commitment to westward enterprise. A Rather it added a new component to his interest in New World colonies—the idea of a Catholic refuge. A bitter winter spent in Newfoundland shifted his interest southward to the warmer Chesapeake region as a better place for "human habitation." Unfortunately, just before the charter for Maryland passed the final royal seals George Calvert died. His son Cecil, the second Lord Baltimore, and the first proprietor, was left to make the Maryland colony a reality.

To succeed, Cecil Calvert needed investors. He had title to millions of acres and it was doubtful that even with good luck he could have shouldered the expense of settling more than a few hundred of them himself. The experience of investors in Virginia and his father's trials in Newfoundland had made clear that many thousands of pounds sterling in start-up costs—chartering ships and recruiting, transporting, and equipping colonists—were necessary before even a very small settlement could begin to provide any return. He needed men with capital to underwrite the transportation and equipment of colonists—the more the better.

Cecil Calvert also needed leaders for his settlement. Men with status that commanded respect, and with talent for management as well, were essential for the transformation of a shipload of immigrants landed in a wilderness into a well-ordered and profitable colony. Such leaders, he believed, should be men who had a stake in the colony and its future. If possible, they should be major investors.

To attract such investor-leaders (called gentlemen adventurers), Lord Baltimore offered land on extremely favorable terms. Anyone who would transport at his