

THE INITIATIVE OF
LEASEHOLD ENFRANCHISEMENT

BY

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THE ETHICS OF URBAN LEASEHOLDS.

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WITH PREFATORY QUOTATIONS FROM
THE QUARTERLY REVIEW.

BY
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“MY AIM IS TO BRING THE MATTER INTO MORE PUBLIC DISCUSSION:
LET THE SAGACITY OF OTHERS WORK UPON IT.”—*EDMUND BURKE.*

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MEN allow us to proceed, while we confine ourselves to general truths, until they see that they themselves are implicated in them, and have to act upon them; and then they suddenly come to a stand; they collect themselves and draw back, and say they do not see this—or do not admit that; and they look about for excuses, and they say that we carry things too far, and that we are extravagant, and that we ought to limit and modify what we say, that we do not take into account times, and seasons, and the like. This is what they pretend; and well has it been said, ‘Where there is a will there is a way;’ for there is no truth, however overpoweringly clear, but men may escape from it by shutting their eyes; there is no duty, however urgent, but they may find ten thousand good reasons against it in their own case. And they are sure to say we carry things too far, when we carry them home to themselves.—

JOHN HENRY NEWMAN.

PREFACE.

THE following essay on 'The Ethics of Urban Leaseholds' * is intended to supply a detailed explanation of the leasehold system of house tenure. And the object of this explanation is, to advise the public, so that they may understand how great has been the evil influence of leasehold tenure on the distribution of wealth, on individual and social character, on national and local politics, on habits of industry and thrift, on household comfort, and on building art.

Although the leasehold system is comparatively modern, its development in London has almost wholly severed the inhabitants of the metropolis from any interest in the land on which they live, or in the houses they inhabit. In careless ignorance, the men of London have allowed the system to extend, until, in less than half a century, the bulk of the house property of London will be in the hands of a territorial oligarchy; and the mass of the people will be at the mercy of a few score of plutocrats and corporations, who will have acquired, without the least exertion, the invested savings of two generations of the London population. And, till very recently, the whole London population fatuously acquiesced.

Leaseholds are an insidious contrivance for making the poor poorer, and the rich richer; a delusive scheme of unfair

* *British Quarterly Review*, No. 138, April, 1879.

acquisition, that charms undiscerning freeholders, and delights the greedy ignoramus. The contrivance is, indeed, grotesquely treacherous; for though leaseholds are a grave injustice to the public, the great ultimate lessee, they are a tenfold loss to the lessor, the simple, unsuspecting, or the grasping, but unwary freeholder. Leasehold tenure also practically forbids to men and women of the middle and the lower classes their most natural inducement to frugality and thrift; and substitutes, at grievous cost in money and annoyance, the perfunctory control of agents and surveyors for the individual, interested management, by occupying owners, of their house affairs.

But London is not the sole sufferer; throughout England this bad tenure is extending, so that in a hundred years three-fourths of all the houses in the kingdom will become the property of but a fraction of the population. The great English people will be, essentially, houseless and homeless, lodgers on sufferance; and the landlords, who contribute nothing to local taxation, will receive from them, in annual rent, some hundred millions sterling, paid by the people for the use of their own savings and investments.

The English people are notoriously slow to see a thing that is particularly obvious. And thus they sit and grumble at their wretched homes and houses, and they blame the builders and the landlords; never opening their eyes quite wide enough to see that landlordism is impossible without lessees; that they themselves, the British public, are the true foundation of the leasehold system, by which leasehold landlordism, to the injury even of the landlords, is maintained, and by which their own immense investments on the soil of England will be wholly lost to their descendants. Were they to arouse

themselves to understand this question, their immediate answer would be so distinct and clear that leaseholds would be all in process of enfranchisement within a dozen years.

Such comprehension of this most important question should no longer be deferred. All classes of the people, lessors and lessees, must be enlightened, and be led to see the evils of the leasehold system; that they all may join, with mutual good-will, in undertaking its extinction. To this end an Act of Parliament, conferring on lessors the right to enfranchise leasehold building-land, and buildings having more than twenty-one years' unexpired term, must be obtained. But in this Act there must be no pretence or power of confiscation. On each purchase the full equitable price, together with a premium of ten per cent. for the forced sale, and with due limitations as to user for the term of the estate leases, will be, of course, awarded. But the new titles, being Parliamentary and registered, with large public plans,* and but a trifling fee for transfers, the enfranchised property will so rise in value as to recoup the purchaser; and all the constantly recurring, needless trouble and expense of leasehold documents and surveys will be ended.

It has been objected that, if leaseholds were enfranchised, residential property would be endangered; and that houses in Belgravia or in Portland Place, for instance, might be used for some base purpose, to annoy the neighbouring occupants, and even to extort black mail for the abatement of the

* Among the papers bequeathed to the Irish Statistical Society by Sir Thomas Larcom, who for many years endeavoured to procure the registration of titles in Ireland, is the following memorandum: "Map registry will never be introduced by lawyers. Barristers seldom understand maps; solicitors hate them, because they prevent litigation and diminish scrivenry. A map is the only safe foundation for registry of land."

nuisance. Here an unknown eccentricity is foolishly conceived, and then fantastically quoted as a common possibility. But freehold house proprietors do no such things, with such intent. It would not pay; the risk would be too great. A householder in fee would, as a man of business, keep his house in good condition, suitable to its respectable surroundings, and so at its full value, rather than depreciate his property, and vex his neighbours, in the hope, extremely speculative, of gathering black mail.

The objection has entirely missed its way; it should be made directly against leasehold tenure. On the Bentinck, Portman, and the Dean and Chapter property in Westminster, and in other leasehold neighbourhoods of notoriety, there have been, not mere isolated houses, but whole streets of ill repute, with no effective prohibition by the owners of the land. And throughout London an immense proportion of the population are, from ignorance and household incapacity, resulting from their natural want of interest in leasehold houses, a nuisance to their neighbours. And these neighbours have no remedy against them.

But, accepting the suggestion that the leasehold system is protective of the householders in common, let it be, with proper seriousness, proposed to house proprietors in fee, to add to their security, and to promote their undisturbed enjoyment, by surrendering their freeholds to a territorial superior; that he, for ground-rent paid, prospective forfeiture, and other stipulations, might protect them from the accidental danger of proximity to, say, a butcher's shop!

On freehold tenure each man can protect himself and others. He is one of many equals; and partakes of, and is promptly influenced by, local popular opinion. But on lease-

holds this is all inverted. The ground landlord is most commonly non-resident; his interest is comparatively small, and quite different from that of the lessees; and, if he is not in a public station, popular opinion has no hold on him. Instead of being a protector he is an infliction; and, in fact, the very nuisance from which his lessees so frequently desire protection. Thus, for instance, it is a very common, well-known method of the leasing freeholder to let some land, as a commencement, for, conventionally, decent houses; and at once to make these better buildings an advertisement, and a lure for further enterprise in much inferior work. If sufficient ground rent can be thus, with promptitude, secured, it does not matter how the former property is injured. And even when the land is covered, freehold lessors have no scruple about introducing, for a due consideration, paltry shops, with no sufficient limitation as to user, in the midst of the superior residential houses previously built, according to agreement, on their land.

True there are clauses in each lease on an estate that give restrictive power to the freeholder; but leaseholders have no such corresponding right throughout the property. Indeed the notion that a large estate is a security for the lessee is mostly a delusion. Leaseholders are unfairly at the mercy of the land proprietor; who, possibly a man of probity to-day, may, by assignment, or a change of agency, become to-morrow a mere man of business, quite prepared to take advantage of the false position of the too-confiding, unintelligent lessee. And who is to be blamed?

With reference to the present miserable home condition of the poor, attention has been recently directed to "the carelessness and apathy of tenants, and the neglect and cupidity of

landlords, who when leasing their property can, if they so will, leave the lessees less liberty to neglect their duties." And we are to look "to the action of religious, moral, and educational efforts to bring about an improvement in the habits, tastes, and feelings of the poor themselves. What is wanted above everything is superior accommodation for the very poor, which will never be secured as long as the richer classes ignore the subject." But the richer classes know little or nothing about their own houses, which in sanitary matters are generally sorry places enough. What practical intelligence, then, are they to bring to the houses of the poor; and what are they among so many? Certainly their men of business may put further stringent clauses into new leases; but these will not affect the present population. And in the future, as in the past, and now, men of business, agents, and surveyors, and solicitors of freehold lessors, will esteem their time too valuable to employ it in minute investigation of poor tenements. The present theory of benevolence appears to be that the poor are to be superseded in the proper conduct of their own affairs. They are not even, as the almost universal rule, permitted to have houses absolutely of their own. The houses, such as we find them, are provided; and then the landlord is to have "duties," of which the occupant is to be, in charity, relieved. The system is unspeakably absurd. House care is a daily and, at times, an hourly duty; it pertains distinctly to the *houseband*, and no landlord can efficiently assume it. Quite as reasonably a landlady might undertake the duties of a *housewife* to some hundreds of the poor. The poor, especially as working people, should be free to take care of themselves and of their homes. They thus may even be examples to the rich, who

are, in house affairs, particularly ignorant and undiscerning. Poor tenants now, of course, are careless and apathetic; their houses are but leasehold tenements, mere means of rents, not meant for decent dwellings, but as securities for ground rents. No religious, moral, or educational efforts will induce the poor to care about their hired, rack-rented homes. They will remain careless and apathetic, and, still more, destructive; and the landlords will continue negligent, and possibly exacting. Otherwise, with such a class of tenants, the investment will not pay. What, then, is the remedy? The very simple plan of letting each man mind his own peculiar business. Let all leasehold houses be enfranchised; this will bring the people into a position in which carefulness in home affairs will be habitually exercised. As to the very poor, these can best be helped by those most near to them in local, and familiar, and financial circumstances; and they will also get from such as these experienced sympathy, of greater scope and value than the patronising recognition of the rich. Good men despair; they cannot overtake the degradation of the London poor. Why not, then, give the poor the opportunity to raise themselves? They only can effectually do it. They are often poor because they never had the moral training or the proud ambition of a freehold home. The leasehold plague affects, and morally debilitates all ranks and classes of society. Even the middle class are every year becoming more removed from cleanliness, and weaker in their social character. They also are mere tenants, who are duly learning that it is "the landlord's duty" to keep houses clean. Enfranchisement is the first necessary step to general house and home reform.

Leaseholds are not a development of social progress, but a

demonstration of economical disease. The houses are not an extension of accommodation in accordance with the individual, increasing, public need; but they are made a speculative 'slop'-manufacture, constantly produced in wasteful surplusage, in which the public are regarded as mere items in a risky enterprise. The public are the victims of, and not the reason for the system; which is carried on increasingly from year to year without due public recognition and control; and which so hems the population in that they have no immediate alternative, but must submit to the iniquities and miseries of leasehold tenure.

Speculative building, founded on the leasehold system, is a manifest negation of the doctrine that supply should be proportionate to the demand. Indeed, this leasehold house production actually flourishes by reason of, and during any general stagnation in commercial business; and it, therefore, is most active when the public, owing to misfortune, least require increased house supply.

When trade is bad, and discounts and deposit notes bear little interest, and shares and stocks are high, men with a surplus balance go to their solicitors, who quickly find for them securities in mortgage, which are largely manufactured, for financial reasons only, by erecting leasehold carcasses upon the constantly increasing circuit of suburban land. The lawyers and surveyors and the speculating builders all live by the advances made by the confiding mortgagee; and these advances are too frequently discovered to be permanent and bad investments, rather than judicious and recoverable loans.

Until ordinary trade revives, and speculative building consequently is arrested, there is, owing to the present system, an egregious and increasing surplusage of houses around

London. Several millions sterling are invested, with no hope of adequate return. The houses, half of them, remain for years unlet, and thus there is a double injury; there is no rent, and there is the depreciation due to want of household care. The mortgagees, and thus the public, have to bear the loss of this absurd and wasteful outlay. And besides, when business gradually improves and money is again required, the surplus capital that should have rendered discounts easy is locked up in useless, unproductive carcasses and houses, seriously aggravating any monetary crisis in the city.

Such spasmodic, wasteful house extension is in every way pernicious; and the mercantile community should learn to understand how leasehold building speculation tends especially to paralyse their own legitimate commercial trade.

