

# Westerly's Witness

www.westerlyhistoricalsociety.org

April-May 20

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# In this Issue



FROM D.G. BEERS, ATLAS OF RHODE ISLAND, 1870

# Announcements

# Annual Dinner Cancelled

After careful consideration by our executive board, the annual dinner has been cancelled. Please watch for your return-mail ballot and our report of activities for the previous year. These are being mailed separately from the newsletter. Mail-in ballots should be returned in time to reach us by May 27.

# History Award Recipient Announced

Reed Tremblay, a sophomore at Chariho Regional High School, has been selected as the recipient for the local history scholarship sponsored by The Westerly Historical Society and the Babcock-Smith House Museum. Reed is president of the Rhode Island Chapter of Children of the American Revolution. He has been active with developing websites, writing blogs, writing and producing skits, leading tours, and helping other members write "Patriot Profiles" about their own ancestor's involvement in the American Revolution.

Reed's primary involvement is with the Varnum Memorial Armory and the Varnum House Museum in East Greenwich. During his efforts to research and transcribe a letter from General George Washington to General Varnum in preparation for an exhibit, he discovered that, according to the National Archives, the status of the letter was "missing." He immediately wrote to the National Archives, supplying them with the correct transcription and history of surrounding events. He received an answer and the staff at the National Archives is working to correct the record on their website.

Because of the cancellation of the Westerly Historical Society's annual meeting, at which Reed would have been acknowledged, he will receive his check and be invited to attend the 2021 annual meeting.

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# Editor's Notes

Ann L. Smith

It's difficult to know where to begin in times such as these. Our routines and indeed, the way we experience life in general, have changed. There is hardly an email or advertisement these days that does not contain some mention of the COVID-19 virus. These times represent history in the making.

In looking for information on another topic, I happened to open In and About Westerly by Westerly Historical Society vice president Thomas A. O'Connell. Quite by chance the book fell open to the chapter entitled, "An Enemy Creeps In." This well-researched chapter deals with the Spanish flu pandemic of 1918 and how Westerly was affected. What timely reading in light of the current health crisis! This in-depth article details a number of parallels between how the town reacted at the time and the controls to which we currently adhere. Westerly's public health officer, Dr. Samuel C. Webster sought to banish all public gatherings, close all churches and theaters, and stop people from riding the trolleys. Officials at the state level decided to hold off on such extreme measures citing the good weather at the time. Eventually the situation worsened, and as the chilly air of October settled in, not only did soda fountains, theaters, schools, and saloons begin to close, but public funerals were banned as well.

Reading "An Enemy Creeps In" is a great way to pass the time while spending time at home. The story is also available online at <a href="http://smallstatebighistory.com/an-enemy-creeps-in/">http://smallstatebighistory.com/an-enemy-creeps-in/</a>
Perhaps the best part of story is how volunteers worked through the night to turn the red schoolhouse on Beach Street into a makeshift hospital. The building had been shuttered for some time, but in the course of one night members of the Westerly Sanitary Corps repaired the plumbing, installed wiring, rebuilt the boiler, and performed necessary carpentry so that by daybreak, room for twenty-nine of the town's most critically ill patients had been established. These all were moved in just as the sun began to rise.

Tom O'Connell was quick to remind us of the story and wrote a brief letter to *The Westerly Sun* so that folks could pick up a copy of his book. Alex Nunes from NPR radio saw Tom's letter and arranged for an interview which aired on April 2. If you didn't catch the talk when it aired, this link should allow you to listen to what took place: <a href="https://thepublicsradio.org/article/how-one-ri-town-got-it-right-right-on-spanish-flu">https://thepublicsradio.org/article/how-one-ri-town-got-it-right-ight-on-spanish-flu</a>

As announced on Page 1, the annual meeting has been cancelled for safety reasons during the COVID-19 outbreak. Officer elections and a vote for the approval of a large expense will be done by mail-in ballot. Please watch your mail for a packet containing your ballot and a report on activities for the previous year. Ballots need to be returned by **May 27** in order to be counted.

This edition of Westerly's Witness contains the story of the two founders of the Dixon House Hotel, Rowse Babcock III and Jesse L. Moss. A third player, Nathan F. Dixon rounds out the cast of lead characters. Gathering research on these three icons of Westerly's nineteenth century brings into focus the major business developments in our area at the time. We find that the paths of these three men crisscrossed in multiple ways and that each was involved in multiple projects at any given time.

