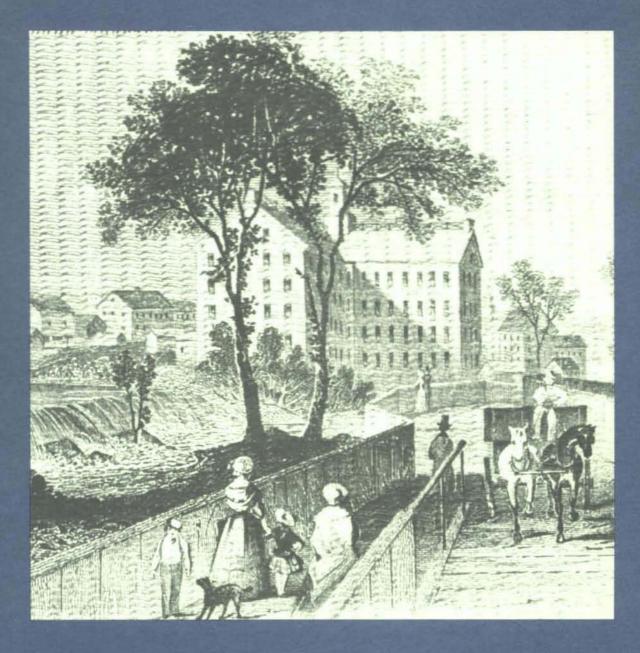


Rhode Island History

Volume 40, Number 3 August 1981





Published by The Rhode Island Historical Society, 52 Power Street, Providence, Rhode Island, 02906, and printed by a grant from the State of Rhode Island and Providence Plantations, J. Joseph Garrahy, Governor

Issued Quarterly at Providence, Rhode Island, February, May, August, and November. Second class postage paid at Providence, Rhode Island.

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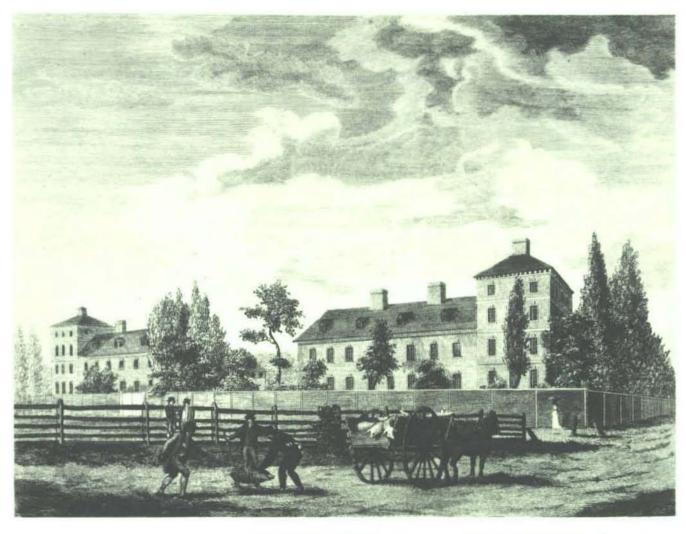
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A late eighteenth-century engraving of the Philadelphia Alms House. In Rhode Island, workhouses for the poor were established in various towns. Newport, the largest town in Rhode Island during the early eighteenth century, built the first workhouse in the colony in the 1720s. Courtesy of American Antiquarian Society.

Poor Relief, Local Finance, and Town Government in Eighteenth-Century Rhode Island

by Bruce C. Daniels*

Local governments in the United States today are beleaguered with financial problems: education, police and fire protection, highway and sanitation maintenance, welfare programs, along with many other lesser but collectively significant costs, all place a strain on communities, almost all of which derive the bulk of their revenue from a property tax. Recent attempts to lessen the strain range from cutting services and streamlining administration to seeking funds from federal and state levels to borrowing heavily and mortgaging future generations. Taypayers frequently blame their local officials, and tax revolts by disgruntled local inhabitants have become commonplace as people simply refuse to endure what they regard as oppressive levies.

Every generation tends to think its problems are unique, and indeed to a certain extent they are, but a similar financial crisis on the local level developed in the middle of the eighteenth century in Rhode Island. The response of colonial Rhode Island taxpayers bears many similarities to responses today. During the colonial period, however, the costs of local government were relatively small. Rising welfare costs accounted primarily for local financial problems. Like today's local governments, Rhode Island's colonial towns tried to cut the cost of welfare and administer it more efficiently. While they did not seek funds directly from the colony, they tried to reduce the colony's taxes and tried to borrow money to pay immediate bills. Local taxpayers frequently refused to pay their taxes and at times allowed their local officials to take the blame.

The two major and closely related problems facing town government in eighteenth-century Rhode Island were the administering of poor relief and local finance. Surprisingly, little has been written recently about local practice in either area. Most of the new community studies concentrate on power relationships, family patterns, and social structures; they ignore, or mention only in passing, welfare and finance. If we are to penetrate the lives and minds of colonists, we must know more about the issues that absorbed their attention.

As with all aspects of local government, the ultimate power over poor relief lay with the town meeting, although as early as 1647 the *Mr. Daniels is a professor of history at the University of Winnipeg. He wishes to thank Ms. Dayle Everatt of Winnipeg, Manitoba, for her assistance with this essay and the Social Sciences and Humanities Research Council of Canada for its generous financial support.

1. More attention was paid by colonial scholars fifty years ago to poor relief practices than is today. Marcus Jernegan, Laboring and Dependent Classes in Co-Ionial America, 1607-1783 (New York, 1931), is the most thorough study of colonial poor relief, but it contains many deficiencies, not the least of which is an absence of local research. Rhode Island does have a more well-developed study of poor relief than most colonies. See Margaret Creech, Three Centuries of Poor Law Administration: A Study of Legislation in Rhode Island (Chicago, 1936). This work contains a wealth of information but suffers from being essentially uninterpretive and insensitive to changes over the colonial period. Still, anyone wanting more details on legislation than this essay provides should consult Creech's work. David Rothman, The Discovery of the Asylum: Social Order and Disorder in the New Republic (Boston and Toronto, 1971), is a brilliant analysis of nineteenth-century relief practices and contains two strong background chapters on eighteenth-century thought about welfare. It does not, however, deal with local

- John Russell Bartlett, ed., Records of the Colony of Rhode Island and Providence Plantations, 10 vols. [Providence, 1856–1865], I, 1647, 185–186, hereafter cited as R.I.C.R.
- 3. Portsmouth Town Meeting Minutes, Jan. 1649; Warwick Town Meeting, Apr. 1660; Early Records of the Town of Providence, 21 vols. (Providence, 1892–1915), VIII, June 1681, 95–96. The local records cited in the notes are all located in the respective town and city halls unless otherwise specified.

General Assembly ordered each town to elect an overseer of the poor to assist in "maintaining the impotent." In the seventeenth century, relief was such a minor problem that the town meeting usually handled all cases itself; the overseer had little discretionary powers and merely implemented the meeting's orders. The normal method was for the town meeting to authorize payment to some willing person who would in turn provide care for the person needing assistance. Recipients of care incurred no debts for the aid extended them and were not required to work in return for their support. If, however, a person needing aid was completely healthy-not a very common condition among recipients-or if he or she were underage, an indenture was sometimes arranged. By and large, those few needing care in the seventeenth century were the elderly and infirm who were cared for out of a sense of community duty, or orphans who were placed in a relative's or neighbor's home. Even in this period when cases were few, and involved people that everyone knew, the meetings exhibited some penuriousness. In 1649 Portsmouth handled its first case of relief and voted that "old John Mott shall be provided for of meat, drink and lodging and washing by George Parker at his home," for which Parker would be paid five shillings per week, "so far as the treasury will go." Warwick's town meeting authorized money to pay for medical care for a disabled resident, but made the payments to the physician conditional upon a successful cure. Providence saved money by ordering the sale of the estate of John Jones to help pay for his "comfortable existence." 3 Despite these examples of towns attempting to hold down welfare costs, no evidence exists to show that a significant number of people were denied relief. The townspeople, assembled together as a community, authorized and administered the care and the poor were kept in reasonable circumstances in the homes of neighbors and friends.

Toward the end of the seventeenth century and in the early eighteenth century, as relief costs increased, the towns began to transfer the decision-making to the town council, a body composed of six men who acted as the town's chief executive officers, and to the overseers of the poor, who were called upon to exercise more judgment in everyday cases. The overseers usually arranged the details of finding someone to care for an indigent person and also agreed upon the financial compensation given for providing the care. The council, however, had to make the final authorization of funds for each relief case, which they usually did on the recommendation of the overseers. The council also decided some difficult cases itself, and in a couple of towns the councilmen were also elected as overseers of the poor and served in dual capacities.

