

Decatur House  
748 Jackson Place, N. W.  
Washington, D. C.

HABS No. D.C. - 16

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PHOTOGRAPHS  
WRITTEN HISTORICAL AND DESCRIPTIVE DATA  
District of Washington, D.C.

Historic American Buildings Survey  
Delos H. Smith, District Officer  
1707 Eye St., N.W., Washington, D.C.

ADDITIONAL  
FOLLOWS...

ARCHITECTURAL REPORT ON DECATUR HOUSE  
Lafayette Square, Washington, D. C.

However distinguished Decatur House may be historically, it is equally distinguished architecturally. Designed by Benjamin H. Latrobe, our first professional architect, it was built in 1819 on a site of great importance, a neighbor of the White House, with ample funds derived from Decatur's prize money.

Even when the architects of our early houses are known, very seldom the working drawing and professional correspondence are preserved that relate to the building. In this case they largely are. In Decatur House is a portfolio of Latrobe's drawings for the building itself and elsewhere much of his correspondence with Decatur survives. We know from these that the latter desired the house to be "sturdy as a ship" in construction and of great simplicity of design.

With both of these requirements Latrobe must have been in thorough accord. Trained in England by Cockrell the great architect and Smeaton, the engineer who built Eddystone Lighthouse, he was an accomplished engineer of many achievements including the water supply of the city of Philadelphia, the dredging of the Susquehanna Canal and the construction of the wings of the Capitol.

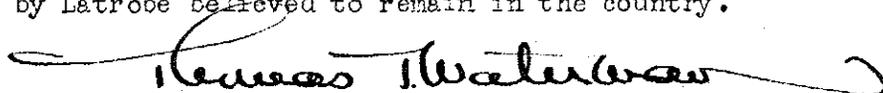
An examination of the building shows that only the best materials were used and the fine condition of the structure attests the excellence of the craftsmanship. Simplicity and urbanity were the dominant qualities of Latrobe's designs and both of these are reflected in Decatur House. It is in facades of this type that minor unsympathetic changes make the greatest difference and this is clearly illustrated here. The brickwork has toned down to a sombre color and the trim has been painted dark and much of the beauty of Latrobe's design is obscured, but only a cleansing and fresh light paint are needed to bring back the original significance to this fine facade. In the nineteenth century changes were made to the entrance door and flanking windows which are detrimental but which can easily be obviated. The iron balconies may not be original and once the building would seem to have had blinds. Rare and fine features of the front are the wrought iron porch rails and lamp standards. The side and rear elevations are simple and are largely unchanged. Grouped around the garden are the original servants' quarters, stables and carriage houses.

The interior of the house is of great interest both for its original finish and for its mid-nineteenth century decorations. Of the former there remains a very beautiful vaulted entrance hall, a fine staircase and a distinguished suite of drawing rooms on the second floor. Latrobe's early training in England was probably responsible for the meticulous

study he gave to all the details of the finish, which is not only shown by the woodwork itself, but by the original drawings preserved in the house. The doors are especially notable pieces of craftsmanship, those on the lower stair hall being built to conform to the curve of the wall, those of the drawing rooms are of great size and are constructed and enriched with rare woods.

In the mid-nineteenth century much of the trim was changed in the lower rooms and while these changes are not entirely in harmony with the original design of the building they are interesting as showing the continuity of the social history of the house. This is also true of the elaborate polychrome wall and ceiling decoration throughout the house. Decatur House may be unique in Washington in being solely lit by gas, candles and oil lamps. It possesses several fine crystal chandeliers still used with gas light. The parquetry floor of the North Drawing Room must be one of the most elaborate of the period. It is composed of rare woods laid in patterns with a center medallion of vari-colored wood, of a seated female figure symbolising California.

The priceless memorabilia contained in the house give it a flavor few others possess. In addition there is much fine furniture including some unrivaled Victorian pieces almost surely by Belter of New Orleans, the greatest of American cabinetmakers of the period. Architecturally speaking Decatur House is of great importance, not alone as almost the sole survivor of the great town houses of early Washington, but as the only dwelling designed by Latrobe believed to remain in the country.



Thomas T. Waterman,  
Associate Architect.

DECATUR HOUSE  
Washington, D.C.

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28.

Decatur House is unique in this country: the work of a great architect Benjamin H. Latrobe, built for a great American naval commander Commodore Stephen Decatur, is well preserved to this day, and within the house are preserved the original drawings. This is a set of circumstances impossible to equal elsewhere.

The correspondance between Decatur and Latrobe is largely in existence, in the possession of his descendants in Baltimore. The full content has not been made public, but in one letter Decatur directs that the house be made "as plain as a ship". The exterior certainly has the simplicity and honesty that Decatur wanted, and that Latrobe so skillfully could give it. The highly architectural hall, however, can hardly be called plain, though its apsidal plan and vaulted ceiling are simple in form if highly sophisticated in character. In the great suite of formal rooms on the second floor, the forms are simple, and the finish, while it has elegance in detail and material, is sparse in its usage.

The first of the Latrobe drawings is dated January 1818 and the last in April of the same year. These comprise nine drawings on bond laid paper of plans, an elevation, a section, and details of the hall, and of doors and windows. Unfortunately, the front elevation and the principal or second floor plan are missing. However, the form of the house is conclusively determined by them and also the fact that considerable deviations were made from them in construction. On the exterior, we know Latrobe intended the house to be plastered, but from the brickwork we know that this was not done, and the brick was laid to be exposed. Also we know he intended windows on the front of the second floor uniform with those on the north side which have normal height sills. However, those in place are original and they extend to the floor. The ground floor windows were intended to be the same height as those of the third floor, but were built much shorter. Lastly, on the exterior Latrobe intended the windows to have blinds, as shown on the drawings, but we know they were not hung until the recent renovations, as there were no marks of hinges on the jambs, and projecting balconies on the second floor windows would have prevented their employment. It was for this reason in the recent work that the balconies were removed, and flat grilles, to match the fine railing at the front door, substituted. On the interior the changes entailed throwing together the two south rooms on the first floor and introducing a main stair, to supplement a secondary stair Latrobe provided to the north. On the second floor we cannot follow the changes as the plan is missing. On the top floor the double apsidal form dressing room

was modified to a plain rectangle. In detail there were various modifications, in fact on the ground floor all of the doors were built to details unlike the original, though on the second floor, Latrobe's details were carried out, except in the case of the great triple opening between the north and south drawing rooms.

The reason for these changes has to be speculated upon, but it is probably not hard to assume the correct answer. Latrobe left Baltimore, his long time residence, in December of 1818, for New Orleans to continue the construction of his waterworks, which had been held up by the death of his son there from yellow fever. At this time the foundation for Decatur House could hardly have been more than laid, and as the house rose, Decatur and his builder were free to make changes without the advice of the architect. Therefore, the design never possessed its original intent, and only recently did it gain the larger part of it.

In 1870, on the purchase of the property by General Edward Beale, the design was further denatured by the removal of the original arched doors and the windows on either side, and by the substitution of new ones with ponderous brownstone jambs and lintels, and by the painting of the old Aquia stone brown and of the trim dark. The north elevation was painted yellow to match the stucco work on the wing and perhaps to weatherproof the wall.

Several years ago, Mrs. Truxtun Beale discussed the Victorian changes with me, and I suggested that if the brownstone trim was removed and the openings repaired that a washing of the brickwork and rehangings of the shutters would return to the house a large part of its originally intended appearance. This she decided to do last Spring, and the work was carried out during the summer. The change in both elevations was amazing. On the H Street side, shutters were installed, fixed closed in the eight recessed panels which matched the four actual window openings. This revealed for the first time the carefully studied fenestration that Latrobe intended, and which he planned to treat in some such way, as his section shows these window panels dotted in front of the chimney flues. On the front the broad wall piers were lightened by the window shutters and the scale of the design was restored by the reinstatement of the arched doorway and small flanking windows. As a practical necessity at this time new window sash was installed throughout the facade.

As far as the detail for the restored features of the front is concerned, it is all (except the design of the muntins in the fanlight) derived from the house or the drawings. The window frames, sash and shutters are duplicates

of those on the north elevation, and the doorway was rebuilt from Latrobe's original scale and full size details.

Thomas T. Waterman  
January 12, 1945

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Addendum to:

Decatur House  
748 Jackson Place, NW  
Washington  
District of Columbia

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Addendum to

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748 Jackson Place, N.W.  
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PHOTOGRAPHS

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National Park Service  
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## HISTORIC AMERICAN BUILDINGS SURVEY

### DECATUR HOUSE

This report is an addendum to the five data pages previously transmitted to the Library of Congress.

**Location:** 748 Jackson Place, NW, Washington, DC.

The coordinates for the Decatur House are 38.899494 N, 77.038136 W, and they were obtained through Google Earth in June 2011 with, it is assumed, NAD 1983. There is no restriction on the release of the locational data to the public.

**Present Owner/**

**Occupant:** The Decatur House is owned by the National Trust for Historic Preservation (NTHP), and occupied by the White House Historical Association (WHHA). In 2010, the NTHP and the WHHA established the National Center for White History at Decatur House to support research efforts and provide educational programs related to the history of the White House.

**Present Use:** The National Center for White House at Decatur House uses the building as office space and for interpretative programs and special events.

**Date of**

**Construction:** 1818-19.

**Significance:** Designed by Benjamin Henry Latrobe and located in Lafayette Square (President's Park), the Decatur House is a National Historic Landmark and National Trust Historic Site. The Decatur House is particularly important as a residential commission of Latrobe and, today, is a rare survivor of his domestic architectural work. The plan of the Decatur House gives particular emphasis to the vestibule through the use geometric forms. (See Michael Fazio and Patrick Snadon, *Domestic Architecture of Benjamin Henry Latrobe* (2006)).

Upon completion of the house, Commodore Stephen Decatur and his wife Susan occupied the building for fourteen months. Decatur died from wounds sustained in a gentleman's duel in March 1820. Title to the property passed through several owners until 1871 when General Edward Fitzgerald Beale and his wife bought it. In 1902 their son Truxon inherited the house, and he and his wife Marie lived in the Decatur House. In 1956 Marie Beale bequeathed the house to the NTHP.

Previous restoration efforts include one undertaken by Marie Beale in 1944 under Thomas Waterman's direction and another re-working of the building in the 1960s by the NTHP.

