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'The Visible Embodiment of Modern Commerce': Speculative Office Buildings in Liverpool, c. 1780–1870

by JOSEPH SHARPLES

The classic starting place for considering the development of office buildings in the nineteenth century is London, and the classic text a lecture delivered in 1864 by Edward I'Anson (1811–88).[1] From a London perspective, I'Anson spoke with authority, having lived through the events he described. He remembered when City merchants had dwelt 'over their counting-houses, and next to their warehouses', and when 'buildings erected expressly for offices were not known'; and he had seen the successors to these merchants become a population of commuters, as the City was transformed into an almost exclusively commercial district of office buildings. The first purpose-built office block that I'Anson remembered being erected dated from about 1823. Recent scholarship has accepted this as an approximate start-date for the construction of speculative offices in the City, while acknowledging that the origins and early development of these buildings still remain unclear.[2]

Nineteenth-century Liverpool provides an interesting case for comparison.[3] Like the City of London, its rapid growth in the eighteenth and nineteenth centuries was due to commerce, and its wealth was largely generated in counting houses and warehouses, not factories. The Liverpool architect and historian James Allanson Picton (1805–89), writing in 1873, described exactly the same transformation taking place in the Mersey port in the first half of the nineteenth century that I'Anson had observed in London:

> The town is a sphere to do business in, to make money or — to lose it; but that done, the omnibus, the steamboat, the railway, whirl off their thousands to purer air and brighter skies, until the dawn of another day recalls the busy crowds to another struggle in the battle of life. Far different was the case at the commencement of the century. The merchant or broker lived in the town and was of it. If the head of the firm resided in Bold Street, his office was in Wood Street immediately behind. If in Duke Street, his counting-house and warehouse would be in Parr Street or Henry Street.[4]

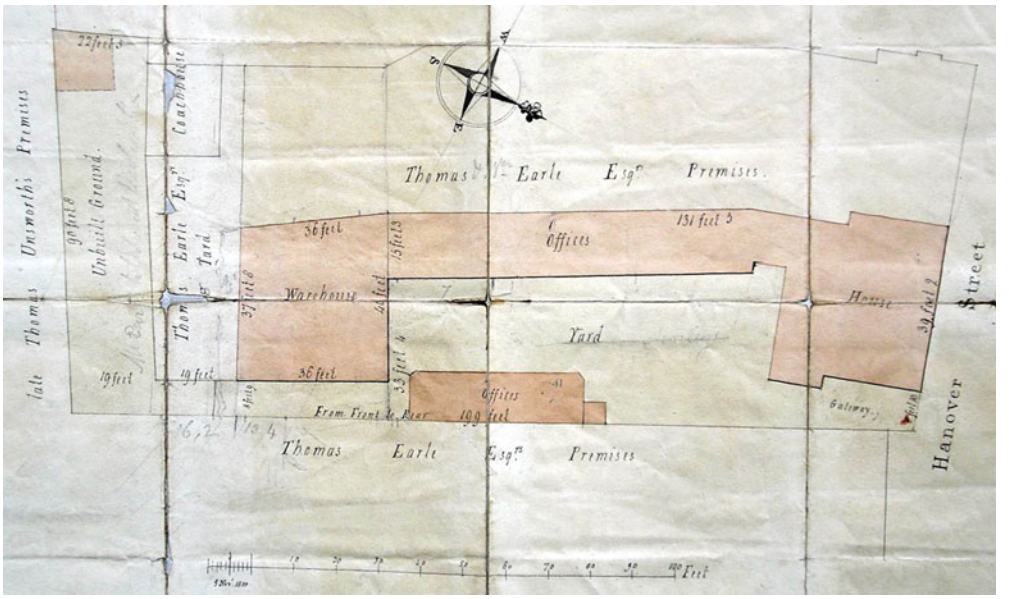

Fig. 1. *Plan of John Chorley's premises in Hanover Street, drawn 1810 (Liverpool Record Office, Liverpool Libraries, 720 KIR 2421)*

This dramatic urban transformation, witnessed and described by Picton, forms the subject of the present article. Although questions of architectural design will be touched upon, it is chiefly concerned with the *process* of change which created Liverpool's imposing central business district and which gave tangible shape to the city's immense commercial importance.

LATE EIGHTEENTH-CENTURY ORIGINS

Picton's account of early merchants' premises is borne out by Liverpool's eighteenth-century trade directories, which show that numerous merchants did indeed have residential addresses in Duke Street and business addresses in parallel Henry Street, close to the Old Dock and the Custom House. Newspaper advertisements, too, confirm that the combination of dwelling, warehouse and counting house on one site was common. In 1799, for instance, the Hanover Street house of the banker Benjamin Heywood was offered for sale 'with two large Warehouses and Counting-house, Stables, and large Yard behind, […] affording particular convenience and security to any merchant or tradesman of extensive dealings', while John Sparling, a Virginia merchant involved in the slave trade, advertised his premises between Duke and Henry streets, consisting of a four-storey house with a counting house, and two warehouses behind, of five and four storeys, 'all built by myself'.[5] An 1810 survey of John Chorley's premises in Hanover Street illustrates this once widespread arrangement (Fig. 1), as do a few surviving buildings, the best being the unusually grand premises in Colquitt Street erected around 1798 by Thomas Parr, another merchant with slave-trading interests.[6]

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A little before this, however, the separation of workplace and dwelling that would become general by the middle of the nineteenth century had already begun. New areas outside the historic centre were being developed for purely residential use, notably Rodney Street from 1783; and, somewhat further out, Everton was becoming a district of grand suburban villas. Those who moved out of the centre but continued to do business there needed to maintain a base near their fellow merchants, close to the docks, banks, coffee houses, newsrooms and Exchange. No doubt former houses were adapted to meet this requirement, but at least one purpose-designed office development was built at this surprisingly early date by the Liverpool Corporation, for rent to brokers.

