

THE CAPITAL OF THE NORTHWEST

Financing the Wealth of Minnesota and the Upper Midwest

GRAIN • IRON • RAILROADS • BANKING

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Introduction — Where Did the Money Come From?

The Upper Midwest's transformation is usually told through things that can be seen. Railroads crossed the prairie, grain elevators rose beside the tracks, and flour mills lined the Mississippi. Iron mines opened across northern Minnesota, and ships entered Duluth harbor carrying coal and left with grain and ore.

None of this happened simply because the resources existed. The resources had to be financed. A farmer planted months before receiving payment. A grain merchant needed money to buy wheat, and an elevator operator needed capital to store it. A railroad required enormous investment before it could move its first shipment, and a mining company spent years acquiring land, developing mines, building rail connections and buying equipment before it could turn ore into revenue. Behind the physical economy was another economy: the movement of money.

That is the subject of this fourth work. *Radio Prophet* examined the cultural world that helped shape the Upper Midwest, *The Golden River* followed the movement of grain, and *The Iron Shore* followed the extraction and movement of iron. *The Capital of the Northwest* follows the movement and organization of capital.

The story begins locally. Farmers deposited money in country banks, merchants borrowed to carry inventories, and local banks developed relationships with larger institutions in Minneapolis, St. Paul, Duluth, Chicago and New York. Over time those relationships became a network, and the network changed the economic geography of the Upper Midwest.

Duluth became a major commercial and financial center because the region's commodities passed through it. Minneapolis became something different: a financial and corporate center whose institutions served a territory far larger than the city itself. Put simply, Duluth moved commodities, while Minneapolis increasingly organized capital. Neither city stood apart from the other. Grain, iron, lumber and manufactured goods generated the wealth that the financial system financed, and banks, in turn, made it possible to produce, transport and sell those commodities at ever larger scale.

By 1914 the distinction had been institutionalized. When the Federal Reserve System was created, Minneapolis was chosen as headquarters of the Ninth Federal Reserve District, which came to include Minnesota, Montana, North Dakota, South Dakota, the Upper Peninsula of Michigan and northwestern Wisconsin. The choice rested partly on existing banking relationships and what the law called the "customary course of business." It did not create Minneapolis's financial importance. It recognized a network that was already there.

1. The Wealth Had to Be Financed

The Upper Midwest's first great financial problem was a simple one: how do you pay for something before it produces revenue?

Agriculture made the problem obvious. A farmer paid for seed, machinery, labor and land long before harvest. A grain dealer needed funds to buy wheat from farmers, an elevator operator needed financing to hold it, and a railroad needed capital to lay track before it earned any freight revenue. Mining worked the same way. A mine required exploration, land, shafts or pits, railroads, equipment and labor before a company could sell its first shipment. The emerging economy therefore needed institutions that could turn existing money into future production. That was the essential function of banking.

Duluth and the grain trade

Duluth's banking system grew directly out of its role as a commodity center. Its harbor and railroads made it one of the principal gateways for Upper Midwest grain, and its banks financed the merchants, elevators, shippers and other businesses that the grain trade depended on.

Those financial relationships reached far beyond the city. A shipment of wheat might start on a farm hundreds of miles away, pass through a country elevator, travel by rail to Duluth and enter an elevator there. The physical movement was visible; the financing was not. Money could pass through a series of banks supporting the same shipment, and that unseen chain would eventually become central to the competition between Duluth and Minneapolis.

The banking system was a network

Before the Federal Reserve was created in 1913, banks relied heavily on correspondent relationships with one another. A smaller bank kept an account with a larger one, used it for payments and collections, and drew on it when it needed additional liquidity. The result was a hierarchy that ran from the local bank to a regional correspondent and on to a national financial center.

The geography of that hierarchy mattered. A bank's influence depended not only on its own deposits but on how many other banks depended on it. That was the beginning of Minneapolis's financial advantage.

2. Duluth's Financial Ambition

Duluth was not simply a city waiting for Minneapolis to become important. But its history with capital began with a hard lesson, and it learned that lesson more than once.

Jay Cooke and the first Duluth

Duluth's first boom was financed from Philadelphia. Jay Cooke had become the most famous banker in America by selling Union war bonds to ordinary citizens during the Civil War. In the late 1860s he turned his attention to the far end of Lake Superior. He invested in the Lake Superior & Mississippi Railroad, which would connect St. Paul to the lake, and in 1870 he became financial agent for the Northern Pacific, the transcontinental line intended to run from Lake Superior to Puget Sound. Duluth was to be the eastern terminus of both.

