Toledo

Cleveland

Columbus

3½ hours

3½ hours

Columbus

Indianapolis

5 hours

5 hours

Pittsburgh

6 hours

3 hours

Cincinnati

Charleston

#6

For Columbus

Columbus, Ohio, February 17th, 1914.

To the RESERVE BANK ORGANIZATION COMMITTEE,

Washington, D.C.

Gentlemen:-

You are nearing the end of your trip but not of your labors. The conflict of opinions, expressed at the various hearings granted by your Honorable Board, has furnished you with a vast amount of material to sift. What we have to say is, in our opinion, as important as it is short, and to the point.

You will soon be ready for retrospection, and want to take into consideration more particularly the general features of the whole situation, together with the more or less mandatory provisions in the Federal Reserve Act as to locations.

In the survey of the cities, one comes to the general conclusion that the United States can well be divided into three main sections;--

#1 - That part of the country which has been longest settled, is richest in wealth, and is east of the Appalachian Mountains.

#2 - That part of the country which was next settled, which is richest in agriculture, industry and commerce, which lies between the Appalachians and the Rockies, and which might well be called the valley of the Mississippi and its tributaries.

#3 - That rapidly growing section which is so rich in mining, agriculture, fruit culture, industry and commerce as to deserve improved facilities from time to time, and which lies west of the Rocky Mountains.

We take it, from observing the attitude on the part of the cities there located, that those west of the Rockies have joined forces in their broad, generous, western spirit, and have all agreed that San Francisco should be their choice for a Federal Reserve Bank.

For the country east of the Appalachians we presume that four Federal Reserve Banks will serve, which might tentatively be, for sake of argument, placed at

Boston

New York

Philadelphia, Baltimore or Richmond, and

Atlanta.

We now come to that great expanse of territory between the mountain ranges of the east and the west. As a central point, giving weight to the denser population and heavier financial operations in the eastern part, we naturally select Chicago as the pivotal point in the north, Dallas or New Orleans in the south, St. Louis or Kansas City in the west, and Columbus in the east. It is possible that you will want to include Minneapolis to serve the great Northwest and keep the Chicago Association from becoming too vast.

If you will take a glance at the map you will see how evenly distributed these points are, taking all things into consideration,-- that is, density of population, the current lines of travel and the accessibility to the territory to be served in each instance.

This would make nine banks in the system at this time. We are under the impression that your Honorable Committee would prefer not to establish the limit of the number allowed, namely twelve, but rather leave the situation open, in a degree, for later institutions as the great western country develops and prospers.

Coming more directly to the point about which we are addressing you, in the center of the section between Chicago and the Appalachian range, lies the great state of Ohio, which has always been, from the earliest times, the gateway from the east to the west. All of the trans-continental routes pass thru this state. Its interests which are, to the greatest degree, agriculture, industry, commerce and mining, all have an equally important part, and are represented by the investment of many hundreds, yes thousands, of millions of dollars. There is no one feature which overshadows any of the others, nor any city which is overpowerfully large. It would be a district well balanced in its makeup to take care of its constituent banks thru all the seasons. The banking power of this section (Ohio, Western Pennsylvania, Western New York, Southeastern Michigan, Eastern Indiana, Northeastern Kentucky, Northwestern West Virginia) would bring into existence a Federal Reserve Bank with about $16,000,000. of subscribed capital and $8,000,000. of paid in capital. The deposits with it would be approximately $60,000,000. A good strong institution, but not one which would overshadow the others. Neither would it be dominated by any interests which would be so powerful as to gain the ascendency over any other. We feel that this point should be particularly emphasized in our statement of the facts.

A post card vote gathered from this section indicates on the part of over a thousand bankers who have given study to the situation, a majority preference for the city of Columbus as the central place, geographically, for a Federal Reserve Bank. It is easy to be seen, however, from the replies, that quite a few bankers are local or prejudiced in their view points. We notice that they do not take the situation broadly, that they do not try to put themselves, in a measure, in the place of your Honorable Committee, by giving each part of the country consideration in proportion to its financial importance. We believe that you will find the vote, which you are taking on your card system, will indicate this same attitude.

We are trying to arrive at conclusions, and a recommendation based on such conclusions, which, to as great a degree as possible in our case, meets your point of view, namely the greatest good for the greatest number.

The best location, therefore, is the one we represent to meet all the conditions. It is unquestionably true that Columbus as a center, is a city which is ideally situated to take care of a district with a radius of, we will say, two hundred and twenty-five miles. No banking institutions within that territory are over five hours away from the main or branch offices, most of them only two hours distant.

If a Federal Reserve Bank is located at the center, in Columbus, the branches could well be placed at Pittsburg, Cleveland, Buffalo, Toledo, Detroit, Indianapolis, Louisville and Cincinnati. We are heartily in favor of the idea of having important branches, and we would think it entirely proper that the branches should bear importance in proportion to their contributions to the capital of the Federal Reserve Bank of their district.

The value of a central location is emphasized when one goes into a closer examination of the business done by bankers. We believe that you will find, in many instances, half, or even more than half, of the volume of transactions of banking institutions consisting of business with other banks, representing items in the course of transit. It is highly important, therefore, if the Federal Reserve Bank is to become a sort of Clearing House for its district, that it should be located at the point which will be nearest to every other point in the district, thereby saving all possible time in transit. We have heard bankers urging this point time and again at their conventions. Rapidity of collection is highly desirable, and the interest on the money which is thus floating in the mails in great volume, is an item of great consequence. On that score alone Columbus would be entitled to your first consideration.

So far as we know the territory which is indicated on the map herewith, does not overlap that requested by the districts which have been asked for by New York, Baltimore, Richmond, Atlanta, New Orleans, St. Louis or Chicago. We do not wish to conflict with any other district. If the Committee has made up its mind to what distance the primary points will extend, in their sphere of influence, we believe that the secondary locations, such as the one we are attempting to establish in our section, will cause Columbus to be the most advantageous point for the territory between New York and Chicago. By primary locations we mean points at which it will be found indispensible to locate a bank. We take it for granted that such points are New York, Chicago, San Francisco. By secondary points we mean such districts as are, in a measure, elastic, depending upon what is included in the primary districts.

We do not believe that your Honorable Committee will feel compelled to select the largest city in population or banking power, particularly when such city is located on the circumference of the district to be served. Although Columbus is not the largest city in population in the district, it is more than large enough for the location of a Federal Reserve Bank. It has more direct and quicker railroad communication than any other city with all of the points in the district. It has brought no political pressure to bear upon you, having in mind your injunction at the beginning of your labors that such pressure was decidedly distasteful to you, and should not be brought into the matter.

Further, there is a location in the City of Columbus ready for occupancy at any moment. It is the complete outfit of an institution that is not now in business, a very centrally situated, groundfloor room, that can be leased for a considerable period of years, if wanted,--well equipped with counters, tellers' cages, vaults for the safeguarding of your valuables, consultation or committee rooms, etc., -- in fact in every way desirable for your purposes.

Summing up what we have said, in short:

1. -- Four banks in the east, one in the far west and four (or at the most, five) in the land which lies between, would seem to be a reasonable provision for the country's business needs consistent with the intent expressed or implied by the Federal Reserve Act.

2. -- Giving consideration to density of population, importance of the agriculture, industry and commerce of the district mapped out, established lines of communication, convenience of location, speed and directness of contact with each point in its district, Columbus is the place, logically, for the eastern bank of those intended to be put in the country between the mountains.

3. -- The district included to be served by a bank at Columbus would have a well proportioned bank, not too large, not too small; it would be a district which has nearly every conceivable kind of business going on within its borders, which is growing daily in population, wealth and importance, agriculturally, industrially and commercially. Its Federal Reserve Bank would be busy all the year round, would have its risks well and plentifully distributed, no one line of business overshadowing any other, no one interest powerful enough to be particularly noticeable, no one city very far in the lead of many others. X

4. -- An expressed opinion on the part of a majority

of those who would be member banks in favor of the convenience of Columbus as a location.

5. -- The best possible arrangement for efficient service by having the head office at Columbus and branches where indicated.

