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JOHN QUINCY ADAMS (1767-1848)

ISSUED QUARTERLY AT PROVIDENCE, RHODE ISLAND
Rhode Island Pioneers in Regulation of Banking

By John B. Rae

The expansion of American economy in the first half of the nineteenth century created a demand for banking and credit facilities which was reflected in the establishment of banks in profusion, some good, others distinctly of the "wildcat" variety. This development, in turn, produced a need for supervision of banking in the public interest, a need not satisfactorily met at the time. The Second Bank of the United States provided a considerable degree of control over the banking system, on the whole beneficial, during the twenty years of its existence, but even before the elimination of that institution by Andrew Jackson, the problem was essentially one for state authority to handle, and only a few states were able to deal with it at all adequately.

Rhode Island was one of those few. Up to 1836 the General Assembly exercised such supervision over the state's banks as there was, granting charters, each by special act, requiring annual reports, and investigating individual banks when necessary. There was also a usury law restricting interest rates to six per cent. By the 1830's, however, it was becoming evident that the legislature could not pos-
sibly keep in effective touch with all the details of the expanding banking system. In 1834 the Working Men’s Association of Providence protested against special privileges in bank charters, and in the same year Thomas W. Dorr, then a Whig representative from Providence, introduced a bill into the General Assembly providing for the appointment of a State Bank Commissioner, which passed the House but was tabbed in the Senate. There the matter rested for a year, but in January, 1836 Dorr’s efforts bore fruit in the appointment of himself, George Curtis, Cashier of the Exchange Bank, and Samuel Y. Atwell, an attorney, as commissioners to investigate the banks of Rhode Island.

Although the specific task of the commissioners was to look into complaints that the usury law was being disregarded, they chose to interpret their instructions liberally. Their report, submitted in June, 1836, was a comprehensive survey of the state’s banking system. They examined personally fifty out of the sixty-one banks in the state and sent letters to five others. They were readily admitted, but they noted an occasional reluctance to answer questions relating to indirect methods of taking more than the legal rate of interest. On this point the commission was convinced that the business community was being subjected to extra charges, mainly through the practice of issuing notes payable elsewhere and charging for exchange with drafts.

In general, banking in Rhode Island was highly profitable. Of the institutions examined, only one, the Scituate Bank, was found to be insolvent, and the committee recommended special legislative action to wind up its affairs, which was duly taken. Of the others, only four were paying dividends of less than six per cent, and twenty-nine were paying well over that figure. The maintenance of financial stability was assisted by affiliation with the Suffolk Bank of Boston through the medium of the Merchants’ Bank of Providence. That institution was a member of the Suffolk system, and in turn it redeemed the notes of practically all the Rhode Island banks except those in Providence.

The commissioners came out of their investigation with an awe-struck appreciation of the dominating position held by the banks over the entire business community. “Bank property,” they declared, “is the ruling property of the state,” and because of the great and valuable privileges that the banks enjoyed, they saw no reason for removing the restriction on interest. On the contrary, they held that the financial power which the banks were potentially able to wield called for a greater degree of state interference than was then in existence. The commissioners suggested four major provisions to be incorporated in legislation: no bank should be chartered except by a two-thirds vote of each House of the General Assembly; all bank directors should be required to be residents of the state; no bank should be chartered with a capital less than $50,000; and the power of visitation should be exercised by a commission rather than directly by the legislature.

These recommendations, except the first, were duly incorporated into the Bank Act passed by the Rhode Island General Assembly at its session in June, 1836. It was a comprehensive measure, which gave the state a much more effective supervision over its banks than was customary in the United States at the time. In addition to the provisions enumerated above, the act required the filing of lists of stockholders with the Secretary of State, prohibited banks from moving from their place of incorporation or establishing branches without legislative consent, forbade new banks to go into operation until half their capital stock had been paid up, stipulated that all the capital should be paid

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1Providence Journal, Feb. 17, 1834.

2“Paper on Visitation of Banks” (undated), Dorr Mus., v. 22; Republican Herald, Aug. 3, 1839. (The Dorr Mus. referred to are in the Brown University Library.)

3The entire report is in the Providence Journal for July 4, 1836.
up within a year of incorporation, retained the legal interest rate of six percent, and fixed rates of exchange.

Most important of all, the act established a Bank Commission with real powers of visitation. It was to consist of three members elected annually by the General Assembly, with authority at any time to examine bank officials on oath or require the production of books for inspection. Whether such examinations took place or not, all banks were required to report annually to the Commission, which in turn was to report to the legislature. For failure or refusal to produce books or testify before the Commissioners, contempt penalties were provided, and where legal proceedings against a bank were deemed necessary, the State Supreme Court was authorized to issue injunctions at the request of the Commissioners, again with definite penalties provided for failure of the bank to comply. The first Bank Commission, very sensibly, was made up of Dorr, Atwell, and Curtis.

Some omissions in the Act are immediately noticeable. Each new bank still had to be chartered individually by the General Assembly, a system which kept open the risk of political favoritism in granting these valuable privileges. Even more conspicuous, the Act had no provision for reserve funds or mutual protection, although the commission must have been acquainted with the safety fund system in New York, especially since Dorr had resided in New York for some years after the adoption of the safety fund law. In view of the general stability of the Rhode Island banks, plus the fact that most of them were already protected under the Suffolk system, the commissioners probably considered further safeguards unnecessary.