The effect on the town was immediate. In 1868 Duluth was home to about fourteen families. By 1870 it had more than 3,000 residents and a city charter. The first train from St. Paul arrived on August 1, 1870. Cooke also financed grain elevators at both ends of the line, including Duluth's Elevator A, the first in the Twin Ports. In 1871 Kentucky congressman J. Proctor Knott ridiculed the town on the House floor, a speech so widely reprinted that it put Duluth on the national map.

The boom depended on one source of capital, and that capital depended on the Northern Pacific. The railroad required enormous construction spending long before it could earn revenue. Cooke's firm financed it by selling the railroad's bonds, at 7.3 percent interest, to investors who were growing skeptical. On September 18, 1873, Jay Cooke & Company failed. Its collapse triggered the Panic of 1873; the New York Stock Exchange closed for ten days, and the country entered one of the longest depressions in its history.

Duluth lost roughly half its population. The Northern Pacific went bankrupt in 1875, and in 1877 both the Lake Superior & Mississippi and the city itself were reorganized: the railroad as the St. Paul & Duluth, the city as a village whose bondholders recovered 25 cents on the dollar. Duluth did not regain city status until 1887, after it had repaid its debt.

Duluth's geography was real, but geography alone did not build a city. Its first rise and its first collapse were both decided by a financial house more than a thousand miles away.

The Merritts and the Mesabi

Twenty years after Jay Cooke, Duluth learned the same lesson a second time. The Merritt family had been in the region since the 1850s. They were among the first settlers of

Oneota, now West Duluth, where the father, Lewis, worked as a millwright. His sons and grandsons, later called the "Seven Iron Men," spent years exploring the country north of the lake. In 1890 they found merchantable ore at Mountain Iron and opened the Mesabi Range.

Finding the ore was only the first problem. The second was getting it to market. When the existing railroads would not serve the range, the Merritts organized their own line, the Duluth, Missabe & Northern. Early backing came from K. D. Chase, a southern Minnesota banker. It was local and regional capital, but it was not enough. The first ore reached Superior, Wisconsin, in October 1892. Leonidas Merritt then insisted on building all the way into Duluth, with the family's own ore docks. That decision required outside money, and it brought in the American Steel Barge Company, a Rockefeller firm.

The line and docks were finished in 1893, just as the country entered the worst depression it had yet experienced. The Merritts had built with borrowed money. When credit disappeared, they could not repay what they owed Rockefeller, and by 1894 he controlled their railroad and their ore properties. The family sued for fraud and won a \$940,000 verdict in federal court in Duluth. The verdict was reversed on appeal, and in 1897 the Merritts settled for \$525,000 and signed a statement retracting their accusations.

The Mesabi then became an eastern enterprise. Pittsburgh's Henry Oliver, backed by Andrew Carnegie, mined the ore. Rockefeller's railroad and ships moved it. Carnegie's mills turned it into steel. In 1901 Rockefeller sold the former Merritt assets to the new United States Steel Corporation.

The dispute returned to Washington in 1911. In November, Alfred and Leonidas Merritt testified before the House committee investigating U.S. Steel, chaired by Kentucky's Augustus Owsley Stanley. Alfred, who called himself a lumberjack unfamiliar with the ways of the "money trust," told the committee that he had lost the family's mines and railroad through loans from Rockefeller totaling less than \$1 million. He said the properties were now worth as much as \$700 million. The Merritts said they had pledged their holdings as collateral for a call loan of \$420,000, arranged through Rockefeller's adviser Frederick T. Gates. According to their account, the loan was called during the 1893 panic with twenty-four hours to pay. They conceded that Rockefeller had offered

them a year to buy the properties back, but said no financier would lend to them. The committee invited Rockefeller and Gates to respond but did not subpoena them.

Both sides also argued the case in print. Gates published *The Truth About Mr. Rockefeller and the Merritts*, and Leonidas Merritt answered it with a pamphlet of his own, now held by the Minnesota Historical Society. Historians have generally concluded that Rockefeller acted within the business practices of his era, though whether he intended to defraud the Merritts is still disputed.