The object of the enfranchisement of leaseholds is, firstly, to abolish an increasing and continuous restraint of trade; to release the whole extent of building-land and property from an injurious tenure, which, in the course of commerce, actually depreciates instead of adding to its value; and then, secondly, to make transfers cheap, that prudent men may be enabled, without waste, to buy or build their houses. Throughout urban districts recent leasehold property is, nearly all, divided between purchasers and mortgagees. A very insignificant proportion, only, is in the possession of the speculating builders. Any measure of enfranchisement would therefore be but in a limited degree for the behoof of the peculiar class who manufacture leaseholds. It would be, almost entirely, a wholesome, suitable relief for the great public; who have been involved in a pernicious custom which they did not introduce, which they unwittingly, or quite unwillingly accept, and from which they suffer grievously in mind, in comfort,

and in finance. Most speculating builders have no capital to invest in houses. Ninety-nine per cent. of all the capital they use is found by clients of solicitors; and is advanced on mortgage, at some sixty-six, or seventy-five per cent. on a surveyor's estimate of measured work erected. And as this estimate is made before the work has time to show one-half of its defects, and also many months before the speculation proves to be a failure, the advance is very often found to be above, and not, with ample margin of security, below the letting value. Mortgagees, then, either sell, and bear the present heavy loss, or they may take possession of the property, and have the care of it throughout their lives. They very seldom part with property thus forced upon them; for the cost of transfer, and the ill-repute of leasehold tenure, scare legitimate investors; and thus a wide and healthy distribution of house property for freehold occupation is prevented. But when both the tenure and the transfer have been simplified, small savings will be eagerly invested in small urban freeholds; and the tendency to save, especially among the middle and the working-classes will increase, in correspondence with the ever-present opportunity for economical investment of their wages in free, unencumbered residences of their own.

It is the universal and enduring public, not a fleeting class of speculators, that would be the social, not to say financial, gainers by the enfranchisement of leaseholds. Speculating builders and their workmen will however, in due time, become transformed by the great, beneficial change of tenure. They will be again, as in the days of art, trustworthy artisans and master-workmen, held in honour by an intelligent, appreciative public, who, by reason of their constant interest in their own freehold houses, will be well instructed in the art of

building. Architecture will again become vernacular among the people, and will rapidly revive; and all the waste and folly of our present pseudo-architectural demonstrations, with their evil influence throughout Christendom, and far beyond, will then for ever cease.

In the *Quarterly Review* of April, 1872, the first article, on 'The State of English Architecture,' contained, in a few pages, a succinct description of the many evils due to leasehold tenure of house property in towns; and also a proposal, founded on this evidence of evil, for the prompt and absolute enfranchisement of urban leaseholds. The demand was strictly and essentially conservative; responding, with intention and directly, to Lord Beaconsfield's lament over the diminished numbers of the class of freeholders. Of course, the enfranchisement of leaseholds would again extend, and gradually restore to permanent security, the present lamentably insecure and narrow base of territorial society. And thus the great majority of worthy men, participating in the freehold of the land, would be efficient and instructed, equitable moderators in the great dispute about the rights or wrongs of land proprietorship throughout the country; an intelligent conservative democracy.

Continuing its simple discourse about 'The State of English Architecture,' the *Quarterly Review* complains that "Architects are not the only plague that desolates our buildings; the lawyers, also, smite them with a paralysing stroke. The visitor to London will remember that in several parts of the town there are groups of streets most regularly planned, and lined with houses very similar to one another in their feeble outlines. They are the 'estates' of noblemen and others, which have been covered with houses

under agreements for building leases, generally for a ninety-nine years' term. These estates are the more obvious instances of the practice; but throughout London and its suburbs, not one house in a thousand is a freehold. The average term of the leases, also, is so reduced by lapse of time and by short renewals, that, on an average, all the houses in London will be lost to their present owners within forty years. When this system began, is not very accurately known; but the nomenclature of the streets and the style of building show that it was considerably developed during the last century; and such has been its recent increase, that the buildings of one year would occupy an extent of frontage of something more than fifty miles. This sounds like a careful provision for the increasing population; a business-like anticipation of a public want. Nothing can be further from the fact; the error is one of common sense, but we are far too clever for any such simplicity of method; the houses are built, not primarily as a comfort for the occupant, but as a security for the freeholder. The expression, that London is 'a province covered with houses,' has an esoteric significance that the inventor of the phrase was not aware of. London houses and the people of London are merely in accidental contact: there is no community of interest or mutual beneficence between them.

"There is nothing that a Londoner will so strenuously condemn as his abode; and this is an excusable result of all the troubles and inconveniences that his house inflicts on him. The house in question is generally a wooden booth, covered at the top with slates, enclosed around with a thin film of brickwork, and daubed about with plaster. It can hardly, in fact, be called a building, and for its size it has far

less strength and stability than the furniture it holds. The occupant knows nothing about his house ; he is in it to-day, but in a twelvemonth he may have forgotten it in the anguish of another equally afflicting tenement. Of the most simple arrangements and details of the building he is utterly ignorant, and he is childishly helpless if anything goes wrong. All that is necessary for the health and cleanliness of the inmates, and for the preservation and security of the house, is a deep, inexplicable, hidden mystery, that tends to derange the stomach and irritate the brain. There is the constant appalling fear of the unknown, worse than a skeleton, in every house ; and all this torment, ignorance, discomfort, and bitterness of life, with very much besides, is due to the pernicious influence of leasehold tenure. Yet there still is hope ; though we must look for it, as usual, at the bottom. The working man must be invoked to raise us all ; but he himself must have sufficient motive. Moses was well conversant with human nature ; and first in his detail of prohibited desires was, not the wife, but ‘thy neighbour’s house.’ And yet we systematically ignore the healthy social and domestic instinct that urges every man to absolute possession of his home. The working man, for whom, as we are told, so much must be provided, is practically forbidden to provide a dwelling for himself ; he is debarred from practising his handicraftsman’s skill in the construction and arrangements of his domicile.

“This leasehold tenure, with its gambling speculation, expensive and often fraudulent building agreements, its heavy law costs, complicated mortgages, releases, re-mortgages, and second charges, its doubtful titles and dreary waste of title-deeds, the risks of penalties, and the shortening term, forbids prudent men of business to erect substantial, well-built

houses. Small plots of freehold land, except on the estates of building societies, are seldom in the market; and these estates almost invariably become traps for the inexperienced, and opportunities for the scamp, since, while this system lasts, they will, by the mere force of custom, fall very much into the hands of speculating builders. There can consequently be no hope that working men or their employers will be well and comfortably housed until this insecurity of tenure is removed. The enfranchisement of leaseholds, and their absolute prevention would do more than anything whatever to improve the dwellings of the whole community. The architectural, social, and political effect of such enfranchisement would be immense. Workmen would build for themselves, and interchangeably for one another; and those who are not workmen, seeing the superiority of the work done by the bricklayer or mason, smith or wright, for himself or for his fellow-workmen, over the ordinary task or day work of the drudging mechanic, would dispense with architects, surveyors, and builders, and all the class of middlemen, and would have their houses planned and built exclusively by local working men, with whom, as well-informed and interested artisans, they could directly and conveniently confer. Art and its employer would go hand in hand, equal, mutually respectful, and confiding; giving no place or opportunity for unions or strikes, or international societies. The great class of working men would soon be freeholders, having an interest in the capital and the soil, as well as in the labour of the country. Nothing has so much tended to demoralize our urban population as their severance from all local and territorial interest in the towns in which they dwell. This is the real cause of the dilapidation and habitual squalor of the dwellings of the

poor; the working men have no domestic local interest, and they therefore seek no status in society; they lose all seriousness and self-respect, and become dirty, dissolute, and improvident. Among the younger men there is a very general desire to improve their homes; but the respectful, wholesome pride, that would maintain and multiply the decencies and comforts of a well-built freehold house, in full possession, is depraved; and workmen's means are wasted on the cumbersome profusion of bad furniture and trashy vanities that go to form that dreadful institution, the 'best front parlour.'

"The greater part of the house property of London and our large towns belong to no one in particular; there is great division of property, but in the worst possible way, horizontally, we may say, instead of vertically. First, there is the freeholder, who has a ground rent; then, secondly, a leaseholder, with an improved ground rent; and third, the nominal proprietor, with the rack-rent; fourth, the first mortgagee; and probably, fifth, the second mortgagee; and sixth, the tenant, or leaseholder, with, perhaps, a sub-tenant, yearly, and probably some lodgers by the week or month. Besides these interests there are the lawyers, with their bills of costs, collecting agents, repairing builders, water rates, and insurance charges. This, or something like this, may be taken as the probable condition of three-quarters of the house property of London; the whole metropolis is, in fact, under a curse of law, which has in our great towns destroyed domestic building as an art. Its decadence can be historically traced in proportion to the extension of leasehold tenure. This tenure breeds the class of surveyors, who gradually engross all power, and simultaneously abandon all care, except for the freeholder. These men are, in fact, the spurious

successors of the old builders, the ruck of the profession, a mass of struggling impotence, to whom we owe the travesties of Grecian, Gothic, and Venetian styles, that speculating builders use to decorate their ill-conditioned works, and satisfy the 'public taste' for ornament and 'art.' Their patrons are the lawyers, the solicitors of the estates, who are the chief contrivers and manipulators of this inartistic and demoralizing system; and to whose deeds the degradation of domestic building work is principally due.

"It is a remarkable instance of the 'Chinese' endurance of Englishmen, that the people of London have not unanimously struck against this evil tenure. They have so small an interest in the houses, that they might, with proper independence and moderation, urge the cessation, by legislative means if necessary, of a custom which, although injurious to all, is more particularly so to those large classes that are now the objects of chief national and social care. Much that is meant to be severe is sometimes said about the manners of the working classes; but a few, who know them in their homes, can testify that their unfortunate condition and their mode of life is greatly due to the pernicious customs, the injurious greed, and the defective or bad legislation of their territorial superiors. Peabody Buildings, and others of the kind, are but in part, exemplary; and all the good that they can do is hardly visible in presence of the enormous evil that remains. The real duty of the upper classes is, not to provide new dwellings for the poor, but to remove every hindrance to their making proper houses for themselves. Of these hindrances the greatest evidently are, our almost universal leasehold tenure, complexity of title, and litigious transfers; and, while these obstacles exist, the power of im-

mediate self-interest, the only power that naturally seeks the universal, sound improvement of the dwellings of the poor, has no free exercise. At present legislation can do little positively good, except to stigmatize and possibly prevent these foolish and pernicious customs. If the working man should rise in self-respect, and free himself from one profession, he would still, in all things that affect his home, remain oppressed and fettered by these legal bonds; and Parliament alone can utter the command to loose him and let him go. He, like another Issachar, is now 'a strong ass crouching down between 'two burdens.' But if he could be relieved of the oppressive twofold incubus of architects and law, he would begin to have his own again. His social status would be soon restored, his mental energy developed, his self-respect enhanced, and his address and manners softened. Nothing would be more conducive to our social progress than such elevation of the men whose works continually affect our daily life. The first great benefit would be the extinction of the architectural profession; drawing-master architects would all subside into graphic artists, business men, students of symbolism and archæology, and become pupils and illustrators of those very workmen whom they now profess to direct and to control. Thus then it will again be recognized that the glory of a nation is in its instructed working men; and not, as lately we have been taught to believe, in its machines.

“ Leaseholds, then, like copyholds, should, at least in urban districts, be enfranchised; the freeholder receiving the full value of his property in fee. The thing might easily be tried without any interference with private interests. A score or two of civic, ecclesiastical, and charitable corporations hold a large proportion of the London freehold land and ground.

rents, the development and care of which must grievously divert the limited attention of trustees from their administrative duties. Were each ground-rent separately sold, with proper preference to the leaseholder, and the proceeds invested in Government securities, the corporate incomes would be increased, the care and expense of management would be saved, and the enfranchisement of many thousand leaseholds would be an honour and a blessing to the metropolitan community. But charitable corporations are, by law, forbidden to buy up, and so enfranchise, urban leaseholds which they have, by law, created on their own estates. For lawyers understand the tenure much too well to let substantial clients sink their funds in leaseholds; they create the plague, and then they shrewdly institute a selfish quarantine.

“The tenure being purged, all titles should be certified and registered, so that every transfer may be prompt and cheap, enhancing greatly the commercial value of all urban property, and resulting in the general improvement of house-building. It may be objected that London freeholds are still in the market. We are not discussing accidents, but an almost universal rule, which causes needless injury to fixed and life-long residents, and to the poor enormous suffering, from which, unlike those who thus afflict them, they can never possibly escape. We have in urban leaseholds a pernicious and expensive, very foolish custom, and a bad example; their entire abolition would be a real conservative reform, and it ought at once to be undertaken.”*

Again, expatiating on ‘The Hope of English Architecture’ (October, 1874), the *Quarterly Review* demands that “each man should possess and care for his own freehold. The occasional correspondence in the daily papers makes us see

* *Quarterly Review*, No. 264, pp. 325-329.

that in their architectural affairs our modern Englishmen are 'mostly fools,' and this especially in their consent to live in leasehold houses. Art never can exist on such a tenure. We could distinctly show its bad effect, not on architecture only, but on the sister arts of sculpture, metal work, and painting. Each has sunk, is sinking, and will sink, unless the firm and stable freehold tenure is restored. No one can think of any of our fine old buildings, sacred or secular, as leaseholds, nor will substantial houses be constructed upon leasehold ground. And when the public understand that individual benefit and the general good are equally involved in freehold tenure, all proprietors will join in a demand for such legislation, essentially conservative, as would allow, and, if required, compel urban enfranchisement. The project has its precedents; and tithe commutation, copyhold enfranchisement, and canal and railway Acts, have made the public and the lawyers understand that the proprietors of land encumbrances, and ground rents, may be forced to sell, and yet be very willing vendors."*

These quotations from the *Conservative Quarterly Review* contain the germ and essence of the article on Urban Leaseholds in the *Liberal British Quarterly*. And as these essays, published and republished several years since, have at length aroused and educated popular opinion, and, in fact, initiated and informed the present agitation for the enfranchisement of leaseholds, both Conservatives and Liberals are following the lead of their respective periodical reviews; which are on this occasion happily consentient. The question, therefore, is one common to the public and to politicians of all classes; and is thus above the sphere of ordinary party politics. Indeed, in 1884, a bill for the enfranchisement of leaseholds was

* *Quarterly Review*, No. 274, p. 384.

brought into the House of Commons from each side of the House; and to an enquiring Conservative, Lord Randolph Churchill wrote, March 24, 1884: "If you will study the course of legislation during the last fifty years you will find that the Tory party have interfered with, and restricted freedom of contract, quite as largely as the Liberals have done. During the present Parliament, the Duke of Richmond's Commission, and the House of Lords, must divide with Mr. Gladstone's government the responsibility of the Irish Land Act, and the Agricultural Holdings Act. The Duke of Richmond's Commission laid down the principle on which this legislation was founded; and the House of Lords declined to use their power to reject the bills. In comparison with legislation of that kind, the compulsory conversion of long leaseholds into freeholds, in towns, full compensation being paid to the freeholder, is, as I called it in the House of Commons, 'a trifling matter.'