**Historian(s):** Kathryn K. Lasdow, Sally Kress Tompkins Fellow, 2011.

### **Project**

**Information:** The research of the Decatur House and its construction in President's Park in 1818 to 1819 by Kathryn Lasdow, the Sally Kress Tompkins Fellow, was the result of Lasdow's studies of urban space and social identity in the early national period as well as the investigation and re-interpretation of the slave/service wing of the Decatur House that began in summer 2011. Lasdow's research interests and the launch of a crucial study of the Decatur House service wing created the synergy for the project.

The Sally Kress Tompkins Fellowship is sponsored by the Society of Architectural Historians (SAH) and the Historic American Buildings Survey (HABS); the fellowship is awarded annually to a scholar researching the built environment. HABS's participation in the study of the Decatur House was facilitated by Catherine C. Lavoie, HABS, Chief, and William Bushong, Historian, White House Historical Association. The HABS liaison for the fellowship in 2011 was Virginia B. Price.

Project sponsors included the White House Historical Association, Oak Grove Restoration Company, and the National Trust for Historic Preservation. Special thanks are due to Neil Horstman, Bill Bushong and John Riley of WHHA, Katherine Malone-France, now with the NTHP, Pamela Scott, Independent Scholar, Kay Fanning, Historian, U.S. Commission of Fine Arts, and Tim Lavoie, Oak Grove Restoration.

An essay drawn from the project was published in the *Vernacular Architecture Forum* Newsletter in 2012. Lasdow also presented her findings to the White House Historical Association in fall 2011.

### **Part I. Historical Information**

[NB: The narrative that follows is Kathryn Lasdow's presentation of her examination of the context for building the house in 1818 to 1819.]

#### **INTRODUCTION: A HOUSE FOR ENTERTAINING**

On March 21, 1820, the most respectable members of Washington society attended a party at the home of Commodore and Mrs. Stephen Decatur to celebrate the marriage of President Monroe's

daughter, Maria Monroe Gouvenor. The first few weeks of March had been cold, raw, and dreary; after a relentless winter of snow and frost, Washington was desperate for the first signs of spring. The Decatur's helped to usher in the social season at their lavish brick mansion on the corner of H Street and Jackson Place at the edge of President's Park. That evening, the house and square were aglow with the sights and sounds of what was to be the first of many parties in honor of the Presidential family and their blushing bride.<sup>1</sup>

Those unlucky ones to whom an invitation had not been extended, were left to content themselves with watching and wishing from outside. Carriage after carriage drove the length of H Street and came to a halt in front of the house's elevated marble stoop, as the most renowned members of Washington's political and social scene, including Mrs. James Monroe, arrived at the party. Commodore Decatur's house was the most sought after location for entertainment in Washington. To think, only two years prior President's Park lay largely barren—Latrobe's St. Johns Church, the President's House, and John Tayloe's Octagon House were the only respectable buildings in this part of town. A few scattered buildings had dotted the square but certainly nothing of this scale and elegance.<sup>2</sup> It appeared that Benjamin Latrobe had crafted another urban wonder for Washington. The Decatur's three-story brick house rose high above its surroundings. The full cellar, hipped roof, and side chimneys made the house stand even taller. There was no doubt that this was a powerful home fit for the powerful people inside.

As the front door opened, sounds of muffled laughter, the clinking of glasses, and the crystalline notes of the harp and pianoforte spilled out onto the street below. Guests ascended the stone steps on either side of the main entryway, stopping momentarily to take in the Decatur's lavish entry hall. A servant ushered them inside, down the long hall capped with an arched and molded ceiling. The space was dimly lit by candles, a chandelier, and the residual light cast through the sidelights on either side of the front door. Casting their eyes around the Decatur's home, they could not doubt that the Commodore and his wife Susan were the epitome of taste and class in 1820s Washington.

Stephen's naval career and its subsequent prize money and awards propelled him to the highest status of military heroism. Whether Decatur was at sea leading the Navy to victory in Tripoli and Algeria, or on land as a member of the government's Board of Navy Commissioners, politicians,

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<sup>1</sup> Historian Robert Allison provides a detailed discussion of the party held at the Decatur House on March 21, 1820 in *Stephen Decatur: American Naval Hero, 1779-1880* (Amherst: University of Massachusetts Press, 2005), 1-8.

<sup>2</sup> Historian Pam Scott has conducted extensive research into the early architectural development of President's Park. Her findings reveal that the Decatur House was not the first dwelling house constructed in this area—a series of other brick and frame structures in various stages of completion and occupancy had dotted the square for decades. However, Stephen Decatur was the first political figure to construct an elaborate home of this magnitude and to embrace such formal design intentions.

sailors, and citizens alike deferred to his leadership.<sup>3</sup> As his dear friend Washington Irving once mused, “[Decatur’s] triumph” had “completely fix[ed] his reputation.”<sup>4</sup> Decatur’s peers described him as a “warm-hearted, cheerful, unassuming,” gentleman who had achieved “every virtue [of the] human character.”<sup>5</sup> Susan Decatur also possessed a pristine pedigree, “fine manners[,] and great powers of conversation” that made her the envy of women in Washington and elsewhere in America.<sup>6</sup> Distinguished for her poise, her dress, and her prowess as a hostess, Susan was praised for the “great elegance and taste” that she “displayed [as] the mistress of the mansion [the Decatur House].”<sup>7</sup> Evidence of the couple’s political and social clout abounded throughout their home. Encyclopedias, globes, writing desks, and mathematical instruments attested to Stephen’s travels, while watercolors, French porcelain, silver, and feather beds gestured to Susan’s exquisite taste.<sup>8</sup>

Guests made their way up the winding grand staircase and wandered throughout the Decatur’s finest rooms. The center of activity was the monumental second-story drawing room. Ladies in satin slippers, anxiously awaiting a dance, brushed daintily across the Wilton carpet that lay beneath their feet, while candles reflected in large looking glasses cast a gentle glow on the men and women throughout the room. Wine and spirits added to the warmth and gaiety of the occasion; the Decatur’s fine china and glassware were filled to the brim with their company’s most popular libations. Close by in the dining room, Susan entertained her guests on the pedal harp. As she played, listeners “form[ed] a semi-circle in front of her,” drawn in by her music.<sup>9</sup>

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<sup>3</sup> Countless Decatur biographies have been written over the years, the earliest appearing immediately following his death in 1820. The most helpful sources of information regarding Stephen Decatur’s life and career, specifically his time in Washington are the following: Robert J. Allison, *Stephen Decatur, American Naval Hero* (Amherst: University of Massachusetts Press, 2005); Leonard F. Guttridge, *Our Country Right or Wrong: The Life of Stephen Decatur, the U.S. Navy’s Most Illustrious Commander* (New York: Forge Press, 2006); James Tertius De Kay, *A Rage for Glory: The Life of Commodore Stephen Decatur, USN* (New York: Free Press, 2004); Spencer Tucker, *Stephen Decatur: A Life Most Bold and Daring* (U.S. Naval Institute Press, 2004).

<sup>4</sup> Washington Irving as quoted in Dunne Manuscript, Decatur House Archives [from here on DH], 1247.

<sup>5</sup> John Adams regarding Stephen Decatur quoted in Allison, *Stephen Decatur American Naval Hero*, 6; Engraving on Decatur’s casket quoted in Ibid.

<sup>6</sup> Benjamin Ogle Tayloe, *In Memoriam* (Sherman & Co. Printers, 1872), 160; also quoted in Dunne Manuscript, DH, 1333.

<sup>7</sup> Charles Carroll to Robert Goodloe Harper, February 17, 1820, Dunne Manuscript, DH, 1328.

<sup>8</sup> All decorative and domestic items taken from Decatur House inventory, DH.

<sup>9</sup> Discussion of Susan’s harp playing quoted in Dunne Manuscript, from Tayloe, *In Memoriam*, 1330.

What the Decatur family had managed to accomplish with their house was astounding to Washington residents in the early nineteenth century—a few years before it seemed nearly impossible that any social life or refinement of this sort could have been achieved in the federal city. For an urban center that had been so confidently heralded as the hub of republican democracy and the beacon of United States successes, in its early years Washington City had been victim to decades of stagnant growth, a transient population, and a surplus of undeveloped land. Stephen Decatur's home helped to reverse this trend. President's Park had gone from an open field to a fashionable setting in no time at all. The city's naval hero had become a hero of urban development. Together, Stephen and Susan helped to usher in a new era of refined domesticity that had been sorely lacking in Washington in the decades before their arrival.

Decatur's respectable home on the corner of President's Square was an additional feather in an already prestigious cap, and it stood as a tangible symbol of his investment ventures and his ability to deftly navigate the real estate and architectural market. His property investments bolstered the urban development of Washington, D.C., turning a floundering venture into a speculative success. Between 1817 and 1820, Decatur participated in land-lease speculation on the Decatur House property, which enabled him to pay rent on a parcel of land while he constructed permanent fixtures upon that land. This technique set the standard by which future occupants of the square chose to acquire and develop their property.

This paper attempts to expand our knowledge of Stephen Decatur's speculative efforts in Washington, while also suggesting that elite Washingtonians throughout the 1820s embraced land-lease speculation as a way to enforce a level of financial and social security that had been lacking in the city's early speculative development. When interpreted in this light, the Decatur House acquires an added significance as the physical representation of the economic, social, and political possibilities inherent to successful land speculation and it reflects the interconnected nature of politics, social life, and development in early national Washington.

#### **“THE LAND OF SPECULATION”: SPECULATION AND THE AMERICAN EXPERIENCE**

Speculation was a defining influence in the development of the American rural and urban landscapes in the late eighteenth and early nineteenth centuries.<sup>10</sup> In the 1770s, the term

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<sup>10</sup> Tackling the history of elite, urban speculation in Washington D.C. is a monumental task. The material available on speculation only emphasizes the speculation efforts that took place during the first decade of Washington development, stopping short of a discussion of urban growth following the War of 1812. Moreover, historians tend to suggest that the speculation process typically involved a well-to-do individual speculating to those in middling to lower social stations. However, it appears that in the President's Park neighborhood elites speculated in land that was intended for elite purchasers, rather than for middling and lower-class tenants and freeholders.