The hearing settled nothing legally; the 1897 settlement stood. But it put the question in the terms this paper cares about. By 1911 the ore that a Duluth family had found was an asset of the largest corporation in the world, and the argument over who had built it was being held in Washington.

For this paper, the point is not whether Rockefeller acted unfairly; that argument continued for decades. The point is where the capital came from and where the profits went. The richest iron range in the country had been found by a Duluth family and was shipped through Duluth's harbor. But it was financed, owned and ultimately controlled from New York and Pittsburgh. Duluth received the docks, the railroad jobs and the tonnage. It did not receive the ownership.

That distinction complicates the paper's central claim. Minneapolis may have organized the capital behind the region's grain. The capital behind its iron was organized elsewhere.

Cloquet and the pine

Iron was not the only resource near Duluth whose owners lived somewhere else. Twenty miles up the St. Louis River, at the falls where the town of Cloquet grew, lumbermen were cutting the white pine of southern St. Louis County by the early 1880s. The capital behind them came mainly from St. Paul. The C. N. Nelson Lumber Company acquired a large tract of pine along the river and built a sawmill at Cloquet, served by the St. Paul & Duluth and the Duluth & Winnipeg railroads.

Then came Frederick Weyerhaeuser, already the country's leading lumberman. He came to Cloquet in 1883 and eventually held interests in all three of its major lumber

companies. In 1891 he moved his own household to St. Paul. In 1896 his son Rudolph moved to Cloquet to manage the Northern Lumber Company. The Weyerhaeuser companies operated their mills cooperatively and owned many of the town's stores, houses and hotels. In 1898 they added a pulp and paper mill, the Northwest Paper Company, which eventually took control of the lumber companies themselves.

For Duluth, the arrangement had a familiar shape. The pine was cut next door, and much of it moved through the region's railroads and harbor. But the ownership and the decisions sat in St. Paul, in the same Summit Avenue neighborhood where Weyerhaeuser's neighbor James J. Hill ran his railroads.

The difference from the Mesabi was one of distance, not of kind. Iron was owned from New York and Pittsburgh. Pine was owned from within Minnesota, about 130 miles away. Either way, Duluth handled the resource without controlling the capital behind it.

The pine also ran out. Northern Lumber's mills stopped in 1919, and Cloquet Lumber's in 1927. By then Weyerhaeuser capital had already followed the timber west, to the Pacific Northwest lands Weyerhaeuser bought from Hill in 1900.

Duluth's own banks

Three times, then, Duluth handled a great resource—Cooke's railroad, the Mesabi's ore, the St. Louis River's pine—while the capital behind it was organized elsewhere. A city that had been made and unmade by outside capital had reason to want its own.

By around 1900, Duluth had many of the characteristics of a major financial center. Its banks held substantial deposits and capital, their directors were drawn from mining, shipping, lumber, grain, manufacturing and wholesale commerce, and they maintained relationships with banks beyond the city. Duluth's banking system reflected the city's economic diversity, and its banks financed the very industries that had made Duluth wealthy.

The Peyton family

The Peyton family is an unusually revealing example. John N. Peyton came from a long-established Duluth banking family; his father, Hamilton M. Peyton, had been one of Duluth's early bankers. After Yale and three years keeping books for a Montana gold mining company, John returned to Duluth and, at 27, founded Citizens State Bank in 1912. It later became Pioneer National Bank of Duluth.

Peyton's career would eventually connect three levels of the financial system: Duluth banking, Minnesota bank regulation and the Federal Reserve. After serving as Minnesota commissioner of banks, he became Federal Reserve agent and chairman of the Minneapolis Fed in 1933. When the Banking Act of 1935 replaced the Fed's divided leadership with a single president, he became the Minneapolis Fed's first, serving from 1936 until 1952. The career is more than an interesting biography. It shows how much the financial system had grown: a banker could begin by financing businesses in Duluth and end up responsible for a Federal Reserve bank serving a vast multistate territory.

Pioneer National

Peyton's bank remained rooted in West Duluth, but its financial connections reached well beyond it. By the late 1920s, Pioneer National's correspondent relationships connected it with banks in Minneapolis, St. Paul, Chicago and New York, while the bank was affiliated with Northwest Bancorporation.

That was the important transition. Local banking did not disappear as regional finance expanded; it became connected to it. A customer could go on dealing with a local bank while that bank became part of a much larger financial network.