"You will find this conversion of leaseholds advocated, twelve years ago, in that very orthodox organ of Tory doctrine, the *Quarterly Review*. You will find the principle again in the 65th section of the Conveyancing Act passed by Lord Cairns in 1881. Lord Cairns also dealt a very severe blow at the rights of owners of freehold property when he gave to the Courts of Law power to protect leaseholders from forfeiture for breaches of covenant. Under all these circumstances, I think that you will agree with me that this outcry against compulsory enfranchisement, this gabble about socialism, communism, &c., is highly inconsistent and ridiculous, and indicates a prevalence of very deplorable and shocking ignorance."

Among Conservatives, Lord Randolph Churchill has, apparently, the somewhat rare intelligence to see how futile

and absurd it is to seek Conservative support from people, the immense majority of whom have neither house nor freehold to conserve; and who, wherever they may be, are merely cosmopolitan and temporary residents. To reduce the numbers of this fugitive, unstable class should be the aim of patriotic statesmanship. The Tory party has its present duties; and will have, in time, abundant opportunity for government and legislation. But, to achieve success, its statesmen must be, first of all, conservative of moral energy, of national intelligence, of manliness and dignity of life; and not mere sticklers for superannuated privilege, in either Church or State. Prescriptive oligarchy is becoming weaker year by year, and cannot be depended on as a support, or even as a notable ally. The numbers of the people are arrayed against it. Territorial exclusiveness repels the lackland population, and enlists them as opponents. This most obvious fact Conservatives should learn to recognize; and then they should determine to extend their narrow basis of political support, to increase their constantly diminishing constituency of free owners of the land. Freeholders are born, or they become, conservative; and now, when numbers rule, the Tory party should take care that freeholders are multiplied. In politics, as in the culture of the land, broad acres are of little use when men are wanting. Day by day, unhappily, the people have less interest in the soil of England; and a lackland, almost homeless population cannot be, externally, a moral power and a national defence: they are a weakness, rather, without force of nerve and will that could maintain the liberties of England, and her name and place among the powers of Christendom. They would be little likely to 'speak with their enemies in the gate,' except in a

submissive way. And so when trouble comes, perhaps across the sea, the tenants, for three years or less, may see no reason why they should defend the honour of a land in which they are allowed no territorial interest. A ship is at the quay, and they will emigrate. 'The world is all before them, where to choose.' Why, then, should they stay?

No nation, when enlightened, will continue to endure its systematic severance from the land on which it dwells. A party, therefore, that would be conservative, must not make acreage alone its trust, though represented by an aristocracy. The landed interest may become so narrow and exclusive as to be but scarcely human. In the State, however, human interest is paramount. Landed proprietorship is politically useful only as it gives to men in multitude that local interest which combines them into nationality. In feudal times the lord was local head and representative of numerous retainers; but the modern freeholder of urban leaseholds is no representative at all. The land, in London almost wholly, and increasingly throughout the country, is, by leasehold tenure, made devoid of human interest. It is a ledger item only, without social sympathy; an alien territory in the midst of England, and politically dead.

From English statesmen leasehold tenure will of course demand attentive, wise consideration, since the system evidently tends to undermine the constitution of the State. Society is an organic growth; but urban leaseholds have become a means of social dissolution. Mutterings, distinctly heard by people who have ears to hear, suggestively inquire why the freeholders of England are so few, and why so many urban freeholds are accumulated in the ungenerous hands of Corporations and mere rent receivers; making good building

work impossible, prohibiting continuous improvement, and annihilating individual interest in the homes and houses of the population. The whole system, in its methods and effects, is felt to be unnatural and absurd. A change is therefore urgent, for the public good; and, in the interest both of lessors and lessees, it should be diligently made.

Besides, there is, increasingly, an element of confiscation in the air that even legislators breathe. And, as we now are ruled by numbers, it is hardly prudent for the owners of the land to sanction, or permit, a custom that is placing freeholders so rapidly in an invidious minority. For them it would appear more politic, by general enfranchisement, to gain the urban population throughout England as fellow-freeholders and sympathizing friends. The proprietors of building land, with foolish eagerness and want of circumspection, have supposed that when they granted leases they were merely multiplying their securities. Forgetting, possibly, that every act and cause has more than one effect; and failing to observe that, though securities are multiplied by leases, they are correspondingly made insecure. But now, as there cannot be, apart from residence, a sentimental interest in urban property, the lessors' simple plan would be to change their leases into mortgages; and in the place of paltry ground rents, with their long-deferred reversions, they should have the good sense to rejoice in getting ten per cent. increase of price for a forced sale, with ample opportunity for good security on registered debentures, and without the care of deeds.

A registry of title should, however, be made universal and compulsory; the subject matter being properly defined on plans developed from the Ordnance Survey. This proposal will no doubt be very shocking to conveyancers and others,

who affect to think that by disclosure titles would become endangered. Lawyers keep their clients under a delusion of this kind, with the effect, if not with the intent, that these unbusinesslike, and timid, and confiding landowners become mere subjects of their patrons, the mysterious family solicitors. It is quite time that men of landed property throughout the country were relieved of this enthrallment. No class in the nation is, from their factitious circumstances, more to be compassionated than those interested in entailed estates. They are so hampered, morally and financially, by their confused possessions, and by trammels of the law, that they lose civic courage; and, half paralysed, seclude themselves, or, made fractious by the subtle influence of these territorial affairs, become habitual opponents of the wishes of the people. They have therefore greatly lost the public influence that would be due to their long recognized position on the land, or would be yielded to their territorial income and their large expenditure. It is however, among county families, a matter of concern that men of commerce rival them in gifts of fortune. This increasing rivalry is certainly a fact; and while the aristocracy submit to be, in their affairs, mere infants, under lifelong legal tutelage, they scarcely can develop, as a class, the fortitude of character and flexibility of mind that are essential to aggrandizement in any sphere. Their only hope and remedy would therefore be to clear themselves and their estates from the encumbrances of law; that they and their descendants may in every way be free to enter on some fruitful and intelligent career. The old nobility were, in their fashion, actually *duces*, leaders of the people; but a duke is now, for the immense majority of Englishmen, a gentleman of family and fortune, with a pecu-

liar, perhaps historic name, and nothing more. A "Duke of Edom" could have hardly less political acknowledgment in England than one half of those who constitute our highest order of nobility. The aristocracy still, however, have historical position in the country and before the nation; and herein is their advantage over rising men. But they are made unbusinesslike by long seclusion from responsibility. Why, therefore, do they not abandon fruitless jealousies, and take to vigorous action; manfully assert their individual freedom, and combine with the great multitude of equally oppressed lessees to gain immediate enfranchisement? They then could set their property in order, and increase their incomes in some businesslike, efficient way. And, having rectified their own position, they might seek again, as sympathizing, well-conditioned friends, to lead the nation in its honest enterprise and in its great political career.

Enfranchisement, although conservative, is yet a liberal policy; by multiplying freeholds it diffuses social and political responsibility; and thus benefits the nation while it fortifies the government. Discerning politicians, therefore, will seek earnestly to raise the English people to become the owners of their domiciles in fee; and thus to be the natural and self-respecting conservators of the State. This, then, is the urgent duty of both parties in the legislature; they must speedily enfranchise urban leaseholds. And thus fortifying what is ancient in the commonwealth by what is young, and vigorous, and new, they will establish all our institutions on the firm foundation of the general need, and on the natural and worthy, circumspect and just desire of the people.

MAIDENFIELD,

April 21, 1884.

“THE great thing that you need in London is homes. Homes! there, that is your great lack. The great mass of your population is homeless. What you want to do is to give them a stake in the country. Let them feel that they have a fixed home out of which they cannot be turned by any one. At present your poor people shift aimlessly from place to place. A man may be in a room to-day, and out of it to-morrow. There is no sense of permanence of ownership such as we have in America, where nearly every man owns his own house and has his own bit of land. There are more people who live from hand to mouth in England than in America, and I sometimes wonder how you would pull through in the event of a prolonged period of depression. The home was founded before the church, and you in England stand more in need of homes than you do of churches. There are no homes in the world so well found and so beautiful as English homes; but, on the other hand, the extremes meet, and there are none so destitute and squalid, or lacking in all that makes home home-like, as the homes of many, many thousands of your countrymen. In America the sense of ownership is a great stimulus to the development of manhood; and I think our institutions also contribute to sharpen the intelligence of the working man. He has a vote, and so he reads the papers to see which side he should vote upon, and the result is that, on the whole, I think our working classes are more intelligent than yours. But the great thing that you are behind in is, after all, *the home*.”—D. L. Moody, 1884.

URBAN LEASEHOLDS.

LEASEHOLDS are eviscerated freeholds stuffed with law; a process first contrived when legal subtlety was perfectly matured, but social science and political economy were yet unknown. Property in land was then a *corpus vile* for the lawyers, who regarded it as a peculiar subject for their cleverest devices. Its superior productive capabilities were little cared for; agriculture made no cognizable progress, though no method for encumbering the land with trammels and complexities of law was, seemingly, neglected. The result appears in almost every acre of the soil, in almost every building on the land; but the bad influence of leasehold tenure is most evident in metropolitan and urban buildings, and on those who are in any way connected with them, whether freeholders of building land and their lessees, or builders, tenants, occupiers, we may even add beholders of our modern leasehold houses.

The freeholder, for whose behoof the system was invented, has a claim for special pity. He may possibly have been a blissful, unsophisticated, pastoral proprietor, when, in an evil hour, his men of business tell him that his quiet fields have been developed into building land; and then his misery begins. He seems to see before him the potentiality of wealth without exertion: he is called, by reason of this building land, a man of property; and hearing, and of course believing

this, he far too often calculates his expectations as realities, and so begins to live, apart from fact, in dreamy hope. Thus his individuality and manliness are lost—sunk in the land. Afflicted with possession on the brain he loses self-possession, and his neighbours say that he ‘belongs to the estate,’ which is indeed a true account of his condition. Moreover, in a year or two the monetary gain, whatever it may be in prospect, is in thought discounted, and there remains mere eagerness for prompt acquirement. The man in fact is badly off, for he has lost contentment.

Meanwhile the lawyers and the ‘architects’ are realizing what the man of property can only make his hope; they plan and litigate, as leaseholds need, and get their costs. The sewers and roads are also made at a large outlay, bringing no immediate return, but yielding a commission to the ‘architect,’ and then the property is quiet for some years.

At length a plot of land is let to a smart, enterprising builder, highly recommended by his timber merchant; and to induce the builder to proceed ‘with spirit,’ and secure the ground-rents, liberal cash advances from the fortunate proprietor are suggested, and eventually made. The ‘architect’ will certify the cost of building work to warrant each advance, and the solicitor will take the builder’s equitable security and his receipt; the fees remaining with the ‘architect’ and lawyer as before. The freeholder once more is good for all, but gets no gain.

The work however does proceed with spirit. Possibly a dozen ‘carcasses’ are soon in a condition for the first advance; and so they rapidly proceed till all are covered in. And then the builder, having gained his stipulated cash advance upon the maximum of rough material, to be paid for when his three months’ bills are honoured; and on the minimum of costly labour which he has to pay for promptly in days’ wages, can with cheerfulness look round him; and, his friendly timber merchant being paid, he offers, and a liberal

offer too, his general creditors five shillings in the pound. The creditors, who know their business, acquiesce; and, pocketing their dividend, are quite prepared to trade with the same enterprising builder on some other 'freehold property' where 'cash advances will be made.'

The secret of their confidence is this, that builders' tradesmen carefully insure themselves against such 'accidental' losses by extravagant excess of prices; and these heaped up prices do, to some extent, affect the entire building trade. Of course, then, the great public pays, but is 'too occupied with business' to consider. In one trade there is a discount or commission of from thirty-three to forty-eight per cent.* beyond the ordinary business profit, and the other trades are liberal in a corresponding way.

