https://ircsidoarjo.wordpress.com/2010/08/02/the-international-federation-of-red-cross-and-red-crescent-societies/>>.

This website was important for the finding of some of our images in the website. It had a picture of Henry Davidson that we used in our site to show his work in the Jekyll Meeting that he was part of. It was good for making the website seem more interactive.

Hepburn Act. N.d. *Photobucket*. Web. 22 Jan. 2015.

<<http://s570.photobucket.com/user/vectoman/media/Picture2.png.html>>.

Depicting a clause of the Hepburn Act, this is text that prohibits the trade beyond certain boundaries, unless for an approved business reason. We used this to give the Hepburn Act section of our website context, showing how oppressive rules really hurt the economy. Being the actual document, this was reliable, although biased towards the government's interest.

"Hepburn Rate Bill." *National Archives and Records Administration*. National Archives and Records Administration, n.d. Web. 24 Mar. 2015.

<http://www.archives.gov/legislative/features/hepburn/>.

This source describes the Hepburn Rate Bill and its intentions; cap railroad shipping rates to limit interstate transportation. It also described how this failed, and political cartoonists like Clifford K. Berryman spoke out against this. Because it was biased against the Hepburn Act, we used it to show how these strict regulations were responsible for causing the Panic of 1907.

"Jackson and the Bank of the United States." *Andrew Jackson Political Cartoons*. N.p., n.d. Web. 20 Jan. 2015. <http://mrkash.com/activities/jacksoncartoons.html>.

This cartoon depicts President Jackson attempting to ward off the “many headed monster”, a snakelike creature with eight heads of politicians for faces as they hiss and stare down Jackson. We thought this was important to our topic because J.P. Morgan’s influence was a turning point from what President Jackson had once believed. It was reliable in the sense that it provided one man’s view outside of the Bank Wars, showing how the majority was really against Jackson’s lonesome vote. The decision came down to his veto power.

Jekyll Island. N.d. *Apfn*. Web. 8 Jan. 2015. <http://www.apfn.org/apfn/reserve2.htm>.

This picture shows the Jekyll Island house, an exclusive building which was used when J.P. Morgan and a few of his elite friends discussed the first Federal Reserve. We used it by putting it on our website, portraying the first steps in establishing the central bank. It also explained that this was Morgan’s summer home.

John Pierpont Morgan. 1910. Library of Congress, Washington D.C. *Library of Congress*. Web. 13 Jan. 2015. <<http://www.loc.gov/pictures/resource/cph.3b40359/>>.

This photograph shows Morgan in a half-length portrait, facing front. He has a necklace and pendant swept off to his left side. We used it as a shortcut icon for our website. Because it was an exact representation of him from the time period, shortly before he died, it is a reliable source. The Library of Congress reproduction number is LC-USZ62-94188 for this black and white negative photo.

Johnson, Roger T. "Historical Beginnings: The Federal Reserve." *Boston Fed* 29.3, An Issue Devoted to Historical Archaeology in the United States (1976): 1-60. Federal Reserve Bank of Boston. Web. 25 Mar. 2015. <<http://www.bostonfed.org/about/pubs/begin.pdf>>.

This comprehensive sixty page PDF document covers the beginnings of the Federal Reserve. It analyzes the Panic of 1907, and how the Federal Reserve was modeled to prevent future crises like such from happening again. After reading it, we were given context about the Fed's initial operation and mission. It presents a bias that portrays the Federal Reserve as a significant and beneficial institution in American history; it surely contributed to America's economic boom.

"J.P. Morgan: A Bank in Human Form." *The New York Times*. The New York Times Company, 10 Nov. 1907. Web. 27 Oct. 2014.
<<http://query.nytimes.com/gst/abstract.html?res=9903E5D8103EE033A25753C1A9679D946697D6CF>>.

When many economies across the globe failed to support themselves, this article shows how J.P. Morgan was a savior at large. His global impact on everyone describes his businessman intelligence, and how his wealth affected all the economies. Almost like

a tribute to him for his actions, this article helped us understand how his money influenced the U.S. government and their decisions to come.

J.P. Morgan as the Pied Piper. Digital image. *Historynet.com*. Weider History, 1902. Web. 22 Oct. 2014. <<http://www.historynet.com/upside-down-bailout.htm>>.

This primary source made during 1902 shows how his sole influence could attract even those like President Theodore Roosevelt, portrayed in the horde. This picture shows an enlarged, fat, cartoonish J.P. Morgan as a piper with all sorts of citizens following him in outrage, respect, confusion, and uneasiness (farmers, attorneys, President, accountants, gentlemen, journalists, investors). This primary source shows us just how much all sorts of citizens respected him to make effective decisions for the country.

"London Discussing Morgan's Opinions." *The New York Times* [New York] 22 Dec. 1912: n. pag. *The New York Times*. Web. 15 Oct. 2014. <http://query.nytimes.com/mem/archive-free/pdf?res=9B04E0DF163FE633A25751C2A9649D946396D6CF>

This short article was created a while after the Great Panic and only a couple months before his death. It was a primary source for understanding why JP Morgan gave so much of his own money so quickly and spent his fortunes on philanthropic ventures. It was essential to understanding JP Morgan as a leader and what drove him to helping solve big problems.

"Millions Meet All Demands." *The New York Times*. The New York Times Company, 25 Oct 1907. Web. 11 Oct. 2014. <<http://query.nytimes.com/mem/archive-free/pdf?res=9D04E7DE173EE233A25756C2A9669D946697D6CF>>.

This source talks about the multiple sources of funds like J.P. Morgan that all participated in getting the Stock Market and banks running again. Millions were given

through Morgan, as well as millions from private banks and London. It is reliable and because it shows how Morgan's decisions had immediate effect, published within the same day.