In other respects the Act represented a distinct improvement over contemporary American standards of bank regulation. In particular, the extensive powers of investigation given to the Bank Commission gave Rhode Island a continuous and effective check on its banks which should have been—and was—sufficient to prevent any serious financial abuses. That the law did genuinely restrict the banks is evident from the fact that they contemplated challenging its constitutionality in the Federal Courts and went so far as to secure a sympathetic opinion from Daniel Webster; however, a reminder from Attorney-General Butler that corporations were as much subject to the law as individuals seems to have convinced them that it would be wiser to let well enough alone.

The new system was given a severe test shortly after it went into operation, when the panic of 1837 swept the country. It stood up well. The banks of Rhode Island had to suspend specie payments for a few weeks, a step they took with the approval of the Bank Commission, but otherwise they met the crisis without serious difficulty. The Bank Act, of course, cannot be given sole credit for this showing; the general soundness of the state's banks and the steadying influence of the Suffolk system were probably of even greater importance. Nevertheless, the knowledge that there was adequate supervision over the banks must have helped to maintain public confidence.

All in all, as an initial experiment in bank regulation, the Bank Act of 1836 deserves respect as a well-conceived piece of legislation for its day, surprisingly comprehensive in scope and effective in operation. Coupled with the conservatism of New England banking as compared with the rest of the country, it helped to spare Rhode Island the financial headaches that beset most American states at this period and for a good many years afterwards.

5Providence Morning Courter and General Advertiser, Aug. 30, 1836.

6Edward Field, The State of Rhode Island and Providence Plantations (Providence, 1901), III, 305. By this time Dorr and Curtis had been replaced as Bank Commissioners by Jonah Titus and Elisha R. Potter, Jr., the consequence of a Democratic victory in the spring election of 1837.
John Quincy Adams Admires
Mr. John Brown's House

John Quincy Adams, aged twenty-two, passed through Providence on his way to New York in September 1789, two months after his mother, Mrs. John Adams had dined with Mr. John Brown and Lady. 1 Extracts from his diary relating to Rhode Island are reprinted for their general interest and to set forth, once and for all, the source 2 of his oft quoted remark about John Brown's house — discovered by accident from a note among Norman M. Isham's Papers.

[September] 7th. . . . I found the stage to Providence will go tomorrow morning at four o'clock . . .

8th. It was six this morning before the stage started. I had two companions; one a Mr. Wright from North Carolina; the other a young man from Connecticut by the name of Lannan. . . . We dined at Ded- ham, dined at aristocratic, and arrived at Providence about six in the evening. We stopped at Daggett's Tavern [where his mother had stayed in June].

9th. I walked out with Lannan this morning, and went to the College, which consists only of one building [University Hall], nearly as long as two of the halls at Cambridge. This being a time of vacation the tutors were absent from the College, so that we had not an opportunity of seeing the library; which, however, is very small. The chambers are not, I think, so well arranged, they are certainly not so decent, as those at Cambridge. Mr. John Brown's house is likewise a very conspicuous building. We only saw the outside of it, which is the most magnificent and elegant private mansion that I have ever seen on this continent. 3_the Baptist church in this town is said to be the handsomest house of public worship in America, and there are a large number of very good private houses. The streets appear to be busy, and every thing exhibits evidence that this is a flourishing and thriving town. But the people appear much aggrieved by the proceedings of their government who for several years past have given the sanction of law to every species of iniquity. Their Supreme Judicial Court are now in session at Providence. I went into Court twice this forenoon; they were doing nothing, and the appearance of the Judges was a perfect burlesque upon justice. At about twelve o'clock we went on board the packet

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1 Mrs. Vice-President Adams Dines with Mr. John Brown and Lady. Rhode Island History, vol. 1, no. 4, (October 1942), pp. 97-104.
3 Italic notes.

JOHN QUINCY ADAMS

Leopard. The distance between Providence and Newport is about thirty miles. The usual passage is from five to six hours, but we sailed in a calm, and, after being carried down by the tide and the trilling breezes which arose about half the way, we were obliged to come to anchor in order to avoid drifting backward by means of the tide, which had turned against us. We continued at anchor from seven in the evening to one in the morning; and then again took advantage of the tide, and of a small favourable breeze which came up. The cabin was small; the accommodations not sufficient for the number of passengers; and the beds very indifferent. From a mixture therefore of choice and necessity, I walked on deck a great part of the night, and had not slept an hour, when, at six in the morning, we arrived at Newport.

10th. We put up at Townsend's tavern, being near the wharf from whence the New York packets sail. I engaged my passage on board the Rambler packet, Captain Peterson, who intends to sail tomorrow. Adams then tells of visiting William Ellery, a signer of the Declaration of Independence, and the family of Henry Marchant, a Delegate to the Continental Congress.