When on a Tuesday morning news arrives from the estate that all the work is stopped—for speculating builders are most careful to obtain advances for the payment of their men on Saturday—the 'architect' is naturally sorry; more particularly if, on very careful scrutiny, the carcasses appear to be in every way defective, thoroughly ill-built, requiring much upholding, and, perhaps, not worth the cost of the material. The freeholder is philosophical, or foolish, as the fates permit; his ground rents are still unsecured, and his advances have resulted in a pile of hideous brickwork, an advertisement of evil on his property. The lawyer and the 'architect' explain the nature of the case, and the result is that the carcasses are sold for what they may be worth, and our proprietor goes softly for his time of mourning. He has realized the loss that, in conjunction with the profit which his men of business tell him must soon come, is held to constitute a sound and healthy character of business, as distinct from mere reception and acquirement.

* We might quote a trade in which the discount is full fifty per cent. In bankruptcies the tradesman thus can take ten shillings in the pound and yet secure a profit.

After a year or two of patience and consideration land is let again, at probably a great reduction on the former rental, for the carcasses have brought some disrepute upon the land. The freeholder, refusing to 'advance,' discovers that his property is worth no more than half of what he previously had been instructed to expect; and so he wisely learns to limit all his reckonings to what he has in hand. Meanwhile, if settlements and possible encumbrances weigh heavily upon the man of property, the ground-rents are sold off as fast as they are made; and so eventually, after years of trouble and anxiety and risk, the end of all may be that he is not insolvent, and is very thankful that his means, apart from his 'estate,' have saved him. If he has been cautious, free from spendthrift habits, and a man of sense, he may avoid extreme disaster, but in most cases ultimate success is slow, and very moderate.

Of course, the public are not in the counsel of these men of property; and, in their magnifying way, they take the gross for something like the net return of building land. But if the histories and titles of suburban property in ground rents were investigated, it would soon appear that the reputed rapid increment of wealth to the original proprietor is a delusion, and that an 'estate' is often but a cumbrous and expensive means of wasting life and intellect for a vain show; that had the freeholder disposed of all his land, with prudent temporary building covenants, in lots as buildings were required, and then invested the proceeds in interest-paying, sound securities, his fortune would have been much greater, his encumbrances much less, time, health, and possibly some credit, would have happily been saved, and years of disappointment, care, and foolish expectation would have been avoided.

This is a fair account of many an enterprising freeholder's experience. In other cases speculating men of business take the land, with all its risks and care, at a low ground-rent; and by sub-letting to the builders make in time what are most

infelicitously called 'improved' ground-rents. 'Architects' and lawyers are employed to let the land, and to invite their clients to 'advance to builders' at 'good interest.' This goes on, possibly, for years, with good or evil fortune for the speculator; but the builder's usual course is one of ill-considered enterprise, extravagant expenditure, anticipated profits, and frequent 'compromise' or bankruptcy; and for the tradesmen there are heavy risks, completely, or it may be incompletely, covered by insurance prices. 'Architects' and lawyers get, of course, their fees; and the confiding client-mortgagee receives, for a few years perhaps, his interest, and then possession of a range of showy-looking houses made of half-baked clay, and mud, and compo, with raw shrinking timber, gaping joiner's work, foul chimneys, unsound roofs, damp basement rooms, and inefficient drains. The public thus are providently housed.

It must be evident, however, that the method is expensive. The extent of land round London needlessly withdrawn from agriculture, though for years unused for building; the long lines, and even widespread neighbourhoods of carcasses that stand unfinished, and of houses equally unlet, mean grievous loss and waste, which some one has to suffer. Certainly, the builders cannot be the losers; and, in brief, the public pays. When to this dead loss are added all the multiplied and heavy untaxed costs of 'architects' and lawyers, the insurance profit, twenty-five per cent. or even thirty, for the tradesmen, and the constant outlay that the rickety and unsound work requires, it must be clear that leasehold house providing is a most extravagant and wasteful system, which, when they learn to understand it, men of sense will not endure.

Besides all this excessive costliness, the houses are themselves a constant tax on physical endurance, and on social comfort and economy. The freeholder's estate is planned with no regard at all for those who will, by force of leasehold custom, be compelled to suffer in the houses. 'Architects' lay out the roads and streets with reference to frontages alone,

and on the length of frontage so contrived the extremest subdivision possible for sites of houses, to obtain the greatest rental from the land, is made. The houses are to be the narrowest that the public will, in each locality, endure; and certainly the public are extremely squeezable. The consequences are small incommodious chambers, well called 'sitting' rooms, in which the necessary or unnecessary furniture so occupies the little space that those for whom they are supposed to be constructed ought to be incapable of movement, basement kitchens, dog-leg staircases (most aptly named), few rooms to live in on a floor and many floors of height, the thinnest walls the Building Act permits, abundance of cheap 'decoration,' a fine coat of stucco, with the 'architectural effect' of cornices and columns to distract attention from the meanness of the work, and such a want of liberal adaptation and amenity as quite forbids the sense of comfort, and prevents the house from ever being honoured or rejoiced in as a home.

The ordinary term for building leases is from eighty to a hundred years. Renewals, or new leases on a rack house rent, are generally granted for from twenty-one to forty years. These terms becoming always shorter by the lapse of time, the average present length of London leases is not more than thirty years. Of course then a shrewd leaseholder restricts his outlay on improvements and repairs; and probably at length from sheer disgust he sells his houses to some speculator in bad leasehold remanets. They are then treated as mere rent producers, to be crammed with lodger-tenants, and be utterly used up; and in such tenements one half of what are called the floating population live.

The long continuance and the general extension of the leasehold system are an evidence of the habitual neglect of men to study questions which, in some sense public, yet most intimately concern themselves. In this case failure to perceive the obvious connection between a harmless-looking legal document and its widespread damaging effect, becomes the

cause of constant suffering and error. Freeholders, for instance, never seem to understand their actual position, but unlearnedly imagine that as they hold their land in fee they have control of that which other people, builders, place upon it; that when they let their freehold land for building they obtain a freehold price by way of rental, and that the reversion, after ninety years or so, is worth consideration and of present value. These all are fallacies: the freeholder's control is very superficial, and his ground-rents, even on the large estates in Westminster and Bloomsbury, are an economic error, a financial waste. A simple process of arithmetic will show that if a man of statutable age grants building leases for the usual term the reversion of the buildings cannot be, within an ordinary lifetime, of appreciable worth. It is moreover evident that a clear title, with no covenants and no superior control, must be more valuable than a lease containing cumbrous stipulations, with the possibility of legal complications, unanticipated loss or even forfeiture. The depreciated worth of leasehold property compared with freehold is the measure of this difference; and yet the freeholder will hardly bring himself to admit and understand that what he calls a freehold ground-rent is but leasehold in its value; that the freehold which he let became by action of the lease depreciated to mere leasehold in the rent that it commands; and that for this lessened worth of his commodity he has the fiction of an ultimate reversion, which even to his heirs, when two-thirds of the term has lapsed, will hardly be of any value. He has deprived himself for sixty years at least of something like a quarter of the value of his property. He had a good commodity to sell, spontaneously he made it bad, and he is then obliged to let it at a corresponding under-price; and all for an ideal gain so far remote that a mere peppercorn insurance could suffice to represent it. His financial loss is thus immediate and absolute; but besides this loss, he has for the remainder of his life the care of supervision, of collecting

rents, of law contingencies, of architectural dilapidations, of insurance policies, and of the many incidents that happen, unforeseen, to property secured on leasehold houses. His 'estate,' instead of being a relief from care, is quite a business; he must then entrust it to a lawyer's keeping, and with equanimity receive and pay the annual bill.

All this is new to many lessors and lessees. To make the matter plain, suppose a freeholder has two adjoining plots of land, equal in size and value. One plot is his own in fee, at his complete disposal; but the other is in trust, and can be only let on building leases. On this second plot ten houses, worth six thousand pounds, are built, the ground rent being ninety pounds a year for ninety years. The former plot, worth also ninety pounds a year, is sold, at twenty-five years' purchase, a fair customary valuation, for two thousand two hundred and fifty pounds (£2,250). The interest, at five per cent., on this amount is one hundred and twelve pounds ten shillings (£112 10s.), which is one quarter, twenty-two pounds ten shillings (£22 10s.), more than the ground-rent of the corresponding leasehold plot. This latter sum gives therefore the decrease of value that the lease has caused. Allowing that from wear and tear and change of fashion the ten houses will in ninety years depreciate so little as one-sixth, the freeholder's reversion at that distant date will possibly be worth five thousand pounds. Putting then aside the equal ninety pounds per annum in each case, the two transactions are represented to the freeholder in one plot by the twenty-two pounds ten per annum increased income, and in the other by the long deferred reversion, which the compound interest tables say is worth, in theory, some twenty-two weeks' rent, but which, in fact, for sixty years to come has no commercial value. It is 'dormant,' but the annual twenty-two pounds ten are 'active,' and of present and continual value; and if this excess of income and its interest be constantly invested in good five per

cent. securities, they will in ninety years amount to six and thirty thousand pounds (£36,000), seven times the value of the so much-prized house property reversion. Or if all the current income were employed judiciously in trade at only ten per cent. net profit on mere annual returns, the 'reversion' would amount to upwards of a million (£1,195,200). The freeholders' reversion, then, is very dear; the man who sells his freehold is the wise financier, and trusts prohibiting a sale are hindrances to wealth.

But when two-thirds, or thereabouts, of ninety years has passed, and the slow, gradual increment of fortune comes, how seldom and how little do the owners find themselves the better for their long-expected good. In almost every case the property has been negotiated or encumbered, turned to some account by way of fines or premiums or mortgages or any or the methods that the law provides for eating up the land. Besides, after some ninety years or more of use and of exposure houses will show age and wear. They were not built to last beyond the term, nor yet designed for comfortable human occupation; but, for the most part, they were planned to suit the fashion and the folly of the day. The fashions having changed, the houses lose their character for style; they are old-fashioned, and are accounted quite inferior; whole neighbourhoods become neglected and forsaken by the well-to-do, and, notwithstanding lawyers and surveyors, sink into a hopeless state of squalour and dilapidation; they are then called 'rookeries.' Thus in every period of its course, in its preparation and its consequences, leasehold tenure is a noxious system, and the transmutation of the freehold is in every way an injury to the proprietor.

But building speculators are, like leasing freeholders, the victims and results, if they are also agents, of the leasehold system. These poor men are seldom destitute of merit; they are probably indifferent workmen, who, by force of character and exceptional capacity for supervision and control, have

been advanced in their own sphere to some position of command. They are invited to become leaseholders; and, stepping confidently and with eagerness into the stream of speculation, frequently from sheer inexperience and before they are aware, they lose their footing and are carried downward by the stream, perhaps just floating for a while, but almost sure to be at length submerged. The process has a hardening effect, and many a London speculator has, not merely once or twice, compounded with his creditors. The bankruptcies and 'compromises' by one generation of the speculating builders about London were, it has been said, more numerous than the men themselves. We seldom hear of speculating builders who have been remarkably successful, but occasionally, after lives of care and scampish work, they make, perhaps by some mere accident, what they esteem a fortune; or more probably they sink in middle age, exhausted, out of sight below the lowest level even of a leasehold tenure. Would that their works might follow them!

Of course, considering the ill repute and risks of speculating leasehold work, few prudent men of capital will seriously engage in it. The enterprise is therefore almost wholly left to needy men, who, as they build, immediately charge the carcasses with mortgages and loans, involving costly and unnecessary deeds. Thus it occurs that speculating builders are so grievously oppressed by law. Besides, in modern leases there is now a customary clause requiring that all demises, under-leases, and assignments, which include the mortgages and charges, shall be registered and copied by the freeholder's solicitor, who is to receive on each occasion some two guineas as his fee; and, as new houses frequently remain for twenty years or more negotiable and encumbered ere they settle down into the hands of individual proprietors, the fortunate solicitor may, by the fees and costs on a suburban leasehold, make for years an income greater than the freeholder's gross rental.

With the speculating builders should be classed their wan-

dering workmen, artisans and labour sub-contractors of the lowest kind in character and quality of work ; ' field rangers ' they are called. Not one quarter of the working builders about London are efficient ' tradesmen,' worth their wages ; almost all are spoiled, or have been grievously arrested in development by sub-contracting and the present architectural and leasehold systems. These poor men accept from their employers the discovered measure of the ' public taste ' and need, and do their work appropriately. Speculating builders will provide such workmanship as they can get ; but they can hardly care to do good work for people who habitually show that this is not the thing they want, and that it is, in fact, beyond their understanding and appreciation.