The names of Babcock and Moss came up while writing the stories of the Pawcatuck River steamboats in the post Civil War era. How unusual did it seem that two textile manufacturers would diversify into the hotel business, but that peculiarity was not part of my subject at the time. Their steam ferry *Belle* was a handsome side-wheeler that was built to accommodate Dixon House guests and the populace at large in travel between downtown Westerly and the Watch Hill beaches.

Ever since our steamboat love-affair (we ran two newsletter articles, presented one program, and assisted with an exhibit that was hung in the Babcock-Smith House) I have wondered from time to time how the Babcock and Moss hotel partnership came to be. By the time the Belle was launched the two men were enjoying considerable wealth. Their assets resulted in large part from government orders for textiles during the Civil War. As peacetime returned, Watch Hill saw a surge in both tourism and construction. News of new hotels, guest-houses, and private homes filled the newspapers on a regular basis. For Babcock and Moss, erecting a hotel in town as opposed to Watch Hill would give them access to a year-round revenue stream and the distance problem would be taken care of in the form of a boat. It would be a risk, but they sought to cash in on the burgeoning tourist trade that seemed to double every year.

We hope you enjoy "Interwoven Lives: How Dixon, Babcock, and Moss Helped Westerly Prosper" which begins on Page3.

# "Interwoven Lives: How Dixon, Babcock, and Moss Helped Westerly Prosper"

By Ann L. Smith

"Whatever you can do, or dream you can, begin it. Boldness has genius, power and magic in it." — Goethe

Westerly, RI in the nineteenth century, like many eastern cities and towns saw many changes. Innovations in transportation and industry, especially textile manufacturing, shipping, and railroading fundamentally transformed the way people lived and prospered. Westerly has recorded the names of perhaps more than its share of notable people in its historical annals. For example, Calvert B. Cottrell and Nathan Babcock reinvented the printing press; George Babcock and Stephen Wilcox patented the water-tube boiler; and Nathan F. Dixon I, his son Nathan II and his grandson Nathan III all served in the U.S. Congress. There were many others who can be regarded as captains of Westerly's early industries, and their names continuously reappear throughout the pages of our history. Just as today our most prominent citizens serve our community in various ways, our town fathers in the past held government positions, served on corporate boards, volunteered, and donated to charitable causes while simultaneously conducting their business affairs. Names like Cross, Wells, Crandall, Pendleton, Chapman, and Whipple are but a few that are repeated again and again in our history books.

Out of the many stories that could be told among these notable people, this piece focuses on two men who spent their adult lives in partnership in Westerly: Rowse Babcock III and Jesse L. Moss. A third person of importance, Nathan F. Dixon II, plays a supporting role in this saga that takes the reader from textiles to train tracks, and from real estate to river cruising.

Rowse Babcock III was the eldest of nine\* and born into the realm of privilege. His status was boosted by the fact that his maternal grandfather had been the lieutenant governor from 1799-1800. He was a financier, entrepreneur, philanthropist, and was a representative to the R I State Legislature.

Babcock's partner in business, Jesse L. Moss, was a relative newcomer to the business world. His family bequeathed him no business acumen, wealth or social standing. Moss's father had been a preacher

\*There was a tenth Babcock sibling; he was the firstborn and also named Rowse, but he did not survive beyond infancy. – Ed. in Massachusetts and died in 1809 when Jesse was just three. His mother then returned to her girlhood home in Stonington, CT with her seven children in tow. Jesse was the sixth-born of the seven and his little brother was barely eighteen months when the family moved. Moss's mother Esther Chesebrough Moss (alternatively recorded as *Morse* in certain records) was descended from Stonington's earliest settlers, but besides the name, the family had little prestige or money on which to rely. In 1822 Esther Moss married John Tyler, an army veteran whose father by the same name had served as a brigadier general. The younger Tyler left a tidy estate but Jesse's mother received only a modest stipend of \$600 per year. The remainder of Tyler's assets passed to the children born during his first marriage.

How unlikely was it then that Rowse Babcock III and Jesse L. Moss would become partners in multiple ventures and that their relationship would endure for nearly forty years. If ever there were a case of a person being in the right place at the right time, it would have to be the story of Jesse L. Moss.

