

Maryland's Bank Road

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Maryland's Bank Road

Let's get something straight: Baltimore was not the terminus of the National Road! The initial road went from Cumberland, Maryland, to Wheeling, Virginia (later West Virginia). It was eventually extended west to Vandalia, Illinois. It didn't go east to Baltimore.

The Rambler wishes to put that myth to rest right here and doesn't want to see it in anything written after this article—not even on the Internet!

The Background

As the 18th century ended, the roads to and from Baltimore were a source of public complaint. The American Guide Series volume on Maryland (1940) described the problem:

The public roads leading from Baltimore Town to the western part of the State were virtually impassable during the wet seasons and winter months because of the passage of heavy freight wagons. Passengers in stagecoaches had to lean out of the carriages, first on one side and then on the other, to keep the vehicles from upsetting; the worst ruts were usually filled in with saplings and covered with a layer of earth.

The first improved roads were turnpikes authorized by Acts approved during the 1804 Maryland Assembly. The Frederick, Reisterstown, York, and Falls Road turnpike companies improved the game and Indian trails through the dense forests that had been early routes of travel.

State and city officials wanted to lure western commerce to the port of Baltimore instead of its larger rival, the port of Philadelphia, to the north. The problem was that access to the Ohio Valley was blocked by the lack of a river connection between the Potomac and Ohio Rivers. The need to transfer from river to land and back to river was a strong deterrent to commerce.

The city's break came when President Thomas Jefferson signed legislation in 1806 authorizing the Federal Government to construct the National Road from Cumberland to Wheeling, where travelers could take the Ohio River west. Cumberland was the eastern terminus because at the time, it was the closest that ships on the Potomac River could take travelers to the Northwest Territory (the land north of the Ohio River, east of the Mississippi River).

With the National Road, the General Government was offering to improve the portage between the two rivers. But that would only help Baltimore if a good road became available to provide the link to Cumberland. This need gave renewed interest to the Frederick turnpike.

Secretary of the Treasury Albert Gallatin, in his 1808 report on internal improvements, discussed the road:

The capital of the "Fredericktown" turnpike company amounts to \$500,000, and the company is authorized to open the great western road as far as Boonsborough, beyond the Blue Ridge, and sixty-two miles from Baltimore. The angle of ascent will not exceed four degrees; the road has a convexity of nine inches; and on a breadth of twenty-two feet is covered with a stratum ten inches thick of pounded stones not exceeding three inches in diameter, over which are spread two inches of gravel or coarse sand. The first twenty miles next to Baltimore have cost at the rate of \$9,000, and the next seventeen miles are contracted for at the rate of \$7,000 a mile.

The report also discussed the extension to Cumberland:

The distance from Boonsborough to Cumberland, at the foot of the Allegheny mountains, following the present road, is seventy-three miles; and, although the company is not yet authorized to extend the turnpike to that place, the ground has been surveyed, and it is ascertained that the road may be continued with an angle of ascent not exceeding four degrees. The ascent of the road laid out by the United States from Cumberland to Brownsville on the Monongahela does not exceed five degrees, and the distance is seventy-two miles; making the whole distance of a turnpike road from Baltimore to the navigable waters of the Ohio two hundred and seven miles.

To finance it the rest of the way, a State Senator reasoned, "Who in Maryland besides the banks has that kind of money?" The banks resisted at first, but agreed to buy stock in the Cumberland Turnpike Company in exchange for extension of their charters to 1835.

Construction of the National Road began in 1811 and was completed to Wheeling in 1818. The "Bank Road" reached Cumberland in 1820, with only a few gaps from Cumberland to Baltimore.

One of the gaps was a 10-mile section between Hagerstown and Boonsboro. A turnpike company was formed to close the gap, with the banks again buying the stock in exchange for another extension of their charters (to 1845). This section of the Bank Road has the distinction of being the first use in the United States of the principles of road building conceived by John Loudon McAdam, whose name gave the pavement its name, macadam. According to historian Albert Rose:

The work consisted of resurfacing a former county road. This section was in a sad state of deterioration, in 1821, and in winter, stages required from 5 to 7 hours to cover the 10 mile distance. Contracts for reconstructing the road were advertised by William Lorman, the first president of the turnpike company, in September 1822. The superintendent of construction was John W. Davis of Allegany County, Maryland. The surfacing was completed in 1823.

Soon, Conestoga wagons were carrying wheat, corn, and pork from the West to Baltimore, and returning with manufactured goods needed in the Ohio Valley. The advantages, however, of overland travel were threatened when New York's Erie Canal opened in 1825 and drew the western trade to the harbor at New York City. To compete with the canal for the western commerce, a group in Baltimore received a charter in February 1827 for the Baltimore and Ohio Railroad Company. The railroad reached Cumberland in 1842 and Chicago in 1874, enabling the city to retain its hold on at least some of the western market.

Admonition

To this day, many accounts of the National Road/Cumberland Road identify Baltimore as its eastern terminus. When you see such accounts, you are hereby entitled to laugh or even sneer at the author because you know that from Cumberland to Baltimore, the extension was a separate facility developed by the State.