Minor, Robert. "Morgan, Mellon, Rockefeller." *The Library of Congress*. N.p., n.d. Web. 23 Oct. 2014. <<http://loc.gov/pictures/resource/ppmsc.00818/>>.

This primary source photo was crucial for understanding what the citizens thought of JP Morgan before the Great Panic and how he was regarded. It was used to understand the opposition of our argument. The photo clearly stated that citizens from the late 19th century thought JP Morgan and other business tycoons were greedy and lived sad lives only worrying about money. We used it in our rebuttal section of our argument.

Moody, John. "The Masters of Capital: A Chronicle of Wall Street." *New Haven: Yale UP*, 1919. Web. <https://archive.org/details/mastersofcapitaljohn00moodiala>

This recovered primary source from Yale University was surprisingly specific providing clear images, date and locations to describe the successes of JP Morgan. In addition to his accomplishments and railroad investments, it also talked about his choices that led him to success and his nation-wide effect on transportation.

New York Times Article. 1907. New York. *Blogspot.com*. Web. 8 Jan. 2015.

<<http://4.bp.blogspot.com/-f8mptpBDWbY/T-Od-4dW1LI/AAAAAAAAVSI/IzePzp2SPDE/s1600/November+3,+1907,+New+York+Times,2.jpg>>.

Because the Knickerbocker Trust Company was the blame of the Great Panic, this trivial article describes the worrisome crowd outside the company's building discussing solutions. It was useful to us because it provided detail on the architectural marvel, how

imported materials from Italy hinted just how rich the company was. We used this scan of the article on our website to show that everyone pointed fingers towards this company.

"Paris Bankers Confident." *The New York Times*. The New York Times Company, 26 Oct. 1907. Web. 27 Oct. 2014. <<http://query.nytimes.com/gst/abstract.html?res=9405E3D71F30E233A25755C2A9669D946697D6CF>>.

This primary source was an article during the Great Panic that explains how J.P. Morgan and other philanthropists had a global scale effect. After all, the worlds at large was affected, so the exclamations of the Parisian secretary showed just how impactful J.P. Morgan was in the midst of all the trouble during the economic crash. We used this source to clarify our understanding of the Great Panic, and just how great of a problem it was outside of America as well.

Postal Savings Banks and Runs. 1907. New York City. *The Ultimate History Project*. Web. 23 Jan. 2015. <<http://www.ultimatehistoryproject.com/postal-savings-banks.html>>.

This was a picture of people lined outside a post office during the Great Panic, in attempt to get some of their assets. It was useful to us because it showed how many people responded during the Panic, and just how much of the economy it threatened. It is reliable because it is from the time period of the Great Panic, and this photo presents no bias.

President Wilson's Declaration of War Speech. 1917. *Enotes*. Web. 20 Jan. 2015. <<http://www.enotes.com/topics/woodrow-wilsons-declaration-war-message>>.

This was a photograph showing President Woodrow Wilson addressing a large crowd. He stands at a podium, where a committee listens intently while seated. We used

this source because Wilson addressed international money policy during a war, which has to do with the Federal Reserve. We used this black and white image on our website to show that the Federal Reserve did indeed leave an impact that changed the outcome of WWI and the Great Depression.

Pughe, John S. *"Well, for Once They Can't Blame Me"* 1907. Miscellaneous Items in High Demand, Washington D.C. *The Library of Congress*. Web. 8 Jan. 2015. <<http://www.loc.gov/pictures/item/2011647262/>>.

A political cartoon of a pig sitting writing bills, this was meant to portray the Federal government during the Great Panic. This cartoon was useful in showing us how society felt that no action was being taken by the government, which reinforces the idea that J.P. Morgan was quintessential to bailing out Wall Street. We put it in a slideshow as a visual about the Great Panic.

Pujo Committee. 1912. *Know Your Government*. Web. 19 Jan. 2015.

<<https://knowyourgovernment.wordpress.com/2009/04/30/legal-chicanery-and-pitch-darkness-were-the-bankers-stoutest-allies/>>.

This source is a photograph of the Pujo Committee at work during 1912. It is a black and white picture of many men sitting at conference tables, listening intently to a speaker. We used it as a visual to our website under the Pujo Committee tab, and it was useful because we figured out just how many people were trying to debunk the rich bankers and their practices.

Reid, Albert. Antitrust Cartoon. Digital image. *Kansapedia*. Kansas Historical Society, Sept. 2010. Web. 23 Oct. 2014. <<http://www.kshs.org/kansapedia/cool-things-antitrust-cartoon/15775>>.

This primary source made during the 1900s was caption-less, yet a portrayal of the Earth in J.P. Morgan's arms show how his investment in railroads, banking, and steel made him one of the richest on the planet at the time. Because of these cartoons portraying Morgan at the head of economy and business decisions, people were inspired to make change, such as integrating a central bank and an act restricting the hours a child could work.

Residence of J.P. Morgan, New York, N.Y. 1907-1920. Detroit Publishing Company, New York City. *The Library of Congress.* Ed. Detroit Publishing Company. Web. 18 Jan. 2015. <<http://www.loc.gov/pictures/item/det1994001894/pp/>>.

JP Morgan lived in New York and we felt it important to show his house in the Rise to Fame page because it was more interactive for the viewer. It showed where JP Morgan spend his time doing his work. The primary source was also used to provide more information about the time period through an image.

"Roosevelt Speak to the Nation regarding the Banking Crisis." The New Deal. USA, Washington D.C. 8 Feb. 2015. *The FDIC.* Web. 8 Feb. 2015. <https://www.fdic.gov/about/history/FDR_Fireside_Chat_Banking_Situation_03-12-33.mp3>.