14th. After a detention of four days the winds at length have become favorable; and at about seven o'clock this morning we sailed from the wharf. The city of Newport appears to advantage from this river; but in itself it exhibits a melancholy picture of declining commerce and population. Previous to the late war it contained about 10,000 inhabitants; they are now reduced to 7,000. Its former prosperity was chiefly owing to its extensive employment in the African slave trade, of which some remnants still continue to support it. The town is large, but many of the houses, and the most elegant of them, are altogether out of repair, and for want of painting make a dismal appearance; the streets are dull, and the wharfs appear more frequently by idlers than by men of business. We had fine weather, but little wind; and it was one o'clock afternoon before we reached Point Judith, distant about thirty miles from Newport. The wind freshened, however, in the afternoon, and at midnight, when I retired to bed, we had proceeded more than half way on our passage. . . .

At Mr. Adams did not reach New York until September 16th, being eight days on his journey from Boston. W. G. R.

New Publications of Interest to Rhode Island

"Mill Village." By Alberic A. Archambault, 1943.
"While Benefit Street Was Young," By Margaret Bingham Stillwell, 1943.
There developed in the 1720’s a considerable activity in church building. For some time a movement had been on foot to establish the Church of England in Providence, and this took root when Nathaniel Brown, the shipbuilder, who had erected his home in 1712 on the Towne street (North Main, near Howland), donated an adjoining lot for a church. Through his energy and that of Gabriel Bernon and Colonel Joseph Whipple, in securing donations, King’s Church was erected in 1722 on the site where the Cathedral of St. John stands. It was a very simple frame edifice, “sixty-two feet long by forty-one broad, and twenty-six feet high” with a low pitch roof and high curved-top windows. A steeple was built over the front vestibule, about 1771, in which was installed the first town bell (page 112). The church stood until 1811 when it was demolished to make way for the present building. A glebe was erected in the upper part of the Neck (near the Brown stadium) in 1729 for Reverend Arthur Browne, the rector.

While King’s Church was in process of erection a Congregational society was formed in Providence and, in 1723, a lot of land “up Rosemary lane” (the southwest corner of College and Benefit streets) was purchased from Daniel Abbott and a Meeting House was erected there. It was a wood structure with an entrance tower on the east front. The building underwent various alterations and was sold to the town in 1793 when the society erected its second edifice at the corner of Benefit and Benevolent streets.

1 Staples, p. 444.
2 From the records of the Benevolent Congregational Society.
In 1725 a Quaker Meeting House was built on the east side of the Towne street, north of the present Meeting Street. Here town meetings were held and a school was maintained. An addition was made in 1783, and the building continued in use until replaced by the present structure in 1844.

A new Baptist Church was erected in 1726 at the northwest corner of the present North Main and Smith streets, opposite the original building of that denomination built in 1700. Benches served in place of pews on the main floor and in the gallery. At high water the tide flowed nearly up to the west end of the building. The church was occupied until the completion of the present First Baptist Meeting House in 1775.

The compact part of the town at this period was still confined to a section of the Neck. There were a few houses on the road (Weybosset Street) leading from the Town Bridge to Plainfield and on scattered farms beyond Weybosset Point. The only public improvements on the west side of the river were the town highways. The principal obstacle to the development of the lands at Weybosset Point was a hill which rose sharply westward from the present Turk's Head. Its leveling was desired but the town could ill afford the project. It was then discovered that there was clay in the hill and, pursuant to a request made by Thomas Staples, the town readily granted him permission, in 1724, to dig the clay to make bricks. The advantages to the town by that act were two-fold; a brick kiln was established in Providence and Weybosset Hill eventually was leveled, permitting the later construction of Westminster Street (page 124).

8Staples, p. 430.
9See page 87, chapter II, July, '43.
11E. R. P., IX, 41.

After the establishment of the road to Plainfield in 1714 intercourse with Connecticut increased to such an extent that another road to that colony was required. Accordingly, by order of the Town Council in 1728, a highway was laid out in extension of the “road through the stated common”, following the present Chalkstone Avenue and Manton Avenue in Providence; Greenville Avenue in Johnston; and Putnam Pike in Glocester, continuing to Killingly, Connecticut.

In 1730 a road defined as the “Masipauge Way” was laid out from Mashapaug pond southerly to Pettaconset, extending an earlier highway which branched from the Pawtuxet Road. The whole extent, later known as the Greenwich Middle Road, is now identified as Elmwood, Reservoir and Pontiac avenues from Broad Street in Providence to Sockanosset Avenue in Cranston.

By act of the General Assembly in 1729 the county of Providence Plantations was subdivided, with Providence, Warwick and East Greenwich constituting Providence County and North Kingstown, South Kingstown and Westerly forming a new King’s County. At the same time the name of Rhode Island County was changed to Newport County.

The General Assembly then took steps for the erection of a county house in Providence and purchased, for a site, the lot on the north side of the present Meeting Street, between North Main and Benefit, on which the “Brick Schoolhouse” now stands. The funds appropriated for the building were augmented by a sum of money paid out of the Providence town treasury “so that said house might be made so large as to be Servable for the Townes Publick
use.” The County House, as completed in 1731, was “fourty foot Long and thirty foot wide and eighteen foot Stud bewitrix Joynts.” It was used by the colony for the sessions of the General Assembly and the courts, and by the town for town meetings, but when not needed by either colony or town it was utilized for other purposes.  

In 1735 the General Assembly granted permission to George Taylor to keep school in one of the chambers of the County House, provided “he keeps the glass of said house in constant good repair ... and erect a handsome sundial in the front of said house, both for ornament and use, and build a necessary house convenient, to prevent nuisance, and to serve the public.”