In 1786 the Corporation obtained an Improvement Act and embarked on an ambitious programme of street-widening and rebuilding.[7] The focus of this work was the Exchange, today known as the Town Hall, designed by John Wood of Bath and erected between 1749 and 1754 at the corner of High Street and Dale Street. It replaced a Town Hall of 1673, which was raised above an arcaded ground floor that served as an Exchange. In Wood's building, by contrast, the Exchange was an inner courtyard with arcades on four sides — the same plan that he had used for his Bristol Exchange a few years earlier.[8] Adjoining structures on the north and west of the Liverpool Exchange were demolished in 1785–87, allowing it to stand in dignified isolation and making room for a large rear extension. In April 1786, the Select Improvement Committee resolved to demolish some brokers' offices and houses in Exchange Alley — a narrow court opposite the Exchange, on the south side of Water Street — and commissioned plans and estimates for rebuilding them on a new site, facing the Exchange's newly exposed west flank.[9] The minutes do not name the architect, but he is likely to have been John Foster Senior (1758–1827). Work was ordered to begin the following month, and the offices seem to have been ready for occupation late in 1788 or early in 1789.[10] Named Exchange Alley after its predecessor, the development consisted of a pair of two-storey ranges of offices with vaults underneath, facing each other across a court eight yards wide, with a well and pump in the centre. It could be entered only at the east end, and only by pedestrians. A watercolour by W.G. Herdman records its appearance in 1859 (Fig. 2). It shows a freestanding cylindrical structure that must have housed the well and pump, and hatches giving access to the vaults. Another watercolour by Herdman, of the same date, shows a dignified façade to the street, taller, and with a pediment right across (Fig. 3).[11]

Gore's Liverpool Directory for 1790 lists nine offices in the Alley. Of those tenants whose residential addresses are also given, only one lived in the pre-eighteenth-century town centre, in Old Hall Street, the rest having houses in the area of eighteenth-century expansion east of Whitechapel. Notable among them was the merchant and future mayor George Dunbar, who lived at 12 Martindale's Hill (now 68 Mount Pleasant) on the very edge of the built-up area, a newly developing street of large houses with extensive gardens. Dunbar's substantial detached house survives, the entablature of its doorcase carved with cherubs holding a globe and compasses, alluding to the owner's mercantile activities. He built on a plot leased from the Corporation in July 1788.[12] His new house, in other words, was exactly contemporary with Exchange Alley, and it was the building of the Alley that made it possible for Dunbar to maintain a business presence in the very

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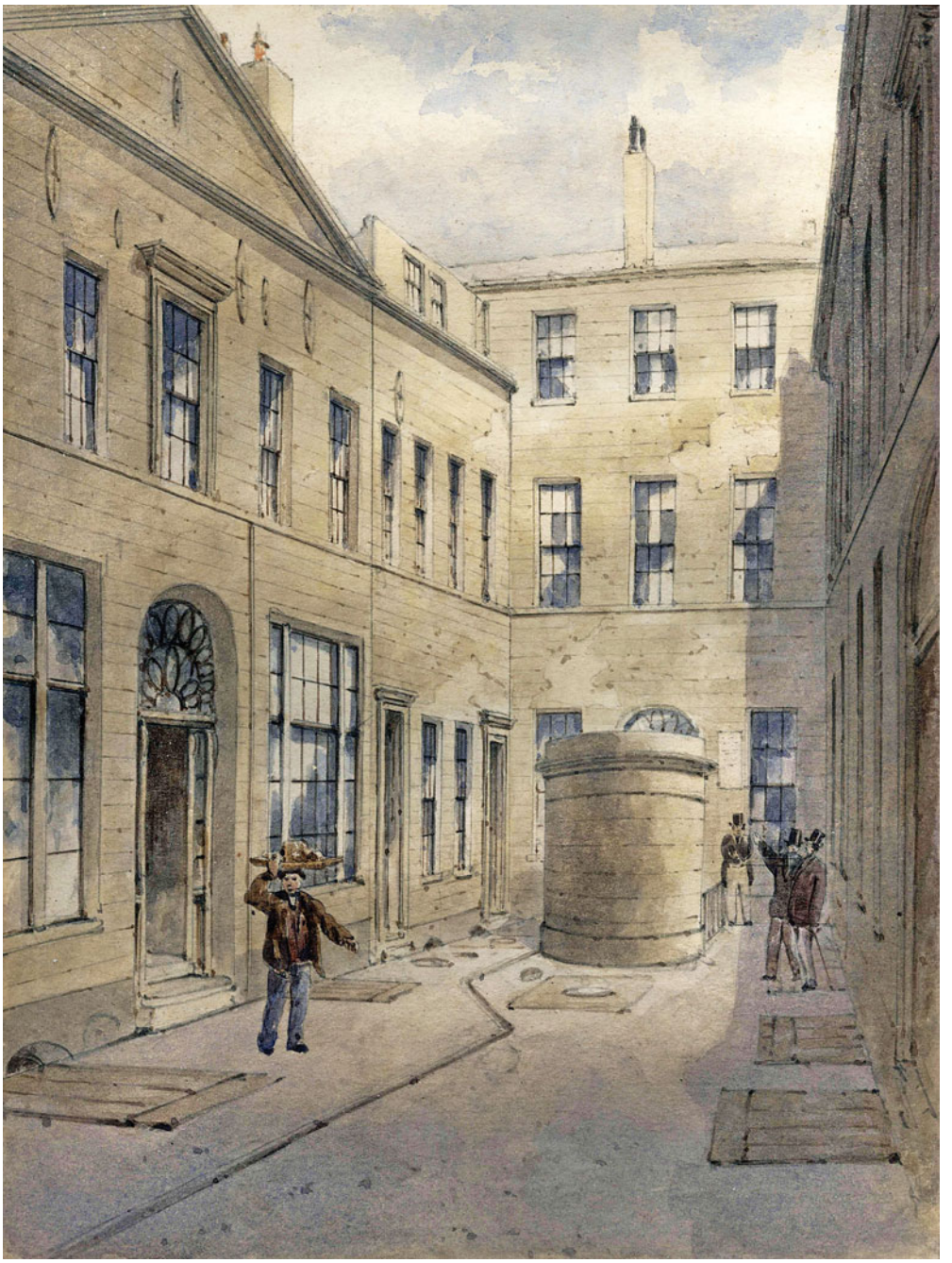