Pioneer National stayed in the Peyton family for more than a century. In 2018 it was absorbed by Park State Bank, another century-old Duluth bank, owned by the Minneapolis-based Park Financial Group. The Pioneer name disappeared, and its ownership, like so much of Duluth's capital before it, now sat in Minneapolis.

3. Minneapolis Builds the Network

Minneapolis had an advantage that Duluth could not easily reproduce. Its economy combined flour milling, grain trading, agriculture, railroads, wholesale commerce and banking, which gave the city access both to commodities and to the institutions that financed them.

Its banks built correspondent relationships with country banks throughout the agricultural Northwest, and those relationships gave Minneapolis a different kind of economic reach. The city did not have to physically receive every bushel of grain. Its banks could finance the people and businesses that handled it.

4. The Battle for the Northwest

The Federal Reserve Act of 1913 changed the terms of the competition. Thirty-seven cities asked to be designated as Reserve Bank headquarters, and the Reserve Bank Organization Committee also polled the country's national banks on where they preferred to be served. The law instructed the committee to apportion the districts "with due regard to the convenience and customary course of business."

Minneapolis argued that it was already the banking center of the Northwest, and the argument had substance. According to the Minneapolis Fed's own history, Minneapolis was the first choice of banks in most of the states that now make up the Ninth District, and the committee drew the district lines partly on the basis of those preferences.

On April 2, 1914, Minneapolis was named one of the twelve Federal Reserve cities. Its district covered Minnesota, Montana, North Dakota, South Dakota, northwestern Wisconsin and the Upper Peninsula of Michigan, and the district's national banks represented enough capital to give the new Reserve Bank a subscribed capital of about \$4.7 million. The bank opened on November 16, 1914, with eight employees. The beginning was modest, but its significance was not: Minneapolis had become the financial headquarters of a territory stretching hundreds of miles in every direction.

Missouri provides a useful comparison

The Federal Reserve map was not determined by economics alone, and Missouri shows why. The final plan placed two Reserve Banks in the state, at St. Louis and Kansas City. St. Louis had an exceptionally strong banking case, and Kansas City was also a major regional center, but critics at the time argued that political influence shaped some of the committee's choices. The Minneapolis Fed's historical review acknowledges those allegations while noting that the committee also relied heavily on banking preferences and established commercial relationships.

The comparison is a caution against reading the 1914 map as a simple ranking of cities. The system emerged from a mix of banking relationships, commercial geography, transportation, regional interests, institutional judgment and political pressure, and Minneapolis's selection has to be understood in that context.

5. The Banking Network Spreads

The Federal Reserve decision gave Minneapolis an institutional center. The next development was organizational. During the 1920s, banks were increasingly tied together through correspondent relationships and regional banking organizations, and in 1929 executives of the Northwestern National Bank of Minneapolis organized Northwest Bancorporation, which brought together major banks across the Upper Midwest, including banks in Minneapolis, Duluth, Fargo, Sioux Falls and Des Moines.

This was a new kind of financial geography. Duluth, Fargo and Sioux Falls kept their own banks, but those banks increasingly belonged to a regional organization whose center of gravity was Minneapolis. The process did not eliminate local banking; it layered regional finance on top of it.

St. Paul and the other holding company

Northwest Bancorporation had a rival, and the rival was not a single city.

St. Paul came to banking by a different road than Minneapolis. Its capital was railroad and wholesale capital, and its dominant figure was James J. Hill. Hill had long argued that the farmers and millers of the Northwest needed a large financial institution close at hand. In 1912 he took control of the First and Second National Banks of St. Paul and merged them. He owned the combined First National Bank of St. Paul until his death in 1916.

The bank's next step came in 1929. The First National Bank of St. Paul and the First National Bank of Minneapolis formed a joint holding company, the First Bank Stock Corporation, while keeping both banks legally separate. Together they acquired stock in other banks across Minnesota, the Dakotas and Montana.

The Upper Midwest now had two banking groups, both organized in 1929, both headquartered in the Twin Cities, and both reaching deep into the Ninth District. Contemporaries called them the "Minnesota Twins." They were created partly in response to the wave of country-bank failures during the 1920s, and partly to build regional networks that could keep national competitors out.

The partnership did not end the rivalry between the two cities. Member banks largely ran themselves, and competition inside the group was fiercest in the Twin Cities, where the system's two largest banks fought each other for customers.