This audio clip that we found online was an excellent primary source because it was exactly what Roosevelt said when addressing the public to explain the New Deal. We used this audio recording in the part of our website called The Great Depression. The clip was useful for providing a more interactive experience.

Run on 19th Ward Bank. 1907. Washington D.C. *Library of Congress.* Web. 23 Jan. 2015. <<http://www.loc.gov/pictures/resource/cph.3a01426/>>.

A black and white negative photo showing a line outside of New York's Ward bank, we learned that people were withdrawing their assets from the bank. It was long lines like these that slowly crashed the economy, with no more loans to give and no increase in spending. We used this as a picture on our website because it provided an interesting outlook on just how dire the situation was. It is reliable because the photographer had no words to indicate his own feelings towards the event.

The English Octopus, It Feeds on Nothing but Gold. 1894. *Conservapedia*. Web. 18 Jan. 2015.
<<http://www.conservapedia.com/Bimetallism>>.

This picture showed a world map, where England outsourced all of the silver to the world, given that bimetallism was still in full use worldwide. This led to England having a lot of control over foreign currencies, so we understood why J.P. Morgan was quintessential in establishing gold deals. We used this picture above a relevant quote that shows how Morgan's international gold deals helped stabilize our currency, after straying from bimetallism.

The Panic of 1907. 1907. J.P. Morgan. *Gallery Hip*. Web. 8 Jan. 2015.
<<http://galleryhip.com/panic-of-1907.html>>.

This was a photograph of a mass of businessmen in a temporary council on the street, awaiting a solution to the Great Panic. It was useful in showing how uptight Wall Street was during this time, because they worked day and night pondering any potential. With the whole street and intersection flooded with people in this sepia photo, it shows just how much of a "panic" the crisis was.

The Sun. 1914. New York. *Federal Reserve History*. Web. 20 Jan. 2015.
<<http://www.federalreservehistory.org/Events/DetailView/16>>.

This source was a picture mapping out the Federal Reserve banks once the Federal Reserve Act was passed. We used this source as a visual on our website to show how the central banks were really brought to existence. It is reliable because it is a primary source, a depiction from the time after the Federal Reserve Act was passed.

Securities Exchange Act of 1934. Ann Arbor, MI: Xerox U Microfilms, 1974. *The Security and Exchange Commission*. US Federal Government. Web. 8 Feb. 2015.

<<http://www.sec.gov/about/laws/sea34.pdf>>.

We used this primary source to the SEC Act to show the specifics of the act. This 300+ page document of the rules and regulations of the SEC as published in 1934 was useful for our understanding of exactly what the organization was made for. We used some of the quotes and information in the part of our website called The Great Depression.

United States. Cong. House. Investigate the Control and Concentration of Money. *Committee Appointed Pursuant to House Resolutions 429 and 504 to Investigate the Concentration of Control of Money and Credit*. By Arsene Pujo. 113 Cong., 62d sess. H. Rept. 1593. Washington D.C.: Washington Government Printing Office, 1913. Print.

This Congressional Publication primary source was important for understanding the Pujo meeting and what happened with the committee. This publication was long and specific and was good for providing us with the information we needed to know for the page marked Pujo Meeting on the website.

United States. Cong. Rept. Vol. 6587. N.p.: US GPO, 1914. Google Books. Google. Web. 27 Oct. 2014.

<http://books.google.com/books?id=MdhGAQAIAAJ&dq=jp+morgan+1907&source=gbs_navlinks_s>.

This online book was Congress's account of how the transactions of the great leaders helped solve the Panic. This primary source was important in giving an exact transcript of the money sent to pay for the bank's deficit. Page 2014 was most useful. It showed how directly JP Morgan's influence proved a solution. It was important for our section on JP Morgan's contribution.

"Wall Street during the Banking Panic." *Harper's Weekly* [New York] 1907: n. pag. Print.

This picture from a newspaper article was used to understand and perceive the problems from the Great Panic. It was a primary source photograph of Wall Street and was published in the *Harper's Weekly*. It showed a mob of people marching through the streets with posters. It accurately illustrated the chaos the country was facing during this terrible time.

Secondary:

"Aldrich Plan (1910)." University of Groninegn, n.d. Web. 26 Dec. 2014.

<<http://www.let.rug.nl/usa/essays/general/a-brief-history-of-central-banking/aldrich-plan-%281910%29.php>>.

Useful in fueling our rebuttal, this secondary source website briefed the Aldrich Plan, presumably the first stage of America's central bank. Although scrapped due to insecurities, the Aldrich Plan showed how assistance of others meant that Morgan was not directly responsible for the creation of the Federal Reserve. It is a good example that Morgan did not devise the system himself, but instead recommend that a such system

should be implemented. We used this to take an arguable stance for our rebuttal, that the magnitude of Morgan's effects were overstated given the help of others.

Anderson, Clay J. *A Half-century of Federal Reserve Policymaking, 1914-1964*. Philadelphia: Federal Reserve Bank, 1965. Print.

Explaining the policies that surrounded American banking for fifty years, this secondary source did a good job in showing Morgan's indirect effect on banking. This book was good for explaining his legacy, because these were the results that show Morgan's leadership. We used the source to provide evidence that Morgan's advice was a good step in a new stable method of banking.

"Andrew Jackson Shuts down Second Bank of the U.S." *History.com*. A&E Television Networks, n.d. Web. 18 Jan. 2015. <<http://www.history.com/this-day-in-history/andrew-jackson-shuts-down-second-bank-of-the-us>>.