Fig. 2. *W.G. Herdman, watercolour view of the courtyard of Exchange Alley, 1859. The Alley was built around 1788 or 1789, but the windows on either side of the door may have been enlarged later (Liverpool Record Office, Liverpool Libraries, Herdman Collection 368)*

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Fig. 3. *W.G. Herdman, watercolour view of the exterior of Exchange Alley, 1859. The west wing of the Exchange Buildings by James Wyatt and John Foster Senior can be seen in the background. The railings of the Town Hall are on the right (Liverpool Record Office, Liverpool Libraries, Herdman Collection 127)*

heart of the town, while enjoying domestic life in the quiet, spacious, green surroundings that were only available on its fringes.

It is not clear if other property owners immediately followed the example of Exchange Alley by building speculative offices. However, it seems that the Corporation expected imitators and was anxious to protect its investment because, within a few weeks of starting to build, the Select Improvement Committee ordered that in all conveyances of property near the Exchange a covenant be inserted 'on the part of purchasers not to let or suffer to be occupied any part of their buildings as brokers' offices for the space of three years from the date of each respective conveyance'.[13]

THE NEW EXCHANGE BUILDINGS AND EARLY NINETEENTH-CENTURY DEVELOPMENTS

Exchange Alley was eclipsed within twenty years by an incomparably grander structure consisting largely of lettable commercial premises: the new Exchange Buildings (Fig. 4). Liverpool merchants had long been dissatisfied with the accommodation provided for them in the arcaded courtyard of John Wood's Exchange, which was so cramped and gloomy that they preferred doing business outdoors in the surrounding streets (they

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Fig. 4. *The Exchange Buildings of 1803–08 by James Wyatt with John Foster Senior, in a nineteenth-century lithograph after Robert Barrow (Liverpool Record Office, Liverpool Libraries, Hf 942.7213 EXC)*

also used a coffee room in Exchange Alley).[14] In 1793, when Wood's building was being extended northwards to the designs of James Wyatt, the merchants petitioned the Council to be allowed to use the ground floor of the new addition as an indoor extension to the Exchange courtyard, but without success.[15] The situation changed dramatically in 1795, when the interior of Wood's building was completely destroyed by fire, and a twenty-five-year campaign of rebuilding began within the old walls. At first it was proposed to rebuild the west side of the ground floor for the use of the merchants, as 'a noble coffee room, 84 ft by 32, the entrance to which will be on that side opposite the broker's office[s]', but in 1801 the more ambitious idea of providing an entirely separate building to accommodate the town's mercantile life was conceived.[16] An Act of Parliament was obtained in 1802, construction began the following year under Foster, and the new Exchange Buildings opened in stages from 1808.[17] According to Edward Baines, the architect was Wyatt.[18]

The Wyatt-Foster Exchange was a U-shaped block with arcaded walks at ground level, situated behind John Wood's old Exchange (the latter, henceforward called the Town Hall, remained the seat of municipal government and the venue for civic entertainments). The arcades recalled Wood's building, but rather than forming an inward-looking cloister, they enclosed a piazza known as Exchange Flags. Here merchants could transact business in the open air, the arcaded walks providing shelter in bad weather. The east wing was occupied by the newsroom, originally called the coffee room, where subscribers had access to the newspapers that were their chief source of commercial information, and above this was the underwriters' room. The matching west wing and the linking north wing (approximately

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two-thirds of the building) consisted of offices and counting houses for rent, with warehousing above.[19]

The provenance of this design — a work of town planning as much as architecture — is uncertain. Covent Garden could have provided a model for the arcades, but the direct influence of continental Europe should not be ruled out. William Roscoe (1753–1831), one of the chief promoters of the Liverpool building, was a pioneering scholar of the Italian Renaissance, and he would certainly have been familiar with Italian piazzas through prints and written descriptions. There are also parallels with the *places royales* built in French cities in the previous century, which sometimes served commercial purposes.[20] Rather than enshrining a statue of the monarch, however, Exchange Flags was presided over from 1813 by the dramatic Nelson Monument, commemorating the hero of Trafalgar who had made the high seas safe for Liverpool's merchant ships.[21]

Despite its great size and its impact on what would today be called the public realm, the new Exchange was not a civic project. Although it had the Corporation's blessing (and although nine of the committee members named in the 1802 Act were also members of the Common Council), it was, in fact, an entirely commercial undertaking by a company specially formed for the purpose.[22] The estimated cost of £80,000 was raised by the sale of 800 shares at £100 each, and the income from office and warehouse rents, together with subscriptions to the newsroom, was intended to provide shareholders with an annual dividend. The cost of construction was higher than expected — £110,848 — and it was some years before dividends were forthcoming, but between 1818 and 1840 shareholders received annual payments varying from 3½ to 4½ per cent.[23] As might be expected from a building promoted by the cultural luminary Roscoe, the new Exchange was intended to rationalise and beautify Liverpool's cramped and irregular centre and, in the words of a brochure issued in 1801, 'greatly contribute to the convenience, improvement and ornament of the town'.[24] At the same time, it was a hard-headed speculative development by men who recognised that there was money to be made from supplying office and warehouse space for rent, and — despite the fact that no individual was allowed to hold more than ten shares — the subscription list was filled in less than two hours.[25]