Here then we have a second numerous and wide-spread class perverted and used up by this pernicious system. When the public execrate their painful leasehold houses their chief outcry is against the speculating builders ; but these builders are not half as much to blame as their accusers, who, without these men, it seems, would have no houses to complain of. Speculating builders are but a result of public folly ; as a class they are not culpably successful at the public cost, nor are they so beholden to mankind that they should sacrifice themselves to architectural philanthropy. Their object, quite legitimate according to the public will, is to contrive as many houses as they can within a given frontage, then to make these houses stand awhile, and then, with careful promptitude, to sell them. The superior public, who are taught to think that architecture ' as a fine art ' is the only fitting subject for their contemplation, and that cordial acquaintance with the simple art of building and with building artisans is ' low,' when they experience the result of their absurd neglect are disappointed, injured, irritated, and in their dismay they blame the speculating builders, who are only instruments ; they never seem to recognize the real cause of their affliction.

Now let the truth be known : with all the great defects of

modern houses and the multiplied delinquencies of builders, these men will, in all things that concern the domicile, bear fair comparison with the occupants themselves, who are absurdly ignorant of everything connected with the scene of their domestic life. The thing that, more than any other, must affect their comfort and their health they never understand; they trouble all the world with their complaints, instead of thoughtfully considering why they suffer and determining to get complete and permanent relief.

And yet the public also may be well excused. The leasehold custom has been no invention of the present generation; they were all born to it, and are constantly debilitated by its influence. Leaseholds have denied them some of the most grateful sentiments and fortifying circumstances of domestic life. To occupy a freehold house confers upon its owner a peculiar sense of freedom, clears his mind of vanities, and gives him, consequently, force of understanding: it induces firmness and stability of character, and sets around a man a healthy limit to his aims, if he is wise enough to recognize it. He has naturally an habitual, sympathetic interest in his house which makes it his delightful care; and by this sympathy, a noble and expanded selfishness, he rises to be home and house-proud, and in habit self-respecting. 'Nothing contributes more to nourish elevation of sentiment in a people than the large and free character of their habitations. The Middle Age architecture and its spacious and lofty rooms, so unlike the mean and cramped externals of English middle-class life, gave the sentiment of a larger and freer existence, and were a sort of poetic cultivation' (John Stuart Mill).

Such was the character of life on freehold tenure; but of late, on leaseholds, men are never free in sentiment or elevated or enlarged at home. Their 'mean' houses are a gathering of torture chambers, and they enter them with the habitual instinctive expectation of removing at the earliest opportunity.

'Bees, by the instinct of nature, do love their hives, and birds their nests ;' but men can have, by nature, no instinctive love for leasehold houses. Every house appears indeed a thing to be avoided, and each tenant feels that what he calls his house is not a home, but something made for 'style;' it was not made for him, nor can it be : he is unsettled, apprehensive, constantly expectant, never satisfied. The consequence has been that every year there is increased mobility among the London population, whose full average length of residence in one house is not three years ; and this, in houses of the middle class, is now the ordinary length of term for occupants' agreements. Houses are got up to look, to superficial eyes, superior to their rental ; showing that a studiously constructed falsehood is considered an advantage. A similar pretentiousness is carefully maintained in equipage and furniture, that everything may be in keeping ; and the tenant thus asserts his vain position in the world. Speculating builders see all this, they learn to know their public, and are quite prepared to please them. They discover that their customers are seldom satisfied with a substantial and convenient, unpretending house, in which the income of the occupant might with propriety be economized, and his display would be within his actual means. The builders understand that the reverse of this is the ambition of the world ; and that if some men have the gift of self-respect above the customary reverence for wealth, this class is not the one on which they must rely. They consequently build their houses for the public as they find them, and these houses are, in architectural character and show, fair representatives of popular desire.

Thus the system is continually acting and reacting on the public and on the houses they inhabit. It induces flimsy-mindedness ; men fatuously accept the evil which by leasehold tenure they are made to suffer, and their domiciles reflect the weakness and the want of individuality of those who occupy them. The result is perfectly well known. Though

it is said that one half of the world can hardly know how the remainder live, a long experience in London does enable some to form a tolerable estimate of the condition of its sad and quiet-looking people. Certainly a large proportion live from hand to mouth, and very frequently beyond their means. Commencing with a perfectly 'genteel' idea of themselves and of their suitable requirements, they wear their spurious gentility, a robe of Nessus, all their lives. It is the 'elegant' and showy leasehold house that starts them on their lifelong painful and unfortunate career.

Under such circumstances some device of false economy is needful to maintain appearances; and cleanliness and comfort, children's education, even health, are sacrificed. The house, so stylish, and not built for common people of domestic habits, needs much cleaning and attendance; but these things can be dispensed with. Every year there is a greater general neglect of household decency. Tenants live, for their three years perhaps, in constantly accumulating dirt, and then they take another house, fresh cleaned and painted, where again they stay till filth and its results compel another move. We are informing those who do *not* know the state in which the other half of London live. The house, they say, is kept in order for them; and repairs of damage done by ill-conditioned occupants are now by custom made 'the landlord's business;' everything must be provided for the tenant, who in house affairs is treated as entirely helpless and incapable, at once a baby and an imbecile.

This coddling has a very bad effect upon the personal and domestic habits and the social sentiment of men and women. When so overcared for, people are induced to care but little for themselves. The 'husbands' are above, or possibly beneath, the manly household duty of inspecting plumbers' work and drains; the 'housewives' also, occupied with elegancies, find efficient household work and care unsuitable; and fevers, typhoid, and diphtheria are allowed to decimate

their families. Besides, the house in sanitary matters is not separate from the furniture that it contains, nor this again from clothing and the family that wear it. Thus the danger cannot be restricted to the architectural structure of the house: it pervades everything; and when reports of fever epidemics and of *variola* cause alarm, it will be well to notice how these virulent disorders are engendered and promoted.

But there are more than architectural and sanitary matters influenced by this tenure: intellectual growth and mental character become injuriously affected. People will employ their minds on their immediate surroundings, if not wisely, owing to obstructing circumstances, then absurdly, with the natural results. Under leasehold tenure men and women being guarded from responsibility—deprived of it would be more accurate—concerning the most influential object that affects them, have no worthy interest in the fabric of their house; their attention, therefore, is transferred to the light cares of furniture and dress. The consequence of this entire withdrawal of the dignified and permanent abode from social and domestic care is an unnatural levity, which demonstrates itself in ‘fashions’ and their imitations. Everything in outward life becomes a triviality, and character receives its stamp from trivial surroundings. Self-respect is thus diminished, and social reverence is lost. The result throughout society has been the ostracism of the stronger minds and the promotion of the weak and vain. Excessive worthlessness of every kind in dress and furniture is evidence of this inversion; and the public, having lost their natural leaders and their individual judgment and good sense, make tradesmen’s novelties in ‘fashionable’ rubbish matter for intense desire, extravagant expenditure, and lifelong social competition.

On the other hand, the uncontrolled possession of his freehold residence endows the self-respecting man with social dignity. He is a local personage, perhaps a power, having local interests which lead to local public duties. When thus

territorially settled, men know one another, and discover who should lead in secular affairs and who should follow; special aptitude for work and for administration becomes recognized and properly applied; and as each house erected by its own proprietor upon a freehold site is pretty sure to be a sound, substantial structure, the result of constant effort at improvement, such endeavour and experience naturally give the architectural culture needful for the proper management of public works. With such homely, customary house-building there would be no abject deference of ignorance to clever experts; people generally would understand whatever might be recommended for the public good, and would themselves see clearly how it is to be obtained.

But some may say that business is so urgent, and its regular engagements so engross their time, that they have none to spare for architectural diversion. True enough, no doubt, particularly when these persons are successful, and are rising in the world. But what is business that it should be so engrossing? What need is there for the constant urgency? As business men report, their occupation is not so entirely healthy that no change and no relief could be desired. They say—we quote from varied and extensive testimony—that the trades and even the professions are but few in which a scrupulous regard is shown for genuine, as distinct from legal honesty. It really seems then that some little intermission might be advocated, and accepted by the saner portion of the world. A wholesome change of occupation might improve the moral tone, and possibly revive the spirit of our business men. Their thoughts are evidently gloomy even at their most exhilarating times; their aspect is indeed a constant strain on pity and commiseration. Where, for instance, can be seen a show more dismal than the range of faces at a feast of some great City Company? The people are all evidently men of business, and besides, are leaseholders.

The tenure is not the disgrace and plague of any special

class; all ranks are injured by it, the nobility and West End residents as well as City clerks and working men. All suffer in domestic comfort; but to those whose state and dignity are held to be their great distinction leasehold influences must be specially obnoxious. To have lost the amplitude and individuality of a town house, and to be numbered in a row of compo-fronted slips of leasehold work, to be the subject of a common building speculation, with its transient fashions and vulgarities, is not consistent with the notion of an ancient aristocracy. The change from Grosvenor Square to Grosvenor Place is like an abdication of nobility. A nobleman till lately had a ducal residence between the river and Trafalgar Square; the House has been pulled down, the site has been converted into 'frontages,' and now his Grace finds shelter in a narrow leasehold tenement that faces a cross road behind the Queen's back garden.

The effect of leaseholds on the working classes is, however, of more consequence than loss of dignity; it tends with them directly to disease, to dissipation, and to death. At least one half of London houses are unfit for human beings to reside in. All the rooms are made so small that any locomotion in them causes injury to walls, partitions, furniture, and fixtures; everything becomes dilapidated, roughly worn, and consequently dirty. Then, their houses being sorry imitations of the homes of richer people, those who labour, thinking such display to be distinguished and correct, endeavour also, in their sordid way, to imitate their betters in their household goods and dress. Thus everything about the families and homes of working men is now a travesty of the pernicious follies of the middle class, as these again are imitators of the social ranks above them. People do not spend their money to secure convenient, healthy homes, but to appear to be above their sphere, to be acquainted with the fashion, and to assert their right and interest in the foolish custom of the day. The constant outlay that all this requires

is quite sufficient to reduce the circumstances of the people from financial affluence to habitual penury; and this is actually its effect. The money that might build or buy an unpretending, spacious, well-constructed house is spent in worthless 'elegance' and ornament; and the small, ill-ventilated hired rooms are crammed with cumbrous furniture and finery that make habitual cleanliness and health impossible, and phthisis has become the national disease.*

In such 'rooms,' quite inappropriately named, two millions of the London population are compelled to pass their lives; and the effect upon the social habits and the moral character of men and women is deplorable. A man and wife can live perhaps in quiet in these little dens; but when the family begins to grow, and children multiply, and move and play, as children do, the father finds himself a surplusage at home, and goes for peace and quiet to the public-house, to join his fellow-sufferers from leasehold tenure. There he, of course, must drink, and then the habit comes, and grows. The company is not select; the man, if tolerably educated and intelligent, meets numbers who are otherwise, and he must make the best of, or become the worse for, his companions. To invite a chosen, well-conditioned few to his own home would be absurd; he has no home: the place is but a cupboard, or is possibly a sty. In one small room all culinary and domestic operations must be carried on, the men would therefore be entirely in the way; or if there is another cupboard, called the best front parlour, all its little floor is occupied by quasi-fashionable table, sofa, easy-chair, and chiffonier, the necessary demonstrations of gentility, and not a yard of width is left for movement and for social comfort and companionship.

The women, who are left and are supposed to be at home, are possibly still greater sufferers: they never get fresh air.

* In London there are every year some twenty thousand deaths from chest disease.

The slightest ventilation in such little rooms is felt as a cold draught; and doors and windows are, as far as may be, kept hermetically closed. The children either turn into the streets, and live in dirt and license there, — leaseholds provide no playgrounds,—or, if they are retained at home, they sicken, pine away, and die. The woman's health gives way, and as she is alone to do the household work it is not done; the filth accumulates, and then the public-house becomes again a refuge or relief. Both man and woman have lost hope and energy, and home repels them. They have no idea of acting for themselves, or of discovering what would most improve their state at home. The house is not their business but the landlord's, and all houses for the working class are much the same; it is 'their lot,' and they accept it listlessly and sink into depravity.

Youths, also, of both sexes are habitually driven from home; they naturally seek society, just as 'their betters' do, but in their houses they can never find it. They must wander therefore, and all wholesome family restraint is consequently lost. Parental discipline is scarcely thought of or regarded; parents neglect their duty of command, and the young people, quite untutored in obedience and self-control, find in saloons and 'schools for dancing' most efficient schools of vanity and vice. In manners also they are more degraded year by year.

The great concern that has of late been manifested by the upper classes for the benefit of working men, and the alarm that is so frequently expressed at the increased consumption of intoxicating drinks, together show that the condition of the working classes in their homes is little known or understood. Intoxication as a habit is a common consequence, a natural result, of undersized, unwholesome rooms; and not the lower but the middle and the upper classes are the fabricators and maintainers of the leasehold system, which denies sufficient home accommodation to the poor. These classes are the real culprits in the case of metropolitan intemperance; and to

them, much more than to the working men themselves, the vice and misery of drunkenness are due. The working men have yet to learn the method of their misery; when they attain this knowledge, and have also learnt the lesson of Co-operative Stores, they will promote societies to build on freeholds only, and will look for public sympathy in their determined, just repudiation of the modern leasehold system of house tenure.

