

Speculators & modern
Tradesmen.

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letter

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Speculators in Building concerns are of various descriptions and may be classed as follows.

First: Persons who sometimes profess to be amateurs of the Arts and Sciences generally, and pretend to amuse themselves with building!

Secondly: Master Tradesmen in the various branches of building.

Thirdly: Persons of professional or other pursuits, who commence speculations in building, relinquishing the calling to which they have been bred either wholly or in part.

Fourthly: Journeymen in the various branches of building and other still more inferior Labourers therein, with other Persons altogether of a non-descript character and employment.

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The First description of Persons are usual Men of some property and sometimes Land in Life. These constantly seek for and procure intelligence of large Mansions in Town or its immediate Vicinity that are to be sold, and if they think them cheap and possessing Capability they purchase to repair and improve or divide into one or more houses, and they frequently in preferable situations build Houses upon a large Scale pretending they are for their own Residence, and sometimes occupy them, but it will be found they migrate without Reluctance, the moment they have a Custom-er they can approve.

These Men are any thing but what they pretend to be as encouragers of the Arts and Sciences, their first and last object in common with all Speculators is Self. They seek the company of some professional Architects, and admit others into their own Society, to obtain of them that knowledge which they require, but which they evade paying for systematically; Their building works are performed without the

employment of the Master Tradesman where he can be avoided, and if in those works wherein they may be obliged to employ the Master they can perceive any profit attaching, they do all in their power to prevent it; they bring themselves as near to a first cost as possible in every thing they do, - and having neither knowledge of the quality of Materials or Workmanship, are satisfied with a very inferior description of both, especially as relates to the permanent constructive portions of their buildings, they are more nice where the eye is to be satisfied, especially in their plasterings, paintings, and paperings.

Taylor's Architectural Library, and the information they extract in the way already noticed from professional Architects, furnish their means of design, - an Architects Clerk of Works or builder's foreman is their constructive and managing Assistant, and Journeymen are hired in all the branches to execute the works, at least in all those branches where the Materials can be purchased, and where

where they cannot, a rigid system of contract is adopted, and they are finally able to dispose of their Speculations thus raised up, upon the credit of their name, and station, at prices, and for sums, that a builder could not obtain for superior works, should he be the ostensible speculator.

These Persons then are not encouragers of the Arts and Sciences; they do not promote the Science of building, and they destroy the Architectural Artist; they not only omit to employ him, but they prevent the possibility of his employment by others to a very great extent, in buildings the Scale of which offers some latitude for his ability both in design and construction. The Master Workman is deprived of the employment which was the inducement to him originally to take up and cultivate the knowledge of a particular Trade or calling;— his Foreman or managing Workman is taken away, seduced by the promises and employment of these Persons, they lose their best workmen, who quickly degenerate in the service of their new Masters, who when they

they have answered his purposes, turns them a drift. deteriorated in ability, lazy, and insolent; corrupted by excessive wages; for in order to avoid the employment of the Master Tradesman, this first class of Speculators will not only give to Journeymen the highest regular rate of wages, but include also the profits of the Master, so that not only are particular classes of Tradesmen put into great difficulty and part of their legitimate means of existence taken away, but the publick are injured by a constant increase in the prices of Labour, and the works furnished to them, are generally rendered difficult, and inferior.

The second class of Speculators consisting of Master Tradesmen in the various branches of building, were originally induced to build Houses upon Speculation to furnish employment when their Trade from any temporary cause became languid, and had our Speculative buildings no other or worse origin than such motives, they

they would never have existed in any
 injurious degree, but the spirit of spe-
 culation is of a nature that grows by
 indulgence, it was soon found not only
 useful for the purpose above mentioned,
 but creative also of a Trade that was
 independant of their usual and le-
 gitimate employment, and enabled
 them in other respects to promote their
 Interests unduly; They therefore form-
 ed themselves into classes or compa-
 nies, and took considerable tracts of
 ground for building individually
 or collectively, employing each other
 in their respective Trades, and fur-
 nishing in the way of barter, work for
 work, but paid no money, and in this
 way principally, the tame monotonous
 series of Houses which form the ma-
 jority of our principal Streets and
 Squares in Marybone were erected,
 in which neither externally or interna-
 lly, is there to be observed any Archi-
 tectural knowledge or proportion, their
 plans differing but little, their finish-
 ings nearly similar, the variety aris-
 sing only out of the Trade of the
 Artificer

Artificer to whom the house belongs, the Bricklayer, the Carpenter and Mason having each a style of building and a ornament corresponding to their Trades, while the Plasterer fills his house with enriched cornices and pannels in Bas relief.