The County House later was headquarters of the first public library in Providence, established under the name of the Providence Library Company. A collection of several hundred volumes was purchased in England and, by authority of the General Assembly in 1754, shelves were erected in the council chamber for their accommodation. The building, together with the library, was destroyed by fire December 24, 1738 (page 127).

In 1731 a committee was appointed by the town “to bound out the highway that leads up into the Neck by the County house ... from the Towne streete to the highway at the head of the Town Lotts.” It was named County House Way. Two years later the county jail was built on that highway, near the present northeast corner of Meeting and Benefit streets. It was the third jail erected in the town; the first, built in 1699, was destroyed by fire six years later, and the second, erected in 1705, was abandoned when the first was destroyed.

13 R. I. C. R., IV, 511.
14 R. I. C. R., V, 379. The Providence Library Company was united with the Providence Athenaeum in 1836.
15 E. R. P., IX, 59. This was one of the lanes in the original highway pattern of the town.
16 See page 87, chapter II, July, '43.
18 Still included within the bounds of Providence were the present limits of Pawtucket (west of Blackstone river), North Providence, Johnston and Cranston.
19 Kimball, p. 242.
who figured conspicuously in the town's affairs in the next generation.

Considerable highway activity developed in the Neck in the year 1738. One project was "the Preambulation and Revival of the bounds of the highway [Power Street] lying from Providence Towne streete [South Main] Eastwardly into a highway that Goes a Crass at the East End of the Town Lotts [Hope Street]." The width of Power's Lane, as the highway was known, was "two pole" or about 33 feet. It was bordered on the south by the land of Nicholas Power, 3d, and on the north by Colonel Joseph Whipple's property except at the Towne street end where the Power homestead stood.

In 1738 the Town Council appointed "subscribers to Revise the bounds of several highways and to Lay out sundry other highways from the Towne streete down to the salt water River," as follows: the revision of a highway 51 feet wide (James Street) north of Charles Tillinghast's house; the layout of a highway 41 feet wide (Planet Street) adjoining the northerly side of Nicholas Power's garden; the revision of a highway 36 feet wide (Crawford Street) between Joseph Crawford's warehouse on the south and James Mitchell's dwelling on the north; the revision and widening of a highway "from the Towne streete westward: Down to the salt water River: Where the Greate Bridge now standeth that Goeth over the River to Waybaset," 123 feet wide between Colonel Abbott's still house (page 119) on the south and his land on the north. This was known subsequently as the Town Parade; it was the origin of Market Square, its breadth extending from the present School of Design Auditorium southward to include the lawn of the present Market Building. Also a highway 50 feet

\[\text{Page 118, RHODE ISLAND HISTORY}\]

wide (Steeple Street) "Opposite against the home stead Land of John Angel Esq'r It being the Place where they Usually Landed when Rod[e] or Carted from the other side of the River," and running between Angell's warehouse on the south and his garden on the north; a highway (Haymarket Street) 37 feet wide bordering William Smith's house on the south and "the schoole house" on the north; and a highway 66 feet wide (Smith Street) between the Baptist Meeting House on the south and William Antram's dwelling on the north.

In the same year (1738) a highway (Mill Street) was laid out from Colonel Joseph Whipple's cooper shop on the Towne street, passing the house of the heirs of John Crawford, deceased, and extending northerly by a bridge across

\[\text{Page 119, THE DEVELOPMENT OF THE NECK}\]
One more project was the widening of the old path (South Angell, East River and Waterman streets) leading to the ferry at Narrow Passage where Red Bridge is now located. Most of the dwellings erected on the Neck during this period were built of wood. They were framed with heavy posts, sills and girts, the outside walls composed of vertical boards, lined on the outside with clapboards or shingles and plastered on the inside. The walls were so thin that the window frames projected two inches or more beyond the siding. The more common roof types were gables and gambrels.

28 The gable roof pitches from the main cornice to the roof ridge on 2 sides, in contrast to the hipped roof which pitches upward from the cornice on all sides. The gambrel roof is a modification of the gable roof, having 2 pitches on each side.

On some of the gable-roof houses the cornice extended around all four sides and the attic walls of the gable ends were projected outward nearly to the edge of the cornice. The Christopher Sheldon house (c. 1735) with its huge brick pilastered chimney, which stood until about 1908 at 357 South Main Street was of that roof type (page 120). In other cases, like the Stephen Hopkins house, the cornice was built on only two sides, with a return of the crown mouldings around the corner boards, and the end walls were carried up straight into the flat gables, their intersection with the roof covered with rake mouldings.

Stephen Hopkins, who later was chief justice of the Supreme Court, governor of Rhode Island, a member of the Continental Congress, and a signer of the Declaration of Independence, purchased in 1743 a small house which
stood at the present northeast corner of South Main and Hopkins streets, to which he built an addition. It was moved half way up Hopkins Street in 1809 and again moved in 1928 to its present location at the southwest corner of Hopkins and Benefit streets where it was restored by Norman M. Isham. The rear wing is the original house and the front part, containing an entrance hall flanked by rooms of un-

equal width, was the addition made by Mr. Hopkins. The house is owned by the state and is in the custody of the Society of Colonial Dames in Rhode Island.