There is a general, vague idea that because large freeholders appear to have some slight control, a better class of houses is erected under leasehold tenure than would be the case if each man had his separate freehold. It is hardly necessary to argue out this question: the result of this insuring system is around us, and the inhabitants of London are, for their wealth and culture, the worst housed population on the globe. Nowhere in Europe can be seen such lines of paltry houses, with such cribs of rooms; and never was a people similarly subject to a landlord's interdict, prohibiting, by means of physical obstruction, ordinary social and domestic intercourse.

Two generations back, when urban leaseholds had become the rule, there still remained an old-established institution that afforded some relief. The parlour at the public-house was then the regular resort of heads of families and young men of the middle, tradesman class. There politics were talked and parish business was discussed, and there the French were valiantly defied, the slave-trade was denounced, and parliamentary reform was carried. There each company of sturdy boon companions, mostly sons of yeomen, sat and talked throughout the evening, with high argument; and if at times their logic was defective and their information incomplete, they had the benefit of manly intellectual intercourse, and their bright mother wit was exercised and sharpened. These strong men, although a fragment only of the population, gave a tone of vigour to the public mind which cannot be expected from a generation who throughout their lives have been shut up

apart in little boxes with their wives and children. Very likely after twelve the argument would be a little clouded, though the talk and the tobacco would be hindrances to tipping rather than inducements to excess. But now there is no general opportunity for intellectual and social intercourse; the public-house is but a dram-shop, parlours are unknown, there is, in fact, 'no house,' but only what is called a bar, where men and women go all day to stand and drink, and drown the memory of their miserable homes.

The richer classes can have no idea of the painful influence that narrow houses have on working people. They, by their wealth, can keep themselves sufficiently removed from contact with their own domestic architectural surroundings, which indeed are, practically, distant from them, suites of wide and lofty and well-lined enclosures; and, if all is not agreeable, the upholsterer has ample opportunity and scope for his devices. But for the working man there is at home no intermediate distance, and no space for such appliances of furniture for ease and comfort; in his sitting room a table and two chairs take all the width between the fireplace and the opposite partition wall, and when the chairs are occupied the room is full. Nor can the workman have the change of residence and scene that richer men afford when houses are not altogether to their mind; he is directly, and without relief, in constant contact with his house, which is no choice of his, and is by no means his ideal, but in which he suffers daily. A most foolish custom has condemned him to this grievous home imprisonment for life.

The lower middle class are sufferers in much the same way as the workmen; and, to escape the pressing evil, clerks and superior artisans and little tradesmen, who compose so large a part of the suburban population, leave their homes and lose their time and health and money at the billiard-room, the tavern, and the music-hall. This is the secret of the great expenditure on drink, a sum that in ten years would buy up

every London ground-rent ; and until this fact is understood no valid diminution of the drinking habits of the people can be hoped for. Yet no session passes without some endeavour to enact prohibitory laws against the liquor traffic ; the promoters overlooking the important fact that those who drink are masters of the situation, and that they alone, by a reform of social habits, possible on freehold tenure, can restrict and even stop the trade. If their ordained, legitimate enjoyments are denied to men, they will of course obtain some vicious substitute. In milder climates men can live in public in the open air, and consequently suffer little from small *pièces* or *appartements* ; but in London such extensive freedom is impossible. For ten months in the year all social meetings must be under cover, and as people cannot make their little cupboards serve as 'rooms,' they meet elsewhere. The crowds that gather round the gin-shop doors towards one o'clock on Sunday show the natural result : as long as London houses are not made for men, men will avoid them, and will go where they have space and light and company and welcome, and they then must drink. The custom does not lessen with increased intelligence ; it constantly advances. The more highly strung the nervous system of a man, the greater his imaginative power, and the more his mind is cultivated, the intenser is his sensibility to his misfortune : he can see no prospect of relief, and so he gets a temporary change. Hence the increase of drinking, as distinct from grovelling drunkenness ; and thus the lower middle and the working classes, as they rise in income and intelligence, spend more and more in liquor. We are furnished with the trade statistics of a public-house frequented by these people, and it seems that in the last fifteen years the trade profits have increased five-fold, without a single new house in the district.

There have been many efforts to establish reading-rooms for working men ; but reading-rooms are palliatives only :

those who make these efforts will admit that they themselves would not be satisfied with such poor substitutes for homes. A month's experience of 'Institution' life would perfectly suffice to show the value that young men and women set on public-houses of this kind. They soon discover that such education as they most require is not to be obtained in reading-rooms, but in the circle of their families and friends at home. It is the want of such home education that sends half the population to the taverns and saloons; the other half lament such painful error, but they still maintain, and help to propagate the cause of all the evil.

The outcry for the opening of museums and the theatres on Sunday is due chiefly to the want of spaciousness in urban living rooms. The people are domestic, fond of home, and naturally hospitable; but these virtues are on leaseholds specially forbidden. To be social, 'given to hospitality,' the great majority of Londoners must get away from home; they can have no 'church in their house,' they must 'forsake the assembling of themselves together'—quite a different thing, it may be here explained, from modern church attendance—and they 'treat' their fellows at the tavern bar; or in the reeking gin-shop, or the beer and brandy tea-garden, seek such enjoyment as excitement and indifferent companionship will give, in place of all the dignified and solid comforts of a home.

And here, again, the higher classes scarcely understand the popular demand. *They* need no galleries or museums to amuse them on a Sunday, their own rooms are large enough for social intercourse, and so they see their friends at home, a thing the working man is not allowed to do. His Sunday seldom is to him a day of happiness and rest; he gets no quiet, has no real relaxation and but miserable change. Instead of doing work he suffers irritation, and to avoid this suffering he systematically leaves his house and family, and 'breaks the Sabbath.'

An intelligent observer will perceive how clearly this un-

happy state of life and morals may be traced to the outrageous disregard of human nature in the first formation of a young man's home. The lower animals, birds, beasts, and insects, are superior to Londoners in household dignity. They don't take leases, and with them the speculating builders are unknown; they start in life with building operations of their own; their house is made in preparation for their family. In London, people are like hermit-crabs, content to shuffle into some ill-fitting, cumbrous, unconformable, rejected shell; and there they make their 'home,' ridiculous to every beholder.

The leasehold system is a chief material cause of the improvident and thriftless habits of our working classes. It prevents the natural formation of considerate and prudent plans for life; and men rush into matrimony, not perhaps too early, but before they have prepared themselves, by systematic self-control, and by the active self-respect induced by strictly economical expenditure, for the responsibilities of married life. True, there are Savings Banks; but a 'deposit' is to many a numerical abstraction. Working people do not see it, therefore do not love it, and in consequence too quickly sacrifice it for some visible absurdity which for a moment charms them. There should always be a worthy and immediate object for the workman's savings, something to be seen, and which can thus secure his interest and devotion. A young workman, when the term of his apprenticeship expires, or earlier, should everywhere have opportunity, by weekly payments, to secure a visible investment in an urban or suburban freehold of his own. The saving, prudent habit once begun and formed is apt to grow, increasing with his age. Young women too should know that if they save, instead of spending all they have in finery, they also may contribute to the purchase of their future home. This would be possible if freeholds were at hand and easily procurable; but if the only method to secure a house is either to become a speculator in a bastard tenure, or to buy a rickety, dishonest place of misery,

a compound of the Pozzi and Piombi and the Bridge of Sighs, with every association of discredit and of disrepute, young men will hardly practise self-denial to attain so pitiful an end. No man is intelligently proud of any leasehold house; he may have some mean pride in its pretentiousness and paltry show; but if he has good sense and sensibility he feels the thing to be an illegitimate production, crooked and false in character, and he despises it. If occupants of leaseholds could imagine, even for a moment, that the houses were their own in fee, the thought would give them an astonishing experience of mental dignity. How much more powerful for good would be the actual fact that they were freeholders.

The effect of leasehold tenure is particularly manifested in the quality and stature of the London population. Separating recent importations and mere summer visitors, there is a large residuum of weakly, nervous semi-dwarfs. A fairly-built pedestrian going eastward from Belgravia to St. Luke's or Bethnal Green will, if observant, notice, or at any rate will feel, that as he goes he rises by comparison in animal physique. He seems to be a Saul among the people, and, without a thought, to add a cubit to his stature. But a country family for two generations subject to the influence of London houses obviously recedes towards the state of pre-historic and primordial humanity. If men are played upon by their environment, and those who are the fittest constantly survive, we have the philosophic reason for the undersize of genuine Londoners; they suit themselves to their habitual abode, and in their generations they become *homunculi* by reason of their little homes. In intellectual and moral power there seems to be a similar decrepitude: of native Londoners it is remarkable how few comparatively are distinguished men. The cause of the deficiency is clear enough; this leasehold tenure, with its cellular constructions and bad air, has naturally an enervating influence on the brain. Thus, when referring to an accident at Kensington,

Mr. Frank Buckland writes: 'The crowd stood like a lot of marble statues; nobody offered to move, or say, or do, or suggest anything. Upon my word, I think an English crowd is very selfish or exceedingly stupid.' Mr. Buckland's sharp alternative was needless; any London crowd may be entirely what he suggests. But this is their affliction, for the vicious circle makes itself complete. By leasehold influence the intellect is weakened and sinks into dull selfishness; it thus becomes incompetent to recognize the cause of its affliction and to undertake the cure.

This mental weakness manifests itself not merely in the general absence of superior men, but by a wide-spread disregard or want of scrupulous financial honesty. Those who have special insight into the domestic life of London families, and know more than the world at large about their income and expenditure, can give a curious account of their condition. A proportion, whether large or small we will not say, though it is fairly calculable, are careful people and habitually honest, but the rest proceed upon a constant system of indebtedness. Young men, who seldom fail to spend their money quite as quickly as they earn it, marry on their income, and expect, without a thought of calculation, that enough will come whenever more is wanted. The proceeding is not limited to any rank of life, but we will take in illustration the abundant class of clerks, commercial and professional, whose time is spent in most elaborate contrivances to prevent one set of 'Christian' gentlemen from cheating, or from being cheated by their fellow-Christians. Under present business circumstances these poor men are commonly condemned to life-long drudgery with little pay. Considering the kind of work they do, the pay, compared to what is given to accomplished artisans, is quite sufficient, and they might live well on it, with comfort, in a simple way. But they must live, it seems, 'like gentlemen;' their wives and daughters, too, are 'ladies,' which, interpreted by them, means people not accustomed to

associate with the working classes. The distinction may to some extent be justified. For centuries 'society' has severed manual labour from intelligence, and denied it social equity and personal respect. The lower middle class are therefore prudent in their way when they endeavour to dissociate themselves from people in a state of permanent inferiority. Position is especially important to the class which finds itself at the immediate edge of the established platform of respectability. A broad-cloth suit, soft hands, a house that has a kitchen quite distinct and separate from sitting-rooms, and the employment of a servant girl, however small and inefficient, are the strict essentials of a Londoner's gentility; his life is formed on these. A few men of the clerky class may gain promotion in the business world, but of necessity the great majority remain in their ambiguous condition, with an income on a par with that of decent artisans, but with pretensions quite above the level of these common people, who are workmen.

Ranks in the scale of income differ, but in each the impulse of gentility is much the same. Incomes are often fixed, but fears and aspirations are unlimited and fluctuating, and expenditure is apt to follow feeling more than calculation. When the spirit of gentility has taken hold of men and women peace of mind escapes, desire is paramount, beneficence becomes almost or quite impossible, and honesty is honoured as a name. A clerk sees little in the business system of the present day to make him think that practical regard for other people's rights and property and interest is any mark of wisdom, or a thing that can with credit be avowed. He has been taught to make things safe, and for security to disregard the scrupulosities of rectitude. Success, according to the world and just within the law, is the great aim; and Christ's example and the golden rule are amply recognized by audible assertion of a creed in church on Sunday.

In almost every house in London there are evidences of the mental degradation that this tenure constantly occasions.

Furniture and fittings, works of art, and even dress, are all unworkmanlike and inartistic, or 'artistic,' which is worse, and fashionable, which is worst of all. The more a room is furnished 'in the modern taste' the worse it is. The motive and idea of modern furniture are vanity and affectation, and it seems that for the present every one must yield to these to some extent, or have no furniture at all. But what is very grievous is the fact that all this failing so reflects the public mind. The intellectual deficiency, the epidemic moral weakness, evident in occupants of leasehold houses, is well understood and recognized by men of trade, who by experience learn to know their customers. The very language and address of shopmen show what characters they have to deal with, and each newspaper contains a page or more of businesslike mendacities, which are well known to pay. The public catch at them; they promise more than what is right, and that is what so many people hope to gain. Of course they are deceived, and all the furniture and fiddle-faddle in their homes, intended to impress the world with their fictitious wealth, or 'taste,' or elegance and fashion, only show their great deficiency in character and sense.

This unnatural and strange condition of so large a population has still further evil consequences. A deficiency of independent thought, of individuality, and of social power; a habit of regarding public questions as mere themes for newspapers and subjects for home gossip, not involving personal responsibility and duty; and, as it seems, a comprehensive incapacity for corporate combination and development, and for collective will in action, mark the character of Londoners. They are a people spread abroad upon a territory, leaseholders, without enduring interest in the place, and seeking none; a huge outspreading multipede, invertebrate and headless.