This source was about Andrew Jackson's pursuit to shut down the Second Bank of the United States. During the bank wars, he was strictly against plans that the majority of Congress and society was, and he used his veto powers excessively, some even say abusively. This is a reliable source because it does not present bias, but instead presents facts as they are. We learned how the Federal Reserve is contrasting from the Second Bank, and why its creation was important to fix the mistakes of its predecessor.

Bank of England. United Kingdom. *The Telegraph*. Web. 23 Jan. 2015. <<http://www.telegraph.co.uk/finance/bank-of-england/11174071/UK-bank-payment-system-goes-offline.html>>.

This was a picture showing the Bank of England in modern times. We used this picture because the bank that trumps above all others was originally used as a model for

the Federal Reserve, something that J.P. Morgan influenced. Because this color image does not have a caption, it is reliable and free of bias. The photograph is important to supporting our thesis because this monumental bank was key in establishing the policies that stabilize our American currency today.

Blinder, Alan S., and Mark Zandi. "How the Great Recession Was Brought to an End." (2010): 2-5. 27 July 2010. Web. 8 Feb. 2015.

This was a college research paper published by Princeton was extremely useful for understanding the Great Recession data and how the recession was influenced and stopped. We especially used some of the quotes and information in the part of our website called Great Recession.

Board of Governors of the Federal Reserve System. *The Federal Reserve System: Purposes and Functions*. 4th ed. Washington D.C.: Board of Governors of the Federal Reserve System, 1961. Print.

Published after the creation of the Federal Reserve, we used this secondary source to extract a little information about Federal Reserve policies. When compared with the London banking methods that Morgan pointed towards, this book showed how America did indeed take that into consideration. By reading this book, we understood that the Federal Reserve took up the responsibilities of maintaining a stable currency, as demanded by Morgan and the Congress (before 1914).

Board of Trade Gamblers. 1923. *Jesse's Café Américain*. Web. 23 Jan. 2015.

<<http://jessescrossroadscafe.blogspot.com/2014/03/lessons-from-panic-of-1907.html>>.

Some sort of political propaganda, this source was a drawn cartoon that shows a crowd of men in chaos. Supposed to represent the Panic of 1907, it provided one mans

outlook on the chaos during the downfall. We used it because this picture provided a bias thinking that the government did nothing to prevent this, but it was still reliable in showing a financial panic.

Bollinger, Ty. "The "Federal Reserve"" *The "Federal Reserve"* Infinity 510, 2010. Web. 18 Jan. 2015. <http://www.cancertruth.info/federal_reserve.html/>.

This website provided with us some important information that we were able to use to strengthen our understanding of the Central Bank. While a secondary source, this article used many primary sources we were then able to look at. It was good for giving a clear picture of what the central bank was based on in terms we were able to understand well.

Bonilla, Doc, Fred Klein, Will Prescott, Paul Reasenberg, Bob Simpson, Stan Silverman, Ross Stein, Bob Wallace, David Wald, Peter Ward, and Mary L. Zoback. "The Great 1906 San Francisco Earthquake." *The Great 1906 San Francisco Earthquake*. United States Geological Survey, n.d. Web. 16 Jan. 2015. <<http://earthquake.usgs.gov/regional/nca/1906/18april/index.php>>.

This long essay like article was written by the government sector USGS. They explained the magnitude of the San Francisco Earthquake in 1906. This secondary source was made by many workers and explained in great detail the earthquake including the aftermath. We used it to understand what some of the events were that led up to the Panic of 1907.

Brown, Ellen. "The Secret Bailout of J.P. Morgan." *Web of Debt*. N.p., 13 May 2008. Web. 24 Mar. 2015. <<http://www.webofdebt.com/articles/banking-bailout.php>>.

This website analyzed J.P. Morgan's bailout during the Panic of 1907. It explains how Morgan "nobly" averted the Panic by arranging \$100 million in gold deals. We used it to provide context to Morgan's influence during the Great Panic. It showed bias of Morgan working in his own interest, not just Wall Streets. The source also suspects Morgan of trying to build up his "empire" by rescuing banks that would have otherwise been insolvent.

Bruner, Robert F., and Sean Carr. "The Panic of 1907." Book Findings. New York. 20 Dec. 2014. *YouTube*. Web. 18 Jan. 2015.

<https://www.youtube.com/watch?v=aobgyOW_S_U>.

These two authors of their book were explaining the Panic of 1907 and how it started as well as how it was able to be stopped by JP Morgan. We could use this video to make our website more interactive. It was also surprisingly relevant because most of the video was based on what JP Morgan did to try and stop the panic.

Byman, Jeremy. J.P. Morgan: Banker to a Growing Nation. Greensboro: Morgan Reynolds, 2001. Print.

This small book was very important in our understanding of J.P. Morgan in the start of this project. It was a secondary source that was a compilation of important events and actions in JPM's history. It also contained many primary source images that were otherwise not available online. We scanned these and used some of them in our website to add some informational breaks from the text.

Chen, Lucy, and Kelly Peeler. "The 1907 Crisis in Historical Perspective :: Center for History and Economics." *The 1907 Crisis in Historical Perspective :: Center for History and Economics*.

Economics. President and Fellows of Harvard University, 2010. Web. 25 Jan. 2015.
<<http://www.fas.harvard.edu/~histecon/crisis-next/1907/timeline.html>>.

This Harvard website was made by the students and has a plethora of information that we were able to look at and use. It included images, primary sources and even full reports written by the students. While much of it was very high level and with much technical detail, we were able to understand most of it. The information was about the Panic of 1907 including the causes, solution and events.

Chernow, Ron. *The House of Morgan: An American Banking Dynasty and the Rise of Modern Finance*. New York: Atlantic Monthly, 1990. Print.