Analysis of the ground rent/land-lease process is also scarce. The majority of the scholarly material available focuses on this process as adopted by New York, Baltimore, and Philadelphia in the seventeenth centuries from

“speculation” underwent what literary historian Sarah Luria has termed a “semantic revolution.”<sup>11</sup> Rather than adhering to its traditional meaning of deep philosophical thought or contemplation, speculation now meant a risky financial investment. This terminology was foreign to many people causing Adam Smith to define a “speculative merchant” for his readers as someone who “exercises no one regular, established, or well known branch of business [and] enters into every trade when he foresees that it is likely to be more than commonly profitable.”<sup>12</sup> Speculators borrowed money on desirable products or assets with the hope that a strong demand for these assets would bring about a swift financial gain.<sup>13</sup> These ventures were precarious because they were heavily subject to shifts in consumer taste, economic conditions, and in a potential buyer’s perceptions of investment security. People in all levels of society entered into these dubious schemes, and neither the wealthy gentleman nor the poor farmer were immune to

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English common law. However, Washingtonians also embraced the ground rent/land-lease system as a way to safely navigate the speculation process and establish residential permanence.

For more information on the American speculation process in a variety of time periods and geographic regions, see the following works: Jennifer J. Baker, *Securing the Commonwealth: Debt, Speculation, and Writing in the Making of Early America* (Baltimore: Johns Hopkins University Press, 2005); Andrew Cayton and Fredericka J. Teute eds. *Contact Points: American Frontier from the Mohawk Valley to the Mississippi, 1750-1830* (The Omohundro Institute of Early American History and Culture: University of North Carolina Press, 1998); Jane Kamensky, *The Exchange Artist: A Tale of High-Flying Speculation and America’s First Banking Collapse* (New York: Penguin Books, 2008); Alan Taylor, *William Cooper’s Town: Power and Persuasion on the Frontier of the Early American Republic* (New York: Vintage Books, 1996); William Wyckoff, *The Developer’s Frontier: The Making of the Western New York Landscape* (New Haven, Yale University Press, 1988).

For information on speculation in Washington, D.C., see Sarah Luria, *Capital Speculations: Writing and Building Washington, D.C.* (Lebanon, NH: University of New Hampshire Press, 2006); Kenneth R. Bowling, *Creating the Federal City, 1774-1800: Potomac Fever* (American Institute of Architects Press, 1988) and Kenneth R. Bowling, *The Creation of Washington, D.C.: The Idea and the Location of the American Capital* (George Mason University Press, 1993).

For a detailed analysis of the ground rent/land-lease process in Philadelphia, New York, and Baltimore and its links to English precedent see: Edward P. Allinson and Boies Penrose, “Ground Rents in Philadelphia,” *The Quarterly Journal of Economics*, Vol. 2, No. 3 (Apr., 1888), pp. 297-313; Elizabeth Blackmar, *Manhattan for Rent, 1785-1850* (Cornell University Press, 1989); Garret Power, “Entail in Two Cities: A Comparative Study of Long Term Leases in Birmingham, England and Baltimore, Maryland, 1700-1900,” *Journal of Architectural and Planning Research*, Vol. 9, No. 4 (Winter, 1992).

<sup>11</sup> Sarah Luria, *Capital Speculations: Writing and Building Washington, D.C.* (Lebanon, NH: University of New Hampshire Press, 2006), xxii.

<sup>12</sup> Adam Smith, *An Inquiry into the Nature and Causes of the Wealth of Nations*, ed. Edwin Cannan, reprint (New York: Random House/Modern Library, 1994 [orig. 1776]), 131, quoted in Jane Kamensky, *The Exchange Artist: A Tale of High-Flying Speculation and America’s First Banking Collapse* (New York: Penguin Books, 2008), 33.

<sup>13</sup> Edward J. Balleisen, *Navigating Failure: Bankruptcy and Commercial Failure in Antebellum America* (Chapel Hill: University of North Carolina Press, 2001), 53.

the booms and busts of the economic cycle; speculators often found themselves caught in the middle of this financial chaos.

The emergence of the American capitalist economy in the early nineteenth century encouraged the combination of risk and innovation inherent to the speculation process. Any commodity that could be bought or sold could become the object of speculation. Investments ran the gamut from land, to industry, to goods and services, to the trade and traffic of slaves. Land—urban, rural, farmstead, or wilderness—was particularly attractive to American speculators who saw their investments as a way to profit from the plethora of resources that dotted the landscape. “[L]anded property is constantly changing masters,” reported the Washington newspaper *Centinel of Liberty* in 1799: “[H]ere the wilderness is suddenly transformed into a flourishing garden—towns and cities rise as if by creative power, population sends forth like the hive its colonies, and multitudes spread all their sails before the gales of speculation and glide on the changing ocean of commerce to new abodes.”<sup>14</sup> During the colonial period and into the nineteenth century countless deeds and other paper records passed hands between those interested in speculative investments.

Typically, Americans in middling to elite social stations engaged in speculative activity and it affected those involved differently. For Americans in the middle, speculation provided an opportunity to advance finances and status through successful investment in, and sale of, land and property. For elites it meant the solidification of established financial power through carefully calculated purchases. Many of America’s wealthiest and most notable citizens were avid speculators: George Washington, Thomas Jefferson, and even Abigail Adams made speculative investments throughout their lives. “Were I to characterize the United States,” one traveler stated, “it should be by the appellation of the land of speculation.”<sup>15</sup> From rural farmland to urban streetscape, speculators financed the purchase and sale of millions of acres of American land.

With the founding of the republic, unprecedented opportunities for speculative investments coupled with a surplus of paper money and credit allowed those in middle to low social stations to finance their way into a class of wealth from which they had previously been excluded.<sup>16</sup> In

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<sup>14</sup> “George-Town, July 19, 1799” *Centinel of Liberty*.

<sup>15</sup> British visitor to the United States quoted in Kamensky, *The Exchange Artist*, 34.

<sup>16</sup> Jennifer J. Baker, *Securing the Commonwealth: Debt, Speculation, and Writing in the Making of Early America* (Baltimore: The Johns Hopkins University Press, 2005), 71, 72; Alan Taylor, *William Cooper’s Town: Power and Persuasion on the Frontier of the Early American Republic* (New York: Vintage Books, 1995), 57. As Alan Taylor has argued in *William Cooper’s Town*, there are exceptions to this relationship between class and wealth. Even the most successful speculators did not always achieve the level of status equal to their finances. Many time these “nouveau riche” speculators were too uncouth, too ill-bred, to be welcomed into the ranks of the cultural elite. Moreover, there were also plenty of elites who had squandered their finances and were essentially well-to-do

the colonial period, wealthy landowners held privileged access to land and speculated in land with those in lower social stations, simultaneously securing their fortunes while perpetuating a gross inequality of wealth and power in early America.<sup>17</sup> The Revolution dramatically altered the way society and property was structured by allowing the common man an increased access to land. But this process was far from democratic. Although the Revolution had made universal access to land possible, a rigid class hierarchy remained in place. This ensured that speculation persisted as a credit-based activity, and credit was something only those in higher social stations could possess in large enough quantities to purchase land.

Western and urban speculation occurred simultaneously; the nation saw its physical boundaries increase just as quickly as its metropolitan centers. Following the Revolution, barriers to westward expansion were removed and Americans became obsessed with buying and selling the country's virgin lands. Population growth in the last quarter of the eighteenth century jumpstarted the nation's push westward towards the Pacific. As more and more land became available, private land companies scrambled to acquire acres and acres of "transferable, personal, and moveable property."<sup>18</sup> Urban centers also experienced significant development as American cities grew outward and upward. New spaces were crafted for the expanding populace that reflected the goals, ideologies, and sentiments of the burgeoning republic. Cityscapes and monumental architecture attested to America's newfound confidence in the success and prosperity of the virtuous, industrious citizen.

Despite the overwhelming national demand for land, speculative investments were extremely risky ventures. When played correctly, the speculative game could generate financial success and secure property for those involved, but when played by the wrong hands, it could mean the downfall of the entire enterprise, including the republic. No sector of the American populace could avoid the risks inherent to speculation, causing many Americans to develop ambiguous perceptions of speculators and their ventures. "Swindler[s],"<sup>19</sup> "fraud[s],"<sup>20</sup> "resistless,"<sup>21</sup> the

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paupers, dressed in the trappings of status and refinement without the financial backing to sustain this lifestyle. In some cases wealth did not translate to social class. Speculative investments could make you wealthy, but wealth and class were not necessarily synonymous.

<sup>17</sup> Taylor, *William Cooper's Town*, 14.

<sup>18</sup> Kamensky, *The Exchange Artist*, pp. 34-35.

<sup>19</sup> "New York, Oct. 11," *Washington Federalist*, October 11, 1800.

<sup>20</sup> *Ibid.*

<sup>21</sup> "Politics for the City of Washington," *Daily National Intelligencer*, June 4, 1817.

press called them. “Creative,”<sup>22</sup> “energetic,”<sup>23</sup> and possessing “revolutionary enthusiasm,”<sup>24</sup> were also attached to their names. Many Americans saw speculation as the past time of cheats, for it honored private gain at the expense of public good.<sup>25</sup> For others, speculation was hailed as the economic mechanism through which all national development would spring. There was much at stake in these financial ventures that held little to no security over their future outcomes.

Obsessed with buying, selling, and getting rich quick, Americans in the early republic continuously engaged in speculative undertakings, often choosing to weigh these risks against the potential for significant financial and social gain if the venture succeeded. Speculation became an unpredictable, yet plausible means for many Americans to access a radically improved standard of living, which included an array of activities, services, and other material items that had been previously unavailable to them. Through well-calculated and impeccably timed speculative transactions, Americans could finance their way into the realm of respectability and refinement.

Throughout the eighteenth and into the nineteenth century, popular notions of gentility and refinement “fashioned dress, prescribed posture, furnished houses, and set tables;” they crafted civilization and allowed Americans to claim their place in society.<sup>26</sup> The “material world of buildings, spaces, and people” enabled individuals to develop an “active sense of themselves . . . as members of a new republican society.”<sup>27</sup> With the founding of the republic, gentility and refinement were no longer literal markers of wealth and prestige. They had become internalized expressions of selfhood and citizenship; they had become expressions of identity.<sup>28</sup> Social rank was expressed most clearly in outward displays of wealth and deportment. An emphasis on manners, clothing, and behavior permeated private and public life. The profits garnered from speculating successfully became an important means by which Americans in the early republic procured the kind of lifestyles that were best aligned with their perceptions of themselves and

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<sup>22</sup> “George-Town, July 19, 1799” *Centinel of Liberty*.