During the last twenty years there have been frequently before the public schemes for the municipal self-government

of London; all of them superficial, dealing with the population merely, severed from the land, and so without regard for permanently local interests. Such schemes would scarcely do substantial good: for large and permanent success the freeholders should undertake the primary requirements of a neighbourhood, the laying out of roads and streets and sewers, and gas and water works. Of these things leaseholders and tenants have a temporary user only, and are therefore, naturally, seldom zealous for their liberal development and sound construction. Public parks and playgrounds, viaducts and bridges, markets, baths and libraries, are still less likely to engage their serious care; they may perhaps, after much painful talk, be glad to get these necessaries for themselves, but they have no long-sighted, generous prescience and local statesmanship, which look beyond the little space and time that parish vestrymen can compass and appreciate.

The reason for this failure is the want of full proprietary interest. Apart from a few isolated Land Societies, there are not in all London probably a thousand men who live in their own freehold houses: other freeholders are few, and mostly public bodies and non-residents. The population generally are mere tenants, often in the third or even fourth degree, on terms extending from seven days to twelve months and three years. Commercial buildings, and most dwelling-houses rated at above three hundred pounds a year, are leased or underleased for seven years or more, the tenant doing all repairs; but the pernicious system of agreements for a shorter term is rapidly extending upwards in the scale of rental.

Thus the general population is a mobile element and not a stable mass, and but a small minority take any active part in parish business. These are the vestrymen, who hold as leasehold property a large number of the smaller London houses, and who often make it their chief business to prevent, and not to undertake and forward necessary public works. The street paving, lighting, and road-making are directed by these people;

and the state of the small thoroughfares, in Clerkenwell and Shoreditch for example, shows that leaseholders are not a class to be entrusted with the interests of the public, or even, when there is a need for generous consideration, with their own. The conduct of parochial affairs is left, however, to these little tradesmen, and to speculating builders, and a few surveyors and solicitors of the same inferior grade. These men, the lower quality of popular intelligence, promoted to transactions much beyond their usual experience and to duties far above their comprehension, are the local governments and administrators of the largest and most wealthy city in the world.

For more than forty years there has been lamentable want of a conservative, foreseeing care for public works in London. A full quarter of a century after the necessity for arterial drainage, for the Thames Embankment, and for the Holborn Viaduct, had been obvious to all the world, these works at length were undertaken; a whole generation having been denied the use of them, and left in needless danger and discomfort. Each work is, for a metropolis, an ordinary undertaking, save indeed in its excessive costliness and show. The Embankments are inferior in length to those of a provincial town in France, and yet they have been made to look absurdly self-important and pretentious. The new Viaduct is level, which is all that could be wanted; but besides it is a monument of coarse expensiveness, with a ridiculous pretence of patronage of art. The citizens of London make the Viaduct a demonstration of their wealth, and of their want of wit to use it.

Before the first Reform Bill, London and its environs received from every Government imperial and judicious care. It then was evidently understood that highways were a public need, and should be planned with forethought for extended local intercourse. On both sides of the Thames the town was girt by a succession of wide avenues, laid out with liberal judgment that refused to spoil a great improvement for the

sake of some minute economy. North of the river the Commercial Road, the City and New Roads, the New North Road, the Seven Sisters', Camden, Caledonian, and Finchley Roads, and Highgate Archway; and on the Southwark side, the Kent and Dover Roads, and all the avenues that radiate from the Surrey Obelisk, are like 'imperial works, and worthy kings.' But since the Government has lost its healthy despotism scarcely a mile of thoroughly suburban road, apart from public parks and promenades, has been laid out as a main public thoroughfare. Streets at the rate of fifty miles a year have been constructed, not as thoroughfares however but as 'frontages,' and with regard alone to each small plot of land which is described as an 'estate.' There is no thought about the gradients and continuity of roads and streets, or of an avenue or great highway; the only things considered are the rentals and the Building Acts. Suburban London is a tangle of small streets that lead to nothing but the score or two of houses in each line of frontage; and in many places for a mile each way no leading and continuous thoroughfare occurs. The Board of Works, a delegation from the parish vestries, is engaged in rectifying crooked corners and extending narrow lanes in central, close-built London; but, while all this little work is going on, the great suburban districts, owing to the habitual neglect and want of circumspection of the Board, are constantly supplying them with further opportunity for opening needful avenues, through finished neighbourhoods, in the most expensive way. Instead of carefully anticipating the advance of building work round London, and providing broad and leading thoroughfares in all directions, everything is left to chance, or to the smallest and most selfish interests; and the Board, with all its peddling and expensive works, is falling year by year more distantly behind the public need. They even fail to guard the public rights which Parliament a century ago had granted. Thus, the Acts for the formation of the road from Paddington

to Finsbury provided that no houses should be built within fifty feet of the road. On the abolition of the toll-gates it was enacted that any building within this limit should be treated by the parish vestries as a common nuisance, and removed. This, during the existence of select vestries, saved the open space, but on the passing of Hobhouse's Act the little tradesmen, wishing to increase the area of rating, tacitly permitted the encroachment of first unsubstantial and then solid structures in advance of the original building line. The Board of Works has now to be applied to for permission to build over the front gardens. This permission is, on some parts of the line, habitually granted; and throughout, wherever dwelling-houses are converted into shops, encroachments are continually made. For anything the Board of Works or any local board has done, there will be lost to London the important right of an extended open space as large as a suburban park, and the continued opportunity for making what might be the longest, finest boulevard in Europe.

The reason of it all is Leasehold Tenure. The inhabitants of London have no pride or satisfaction in the place; they only wish to make their fortunes by its help, and then to get away from it as soon as possible. But why not move at once? Of the four millions who inhabit greater London not a thousandth part have any permanent, substantial interest in the land or buildings. The whole population suffer from an evil custom which some hundreds only are persisting in to their own hurt, not knowing why, and which they never care to make the subject of inquiry. Each year the population, in sheer misery of home existence, is, as we have said, becoming more unsettled and inclined to move; and in a few years' time the tendency of men will be nomadic. As it is they live in booths that scarcely can deserve the name of houses. Their best remedy will be migration: let them, having learnt the cause of all their suffering, decide by acclamation to remove, and quit the place entirely. The proprietors can still retain their piles of half-

burnt clay and matchwood; and in a ghastly wilderness of hollow, empty houses, they may sit at gaping doors and melancholy windows, and in sorrow beg their bread as showmen and joint fabricators of the biggest and the ugliest folly that has been inflicted on the world.

In London, freehold property when leased, as almost all the London freeholds are, is as a rule unrepresented. It pays no rates; these are all thrown upon the leaseholder, who, as if in mockery, is called the 'owner,' and the occupier in the first degree. There is, however, one remarkably absurd exception. Freeholders, who have no personal interest in the population, are, by a law designed for rural property, allowed to vote for guardians of the poor, whose duties are entirely personal, and thus by accident alone are local; but in all matters having reference to public works, in which the permanent proprietors must have a special interest, this most important class is totally ignored.

It is a first essential for efficient action in municipal affairs that freeholders should be both taxed and represented, and that, by some general and equitable system of land transfer, those who are the subjects of taxation should obtain possession of the soil in fee. London, for instance, should be held as real property by Londoners. The ultimate proprietary leaseholder with more than twenty years of unexpired term should have a legislative right to purchase, at an equitable valuation, all superior interests, including the fee simple of the land; all titles should be registered and parliamentary, and transfers should be prompt and inexpensive. Every freeholder should have a vote, or two if he be resident, and any severance of the occupiers from the land in fee should be discouraged.

This can be done experimentally, with very little individual disturbance. Of the land in London and its suburbs an unusually large proportion is in public hands; it is in fact a mere security for income which the public use, and of which,

therefore, the great public has the paramount command. These estates of corporate bodies, livery companies, hospitals, commissioners and charities, and all church property, should be sold, with preference for the leaseholder, and the proceeds properly invested in the funds. The transfer would be an immense relief to governing committees, with a corresponding saving of administrative costs, and, as we have shown, a marvellous financial gain; the property would be more profitably used by individual freeholders, the amount of personal efficient interest in the land would be increased five hundred-fold, and in an equal ratio would be the increased care for beneficial public works, and the experienced intellectual power to achieve them.

It may be said in passing that these 'charity' estates are quite miscalled; they are not for the most part the result of 'love' but of excessive fear. The 'pious' donors made their legacies by way of expiation for perhaps their lifelong want of charity; and the result is a continuance of the evil thus compounded for. The constant public work of charity has been forestalled and superseded by a vicious eleemosynary system; and it thus occurs that, notwithstanding, or by reason of its wealth, the great metropolis of England has become a pauper warren for improvident and ill-conditioned people.

When the enforced proprietary change has been in operation for a year or two, the public will appreciate their happy liberation from the incubus of law and middlemen, and public spirit will revive. The great proprietors throughout London will then see that their own interests and those of the community are quite concurrent, and their damage also, and that the cost of agencies and law, and the depreciated value of their property as leasehold, fall most heavily upon themselves; and seeing this they will, after some little self-assertion, of their own accord perhaps, apply the simple remedy.

There then would be a sound constituency of freeholders, possessing the intelligence, and interest, and will to scheme

and carry into execution local and extensive public works, which would make London a true mother city, an example for all towns in England and all cities in the world.* At present the reverse of this is true, and, save where Parliament has intervened, the great metropolis has been and is a bad example; in good works deficient and a laggard, and in constitution wanting vital power. As well make visitors at Brighton the rate-paying constituency and local corporation of the borough, as rely on the inhabitants of London, in their present lackland state, for the strong, enterprising government of the metropolis.

The principle of the expropriation of house property and ground-rents has within the last few years made demonstrable progress. In 1872 it was called 'communism,' which it seems is something shocking, though most people are accustomed daily to the communistic use of light and air and of the Queen's highway, and are not scandalized, nor sensible of public harm. But it is said that purchase by compulsion of the seller is a trespass upon private right. Precisely so; and many another wholesome project equally infringes the prescriptive rights of property. An area a hundred times as great as that of London has, within the memory of men of middle age, been forced from its proprietors because the public good required it; and yet the thing was not called 'communism.' Commons—a very communistic word—have been extensively enclosed for the behoof of the adjoining land proprietors; but this has not been by the said proprietors esteemed a policy of confiscation. Tithe Commutation Acts were thought to be conservative in aim, and copyhold enfranchisement has not been stigmatized as revolutionary. Even the control of 'personalty,' not real property or freehold of the soil, has

* A report from Luton says, 'The land on which the town is built was sold by the Marquis of Bute in small freehold plots. Many of the artisans own their cottages; and there is scarcely anything in the nature of a rough class in the town, and but little poverty.'

been restrained by legislation; and the Betting Acts, and what is called Thelusson's Act, are clear encroachments on proprietary rights. More recently our timid 'communistic' critic, 'rising,' as he says, 'above a false and narrow interpretation of vested interests in property,' declares that 'the expropriation clauses of the Artisans Dwellings Act are not at all too sweeping for their object, but are based upon a definite assumption that where public necessities conflict with private rights, private rights must submit to reasonable modifications. Of course this is not a new principle; for the compulsory purchase of lands under private Acts of Parliament is a familiar idea to modern Englishmen. The novelty consists in the recognition of the fact that under certain circumstances the interest of the lowest class might be the interest of the whole community. The Artisans Dwellings Act proceeded strictly on the apostolic maxim that if one member suffers all the other members suffer with it. The remediable grievance of one section of the community is the grievance of all the rest.' Which is, in fact, our theory of 'communism.'

All this is hopeful and judicious; it appears that other things than communism may be even less agreeable to contemplate; besides, it is allowed to be 'notorious all over England that no cottages are so bad as those that are cheaply run up,'—on leasehold tenure?—'either to live in or to let, by persons of the labouring grade.' To save discussion we accept the statement, and reply that as the leasehold system has extended and is nearly universal, its bad influence has brought and keeps the standard of house-building miserably low. Even on land bought and divided up by freehold land societies the habits of the leasehold builders influence the character and execution of the work. There is, however, on those freehold land estates which are entirely covered a remarkable improvement in the buildings. The more recent houses are much better than those first erected, and these also are continually being made more comfortable and in every way improved. Thus, not-

withstanding the great general ignorance of the building art, the natural instinct of the freehold occupants compels them to spend time and care and money on their houses, while the common trade of building has become demoralized because it is deprived of this instructed, zealous, personal control. True, there are Building Acts and sanitary regulations, but these things, which are actual evidence of public folly and neglect, and but a feeble substitute for public knowledge and opinion, would themselves be much more efficacious on a freehold tenure. Were there only one proprietor or interest a monition could be served immediately, and it would be zealously attended to by men made sensible and wise by constant thoughtfulness about their well-appointed freehold homes.