Unfortunately, records of the overseers do not survive; we only know of their actions through the records of the councils. Town council records reveal, however, that the councils, working in conjunction with the overseers, were inclined to tighten up on relief expenses and in some cases took precautions to ward off relief charges before they appeared. Providence's council ordered a man to post bond to guarantee that a bastard child being raised in his home was not "likely to become

chargeable" to the town. At the same meeting it ordered a woman and baby out of town because it appeared they might at some future time require town support. When the Providence council was informed that Thomas Cooper had posted notice of his marriage to a woman outside of town, it ordered that the marriage be prevented because Cooper, "a person infamous [might] depart leaving the said woman . . . as charge to the town." Portsmouth's town council ordered two men to place a man in a home "to diet as cheap as they can": the councilmen maintained this man at a low enough level that it required their special authorization to buy him a shirt. The Portsmouth council also refused to support the children of a couple who claimed they could not "subsist" without aid. The couple were cared for, but the children were bound out as apprentices. A Warwick woman, presumably well-advised of the council's hopes for saving money, volunteered to surrender her estate in her petition to the council for relief. In response to an inquiry by Providence in 1682, the General Assembly passed the first of what would be many laws authorizing the town councils to regulate admission to their towns to head off potential poor relief charges. The councils were allowed to require a bond from any person seeking to move to town or they could reject any prospective inhabitant. If a person refused to post bond or refused to leave the town, the council could apply to a justice of the peace for a warrant and fine the person five pounds or administer a whipping not to exceed twenty stripes. This legislation was repeated and broadened to eliminate loopholes in 1727.4

Despite the severity of a law authorizing the laying on of twenty stripes, and despite the town councils' decided attempts to avoid any extra expenses, relief did not cause great problems for Rhode Island towns until the 1730s. It then became a pressing concern and grew more pressing every decade of the colonial period. The increasing need for poor relief resulted primarily from economic forces operating beyond anyone's direct control. First, Rhode Island, as did all the colonies, experienced a high rate of population growth, and the once favorable ratio of land to man began to decline. The figures for density of population have never been precisely tabulated for Rhode Island's towns, but in Connecticut and New Hampshire population density became critically high in the second quarter of the eighteenth century.5 Rhode Island, a small colony with no frontier for new settlements, had a rapidly growing population that nearly doubled between 1730 and 1748, growing from 17,935 to 34,128. The colony, like its Puritan neighbors, was undoubtedly affected by a shortage of land. Second, Rhode Island's small area and the proximity of nearly every one of its towns to the ocean made it more dependent on seagoing commerce than most other northern colonies.6 The opportunity for a vast amount of ocean trade was a mixed blessing: on the positive side it absorbed much of the excess population and provided a stimulant to the economy; on the negative side it created a sizeable pool of workers who were injured or killed. leaving dependent families, and it subjected many of the workers to the ambiguities of an Atlantic economy that swung erratically between

- Providence Town Council Minutes,
 Jan. 1693; Portsmouth Town Council
 Minutes, Oct. 1710, Nov. 1698, Apr.
 1710; Warwick Town Council Minutes,
 Mar. 1699; R.I.C.R., III, Oct. 1682,
 117-118; Rothman, The Discovery of the Asylum, 317.
- 5. See Bruce C. Daniels, The Connecticut Town: Growth and Development, 1635–1790 [Middletown, Conn., 1979], chap. II; Darrett Rutman, "People in Progress: The New Hampshire Towns of the Eighteenth Century," Journal of Urban History, I [1975], 268–292; Kenneth Lockridge, "Land, Population, and The Evolution of New England Society, 1630–1790," Colonial America: Essays in Politics and Social Development, ed. Stanley Katz [Boston, 1971], 467–491.
- 6. See Evarts Greene and Virginia Harrington, American Population Before the Federal Census of 1790 (Gloucester, Mass., 1966), 62-63, for the data on population. Bruce Bigelow, "The Commerce of Rhode Island With the West Indies Before the American Revolution," (Ph.D. diss., Brown University, 1930), passim.

7. The literature on wealth distribution is vast. See, for example, Bruce C. Daniels, "Long-Range Trends of Wealth Distribution in Eighteenth-Century New England," Explorations in Economic History, XI [1973-1974], 123-135; Alice Hanson Jones, "Wealth Estimates for the New England Colonies About 1770." Journal of Economic History, XXXII [1972], 98-127; James Henretta, "Economic Development and Social Structure in Colonial Boston," William and Mary Quarterly, XXII (1965), 75-105; Allan Kulikoff, "The Progress of Inequality in Revolutionary Boston," ibid., XXVIII [1971], 375-412; Jackson Turner Main, "The Distribution of Property in Colonial Connecticut," The Human Dimension of Nation Making, ed. James Kirby Martin (Madison, Wis., 1976), 54-104; and John Waters, "Patrimony, Succession, and Social Stability: Guilford, Connecticut in the Eighteenth Century," Perspectives in American History, X (1976), 131-160.

8. For a general account see Howard Peckham, *The Colonial Wars*, 1689–1762 [Chicago, 1962].

 See Sydney V. James, Colonial Rhode Island: A History (New York, 1975), 136, 275-280. prosperity and depression. Third, all of the northern colonies experienced changes in the distribution of wealth in the eighteenth century and, although historians' knowledge of these changes is far from perfect, it appears that the upper elements of society were increasing their percentage of society's wealth. A growing inequity in the distribution of wealth characterized New England society, especially in communities with much merchant activity, such as most of Rhode Island's towns. Finally, the colonial wars of the 1740s and 1750s diverted many men into the military and resulted in injuries and much loss of life, leaving many families either temporarily or permanently without ablebodied men to provide for them. These four phenomena coalesced to create grave economic problems for the northern colonies. In Rhode Island these problems contributed to a financial crisis which brought about changes in the administration of welfare.

Although towns scrimped here and there on welfare costs in the early eighteenth century, they were relatively well off financially and actually paid less taxes than they had in the seventeenth century. In the first decade of the eighteenth century, the colony government developed a system of financing its expenses through emitting paper money. It not only secured enough money to end colony taxes on the towns for over four decades, but had enough left over to remit some excess money to the towns. In the words of Rhode Island's most distinguished historian, Sydney V. James, the colony went on a "tax holiday." Towns, relieved of paying colony taxes, only occasionally levied local taxes, and these were invariably small. At the same time that poor relief costs began rising sharply, however, the colony's finances were strained by the exigencies of fighting major wars in the 1740s and 1750s. Moreover, the British Parliament ended the tax holiday by passing legislation which compelled the colony to retire its currency emissions within two years of their issuance.9

The impact of rising local and colony-level costs began to be felt at mid-century. Finances had played a remarkably small role in town government between 1700 and the late 1740s, but thereafter every town began to complain about rising costs. Finances, in fact, became the most discussed matter of local government. Portsmouth, for example, had been so flush in the 1730s that its town meeting voted to give every resident in town twenty shillings out of money it had received from the colony and prefaced the vote by declaring that there was "more money in the town treasury than to defray the town's charges." After experiencing surpluses as high as fifty-one pounds in 1744, Portsmouth's financial situation began to deteriorate. In 1750 the treasurer complained to the town meeting that he "hath not received one penny . . . for the rent of any highway." In the following two decades, Portsmouth was forced to raise taxes to the point where non-payment became a serious problem and the names of delinquents were recorded in the town records. Still, Portsmouth remained solvent and was one of the more fortunate towns. Warwick, which once had surpluses, experienced

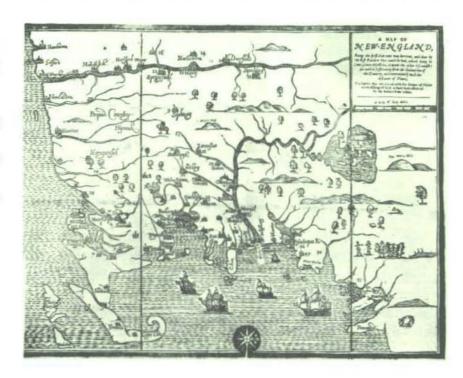
large deficits and made numerous references in the late 1740s and the 1750s to the "town treasury being exhausted." By 1765 the town audit recorded a deficit of £3,434 Old Tenor, a huge sum for a town. East Greenwich's first indication of financial problems occurred in 1748 when the auditors reported to the meeting that "there is no money in the treasury and the town is greatly in debt." There was no doubt in anyone's mind as to the primary reason for the indebtedness. As the town meeting recorded before passing a tax in 1754: "The town treasury of said town is very much exhausted . . . and many persons have considerable demands upon the treasurer for the supporting of the poor of said town." Nor were these cases unusual: in towns as diverse in social structure, population, location, and age, as Cranston, Newport, New Shoreham, Providence, Scituate, South Kingston, Tiverton, and Westerly, similar problems surfaced at this time and finances became the central focus of the town meeting."

Financial problems wrought a change in attitudes towards poor relief which were reflected in the "warning out" system, whereby towns refused to accept responsibility for maintaining certain people and ordered them out of town. Rhode Island law specified that a person's native town assumed responsibility for that person's welfare unless he or she gained a "legal settlement" elsewhere. A legal settlement was defined as being admitted in full faith to a town and could only be granted by the town council. Most town councils were loath to grant that status if there were any chance that a person might ever become "chargeable" to the town. A newcomer was usually asked, as the Warwick town council phrased it to a recent arrival, "by what means he doth dwell in our town?" An unsatisfactory answer was grounds for immediate expulsion or for being told that one could only stay in town without the status of legal inhabitant. The Rhode Island General Assembly strengthened the hand of the town councils with a 1748 law that reaffirmed the principle that all people must be admitted to a legal settlement. More important, it provided a mechanism for the town councils to implement the principle. Because (as the preamble to the law stated) of "great controversies between towns in the removal of their poor," persons coming to a town and desiring to settle there had to give, within a month of their arrival, written notice to the town council of the place of their birth, their last legal residence, and the number of persons in their family.11 This would prevent anyone from entering a town unnoticed and later making claims upon the town for support.