<sup>23</sup> As quoted in Sarah Luria, *Capital Speculations*, 14.

<sup>24</sup> *Ibid.*

<sup>25</sup> Bruce H. Mann, *Republic of Debtors: Bankruptcy in the Age of American Independence* (Cambridge: Harvard University Press, 2002), 204.

<sup>26</sup> Richard Bushman, *The Refinement of America: Persons, Houses, Cities* (New York: Vintage Books, 1993), 181.

<sup>27</sup><sup>27</sup> Dell Upton, *Another City: Urban Life and Urban Spaces in the New American Republic* (New Haven: Yale University Press, 2008), 1.

<sup>28</sup> Bushman, *The Refinement of America*, 182.

their peers.

## **SPECULATION AND THE DEVELOPMENT OF WASHINGTON, 1790 to 1800**

The creation of Washington, D.C. demonstrated the great extent to which speculation could dictate the development of urban spaces in the early republic. Various factors made the proposed site for the nation's capitol an ideal spot for speculative endeavors. The surplus of undeveloped land between Maryland and Virginia, the proximity to the Chesapeake Bay, and the proposed monumental architectural and urban design schemes, promised that Washington would be the great center of successful speculations in America. The city was ripe with investment opportunities.

The federal city grew in contrast to other coastal cities along the Chesapeake Bay. Unlike Annapolis, Maryland, and Richmond, Virginia, which had grown from regional port towns in the colonial period to major urban centers by the turn of the nineteenth century, Washington was conceived and implemented through a calculated investment of time and money. Whereas these early cities acquired their urban flavor organically over centuries of occupation, Washington was to be an urban hub from the start. Financial investments and an elaborate plan, encompassing a rigid street network and monumental architecture, directed urban growth and ensured that the federal city was unlike anything ever before seen in the American landscape.<sup>29</sup> With the passage of the Residence Act of 1790, which granted the president the authority to select the location of the nation's capital, George Washington chose Pierre Charles L'Enfant and Andrew Ellicott to help implement his plan. During the spring and summer of 1791, the president, the designer, and the surveyor crafted the outline for federal city that would continue to grow and develop throughout the course of the nineteenth century.

The grandeur of the nation's capitol was envisioned on paper long before it fully took shape on the ground. L'Enfant's plan was an iconic marker of the aspirations of the federal government and it far surpassed the limits of what most Americans assumed possible for an urban project in the late-eighteenth century. The plan featured gridded streets and lots that stretched along the Potomac, the pattern broken only by the imposition of radial avenues that sliced through the city, emanating like rays from the hubs of federal power: the President's House and the Capitol. Linking the two hubs geographically was an expansive green space—the national mall—that stretched for nearly two miles. In an era when the population of the United States lived in predominately rural areas and when urban centers were still dominated by wooden, impermanent structures, a city of this scale and magnitude was inconceivable for most Americans.

The plan was ambitious; there was no doubt about that. To ensure its success, President Washington sought the support of merchant landholders in Carrollsburg and Georgetown in an

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<sup>29</sup> For more on the development of the Chesapeake and Washington, D.C. see: Orlando Ridout, "Taming the Urban Forest," *Building the Octagon* (Washington, D.C.: AIA Press, 1989), 17-33.

attempt to acquire land for the burgeoning city. “I am persuaded, Gentlemen,” the President wrote, “that you will listen with attention and weigh [with] candor any proposals that may *promise to promote the growth of the City*.”<sup>30</sup> Indeed, these men were swayed to hand over to City Commissioners, free of charge, every other lot in an area a mile and a half wide. In return, Washington coaxed, they would receive twenty-five dollars an acre for land taken “for public use, for squares, walks, etc.,” but they would not be reimbursed for “streets and alleys.”<sup>31</sup>

This speculative arrangement was intended to bring a financial yield to all parties involved. The merchants understood that profit was much more likely if they were organized as a group—if they continued to fight amongst themselves for property ownership and land rights, they might lose valuable money-making opportunities. President Washington also recognized the fiscal perks inherent to speculation. He hoped to sell the lots that the merchants had given for free at city prices to buyers at public auction. The profits earned from these auctions would go towards building the federal city.<sup>32</sup> Washington justified his speculative scheme as the best insurance that the nation’s capitol would possess the most magnificent public buildings, and his staff of architects and engineers ensured that Washington had the “superior. . . advantage of site to any other [city] in the World.”<sup>33</sup> The responsibility was left to the citizens, Washington argued, rather than the investors, as the American people were the ones ultimately responsible for purchasing lots and making the federal city their home. Georgetown merchant, Samuel Davidson, expressed his excitement over Washington’s decision to locate the capitol nearby. “We are in very high Spirits, in consequence of the Grand Federal City, being fixed in the vicinity of this Town. [T]he Commissioners and Surveyors are now actively engaged in the business—hence, several Speculations have of late taken place.”<sup>34</sup>

Because of the proximity to the future site of the President’s House, the squares and lots in the surrounding President’s Park became a highly sought-after region for speculative development. Samuel Davidson was particularly enticed by their financial appeal. “I have been violently seized with that diabolical, frenzical Disorder,” he wrote on April 8, 1791, “which [has] raged with such fury and pity, for some time over the Federal City.” A day earlier on April 7, he purchased 650 acres of land from Edward Peerce, the majority in a tract of land called “Port Royal,” which

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<sup>30</sup> George Washington as quoted in Luria, *Capital Speculations*, 4.

<sup>31</sup> James Thomas Flexner, “The Great Columbian Federal City,” *American Art Journal*, Vol. 2, No. 1 (Spring, 1970), 35.

<sup>32</sup> *Ibid.*, 33.

<sup>33</sup> Benjamin Henry Latrobe quoted in Luria, *Capital Speculations*, 9.

<sup>34</sup> Samuel Davidson to Thomas Shore, April 12, 1791, in Samuel Davidson’s Letterbook, *Samuel Davidson Papers, 1780-1810*, LOC Manuscript Reading Room [from here on LOC].

would ultimately become President's Park. The decision to invest was a gamble, of which Davidson was well aware, and he wrote to fellow merchant George Walker, "You will ... believe me insane or otherways." If the value, acquisition, and sale of lands were not calculated precisely, Davidson understood he would meet his "inevitable ruin."<sup>35</sup> "How it may turn out," he brooded, "time must determine."<sup>36</sup>

It seemed that time was determined to work against these early Washington speculators. There were many reasons why Washington was deemed a failure; chief among these were a disorganized administration, a transient urban population, and swaths of unusable and unsellable land. Problems emerged immediately with the Washington administration's implementation of the city plan, specifically with the designer, L'Enfant. The date for the first public auction had been set for October 1792, and it was decided that L'Enfant should have a plan engraved and ready to show to interested buyers. L'Enfant, distrustful of the merchant-landholder's motives, asserted that the City Commissioners were conspiring to sell off the city's best lands at low prices, weakening the government's ability to turn a profit. He refused to submit his engraved plan by the October deadline and, as a result, he dampened the success of the first land auction. Historian James Flexner argues that L'Enfant set a poor commercial example for city investors: "he frightened money-men away by seeming likely to bankrupt the operation before it really got started . . . he increased fears of investors that the city would never rise."<sup>37</sup> Only twenty-two lots sold over a three-day period in 1791. Later sales in 1792 and 1793 were equally dismal, selling a combined total of sixty-four lots.

Merchant-landholders became increasingly embroiled in the city's planning deficiencies. Samuel Davidson and other landholders scrambled to secure their property assets from alterations to the city plan, which adjusted property boundaries and deprived investors of their original holdings. In his initial purchase, Davidson had been enticed to purchase land based on the boundaries supposedly delineated in the undisclosed L'Enfant plan of 1791. But following the dismal land auction, L'Enfant had been dismissed from the project and Ellicott continued to survey based on a revised version of the plan. Davidson petitioned the City Commissioners to resurvey the squares surrounding the President's House, which had "been casually lost or mislaid," and urged them to return to the L'Enfant plan.<sup>38</sup> Ellicott's plan, he argued, "[ran] counter to the original [and] lessen[ed] the value of private property."<sup>39</sup> Ultimately Davidson's petitions were for

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<sup>35</sup> Samuel Davidson to George Walker, April 8, 1791, LOC.

<sup>36</sup> Samuel Davidson to Thomas Shore, April 12, 1791, LOC.

<sup>37</sup> Flexner, "The Great Columbian Federal City," 41.

<sup>38</sup> 38 Samuel Davidson to the Commissioners of the City of Washington, October 25, 1796, LOC.

<sup>39</sup> *Ibid.*, January 31, 1797, LOC.

naught, and the city progressed according to the revised Ellicott plan. It had become clear that the government's urban ambitions were not to be so easily realized.

By the turn of the nineteenth century, a decade of speculation in the city of Washington had, in the words of historian Jane Kamensky, "created more building sites than buildings."<sup>40</sup> When the government finally moved from Philadelphia to Washington in 1800, the city was muddier than it was magnificent. Visitors began to comment on the capitol's doleful state: it was a "fever stricken morass," devoid of society and civilization.<sup>41</sup> Its appearance was so far from the urban vision Americans had anticipated that many visitors were surprised to learn that they had entered the nation's capitol. "Being told that we were entering Washington," remarked a baffled observer, "I continued looking for the houses for sometime; but seeing none, I thought I misunderstood the gentleman . . . he told me, laughing, that we were almost in the very middle of it."<sup>42</sup> One congressman expressed the frustration and displeasure felt by many citizens stating, "If I wished to punish a culprit I would send him to do penance in this place, oblige him to walk about this city, city do I call it? This swamp—this lonesome dreary swamp, secluded from every delightful pleasing thing."<sup>43</sup>

Americans were extremely disappointed to find their imagined ideals dashed by a stark reality. By 1800, the city contained only 109 brick houses to 263 wooden houses, which did not include the "temporary wooden hovels . . . somewhat similar to booths" that many visitors observed.<sup>44</sup> In addition, the Capitol remained unfinished and the President's House sat awkwardly in an open field with no other structures close to its scale or grandiosity. In 1795, English writer William Row published a cautionary pamphlet for young tradesmen hoping to seek their fortunes by aiding in the construction of the federal city. "As to what we have been told . . . respecting the City of Washington," Row stated, "it is all mere fabrication, and a story invented to induce young fellows to come to this part of the world. Most of our adventurers have been egregiously disappointed."<sup>45</sup> The monumental city of Washington appeared to be a failure, and its failings

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<sup>40</sup> Kamensky, *The Exchange Artist*, 46.

