

investment than can be found in the North, West, or the great North-west. If in addition, the great blessings of a high grade of civilized refinement be added, the latter places can scarcely be compered with this location.

The tier of counties and parts of counties that lie on, or immediately adjacent to tide-water are, commencing in the north, Cecil, Harford, Baltimore, Howard and Montgomery, comprising the eastern counties of this section, and extending from Pennsylvania to the Virginia line,—next proceeding west, we have Carroll county, extending from Pennsylvania to Howard county, then the large and populous county of Frederick, extending the whole breadth of the State from Pennsylvania to Virginia, and then Washington, the most western of the counties of this division, also occupying the whole breadth of the State from Pennsylvania to Virginia.