Tributes to Jesse Moss penned by E. H. Hazard of South Kingston appeared in the *Providence Journal* and the Narragansett Weekly shortly after his death. By Hazard's recollection, Jesse Moss moved to town in 1826 and set up a wool carding operation in a small shop on Main Street. From there the spun and dyed wool was consigned to locals for weaving. During this early enterprise Moss met and married Frances Swan Dixon, an older sister of Nathan Fellows Dixon. Dixon, also known as Nathan F. Dixon II, a contemporary of both Rowse Babcock III and Jesse Moss was to emerge as one of Westerly's most prominent citizens in later years. The Moss-Dixon marriage took place on October 8, 1829. Frances Dixon was nineteen and Moss was twenty three years old.

Rowse Babcock III meanwhile had been involved in woolen production at the Niantic Mill (later known as Bradford Dyeing Association) since about 1830. His name is mentioned among a string of owner-operators who ran the mill prior to the fire that destroyed it in 1846.

Back in town a Mr. Stafford was running the Pawcatuck Manufacturing Company out of the old stone mill on Main Street. This business was begun

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by some gentlemen from abroad in 1814, but by 1832 was in the care of Christopher Stafford. The White Rock Manufacturing Company was formed by Stafford with William P. Blodgett and James F. Simmons of Providence around 1833 or 1834. Together they consolidated several of the smaller textile enterprises along the Pawcatuck River. They acquired the mill properties on the Rhode Island side of the river at Stillmanville and continued the operations of the old stone mill as part of the new, larger company. Soon after its formation, however, one of the partners died and operations were suspended. Rowse Babcock III and Jesse L. Moss seized the opportunity to restart milling operations at the closed sites and so began their partnership in the year 1838. One unverified account attests that each one vied for sole ownership, but agreed that a partnership would be in their mutual best interest. Babcock would control two-thirds of the stock.

The Babcock-Moss partnership had the effect of bringing control of Westerly's major textile mills completely into local hands. This meant that the wealth created by their endeavors flowed back into the town. There were other mills in town but Babcock and Moss would dominate the textile trade in Westerly for the better part of thirty years.

It is not known how well acquainted Babcock and Moss were when they formed their partnership. Jesse Moss had already been a co-investor with Rowse Babcock II. (Rowse III's father) where each owned shares in a sloop called *Jane*. The *Jane* was built in Westerly 1832 and was launched and registered in Pawcatuck, CT. She had one mast, one deck, and was 62 feet long. The listed names of some of the other shareholders are among the well-known Westerly families such as Wells, Cross, Crandall, Potter, and Vose.

Besides textile manufacturing and marine transportation, the mid 1830s presented another opportunity for Westerly's monied class: transportation by rail. The Providence and Stonington Railroad obtained its charter in 1832. In 1834 and 1835 the company held its meetings in the old hotel that served as the Dixon homestead. Nathan Dixon I was clerk of the new railroad company in 1834 and the following year Nathan Dixon II was appointed secretary. In 1836 Jesse Moss became the railroad's secretary and the first train passed through town in

1837. Jesse L. Moss is listed as a stockholder. Within a couple of years the railroad corporation changed its name to the New York, Providence and Boston Railroad and moved its meetings to Providence. The line would eventually become part of the New York, New Haven and Hartford Railroad.

A brief history of the old Dixon Hotel will add some dimension to the details of our discussion here. Frederic Dennison attested in his landmark work *Westerly and Its Witnesses* (1878) that Edward Dennison owned nearly all of what is now the center of Westerly south of the brook that ran under East Broad Street. He built a house on the lot where the Dixon House Hotel would later be built. The Denison house was enlarged and run as a tavern until it was moved to Canal Street to make way for the Dixon House. Beyond the days of the Denison tavern but before the construction of the Dixon House, the site was owned by the Nathan Dixon family (see Mary Agnes Best, *The Town That Saved a State*, p. 217). Best refers to the building as the "Dixon homestead."

A 1922 paper presented by Herbert A. Babcock states that the railroad held their meetings at the "Benjamin Frink House," also known as the "Leonard House." An 1896 advertisement in the Westerly Library *Bulletin* shows a Leonard House at 63 Main Street, however, Herbert Babcock is clear in stating that the Leonard House stood where the Dixon House was later erected. He states that this the old hotel was moved to Canal Street to make way for the construction of the Dixon House. By 1922 according to Herbert Babcock, the old hotel had been torn down.