<sup>41</sup> Quoted in Catherine Allgor, *Parlor Politics: In Which the Ladies of Washington Helped Build a City and a Government* (Charlottesville: University of Virginia Press, 2000), 5.

<sup>42</sup> Visitor to Washington quoted in Luria, *Capital Speculations*, 15.

<sup>42</sup> Visitor to Washington quoted in Luria, *Capital Speculations*, 15.

<sup>43</sup> Ebenezer Mattoon to Thomas Dwight, March 2, 1802, quoted in Allgor, *Parlor Politics*, 4-5.

<sup>44</sup> *Ibid.*, 91.

<sup>45</sup> W. Row, *Look Before You Leap, or a Few Hints to Such Artizans, Mechanics, Labourers, Farmers, and*

served to heighten public distrust of the speculation process. After decades of mediocre speculative attempts, local residents, politicians, and visitors were extremely cognizant of the risks inherent to investments in unsellable and unusable land.

Anxiety towards speculation in early national Washington also stemmed from the uncertainties of political office and the undetermined future financial success of the nation's capitol. The majority of individuals and families residing in Washington held political office or were affiliated with the government and they depended on the electorate for their occupations and ultimately their elevated social positions. The whims of the election cycle could quickly reinforce or usurp their standing in society. Washington's official families and local gentry questioned the origins and extent of their power, and criticized the "election fever [that] irritates every temper . . . and vitiates the whole system of society."<sup>46</sup>

Speculation required a level of confidence that many early politicians just did not have, and speculative investments only served to add a financial burden to the elites' already vulnerable social position. Persons choosing to test the waters in this high stakes game risked more than their pocketbooks—they also risked tarnishing their reputations if the investment went sour. In the early republic, bankruptcy or insolvency was equated with weakness and a loss of social and personal identity. Declaring bankruptcy meant admitting to family members and to colleagues one's inability to follow through with commitments—both the financial commitment to make good on debts and the social commitment to a lifestyle of integrity and honor. A failed speculative venture could mean a very public banishment from social circles that individuals had entered into honorably. It could signal the start of a shameful existence, for themselves, for their families, and for their investors.<sup>47</sup> In a city that seemed perched on the edge of failure, Washington's well-to-do were cautious about investing large sums of money in urban land. For all they knew, the next election cycle could wrest from them their power, and leave them with a parcel of unsold, undeveloped property. By the early nineteenth century, Washingtonians were well aware of the great men who had lost their fortunes and their good names through ill-managed and poorly timed speculations.

## **STEPHEN DECATUR AND THE GROWTH OF THE NATION'S CAPITOL**

The United States victory in the War of 1812 bolstered national confidence in the federal government and ultimately in the city of Washington's development potential. People the world over felt restored faith in the federal city, as aspiring politicians, elected officials, and foreign

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*Husbandmen, as are desirous of emigrating to America . . . particularly to the Federal City of Washington* (London: Walker and J. Barker, 1796), 51.

<sup>46</sup> Francis Trollope quoted in Allgor, *Parlor Politics*, 228.

<sup>47</sup> Balleisin, *Navigating Failure*, 77-78.

dignitaries demanded a permanent place in the nation's capitol.<sup>48</sup> "Washington possesses a particular interest and to an active, reflective, and ambitious mind," wrote Margaret Bayard Smith, the wife of Samuel Harrison Smith, the editor of the Washington newspaper *The National Intelligencer*. "[The city] has more attractions than any other place in the world."<sup>49</sup>

Commodore Stephen Decatur was one of those "ambitious minds," and following his naval victories at the Battle of Algiers and his defeat of the Barbary corsairs he was welcomed into Washington during the winter of 1815 to 1816 with much pomp and circumstance. "[M]y hearty congratulations for your safe and speedy return from your brilliant, comet-like expedition," wrote Decatur's friend, naval commander David Porter. "My object is . . . to give you welcome to your country and to your friends."<sup>50</sup> Secretary of State, James Monroe, applauded the young naval hero and spoke of President Madison's approval: "This expedition . . . so glorious to your country and honorable to your self . . . has been very satisfactory to the President."<sup>51</sup> President Madison thanked Decatur in his message to Congress noting that the national peace and prosperity that the country now enjoyed was the direct result of Decatur's naval skill and prowess.<sup>52</sup> In December of 1815, Decatur also learned that the Secretary of the Navy, Benjamin Crowninshield, had appointed him to the newly established Board of Navy Commissioners—a three-man panel, and the highest office available to a naval officer at this time. Finding the appointment "perfectly agreeable," and "glad to have some situation on shore," Stephen and his wife Susan promptly relocated to Washington, riding high on the gusts of wealth and respectability in the midst of the city's great social and economic boom.<sup>53</sup>

By the time of the Decatur's arrival in January of 1816, Washington's built landscape had begun to reflect the urban ambitions and political aspirations that the nation's founders had envisioned and that contemporary society desired. Peace restored American involvement in international trade, creating a proliferation of banks and credit to meet the growing consumer demand for

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<sup>48</sup> Allgor, *Parlor Politics*, 104.

<sup>49</sup> Margaret Bayard Smith quoted in *Ibid.*

<sup>50</sup> David Porter to Stephen Decatur, November 15, 1816, quoted in Charles L. Lewis, *The Romantic Decatur* (Ayer Co. Publishers, 1937), 175.

<sup>51</sup> James Monroe to Stephen Decatur, quoted in *Ibid.*

<sup>52</sup> James Madison quoted in *Ibid.*, 176.

<sup>53</sup> Stephen Decatur to Benjamin Crowninshield, December 9, 1815, quoted in *Ibid.*; Stephen Decatur to Benjamin Crowninshield, March 20, 1815, Crowninshield Papers, Box 13, Folder 6.

luxury items across the United States and Atlantic World.<sup>54</sup> In Washington, this surplus of paper money led to an increased confidence in the city's real estate market. The city had emerged triumphant from its early decades of domestic and civic stagnancy. With renewed fervor, urban improvements began again as citizens built more homes in the first five months of peace than they had in the past five years. This trend continued and by 1817 real estate sales had risen 500 percent over sales in 1813. The President's House and the Capitol were also restored—by the time the Monroe administration took occupancy in 1817, the President's House was reconstructed and the Capitol had achieved a level of grandeur far beyond what the original designers had intended.<sup>55</sup> This increased demand for a stable built environment emerged in tandem with an increased demand for taste, for fashion, and for social respectability in the spaces that Washington residents inhabited.

From early on in Washington's history, political officials rented rooms in boardinghouses and hotels rather than purchasing permanent homes. These spaces became centers of political and social cohesion in an otherwise transient political environment—discussions, debates, and socializing took place in the parlors, dining rooms, and bedrooms of these residential “messes.”<sup>56</sup> Although wives and families might accompany their husbands to Washington, these spaces were typically male-dominated and encouraged the bonds of fraternity among elected officials. Stephen and Susan Decatur were also part of this boardinghouse culture. From January 1816 until early spring of that year, they resided in a boardinghouse near their close friends Benjamin and Mary Crowninshield. Life continued in the usual fashion for the Decaturs despite their living accommodations. Susan and Mrs. Crowninshield often went out in the mornings for walks and visits where they would gossip about ladies fashion and the events of the day—sometimes they called on upwards of fifteen ladies in one morning.<sup>57</sup> Commodore Decatur settled into his new post as Naval Commissioner where he oversaw the construction of ships, established regulations for the storage and distribution of weaponry and other military items, and nominated navy personnel for promotion.<sup>58</sup> But as Washington's population became increasingly stable following the war, these living accommodations were no longer suitable for Washington's wealthy

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<sup>54</sup> Daniel S. Dupre, “The Panic of 1819 and the Political Economy of Sectionalism,” *Economy of Early America: Historical Perspectives and New Directions*, ed. Cathy Matson (Philadelphia: Pennsylvania State University, 2006), 264; Sean Wilentz *The Rise of American Democracy: Jefferson to Lincoln (The Abridged College Edition)* (New York: W.W. Norton & Company, 2008), 107.

<sup>55</sup> Allgor, *Parlor Politics*, 104.

<sup>56</sup> *Ibid.*, 110, 119.

<sup>57</sup> Mary Boardman Crowninshield discusses “waiting for Mrs. Decatur to get home, to go out with her to make morning visits,” and “making morning visits with Mrs. Decatur. Tuesday morning called on fifteen only two at home.,” in *Letters of Mary Boardman Crowninshield*, Ed. Francis Boardman Crowninshield (1905), 41, 51.

<sup>58</sup> Lewis, *The Romanic Decatur*, 179.

families, particularly the Decaturs. Regular socializing among the members of the upper class fueled the demand for refined domestic spaces; the elite sought parlors, drawing rooms, dining rooms, and ballrooms, to partake in the delights of urban existence. The Decaturs also desired a permanent residence befitting their social position. “Commodore Decatur is determined on taking a house here,” Mary Crowninshield wrote in February 1816.<sup>59</sup>

Desiring a permanent residence was easy, but *finding* one was nearly impossible. Mary Crowninshield expressed the frustrated need for permanent housing she and many other elites shared: “We are very much urged to take a house,” she wrote, “but we should have to build one for there is not a vacant house in the city.”<sup>60</sup> Houses were scarce in the land-rich city. Washington’s politicians were confronted with a striking dilemma: how to participate in a lifestyle commensurate with their status and occupation in a city that lacked the houses necessary to accommodate them—especially when they were unwilling to install themselves permanently in the federal city, given the whims of electoral politics. The solution came in a form that evoked skepticism from those wishing to reside in Washington. Speculation remained the only viable option to address the urban dilemma of undeveloped land. The stability of the American economy coupled with an increased trust in Washington real estate helped alleviate previous anxieties concerning the risks and perils of speculative investments. In order to create the housing market they desired Washingtonians would have to cast aside their uncertainties and turn once again to speculation.