6. -- No conflict with territory to be included in other districts; and a district which can be expanded or contracted at will, now or in the future.

7. -- If the Federal Reserve Banks are to become Clearing Houses for the speedy settlement of exchanges between member banks, no better point than Columbus could possibly be selected, to save time in transit on the immense volume of cash items constantly in the mails, and about the cost of which in loss of interest any reserve city banker will be glad to inform you.

8. -- A city large enough and well adapted in every way for a Federal Reserve Bank with a location (banking room, offices and vaults) all ready for instant occupancy, a city with 27 lines of communication, steam and electric, reaching out in all directions and in direct communication with every important point that could be included.

We thank the Committee for the courtesy of the hearing. We have made our presentation as brief as possible so as not to weary you, so as to save your time and to give our brethren, who also wish to be heard, plenty of opportunity. We appreciate the tremendous responsibility resting upon you, we realize the many conflicting interests which you are trying to reconcile.

We feel that the whole arrangement herein suggested to you for a Federal Reserve Bank in the center of the State of Ohio, is an ideal one. Taking all things into consideration, this cannot so well be said of any other district which you will be called upon to map out.

Put one of the Reserve Banks at Columbus, put the branches where indicated,--you can then quickly dismiss from your minds any further cares about this part of our great and glorious country, realizing that you have truly done that which will be of the greatest good for the greatest number.

Table showing CAPITAL & SURPLUS also DEPOSITS of the National Banks, the State Banks and Trust Companies and the total of the two for the territory which could be included in a Federal Reserve District centering about Columbus.

| CAPITAL & SURPLUS | | National | State | Total |
|---|---|---|---|---|
| Ohio | (all) | $105,000,000. | $88,000,000. | $193,000,000. |
| New York | (part) | 27,000,000. | 31,000,000. | 58,000,000. |
| Pennsylvania | (part) | 101,000,000. | 127,000,000. | 228,000,000. |
| W. Virginia | (part) | 15,000,000. | 18,000,000. | 33,000,000. |
| Kentucky | (part) | 23,000,000. | 19,000,000. | 42,000,000. |
| Indiana | (part) | 9,000,000. | 9,000,000. | 18,000,000. |
| Michigan | (part) | 9,000,000. | 28,000,000. | 37,000,000. |
| Total | | $289,000,000. | $320,000,000. | $609,000,000. |

| TOTAL DEPOSITS | | National | State | Total |
|---|---|---|---|---|
| Ohio | (all) | $413,000,000. | $511,000,000. | $924,000,000. |
| New York | (part) | 148,000,000. | 334,000,000. | 482,000,000. |
| Pennsylvania | (part) | 356,000,000. | 301,000,000. | 657,000,000. |
| W. Virginia | (part) | 52,000,000. | 63,000,000. | 115,000,000. |
| Kentucky | (part) | 69,000,000. | 54,000,000. | 123,000,000. |
| Indiana | (part) | 39,000,000. | 42,000,000. | 81,000,000. |
| Michigan | (part) | 68,000,000. | 190,000,000. | 258,000,000. |
| Total | | $1,145,000,000. | $1,495,000,000. | $2,640,000,000. |

Approximate number of banks in the above district.

| | | National | State | Total |
|---|---|---|---|---|
| Ohio | (all) | 380 | 760 | 1140 |
| New York | (part) | 58 | 91 | 149 |
| Pennsylvania | (part) | 283 | 178 | 461 |
| W. Virginia | (part) | 91 | 153 | 244 |
| Kentucky | (part) | 98 | 281 | 379 |
| Indiana | (part) | 62 | 172 | 234 |
| Michigan | (part) | 16 | 175 | 191 |
| Total | | 988 | 1810 | 2798 |

**CHAIRMAN:**
L. F. KIESEWETTER, Vice-Pres.
The Ohio National Bank,
Columbus, Ohio.

**COMMITTEE:**
W. F. BURDELL, Vice-Pres.
State Savings Bank & Trust Co.,
Columbus, Ohio.
W. O. THOMPSON, Vice-Pres.
The City National Bank,
Columbus, Ohio.
J. L. HAMILTON, Pres.
American Guaranty Co.,
Columbus, Ohio.
C. EDWARD BORN, Pres.
The Central National Bank,
Columbus, Ohio.
C. M. HINMAN, Manager
Columbus, Ohio, Clearing
House.
GEO. W. GILLETTE, Sec'y.
Columbus, Ohio, Chamber
of Commerce.
J. Y. BASSELL, Sec'y
Columbus, Ohio, Publicity and
Conventions Bureau.

# COMMITTEE

REPRESENTING

## The Commercial, Agricultural, Industrial and Banking Interests of Central Ohio

Office of the Chairman
Columbus, Ohio

February 6, 1914.

To the Bank Addressed:

It is becoming more evident every day that the Federal Reserve Bank Organization Committee will locate Federal Reserve Banks at the most convenient points, geographically, for the districts which such banks are to serve.

It is also reasonable to presume that such centers as Boston, New York, Baltimore, Atlanta, New Orleans, St. Louis and Chicago will be among the cities selected. Between the districts which the Federal Reserve Banks located in the cities mentioned will be permitted to serve, there lies this great Middle West country, very rich in agriculture and busy with industry and commerce.

<u>A bank will be located somewhere in this district, at the place which is geographically the center and therefore logically the natural and easiest point of communication for the benefit of the whole territory to be served.</u>

Will you please express your preference by answering the questions on the enclosed post card and mailing the same at once?

Yours very truly,

THE COMMITTEE

Representing the Commercial,
Agricultural, Industrial and
Banking Interests of Central Ohio.

A post card poll was made of all the banks in the district as outlined on the enclosed map, asking for first, second and third choice for the location of a Federal Beserve Bank.

Adding the votes together, (as shown by the replies received) for the three choices gives:----

| | |
|---|---|
| Columbus --------------- | 434 |
| Cincinnati ------------- | 425 |
| Cleveland -------------- | 283 |
| Pittsburg -------------- | 222 |
| Louisville ------------- | 139 |
| Chicago ---------------- | 126 |
| New York --------------- | 61 |
| Detroit ---------------- | 34 |
| Philadelphia ----------- | 34 |
| Baltimore -------------- | 32 |
| | 1790 |

The remaining 141 votes were distributed between the following cities:-- Toledo, Indianapolis, Richmond, Buffalo, Fairmont, Wheeling, Boston, Washington, Grand Rapids, St. Louis, Youngstown, Nashville, Akron, Knoxville, Lawrenceburg, Dayton, Rochester and Atlanta.

The following cities in the District are represented in the voting:--

O H I O

Ada
Adelphi
Akron
Albany
Alexandria
Alliance
Amsterdam
Apple Creek
Alvordton
Amesville
Amherst
Amanda
Andover
Antwerp
Arcadia
Arcanum
Archbold
Arlington
Ashland
Ashley
Ashville
Athens
Attica
Atwater

Bainbridge
Baltimore
Barnesville
Barberton
Basil
Beallsville
Beaver
Bedford
Bellaire
Belle Center
Belmont
Bellevue
Berlin Heights
Berea
Bethesda
Blanchester
Bloomingburg
Bluffton
Bowling Green
Bradford
Bremen
Bridgeport
Brookville
Buckeye City

Bucyrus
Burton
Bushnell
Byesville
Barnesville

Cadiz
Caldwell
Caledonia
Cambridge
Canal Winchester
Canton
Cardington
Carey
Carroll
Cedarville
Celina
Centerburg
Chagrin Falls
Chardon
Chillicothe
Cincinnati
Circleville
Clarksville

(Ohio)

Cleveland
Clyde
College Corner
Columbus Grove
Commercial Point
Conneaut
Corning
Coshocton
Covington
Crestline
Crooksville
Cygnet

Dayton
Delaware
Dillonvale
Doylestown
Dresden

East Liberty
East Liverpool
East Palestine
Eaton
Elyria
Englewood

Fayette
Felicity
Findlay
Flushing
Fort Recovery
Fostoria
Frankfort
Franklin
Frankfort
Frazeysburg
Fredericksburg
Fredericktown
Fremont