In the towns where warning-out writs can be quantified, the number increased substantially in the middle of the eighteenth century. Portsmouth averaged between one and two warning-out writs per year between 1700 and 1727, but after issuing nine of them in 1728 the town averaged more than six warning-out writs in the eighteenth century until it reached a peak in 1774, when it issued them to nineteen families and sixteen single persons. Of course, since the population of the towns was also increasing, the ratio of writs to population may not

10. Portsmouth Town Meeting Minutes, June 1731, Aug. 1744, Aug. 1750, and 1760s, passim; Warwick Town Meeting Minutes, Jan. 1765; East Greenwich Town Meeting Minutes, Aug. 1748, May 1754; Cranston Town Meeting Minutes, June 1756; Newport Town Meeting Minutes, Jan. 1763; New Shoreham Town Meeting Minutes, Mar. 1753; Providence Town Meeting Minutes, Aug. 1758; Scituate Town Meeting Minutes, May 1765; South Kingston Town Meeting Minutes, Mar. 1753; Tiverton Town Meeting Minutes, Oct. 1757; Westerly Town Meeting Minutes, Apr. 1752. These examples could easily be expanded.

11. Warwick Town Council Minutes, Feb. 1744; Digest of 1744 (Newport, 1744), June 1748, 48-51. A seventeenth-century map showing settlements in southern New England. Persons who could not prove their "legal settlement" in a town were forced, by means of the "warning out" process, to become footloose wanderers moving from one town to the next. Courtesy of the John Carter Brown Library.



12. Portsmouth Town Council Minutes, passim; Providence Town Council Minutes, 1774, Jan. 1758. The Providence act symbolized the erosion of personal involvement in the warning out process.

have increased, but the absolute numbers being issued caused administrative difficulties and took much time. In an effort to overcome these difficulties, Providence in 1758 printed blank warrants that the clerk of the town council could sign in advance and authorized the town sergeant to "insert the names of any transient persons he may hear of." 12

Towns lacked compassion by refusing to accept any responsibility for persons to whom they were not legally obligated. In spite of the obvious hardships involved, Providence ordered a man "who is noncompos mentis" to return to Salisbury, Pennsylvania. Pregnant women were frequently ordered to leave if it appeared they would become chargeable after the birth of their children. Most people had to travel to nearby places in Rhode Island or Massachusetts, but distance was no barrier and an occasional traveler was sent back to the southern colonies or the West Indies. If departure would clearly hazard a person's life, the council would delay it, but no longer than necessary. A man in Warwick, "in a very poor condition with a sore arm and also attended with a fever," had his removal to Maryland reluctantly postponed by the council but only "until his arm be cured." One month later the expulsion writ was issued. Colony law required anyone entertaining a stranger to report to the town council or be liable for a fine of five pounds Current Money. Even if a local resident was voluntarily supporting a visitor in great distress from another town, the council might act to head off charges. South Kingston required one of its respected citizens to post bond for a woman with a "bastard child . . . and lying in sickness" to guarantee she would be cared for. Otherwise she would be warned out. Mere longevity in town did not supercede the legal requirement of obtaining a settlement. One woman lived in Providence from the age of ten to nineteen with her father who worked for a Providence freeholder. But because her father had never obtained a legal settlement in Providence, she was sent back to Newport, her place of birth, when she became pregnant out of wedlock, even though she had not been there for over nine years. Similarly, another woman, "with child and likely to become chargeable to this town if not timely removed," was sent from Providence to Newport although she had not lived in Newport for fourteen years. Most people did have a home town which was required to support them, but some transients never succeeded in persuading a town to accept responsibility for them, and became footloose wanderers—the "strolling poor." 13

In many such cases the town to which a person was dispatched was reluctant to accept him. Towns frequently bickered over questions of responsibility for individuals. Portsmouth and Newport, the two towns on Aquidneck Island, experienced endemic strife over who was responsible for whom and appointed a joint committee about once every three years to recommend settlements. In one case that could not be settled by committee, the two towns asked a third town to be a referee and to decide who should support the two families in question. Providence sent a pregnant woman back to Attleborough, Massachusetts, which refused to accept her and returned her to Providence, which, conceiving that this was "directly contrary to law," refused to accept her back. In another dispute over a pregnant woman, when neither Providence nor Rehoboth, Massachusetts, would assume responsibility for her, Rehoboth suggested third-party arbitration. Providence refused and referred the matter to the courts, which was the formal legal recourse if towns could not agree. Arbitration was employed only occasionally because finings did not have the force of law and could be ignored. Another woman, whose case was disputed by Providence and Rehoboth, told a sad tale of being moved by towns five times in the preceding ten years. Neither town was moved to compassion by her story. Towns could go to great lengths to avoid accepting a person on the relief rolls: the town council of Portsmouth asked the town meeting for guidance when North Kingston refused to accept a man who had been warned out, and the town meeting appointed a committee to collect evidence to prove in court the justice of its case.14

Although defiance of warning-out orders was not uncommon, the town councils meant the writs to be enforced and did not take defiance lightly. If a person was warned out and returned without the council's permission, the council could not directly punish the person but could apply to the court for a judgment (which was usually issued) to whip or fine him. Nor was the whipping symbolic; usually it was "ten stripes upon the naked back," but a woman returning to Portsmouth was

13. Providence Town Council Minutes, Sept. 1770; Warwick Town Council Minutes, 1755, April 1755; South Kingston Town Council Minutes, Dec. 1752; R.I.C.R., III, May 1702, 452; Providence Town Council Minutes, Mar. 1777, Jan. 1759. See also Douglas Jones, "The Strolling Poor: Transiency in Eighteenth-Century Massachusetts, Journal of Social History, VIII (1975), 28–54.

14. Portsmouth Town Council Minutes, Jan. 1728, Feb. 1728; Providence Town Council Minutes, June 1723, Apr. 1778, July 1758; Portsmouth Town Council

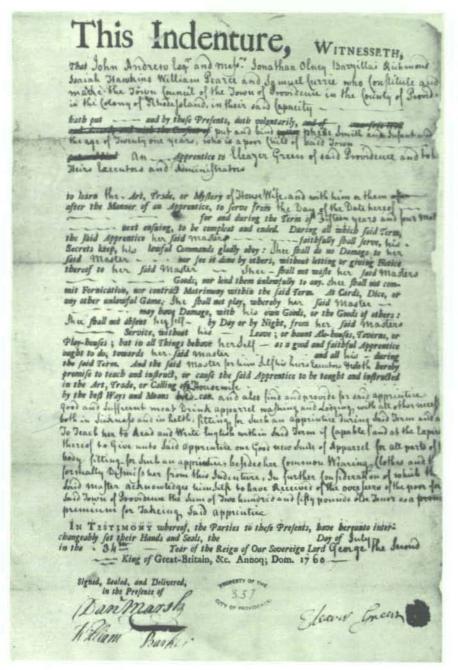
Minutes, Aug. 1773.

15. Portsmouth Town Council Minutes, Oct. 1741; Providence Town Council Minutes, Nov. 1773.

16. R.I.C.R., V, Feb. 1742, 40, Nov. 1742, 57; Digest of 1767 (Newport, 1767), 197; Warwick Town Council Minutes, Aug. 1757, Dec. 1757, Mar. 1764, Aug. 1782; Providence Town Council Minutes, May 1740, Sept. 1742; South Kingston Town Council Minutes, Jan. 1742; Providence Town Council Minutes, June 1758; Warwick Town Council Minutes, June 1756; Portsmouth Town Council Minutes, Mar. 1763, May 1788; South Kingston Town Council Minutes, July 1739.

whipped fifteen stripes and two women in Providence were whipped fifteen and twenty stripes respectively. In these two Providence cases the whippings were to be repeated each time the women returned.¹⁵

Warning out was the most prevalent means, but not the only one, employed by town councils to avoid charges. The "binding out" of poor children as apprentices was widely practiced and colony legislation in 1742 strengthened the town councils' powers to do so. Ten months later, the assembly extended these powers to include the binding out of persons "non compos mentis" as workmen. In 1753 it further extended this to "idle or indigent persons or disorderly persons" and included allowing the person bound out to be sent to sea. Town councils did not hesitate to implement this legislation. Warwick, for example, bound out children as young as seven or eight to serve as servants or apprentices until they were twenty-one. One bastard named Freelove Sweet (probably with no irony intended) was bound out at the age of four to serve until she attained the age of eighteen. Providence directed its council to bind out dependent children "with all convenient speed." Much evidence suggests that towns also saved money by giving differential care to indigent persons of differing social status. Providence, for one example, contracted for the "drink, washing, lodging, and attendance as may be necessary for a Negro man," and in another example South Kingston voted funds necessary to support a woman of "quality." The degree of difference can never be known with certitude but seems to have been substantial; the Providence town council voted fourteen shillings per week for the care of a white man and at the same meeting authorized eight shillings per week for a black. Towns also forced financially able residents to support their relatives instead of keeping them at the taxpayers' expense. When one man, "being old, impotent and . . . chargeable to this town," was not maintained by his children, the Providence town council applied for a writ from the court "to oblige his relations to support him." If supporting one's relatives worked an unacceptable hardship on a person, however, the council would be lenient. When an old farmer complained to the Warwick town council that he could not afford to completely support his two sisters who "were very often non compos mentis, at which times they were very troublesome," the council voted to give "from time to time . . . such relief out of ye town treasury." The Portsmouth town council, in two instances, did not force widows to support completely their aged relatives and dispersed funds to assist them. A final method of preventing what the towns regarded as unnecessary expenses was to proscribe certain people from being served at taverns, hoping to avoid the possibility of a future relief bill. In a typical town council proscription order, South Kingston forbid local taverns from serving a woman, "who is very excessive and extravagent in drinking . . . and spends what she labors for at the tavern . . . which reduces her to so low a degree that she is likely to become chargeable to this town." The phrase widely used to indicate this restriction was that a person was "posted."16



The "binding out" of poor children as apprentices was widely practiced in eighteenth-century Rhode Island. This indenture, issued by the Providence town council in 1760, bound Phebe Smith and her infant ("a poor child") to the service of Eleazer Green for a term of fifteen years and four months. Courtesy of the Rhode Island Historical Society Library (RHi x3 4098).