### **NAVIGATING RISK: THE COMMODORE, THE ARCHITECT, AND LAND-LEASE SPECULATIONS**

Not wishing to become like his predecessors—the George Washingtons, the Pierre L’Enfants, the Samuel Davidsons of the eighteenth century, described by one pamphleteer as “a parcel of adventurers and speculators, who after having experienced the *effects of their own folly* [were] disappointed in their expectations”—Stephen Decatur skillfully navigated the speculative arena to his and other elites’ advantage.<sup>61</sup> Using his naval prize money, Decatur purchased upwards of 65 lots in Washington and an additional 119 acres of land in a tract called Long Meadow.<sup>62</sup> The Decatur House—his home on Lot 18 of Square 167—designed by Benjamin Henry Latrobe and constructed between 1817 and 1820 was financed and built through a land-lease speculation. Aware of Washington’s anxiety toward speculative investments, Decatur attempted to soften the financial and reputational risk and embraced this peculiar speculation process, which enabled

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<sup>59</sup> Ibid.

<sup>60</sup> Mary Crowninshield to Unknown, February 16, 1816, Dunne Manuscript, DH, 1251.

<sup>61</sup> Row, *Look Before You Leap*, 57.

<sup>62</sup> Number tallied from land holdings records in the “Decatur land holding research binder,” DH.

him to pay rent on a parcel of land while he constructed permanent fixtures upon that land.

As any aspirant knows, proximity to power often yields great results. Decatur chose to invest in multiple lots on the western side of President's Park, a stone's throw from the President's House and across the street from St. John's Church, designed and built by architect Benjamin Henry Latrobe in 1816. This spot held much promise; it was a neighborhood where his investments would be sure to grow. It is unknown how exactly Decatur met Latrobe, but enticing the architect to build a house for him would have been relatively simple. Latrobe's influence was felt all over Washington, from the Capitol, to the President's House, to St. John's church, and his buildings had a monumental reputation distinctly their own. Decatur seized the opportunity to harness Latrobe's creativity for the domestic sphere as well. An 1836 layout of Square 167 shows the extent of Decatur's property holdings in President's Park. The Decatur House property is depicted as a rough sketch in Lot 18.<sup>63</sup>

A closer examination of the documentary record reveals that Decatur participated in a land-lease speculation to help finance the construction of the Decatur House. There is a telling discrepancy between the house's construction timeline relative to Decatur's purchase of the land on which the house sits. The house was designed and built from June 1817 until January 1819. Construction began sometime between January and March of 1818. A few months into construction, on June 10, 1818, Decatur formally purchased the land from Lewis Grant Davidson, the nephew of Samuel Davidson, one of Washington's earliest speculators.<sup>64</sup> The Decaturs officially moved into the house in January 1819. Based on this chain of events, the house was already under construction for some time before Decatur formally owned the land, suggesting that he had been leasing it.<sup>65</sup>

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<sup>63</sup> Original Layout of Square 167, The Executors of Robert Oliver, 1836, National Archives and Record Administration, Washington, D.C, from "Decatur land holding research binder," DH.

<sup>64</sup> Stephen Decatur FROM Lewis Grant Davidson, "Warranty Deed in consideration of \$17, 201.32 . . . all those nineteen lots. . . known and distinguished by the lot number 3, 4, 5, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23 in square 167. . ." *Recorder of Deeds*, Vol. AR 42, June 10, 1818, pg. 411.

<sup>65</sup> Evidence also suggests that Stephen Decatur may have previously leased property in the Seven Buildings, where he and Susan resided before moving into the Decatur House. During the spring of 1816, Bank of Columbia Officer, William Whamm wrote to Stephen Decatur asking if he would like to purchase a house in the Seven Buildings for \$3,600. Decatur responded that he found the Seven Buildings "in many respects out of repairs," but he sent Whamm a \$1,200. On June 14, 1816, Decatur wrote to Benjamin Crowninshield stating that he would like his house in the Seven Buildings ready when he and Susan returned from Norfolk. "If it would not be asking too much for you," Decatur wrote, "[would you] take a look at it & direct it to be put in comfortable & decent order & painted (inside white) . . . the papering I can attend to myself on my return to Washington." (Allison, *Stephen Decatur American Naval Hero*, 91.) The Decaturs lived in House 4 or 5 in 1817 and made payments to the Bank of Columbia as early as 1816. Stephen Decatur formally acquired the deed to House 4 and 5 of the Seven Buildings from Walter Smith, an officer at the Bank of Columbia, on March 13, 1818, nearly two years after Decatur's initial correspondence with William Whamm.

Moreover, correspondence between Latrobe and Decatur reveals that the Commodore may have intended to use the house as a rental property, or to sublease the house to a tenant. “If the house should be occupied by a foreign minister,” wrote Latrobe in June of 1817, “I would also recommend the addition of a slight one story room, *back*, for a servant’s hall.”<sup>66</sup> Architectural historians Michael Fazio and Patrick Snadon argue that Latrobe’s initial cost estimate of no more than \$11,000 to construct the house further explains the house’s intention as a rental property. The house cost \$4.80 per square foot, a cost lower than the square footage for the homes Latrobe designed for intended permanent occupants, and was “a cost comparable to [Latrobe’s] speculative buildings.”<sup>67</sup>

Furthermore, land-leases were already being used in property transactions throughout the nation, and Washington, D.C. was no exception. The process originated in English common law, was adopted by the majority of the American colonies, and persisted well into the nineteenth century.<sup>68</sup> Land was distributed through leases rather than outright purchases, enabling a leaseholder to rent land from a landholder at a fixed rate in exchange for the right to use and to construct improvements upon that land. The leaseholder retained ownership of any improvements made, as well as any intermediary increases in the rent-generating value of the property. Leases were signed for a variety of periods, anywhere between five and ninety nine years and could be held in perpetuity.<sup>69</sup> Land-Leases were particularly successful in fostering the urban growth of New York, Philadelphia, and Baltimore throughout the eighteenth and nineteenth centuries, and the leasing process was grandfathered in to Washington’s property laws when the federal city was formed out of a portion of Maryland and Virginia.<sup>70</sup>

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<sup>66</sup> Benjamin Henry Latrobe to Stephen Decatur, June 4, 1817 quoted in Fazio and Snaden, 482.

<sup>67</sup> Michael W. Fazio and Patrick A. Snadon, *The Domestic Architecture of Benjamin Henry Latrobe* (Baltimore: Johns Hopkins University Press, 2006), 483.

<sup>68</sup> At present, Baltimore, Maryland, still observes a modern version of the ground rent process as part of the city’s property laws.

<sup>69</sup> Garrett Power, “Entail in Two Cities: A Comparative Study of Long Term Leases in Birmingham, England and Baltimore, Maryland 1700-1900,” *Journal of Architectural and Planning Research*, Vol. 9, No. 4 (Winter, 1992), 317; Edward P. Allinson and Boies Penrose, “Ground Rents in Philadelphia,” *The Quarterly Journal of Economics*, Vol. 2, No. 3 (April, 1888), 300; Elizabeth Blackmar, *Manhattan for Rent, 1785-1850* (New York: Cornell University Press, 1989), 32-33; Donna J. Rilling, “Small-Producer Capitalism in Early National Philadelphia,” *The Economy of Early America: Historical Perspectives and New Directions*, ed. Cathy Matson (Philadelphia: Pennsylvania State University, 2006), 322.

<sup>70</sup> It is assumed that land-leases appeared in Washington because of these close ties to Virginia and Maryland. Further research is necessary to determine the exact origin and legal basis for land-leases and ground rents in Washington, D.C.

Speculators, in particular, embraced land-leases because it enabled renters of all ranks to transfer, bequeath, sell, or sublet their leases to a third party. Many times speculators would rent a parcel of land, construct improvements upon that land, and then sublease the property to turn a profit. By improving a property before subleasing or selling, speculators increased the overall property value as well as the amount of rent they were able to collect.<sup>71</sup> The land-lease system also encouraged small-scale speculative ventures among artisans and shopkeepers. Because the lease was an exchangeable commodity, these individuals could sustain their economic independence by using the lease to secure credit or generate revenue.<sup>72</sup>

For Stephen Decatur and other Washington residents, leases further decreased the risks involved with the purchase of the city's large amounts of undeveloped property. Landholders ensured that the land was rented for and developed by leaseholders, while the leaseholders accumulated built property and residential security. No one individual had to shoulder the burden of unused land if speculative property values fluctuated.<sup>73</sup> Although land-leases, like any real estate, were still subject to changes in the economy and to the basic principles of supply and demand, these risks were exponentially smaller when spread across a larger swath of interested parties. By enabling more persons across class boundaries to engage in the leasing process, the investment burden was significantly lessened. In Washington, the land-lease system was appealing to a population of politicians and elected officials who wished to cultivate a lifestyle of refinement and domestic permanence within an urban environment that was subject to change. As the first person to construct an elite residence in President's Park, Stephen Decatur helped to instigate a speculation process in this neighborhood that capitalized on the desire for residential permanence within the relatively transient nature of Washington society.

A few key factors made Decatur an ideal proponent of speculation, specifically land-leases. His reputation as a naval hero and national celebrity offered a sort of "social security" against the risks and unpredictability of speculative investments. Washingtonians trusted Decatur's leadership in battle; they were willing and eager to trust his leadership in business affairs as well. Countless compliments and honors attested to Decatur's standing. He was seen as "a man of ten thousand [and] a great resource . . . no matter in what sphere."<sup>74</sup> Decatur was a practical and skilled gentleman with the wherewithal to master any task or technique set before him. No stranger to the world of finances and investments, from a young age Decatur had turned lofty

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<sup>71</sup> Power, "Entail in Two Cities," 317; Blackmar, *Manhattan for Rent*, 9.

<sup>72</sup> Blackmar, *Manhattan for Rent*, 33.

<sup>73</sup> Allinson, "Ground Rents in Philadelphia," 320.