These Combinators found very soon that to build well would not answer their purpose, they therefore used inferior and in many instances base Materials, and their constructions and workmanship were so slight and indifferent that if it was required to speak in contemptuous terms of any building or work it was not possible to stigmatize it more pointedly than to class it with the Marybone speculative buildings.

This system of building then materially prevented the growth of Science and Art in building, it provided houses for many Persons who had they not been supplied in this manner, would no doubt have employed Professional Architects, and a consequent emm-
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lation would have been excited, giving proportion and variety to our buildings externally, and internally, and a very superior degree of permanence and durability. —

In this respect the mischievous effect of Speculation upon building as an Art and Science may be easily understood, but there are yet other evils grown out of these combinations; They have created a class of Persons who are bred merely as measurers of Artificers works, and the employment furnished by Speculative builders, has been the hot-bed to produce, sustain, and continue them; they call themselves Surveyors, but their knowledge of the general business of a Surveyor (which in this Country combines also much of the Architects practice) is very limited, even what they profess to do, they learn as it were by rote, or from the information which they receive from the Tradesman whose Work they measure, and are supposed to value; and altho amongst this description of Persons there are some who derive their knowledge from

from a better source, yet the Majority of them are ignorant, troublesome, and litigious, and the natural allies of the pettifogging attorney! Their practice is ever varying, and their prices usually strained to the highest point, without any distinction as to the quality of the work which they assess, and there is no doubt but their principles and practices (having rendered building expensive and the settlement of accounts troublesome and vexatious) gave rise to those various modes of contract which in most instances operate to prevent in the Architect, a sufficient consideration of the building he is called upon to execute, and to take away the fair profit of the Master Tradesman, of course to prevent the progress of Architecture as an art and destroy its constructive science.

These building Speculations also gave rise to a mode of executing the Labour of Buildings absolutely destructive of our Workmen, they principally introduced what is called task work, in which the Journeyman

Journeyman undertakes for a stipulated price, to perform his work by measure, this could not fail to operate as a premium for defective workmanship, and has given rise to Clubs, and societies, of Journeymen, who are constantly in a state of contention and insurrection against the profits and Interests of their Masters, and in this they are greatly encouraged and assisted, by some of those Persons before noticed as measurers of Artificers work.

I come now to notice the Third class of building Speculators, namely those who have in part or wholly forsaken the calling to which they were bred, in order to commence Speculators in building, Such is the Architect who takes of his employer large portions of Land to let out again to builders, Such is the Surveyor and the discontented of all sorts who not being builders, seek by building speculations to accomplish their desire of becoming opulent without Labour, and, as they have usually little or no property

property compared with the magnitude
of their undertakings, without risk.

The Speculative Architect is usually
a Person of extensive connections
and employment, but his love for pro-
fessional fame and purity is not suf-
ficient to repress his avarice, he
therefore conceives and originates plans^{able}
for covering extensive plots of ground
belonging to his employers with
Speculative houses, and under a
pretence of encouraging the Scheme
becomes himself the Lessee at his own
assessment of value! his course is
then, not to engage in the buildings
risking his own property (or if he does
build it is to an immaterial extent)
but to sub let the Ground which
he has taken in allotments propor-
tioned to the abilities of the under-
takers, who will be found, princi-
pally Tradesmen whom he has intro-
duced into the extensive pri-
vate works of those individuals
who employ him as an Architect;
or

or others, who take his ground ex-
 =pecting to be so introduced, and then
 = by and they term it "forming a con-
 =nection." That this may answer the
 purpose of those who have ground
 to let, is not disputable, but whether
 the employers of an Architect of
 this kind of speculative disposition,
 who do not benefit by services of a
 similar description, obtain their pri-
 =vate business properly executed & at
 a reasonable cost where the Architect
 and Tradesmen are so connected
 by reciprocal interests, is very doubt-
 =ful, the best and most ingenious
 Master Workman soon degenerates
 when he becomes a Speculator, he quickly
 finds that to build well absorbs his pro-
 perty without any chance of return,
 his Materials consequently become
 inferior and his Workmanship de-
 =teriorated, till by degrees he is ha-
 =bituated to a second rate system of
 both, which he carries into the private
 works of his employers, and progress-
 =ively descends in the Scale of a-
 =bility and reputation!

The

The Speculators in building, already described in this third class, and in the two preceding, are perhaps the most injurious to Architecture, and to its constructive Science and workmanship, because, they occupy either by permission, or obstruction, a very large portion of the business and employment indispensable to educate and form the Architect, and continue a skilful race of Artificers; the others of the third class however, greatly increase and carry on toward its ultimate limit the degradation of building in the present day; they are the natural offspring produced by the higher classes of Speculators, and may be described as bad copies, of bad originals.