Despite all the best efforts of the town councils to avoid or minimize poor relief responsibilities, costs still rose and caused severe financial problems. In response to the seemingly unalterable fact that some poor people had to be fed, lodged, and clothed, many towns employed a workhouse system, widely used in England, but which did not appear in Rhode Island until the 1720s. As might be expected, Newport, by far the largest town in the colony, and the one with the most pressing relief problems, built the first workhouse. It was ordered to be constructed in 1723 and was apparently finished shortly thereafter. No others were built until Providence, the second largest town, did so

17. Newport Town Council Minutes, Newport Historical Society, July 1723; Providence Town Meeting Minutes, Jan. 1738, June 1750, Apr. 1754; Warwick Town Meeting Minutes, June 1760, June 1762, Jan. 1763; East Greenwich Town Meeting Minutes, Apr. 1761; Portsmouth Town Meeting Minutes, Apr. 1763; Tiverton Town Meeting Minutes, Dec. 1754.

18. Providence Town Meeting Minutes, June 1755; Warwick Town Meeting Minutes, Aug. 1763; Providence Town Council Minutes, Dec. 1768; Warwick Town Council Minutes, Sept. 1777. sometime in the early 1750s, when its financial problems had become clearly manifest. Small towns sometimes grouped together to construct a workhouse. Warwick built one in 1763 with the aid of a lottery authorized by the colony and with support from several other towns who would have recourse to it. In the same year, Portsmouth and Middletown began negotiations on a jointly administered workhouse. Even a town as small as Tiverton, after earlier defeating a proposal to build a workhouse, authorized the construction of one.¹⁷

The theory behind the workhouse movement was twofold: first, costs would be reduced by grouping the indigent together in a commune closely supervised by appointment or elected officials; second, as the name of the institution suggests, people there would be compelled to work and produce something of value to be sold, and the town would recapture some of its expended monies. Towns may have initially regarded the workhouse as a panacea for their problems. Providence ordered "every person maintained by the town" to be put into one. Warwick authorized its town council "to put any person in the house as a tenant as they shall time to time see fit for the interests of the town." Everyone knew, of course, that a workhouse could never be entirely self-supporting and that some tax money was still needed to maintain a minimum standard of survival for the poor. Money was given to the overseers of the workhouse on a sliding scale, whereby residents received support according to their needs. It is difficult to say precisely what kind of food, shelter, clothes, and so forth, the poor received, but it is clear that the standard was near an absolute minimum. The workhouse keeper of Warwick was given an average of three shillings per week per person by a town council that authorized an equal three shilling payment to each town councilman for his dinner on the night of council meetings. The council could save money on some people such as a "suckling child" who needed only six pence a week.18

Other fragments of surviving evidence indicate that the workhouses did not solve the financial crisis to everyone's satisfaction and that life in a workhouse was far from a happy experience. Newport, with the most experience in running a workhouse, appointed a committee in 1760 to examine how it was functioning and the "reasons for such an expense arising to the town, and to consider some proper method to endeavor to lessen said charges." The committee recommended, among other things, that the workhouse "be immediately cleared" of anyone who could probably make his own living and that all residents in the workhouse should be "kept to such work or labor" that more profit could be made. In other words, the workhouse-keeper was advised to either throw people out or work them harder. The regulations for the workhouse already gave the keeper nearly complete control over the lives of the residents and authorized him to administer fairly severe punishment such as being "confined in ye manner as ye master shall think fit." Adding to the indignity of being in the workhouse, the Newport town meeting required all residents "maintained by the town

or receive of the town's charity" to wear distinguishing badges on their clothes. During the Revolutionary period, when Warwick was feeling an acute financial pinch, a special town meeting held to deal with relief voted that "whereas it is bad policy and injurious to any community for persons . . . to be supported in idleness . . . all persons whatsoever . . . in the workhouse shall be kept at constant labor [italics added]." Warwick ordered a troublesome resident to be kept confined in iron chains. Providence invited the heavy-handed use of arbitrary power when it paid its workhouse-keeper by authorizing him to make "some profit from the labor of the poor." As far as can be determined, and the evidence is indeed lacking for a positive statement, most people put in the workhouse were not given specific terms but were kept there until they became self-sufficient or totally incapable of any work, or until they died.¹⁹

Notwithstanding all of these attempts to hold down costs by cutting off aid to many and by putting the bulk of the poor in workhouses, the taxpayers of each town still remained unhappy and frequently denied the towns the money they needed to pay their bills. Every town whose records have been examined voted down proposed taxes at least once, and most voted down proposed taxes several times. Non-payment of taxes became a chronic problem. Most non-payment was a thinly disguised attempt by the towns to avoid paying what they thought were unfairly apportioned colony taxes, although some non-payment was outright defiance of the town government. The towns, of course, proceeded legally against people who did not pay local taxes and usually were ultimately successful. But the process was costly, fractious, and time-consuming, and a significant minority of marginal residents evaded taxes by moving before the legal proceedings were completed. In attempts by towns to lessen colony taxes, the apportionment of them became a matter of partisan activity between factions vying for control of the colony government. Both the Ward and the Hopkins factions, when in power, rewarded and punished towns that supported or opposed them by changing the method of apportionment to favor some towns over others. As a last resort to procure funds, many of the towns attempted to borrow money or "hire" it, as they said, to pay their debts. Sometimes this was temporarily successful; more often no new creditors could be found.20

At times the towns' financial problems took on the air of tragicomedies as local officials walked a thin line between the demands of their constituents and their creditors. The two officers who bore the greatest responsibility for financial matters, the treasurer and tax collector, frequently found themselves the subjects of suits; occasionally one of them sued the other, both sometimes lost much personal wealth in the performance of their duties, and a few of each were jailed. Both officers received fees for their jobs which were usually calculated as a percentage of the money they dispensed or collected, and both were personally liable for public debts—the treasurer for bills the town 19. Newport Town Meeting Minutes, Newport Historical Society, Apr. 1760, Jan. 1746, Oct. 1750; Warwick Town Council Minutes, Mar. 1782; Providence Town Council Minutes, Apr. 1776.

20. Bristol Town Meeting Minutes,
May 1757; Cranston Town Meeting Minutes, June 1756, June 1761, Feb. 1762;
East Greenwich Town Meeting Minutes,
Mar. 1779; Newport Town Meeting Minutes,
Aug. 1769; South Kingston Town
Meeting Minutes, June 1765, Aug. 1771;
Westerly Town Meeting Minutes, Apr.
1752. See James, Colonial Rhode Island,
306–307, for a discussion of colony taxes
on towns and partisan politics.

21. Westerly Town Meeting Minutes, Dec. 1765, Oct. 1769, Feb. 1771, Apr. 1771, June 1771; Newport Town Meeting Minutes, May 1770, Oct. 1773, Jan. 1774; Oct. 1774, Feb. 1775, Sept. 1775; South Kingston Town Meeting Minutes, Jan. 1782, Feb. 1782, Oct. 1782, Mar. 1783, June 1783, June 1784, June 1785, Sept.

22. The record of Scituate's expenses is found on the pages numbered 4, 5, 6, and 7 in Vol. V of the Town Council Records. could not pay, and the tax collector for taxes he could not collect. Both positions involved much work, power, and risk, and both had the potential for profit or ruin. In Westerly, the town treasurer had his property seized and advertised for sale at public auction. Although the town meeting finally authorized a tax to pay the debts and sale of the treasurer's lands, it doubted if it could be "collected timely" enough to do him any good. Four years later, a Westerly treasurer, sued for money by creditors, in turn sued the tax collector. The tax collector filed a countersuit against the treasurer, claiming that he had not been paid his fees for the taxes he had collected. The suit was filed from jail where the tax collector had been placed because he owed the town money for taxes he was obligated to collect. In Newport a treasurer promised a town meeting to "do his utmost" to "hire" money sufficient to pay the town bills. Undoubtedly he was earnest in that pledge because, when his utmost proved unsuccessful, he was placed in the county jail. The town graciously voted to support him in jail in a "handsome and generous" manner. Gratified by their support, the treasurer (who was eventually released) continued to serve in office and found himself back in jail four years later. His fellow officer, the tax collector, had similar problems: the town voted not to give him his commission because he did not collect all of the tax money, even though the terms of his service had specified that he was not responsible for delinquent taxes. The tax collector then refused to collect any more taxes and found himself briefly in jail. When he was released, he was relieved of his office. Unsurprisingly, there was "no person appearing who was willing to collect rates" to replace him. George Babcock, the treasurer of South Kingston, probably held the record for the number of times committed to jail. He was jailed three times, with one term that was to last at least six months. A little sobered by his first short term in jail, Babcock had specified upon re-election that if "he be obliged to go to jail," the town had to pay his board. When Babcock finally had enough and refused to serve any longer as treasurer, his successor was instructed by the town meeting to apply the "first money he shall receive of this town"... for the payment of the town debt for which George Babcock the late treasurer stands committed to jail."21