Galion
Gallipolis
Geneva
Georgetown
Germantown
Gibsonburg
Glenford
Glouster
Grand Rapids
Green Camp
Greenfield
Greenville
Greenwich
Grove City

Hamler
Hamilton
Hebron
Hicksville
Hillsboro
Holgate
Hollansburg
Howard
Hopedale

Ironton

Jefferson
Jeffersonville
Jenera
Jeromeville
Johnstown
Junction City

Kansas
Kenton
Killbuck
Kingston
Kinsman
Kirkersville

La Grange
Lancaster
La Rue
Lake View
Laurelville
Lebanon
Leesburg
Lewisburg
Lima
Lilly Chapel
Lisbon
Lockland
London
Loudonville
Lowellville
Logan
Luckey
Lynchburg

Mc Arthur
McClure
Mc Comb
Mc Connellsville
Malta
Malinta
Manchester
Mansfield
Mantua
Marion
Martins Ferry
Marysville
Mason
Massillon
Medina
Mechanicsburg
Middleport
Middletown
Milford Center
Milledgeville
Millerburg
Millersport
Milford
Monroe
Monroeville
Montpelier
Morristown
Morrow
Mt. Blanchard

Mt. Gilead
Mt. Healthy
Mt. Orab
Mt. Sterling
Mt. Vernon
Mt. Victory
Mt. Washington
Mowrystown
Navarre
Neffs
Negley
Nelsonville
Nevada
Newark
New Carlisle
New Carlisle
Newcomerstown
New Concord
New Holland
New London
New Paris
New Vienna
New Lexington
New Metamoras
New Philadelphia
New Richmond
New Waterford
Niles
North Baltimore
North Bloomfield
North Fairfield
Norwalk
Nova
Norwood

Oak Hill
Oberlin
Okeana
Ostrander
Ottawa
Ottoville
Owenville
Oxford

Painesville
Pandora
Pataskala
Paulding
Peebles
Pemberville
Perrysville
Pettsville
Pickerington
Piedmont
Piketon
Piqua
Plain City
Pomeroy
Port Clinton
Portsmouth
Port William
Prospect

Quincy

(Ohio)

Racine
Raymond
Reading
Republic
Reynoldsburg
Rickwood
Ridgeway
Ripley
Risingsun
Rockford
Rock Creek
Roseville
Rossburg

Sabina
St. Bernard
St Clairsville
St. Paris
Salem
Salineville
Sandusky
Sardinia
Sardis
Scio
Sedalia
Seven Mile
Shanesville
Sharonville
Shawnee
Shelby
Shilloh
Shreve
Sidney
Smithfield
Somerset
Somerton
South Solon
South Vienna
Spencerville
Springboro
Springfield
Spring Valley
Sterling
Stockport
Stone Creek
Summerfield
Sunbury
Sugarcreek

Thornville
Tiffin
Tippecanoe City
Tiro
Toledo
Twinsburg

Upper Sandusky
Uhrichsville
Utica
Urbana

Valley City
Van Wert
Vaughnsville
Vermillion
Vinton

Waldo
Wapakoneta
Warren
Warsaw
Washington, C.H.
Waterford
Watertown
Wauseon
Waverly
Waynesburg
Waynesfield
Wellington
Wellston
West Alexandria
West Liberty
West Mansfield
Westerville
West Salem
Weston
Whitehouse
Williamsburg
Willshire
Woodsfield
Woodstock
Woodville
Wooster
Worthington

Xenia

Yellow Springs
Youngstown

Zanesville

## NEW YORK

Akron
Belmont
Bergen
Buffalo
Clymer
Cuba
Danville
Ellicottville
Forestville
Fredonia
Hamburger
Jamestown
Lyndonville
Lockport
Middleport
Mt. Morris
North Tonawanda
Olean
Perry
Ripley
Rochester
Sherman
Silver Creek
Springville
Westfield

## WEST VIRGINIA

Ansted
Bluefield
Cameron
Cassaway
Ceredo
Charleston
Clarksburg
Clendonin
Elm Grove
Fairmont
Griffithsville
Grafton
Grantsville
Greenville
Hundred
Huntington
Hurricane
Littleton
Lost Creek
Matewan
Matooka
Minona
Monongha
Montgomery
Morgantown
Moundsville
Parkersburg
Philippi
Point Pleasant
Princeton
Reedy
Ripley
St. Albans
St. Marys
Shinnston
Sistersville
Spencer
Summersville
Thurmond
Union
Wheirton
Wellsburg
Welch
Weston
West Union
Wheeling
Williamstown

## PENNSYLVANIA

Albion
Apollo
California
Beaver Falls
Bellevue
Braddock
Bridgeville
Brownsville
Bruin
Butler
Canonsburg
Carnegie
Claysville
Conneaut Lake
Connellsville
Coraopolis
Delmont
Derry
Donora
Dunbar
Duquesne
East Brady
Edinboro
Elizabeth
Ellwood City
Emlenton
Erie
Etna
Evans City
Export
Farrell
Foxburg
Franklin
Freeport
Girard
Glassport
Greensburg
Grove City
Hays
Herminie
Hickory
Homer City
Homestead
Indiana
Kittanning
Latrobe
Lavery
Leechburg
Ligonier
McKeesport
Manor
Marion Center
Meadville
Mercer
Monongahela
Monessen
Mount Morris
New Brighton
New Castle
New Kensington
New Salem
New Wilmington
Oakmont

(Penna)

Perryopolis
Pittsburg
Reynoldsville
Rimersburg
Rochester
Rural Valley
Sheffield
Spartansburg
Springboro
Stoneboro
Summerville
Sutersville
Tarentum
Tionesta
Townsville
Vanderbilt
Vandergrift
Verona
Wampum
Warren
Washington
Waynesburg
West Alexandria
Wilkinsburg
Woodlawn
Youngstown

K E N T U C K Y

Albany
Ashland
Barboursville
Bardstown
Berry
Bloomfield
Brodhead
Brooksville
Bryantsville
Bergin
Burlington
Butler
Campton
Carlisle
Carrollton
-Catlettsburg
Chapel
Corinth
Covington
Crab Orchard
Cynthiana
Dayton
Erlenger
Ewing
Falmouth
Flemingsburg
Florence
Foster
Frankfort
Ghent
Glencoe
Grant
Grayson
Greensburg
Harrodsburg
Hazard
Hillsboro
Jackson
Jeffersontown
Jonesville
Junction City
La Grange
Latonia
Lawrenceburg
Lebanon Junction
Lebanon
Lexington
Louisville
London
Ludlow
Mayslick
Maysville
Millerburg
Monterey
Monticello
Morgan
McKinney
Mt. Eden
Mt. Sterling
Mt. Olivet
Mt. Sterling
Nepton
Newport
Nichlasville
Ohne Hill
Owenton
Paintsville
Paris
Penn Valley
Perryville
Pineville
Prestonsburg
Prospect
Richmond
Russell
Russell Springs
Sadieville
Salina
Sardis
Science Hill
Sharpsburg
Shepherdsville
Shelbyville
Smithfield
Solyersville
Springfield
Sparta
Somerset
Stanford
Telesboro
Union
Van Buren
Versailles
Waco
-Waddy
Walton
Wilmore

I N D I A N A

Albany
Borden
Batesville
Berne
Blounsville
Bluffton
Brookville
Butler
Carthage
Churubusco
Connersville
Cromwell
Daleville
Decatur
Deputy
Dillsboro
Dunkirk
Eaton
Florence
Fort Wayne
Fremont
Friendship
Garrett
Greensburg
Greens Fork
Harlan
Holton
Jeffersonville
Kendallville
Larwill
Laurel
Lawrenceburg
Liberty Center
Liberty
Lynn
Madison
Mays
Middletown
Milan
Modoc
Mooreland
Moors Hill