The construction of the new building and the creation of the Flags greatly enhanced the role of the Exchange as the focus of the town's commercial life. Merchants wanted to be based as close as possible to this centre, thereby driving up property prices and stimulating private speculative office developments. The history of these before the 1840s is difficult to trace, but a few examples can be cited, and it would be surprising if they did not represent a wider trend. In 1805, while the new Exchange was still being built, a hatter named James Hargraves erected Hargraves' Building directly opposite the future newsroom, conducting his hat-making business in part and letting the rest as offices; then, in the 1820s, came Exchange Court in Exchange Street East, and Exchange Alley North in the angle of Old Hall Street and Chapel Street.[26] To judge from maps, these resembled the Exchange Alley of the 1780s, consisting of offices grouped around inner courtyards, isolated from the bustle of the streets.

The 1820s saw much wider rebuilding in what was now the undisputed commercial centre of the town. This was encouraged by an Improvement Act of 1826, under which St George's Crescent was created and North and South John streets, Lord Street and

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South Castle Street were all widened. Under the supervision of the Corporation surveyor, John Foster Junior (*c*. 1787–1846), son of the previous surveyor, the new frontages were built to a consistent height, classically detailed and faced with stucco. A record of these largely vanished streets exists among the engraved plates of *Lancashire Illustrated*, which show how Foster oversaw the transformation of Liverpool into a provincial echo of John Nash's London.[27] However, not all the new buildings were the work of Foster himself. In South John Street, the brush manufacturer James Marsden erected Chatham Buildings in 1829 to the designs of Samuel Rowland (d. 1844), and in North John Street, Bretherton's Buildings was built three years later to the designs of a Mr Hadfield of Manchester for the stagecoach proprietor Bartholomew Bretherton.[28] Both have long since been demolished, but Harrington Chambers in North John Street survives (Fig. 5), along with an adjoining block at the corner of Cook Street. The latter was built by the attorney and notary Thomas Avison and is dated 1828, while Harrington Chambers was built by the accountant Harmood Banner on a site acquired in 1830.[29] It has ground-floor shops, but trade directories show that in the 1830s it was largely occupied by the offices of attorneys and merchants, as well as Banner's own premises. It has been converted to residential use, and the original plan cannot now be reconstructed, but on the ground floor at the south end is a brick-vaulted strong room with a cast-iron door manufactured by Messrs Foster & Griffin. This has every appearance of being contemporary with the original building and, if so, it is an early example of the kind of fireproof 'bookcase' for storing ledgers that was typical of mid-nineteenth-century Liverpool offices.

Thomas Ellison (1833–1904), a historian of the Liverpool cotton trade who gathered information directly from merchants active in the early nineteenth century, described the typical mercantile establishment of this period as 'partly counting-house and partly warehouse'.[30] It was a convenient arrangement, which meant a potential buyer could thoroughly inspect the goods before making a purchase. According to J.A. Picton, many such office-warehouse buildings were put up after the opening of the Prince's Dock in 1821, but the type goes back at least to the Wyatt–Foster Exchange of 1803–08, in which the ground-floor offices had rooms for cotton storage above and vertical rows of taking-in doors at the rear.[31] A building in Chapel Street apparently combining these functions is shown in an engraving after G. and C. Pyne, published in 1831, and a late example survives in Tempest Hey, designed by William Culshaw (1807–74) in 1849 for the brokers Messrs Rowlinson.[32] By this date, however, changes in the way business was conducted had made such buildings outmoded as far as the cotton trade was concerned. In the course of the first half of the century, according to Ellison, improvements in the sorting and packing of raw cotton by American growers meant that bales became more consistent in quality and volume, which in turn meant that dealers and spinners only needed to examine small samples, without having to inspect each bale individually.[33] The result was that by the 1850s, in Picton's words, 'the immediate connexion of offices and warehouses was no longer necessary'.[34] At the same time, the desire on the part of merchants to be based near the Exchange increased the demand for offices in this narrowly defined area, driving out less profitable uses such as warehousing, which concentrated instead in the streets near the docks.

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Fig. 5. *Harrington Chambers, built about 1830, photographed in 1948. The pedimented dormers and projecting shop fronts appear to be late nineteenth-century alterations (Liverpool Record Office, Liverpool Libraries, CE 8926)*

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Fig. 6. *The south side of Water Street in 1923 showing, from right to left, Drury Buildings, Commercial Buildings, Canton Buildings (with pediment) and India Buildings. The last three were demolished soon after this photograph was taken to make way for the nine-storey India Buildings that survives today (Liverpool Record Office, Liverpool Libraries, CE 4152)*

INDIA BUILDINGS AND ITS INFLUENCE

The date at which offices first began to appear more profitable than warehouses is marked by the construction of India Buildings, erected in 1833–34 by the cotton broker George Holt (1790–1861) (Figs 6 and 7).[35] The site fronted Water Street, the principal thoroughfare leading from the Exchange to the docks, and it extended back between two narrower side streets, Fenwick Street and Chorley Street. Holt's original intention was to have offices facing Water Street and warehouses with taking-in doors along Fenwick Street. The Corporation wanted him to make the warehouse doors open onto an inner court, where carts could load and unload without blocking the street, and they offered a payment of £500 to compensate him for the consequent loss of warehouse space. In July 1833, however, Holt wrote to the Finance Committee to say that he was having second thoughts about building warehouses at all: 'Subsequently we have taken into consideration the desirableness of building offices only, and are now making comparative estimates with a view to a decision upon that point, the strong feeling of my mind being to offices alone.'[36] In the end, Holt did decide in favour of offices, and India Buildings became Liverpool's first large-scale, privately funded, speculative office block.