Good has been attempted, and in part no doubt achieved, by philanthropic individuals and societies, who have built large blocks of dwellings for the artisans and poor; but this is only an improvement, sometimes a mere change of evil, not a cure. The buildings often are of many storeys high, to get the largest population possible upon an acre of the soil; a method which ignores or very much neglects the fact that light and air are needful for the due support of life, and that without sufficient space these cannot be obtained. The fashion has, however, been distinctly set, and now the working classes may look forward to a century of constantly increasing solar obscuration. For the future light and air will be still further banished from the streets as well as from the houses: even leaseholds have not brought us to this horrible condition. The small tenements in Bethnal Green have not a pleasant reputation, but compared with a continuous neighbourhood of 'sanitary' dwellings they are a suburban paradise. For instance, near the Hackney Road the streets are tolerably wide, the houses too are low, and there are 'gardens,' so that the inhabitants can see their copper-coloured sun, when he sometimes appears, and also get some little colour of their own. But in most model dwellings sun and moon will be but astronomical expressions; the horizon

and the zenith will be understood as synonyms; and the young population will become mere pallid fungi, growing feebly at the bottom of their *cañon* or their 'well.' In London, building spaces should be open, not confined; in this vast wilderness we want no 'constant contiguity of shade.' Our climate is not that of Genoa or Naples, and our first sanitary need is ample sunlight, with its consequence, fresh, moving air. Shrewd market gardeners understand all this: they do not rest when they have drained the land and regulated the manure, nor do they place their shrubs as close as possible upon the ground. They arrange, judiciously, to give each plant its share of sunlight and of air, and even open out the centres of their trees and bushes to the sun: they cherish health, and, constantly observing nature's laws, they look for multiplied and healthy fruit. Our builders and philanthropists too often it appears regard existence only, not the joy and the exuberance of wholesome sunny life: they plan for a congestion of the population that will yield them five per cent., and on these terms they undertake to warehouse men and women.

The apartments thus provided are small, low-pitched rooms, some ten feet square, with what is called 'sufficient ventilation.' In such places even the most necessary movement of the air must cause a draught. The result is evident: all ventilation is, where possible, prevented; constitutions then must gradually fail, and doctors' bills will come to supplement the moderate rent, and bring the cost of model lodgings up to the level of substantial, spacious houses for our artisans.

There is a minimum of human need in dwellings as in clothes. Places and ages differ, and our model lodgings might be sumptuous for troglodytes and Esquimaux, though quite unsuitable for London workmen, who want homes for comfort and not cabins to confine them. Ordinary day rooms should be sixteen feet, at least, from wall to wall. The fireplace and fender, dining table, with a chair on either side, and room for comfortable movement, make this space im-

perative.* In model lodgings movement is impossible, and there are only 'sitting' rooms. The sleeping rooms will just contain the bed perhaps, but not by any means the necessary air. The lodging-house societies mean well and have done partial good: their efforts so far are deserving of the public thanks. But first endeavours seldom perfectly succeed; and those most gratefully inclined would fail to thoroughly approve of a benevolent association of slopsellers who should offer cheap and well-made clothes invariably undersized, or, for our latitude, as limited in wholesome shelter as the earliest garments that we read of.

It is impossible that a few men, or even many, should assume the care of house supply for millions of the London working classes. 'During thirty years, up to 1875, private efforts, including those of Lady Burdett Coutts, Sir Sydney Waterlow, and the Peabody Trustees, had housed only 26,000 persons, not a great deal more than half the number which is yearly added to the population of London.' In the work that has been thus accomplished much habitual evil is avoided, and the buildings certainly are genuine and honest. But they are essentially commercial speculations, made, most properly as such, to pay a moderate percentage. This, in household practice and economy, is, however, most distinctly inhumane. A house should never be a thing of commerce to its occupants. It should be made a generous sacrifice to their well being, physical and moral; and thus, sacred in its character and dedication, it would become an object of affection and respect and loving care.

'There is about the inner life of a humble home a something one may almost say of sanctity, which is not so apparent, at all events on the surface of things, in splendid mansions. *Their* splendour, somehow or other, seems a

* A plan of 'an American cheap cottage,' lately published, shows a 'living room' sixteen feet by eighteen, with a kitchen nearly half this size adjoining. All quite proper, natural, and freehold.

matter of course: it is taken for granted both by those who witness it and by those who possess it. It is transmuted money. There is no poetry; if hearts are moved by it, it is not in that fashion or to that issue that it touches them. Quite different is it with the humble home. There every object seems to have a pleasing history. The care that is taken of it tells you how hard it had been come by. You read in it a little tale of the labour, the frugality, the self-denial expended on its acquisition. It is a revelation of an inner life which you are the better for contemplating and sympathizing with' (Rev. F. Barham Zincke).

Many proprietors have spent large sums in what they think, and certainly intend to be, the improvement of small cottage property on their estates; but in the great majority of cases they, like the societies, have only made a change of evil. Our old houses were constructed well, according to the habits of the people, and allowing for the state of sanitary science at the time. Thus, when a conflagration was required to clear the wealthy town of London of the plague, the cottages of labouring men would hardly have attained to hygienic excellence. They were, however, built to live in, and the working men who planned and built them made the comfort, as they understood it, of the inmates their sole aim. The outer walls were thick, the openings small; the thatch was ample, thick, and overhanging, keeping out both heat and cold, and throwing off the rain. The rooms were tolerably large, but low: in those days height would probably appear to labouring men uncomfortable, and would in winter seem to make the rooms feel cold. Their betters, if they did submit to loftier, larger rooms, had canopies and screens, and had contrived the four-post bed with heavy curtains to obtain the necessary closeness. In those times the country cottager resembled his superiors in folly and in sense; but now he has no architectural individuality at all: the labourer has no personal control or interest in the building of his house. Some inexperienced draughtsman plans a

cheap arrangement of small cells, with nine-inch outer walls to let in cold and damp, and a thin roof of slates and lath and plaster ; just above an inch of rapid heat and cold conductors intervening between shivering sleepers and the frosty air. The essential element of these designs is ' moderate cost,' then prettiness of elevation. Comfort and space, security from heat and cold, the very object of a house, are quite secondary matters, and in most cases seem to have escaped attention. There has, however, been of late much care for family morality, and so the moderate-sized bedroom is divided by two thin partitions, and becomes three closets, or there is an attic made of slate and plaster in the roof ; the sitting room is but a cupboard, and the place is altogether fitter for a kennel than a home. The cottagers are not allowed to take care of themselves, and, in true artistic rivalry, to build on their own freehold land according to the general progress of intelligence, for comfort and with due regard for health, their plans and work improving year by year as they gain practical experience ; but the proprietor becomes a special providence, and plans these little chambers so that they may bring the calculated interest. His cottages are then by others, and himself perhaps, esteemed to be a boon to working people. What the labourers who occupy them say and feel is quite another matter ; their opinions are not asked, and seldom are their wishes and desires consulted.

To those who have immediate observation of the present system it is clear that leasehold tenure is the cause of the increasing badness of all building work. The greater showiness of modern houses is but a screen or cover-misery. Each year there is more ' architectural' display, and yet more meanness. The idea that workmen undirected should reform our system of house-building does perhaps to people of the present day appear absurd ; but probably they do not recollect or understand that the old houses which were built so ' large and free ' as to become ' a sort of poetic cultivation ' were

contrived and built by workmen, and that modern leasehold houses, 'mean and cramped externals,' are designed by 'architects' and those who imitate their method. We have given to working men the suffrage, and they vote in liberty on our political affairs; might we not also set them free to build, with genuine artisan intelligence, their own and other people's houses?

Society is often well intentioned, and has shown much patronizing interest in working men; but, in the midst of its benevolent career, society may well consider whether it is equal to the task of building proper houses for the whole community of workmen. After such consideration they will probably be led to seek some method by which workmen may themselves secure the first necessity of civilized humanity. The poor man's house, for instance, might be held as freehold, like the rich man's railway, and be made convertible as easily as railway stock and Three per Cents. These things could be done, if people of the upper classes had distinct perception and a favourable will; but here they fail. They are exclusive, as they say, conservative; and by their long infliction of bad laws and their support of evil customs, by the cost and intricacy and delay of legal transfers, and by the sad maleficence of leasehold tenure, they have kept, and still they keep, the working classes alienated from the soil and in a state of degradation. We are often told that land is free, is not 'tied up' by any statute. This is only subterfuge. The rich who tell us this can pay the small proportion of law costs upon their own large purchases; but they are negligently, if not of set purpose, willing that the working classes shall be mulcted in a heavy fine—not less than ten per cent., and frequently much more—if they, in their small way, intrude on the great territorial preserve, and seek to hold, or traffic in, the soil in fee. This all, in feeling and in fact, should be entirely changed, and everything that hinders small investments in house property and freehold land should be removed, that men may spend their money

without hindrance on their freehold homes, and make them the chief exhibition of their frugal industry, and of their wealth, in money, in imagination, and in common sense.

And now that we have carefully discussed the leasehold system, have described its evil influence, and have pointed out the safe and only cure, we may refer appropriately to the interests of art. House building by the people is the first great opportunity for art, and houses for the working classes, built and designed in building by the working men themselves, have always been its elementary, progressive school. Of architecture as an art the public are entirely ignorant. There is some small scholastic and still smaller antiquarian knowledge, which gentlemen occasionally demonstrate at Institutes and Architectural Societies. With such persons architecture is a luxury, a 'fine art,' for superior people to design and criticize; and to amuse these people, and the public who accept their dicta, millions annually are spent in travesties of art. On every other question that affects their daily lives it is supposed that Englishmen are apt to form an independent, practical opinion of their own: the art of building then should hardly be excepted. They reproach the 'architectural profession,' not discerning that their own neglect of homely art has made this counterfeit profession possible. Were the public in like manner to abstain from ordinary reading, and then pride themselves on their superiority to literary knowledge, this would be regarded as absurd. Yet men who may for years have little use for literary gifts have daily need of building, and are subject to its influence for good or evil. As the public grow more wise, they will repudiate vain ignorance of building work; they will at all times recognize its dignity, and with delight they will appreciate its value and its power.

All men of sense and sympathy will spend their money in some way at home, and the first care of every man should be

to understand the fabric of his house. To go beyond, and be a virtuoso in the arts of Italy and Greece, when everything is barbarous at home, is an absurd neglect of opportunity. In popular domestic architecture with a systematic freehold tenure, art, constantly employed in combination with utility, would be enduring, dignified, and reticent. Men's intellects when occupied about such work would be ennobled, and the house itself would every year be so improved as to command the higher price spontaneously offered for judicious and artistic work, superior to fashion.

On the other hand the leasehold system is in art, in policy, and in all things that affect the character of men, an obvious injury and failure; and it must ere long be superseded. The substantial tenure that will take its place is nothing new or complex, but the earliest, the simplest, and most dignified on record. Abraham, although a stranger, would not 'take' Machpelah even as a gift, he bought it as a burial-place, and David equally repudiated an uncertain tenure. Our fine medieval buildings were on freehold land, and art has wholly perished from the scene of leasehold tenure. If we return to unsophisticated freeholds art will certainly revive; each householder will seek to make his home more beautiful and excellent, and by this exercise of noble care he will obtain a corresponding increment of honour and of self-respect.

Nothing whatever has been said, or can be said, in rational defence of leasehold tenure. It is a custom wholly destitute of merit, and without beneficence. It is alike injurious to the freeholder, and to those who build, and buy, and rent the houses, and inhabit them. It degrades the moral tone and spirit of the people, it prevents municipal reform, it is a constant and increasing injury to the workmen and the poor, and in poetic building art the whole of London is its pattern card. Is then the system worth preserving?

The lawyers may be first appealed to for a merciful reply. Their antiquated and unkindly artifices have bewitched house

property, and, in compassion, they might now resolve to set it free. Those who most largely deal with urban leaseholds will acknowledge all the evil that we have, with prudent reticence, described, and will, it may be hoped, devise and publicly promote the remedy. The age is one of law reform, and there are legists of supreme capacity to undertake the work. If such reformers will examine the three Acts for Copyhold Enfranchisement* they there will find the form and details for a bill to liberate all urban Corporate, and Church, and Charity estates from leasehold bondage. Mr. Gladstone's Irish Land Act,† and the simple forms for mortgage and conveyance used by the Irish Church Commissioners, would supply additional suggestions for the scheme. For method and completeness, Mr. Coote's achievement in the Fines and Recoveries Abolition Act‡ would also be an excellent example.

The profession will not grudge so politic and generous a change, but, on consideration, will most gladly welcome it. Although their business costs on leasehold property are large, the gain is not a recompense for the discredit, wholly undeserved, and for the purposeless responsibility which 'leasehold' lawyers and conveyancers continually suffer. And besides, these gentlemen well know, by practical experience, that cumbrous documents and heavy costs are 'in restraint of trade.' Stockbrokers would account their occupation hopelessly oppressed if, for their simple transfers and their small commission of one-eighth per cent., there should be substituted various quasi-legal documents, with parchments, and instructions, and attendances, and fees, and corresponding charges. Lawyers are scarcely less discerning than financiers: they will be the first as a profession to repudiate the leasehold system, with its cares and complications and its ill repute, and will, as a Conservative reform, promote its gradual and complete extinction.

* 4 and 5 Vict. c. 33; 15 and 16 Vict. c. 51; and 21 and 22 Vict. c. 94.

† 33 and 34 Vict. c. 46.

‡ 3 and 4 Will. IV. c. 74.

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