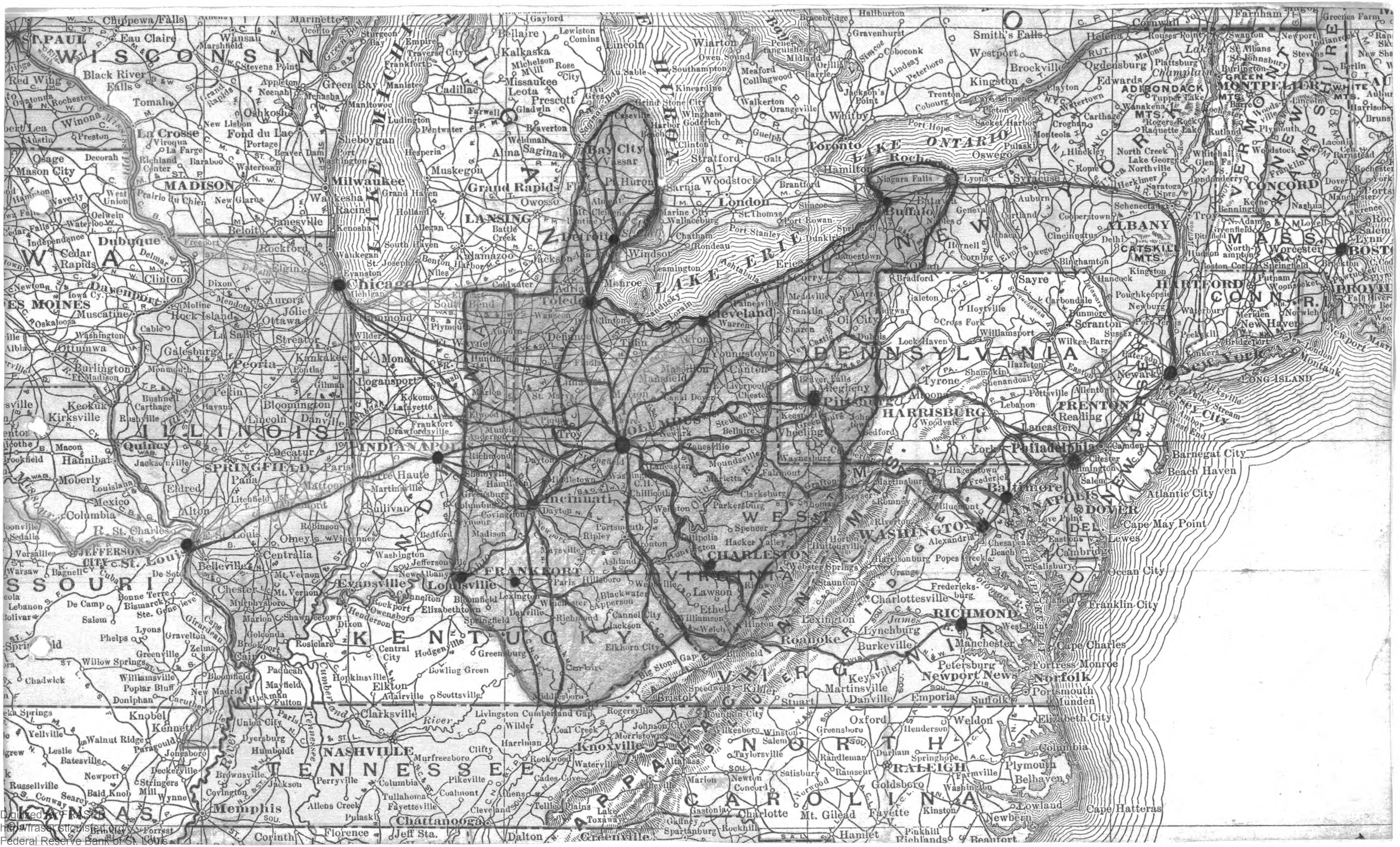
(Indiana)

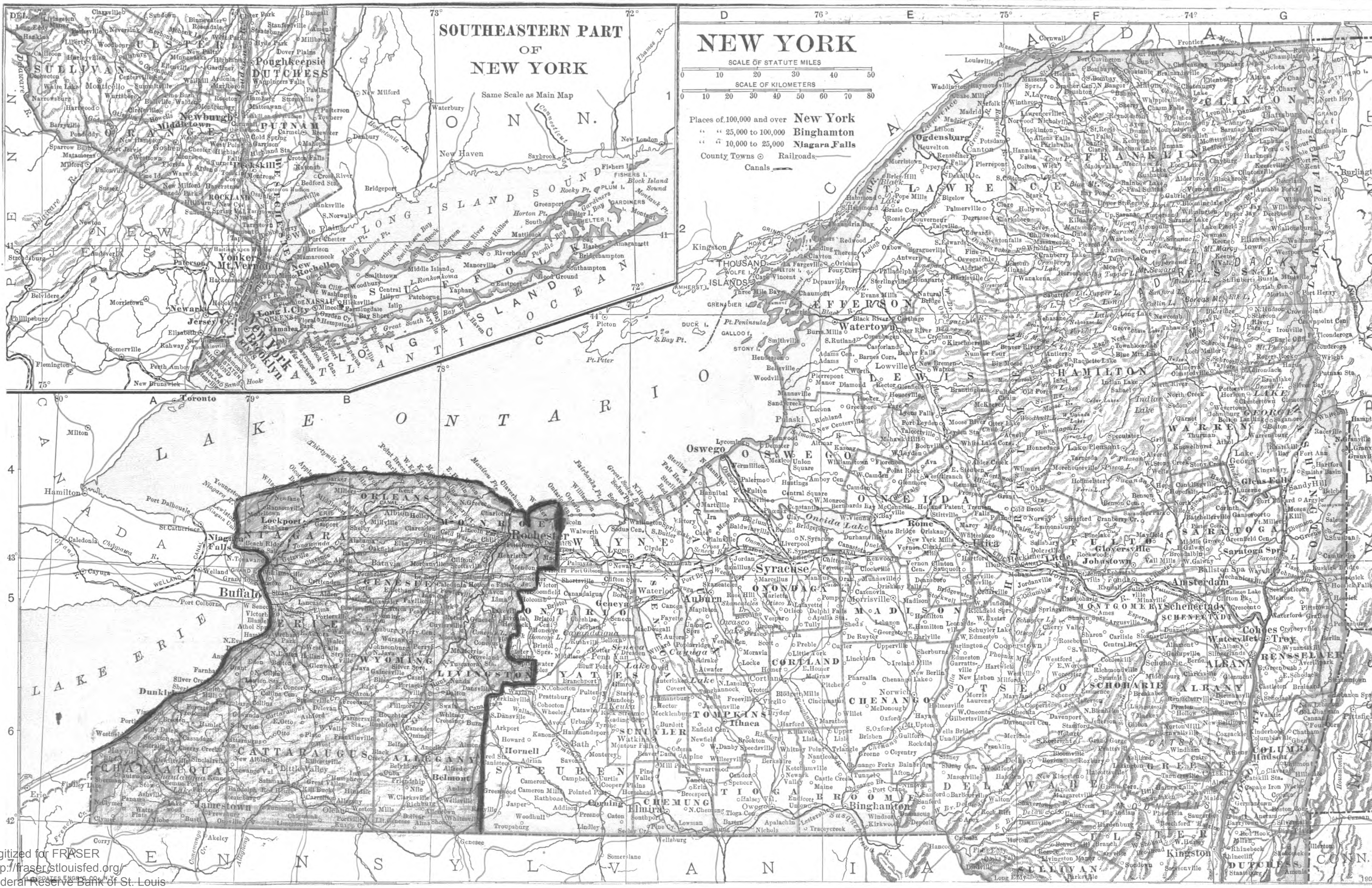
Muncie
New Castle
New Lisbon
New Point
Osgood
Ossian
Paris Crossing
Parker
Portland
Ray
Richmond
Rising Sun
Rushville
Scottsburg
South Whitley
St. Joe
Sunman
Toscin
Union City
Vevay
Versailles
Westport
Williamsburg
Winchester
Wolcottsville
Yorktown