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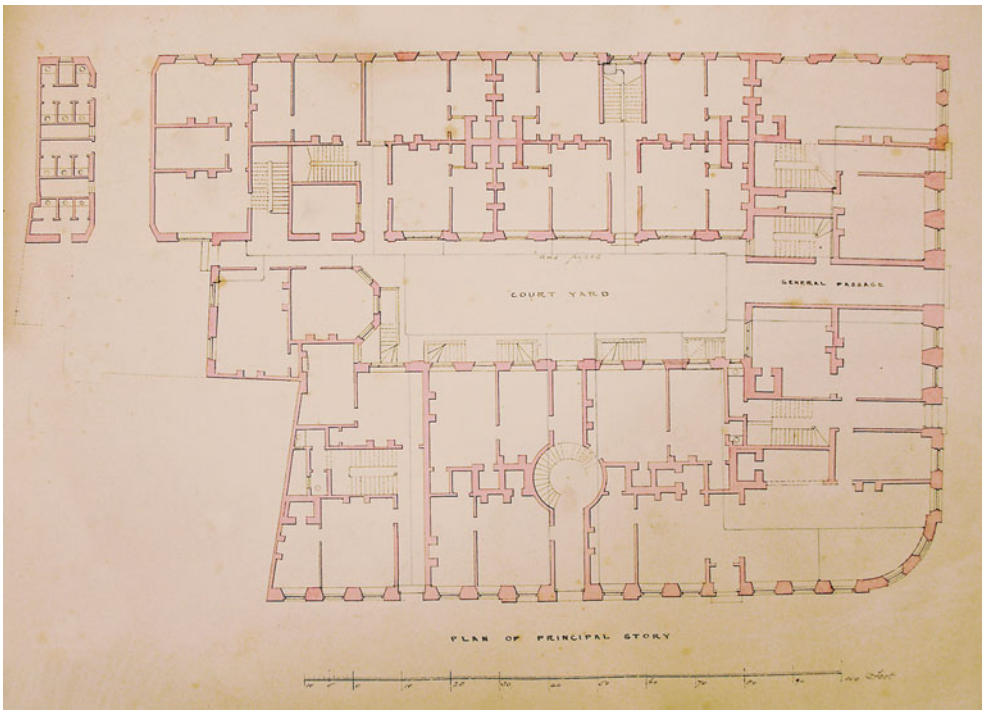

Fig. 7. *Plan of the principal storey of India Buildings, designed by Joseph Franklin in 1833 (Liverpool Record Office, Liverpool Libraries, Hf 942.7213 IND)*

The architect of this pioneering structure was Joseph Franklin (*c.* 1785–1855), who came from Bath to Liverpool in the early 1800s and worked as an architect for the builder Bartin Haigh before becoming Corporation surveyor in 1836: he must have retained some West Country ties, as he retired to his native Stroud in about 1847.[37] In his treatment of the two principal façades, Franklin was perhaps influenced by residential terraces: there are similarities with Gambier Terrace in Liverpool, which has the same giant Ionic order raised above a rusticated basement, but a closer parallel is with the exactly contemporary Vyvyan Terrace in Clifton, Bristol, where the columns are recessed between pilastered end bays, as they are on the Water Street façade of India Buildings.[38] The internal planning of India Buildings has features which were to become standard for offices over the following decades: communal stairs, suites consisting of an outer and an inner office, and thick-walled, windowless safes, or 'bookcases'. As the *Liverpool Mercury* said of the building on completion, 'As regards extent, style of architecture, and general convenience, it far exceeds any private undertaking for a similar object in the town.'[39]

Holt was a Unitarian and a member of Liverpool's Nonconformist mercantile elite. For him, success in business was not merely about the accumulation and enjoyment

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of private wealth; it also entailed responsibilities to his fellow citizens. Responding to the Corporation's offer of compensation, he wrote:

> I shall consider myself under obligation to expend every farthing of the amount on an improved elevation along the whole fronts of both Fenwick and Water Streets, to the satisfaction of your surveyor, or according to plans now in my possession & ready for your inspection. At the same time, let it be understood that I do not contemplate any thing further, than erecting most substantial & handsome buildings, capable of standing perhaps for hundreds of years.[40]

As with his fellow Unitarian Roscoe and the promotion of the Exchange scheme thirty years earlier, Holt aimed to combine the pursuit of profit with the architectural enhancement of the town.

In 1861, the editor of Holt's memoir wrote that his plan for India Buildings was at first regarded with general scepticism, but '[f]rom the time when these buildings were completed […] to the present day, they have always been fully occupied, justifying thereby their owner's sagacity, and inducing him, and many others, to build new piles of offices'.[41] The success of India Buildings does seem to have attracted a steady stream of imitators. On neighbouring sites in Water Street, Canton Buildings and Commercial Buildings were erected around 1837. Both have been demolished, but Royal Bank Buildings in Dale Street, completed in 1838, survives. All three blocks, as well as India Buildings itself, were shaped by the Corporation's street improvement strategy, being set back to conform with a new, regular building line for the main cross-town route to the river. Barned's Buildings in Sweeting Street followed around 1840, then Brunswick Buildings in Brunswick Street about 1842, and in 1843–46 Holt added two new blocks onto India Buildings, calling them Fenwick Chambers and Fenwick Court.