This print book secondary source briefs the transactions of every bond or trust during their rise to wealth. Although not directly mentioning the Federal Reserve, it was helpful to use because it gave us the specific strategies involved in solving the Great Panic of 1907. This later translates into the central bank because Morgan's wisdom in past years would guide Congress into making a central bank.

Cunningham, Tom. "The Panic of 1907." *Panic of 1907*. Federal Reserve Bank of Atlanta, Atlanta. 25 Jan. 2015. *YouTube*. Web. 25 Jan. 2015.
<<https://www.youtube.com/watch?v=baW2m9-aJMc>>.

An Atlanta Federal Reserve Board member Tom Cunningham, did this interview. It was given to understand the Panic of 1907 and how it ultimately influenced the creation of the Federal Reserve. We used it in the section of our website called Panic of 1907. It shows how the Panic of 1907 was a marker for the creation of the Federal Reserve; without the downfall of the Panic of 1907, Congress may not have realized the importance of a central bank.

Droke, Clif. "Lessons from the Panic of 1907." *Lessons from the Panic of 1907*. Savehaven.com, 23 Jan. 2010. Web. 23 Mar. 2015. <<http://www.safehaven.com/article/15590/lessons-from-the-panic-of-1907>>.

This webpage describes various lessons learned from the Panic of 1907. It briefs concepts like, “,Complexity, buoyant economic growth, inadequate safety buffers, adverse leadership, real economic shock, and failure of collective action. Biased towards Morgan, this source describes how Morgan highlighted the importance of all of the factors above. Morgan’s actions in the Panic of 1907 strongly support our argument that he inspired reform.

"Federal Deposit Insurance Corporation." *FDIC: History of FDIC*. Federal Government, 16 Dec. 2014. Web. 07 Feb. 2015. <<https://www.fdic.gov/about/history/>>.

This webpage briefs the FDIC’s mission and its history. It had links to other images, which we used, and an audio file of President Roosevelt’s speech. Specifically, we used this secondary source in the tab called the New Deal. Here, we explained how the Federal Reserve legacy continues today and these organizations are important for monetary policy.

"Federal Deposit Insurance Corporation." *Infoplease*. Pearson Education, 2013. Web. 08 Feb. 2015. <<http://www.infoplease.com/encyclopedia/history/federal-deposit-insurance-corporation.html>>.

When starting to understand the FDIC, we came to this website. It was useful for understanding how the FDIC was created and what it was used for. This information was later incorporated into our tab called The New Deal.

Federal Reserve. 2013. *ArmstrongEconomics.com*. Web. 21 Jan. 2015.

<<http://armstrongeconomics.com/library-research/federal-reserve-act-of-december-23-1913/>>.

This photograph of the modern-day Federal Reserve shows how J.P. Morgan definitely had a legacy in the course of history. We used it as a picture on our website, providing the information that the Federal Reserve was an important institution that has survived and help America get to this day.

"Financial Crises." *The Economist*. The Economist Newspaper, 10 Apr. 2014. Web. 18 Jan. 2015. <<http://www.economist.com/news/essays/21600451-finance-not-merely-prone-crises-it-shaped-them-five-historical-crises-show-how-aspects-today-s-fina>>.

This extremely interactive website from international news company The Economist was crucial to our project. It brought to life the extreme problems with American panics and crises. There was data we could use as well as helpful animations and easy to understand language.

Fox, Lynn S. *The Federal Reserve System Purposes and Functions*. 9th ed. Washington D.C.: Board of Governors of the Federal Reserve System, 2005. Print.

Similar to the 4th edition of the same series, we used particular sections of this book to see how Congress guided a newly established bank in policy making. We used this secondary source by reading, learning that Morgan's effects, although indirect still played a huge role in reforming banking.

Griffin, Edward G. *The Creature from Jekyll Island*. 5th ed. Westlake Village: American Media, 2010. Print.

This incredible useful book was good for understanding the specifics of what happened at the meeting at Jekyll Island. It was written after many editions and years of research. We found it essential in our quotes in our tab of the website entitled “The Meeting at Jekyll Island.”

Hiltzik, Michael A. *The New Deal: A Modern History*. New York: Free Press, 2011. Print.\

In this long book, we learnt about the modern effects and changes to the New Deal. It explains very well the history and importance of the New Deal. We quoted the book especially in the page called the Great Depression.

Hunter, John. "Jekyll Island." *New Georgia Encyclopedia*. Georgia Humanities Council, 17 July 2003. Web. 9 Jan. 2015. <<http://www.georgiaencyclopedia.org/articles/geography-environment/jekyll-island>>.

This source explains how the Aldrich Plan between six of Wall Street’s biggest bankers had a great impact on the Federal Reserve. Originally held in secret, we learned how this meeting, also known as First Name Meeting, was denied by Congress in 1912 but used as the basis of the Federal Reserve Act. We quoted a few things from this website because they supported our thesis of Morgan’s inspiration of the Federal Reserve. More of an encyclopedia, this source presented little bias, making it reliable.

"Interview with Assistant Professor Kochin." Personal interview. 13 Jan. 2015.

This interview with Assistant Professor Kochin was important for our understanding of the Federal Reserve, why it was important for the government, but also how it was created and processes that need to occur in order for it to function properly. He is the Professor at the University of Washington Economy Department and provided us with information regarding the economic actions of JP Morgan.

"Interview with Ph.D Sean Carr." Telephone interview. 5 Feb. 2015.

In this personal Interview, we received a plethora of information from the Ph.d and astute Professor, Sean Carr. He explained to us the actions of Morgan and how that impacts us today. We used the information that he gave us everywhere in our site, but more specially, in our Panic of 1907 page.