## M I C H I G A N

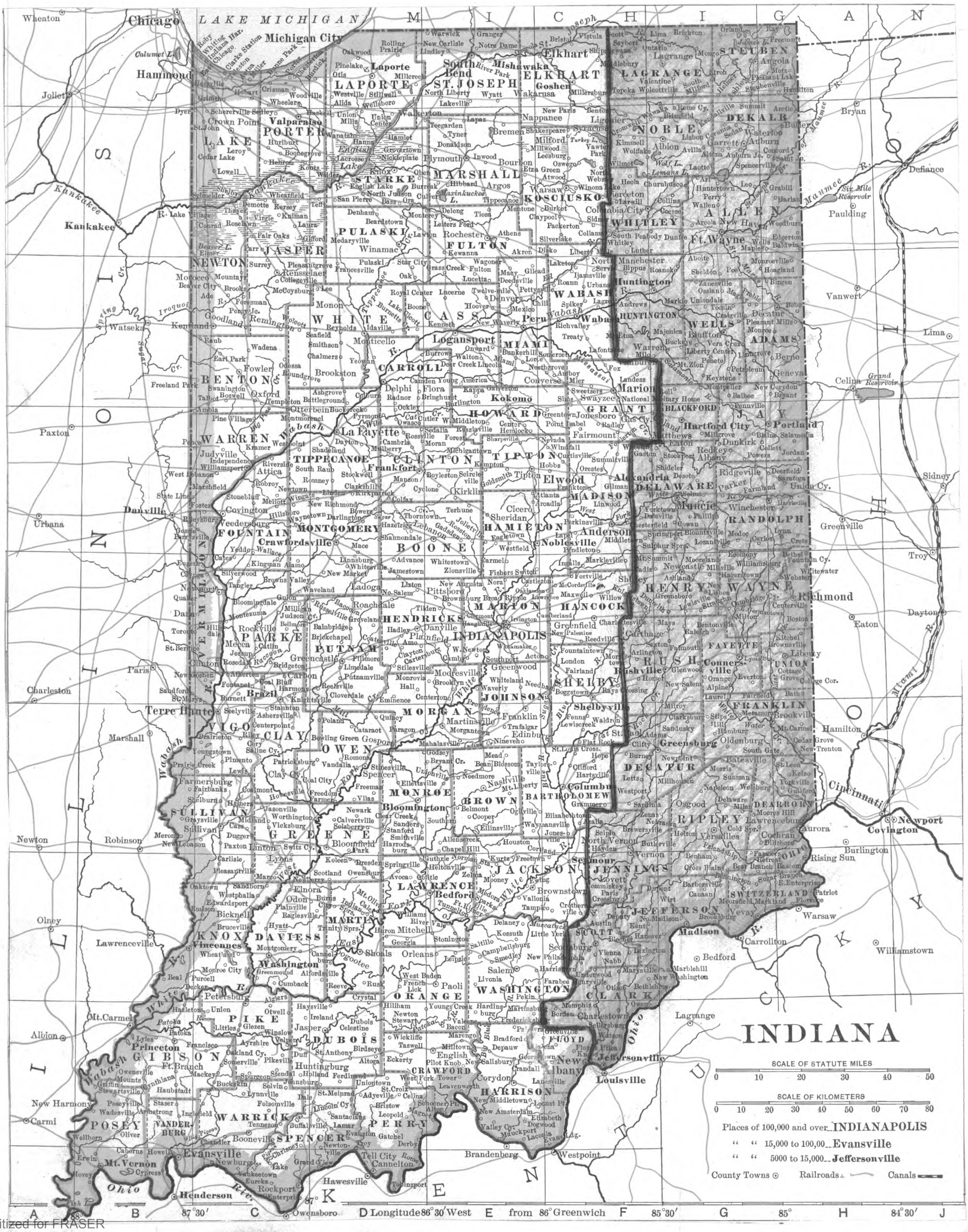
Adrian
Ann Arbor
Armada
Avoca
Bad Axe
Birmingham
Blissfield
Britton
Chelsea
Columbiaville
Detroit
Dundee
Holly
Hudson
Imlay City
Kilmanagh
Kinde
Kingston
Lenox
Lum
Marlette
Maysville
Melvin
Milford
Minden City
Morenci
Mt. Clemens
North Branch
Onstead
Ortonville
Port Huron
Reese
Riga
Rochester
Romeo
Romulus
Sandusky
Sebewaing
St. Clair
Tecumseh
Washington
Wayne
Ypsilanti

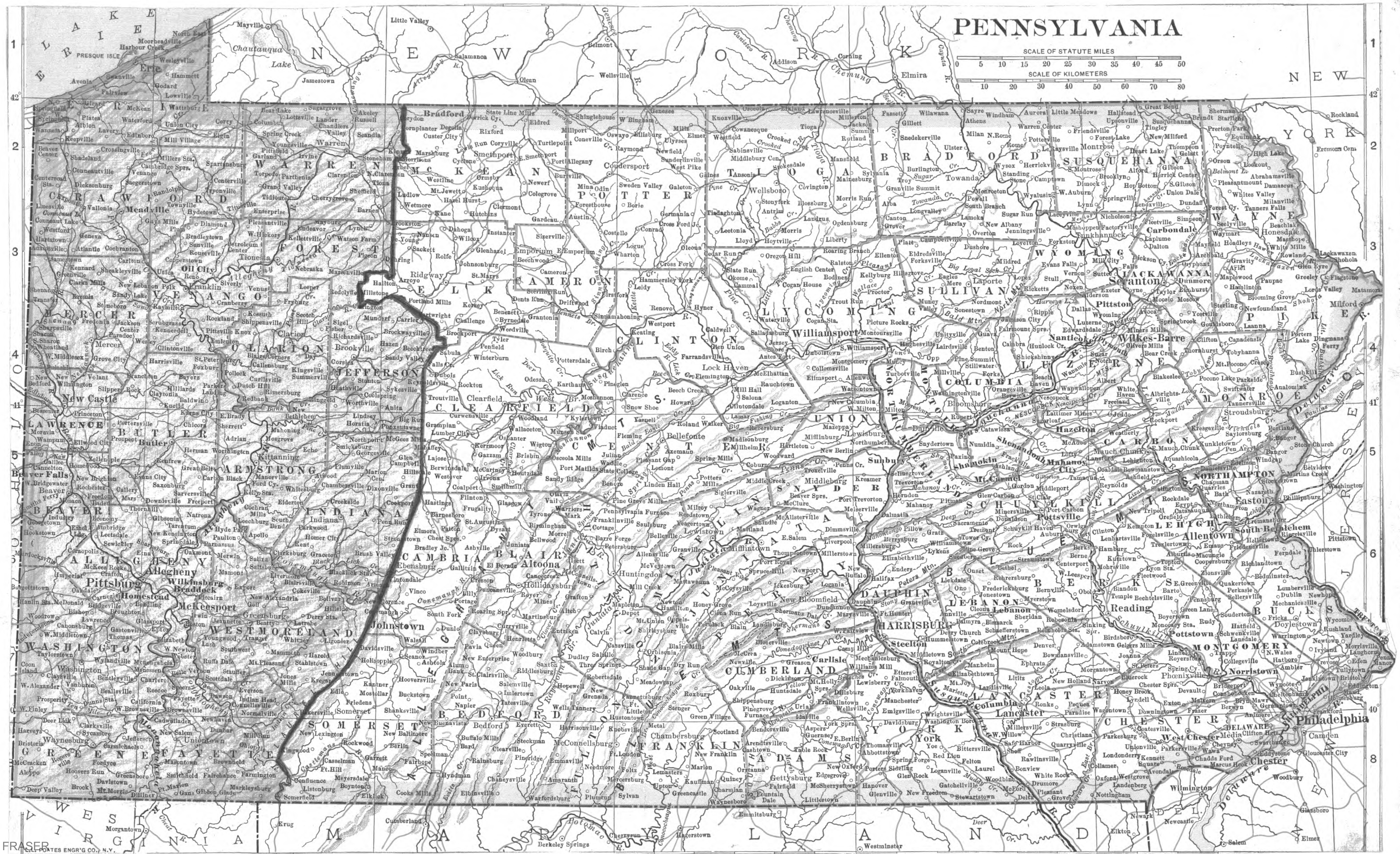

MICHIGAN
LAKE ST.CLAIR
ONTARIO
LAKE ERIE
INDIANA
KENTUCKY
WEST VIRGINIA
PENNSYLVANIA
Toledo
Sandusky
Cleveland
Akron
Youngstown
Canton
Mansfield
Columbus
Dayton
Springfield
Zanesville
Cincinnati
Portsmouth
OHIO
SCALE OF STATUTE MILES
0 10 20 30 40 50 60
SCALE OF KILOMETERS
0 10 20 30 40 50 60 70 80 90
Places of 100,000 and over Cleveland
" " 20,000 to 100,000 Youngstown
" " 8,000 to 20,000 Portsmouth
County Towns ⊙ Railroads Canals
1907