THE MID-NINETEENTH-CENTURY PROPERTY BOOM

By this time the profitability of speculative office developments was demonstrable. In 1848, when the Bank of England's majestic Liverpool branch in Castle Street was nearing completion, its architect C.R. Cockerell (1788–1863) prepared plans for an office block to be developed by the Bank on the adjacent site in Cook Street. Writing to the Bank's Committee for Building, he described the proposed offices as being appropriate 'to the wants and conveniences of Brokers, Merchants, and Solicitors […] The East side is suited to cotton and sugar brokers, and the vicinity of the Exchange renders them all highly desirable'.[42] Cockerell was able to cite a comparable development already successfully undertaken by a near neighbour, pointing out that his designs were 'framed upon […] examples of similar offices erected on the opposite side of Cook Street by the Commercial Bank, all of which are let'. He calculated the cost of the site for the proposed building to be £7400 and the cost of the building itself £10,000, which at interest rates of 3 per cent and 5 per cent respectively meant annual outgoings of £722. The rental income of the offices he estimated at £1250, 'so that a very handsome interest will be secured'.

Cockerell's letter is exceptional, such firm evidence about the economics of office building in nineteenth-century Liverpool being generally hard to come by. Reports of new buildings in the architectural press sometimes note the cost of land and of

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Fig. 8. *The north side of Water Street, 1870s. From right to left are J.A. Picton's Middleton Buildings of 1857 (occupied by the Cunard Emigration Office), William Culshaw's Borough Buildings of 1854–63 and Peter Ellis's Oriel Chambers of 1864. Part of Picton's 1857 Tower Buildings is visible in the distance. The open skylights of Middleton Buildings reveal its concealed attic storey (Bluecoat Press)*

bricks and mortar, and occasionally the rents of individual office suites, but such reports are few in relation to the total number of new offices built, and the figures do not permit meaningful comparisons. It is clear, however, that in the middle of the century Liverpool's business core experienced a remarkable property boom. The local *Albion* newspaper described the situation in 1856 and the story was picked up by *The Builder*, which noted: 'In obedience to the spirit of centralization, the merchants and brokers of Liverpool are crowding to the neighbourhood of the Exchange, in the vicinity of which splendid piles, chiefly in the Italian style of architecture, are rising in every direction. The natural result is an increase in rents to fabulous prices.'[43]

With no comprehensive data about rent levels, information on individual cases is difficult to interpret, but the London-based architectural press considered Liverpool rents high enough to be newsworthy. In 1857, for instance, *The Builder* noted that the Cunard Company had agreed to pay £1000 a year for the ground floor of the brand-new Middleton Buildings (Fig. 8), and the magazine was impressed the following year when it learned that for a set of offices in the Liverpool & London Insurance Company's new building, 'as much as 750*l* a year is paid'.[44] George Holt noted in 1854 that he was '[g]radually raising the rents of the Counting House property [i.e. India Buildings]' — having just upped the sum paid by one of his tenants from £300 to £400 a year — and three years later he observed with evident satisfaction that '[w]ith every change of Tenants the Rents of this to us important Property, [are] gradually & most materially increasing'.[45]

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In this business climate it is not surprising that owners of old warehouses were ready to replace them with more remunerative office blocks, if they could afford to do so. Between 1846 and 1856, the South Wales ironmaster Sir Joseph Bailey (1783–1858) demolished his warehouses at the foot of Water Street and built Tower Buildings on the site, while the merchant banker William Brown (1784–1864) did the same in Chapel Street, where he erected Hargreaves Building and Richmond Buildings. Describing this undertaking, Brown declared that 'he had pulled down two valuable buildings […], and having rebuilt them they now produced more than double the money they formerly did'.[46] But Bailey and Brown were among the richest men of their day, and not all owners of warehouses had the means to follow their example.[47] In 1852, Messrs McGregor adopted a less radical — and less costly — approach when they commissioned William Culshaw to convert a six-storey warehouse in Brunswick Street, transforming the lower three floors into offices with a fancy Italianate façade, while retaining warehouse uses on the upper three.[48] Lack of capital, rather than lack of vision, must have constrained other property owners. The Reverend T.D. Anderson only replaced his Covent Garden Building (an old-style office–warehouse block in Water Street) after it was destroyed by fire in 1863.[49] It is unclear if the insurance money alone would have been enough to pay for its successor, the technologically progressive Oriel Chambers, designed by Peter Ellis (1805–84).[50]

Brown's comments on the profitability of his Chapel Street buildings were made at an 1862 meeting of the proprietors of the Exchange, called to consider the proposed demolition and replacement of the old Wyatt-Foster building. By 1850 the dividend on shares had risen to 8½ per cent — almost double what it had been in 1840 — but the building had many practical shortcomings, and with warehousing on its upper storeys and arcades taking up a good deal of the ground floor, the site was seriously underdeveloped.[51] In Ellison's words, 'the increased demand for offices, to meet the growing business requirements of the port, suggested the reconstruction of the buildings for office and saleroom purposes only'.[52] A new company was incorporated in 1859, which bought the existing buildings and land for £317,000, equivalent to just over £70 a square yard, and an architectural competition was announced at the end of 1862.[53] Reviewing the entries, *The Builder* informed its readers bluntly that the new buildings were to be 'a purely commercial undertaking, with the object of realizing a remunerative rate of interest on the capital invested'.[54] Nevertheless, the winning design by T.H. Wyatt (1807–80) was extremely showy (Fig. 9). Picton characterised its style as 'a sort of Flemish renaissance, well calculated for the purposes of the minute division into numerous storeys and offices, but not especially adapted for architectural effect'.[55] It had square-domed angle towers and much self-congratulatory sculpture on maritime, commercial and imperial themes: in the south pediment, Wisdom directed Science and Commerce 'to extend the benefits of culture, arts and manufactures, and the advantages of trade to all peoples', while Science aroused 'the wild tribes to throw off their sloth' and awakened them 'to the humanities of civilization'.[56] The sedate old Exchange Buildings was pulled down (Fig. 10), and, as its replacement rose, *The Builder* adopted a more reverent tone, admitting that 'Commerce is justified in her children in the extent and magnificence of the fanes they have reared in her service'.[57]