An example of the gambrel-roof house of the period is the one built by Joseph Jenckes about 1730 as a residence, later conveyed to Daniel Abbott and known thenceforth as the Abbott Still House (page 119). It stood on the Town Parade within the present lines of College Street. Another gambrel-roof house, believed to be the first brick building erected in the town, was built about 1731 by Justice Richard Brown on his farm in the north part of the Neck and is still standing on the grounds of Butler Hospital. The original floor plan before enlargement was similar to that of the late 17th century dwellings except that diagonal fireplaces were built into the end chimney at the corners of the rooms.

Prior to 1739 the only means of crossing Seekonk river were by the bridge at Pawtucket and the ferry at Narrow Passage where Red Bridge is now located. Pursuant to a petition filed that year by Josiah Fuller and Elisha Tillinghast the General Assembly authorized the establishment of a lower ferry at India Point. It was reached from the Neck by a southerly and easterly extension of the Highway at the Head of the Lots (Hope Street) and connected with a road to Bristol on the opposite shore. It was the practice of the General Assembly to lease the ferries in the colony "to those who are best provided with a boat wharf and pier" and to require bonds as a condition of the lease.

The territorial bounds of the colony of Rhode Island were extended eastward in 1746 when certain lands which previously had been under dispute were taken from the Massachusetts colony by direction of the Royal Commissioners. These were incorporated into five towns by the General Assembly in 1747, namely, Cumberland, attached to Providence County; Tiverton and Little Compton, added to Newport County; and Bristol and Warren, incorporated as the colony's fourth county, named Bristol. In 1750 Warwick and East Greenwich, together with Coventry and West Greenwich which had been set off from those towns in 1741, were incorporated as the fifth county, named Kent.

The General Assembly in November, 1744, passed an act allowing a lottery of £15,000 for building a new Weybosset bridge, thereby nullifying a previous act of 1733 sup-

28 Staples, p. 196.
29 R. I. C. R., IV, 376.
30 R. I. C. R., V, 204-209.
31 Ibid., 301-302.
pressing lotteries. This was the commencement of the lottery system by which numerous public projects were financed during ensuing years. The new bridge, which replaced the former structure, was 18 feet wide with abutments carried out 30 feet on the east end and 4 feet on the west end. A stone pier supported the bridge in the center. Its construction required two years, pending which time a ferry was kept in operation.

The erection of the new bridge intensified the commercial trend towards the Town Parade where a hayward (hay scale) was set up at the location of the present Market Building, and stimulated the west side development. A number of houses already had been built across the river on the curving road, now Weybosset Street, which led to Connecticut. The first public "park" was located on that road; it was conveyed in 1746 by Daniel Abbott "for public use, passing and re-passing, training and the like, always to be kept free from any buildings forever, or any other encumbrances, to the prejudice of the people forever." The provisions of the gift have been respected and the tract is known as Abbott Park. Immediately west of that land the New Light Meeting House was built in 1750.

The Concord distil-house was built in 1752 on the water front (near the present corner of Pine and Dorrance streets) where a wide ditch extended to "muddy dock" (Weybosset and Dorrance) over which barrels were transported on scows from the distillery. In the same year a highway bridge was built at muddy dock where the crossing previously had been made by a ford. Westminster Street had its origin in 1753 when a "straight street 40 feet wide" was ordered from Whitman's house (Turks Head) to Mathewson's land.

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R. I. C. R., IV, 478; V, 100.

Staples, p. 198.

Report by City Auditor, 1859.

The "Round Top Church" stands on its site.


Plats of Highways, I, 21.

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The Development of the Neck

(Dorrance Street) across Waterman's marsh with a gangway (Orange Street) connecting it with "the old street" (Weybosset).

The most densely populated part of the town in the middle of the century was the north end. Two new streets were laid out there in 1752, now identified respectively, as Charles and West River. A county alms-house and workhouse was established at the present corner of Charles and Smith streets by act of the General Assembly in 1753, and a new county jail was built in the same year west of the schoolhouse lot (page 119) at the present corner of Canal and Haymarket streets.

The first major highway improvement affecting the original proprietors' lots in the Neck was the construction of Benefit Street. This was first proposed in 1743 by members of the Congregational Society residing in the north end of the town who wished to have a back street parallel with the Towne street in order to provide them with easier access to the Meeting House. The town merchants, realizing that the Towne street was inadequate for the increasing population, favored the proposal for the new street. The lot owners, however, objected to the construction of a highway athwart their properties and succeeded for a time in blocking the project. It was revived in 1746 with the filing of a petition, signed by Robert Gibbs, Daniel Jenckes, Stephen Hopkins and about forty other citizens. In substance, this petition recalled that the compact part of the town had recently increased, with a corresponding increase in the business transacted; that the Towne street was not sufficient for business purposes; that the home lots adjoining the street had been mostly built upon or were in the hands of proprietors who did not care to sell; and that there were no lots available for gentlemen, tradesmen and others.

Plots of Highways, I, 7. Charles Street was laid out through land granted to John Smith the miller in 1646, later known as the work house lands.

R. I. Acts and Resolves, 1753, p. 78.

whose inclinations would be to settle in Providence; and praying that another highway be laid out northward from Power's Lane a convenient distance eastward of the present street. The following year the council appointed a committee to investigate the feasibility of constructing the new highway, and a plat of the proposed back street was made by Stephen Hopkins, surveyor, extending from the south end of the town northerly to intersect the present North Main Street at the head of Constitution Hill.