The Streets and Squares erected within the past Twenty years, furnish a sufficient specimen of the worst kind of speculative buildings, they have been principally the work of the two latter description of Speculators described in the third class.

class, assisted by those on the fourth.
 The Speculative Surveyor imitates
 Speculative Architect, but descends
 lower in the scale, he does what he
 can to induce Tradesmen whom his
 private connections enable him to
 employ, to engage in promoting his
 Schemes, and succeeds to an extent
 proportioned to his private employ-
 =ment, but as this is very limited com-
 =pared with his undertakings, he
 raises by means of a borrowed
 Capital, piles of Ill planned,
 Ill constructed houses, some of which
 he finishes in a wretched manner
 "for a Market;" but with the far great-
 er part proceeds no further than
 the Shell, or in other words he builds
 the walls only, connecting them by
 means of some of the principal
 timbers and roof; The Bricks of
 these miserable fabrics, are always
 made out of the Earth on which
 they are to stand, if it is of a sub-
 =stance that can by any means be
 made to adhere, and keep together
 after

after passing thro' the Fire, retaining
 a Brick like appearance! the Mortar
 is generally compounded of the mol-
 tempered into a paste, with the small-
 est quantity of Lime necessary to
 save appearances but never possessing
 any quality of a cement, the Timber
 is of the cheapest quality that can
 be procured, and these erections built
 of such materials are so slight, and
 the Workmanship so inferior, that they
 are kept from falling principally by
 their contiguity by which they sup-
 port each other, tho' they often fail
 partially, and sometimes wholly fall
 down! these Shells are then disposed
 of by Sub Leases to speculators of
 the fourth class, who having no
 money to purchase them pay what
 is called an improved Ground rent
 equal to seven or perhaps ten per cent
 upon a valuation made by the
 measuring surveyor, and this last
 class of speculators proceed to finish
 them by means of which I will pre-
 sently speak.

The

The houses built in this manner as by the last description of speculator in the third class, are disposed of at sums so greatly inferior to what a reasonably well built house would cost under the superintendence of an Architect or Surveyor, that they necessarily deprive them of the employment they would obtain in the class of houses thus erected, their assistance is therefore seldom required by those who purchase till they have occupied them a few years, when they assume such an appearance of defectiveness and sometimes danger, that the Architect and Surveyor are called upon like the Physician in cases of great exigency or alarm, - and by an expenditure of about half the original cost, they are probably new roofed, put into a comparative state of safety, and to the eye rendered again habitable, but this sort of resuscitation is skin-deep only, the original construction re-

mains, and in about half the Term of the Lease. They must necessarily become ruinous. —

The Speculators of the fourth class, Journeymen, inferior Labourers in building, and others of a non-descript occupation and character, are the miserable Tools of the two last description of Speculators in the third class, without money without sufficient Skill to find employment in the Shop of a regular Master, or of too indolent or insubordinate a disposition, they become undertakers to finish the wretched shells of houses before described, and they are supported by the Speculator to whom they are Sub-lessees, till they have obtained credit with the different Merchants dealing in building materials, and with those other persons requisite to enable them to complete them, the certain end of these persons