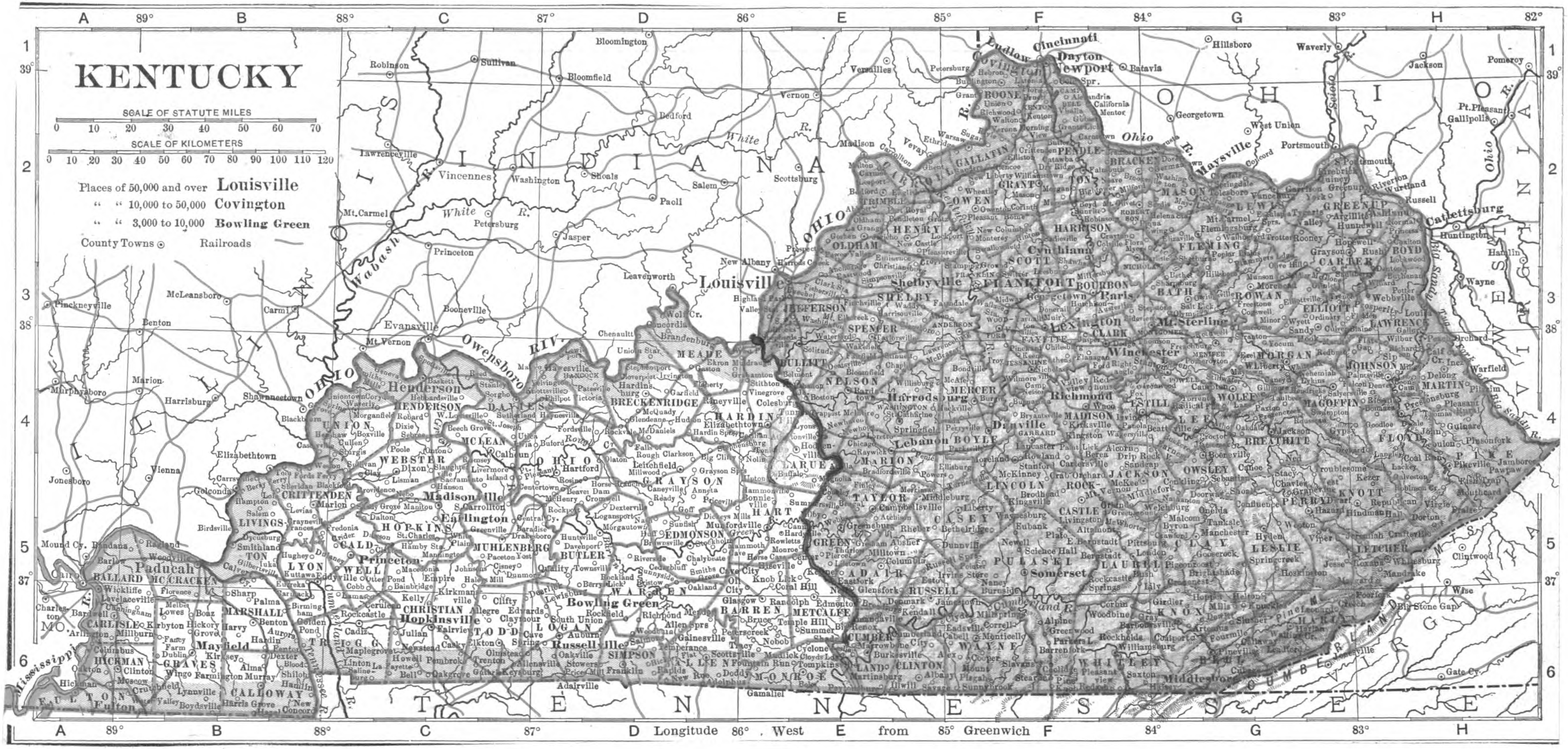

WISCONSIN
MICHIGAN
LAKE MICHIGAN
LAKE HURON
LAKE ERIE
LAKE ONTARIO
NEW YORK
PENNSYLVANIA
OHIO
INDIANA
ILLINOIS
IOWA
MISSOURI
KENTUCKY
TENNESSEE
WEST VIRGINIA
VIRGINIA
NORTH CAROLINA
MARYLAND
NEW JERSEY
DEL.
VERMONT
NEW HAMPSHIRE
MASS.
CONN.
R.I.
BLUE RIDGE
APPALACHIAN
ADIRONDACK MTS.
CATSKILL MTS.
GREEN MTS.
WHITE MTS.
LONG ISLAND
St. Paul
Madison
Milwaukee
Chicago
Lansing
Grand Rapids
Detroit
Toledo
Cleveland
Columbus
Cincinnati
Indianapolis
Springfield
St. Louis
Louisville
Frankfort
Charleston
Pittsburg
Harrisburg
Philadelphia
Baltimore
Annapolis
Washington
Richmond
Norfolk
Raleigh
Nashville
Memphis
Knoxville
Chattanooga
Buffalo
Toronto
Albany
Boston
Hartford
Concord
Montpelier
Trenton
Dover
New York
Jersey City
Bay City
Saginaw
Peoria
Des Moines
Jefferson City
Evansville
Terre Haute
Dayton
Fort Wayne
Erie
Rochester
Syracuse
Scranton
Wilkes-Barre
Cape May Point
Atlantic City
Cape Charles
Cape Hatteras