Some years elapsed before the construction of the Back street commenced, owing to the continued opposition on the part of owners of the home lots who resented the removal of the family burial lots which had been located on the hillside for many years. Eventually the opposition yielded, the lines of the street were established in accordance with a new plat drawn in 1756, compensation was voted for damages to lot owners and work on the highway, later identified as Benefit Street, was undertaken. The southern end was built first and by the summer of 1758 the whole length was completed. The only burial lot which now survives is the one where Pardon Tillinghast and about thirty of his descendants are buried, near the corner of Benefit and Transit streets.

The area of Providence, which had been reduced in 1731 by the setting off of three towns (page 117) was further contracted by the removal of the southern and western areas which were incorporated, respectively, as Cranston in 1754 and Johnston in 1759. The revised bounds of Providence began at the head of Hawkins cove, where the Rhode Island Hospital is located, ran westerly to the head of Benedict Pond (near the junction of the present Terrace and Hillwood streets), then northerly to Woonasquatucket river (near Olneyville Square) and followed the lines of that river to Smithfield.

The inhabitants of the compact part of the town in 1754 represented to the General Assembly that there was "a great necessity to have a water engine of a large size, purchased, to extinguish fires, that may casually break out in said town; and that the best way to obtain one, will be by laying a tax on the houses, goods and other things, to be destroyed by fire." The necessary authority was granted, the tax levied, and the engine, purchased in London, was delivered in 1756 and quartered on the gangway north of the Baptist Meeting House (Smith Street).

In 1758 the County House was destroyed by fire. The water engine proved to be of so little value that a new tax was levied and a larger engine was ordered from London which arrived in 1760 and was quartered on the Town Parade (Market Square). The General Assembly in 1759 authorized the town of Providence to appoint fire-wards, made certain rules and regulations governing the fighting of fires, and defined the limits of the compact part of the town in which the rules should apply.

A Colonial postal service was instituted in Providence in 1758, in which year Samuel Chase was appointed postmaster. The post office was first located in a 2-story building, opposite King's Church, as an appendage to a bookseller's shop.

43 R. I. Acts and Resolves, 1759, p. 79. The limits were as follows: "The House of Jabez Whipple, and that of Peter Randal, standing opposite to it [on Branch Avenue, opposite North Burial Ground], and, from thence Southward, all the Buildings that are or shall be erected, butting on, or near adjacent to the Streets, both old and new, to the utmost Extent, together with all the Mills and Houses in that part of the said Town, which is called Charlestown as far westward as the Town-Pound [west of Moshas-suck river between Smith and Orms streets], and all such Part of the said Town as is called the Point [Weybosset], as far Westward as the Burying-Place [Weybosset and Broad streets]."
44 Dorr, p. 199.

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THE DEVELOPMENT OF THE NECK 127

43 Plats of Highways, I, 17.
44 R. I. C. R., V, 388-390; VI, 194. Cranston was named for Samuel Cranston, governor of the colony 1698-1727; and Johnston for Augustus Johnston, attorney general, 1758-66.
Report of War Records Subdivision,
State Council of Defense

The War Records Subdivision was originally constituted by Governor J. Howard McGrath as a Committee for the Conservation of War Records. He appointed the following persons to serve on this Committee: Miss Alice B. Almy of Bristol, Miss Sallie E. Coy of Westerly, Dr. Frank J. Canning of Pawtucket, Miss Grace M. Sherwood and John W. Haley of Providence, Dr. Stephen B. Luce of Newport, and William G. Roelker of Warwick, who was designated as Chairman.

Shortly after the first meeting, which was held at the Rhode Island Historical Society, 52 Power Street, Providence, October 30, 1942, the Committee became the War Records Subdivision of the Public Relations Division of the State Council of Defense, with Mr. Roelker as Chief, Miss Almy as Recorder, and Henry K. Vye as Secretary.

A report recently made to the Governor by the Subdivision recounts that several meetings were held to determine the procedure, for which there was no local and little national precedent. Eventually, it was agreed that two courses of action were fundamental: to record the names and addresses, and other factual information regarding the men and women in all branches of the service of our country, and to compile in the forty-three cities and towns scrapbooks containing newspaper and other items relating to the service of their citizens.

Honor Rolls are being prepared in many cities and towns, and others are planning to prepare such lists for permanent preservation. If each city and town eventually prepares an Honor Roll, this will provide the War Records Subdivision with as complete a list of persons in the service as it is possible to secure. Secretary Vye has been very helpful in promoting this work. When completed a microfilm will be made of each Honor Roll which will be deposited in the War Records Library.

In further reference to the preservation of newspaper items and stories of war interest, this phase of the work is proceeding favorably. There is an "Archivist"—the title selected for the individual doing the work—now operating in 27 cities and towns. A uniform type of scrapbook furnished by the State is being used, together with the paste and necessary fillers. These scrapbooks are being indexed on regular library index cards.

This work has been greatly expanded in the last few months. Many Archivists did not wish to undertake the work unless back numbers of papers might be secured—at least as far back as July, 1942. Fortunately, these have been secured. In Newport, the Historical Society had been preserving clippings for more than a year, the Harris Institute Library in Woonsocket had a supply of papers in their basement dating back to 1941. The Secretary had a valuable supply of back papers, and Mr. Haley of the Subdivision offered his file of back numbers of the Journal and Bulletin.