It is difficult to obtain hard data on town finances and relief costs, but a rare record of expenses for the three years, 1763, 1764, and 1765, survives for one town, Scituate, and shows the relative weighting of town expenditures. Poor relief and its attendant costs comprised 55 percent of expenditures, payments to the tax collectors for collecting both colony and town tax comprised 30 percent, and all other expenses totalled only 15 percent. Thus, relief and tax collection absorbed 85 percent of the town's local revenue, an amount that by almost any standard would be regarded as extraordinary.²²

In the final analysis, one would have to conclude that Rhode Island towns were not very successful in solving either of their two major problems, welfare or finance. Under the pressures of mounting demand and rebellious taxpayers, Rhode Island towns diminished the compas-

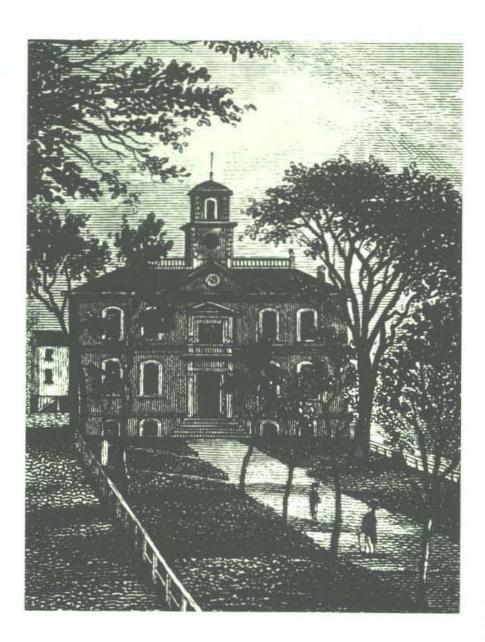
23. Jones, "The Strolling Poor," 28-54.

sion showed to unfortunates and moved the administration of poor relief away from a system based on neighborly care and concern toward a system based on asylums to isolate the poor and reduce the costs of caring for them. Despite this, the economic problems of the mideighteenth century and three successive wars created enough need for relief that the towns faced continuing financial crises. Their response to these crises was extremely haphazard, with greatly fluctuating tax rates, frequent insolvency, chronic tax delinquency, a high level of contention, and a total inability to bring order and stability to the towns' finances. The problems did not lay with town leaders such as the councilmen, overseers of the poor, treasurers, and tax collectors; they all did their best to act responsibly and in accordance with the wishes of the townspeople. It lay instead with the residents of towns who dominated town meetings and passed votes that hamstrung town officers. And it also lay with these same residents who defied tax collectors.

It might appear easy to indict colonial Rhode Island as a heartless and selfish society for not caring enough to pay for the maintenance of its poor. But this indictment would probably be grossly unfair to Rhode Islanders. The early modern world was based on a much harsher view of the realities of life than in twentieth-century America. For example, Rhode Island's criminal code, which would seem near barbaric to our present sensibilities, was no more severe (and probably less so) than the criminal codes of Puritan Connecticut and Massachusetts. We do not fully know how Rhode Island's welfare system compared to the rest of New England, but trends identified in Massachusetts of attempts to deal with the increasing problem of transiency seem to parallel changes that occurred in Rhode Island.23 And, after all, if welfare was a subject of great debate in Rhode Island, it does show that society accepted some responsibility for the care of its poor; probably no one died directly from lack of food or protection from the elements. One could undoubtedly find examples in America today of much callous thought about the plight of the poor, even in the midst of our welfare society.

The haphazard nature of local finance must also be placed in its social context. Rhode Island, more than any other colony, and in marked contrast to the rest of New England, was nurtured on a tradition of individualism. This could easily be translated into an unwillingness to pay taxes. While we may praise it for the political and social independence it gave Rhode Islanders, we must be willing to recognize other aspects that may be regarded as less desirable today. People carving out their own way in an acquisitive world did not want to sacrifice financially for the good of others. In this sense, as in the change in the system of poor relief, the Rhode Island towns' behavior foreshadowed the nineteenth century. The nineteenth century was a world of competitive individuals striving for self-assertion, who wanted to keep the money they made; individuals who could not compete either perished or were isolated in institutions. Eighteenth-century Rhode Island towns, in dealing with their two major problems, welfare and finance. moved very close to that world.

Figure 1. Old State House, Benefit Street, Providence, from a State Bank note. Courtesy of the Rhode Island Historical Society.



Made to Order: Familiar Scenes on Rhode Island Bank Notes

by Ann LeVeque*

An unusual source of images of Rhode Island in the early nineteenth century was brought to our attention recently when the Society's curatorial department decided to prepare an exhibition of Rhode Island currency in the Society's collection. I say "unusual" with apologies to collectors of currency, especially to those members of the Rhode Island Chapter of the New England Currency Club who were so helpful to us in lending items for the exhibit, for these enthusiasts have long known about the beautiful and accurate representations of Rhode Island scenes which appear in vignettes on the now obsolete bank notes. These tiny engravings, averaging an inch or two in width, are executed with such skill and detail that they offer valuable evidence of how things looked in Rhode Island during the first half of the nineteenth century.

Not many of us realize that in the early days of banking in this country, individual banks-not the federal government-printed the currency that was used as legal tender. Each bank designed its own money and arranged for the printings of its individualized notes. Banking started in America at the end of the eighteenth century when American banks pioneered the use of paper money (European banks and governments were hesitant to introduce paper currency). In Rhode Island, the first bank was founded in Providence in 1791 by John Brown, Jabez Bowen, and others who knew that an availability of cash would stimulate trade and business. One of the first bills issued by this bank, and hand-signed by John Brown, was printed by William Hamlin of Providence, a metalsmith and printer, whose small wooden press is owned by the Society. The bill is crudely printed, and the thin but amazingly strong paper is imprinted with a minimum of information consisting of bank name, place, and denomination. The date and serial number were added by hand. As with almost all state bank notes, it is printed only on one side

Banks proliferated throughout the state, not only in the larger towns such as Providence, but also in rural areas such as Westerly, where the Washington Bank was founded in 1800. After a bank had been chartered by the state, one of the first acts of its board of directors was to have the bank's money printed. Early records of the Washington Bank tell how a representative was sent in haste to Philadelphia to select and purchase paper for the currency; another messenger was sent to deal with Amos Doolittle, a Connecticut engraver and printer, who agreed

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1. The exhibition, "Good As Gold: Rhode Island Bank Notes, 1790-1865," opened in May 1981 at the Museum of Rhode Island History at Aldrich House.



Figure 2. Old State House, Providence, 1921. Photograph by John R. Hess. Courtesy of Rhode Island Historical Society Library (RHi x3 4096).

2. Another engraving of the same view of the Old State House is found on the border of an 1851 map of Providence, published by Henry F. Walling. The engraver of the Walling version is not known. A close examination of the engraving reveals that the proportions of the building are incorrect. The Walling version appears to have been copied from the bank note, or perhaps both engravings derive from a third source. to engrave the copper plates that were used to print the bank's new currency. Doolittle's first bills are crude and simple like Hamlin's. As paper money became more popular, circumstances demanded a more sophisticated product. The business of engraving bank notes eventually fell to large companies that specialized in making currency.

Improved printing techniques were necessary to combat the widespread appearance of counterfeit notes. According to one estimate, approximately forty percent of all notes in circulation during the midnineteenth century were counterfeit. With over one hundred banks in
Rhode Island producing different bank notes, it was easy for a counterfeiter to fool an unwary merchant. A counterfeiter, in fact, could invent
a note for an entirely imaginary bank. There were so many kinds of
notes in circulation that no one could really know or remember them
all. Another ploy used by counterfeiters was to collect notes from a defunct bank, scrape off the bank name, and carefully write in the name
of a bank with a good reputation. Denominations from worthless notes
could be cut out and pasted on a good note, thereby raising the value
substantially. Given the odds for successful counterfeiting of notes,
banks began to develop ways of producing counterfeit-proof bills.

The engraver's best defense against counterfeiting was complexity of design and delicacy of the engraved line. Bills became more elaborate, with lacy background designs and elegant calligraphy. So carefully engraved is the depiction of the Old State House (fig. 1), for example, that even the time of day (2:35 P.M.) can be read on the clock in the pediment when the tiny, thumbnail-size picture is enlarged. Of course, the more complex the engraving, the more difficult it was to imitate or alter.

This rendering of the Old State House at 150 Benefit Street in Providence is found on a bill issued by the State Bank of Providence, which was incorporated in 1850. The bill was engraved and printed for the bank by Toppan, Carpenter, Cassilear and Company of New York and Philadelphia. This small image of the State House is valuable because it shows the building before its character was changed through renovation.² The building, completed in 1762, was enlarged and altered by Thomas A. Tefft in 1850–1851 (fig. 2), when the State Bank of Providence was opening its doors for business. The State Bank engraving reveals that the handsome Georgian structure was greatly changed by the Tefft alteration: an entrance tower, a long flight of stairs, and Romanesque columns flanking the front entrance were added during the renovation.