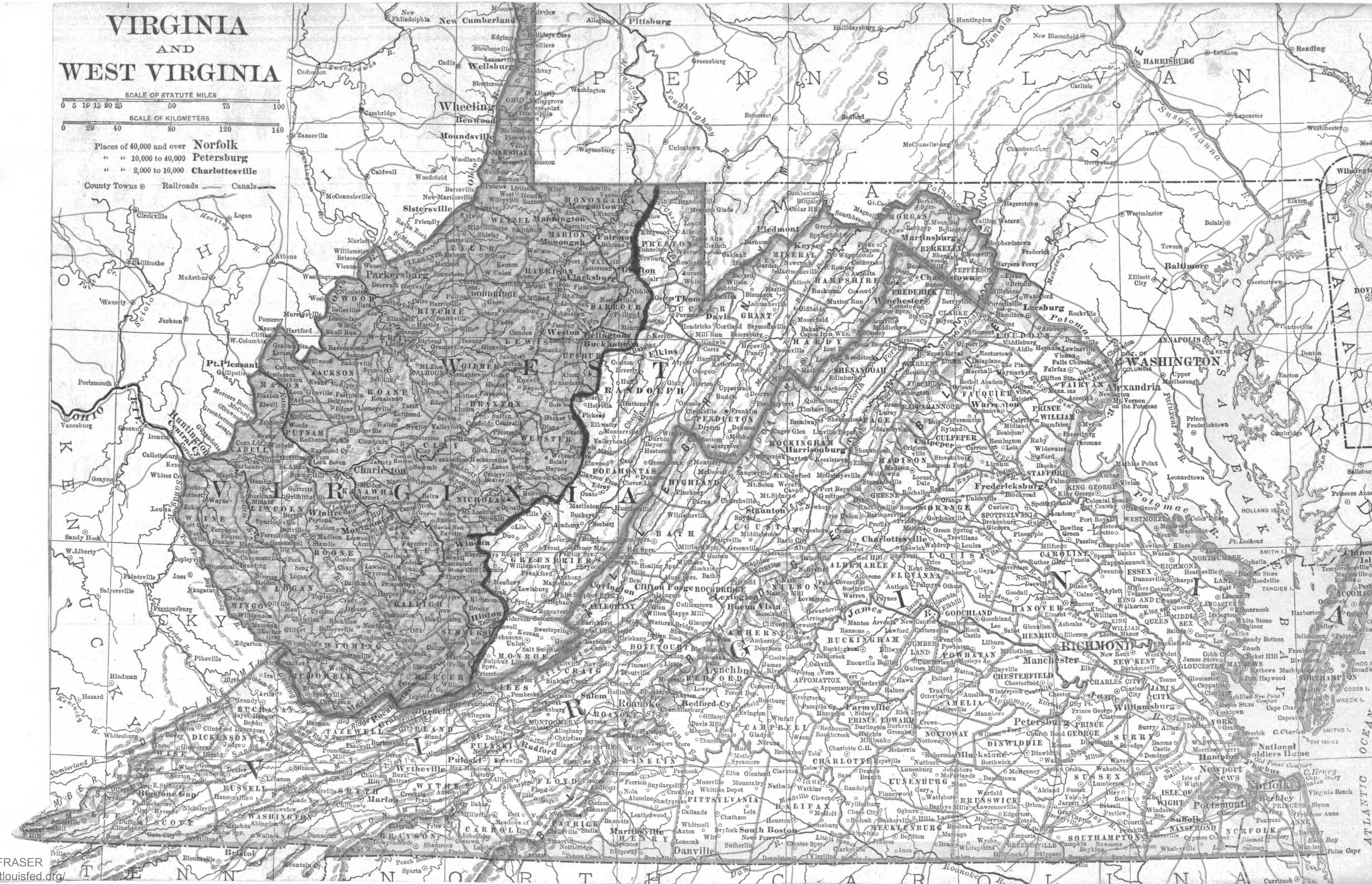

NEW YORK
SCALE OF STATUTE MILES
0 10 20 30 40 50
SCALE OF KILOMETERS
0 10 20 30 40 50 60 70 80
Places of 100,000 and over New York
" " 25,000 to 100,000 Binghamton
" " 10,000 to 25,000 Niagara Falls
County Towns
Railroads
Canals
SOUTHEASTERN PART OF NEW YORK
Same Scale as Main Map
LAKE ONTARIO
LAKE ERIE
CANADA
PENNSYLVANIA
NEW JERSEY
CONN.
LONG ISLAND SOUND
ATLANTIC OCEAN
LONG ISLAND

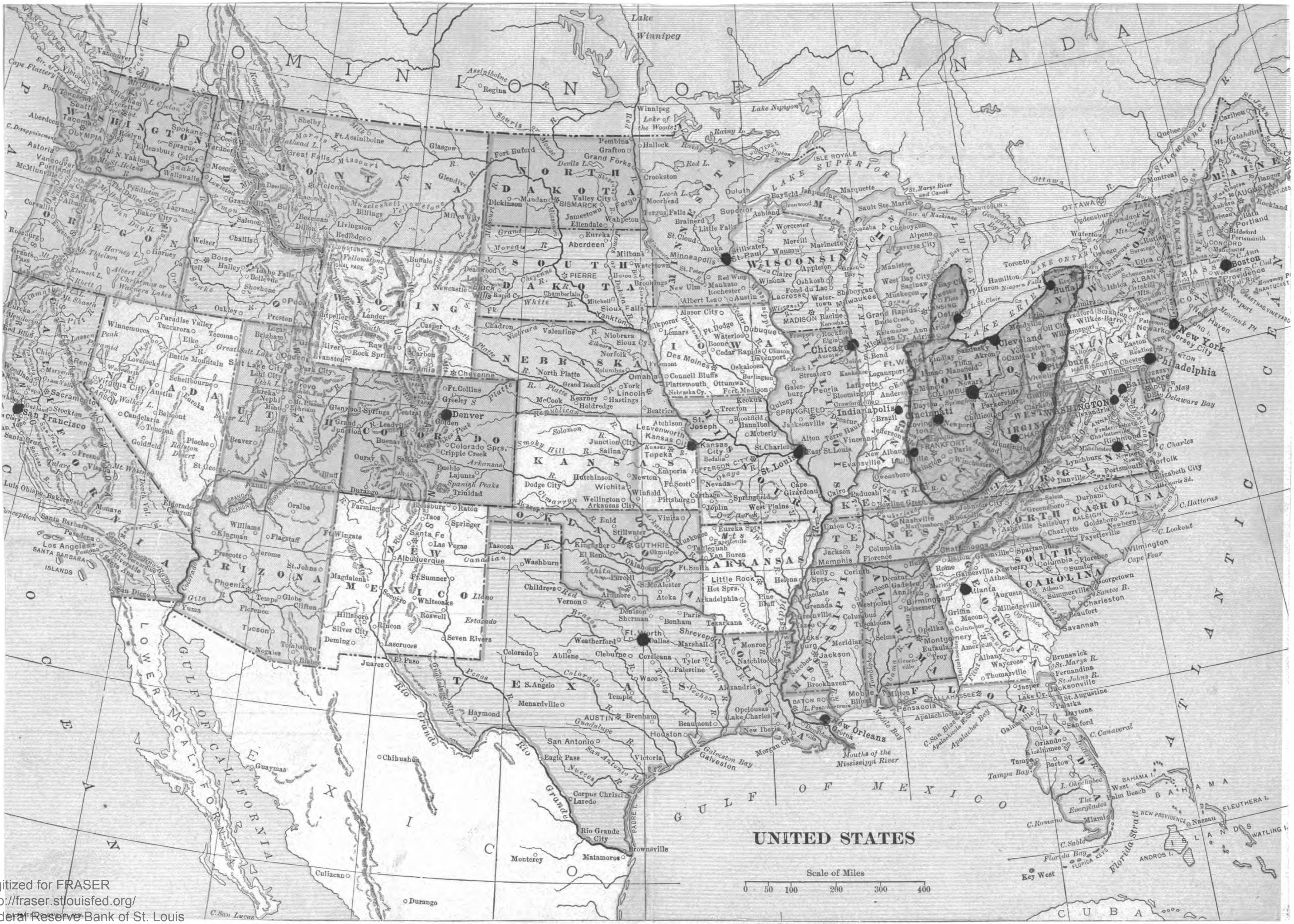

MICHIGAN
SCALE OF STATUTE MILES
0 5 10 20 30 40 50 60
SCALE OF KILOMETERS
0 10 20 30 40 50 60 70 80
Places of 100,000 and over....Detroit
" " 10,000 to 100,000....Jackson
" " 5,000 to 10,000....Holland
County Towns
Railroads
NORTHWEST PART OF MICHIGAN
Same scale as main map
ONTONAGON
GOGEBIC
ISLE ROYALE
LAKE SUPERIOR
LAKE MICHIGAN
LAKE HURON
LAKE ERIE
LAKE ST. CLAIR
GREEN BAY
SAGINAW BAY
NORTH CHANNEL
NORTH PASSAGE
WISCONSIN
ILLINOIS
CANADA
KEWEENAW
HOUGHTON
BARAGA
MARQUETTE
ALGER
LUCE
CHIPPEWA
SCHOOLCRAFT
MACKINAC
DELTA
DICKINSON
IRON
MENOMINEE
EMMET
CHEBOYGAN
PRESQUE ISLE
CHARLEVOIX
ANTRIM
OTSEGO
MONTMORENCY
ALPENA
LEELANAU
BENZIE
GRAND TRAVERSE
KALKASKA
CRAWFORD
OSCODA
ALCONA
MANISTEE
WEXFORD
MISSAUKEE
ROSCOMMON
OGEMAW
IOSCO
MASON
LAKE
OSCEOLA
CLARE
GLADWIN
ARENAC
HURON
OCEANA
NEWAYGO
MECOSTA
ISABELLA
MIDLAND
BAY
TUSCOLA
SANILAC
MUSKEGON
MONTCALM
GRATIOT
SAGINAW
OTTAWA
KENT
IONIA
CLINTON
SHIAWASSEE
GENESEE
LAPEER
ST. CLAIR
ALLEGAN
BARRY
EATON
INGHAM
LIVINGSTON
OAKLAND
MACOMB
VAN BUREN
KALAMAZOO
CALHOUN
JACKSON
WASHTENAW
WAYNE
BERRIEN
CASS
ST. JOSEPH
BRANCH
HILLSDALE
LENAWEE
MONROE
Detroit
Grand Rapids
Saginaw
Bay City
Lansing
Jackson
Kalamazoo
Battle Creek
Flint
Port Huron
Muskegon
Manistee
Holland
Marquette
Sault Ste. Marie
Escanaba
Menominee
Alpena
Traverse City
Chicago
Milwaukee
87° Longitude C West 86° from D Greenwich 85°
LIT. POATES ENGR'G CO., N.Y.
1906