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Fig. 9. *The Exchange Buildings of 1863–70 by T.H. Wyatt, in a lithograph of 1865. The arcades are single-storey projections, preserving a hallowed feature of the previous Exchange Buildings without using valuable ground-floor office space (Liverpool Record Office, Liverpool Libraries, Hf 942.7213 EXC)*

Because of the complete absence of building control records for the period, and the later transformation of the business district by further waves of redevelopment, it is not possible to define precisely the extent of rebuilding in the middle of the nineteenth century. However, a fairly detailed picture can be put together from reports in the architectural press and from maps and trade directories. Another invaluable source is the archive of the local and very prolific office-designing practice of William Culshaw, who worked latterly in partnership with Henry Sumners (1825–95).[58] This exceptional collection includes working drawings for some twenty-five Liverpool office projects dating from the mid-1830s to 1869, both major new buildings and alteration schemes, as well as later offices by Alfred Culshaw, William's son. The table and plan of the area immediately around the Exchange in the Appendix to this paper show the large number of buildings, wholly (or in a few cases partly) used as speculative offices, that can be identified with certainty as having been erected between about 1830 and 1870, and there were almost certainly others.

That there was a risk of over-supply was recognised at the time. Already in 1858 *The Builder* acknowledged it, but pointed out that '[t]hose who believe that the commerce of Liverpool, great as it is, is not yet fully developed, and they are not a few, will say there is room for many additional buildings of this sort'.[59] A decade later *The Porcupine*, a local magazine, wrote that 'offices have been overdone in Liverpool', observing how '[i]n every direction in the neighbourhood of the Exchange the eye rests upon piles of costly offices, with the inevitable "To Be Let" staring from the windows. The loss

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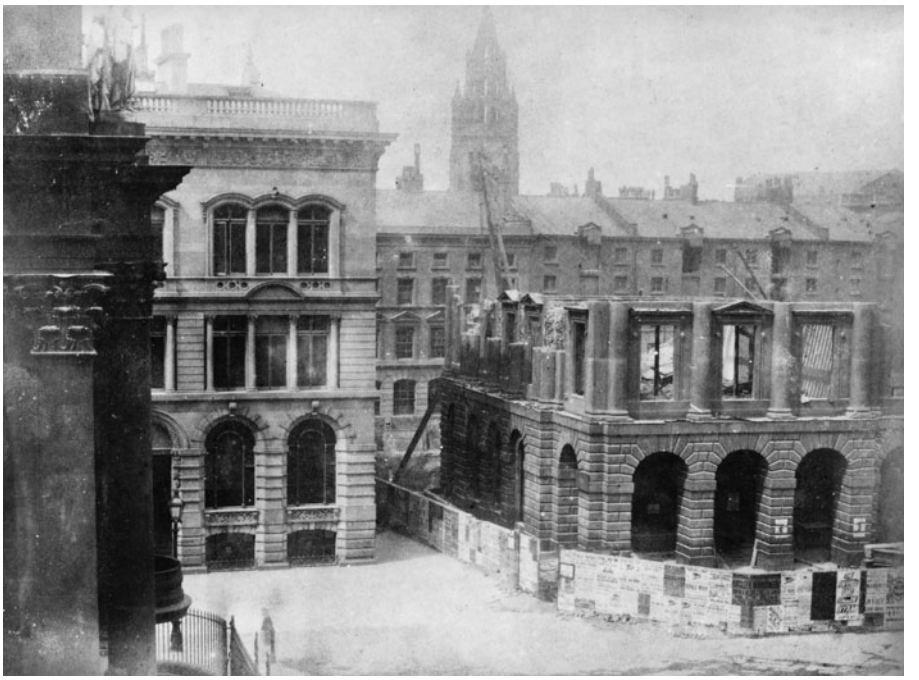

Fig. 10. *Demolition of the Wyatt–Foster Exchange Buildings in 1864. The Corinthian order of the Town Hall is in the left foreground, with the clean new stonework of Brown's Buildings behind. The warehouses in the background were replaced by Peters' Buildings soon after this photograph was taken — see Fig. 17 (Historic England Archive)*

of money arising from the idleness of property must be something enormous'.[60] Under-occupation, however, did not necessarily make an office building unprofitable, and the Exchange Company was able to declare a dividend of 5 per cent in 1871 despite many rooms on the upper floors being untenanted.[61] The true extent of such under-occupation is impossible to measure, but even if it was as widespread as *The Porcupine* suggested, it did not put a stop to further office building: redevelopment seems to have slowed in the 1870s, but it certainly did not end.