Discovering a unique view of an otherwise unrecorded scene can prove valuable to local historians, as the case of the Old State House engraving demonstrates. And a vignette can also enhance our historical understanding of a well-known site by offering a look at details that otherwise might be lost to anyone trying to reconstruct the past from traditional documentary sources. An engraving of the Union Bank building in Providence may have appeared on a bill of the Trader's Bank, and, taking a close look, one can see the bank's sign (fig. 3). No

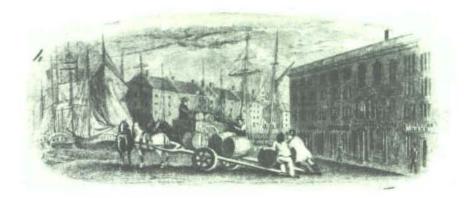


Figure 3. Union Bank Building, Providence. This engraving is believed to be from a Trader's Bank note. Courtesy of Rhode Island Historical Society Library (RHi x3 4047).

complete bill of the Trader's Bank, incorporated in 1836, has been found with this vignette on it, but a scrapbook in the Society's collection contains this view of the Union Bank, which is printed on currency paper. Perhaps this engraving was cut out from a bill no longer extant, or perhaps it was a printer's sample vignette that was never selected for production. In any event, the engraving was placed in the scrapbook with the notation that it came from a Trader's Bank note. The scene it depicts reveals bustling wharf-side commerce. The Union Bank building was erected in 1813 on the corner of Westminister and Dyer Streets. In those days, one could look across Westminster and see the water of the cove between the buildings. Bordered on two sides by water, the Union Bank building took a beating during the "Great Gale" in September 1815, when the storm caused water to rise to the second story.³

From the artist's perspective on Westminster Street, one looks toward the Providence River and sees in the distance the steeple of the Congregational Church (now the First Unitarian Church) built in 1815 on Benefit Street. Behind the spreading sails of the ship to the left, one would have seen the Market House. As a symbol of commercial activity, the vignette was a good choice for the bankers who wished to promote their services to local businessmen. And, indeed, the Union Bank Building housed at one time at least four banks; Akerman's Book Bindery; Wm. Whipple Brown Grain, Hay and Flour; a tailor; a barber; Wheeler's Exchange; Albany, New York and Boston Line Packets; and a package express! This turn-of-the-century postcard view shows the Union Bank Building from a different perspective, looking west from Market Square (fig. 4).

Another vignette which gives an enticing view of life in early Rhode Island comes from a bill issued by the Bank of North America, which was incorporated in 1823 (fig. 5). This view had not been recognized as a local scene until recently, when it was compared with a painting in the Society's collection that depicts practically the same view from a slightly different angle.

The large building with columns in the center background is Tockwotton Hall, converted into a hotel when the railroad was built. Tockwotton Hall was built around 1810 by James B. Mason, John Brown's 3. As if the storm were not bad enough, the Union Bank Building suffered even worse molestations in later years. In 1854, part of the eastern end of the building was removed when Dyer Street was widened. The western end was later removed completely to make room for the brownstone building now standing at 20 Westminster Street. Finally, the remainder of the building was leveled.



Figure 4. Union Bank Building (left) from a turn-of-the-century postcard. Courtesy of Rhode Island Historical Society.



Figure 5. India Point, Providence, from a Bank of North America note. Courtesy of Rhode Island Historical Society.

- The depot was destroyed in the 1938 hurricane.
- The Mount Hope Bank was chartered in 1818.

son-in-law. The Doric portico ran around three sides of the imposing building, which later became a reform school and was finally destroyed in the 1880s. The building with the portico in the foreground is the railroad depot at India Point, terminus of the Boston and Providence railroad. The Providence Railroad and Transportation Company built the covered bridge over the Seekonk River and constructed the terminal, which was located at the foot of Ives Street. A very early train is shown in the engraving, probably dating from the 1830s or 1840s. Steamships and rowboats full of passengers can be seen navigating the river, a reminder of how the local waterways served as a common daily means of transportation for people as well as goods.

These vignettes are, in fact, genre scenes portraying everyday life that allow us to see buildings in their historical setting. A particularly good example is an engraving of the Union Railroad Station found on a Westminster Bank bill (fig. 6). The station, built in 1848 by the Providence and Worcester Railroad, was designed in the Romanesque style by Thomas A. Tefft. The building, which was destroyed by fire in 1898, is familiar to local historians; a number of drawings and photographs of the building survive. But this unusual engraving, which offers an overview of the station and its surroundings, places the structure in its landscape setting on the edge of the cove basin. The small triangular park and the tree-ringed cove provide a pleasant setting for strollers and sight-seers in horse-drawn carriages. Small wonder that the station was the pride of Providence, a fitting symbol of progress and prosperity for the Westminster Bank to use on its currency.

Other local symbols of progress were also rendered on bank notes. Among the most popular were mills and mill villages. That the Arkwright mill in Coventry should appear on a Mount Hope Bank bill of Bristol (fig. 7) is not surprising: James D'Wolf, the bank's president, was also one of the mill's owners. The first Arkwright mill was built in 1810 near the site of a saw and grist mill originally established in 1800. The Arkwright mill burned down in 1814, four years before the bank was chartered, but another mill was built across the river in 1823. Ex-



Figure 6. Tefft railroad station (Union Station), Providence, from a Westminster Bank note. Courtesy of Rhode Island Historical Society.

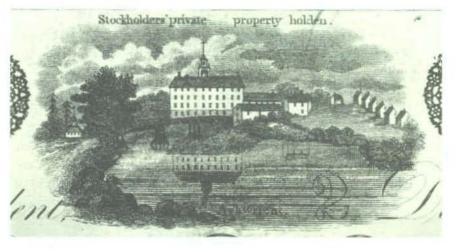


Figure 7. Arkwright Mill, Coventry, from a Mount Hope Bank note. Courtesy of Rhode Island Historical Society.

actly which mill is depicted on the bank note is not known, though a list of Rhode Island mills, compiled in 1811, describes the early mill as being four stories high. The dormer windows also suggest an early date, and the mill shown on the bank note may be the one built in 1810. The row of houses for workers seen on the right of the engraving is typical of Rhode Island mill villages. The generalized rendering, lacking in detail, is typical of early bills, and were it not for the identifying title one would be hard pressed to identify this as an actual scene.

This is not the case, however, with the mill shown on a bill issued by the Woonsocket Falls Bank (fig. 8). The clear detail, the idiosyncracies of the bridge, and the engraver's attention to detail all lead one to believe that this is a true depiction, which indeed it is. This view of Woonsocket shows the Globe (South Main Street) Bridge in the foreground and the Woonsocket Falls on the left. The granite building beyond the bridge was built in 1846 by George Ballou, one of the three presidents of the Woonsocket Falls Bank. Part of the scene, though much simplified, appears on the city seal of Woonsocket. Mr. M. Crowley and R. Bacon of Woonsocket have pointed out that the bridge, with its divider to protect pedestrians, was the site of the first electrically powered trolley car to operate in New England (1887). A photograph of the first trolley car on the Globe Bridge (fig. 9) helps us to understand the historical continuity of the site.

Some of the bank-note engravings are so detailed and so accurate that buildings and landmarks can be readily identified. Thomas Leary,



Figure 8. Globe Bridge, Woonsocket, from a Woonsocket Falls Bank note. Courtesy of Rhode Island Historical Society.



Figure 9. A trolley on the Globe Bridge, 1887. Courtesy of Rhode Island Historical Society Library (RHi x32 467).

Figure 10. Mills along the Blackstone River, Pawtucket, from a Slater Bank note.



curator of the Slater Mill Historic Site, was able to identify the buildings included in an engraving of Pawtucket Falls that appears on a Slater Bank note (fig. 10). By consulting local histories, maps, city directories, and other sources, Leary found that this historical scene was an accurate representation of the complex of mills located in the vicinity of Slater Mill during the mid-nineteenth century. In the center of this engraving, beyond the bridge, is the Slater Mill itself, with its cupola (ca. 1835) and weather vane clearly visible. To the left of Slater Mill, also beyond the bridge, is the building once occupied by the Pawtucket Nail Manufacturing Company, organized in 1819; next to the nail company is the former bleach house of David Wilkinson. The Slater Bank, incorporated in 1855, had offices in the flat-roofed building with the two chimneys, called the Almy Block. The bridge is a wooden structure built in 1843 and replaced by the present double-arched stone bridge in 1858. The first building next to the bridge on the right was popularly known as the "Yellow Mill," the earliest sections of which were built by the Pawtucket Cotton and Oil Manufacturing Company in 1805. In 1813, the company also built the stone building next to it (also on the right), where it continued to spin cotton after abandoning the linseed oil business. After 1844, the Pawtucket Manufacturing Company built the "New Mill," the large seven-storied structures on the other side of the river, to the left of the bridge. The small building on stilts above the rocks to the left must have been built after the flood of 1807, which washed out similar small buildings along the river's edge. This small structure was first used as a grist mill by Moses Jenks.

With careful research and detective work, the local historian obviously can learn much from bank-note vignettes. But one cannot accept these scenes at face value. Not all banks took the time or trouble to commission artists and engravers to depict local scenes. Many banks instead relied upon already engraved "stock" scenes, a large number of which were available for banks to use on their notes. A few major companies engraved currency for banks throughout the country and provided an assortment of patriotic portraits, farm scenes, industrial and



Figure 11. Canal scene from a Blackstone Canal Bank note. Courtesy of Rhode Island Historical Society Library (RHi x3 4084).