By 1841 Jesse and Frances Moss had three sons. A daughter, Esther Chesebrough Moss, entered the world on March 22, 1833 but would not survive to beyond her second year. In 1841 Jesse L. Moss was elected to the Rhode Island State Legislature and he was named postmaster for the Town of Westerly.

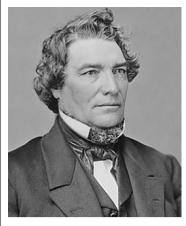
In 1842 Nathan F. Dixon I died in Washington D.C. In addition to his post with the railroad, he was an attorney, a colonel in the state militia, had represented Westerly in the Rhode Island General Assembly, was a director then president of the Washington Bank (The Washington Trust Company), and was chosen as a U.S. senator by the Rhode Island State Legislature in 1838. His tenure in the U.S. Senate was a brief one, but he had gained such respect and notoriety that his passing was memorialized by the offering of multiple speeches in both houses of

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Congress. President John Tyler, members of his cabinet, senators, congressmen, and many private citizens attended the funeral. After the ceremonies, the remains of Senator Nathan F. Dixon were brought to Westerly where they were interred in River Bend Cemetery.

At about this time, thirty-year old Nathan F. Dixon II was beginning to establish a respectful niche of his own in Westerly society. Although not the oldest, he would become the de facto head of the Dixon family with his brother William already having moved to New York. His sisters Eliza and Frances outranked



NATHAN F. DIXON II PHOTO: JOHN GRIFFITH

Nathan in birth order, but women were not accepted as equals in business affairs at the time.

Nathan F. Dixon II was admitted to the Rhode Island Bar in 1837 having studied law at both Harvard and Yale. He had been elected to the Rhode Island House of Representatives in 1841. He assumed the

presidency of the Washington Bank immediately upon his father's death in 1842. In June of 1843 he married Harriet Palmer Swan. In 1844 Dixon, was a presidential elector from Rhode Island. The Whigs lost the national election but carried the state, and he cast his ballot for the Whig ticket of Henry Clay and Theodore Frelinghuysen. He served intermittently in the United States Congress from 1849 to 1871.

Meanwhile, the 1840s were bringing more positive changes to the lives of Rowse Babcock III and Jesse L. Moss. Their mill operations were turning out between two and three million yards of plaid linseys a year. In 1837 Babcock had succeeded his father as president of the Phenix Bank. Rowse Babcock I, incidentally had been president of the Washington Bank (Washington Trust Company) when it was founded so it seems as if being a bank president was becoming a tradition for the Rowse Babcocks. In 1847 Jesse Moss became the father of a fourth son, Jesse L. Moss, Jr. By the end of the decade, Babcock and Moss

erected a new mill building at White Rock with twelve identical double tenement houses. When the village opened it was hailed as a model of its kind. The mill building is still in use by the Griswold Textile Manufacturing Company and can be seen with its 1877 addition at 84 White Rock Road in Westerly.

At some point in the mid-nineteenth century, Jesse Moss and Rowse Babcock III each owned homes on what are now the grounds of the Westerly Library and Wilcox Park. Babcock's exquisite brick home is listed in his will and passed to his widow. It would later be replaced by the Westerly High School that closed in 1938. Moss's house was two doors to the west (see map on Page 1) and was moved after his death to make way for the Westerly Library. The Moss house now stands at 9 Newton Avenue in Westerly.



HOME OF ROWSE BABCOCK III AT THE CORNER OF BROAD AND GRANITE STREETS.

PHOTO: WASHINGTON TRUST COMPANY



JESSE L. MOSS HOME AT BROAD STREET IN WESTERLY PHOTO: ANCESTRY.COM

The corner on which Babcock made his home had been in his family sometime after his grandfather, Rowse Babcock I, moved to Westerly from Hopkinton, RI in 1781. Upon arriving in Westerly, Rowse Babcock I first established a store next to what is today known as the Babcock-Smith House. (Dr. Joshua Babcock was a distant cousin.) After a few years, Rowse Babcock I moved his store closer to the center of town. (Continued on Page 6)

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In a paper delivered before the Westerly Historical Society by Mrs. Charles F. Hickox, she states that Rowse Babcock I bought the house at 196 Main Street in 1785 which he purchased for one hundred British pounds. (This now historic property is known as the Lucy Carpenter House.) Hickox later refers to a Babcock deed dated 1792 at this address. It is not clear if the deed passed from father to son or if the paper contains an error of some kind. What is clear is that the property passed out of Babcock hands in 1795. In another work there is mention that the Babcocks had a store on the north side of Broad Street (today's Wilcox Park). At some point the store would have been replaced by either the home shown on the previous page or by the other Babcock home next to it.