"Interview with Professor Fabio Ghironi." Personal interview. 13 Jan. 2015.

This interview with Professor Ghironi was an important step in our research process. He was extremely willing to do research for us in the topic we were working on. After doing research at the University of Washington, he met with us to tell us his opinions on the leadership role of JP Morgan and what he had found. Even after the interview, we kept in touch and helped us with our project.

"Informing the Public about the Federal Reserve." *Board of Governors of the Federal Reserve.*

N.p., 4 Feb. 2014. Web. 21 Jan. 2015.

<http://www.federalreserve.gov/faqs/about_12594.htm>.

This source was from the Board of Governors, so it presented from the bias that the Federal Reserve was always helpful through the years. However, it was still reliable because we could understand the responsibilities of the central bank through the years.

We quoted this website in addition to comprehending its materials.

Irwin, Neil. "The Federal Reserve Was Created 100 Years Ago. This Is How It Happened." *The*

Washington Post. The Washington Post, 21 Dec. 2013. Web. 16 Mar. 2015.

<<http://www.washingtonpost.com/blogs/wonkblog/wp/2013/12/21/the-federal-reserve-was-created-100-years-ago-this-is-how-it-happened/>>.

This source explains that the meetings at Jekyll Island were quintessential in forming the Federal Reserve. It gives an outlook into one of America's hidden parts of history and how the Jekyll Island Committee actually had a huge impact. It is biased towards the Jekyll Island Committee because it says that the Federal Reserve is a long lasting institution, over 100 years old. We used it to support our thesis; Morgan helped inspire the Federal Reserve, and those at Jekyll Island were under Morgan's leadership.

J.P. Morgan & Co., New York. 1903. New York. *Lost New England.* Web. 8 Jan. 2015.

<<http://lostnewengland.blogspot.com/2014/04/jp-morgan-co-new-york-city.html>>.

This photograph depicts the J.P. Morgan headquarters, where many people swarmed to try and find a solution to the Panic. We used it as a visual on our website, with intentions to show how this banking superpower had a whole "empire". It showed how at four stories high, this company had the funds to designate such a desirable plot of land for a short building.

Keefe, Mike. *Recession Is Over.* Digital image. *InToon.* N.p., 9 Feb. 2009. Web. 8 Feb. 2015.

<<http://www.intoon.com/cartoons.cfm/id/75188>>.

This political cartoon we were able to find was very useful for explaining how the great recession was very hard to stop and was a very big crisis for America. It was good for making the text seem more interesting.

"Knickerbocker Trust Co. Building." *New York Architecture Images.* N.p., n.d. Web. 08 Jan.

2015. <<http://www.nyc-architecture.com/GON/GON081.htm>>.

This digital image of the Knickerbocker Trust Company headline was described as "the backdrop for the Great Panic." It showed us how people blamed the root of their

problems to be this company, so it was headlines like these that provided for an interesting insight on the tenacity during the Great Panic.

Kubiszewski, Ida. "Hepburn Act of 1906, United States." *Hepburn Act of 1906, United States*. Boston University, 4 Sept. 2008. Web. 18 Jan. 2015.
<<http://www.eoearth.org/view/article/153479/>>.

This website was extremely important for understanding what the Hepburn Act was. If we knew what the act was about, we would understand what led to the Panic of 1907. We used this information in our website to explain how the Panic of 1907 started.

Kurtz, Annalyn. "Recession Ended 4 Years Ago: How Far Have We Come?" *Economy RSS*. Time Warner, n.d. Web. 08 Feb. 2015.
<<http://economy.money.cnn.com/2013/06/04/recession-ended-4-years-ago/>>.

This especially useful news article explained to use the current effects of the Great Recession. It showed us with data how different aspects of economy were functioning. Among these are the debt per household, median house value and others. We used their graphs and other data in the tab of our website called Recent Crises.

Leab, Daniel J. *The Great Depression and the New Deal: A Thematic Encyclopedia*. Vol. 1. Santa Barbara, CA: ABC-CLIO, 2010. Print.

In this lengthy textbook-like book, we found our much information about the New Deal and how it helping in the Great Depression, as well as about the other sectors that were made in the New Deal. We used some of the information in our Federal Reserve and Great Depression pages.

"Lessons from Wall Street's 'Panic of 1907'" *NPR*. NPR, 28 Aug. 2007. Web. 19 Dec. 2014.
<<http://www.npr.org/templates/story/story.php?storyId=14004846>>.

This source sums up the financial panics that ensued before the creation of the Federal Reserve, as well as J.P. Morgan's bailout on Wall Street. This website had an audio clip of a broadcast, but also featured a transcript, summary, and excerpt from a book. We used this reliable source by reading it and quoting important parts that fell in line with our thesis.

MacDonald, Charles Harold L. *Sec. George Bruce Cortelyou*. 1909. *Treasury.gov*. Web. 8 Jan. 2015. <<http://www.treasury.gov/about/history/pages/gbcortelyou.aspx>>.

Used as a portrait of George B. Cortelyou, this source provided a photograph. Cortelyou was crucial in working out the solutions to the Great Panic as one who had a voice in the presidential cabinet. The image shows him in his early career as a politician.

Mian, Atif, and Amir Sufi. *House of Debt: How They (and You) Caused the Great Recession, and How We Can Prevent It from Happening Again*. Chicago: U of Chicago, 2014. Print.

This book was very useful for our understanding of how the Recession started and how the government made sure that it would never happen again. It goes into good detail about the specific functions of each branch of the Fed and was useful for our quotes. We used most of the information on our page called The Great Recession.