The distinction matters for this paper. The financial center of the Northwest was never Minneapolis alone. Minneapolis brought grain and milling capital, and St. Paul brought railroad and wholesale capital. By 1929 the region's two largest banking networks each depended on both cities. Their successors still operate: First Bank Stock became First Bank System in 1968 and U.S. Bancorp in 1997, and Northwest Bancorporation became Norwest in 1983, then acquired Wells Fargo in 1998 and took its name.

Then the Depression tested the system

The timing was extraordinary. Both holding companies were organized in 1929, the stock market crashed that October, and the agricultural economy was already under severe pressure. Between 1930 and 1933, more than 900 banks, about 39 percent of those in the Ninth District, closed.

The Depression accelerated changes already under way. Institutions with more capital and broader relationships had advantages over isolated ones, regional banking organizations grew more important, and the Federal Reserve took on a larger role as the institution responsible for supporting the banking system in a crisis. A network built to finance expansion was now being tested by collapse.

6. From Commodity Capital to Corporate Capital

The original financial economy was transactional. Banks financed a crop, a shipment, an inventory or a mine. But the companies that economy created grew larger and more permanent. A flour mill could become a national food company, a grain merchant a national corporation, and a mining enterprise part of a larger industrial organization.

As they grew, the capital requirement changed. The question was no longer how to finance a shipment but how to finance a corporation, and that change reinforced Minneapolis. The city already had banks and professional firms capable of increasingly sophisticated corporate finance, and banking, insurance, accounting, law and investment services grew alongside corporate headquarters. The Upper Midwest was becoming more than a region that produced commodities. It was becoming a region that produced corporations.

7. The Capital That Moved On

Grain and iron were not the region's only sources of wealth. For half a century, lumber stood beside them.

By the turn of the century, Minnesota was the third-largest lumber-producing state in the nation, three of the four largest sawmills in the country were in Minnesota, and Minneapolis had become the world's leading lumber market. The pine came from the

north: the St. Croix valley first, then the Mississippi headwaters, then the St. Louis River country behind Duluth. The capital came mostly from the Twin Cities.

Lumber fits between grain and iron. Like iron, it was extracted by a small number of large enterprises rather than thousands of independent producers. Like grain, its capital was regional rather than eastern. The Weyerhaeuser interests that controlled the mills at Cloquet were directed from St. Paul, and the market that priced the lumber was in Minneapolis.

That makes lumber an uncomfortable part of this story. In the history of iron, Minnesota appears as a region whose resources were owned from New York and Pittsburgh. In the history of lumber, the Twin Cities played that role toward northern Minnesota. The pine near Duluth was cut by capital from about 130 miles away, just as the ore on the Mesabi was taken by capital from a thousand miles away.

The deeper difference was permanence. Grain capital stayed. The mills, exchanges and merchants that financed the wheat trade eventually became national corporations headquartered in Minneapolis. Iron capital stayed as well, because the ore remained and the mines kept operating under their distant owners.

Lumber capital moved on. Old-growth pine did not regrow on any timescale that mattered to investors, and when it was gone, the capital followed the timber. At Cloquet, the Northern Lumber mills stopped in 1919 and the Cloquet Lumber mills in 1927. By then the largest share of Weyerhaeuser capital was already in the Pacific Northwest, on land bought from James J. Hill in 1900.

Lumber therefore adds a third pattern to the history of the region's capital. Grain capital built permanent institutions. Iron capital remained under absentee ownership. Lumber capital came, took what it could, and left.

8. What Happened to Duluth?

Duluth's later history should not be described simply as decline. Its economic role changed. The city kept the physical assets that had made it important: Lake Superior, the harbor, rail connections, ore docks, grain elevators, shipping and industrial facilities. Those assets stayed valuable because the underlying geography had not changed, and Duluth still sat at the western end of the Great Lakes.

What changed was how economic functions were distributed around that geography. Minneapolis increasingly became a center of financial and corporate coordination, while Duluth remained a major transportation and commodity gateway. The distinction allowed both cities to remain important, in different ways.

The steel plant

Duluth's one great attempt to add heavy manufacturing to its gateway role came from politics rather than markets.