An added feature is the collection of the information in regard to the Sunday afternoons at Roger Williams Park which has been supplied by the Providence Sunday Recreation Committee.

Book Review

A CHRONICLE OF THE FAMILY OF
EDWARD F. BEALE OF PHILADELPHIA
Prepared by Maria Scott Beale Chance

This CHRONICLE OF THE FAMILY OF EDWARD F. BEALE OF PHILADELPHIA is pleasant to pick up in wartime, for more than one reason. It is privately published, the format is dignified and handsome, the type large and very clear. And the paper on which it is printed might be a pleasure, even to those who do not think in terms of type, and proofreading, and paper shortages.

But there are solider reasons than these for pleasure. For this is the story of a profoundly American family, whose first ancestor came to Virginia with a letter from Charles II, calling him "Thomas Beale, of whose abilities and prudence the King hath had long experience."

Charles II was never one, as we remember our history, to overindulge in prudence, but he may have felt it a virtue in the part of others.
Rhode Island History

THE FAMILY OF EDWARD A. BRIAL

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Rebecca did a good job, for she had three children, and appears, in spite of the appalling taste with which she wrote, to have been a sensible, and even a wise mother. But the pen has betrayed more than one human being, and, after all, she was by profession a mother, not a writer, and apparently succeeded at her own profession. The mothers of the present generation succeed best, we know, as travellers.

One of Rebecca's successes was called Mary Anna, who married Truxtun Beale of Washington, and whose letters to her sister, written from that city, during the Civil War, could, of their kind, hardly be bettered. For it is from such records as these (when they combine clarity with what is simple and detailed) that matters of great depth and of great importance to historians become known. The daily life, the daily mood, the daily toss of hopes and fears is better recorded by such people than by any Gibbon, or Green, or Strachey. Mary Anna's phrase "everything is turned so upside down," reflects our own sense of dislocation today, and even is an echo of that song of our Revolutionary times, The World Turned Upside Down.

Her interests are the normal interests of a woman in wartime, personal and active. She boiled eggs for Robert Goddard, "who was full of life and spirits at the idea of the move," and all of Providence that can now remember the dignified and important man who moved among them, the man so well loved by his community, will like to think of a boy, "full of life and spirits."

Later, Mary Anna says "the younger Goddards are charming," and continues that she saw, on July 4, 1861, "William Goddard, who had just come back—so bright and gay and glad to return."

These were the boys of our Country, North and South, who "went to war with an air, as though they were going to a ball."

But Mary Anna was not only womanly, and blessed with simplicity; like her forbears, George Beale, Thomas Truxtun, and others, she had gumption. For when, after a fierce engagement, in which the South thoroughly trounced the North, young William Goddard declared to her that "he cared for nothing further in life," Mary Anna told him, roundly, that this "was a morbid feeling he seemed to encourage and—not true patriotism, but personal disappointment."

There is sense, tenacity and warmth of heart in Mary Anna; and charm, too. We feel no small affection for her.

Take them all in all, Powers, and Tillinghasts, Truxtun and Beales have produced a line which with we, as Americans, can be well pleased, and we like to remember, that though he was only eighteen when killed in France in the First World War, Walker Blaine Beale, was, at that early age, strikingly part of such. This book contains, below his photograph the words, "A wonderful personality went out that night at Euvezin." But, since personality merely appears to go out, and, according to those whose special accomplishment it is to know God, disappears to our eye yet continues its different life, we like to think of Walker Beale, both in the past and in the present.

All these people were brave people, none of them (no, not even Rebecca!) seems to have thought life more important than the way you live it, and Edward F. Beale, though born too late for the Civil War and too early for the World Wars, displayed the same enjoyment of a dangerous life, though he took it out in riding to hounds, with Radnor Hunt.

And in his personal relationships, we, who have known him from our childhood, remember him as kind, subtle, humorous, and a most endearing gentleman.
American Rooms in Miniature

By Lydia Powel.*

The series of thirty-seven American Rooms in Miniature by Mrs. James Ward Thorne of Chicago are on view until November twenty-fourth at the Museum of Art of the Rhode Island School of Design. These tiny rooms are incredibly accurate re-creations on the scale of one inch to the foot, taken for the most part from actual interiors. They show the development of American interior architecture and furnishings, beginning with a Massachusetts kitchen-living room of 1675, following through the succeeding decades, ending with a contemporary San Francisco penthouse apartment.

Rhode Island is represented by a drawing room from a house in Warren that formerly stood at 392 South Water Street. It was built about the year 1820 by the Rhode Island architect, Russell Warren, for the Quaker ship owner, James Maxwell. In the Thorne Room catalog it is referred to as the Waterman House, though it was not until 1847 that the house was bought by John Olney Waterman, when he moved to Warren to found the Warren Manufacturing Company. The house was demolished within the past five or ten years. The paneling from the room reproduced by Mrs. Thorne now adorns a house near Philadelphia. Although the house was probably built as late as 1820, the interior architecture could very easily be given an

The paneling in the Maxwell-Waterman House is rich and substantial. The proportions are rather broad and low. It shows a two story mantel elaborately decorated. Deeply carved brackets support the pilastered overmantel. In the original a flattened pediment broke the line of the room cornice, while urns decorated the ends and opening of the pediment. Mrs. Thorne has not in this case reproduced

*Mrs. Lydia Powel is Director of Education of the Museum of Art, Rhode Island School of Design.
the room exactly as it was, as the urns have been omitted in
the miniature and the pediment of mantel and doors end
below the cornice. The character of the Russell Warren
rooms of this type has, however, been preserved. The accu-
rate Goddard and Townsend furniture in miniature looks
entirely at home in this re-creation of a Rhode Island back-
ground.