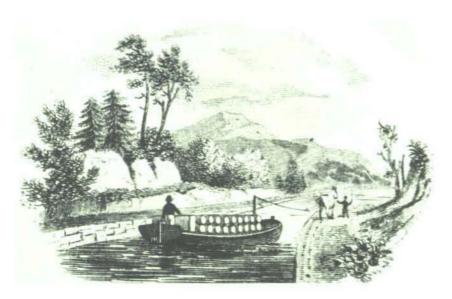


Figure 12. Canal scene from vignette specimen sheet.
Courtesy of Rhode Island
Historical Society Library (RHi x3 4095).

transportation scenes, and any number of Greek gods and goddesses. Transportation, another symbol of American progress, was a popular subject for currency engravings; vignettes of steamships and sailing ships could be easily sold to banks up and down the coast or to banks located in towns along major rivers. Similarly, canals were often depicted on bank bills during the heyday of canal construction in the East. The Blackstone Canal Bank was established in 1831 to handle the financial arrangements for the construction of the Blackstone Canal. The canal scene, replete with barge, shown on the bills issued by this bank is often mistaken for an actual depiction of the Blackstone Canal (fig. 11), but the sketchy mountains in the background suggest that this is probably a stock engraving. Another canal scene from a sample sheet produced by Charles Toppan and Company (fig. 12) is so similar to the

Figure 13. Pawtuxet Falls from a Phenix Village Bank note. Courtesy of Rhode Island Historical Society.



Figure 14. Harris Mills, Phenix, from a Phenix Village Bank note. Courtesy Rhode Island Historical Society.



one depicted on the Blackstone Canal Bank note that one suspects a common source for the two engravings.

Two of the most beautiful vignettes (fig. 13 and fig. 14) appear on notes of the Phenix Village Bank, incorporated in 1856. The great detail and clarity of the artist's style convinces us at once that the vignettes are real scenes, unlike the canal vignettes. Ruth Cardin, who has for many years been studying the history of Phenix, where she lives, has supplied these identifications. Phenix is located on the Pawtuxet River very close to Harris, and it is the Harris Mill complex one sees in the center of the picture beyond the falls and bridge. The handsome Greek Revival house to the left still stands, although the fence is gone and the country road has become a street. Until recently the house belonged to Rauald Archambault, who ran unsuccessfully for governor and United States Senator. To the far right can be seen the Phenix Hotel, also still standing, and next to it the Hoxie Building, now gone. The Hoxie Building housed the area's most important and successful department store. Figure 14 shows another view of the Harris Mill buildings, only small sections of which are standing today.

Bankers, of course, chose with care the vignettes that appeared on their bills, hoping that the engraved scenes would convey the bank's importance in the community and its commitment to the local economy. The Elmwood Bank, for instance, was located in a prosperous res-

idential area (what was then part of Cranston). Incorporated in 1854, the bank had a short life, closing in 1867; during its brief existence, it had only one president, William Daboll. For the bank's notes, Daboll chose a peaceful scene showing a tree-lined section of Elmwood Avenue (fig. 15). The New York firm of Wellstood, Hanks, Hay and Whiting produced the bills for the Elmwood Bank. From Daboll the firm received a daguerreotype of this scene from which to engrave the vignette. The house on the right is the banker's own home. Located on Elmwood Avenue, the house had originally belonged to Dr. Mawney. Daboll's stay in the house was brief, for he later built a much larger house not far from this spot. The daguerreotype, which by a wonderful coincidence was saved and given to the Rhode Island Historical Society by Walter F. Daboll in 1942, shows the house, trees, carriages, and the church at the right, but the artist-engraver of the bank-note vignette decided to add the sketchy edifice near the church to fill an awkward gap in the symmetry of the actual scene. The church is probably the Elmwood Congregational Church, which stood on Elmwood Avenue only two blocks from the Mawney house. And thus, this charming typical New England scene, which easily could have been mistaken for an imaginary one, is clearly documented, giving us an intimate glimpse of Elmwood in the 1850s and 1860s.

Had it not been for counterfeiters, the engraving of bills might never have achieved such detailed and exquisite perfection, and currency might have had all the originality and interest of a theater ticket. Instead, bankers and designers paid a great deal of attention to the artistic qualities of the notes they issued. Not only were the notes functional pieces of currency, they were also handbills advertising the virtues of the bank, assuring all who accepted the notes that the bills were, indeed, as good as gold.

The era of the state bank notes ended with the Civil War. In an effort to control and regulate the flow of currency, the federal government began to issue national paper money. A heavy tax on bank-issued currency discouraged banks from continuing the issuance of their own notes. Banks gradually joined the national banking system (hence, "national" banks) and circulated the standardized national currency. With these changes, the era of colorful and individual bank notes ended.



Figure 15. Elmwood from an Elmwood Bank note. Courtesy of Rhode Island Historical Society.

Book Reviews

J. Franklin Jameson and the Birth of the National Archives 1906—1926. By Victor Gondos, Jr. ([Philadelphia:] University of Pennsylvania Press, 1981. xv + 232 pp. Map and illustrations. \$20.00.)

Capt. Victor Gondos, Jr. (1902–1976), architect, historian, editor, fellow of the Society of American Archivists, served on the staff of the National Archives nearly a quarter-century, from 1942 to 1965. Not until late in his varied professional career did he begin doctoral work at American University, the present book being the subject of his dissertation (1971), subsequently revised for publication. This fully documented account of the pre-history of the National Archives will undoubtedly stand as the authoritative work on the subject.

Erudite and dignified New Englander, John Franklin Jameson—the photograph (frontispiece) suggests his sobriquet, "the great stone face"—moved successively from professor of history at Brown University to the University of Chicago and thence to the Carnegie Institution of Washington, as head of its Historical Bureau in 1905. During the next twenty years, among the many historical projects he planned and promoted, none reveals his persistence more emphatically than the support he elicited from various sources on behalf of a national archives, until the first Appropriation Act of Congress in 1926 assured its birth. Gondos traces the partial gains and attendant failures of successive bills of Congress; but the narrative is much more than a legislative history, even as it reflects local interests holding priority over national objectives.

Noteworthy persons and others long since forgotten lent support to the movement for a national archives (the original concept was a hall of records for safe storage) as allies of Jameson. Among these were Mrs. Ellen H. Walworth, in the vanguard with her paper on "The Value of a National Archives," which she read at the American Historical Association's meeting in 1893; Lothrop Withington, genealogist of Newburyport, Massachusetts, who persistently advocated "a record office," eventually incorporated in a bill of 1906 drafted for Senator Henry Cabot Lodge; Senator Miles Poindexter of Washington, staunch supporter, from 1911 to 1926, when the goal of an appropriation at length was achieved; and Eban Putnam, historian of the American Legion from its inception in 1919, who implemented its powerful lobby especially concerned with military records.

Jameson's right-hand man, however, was historian Waldo G. Leland of the Carnegie Institution, whose *Guide* with C. H. Van Tyne (1904) to the federal records in Washington had exposed their neglected and

deteriorating condition. He read and published papers on behalf of the long postponed national archives. He appeared as a witness before congressional committees, and with Jameson, supplied ammunition for the series of pro-archives articles in the Hearst Washington *Herald* in 1923. (Leland was to become "dean" of American archivists without portfolio.)

Gondos amply substantiates his conclusion that the protracted delay in achieving Jameson's purpose, in the face of incontestable argument and despite a century's record of fires in government buildings, can be explained by "the dramatic but essential reason—legislative sloth." Material interests prevailed over cultural, and the lure of the "time-honored pork barrel, hamstrung all efforts at archival progress." In favoring the author's pun, this reviewer also subscribes to the conclusion that the ultimate results might not have been similar without the influence of Jameson, viz. authorization and appropriation for the building, the act establishing an *independent* institution, and the appointment of a highly qualified scholar, R. D. W. Connor, as the first archivist of the United States. And Jameson, septuagenarian, lived to see the monumental building in operation.

The Newberry Library

LESTER J. CAPPON

Recreating the Historic House Interior. By William Seale. (Nashville, Tenn.: American Association of State and Local History, 1979. x + 270 pp. Illustrations, suggested bibliography, and index. \$22.00.)

This book will appeal to specialists and to general readers interested in problems and approaches in the field of historic preservation. William Seale attempts to clarify our understanding of the preservation process by pointing out that restored houses, period rooms, and aesthetic displays are different preservation modes that reflect different intentions and desires. He also focuses on the ethics involved in the interpretation of restored sites. His arguments are convincing and provocative. Readers, no doubt, will think carefully about using the term "restored" again.

Seale says that declaring a site "restored" is a serious matter because most house museums are products of compromise. Total restorations are impractical, if not impossible. Modern conveniences, such as electrical lighting, plumbing, and air conditioning, must be a necessary part of the restoration process. Yet these modern intrusions inevitably alter the character of the site. Preservationists are therefore faced with walking a thin line between authenticity and necessity. Yet visitors are often unaware of the compromises that have taken place in most restorations. On one hand, they are told that a site has been meticulously authenticated. On the other, they can see for themselves that electric bulbs burn where candles once flickered. Seale argues that the time has

come for preservationists to assume a more responsible role in the interpretation of restored sites by informing visitors of how exact the restoration really is. Such a direct approach, says Seale, would help to remove false impressions and would also help to give the visitor a better idea of what the site was originally like. His point, of course, is that a restored site should reflect a commitment to total accuracy. If a site contains modern intrusions, it cannot be properly called a restoration.

This is more than a semantic quibble. Seale places considerable emphasis throughout his book on the importance of authenticity in the restoration process. For instance, he explodes the comfortable myth that all furnishings in fine residences were of the best quality, aesthetically arranged in perfect contemporary settings. Any dwelling, he says, is the product of its users; the occupants of each age change its form to serve their own needs. He notes that some places, in fact, are better explained as living environments, products of fashion and form. Seale underscores the fact that interpreting historic sites is no easy task. Not only must a particular moment in time be selected, comprehended, and presented intelligibly to others. It must also be defined by stressing its significance in terms of the relationship of objects to themselves in any given setting and in terms of the relationship of objects to the people who once used them.