Mullins, Eustace. "Jekyll Island." *Jekyll Island: Secrets of the Federal Reserve*. N.p., n.d. Web. 14 Jan. 2015. <http://www.whale.to/b/m_ch_1.html>.

This article provided one man's view on the Jekyll Island proposal. It talked about the stakes at which these bankers were working towards, and also the process of writing the bill at Jekyll Island. It is a biased source, speaking as if these men were heroes, but still reliable because many of the quoted sections represented how news publications or

headlines took the same stance. We used it to understand where Jekyll Island stands amidst the creation of the Federal Reserve, and we quoted this source.

Pak, Susie J. *Gentlemen Bankers the World of J.P. Morgan*. Cambridge: Harvard UP, 2013. Print.

This secondary source in the form of a print book briefs the strategies of private bankers before 1914. Also talking about the ways Morgan got rich from acquisitions, it educated us on the difference between private/local banking and the big adaptation necessary in creating a central bank. This allowed us to understand how Morgan's experience really translated into the Federal Reserve's creation.

Portrait of J.P. Morgan. 1914. *Fine Art Galleries*. Web. 23 Jan. 2015. <<http://www.edgarlowen.com/j.p.-morgan-by-encke.jpg>>.

A picture painted of banking trump J.P. Morgan, we used this source as a picture of him on our website. It does not present any bias because it is painted to scale, with his lip curled downward as usual. It doesn't present bias because J.P. Morgan is not doing anything in the painting, besides sitting in a chair with his right arm leaning atop a bookstand.

"Pujo Committee "Money Trust" Wall Street Banking Cartel Investigation 1912-1913 | Public Intelligence." *Public Intelligence*. N.p., 5 Oct. 2011. Web. 11 Jan. 2015. <<https://publicintelligence.net/pujo-committee-money-trust-wall-street-banking-cartel-investigation-1912-1913/>>.

This website explains the Pujo Committee hearing, and how 22 billion dollars of wealth were concentrated among a few trusts and business owners. It was investigations like these that led to the Federal Reserve Act, because people like Morgan could

manipulate industries at a time if he wanted to. This reinforced the idea the Morgan was a key consideration when the Federal Reserve was made.

Ryder, Brett. *Breakdown of Trust*. Digital image. *The Economist*. The Economist Newspaper, 10 Apr. 2014. Web. 18 Jan. 2015. <<http://www.economist.com/news/essays/21600451-finance-not-merely-prone-crises-it-shaped-them-five-historical-crises-show-how-aspects-today-s-fina>>.

This image that we found in an essay published by the Economist Magazine was used as a good way to show some of the data collected about the money deposited in popular banks in the US at that time. We used this graph as well as other illustrations to make our website more interactive and interesting to view.

San Francisco Earthquake Aftermath. Digital image. *The Debt Rattle*. The Automatic Earth, n.d. Web. 9 Jan. 2015. <<http://www.theautomaticearth.com/debt-rattle-december-11-2014/>>.

A digital image showing the rubble of San Francisco, it was evident how much repair efforts would be needed to repair the city. Noticing that tops of buildings were burnt away or collapsed, this source provided an interesting visual, which reinforced the Great Panic of 1907, a feasible explanation for the debt.

"Say Money Trust is Now Disclosed." *The New York Times* [New York] 12 Jan. 1913: 1-2. *The New York Times*. The New York Times. Web. 18 Jan. 2015. <http://query.nytimes.com/mem/archive-free/pdf?_r=2&res=9F00E2DB163FE633A25751C1A9679C946296D6CF>.

This New York Times primary source article was three pages long and was very useful for analyzing a primary source and finding out what happened in the Pujo

committee meeting in its accordance. We could quote this primary source document, but also use it to make sure other secondary sources were correct.

"Securities And Exchange Commission Definition." *Investopedia*. Ask, 25 Nov. 2003. Web. 08 Feb. 2015. <<http://www.investopedia.com/terms/s/sec.asp>>.

This site was important for our understanding of the SEC and their functions. We used this information as a quote on our New Deal Page. Even though it was a secondary source, it was very useful in our research because it made the complex organization seem a little simpler.

Siegel, Robert. "Lessons from Wall Street's 'Panic of 1907'" *NPR*. NPR, 28 Aug. 2007. Web. 08 Feb. 2015. <<http://www.npr.org/templates/story/story.php?storyId=14004846>>.

In this radio publishing, there is an interview with Sean Carr, a book author explained the Panic of 1907 and how it related to the Great Recession which was happening at that time. We used this important source in understanding how the Federal Reserve and the Panic of 1907 relates to events today such as the Great Recession. We used this source primarily in our Legacy Tab.

Signing of the Federal Reserve Act. N.d. *Another World Is Possible*. Web. 19 Feb. 2015.

<http://www.a-w-i-p.com/media/blogs/articles/2/G/US_United_States_Federal_Reserve_Board_1917_col_HS_60.jpg?mtime=1387798611>.

This was a depiction of 11 men, one of which was President Wilson as they stood around a table. He was signing the Federal Reserve Act on the 23rd of December, 1914. It was reliable because it was based of a historical account, and we used it on our website to show how many members in the presidential cabinet supported this monetary policy.

Smialowski, Brendan. *A View of the Securities and Exchange Commission Headquarters*. Digital image. *The Epoch Times*. Epoch Times, 27 Aug. 2014. Web. 8 Feb. 2015. <<http://www.theepochtimes.com/n3/917058-securities-and-exchange-commission-adopts-rules-on-loan-backed-securities/>>.

We used this site for an image. We used this image on the page of our website called The New Deal. This image was useful for explaining the SEC for the audience and providing a more interactive experience.

Staff, History Channel. "New Deal." *History.com*. A&E Television Networks, 2009. Web. 02 Feb. 2015. <<http://www.history.com/topics/new-deal>>.