The original owner, James Maxwell, must have been a
colorful and determined character, judging from a portrait
now in possession of his great-granddaughter. The story is
told of his impatience with the stevedores who were lan-
guishly unloading one of his ships. He rebuked them as
forcibly as the plain speech of the Friends permitted, but
without the desired results of hastening the work. Mr.
Maxwell betook himself to a neighbor who was not a
Quaker and said, "Thee go down there and speak with them
in thy language."

The inclusion of a room from a house built by Russell
Warren should remind Rhode Islanders of this native
architect's really remarkable achievements. There is per-
haps no architect-builder of his time whose work is more
illustrative of the transitions and development of American
building in the period between 1800 (the date of Warren's
own house in Bristol) to the Greek neo-classic Arcade in
Providence that he built in collaboration with James C.
Bucklin in 1828. In 1840 he built the Empire house with
Egyptian reminiscence in columns and pilasters at 19
Charles Field Street, Providence, owned and occupied by
Robert F. Shepard.

Warren was enormously prolific and sometimes in asso-
ciation with his brothers or with James C. Bucklin has left
enough work in Rhode Island alone to serve as a substantial
basis for a detailed study of his influence.

He also built a number of houses in Charleston, South
Carolina. The porch at Carrington House, Providence, is
an excellent example of the type of work Warren did under
the influence of the Charlestonian tradition.

Hezekiah Anthony Dyer (1873-1943)

The Society has suffered a great loss in the death of
Hezekiah Anthony Dyer, a loyal member of many years
standing. No member ever did more to popularize its work.
Beyond his service as President in 1934-36, Mr. Dyer was
Chairman of the Membership Committee which has re-
cently added so many new names to the rolls. He was per-
sonally popular with many members and everyone enjoyed
his spontaneous addresses and gay impromptu remarks.

Descended from many prominent families he sensed the
value of the Society to the community and never missed an
opportunity to proclaim the virtues of Rhode Island. His
great-grandfather, the first Governor Elisha Dyer, joined the
Society in 1839, his father, the second Governor of the same
name, handed on the tradition to his son.

At the critical moment in 1941 when the Society had to
decide whether to move to John Brown House, Mr. Dyer
did not hesitate. He saw it as a perfect marriage of the
fourth oldest historical society with a famous old mansion
and he expressed his approval on every occasion. It is not
too much to say that the move could have not been made if
he had not thrown the full weight of his influence in its
favor. At the final meeting in the old Cabinet, Mr. Dyer
appropriately closed the exercises with a tribute to the past
and a forecast of the days of progress which lay ahead in
the magnificent new home.

Once the moving had begun, Mr. Dyer enthusiastically
devoted his energies to the difficult task of arranging the
pictures, carefully selecting the best location to display each
one. The success of his efforts is approved daily by many
visitors, and will long remain a memorial to his taste.

He will, indeed, be missed.

W. G. R.
News — Notes
of the Rhode Island Historical Society

Mr. Richard LeBaron Bowen has been elected Chairman of the Building and Grounds Committee in the place of Mr. Clarke Freeman, resigned; Mr. L. Newton Hayes, Chairman of the Membership Committee in the place of Col. H. Anthony Dyer, deceased.

Mr. Peter Davidson has been appointed general assistant to the Librarian and Cabinet-Keeper. Mrs. Daisy Seamans will occupy the desk in the office of the Director on the first floor and be in charge of membership records, mailing lists and the financial accounts; Mrs. Eleanor Lamont and Mrs. Norma McCaffrey will attend to accessions, cataloguing, etc., in the library on the second floor.

Our membership reached a new record on October 15, 1943, with a total of 945, a gain of 59 since April. A printed list of members is enclosed herewith.

The Society is open every week day, except Saturday, from 9 A. M. to 5 P. M., Tuesday evenings from 7 to 9 P. M., and Sunday afternoons from 3 to 5 P. M.

W. G. R.

Fall Lecture Program

Tuesday evening, October 26 ... 8:15 P. M.

Stephen W. Phillips, President, The Essex Institute, Salem, Mass.
THE INFLUENCE OF CAPTAIN COOK'S VOYAGES ON THE HISTORY OF THE PACIFIC; POLITICAL, ECONOMIC AND RELIGIOUS.

Tuesday evening, November 30 ... 8:15 P. M.

Professor J. Walter Wilson —
JOSEPH BROWN, SCIENTIST AND ARCHITECT

Tuesday evening, December 7 ... 8:15 P. M.

Mrs. Edith Roelker Curtis —
THE RIGHT HOUSE IN THE RIGHT PLACE.
(A Study of Colonial Houses — their History and their Settings)