INDIANA
SCALE OF STATUTE MILES
0 10 20 30 40 50
SCALE OF KILOMETERS
0 10 20 30 40 50 60 70 80
Places of 100,000 and over INDIANAPOLIS
" " 15,000 to 100,00 Evansville
" " 5000 to 15,000 Jeffersonville
County Towns
Railroads
Canals
LAKE MICHIGAN
MICHIGAN
OHIO
KENTUCKY
ILLINOIS
Longitude 86° 30' West from 86° Greenwich
87° 30'
85° 30'
85°
84° 30'
A B C D E F G H J
LAKE
PORTER
LAPORTE
ST. JOSEPH
ELKHART
LAGRANGE
STEUBEN
NOBLE
DEKALB
STARKE
MARSHALL
KOSCIUSKO
WHITLEY
ALLEN
NEWTON
JASPER
PULASKI
FULTON
WABASH
HUNTINGTON
WELLS
ADAMS
BENTON
WHITE
CASS
MIAMI
CARROLL
HOWARD
GRANT
BLACKFORD
JAY
WARREN
TIPPECANOE
CLINTON
TIPTON
MADISON
DELAWARE
RANDOLPH
FOUNTAIN
MONTGOMERY
BOONE
HAMILTON
HENRY
WAYNE
VERMILLION
PARKE
PUTNAM
HENDRICKS
MARION
HANCOCK
RUSH
FAYETTE
UNION
VIGO
CLAY
MORGAN
JOHNSON
SHELBY
DECATUR
FRANKLIN
OWEN
MONROE
BROWN
BARTHOLOMEW
DEARBORN
SULLIVAN
GREENE
RIPLEY
LAWRENCE
JACKSON
JENNINGS
OHIO
SWITZERLAND
KNOX
DAVIESS
MARTIN
JEFFERSON
SCOTT
WASHINGTON
ORANGE
CLARK
PIKE
DUBOIS
FLOYD
GIBSON
CRAWFORD
HARRISON
POSEY
VANDERBURG
WARRICK
SPENCER
PERRY
INDIANAPOLIS
Chicago
Michigan City
Hammond
Kankakee
Danville
Terre Haute
Evansville
Louisville
Cincinnati
Richmond
Ft. Wayne


PENNSYLVANIA
SCALE OF STATUTE MILES
0 5 10 15 20 25 30 35 40 45 50
SCALE OF KILOMETERS
0 10 20 30 40 50 60 70 80
LAKE ERIE
PRESQUE ISLE
NEW YORK
NEW JERSEY
DELAWARE
MARYLAND
WEST VIRGINIA
OHIO
ERIE
CRAWFORD
WARREN
McKEAN
POTTER
TIOGA
BRADFORD
SUSQUEHANNA
WAYNE
FOREST
ELK
CAMERON
CLINTON
LYCOMING
SULLIVAN
WYOMING
LACKAWANNA
PIKE
MERCER
VENANGO
CLARION
JEFFERSON
CLEARFIELD
CENTRE
UNION
COLUMBIA
MONTOUR
LUZERNE
MONROE
CARBON
NORTHAMPTON
LEHIGH
LAWRENCE
BUTLER
ARMSTRONG
INDIANA
CAMBRIA
BLAIR
HUNTINGDON
MIFFLIN
JUNIATA
SNYDER
NORTHUMBERLAND
SCHUYLKILL
BERKS
BUCKS
MONTGOMERY
BEAVER
ALLEGHENY
WESTMORELAND
WASHINGTON
GREENE
FAYETTE
SOMERSET
BEDFORD
FULTON
FRANKLIN
CUMBERLAND
PERRY
DAUPHIN
LEBANON
LANCASTER
CHESTER
DELAWARE
PHILADELPHIA
ADAMS
YORK
Erie
Meadville
Oil City
Franklin
New Castle
Pittsburg
Allegheny
McKeesport
Johnstown
Altoona
Bellefonte
Lock Haven
Williamsport
Wilkes-Barre
Scranton
Hazleton
Pottsville
Allentown
Easton
Reading
Harrisburg
Lancaster
York
Chester
Philadelphia
Carlisle
Chambersburg
Gettysburg
Washington
Bradford
Warren
Titusville


KENTUCKY
SCALE OF STATUTE MILES
0 10 20 30 40 50 60 70
SCALE OF KILOMETERS
0 10 20 30 40 50 60 70 80 90 100 110 120
Places of 50,000 and over Louisville
" " 10,000 to 50,000 Covington
" " 3,000 to 10,000 Bowling Green
County Towns
Railroads
Longitude West from Greenwich


VIRGINIA
AND
WEST VIRGINIA
SCALE OF STATUTE MILES
0 5 10 15 20 25 50 75 100
SCALE OF KILOMETERS
0 20 40 80 120 140
Places of 40,000 and over Norfolk
" " 10,000 to 40,000 Petersburg
" " 2,000 to 10,000 Charlottesville
County Towns Railroads Canals
WEST VIRGINIA
VIRGINIA
PENNSYLVANIA
OHIO
KENTUCKY
MARYLAND
DELAWARE
NORTH CAROLINA
TENNESSEE
CHESAPEAKE BAY
ATLANTIC OCEAN
WASHINGTON
Pittsburg
Harrisburg
Baltimore
Wheeling
Parkersburg
Charleston
Huntington
Clarksburg
Fairmont
Richmond
Norfolk
Portsmouth
Petersburg
Lynchburg
Roanoke
Staunton
Charlottesville
Alexandria
Fredericksburg
Danville
Newport News
Manchester
Bristol
Winchester
Harrisonburg
Martinsburg
Annapolis
Wilmington
Dover


UNITED STATES
Scale of Miles
0 50 100 200 300 400
DOMINION OF CANADA
GULF OF MEXICO
ATLANTIC OCEAN
PACIFIC OCEAN
MEXICO
GULF OF CALIFORNIA
LOWER CALIFORNIA
CUBA
BAHAMA ISLANDS
WASHINGTON
OREGON
CALIFORNIA
NEVADA
IDAHO
MONTANA
WYOMING
UTAH
ARIZONA
NEW MEXICO
COLORADO
NORTH DAKOTA
SOUTH DAKOTA
NEBRASKA
KANSAS
OKLAHOMA
TEXAS
MINNESOTA
IOWA
MISSOURI
ARKANSAS
LOUISIANA
WISCONSIN
ILLINOIS
MICHIGAN
INDIANA
OHIO
KENTUCKY
TENNESSEE
MISSISSIPPI
ALABAMA
GEORGIA
FLORIDA
SOUTH CAROLINA
NORTH CAROLINA
VIRGINIA
WEST VIRGINIA
PENNSYLVANIA
NEW YORK
MAINE
Boston
New York
Philadelphia
Cleveland
Pittsburg
Cincinnati
Buffalo
Detroit
Baltimore
Washington
Richmond
Atlanta
New Orleans
Nashville
Louisville
Chicago
Indianapolis
St. Louis
Memphis
Little Rock
Minneapolis
St. Paul
Helena
Kansas City
Omaha
Denver
Oklahoma City
Dallas
Ft. Worth
El Paso
Houston
San Antonio
San Francisco
Los Angeles
Portland
Seattle
Spokane
Salt Lake City
Lake Winnipeg
Lake Superior
Lake Michigan
Lake Huron
Lake Erie
Lake Ontario