It would be appropriate at this point to mention Rowse Babcock II, father of Rowse Babcock III. As previously stated, he invested in the Sloop Jane and it is likely he had other maritime interests. If indeed he had ownership of the house at 196 Main Street, he would have been nineteen years old in at the time of the 1792 transaction. He married Hannah R. Brown in 1801 at the age of twenty-seven. He served as a director and was later president of the Phenix Bank. He was said to have been unusually successful in his affairs. At his death in 1841 he left a large estate and was remembered for his "sterling principles and superior business habits." His namesake and oldest son, then, can be seen as having inherited not only wealth, but prestige and a sense for business that dates back to at the very least his grandfather, Rowse Babcock I.

In 1850 Jesse Moss's wife, Frances Dixon Moss passed away at the age of forty, leaving four sons ranging in age from three to twenty years old. Jesse Moss married Frances's younger sister, Sarah Rhodes Dixon, in 1853. Moss was forty-seven; his bride was thirty-three. Their daughter, Fanny Dixon, was born in 1857 and together they had a son, R. Babcock Dixon in 1862.

The year before Jesse Moss married his sister-inlaw, Rowse Babcock III also married. His bride was Mary Townsend of Newport. She was thirty one and he was forty-eight. The couple remained childless.

The 1850s were a time of continued prosperity for Rowse Babcock III and Jesse L. Moss. The mill business continued to thrive and in 1854 Moss was

named president of the Westerly Savings Bank. In 1856 a large schoolhouse was added at the White Rock mill village.

The spring of 1861 saw the beginning of the Civil War and Babcock and Moss would be awarded several government contracts before the conflict was over. The need for more production space resulted in the construction of a new two-story building at Canal and Pleasant Street. It measured 50 by 100 feet with a weaving shop on the second story and a finishing room on the first floor. The first government order was for 120,000 yards of flannel at \$0.25 per yard, a total of \$30,000. The National Register of Historic Places mentions several small properties within Westerly that were controlled by either Babcock, Moss, their companies, or in their joint names together.

In addition to all the wealth the two had accumulated before the war, Babcock and Moss were getting rich during the war at a rate that they had probably never imagined. Local professor Robert F. Shea (now deceased) described the extent of the Babcock and Moss fortunes in his Masters degree thesis of 1957:

From 1853 to 1866 Babcock's real and personal evaluation increased by 660 per cent, Moss's increased by 1,400 per cent, while the town's increased by 180 per cent. These figures do not include the value of their jointly owned property...In 1863 Babcock received the second highest income in Westerly. In this year he made \$47,945 and paid \$2,397.25 in income tax. Jesse Moss earned the fifth highest salary in 1863 with \$21,040 and paid an income tax of \$1,052.

As further evidence of the wealth being amassed by Babcock and Moss, records show that they made improvements to their mill in 1863 consisting of a new stone engine-house and a new water wheel. The spinners struck for better wages asking for an increase in their daily wage from \$1.25 to \$1.50.

Rowse Babcock III was elected representative to the RI State Legislature in 1863, taking the place of Nathan F. Dixon II who had resigned the state legislature to serve in the U.S. House of Representatives. Another strike in 1864 by workers at the old stone mill caused the temporary closing of the plant. No mention of the strike was made in the local newspapers, according to Shea. During this time Babcock was elected to serve as a trustee for River Bend Cemetery. (Continued on Page 7)

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When the Civil War ended, Nathan Dixon deeded the old hotel on Broad Street to Babcock and Moss. Due to restricted access to public records at this writing, it is not known how much cash was exchanged at the transfer. The property was transferred on April 26, 1865 just days after the official end of the war. It is also not known if the old hotel was sold or given with the lot before it was moved to Canal Street. Babcock and Moss were about to embark on a new venture that was supposed to be the crowning achievement of their lives: a luxury hotel at the center of Westerly.