This article published by History Channel was useful for our understanding of the New Deal. It had a series of videos which were extremely easy to understand. We used the information from this website in our New Deal tab.

"The Investor's Advocate: How the SEC Protects Investors, Maintains Market Integrity, and Facilitates Capital Formation." *SEC.gov*. Federal Government, 10 June 2014. Web. 08 Feb. 2015. <<http://www.sec.gov/about/whatwedo.shtml#create>>.

This lengthy secondary source was published by the SEC itself and was a history about it. It explained in great detail why and how the organization was made. We used the information in our Legacy tab.

"The New Deal." *The Roosevelt Institute*. Private, n.d. Web. 01 Feb. 2015.

<<http://rooseveltinstitute.org/policy-and-ideasroosevelt-historyfdr/new-deal>>.

This was an article published by the Roosevelt Institute which aims at preserving the history of the Roosevelt family. The article was crucial to our understanding of the

New Deal. It gave us specific facts and information which we could use in our New Deal page.

The Octopus - "Aldrich Plan" 10. Dollar Village. Web. 8 Jan. 2015.

<<https://www.dollarvigilante.com/blog/2013/12/23/100-years-of-the-federal-reserve.html>>.

This website provided information on the last 100 years of central banking alongside the American government. Presented from the bias that the Federal Reserve did prevent future crises from happening, it explained how the fifties were a period of rapid economic growth with the expansion of pawnshops. We used a picture from this website showing President Wilson's approval of the Federal Reserve Act in 1913.

"The Panic of 1907." RSS. The Lehrman Institute, n.d. Web. 29 Nov. 2014.

<<http://www.thegoldstandardnow.org/the-panic-of-1907>>.

A website describing the whole process of the Panic of 1907, we used this because it provided information about the transition towards the gold standard. It is reliable because it presents the facts 100 years later than the real incident, but is presented from the bias that J.P. Morgan was a crucial figure in this event. We quoted this source because it supported our thesis, saying that the Panic led to Federal Reserve Act and the reformation of banking in America.

"The San Francisco Earthquake, 1906." *The San Francisco Earthquake, 1906.* Ibis

Communications, Inc., 1997. Web. 09 Jan. 2015.

<<http://www.eyewitnesstohistory.com/sfeq.htm>>.

This website was an overview of the San Francisco Earthquake during 1906. We used it to show how the wreckage really affected the debt crisis, with a lot of funds

designated to rebuilding the city. A quote was taken from it to describe a victim's experience as he crippled in fire.

To, Henry. "Pre and Post "The Panic of 1907." *MarketThoughts.com*. N.p.: MarketThoughts LLC., n.d. N. pag. Print.

This source was a graph showing the rise and fall of the DOW Jones industrial index, and how the Great Panic of 1907 was a really sudden downfall. It is useful because it plots out all of the raw data from a given time period. This secondary source showed us the drastic downfall in a financial panic, so we used it as a visual on our website to help readers understand just how dire these situations were.

Trumbore, Brian. "J.P. Morgan: Savior - Panic of 1907." *BuyandHold*. Freedom Investments, n.d. Web. 27 Mar. 2015.

<<http://2Fwww.buyandhold.com/Fbh/Fen/Feducation/Fhistory/F2000/F122499.html>>.

This website describes J.P. Morgan's extensive bailout during the Panic of 1907. It is biased, because it describes him as a savior to the economic situation. This website provided context to Morgan's motives and how he actually organized the multimillion dollar bailout. We used it because it portrayed Morgan as a significant figure during the financial crisis of 1907.

Tucker, Abigail. "The Financial Panic of 1907: Running from History." *Smithsonian*.

Smithsonian Institution, 9 Oct. 2008. Web. 18 Jan. 2015.

<<http://www.smithsonianmag.com/history/the-financial-panic-of-1907-running-from-history-82176328/?page=1&no-ist>>.

This article published by the Smithsonian Magazine and was a secondary source. We used it in our timeline to get the raw facts about the Panic and what happened as well as the dates and timespan of the events that happened.

Weinberg, John. "Great Recession and Its Aftermath." *Great Recession and Its Aftermath - Detailed Essays Describe Historical Periods from the Federal Reserve's Formative Years to the Great Recession*. The Federal Reserve Bank of Richmond, 3 Dec. 2013. Web. 08 Feb. 2015. <<http://www.federalreservehistory.org/Period/Essay/15>>.

This secondary source website was published by the Richmond Fed and was useful for explaining how the Federal Reserve's actions were important for the stopping of the Great Recession. We used quotes from their website in our page called Recent Crises.

Wood, John H. *A History of Central Banking in Great Britain and the United States*. New York: Cambridge UP, 2005. Print. Studies in Macroeconomic History.

As a secondary source with in depth explanation of central banking, we were able to extract some background information. Because it was very detailed, it was only useful in giving us a basic intuition of European banking systems. Even so, this book showed us why Morgan's advice pointed Congress towards mirroring British banking systems.

Woog, Adam. *Roosevelt and the New Deal*. San Diego, CA: Lucent, 1998. Print.

This book about the new deal was very important to our project. We used it to understand how the New Deal helped stop the Great Depression and why it was important. It was also very useful because the language was easy to understand, and we could use the quotes easily.

Zucchi, Christina. "The Federal Reserve System Affects." *Investopedia*. Investopedia, LLC, 05 Sept. 2014. Web. 18 Jan. 2015.

In this article published by Investopedia, we learned about the Federal Reserve and how it affects us all. It was useful for understanding the importance of the Federal Reserve. We used it in our website in the section called 'Importance' which was under 'Federal Reserve'.