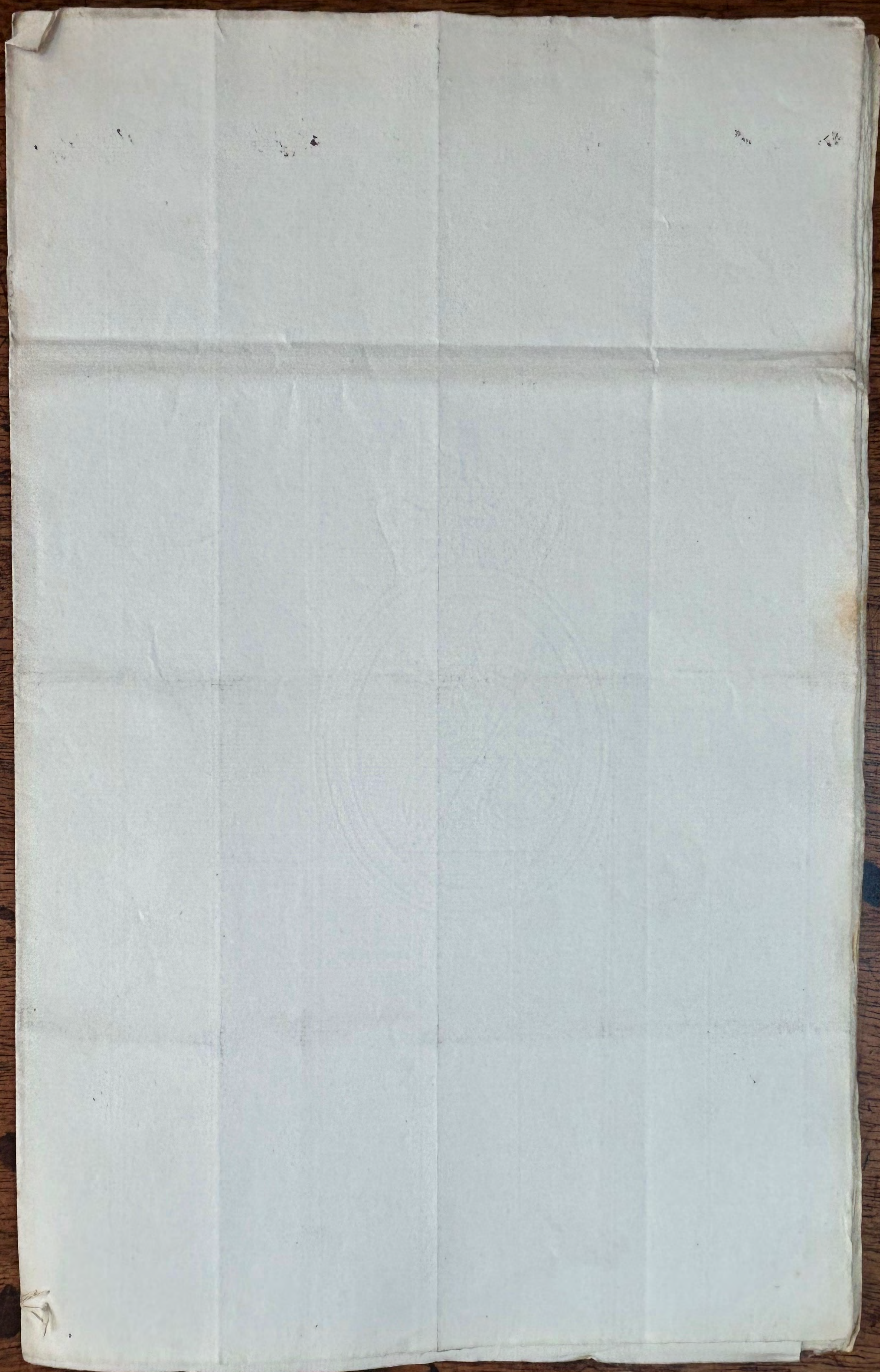
persons is insolvency, the Merchants
and Tradesmen who have trusted
them lose the greater part or perhaps
the whole of their money, and the
houses either revert to the original
speculator, or being thus finished
should they pass into other hands
secure to him, the improved rent
whether arising from an increase
of the Ground Rent or the Rent
agreed to be paid in lieu of purchase
money for the wretched Shells,
the buildings, in fine, this kind
of building speculation is a de-
liberate system of fraud unfor-
tunately not within the reach of
the Law, but such as ought to
warrant the unqualified reprobation
of every honest man.

Guilford Street
Decemr. 30: 1814.

Dear Sir

I have from various causes been unable
to redeem my promise to write what you desired
"something" upon speculative building before this time,
I now send you the shortest history I can put upon
paper respecting the miserable and dishonest system
which has ruined the means and morals of so many
and been so injurious to the Architecture of the Country;
If what I have written proves useful in any degree
to aid your extensive labours to promote Architectural
Art and Science and restore the profession to credit
and reputation I shall be satisfied, tho' it is not
calculated if published, to increase the number of ones
friends in this Speculative age! or the want of

that



Note

Note 12

Regular Master Workmen in the principal branches of building have beside the Competitors described others of another description not less formidable Vintidians, the Merchants ~~with~~ who supply them with the raw Material become contractors for building work Brickmakers & Importers of Timber and Deals ~~which~~ the former in particular & who also are Lumbermen, ^{these} obtain of the Master Builder any price they choose to affix to their articles and which commonly yield them very large profits. ~~and~~ ^{profits obtained} ~~these~~ ^{upon his large returns, from} ~~their~~ ^{by the Merchant, ~~very~~ retailers,} are perhaps quite equal to those obtained by ~~the~~ ^{the} retailers upon their comparatively small returns, consequently it is impossible to compete with ~~these~~ Merchants & Importers who become also manufacturing Retailers but this is surely extremely unfair in short it may be compared with a supposition in case of the India Company opening shops for a Retail Trade ^{by which} ~~where~~ they might increase their ^{own} profits but ~~where~~ ^{the} ~~loss~~ ^{of} multitudes of their customers must necessarily ensue.