ROWSE BABCOCK III PHOTO: FINDAGRAVE.COM

By 1866 construction for the new Dixon House Hotel had begun. Construction took two years to complete and hotel guests would enjoy the finest amenities that money could buy. While the hotel was being built, the Westerly Gas Light Company was organized in 1867. Rowse Babcock III was its first president. Babcock's connection to the gas works insured that his new hotel would have access to adequate amounts of natural gas for its modern lighting system.

At the same time that the new hotel was being built, Babcock and Moss ordered a steamboat from a builder in Delaware. They christened her the *Belle*. Her maiden voyage was on July 4, 1868 and occurred just days after the official opening of the new hotel. The fare was \$0.40 for a round trip to Watch Hill but rides were provided at no charge to guests of the hotel.

Travel critics writing for the *Providence Journal* and the *Tribune* of New York offered similar assessments of the Dixon House by agreeing that the place was the most opulent hotel ever put up in or around Westerly. Both writers agreed that the Dixon House was probably too big for the town. The

difference between the two reviews is that the *Providence Journal* writer thought that the town would grow to the point where the hotel would no longer be out of place. The New York columnist, on the other hand, was not as charitable.

The gamble undertaken by the construction of the Dixon House carried the potential to cash in on the burgeoning tourist trade. The *Tribune* writer felt that room rates of \$15-\$21 were just not what the traffic would be willing to bear. (One might assume that these rates were the weekly price since the going rate at Watch Hill was three dollars per night.) In the end, the increasing number of hotels being built at Watch Hill drew business away from the Dixon House to the point that it was regarded as a "disappointment."

After divesting themselves of their old homestead, the Nathan Dixons moved to Oak Street. Their estate was located on a large hill behind the old railroad station. The beautiful grounds were appreciated by many people who strolled nearby for an evening walk—to watch the sun set, or to gaze at the stars. Nathan Dixon died of a heart attack in 1881, his second coronary in two years. He was survived by his wife, two sons, and two daughters.

Rowse Babcock III passed away in 1872. Jesse Moss's wife, Sarah, suffered a stroke while returning from Babcock's funeral services at River Bend Cemetery. She lingered in poor health until March of the following year at which time she died on March 26, 1873. Jesse L. Moss was left to carry on the affairs of the mills and the hotel. Among the challenges he faced was the financial crisis of 1873. Babcock's estate and Jesse Moss sold their interests in part of their mill operations to a new company, Moss Manufacturing. The new company was run in part by Moss's sons Nathan and Jesse Jr., but after one year a reorganization took place and Jesse Moss, Jr.'s only function was as registered agent. In 1878 W.F. & F.C. Sayles owned the controlling shares and in 1888 the Sayles won approval to change the name to Crefeld Mills.

In 1873 the entire White Rock village was sold to B. B. and G Knight who doubled the size of the village. Jesse Moss continued settling his debts and paid several sums to Babcock's heirs. He died of dropsy (edema) in 1884.

Coming in September: "Dixon House Days." Read more about the Dixon House Hotel in our next issue of Westerly's Witness.

RETURN SERVICE REQUESTED
The Westerly Historical Society
P.O. Box 91
Westerly, RI 02891

# Announcements

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# Julia Award Winners Named



The Julia Award for 2020 has been bestowed on Betty-Jo Cugini Greene and Jim Karpeichik for their work on several historical videos about Westerly. Their most recent contribution, "The Patriot From Kings County-Joshua Babcock,"

Betty-Jo Cugini-Greene was received with wide acclaim at its premier in December 2019.

Betty-Jo Cugini Greene is a former news director for WJAR television and current associate professor of journalism at Emerson College in Boston. Betty-Jo is also Supervisor of New Media at University of Rhode Island. Her production company, Weathervane Communications, is another outlet for her creativity. It is through Weathervane that Betty-Jo fulfills her passion for telling stories. Jim Karpeichik is an Emmy award winning director of photography with over 40 years of experience around the globe. His work has appeared on PBS, NBC Nightly News, Discovery Channel, CNN, History Channel, ESPN, TNT,



JIM KARPEICHICK

Fox Sports Network, CBC, C-SPAN, and numerous television stations across the country including WJAR in Providence, RI where he worked for 14 years. Other production experience includes documentaries, educational programs, training videos and promotional DVDs.

After a successful career at WJAR television, Jim founded his own production company, Ocean State Video, and is a frequent collaborator with his former colleague, Betty-Jo Cugini Greene.