In the early 1900s, the Mesabi and Vermilion ranges supplied most of U.S. Steel's ore, and Minnesota legislators, many from the southern part of the state, pushed for a tonnage tax on ore leaving the state. U.S. Steel's answer to that pressure was a concession. On April 1, 1907, word reached Duluth that the corporation would build an iron and steel plant there. The Minnesota Steel Company, incorporated that year, took eight years to build the works and the company town of Morgan Park beside it. The first steel was tapped on December 11, 1915.

The plant was never an obvious economic choice. Duluth was far from coal, had a thin regional market for steel, and had a harsh climate. It also faced a pricing system that erased the value of its location: under "Pittsburgh Plus," buyers paid the Pittsburgh price plus freight from Pittsburgh, wherever their steel was actually made. Minnesota joined the fight against the system, and in 1924 the Federal Trade Commission ordered U.S. Steel to abandon it. The concession delayed the tax but did not prevent it. Governor John A. Johnson vetoed a tonnage tax in 1909, but in 1921 the legislature passed an occupation tax on mining, which the U.S. Supreme Court later upheld.

The works survived as a marginal operation for half a century. In 1971 U.S. Steel closed the plant's hot side, including its blast furnaces and open hearths, and about 2,500 skilled jobs disappeared. Further closures in 1973 and 1979 cost several hundred more. The coke plant, the last major operation, closed in May 1979, and the remaining facilities were shut by 1981.

The land remains. The former works was added to the Superfund National Priorities List in 1983. A \$186 million cleanup of Spirit Lake, shared by the EPA and U.S. Steel, was completed in 2024 and opened a two-mile waterfront trail; cleanup of the upland site continues. Behind the fence, signs still mark the ground as U.S. Steel property.



U.S. Steel property signs on the fence at the former Duluth Works, 2026. Photo by the author.



A stormwater pond on the former works site, 2026. Photo by the author.

The industrial waterfront becomes an asset again

Duluth's later diversification also came partly from its ability to reinterpret its industrial landscape. The harbor remained a working port, but ships, ore docks, the Lift Bridge and the industrial waterfront also became attractions. The city did not simply replace industry with tourism; it made its industrial history part of its tourism economy. The same geography that had generated wealth through grain and iron could generate value through shipping, recreation and heritage as well.

Conclusion — The Money Behind the Movement

The four works now form a single argument. *Radio Prophet* examined the cultural world that helped shape the Upper Midwest, *The Golden River* followed grain, *The Iron Shore* followed iron, and *The Capital of the Northwest* follows the money. Together they describe an economy that was never located in one city.

Its wealth came from farms, forests, mines, factories and ports. Its transportation system connected those places, and its banks financed them. Correspondent relationships tied local economies to regional and national markets, the Federal Reserve district gave that network an institutional center, and corporations eventually turned commodity wealth into permanent organizations operating across the nation. The most important change, then, was not simply the accumulation of wealth but its organization.

Duluth's importance came from its position as a gateway; Minneapolis's came increasingly from its position as a center. Yet this was never a story of one city replacing another. The two became different parts of the same regional economy. The farmer needed the grain market, the grain market needed the railroad, the railroad needed the bank, and the bank needed its correspondents. The corporation needed the financial system, and the whole system needed the physical gateways through which its commodities moved. That is why the history of Minneapolis cannot be separated from the history of Duluth.

The wealth of the Upper Midwest was created in many places. Its commodities moved through a smaller number of gateways, and its capital moved increasingly through financial networks centered in the Twin Cities. That is the story of the Capital of the Northwest.

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A Fifth Perspective: Common Wealth

Common Wealth: Working People and the Natural Riches of the Upper Midwest extends the series by following the people whose work made the region's economic systems possible. The earlier papers follow radio and political culture, grain, iron, and capital; *Common Wealth* follows the organization of work and the people who carried those systems.

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The five papers are:

Prairie Fire and the Prophet's Microphone — political culture, radio, and prairie populism.

The Golden River — grain, transportation, milling, and the Great Lakes gateway.

The Iron Shore — copper, iron, railroads, Duluth, and Great Lakes shipping.

The Capital of the Northwest — banking, finance, investment, and the organization of regional capital.

Common Wealth — working people, labor organization, economic geography, and the natural riches of the Upper Midwest.

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AI-generated or AI-assisted material was reviewed, evaluated, revised, and, where appropriate, checked against original or authoritative sources by the author. The author made all final decisions concerning the selection, interpretation, organization, and presentation of the material.

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