Seale's book should occupy a prominent place in every preservationist's library. Although most of the book's topics have been discussed at length by other scholars, this volume serves a real need by providing a useful and concise overview of important issues that all preservationists should keep in mind. With all the appearances of a textbook in format and tone, it nevertheless succeeds as an interesting synthesis and as a practical introduction for laymen and professionals to the complexities of historic preservation. It is not light reading. But, luckily, the novice or interested amateur will not be intimidated by decorative arts jargon. The physical qualities of the book are excellent: text size, paper quality, and binding are first rate. Unfortunately, tan paper used for the text results in loss of contrast and causes some eye strain. Also, some of the illustrations, though well-chosen, have a washed-out appearance. Despite these minor complaints, Seale's book is a welcome addition to the growing body of literature on the ins and outs of historic preservation.

Rhode Island Historical Society

THOMAS G. BRENNAN

The Rhode Island Campaign of 1778: Inauspicious Dawn of Alliance. By Paul F. Dearden. (Providence, R.I.: Rhode Island Bicentennial Foundation, 1980. xv + 169 pp. Map, illustrations, notes, select bibliography, and index. Paper, \$6.95.)

The French and American effort to clear British forces out of Newport, Rhode Island, in 1778, receives only brief attention in most general histories. More extensive treatments appear in numerous articles written since 1862, but their distribution has been limited. Unfortunately, much of this writing has also been clouded by local bias, or personal prejudice like that expressed by Sidney S. Rider. Paul F. Dearden's work manifests no such traits; it is exhaustive, dispassionate, and presented in the context of surrounding events.

The freshly signed alliance between the United States and France could hardly have been put to a more severe test. Few military operations hold more potential for disaster than amphibious attacks. Furthermore, there had been two failures in 1777, when the Americans acting alone failed to get their troops across the Sekonnet River from Tiverton to Aquidneck Island to invest the city of Newport. British naval control of Sekonnet Channel proved the decisive factor each time.

The necessary ingredient appeared with d'Estaing's arrival in late July 1778. New York, the Allies' preferred objective, had proved to be out of reach, leaving the French uncommitted. New England's clamor for relief from British harassment turned attention toward Newport. As American commander of the Rhode Island District, General John Sullivan suddenly found himself ordered to mount an improvised assault within a month.

Sullivan's efforts were hampered by being only nominally in command of the French forces. D'Estaing proved cautious at best in his cooperation, and he meddled on Lafayette's behalf with Sullivan's disposition of ground forces. Mutually thin-skinned and proud, both men finally worked out a plan of attack that reconciled national honors.

D'Estaing began his part of the plan by clearing the channel of British ships on August 8. Sullivan, however, seeing an opportunity to land on Aquidneck Island unopposed, did so a day ahead of the agreed time. D'Estaing was then drawn away by the unexpected arrival of a British fleet under Lord Howe. A more cautious general might have withdrawn, but Sullivan chose to lay siege to Newport in anticipation of d'Estaing's return.

The French only came back temporarily, however, after suffering considerable storm and battle damage. Their subsequent departure for Boston unleased anti-French sentiment among the Americans. Unable to restrain himself, Sullivan was in the forefront. The alliance survived these events only through the intervention of cooler heads on both sides who reasoned in terms of mutual self-interest.

Having almost destroyed the alliance, Sullivan redeemed himself with a masterfully executed fighting retreat from Newport. Although Dearden characterizes him as a "political general" (p. xv), Sullivan exhibited a high degree of military competence beyond that of many acknowledged "fighting generals." Even General Nathanael Greene had remarked that "to evacuate the island is death."

Dearden's description of these later events is the book's high point. In a rare achievement, he manages to describe in great detail complicated movements with clarity and simplicity. His own comments concerning the severity of the Battle of Rhode Island on August 29, and the role of Rhode Island's Black Regiment are needlessly diffident. This undoubtably reflects an effort to avoid the inflated claims in earlier accounts. Because Dearden shares his evidence, readers are free to make their own judgments of the case.

The Rhode Island campaign of 1778 was a near thing militarily and diplomatically. With its similarities to Yorktown, also a second choice to New York, the attempt gave both allies a hard-earned understanding of each other's means and goals. Mr. Dearden has done history a service by bringing this critical event out of the shadows of localism and irrelevant controversy.

New England Historic Genealogical Society NATHANIEL N. SHIPTON

Peleg Burroughs's Journal, 1778–1798: The Tiverton, R.I. Years of the Humbly Bold Baptist Minister. Edited by RUTH WILDER SHERMAN. (Warwick, R.I.: Rhode Island Genealogical Society, 1981. 404 pp. Illustrations and index. \$19.00.)

To those who complain that history books too often leave out the life of the common man, this volume will be most welcome. Peleg Burroughs (1748–1800) was one of the common people of Rhode Island, and this edition of his journal provides us with a full and colorful account of his life as a farmer, shopkeeper, and Baptist preacher in Tiverton for the last twenty years of the eighteenth century. The editor has given us a readable, accurate rendering of the surviving manuscripts and includes two maps to give us the geographical bearing for Burroughs's travels as well as two genealogical charts of his ancestry. Robert Anderson offers a short introduction pointing out the historical usefulness of the journal; Jane Fiske provides a short sketch of Burroughs's life; Alden Saunders describes the formation and growth of the genealogical society which supported the publication, and Ruth Sherman explains the editing process. The book has many charms.

Burroughs is a fascinating figure. He provides endless details of his private and public life but with odd omissions. For example, there is very little about the momentous events taking place in the new nation as it fights a revolution, goes through a critical period, adopts a constitution, and starts a new government. Burroughs was a pacifist (unusual among Baptists of the day) and during the Revolution told his church members "that God's people now have no warrant or authority from him, on any pretence whatsoever, to meddle with such war but encouraged them to fight the good fight of faith" (p. 25). His primary interest lay in saving souls, building up his church, keeping the members united, excommunicating sinners, and providing spiritual comfort to the bereaved and afflicted. He was a Six Principle Baptist (common in Rhode Island then). His church believed in the laying on of hands, footwashing, annointing with oil, baptism by immersion, and the effort to attain

"perfect holiness." Married to a Seventh Day Baptist from Hopkinton who bore him ten children, Burroughs honored her faith by refusing to work on Saturdays, although he and his church worshipped on the Lord's Day.

Among his racially mixed congregation were a number of Wampanoag Indians, black slaves, and freedmen. When Aaron Lopez, a leader of the Jewish community in Newport, died in 1784, Burroughs wrote a touching eulogy of him. He preached against "the great sin of slavekeeping or claiming property in the persons of our fellow creatures" (p. 68) in the days when Rhode Island was a slaveholding state, and he deplored the sins of dancing, intemperance, and dueling. Social historians will be interested in Burroughs's description of his efforts to make a living (for his church provided him only with occasional freewill offerings). On page after page we find him planting corn, beans, peas and barley, digging potatoes, raking hay, butchering pigs, gathering herbs, cutting wood, making soap, salting beef, rolling licorice balls and "digging stones." We also learn of the labors of his long-suffering wife and the "grannys" or midwives who attend during her "travels." We hear much about his and her ailments from "sick head-ake" to "rheumatism" and "bilious cholick." When his children had "hooping cough" he doctored them with "an equal weight of oil of sweet almonds, loaf sugar and spermaciti, with an eighth part of spirits of lavender or turpentine" (p. 281).

Burroughs kept a "forenoon school" for several years, but he tells us little of its curriculum or discipline. There is somewhat more about his efforts to switch from farming to "keeping store." He had little time for reading and preached ex tempore. The journal records murders, drownings, suicides, and the problems with "deluded Shakers" and "paper money"—"O, how great are the abominations now done in Providence," he wrote in 1788 (p. 229). For pastimes he wrote hymns and made acrosticks. Through it all, Burroughs emerges as a selfless, tender-hearted, hard-working, pious man, dedicated to God and his church. As a Baptist he insisted on the separation of church and state; as a pietist he felt in the 1790s that "the latter days" were fast approaching.

This is an auspicious first volume for the Rhode Island Genealogical Society. It would benefit from a broader index including place names, subject headings, and significant topics. Also, some annotation would help identify people, places, and events mentioned fleetingly or ambigiously by the author (such as the Battle of Rhode Island). But this is an excellent beginning. It will delight and reward the local historian.

Brown University

WILLIAM G. McLoughlin

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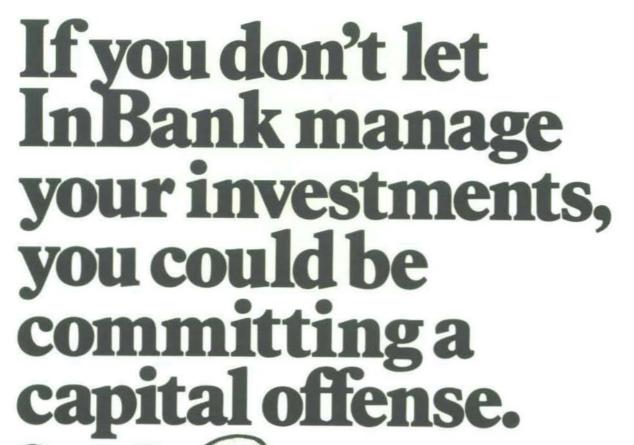
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