<sup>74</sup> Richard Rush to Charles Jared Ingersoll, London, June 4, 1820, Charles Ingersoll Papers, Richard Rush Letters, Historical Society of Pennsylvania.

schemes into profitable reality. The Commodore used his practical knowledge of investments and marketing in various endeavors from a clerkship position, to weaponry production, to land ownership—often touting his reputation and elevated social position to propose and undertake investment ventures with the support of the government. In 1815, he entered into a business agreement with steamboat designer, Robert Fulton, to patent and market an underwater cannon that could shoot between ten and twenty feet once submerged. Capitalizing on his military successes following the War of 1812, he sought financial support from the government. Congress allotted \$100,000 for the patent and testing of Fulton and Decatur’s underwater weaponry stating, “so experienced an officer must carry weight with those who are not familiar with nautical affairs.”<sup>75</sup> Politicians and citizens placed a great deal of confidence in Decatur’s ability to invest and undertake projects that were advantageous to the success of the nation. The Commodore’s famous toast given to the citizens of Norfolk, Virginia, would have nicely summed up his expectations for military and civilian success: “Our Country! [M]ay she always be in the *right* and always *successful, right or wrong*.”<sup>76</sup>

Decatur did not stray from his background in risky investments when the time came to construct a home in the nation’s capitol. His choice of land-lease, location, architect, and materials were but another means of negotiating the uncertainties of speculative investments in the burgeoning city of Washington. Construction on the Decatur House was planned to start as early as possible in 1818. By January, the general design had been approved and working drawings were ready. Decatur was “anxious to commence [building] as early as the season will permit” and hoped his requests for “curled maple,” “birds eye Maple,” and “250 casks of Thomas Town Lime,” would arrive “by [March] 10th.”<sup>77</sup> When the Decaturs moved into their house on President’s Park the following January their home was a product of both Latrobe’s creativity and Stephen and Susan’s specific needs and tastes. Unfortunately, the loss of Latrobe’s correspondence while en route to New Orleans in 1818 makes it impossible to know which alterations were done in accordance with the architect’s wishes, and which ones were made after the designs had been finished. Since Latrobe’s drawings for the house are dated from January through April of 1818, he continued working on the house until as late as April of that year.

“I have just moved into my new house,” Stephen Decatur wrote to his friend Daniel Smith of Philadelphia on January 16, 1819. “I am in hopes to have the pleasure of seeing you shortly at

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<sup>75</sup> As quoted in Allison, *Stephen Decatur: American Naval Hero*, 130.

<sup>76</sup> Stephen Decatur’s toast given on April 16, 1818 in Norfolk, Virginia, quoted in Lewis *The Romantic Decatur*, 183.

<sup>77</sup> Stephen Decatur to Amos Binney, January 28, 1818, quoted in P.F. Norton “Decatur House: Design and Designer,” *Historic Preservation* (Washington: The National Trust for Historic Preservation, 1967), 12.

this place.”<sup>78</sup> Surely Commodore Decatur and Susan were excited to show off their new residence on the H Street corner of President’s Park. The brick house stood three stories tall with a full cellar. Latrobe had intended for the entire house to be covered with “rough cast,” or stucco, however there is no evidence that these wishes were ever carried out. Instead, the front was laid in Flemish bond with neatly penciled mortar, and the remaining sides were laid in five to one common bond. The windows were to be covered in Venetian blinds or shutters, but this was not done on the front façade.<sup>79</sup>

In 1822, Marie Vaile painted a watercolor of the Decatur House as seen from President’s Square, which remains the only period image of the house, and the only image showing the house shortly after its completion. The Decatur House towers over the surrounding landscape, dwarfing the carriage that passes and the houses in the background. The front façade proclaimed the Decatur’s adherence to Latrobe’s refined, often austere, architectural aesthetic through three-bay wide, balanced fenestration and a centrally placed arched doorway flanked by sidelights. The windows on the first and third stories—six over six panes with stone sills and lintels—matched in materials, detailing, and size. The second story windows gestured to the spaces of refinement within the house; they illuminated both inwardly and outwardly the persons and events worth seeing and being seen. Cognizant of the windows’ view sheds, Decatur had them extended all the way to the floor and decorated them on the exterior with semi-elliptical wrought iron balconies for guests to stand upon. These balconies are seen quite clearly in the Vaile drawing, extending outward from the second story windows. Drawings indicate that Latrobe had envisioned wrought iron railings, rather than balconies.

The rear façade was the most sophisticated after the front. Decatur’s guests would have had splendid views of the gardens from the curved, centrally located window that illuminated the stairs on the second story. A tripartite doorway, most likely protected by a portico, provided access to the interior. On either side of the door were two large tripartite windows with stone sills and brick lintels. For people entering from the carriage house, the rear façade would have offered a delightful view of the house that complimented the views from the square.

Less attention to detail was paid to the H Street side. Although fairly public, it was built to accommodate the house’s functional needs. False windows masked interior chimneys and cellar doors facilitated access to the basement. A lightning rod sat atop the roof, protecting the house in inclement weather. It appeared that the Decatur’s had ambitions for future architectural development on President’s Park, perhaps in the lots immediately adjacent to the Decatur House. The south façade was the less developed of all, devoid of symmetry and possessing underdeveloped fenestration. In 1819, a lone window illuminated a dressing room on the second

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<sup>78</sup> Stephen Decatur to Daniel Smith, January 16, 1819 quoted in Lewis, *The Romantic Decatur*, 183.

<sup>79</sup> The architectural elements of the Decatur House were thoroughly documented in the National Trust for Historic Preservation historic structure report. “Initial Investigations of the Decatur House, Washington, D.C.” Volume 1, September 1990.

story.

“The property consists of a spacious Dwelling House,” wrote Susan Decatur’s father Luke Wheeler in 1820. “The square on which it stands, contain[s] about three acres of ground in the most flourishing part of the City.”<sup>80</sup> Other contemporaneous accounts of the house and grounds are unavailable, but an 1832 description notes that Lots 16, 17, and 18 had “very extensive improvements, consisting of a superb dwelling house, with spacious back buildings, ice house and stabling for six horses, with every accommodation for a numerous household.”<sup>81</sup> The house was promoted as “having every convenience requisite for a complete and splendid establishment.”<sup>82</sup> It is uncertain whether these improvements were constructed during Decatur’s residency. He did, however, construct some improvements, including a stable, which burned in January 1818. The newspaper *The National Intelligencer* reported, “[A] fire broke out in a frame building belonging to commodore [sic] Decatur, opposite the president’s house. The stabling was destroyed, and part of a new building adjoining.”<sup>83</sup> Whether these structures were the back building and ice house mentioned in the 1832 ad we cannot know, but it is very likely that Decatur had constructed outbuildings to accommodate the daily workings of his lavish urban mansion.

The house’s interior reflected Latrobe’s influences and the Decatur’s refined decorating tastes. By examining the Decatur House inventory taken immediately after Stephen’s death in 1821 alongside Latrobe’s drawings and watercolors it is possible to distinguish how the house may have appeared soon after its construction.<sup>84</sup> In Latrobe’s drawings, the basement and first floor plans are superimposed upon the same sheet. The cellar is distinguished by a transverse corridor that runs from the “beer cellar” to the other storage rooms on the opposite side. The plan also contains spaces designated for a vegetable cellar, service stair, provisions cellar, wood cellar, and bottled wine cellar. Latrobe proposed the construction of a barrel vault over the wine cellar that

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<sup>80</sup> Luke Wheeler to Robert Oliver October 28, 1820, Requesting loan upon mortgage of real estate, “Decatur land holding research binder,” DH.

Luke Wheeler to Robert Oliver October 28, 1820, Requesting loan upon mortgage of real estate, “Decatur land holding research binder,” DH.

<sup>81</sup> The Decatur House, as previously mentioned, was built on Lot 18. “A fine Opportunity for Speculation,” November 13, 1832, DH.

<sup>82</sup> “President’s Square: A fine opportunity for Speculation!” June 22, 1830, *Daily National Journal*.

<sup>83</sup> “From the National Intelligencer, January 6,” January 8, 1818, *The New York Evening Post*.

<sup>84</sup> Ten sheets of Latrobe’s drawings still survive along with plans of the basement, first floor, and third floor. Exterior elevations and the plan of the second floor are missing.

would have supported a masonry floor in the main entryway, or vestibule, above. There were three points of access into the basement either through a side door from H Street, a wood door, or the stairs from the floor above.

Visitors to the Decatur House would have entered from President's Park, ascended a few stairs on either side of the front stoop, and continued into the house's grand entryway. This entrance constituted one of the most important spaces in the house for it established a visitor's first impression of the Decatur House and acted as a social filter, separating those welcome into the house's private rooms from those entering only into the home's public spaces. A low segmental arch extends the length of the corridor and terminates in a segmental semi-dome. The wall surfaces and ceiling have delicate moldings that add texture and variety to the austere decorated space. Natural light comes only from the fan lights that flank either side of the front door. A south door opens into the Commodore's library, and a curved double-door to the west provides access to a passageway that runs at a right angle to the entryway. Decatur's library was located in the southeast room and held mahogany cabinets, a portable writing desk, globes, and mathematical instruments. The presence of a dozen "fancy rush bottomed chairs," and a "dining table with ends" imply that this space could have also been used to entertain small groups.<sup>85</sup> French doors to the south lead to a parlor with views of the backyard and gardens. This room was furnished with a sideboard, French china, and other miscellaneous items. A "Japaned plate warmer" and glassware suggests that this space may also have served as a dining room for Commodore and Mrs. Decatur. A butler's pantry and kitchen offices were located in the northwest corner. These rooms provided the only access to the interior kitchen in the northeast room. The function of this space was revealed through paint analysis that uncovered "excessive amounts of grease-like residue." The removal of plaster in certain locations also uncovered a ghost mark of a wide cooking fireplace.<sup>86</sup> Access to the second floor was provided by way of the monumental staircase to the rear of the entryway, or by the service stair.

The second floor boasted a spacious dining room in the southeast corner, a drawing room to the south, a bed chamber or parlor to the southwest, and service room in the northwest corner. Arranged radially around the monumental staircase, this layout facilitated the flow of guests and servants throughout the most public rooms of the house. These rooms held some of the Decatur's most expensive possessions and would have been the center of social and political activity during their residency. The dining room had the traditional items for dining and entertainment including a set of card tables draped in green table cloths with mahogany chairs. Susan's pedal harp and piano forte were also kept in this room.

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<sup>85</sup> All descriptions of the Decatur's material possessions taken from the "Inventory of the goods, chattels, & Personal Estate of Stephen Decatore [sic], deceased," DH.

<sup>86</sup> For an in-depth discussion of the spatial configurations and evidence for the first floor kitchen see Fazio and Snadon, *The Domestic Architecture of Benjamin Henry Latrobe*, 489. Fazio and Snadon suggest that because Latrobe did not include an interior kitchen on the basement level and "tended to avoid [the construction of] back buildings" an interior kitchen on the first floor is especially likely.

Turning south from the dining room, guests entered the equally elaborate drawing room which ran longitudinally to the rest of the house. Latrobe had intended to connect these rooms by a pair of double doors. In April 1818 he presented the Decatur family with a drawing of bronze green, eight-panel rolling doors that would slide on wheels set into the floor. The doors would be separated by two “marbleized” column mullions that were painted pale orange and blue, and opened and closed by a series of cockleshell door-pulls. Chairs covered in blue silk, a sofa, and French bureaus decorated the space, while large looking glasses and candles helped to cast additional light throughout. Two corner pilasters in front of the south fireplace could have been part of a screen, but this remains uncertain as no additional structural evidence has been found to suggest their function.

The third floor and garret could only be accessed by the service stair. The third floor continued the spatial layout of the cellar story. Spacious and open, this floor included one bedchamber to the west, with an adjacent dressing room above the principle stair, and two bed chambers to the east, both with adjacent dressing rooms. The highly ordered and efficient nature of service spaces are clear—five levels, including a cellar, kitchen offices, butler’s pantry, and mezzanines are stacked alongside the service stairs.

The Decatur House infused the President’s Park neighborhood with a sense of domestic cohesion where it had previously been lacking and it was not long before other prominent figures in Washington society sought to follow Commodore Decatur’s example and construct homes along the square. The first neighbor was Dr. Thomas Ewell, a naval surgeon and close friend, who purchased lots immediately adjacent to the Decatur House. The exact construction date for the Ewell House is uncertain; however it is thought to have been completed by April 1819. In 1820, Richard Cutts, Dolley Madison’s brother-in-law and a Representative from Maine, built his home directly across the square from the Decatur House. The Rodgers’ and the Tayloes’ followed in succession, each family adding structural unity and social solidarity to this region of the city. The construction of these new homes prompted the government to landscape the square in 1820 and again in 1824 to celebrate the arrival of the Marquis de Lafayette. In a relatively short time, the Decatur House had ushered in a new era of domestic development in the regions surrounding President’s Park. The patron, the location, and the design of the Decatur House reinforced the interconnected relationship between domestic life, social life, and political life in early national Washington.

Stephen Decatur also influenced the investment standards for President’s Park. Future residents capitalized on the speculative potential of the squares and lots in the park’s immediate vicinity and engaged in land-lease speculation. On November 19, 1819, John Tayloe entered into a land-lease agreement with Maria Thompson to lease “a lot or parcel of ground . . . in Square 104,” three blocks west of President’s Park. This agreement stipulated that Maria could eventually acquire full ownership of the land in Square 104 if she paid Tayloe twenty-five cents per square foot within five years. If Maria did not wish to buy the land, she could instead opt to construct

“improvements to the value of five hundred dollars.”<sup>87</sup> More research must be done to document the relationship between President’s Park residents and land-lease speculation, but based on the prevalence of land-leases throughout Washington, it is highly likely that other residents were also engaging in this practice.

Although Stephen Decatur was not setting a new precedent when he chose to speculate in Washington, he was actively negotiating his way through a highly controversial investment practice. His ability to successfully navigate the real estate market through land-leases and through the construction of an architecturally significant home alleviated the fears of other elites as they sought to build residences to cultivate their status, their aspirations, and ultimately their identities.

### **CONCLUSION: TAKING RISKS IN THE VALLEY OF CHANCE**

As the guests danced and drank the night away to celebrate Maria Monroe Gouvenor’s marriage on March 21, 1820, it seemed that only Commodore Decatur was immune to the vivacious spirit of the occasion. Years later, Benjamin Ogle Tayloe recalled that Decatur was a bit “out of spirits,” and he was “struck by the solemnity of his manner” during such a joyous event. This was out of character for Stephen Decatur. Usually the center of attention in social gatherings, he hung back tonight, “his eyes riveted on his wife.” Over the course of the evening, it appeared that Decatur’s malaise would be difficult to shake; neither his wife’s music nor his colleague Commodore Porter’s plans to host a second party for Maria later that week could brighten his mood. Evasively Decatur mumbled to his friend, “I may spoil your party.”

The following morning, the floors had hardly been swept, the glasses and dishes washed, nor the furniture returned to its rightful place, when the Decatur House was once again thrown open to the highest members of Washington society. But this time the music had turned to melancholy, and the laughter to tears. In the early morning hours Commodore Decatur had slipped away from the house and crossed the district line into Bladensburg, Maryland. Pistol in hand, he came face to face with his rival, Commodore James Barron, at the eerily named Valley of Chance.<sup>88</sup> The men dueled, and Stephen Decatur, a man who many believed was “destined” to achieve “the greatest things,” found his life cut short by a bullet lodged in his hip.<sup>89</sup>

John Quincy Adams received word of Decatur’s fatal wound as he was leaving his home to head

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<sup>87</sup> “Article of Agreement between Col. John Tayloe and Maria Thompson, Washington, November 19, 1819,” Papers of the Tayloe Family, Box 1, Folder: Letters, Land Purchases, Inventories, 1816-1819, Small Special Collections Library, University of Virginia.

<sup>88</sup> Letter from William Bainbridge discussing the particulars of the duel quoted in Dunne Manuscript, DH, 1330

<sup>89</sup> Richard Rush quoted in Robert J. Allison, *Stephen Decatur American Naval Hero*, 6-7.

into the office. He rushed to the Decatur House, swung open the front door, and quickly entered the front room on the left.<sup>90</sup> He found the room full of military captains and senior officers. Dr. Lowell, the Surgeon General, tended to the fallen Commodore—the bullet had entered his groin, severing vital organs. Stephen’s prognosis was “discouraging but not decisive,” and Dr. Lowell tried “to keep Mrs. Decatur and her father . . . in suspense as long as possible.” Adams’ fears that Decatur “could not survive the day,” became true when he died between nine and ten o’clock that night.<sup>91</sup>

The news of Commodore Decatur’s death reverberated around the nation. “Thy brightest star has set!” mourned the editor of the *Salem Gazette*.<sup>92</sup> “Decatur’s fall is an awfull event,” remarked John Quincy Adams.<sup>93</sup> Susan Decatur was beside herself with grief, eating and sleeping little.<sup>94</sup> Decatur was loved as a hero and a patriot, a citizen and a neighbor, and his death signaled the loss of an American celebrity who was esteemed the world over.<sup>95</sup> In a matter of hours, Washington had been transformed from a city of celebrations to one of gloom. The House of Representatives adjourned early and all parties and entertainment were suspended out of respect for the Decaturs and to prepare for the Commodore’s funeral.<sup>96</sup>

Because Decatur died at the young age of forty one, we may never know what he had intended for his career (some scholars have suggested Presidential ambitions) and for his brick mansion on President’s Park. But the discussion of Decatur and his speculative investments is far from over. Stephen held multiple lots of property on an array of squares throughout Washington. It would be beneficial to examine Decatur’s property holdings, whether he was leasing these properties to other individuals, and whether he was constructing improvements upon these lands.

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<sup>90</sup> Charles L. Lewis in *The Romantic Decatur* states, “Decatur died in the front room to the left, as one enters the house through the main entrance, on the first floor,” 279.

<sup>91</sup> John Adams quoted in Lewis, *The Romantic Decatur*, 230.

<sup>92</sup> Salem Gazette, March 29, 1820.

<sup>93</sup> John Adams to Louisa Catherine Adams, May 8, 1820, Letter Book, August 18, 1819-20 to February 1825, Adams Papers, Massachusetts Historical Society [from now on MHS].

<sup>94</sup> Mrs. Margaret Bayard Smith to Mrs. Jane Kirkpatrick, April 23, 1820, quoted in Margaret Bayard Smith, *The First Forty Years of Washington Society*, ed. Gaillard Hunt (New York: Charles Scribner & Sons, 1906), 150-151.

<sup>95</sup> Mrs. Phoebe Warren Tayloe quoted in Tayloe, *In Memoriam*, 161; John Quincy Adams Diary, March 22 and 24, Adams Papers, MHS.

<sup>96</sup> John Sergeant to Mrs. Sergeant, March 24, 1820 and William Lee to William Barlowe Lee, March 25, 1820 quoted in Dunne Manuscript, DH, 1336.

Moreover, greater analysis of the land-lease process in Washington, D.C. is also necessary. We know that it was extremely prevalent throughout the city, but currently do not have concrete data to suggest just how pervasive this process was in the early nineteenth century. It would be interesting to calculate the percentages of land-lease transactions across Washington D.C. for a given time period and to decipher whether leases were concentrated in certain regions of the city, or among certain social or occupational groups. The Panic of 1819 certainly affected Washington's real estate market. An examination of the impact of this major economic depression on the inhabitants and persons associated with President's Park would add a great deal to our understanding of this region's significance in early-national Washington.

There are other people in the early history of the Decatur House whose stories deserve to be told. Stephen Decatur entered into multiple property investments with his friend and business partner George Bomford who served as Chief of the Army Ordinance Department. Was this partnership another means of decreasing speculative risk by pooling resources to purchase property? Stephen's beloved wife, Susan Decatur, emerges from relative obscurity following Stephen's death, as she fought to salvage their earnings, their home, and their reputation when his investment and property holdings were tossed into financial limbo. Susan's newfound status as a widow enabled her to enter into business and legal realms that were off-limits while she was married. She was now responsible for managing and paying for Stephen's real estate purchases. The deed and court records reveal a woman who was much more determined and steadfast than the doe-eyed, "agreeable," and "sensible" woman that so many letters describe.<sup>97</sup> Susan ultimately joined forces with George Bomford to finance her property holdings. Her land transactions, legal battles, and governmental struggles may reflect the day-to-day workings of a woman attempting to carry on her husband's legacy and to salvage her family's good name.

Speculation was a risk, a gamble, and a wager. It was also a chance, a dream, and an opportunity. In the early republic this treacherous, often ambiguous, venture meant different things to different people. For members of Washington society it signaled a struggle to reconcile their experiences with an urban past, present, and future in the nation's capitol that was directly linked to questions of land and property. For Stephen Decatur, land-lease speculation allowed him to plan not only for the present, but also for the future—a future in which the President's Park neighborhood was the epitome of refined domesticity in Washington. The house that stands on the corner of President's Park is a product of these struggles to define national and urban identity during America's fledgling years. It reflects the needs and tastes of its inhabitants, while it gestures to the distinct social, political, and economic forces that guided and shaped the development of Washington's built landscape. The Decatur House is a famous house, a refined house, an important house. But it is also a speculative house, a consequence of Washington's complicated history of speculative investments, and a creative solution to elite residential needs as envisioned by Commodore Stephen Decatur.

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<sup>97</sup> Mary Boardman Crowninshield to her Mother, January 2, 1816 quoted in *Letters of Mary Boardman Crowninshield*, 37.

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