More than any other factor, it was proximity to the Exchange that made an office site desirable, and in 1857 the *Building News* observed that 'the value of property increases or diminishes in an enormous ratio in proportion to its distance from this centre'.[62] The following year, *The Builder* reported that land for the Liverpool & London Insurance Company's new building (Fig. 11) — a uniquely advantageous island site between Dale Street and Exchange Flags — had cost £50 a square yard, while the site of the new Queen Insurance building at 11 Dale Street, just 120 ft further from the Flags, had cost a little under £16 a square yard.[63] Prestige was no doubt part of the allure of sites near the Exchange. However, in an age when deals were transacted face-to-face and vital commercial information had to be gathered by conversation on the Flags, or by reading in the Exchange newsroom, there were sound business reasons for

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Fig. 11. *Liverpool & London Chambers, 1856–58, by C.R. Cockerell, from William Herdman,* Views in Modern Liverpool*, 1864, pl. 25, opp. p. 33. The front block contained the company's offices, with three blocks of speculative offices behind, linked by bays containing stairs and entrances (Liverpool Record Office, Liverpool Libraries)*

wanting to be as near as possible to this hub of activity. Newspaper advertisements for offices speak constantly of their closeness to the Exchange, in terms of either distance ('25 yards'; '200 yards from the entrance to the Underwriters' rooms') or time ('five minutes walk'; 'within one minute's walk of 'Change'). For those whose offices were only slightly removed, the permeability of the intervening streets and buildings was crucially important. When, in the mid-1860s, the merchant Arnold de Beer Baruchson sold the site in Exchange Street East on which Mason's Building was subsequently erected, he stipulated that it should incorporate a ground-floor passage to give easy access between the Flags and his own Batavia Buildings in Hackins Hey; and when Peters' Buildings was erected at about the same time between Covent Garden and Rumford Street, the owners of Tower Buildings tried unsuccessfully to preserve a through-route across its site by purchasing the right of way for an annual rent.[64] Significantly, the terms of the 1862–63 competition for the new Exchange stipulated that the three existing passages giving pedestrian access to the Flags from the surrounding streets must be preserved, even though they took up extremely valuable ground that could have been used for rent-producing offices.[65]

Due to a lack of source material such as rate books, land tax assessments and building control records, it is surprisingly difficult to identify the property developers behind

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Fig. 12. *Albany Building, 1856–58, by J.K. Colling, from William Herdman,* Views in Modern Liverpool, *1864, pl. 39, opp. p. 49. The width of the windows in proportion to their height is striking (Liverpool Record Office, Liverpool Libraries)*

Liverpool's 1830s–1860s office boom. Again, reports in the architectural press are useful in this respect, as are the drawings of Culshaw and Sumners, many of which are inscribed with clients' names. The minutes of the Council's Finance Committee offer occasional insights, as do publications by Picton and Ellison. Of twenty-three private developers who have been identified so far, over half belonged to Liverpool's merchant class or were intimately involved in the town's commercial life. Cotton merchants were to the fore, including John Stock (builder of Exchange Court in Exchange Street East), William Farrer (Grosvenor Building and Knowsley Building, Tithebarn Street), Thomas Joynson (Manchester Buildings, Tithebarn Street) and, of course, George Holt. There was the iron merchant Samuel Stitt (Seaton Buildings and Commercial Court, Drury Lane) and the general merchant Arnold de Beer Baruchson (Batavia Buildings, Hackins Hey); the banker R.C. Naylor (Albany Building, Old Hall Street, see Fig. 12); and J.C. Ewart, a former broker and a director of various companies including the Liverpool & London Insurance Company and the Peninsular & Oriental Steam Navigation Company (Brunswick Buildings, Brunswick Street). Most prolific, and best represented by surviving buildings, was the merchant and banker William Brown, who was responsible for the vast Brown's Buildings in Exchange Street West and the Temple in Dale Street, as well as Hargreaves and Richmond Buildings.

Not only did such men know the practical requirements of the tenants they hoped to attract; they also brought to the business of office-building the attributes on which a

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successful mercantile career depended: a network of contacts, a keen sense of supply and demand and a willingness to speculate. B.G. Orchard, contemporary biographer of Liverpool's business elite, recognised that office building could be an important area of mercantile enterprise when he described the foresight that enabled William Brown 'to perceive, long ere other men had begun even to consider the subject, the true value of new projects or novel financing arrangements […] It was thus that he reared pile after pile of stately offices at a moderate cost, and left them, a noble inheritance, to some of his heirs; his acuteness leading to this years before possible competitors for the land had discovered how soon such investments would become valuable.'[66]

Buying at the bottom of the market and waiting until prices rose could be just as profitable with land as with cotton. As well as assembling the site of his own speculative office development in Silkhouse Court, William Farrer paid £7000 for a long, thin strip on the east side of Exchange Street East. It was too narrow to erect a substantial building on, but Farrer 'had an eye to the constantly increasing value of land in the neighbourhood of the Exchange', and his astuteness eventually paid off.[67] He did not live to profit by it himself, but after his death the land was sold in 1898 for £45,000, for an extension to the neighbouring Liverpool Stock Exchange.[68]

As well as individual merchants, there were also corporate developers of office buildings. Edward I'Anson observed that the Limited Liability Act of 1855 had led to an increased demand for building sites in the City of London by 'large public companies and insurance offices', and John Summerson showed how the Victorian rebuilding of the City was started by insurance offices, which proliferated following the 1844 Joint Stock Companies Act.[69] The office-building activities of financial institutions in Liverpool began at much the same time, with the construction of Royal Bank Chambers in Dale Street, about 1837–38; and, as in London, the boom years were from the 1840s to the 1860s. The Commercial Bank and the branch Bank of England, as already mentioned, built office blocks in quick succession around 1848, and in the same year the Royal Insurance Company, founded in Liverpool in 1845, built grand headquarters in North John Street (Fig. 13). Designed by William Grellier (1807–52), one of three architects premiated in the competition for London's new Royal Exchange (eventually won by William Tite), this palatial stone building cost between £17,000 and £18,000, in addition to about £10,000 for the site, and consisted largely of lettable offices.[70] In the late 1850s, the Liverpool & London Insurance Company built speculative blocks in connection with its new headquarters and the Queen Insurance Company built premises that included extensive lettable space. Banks erected in the 1860s followed the same pattern, with the Adelphi (before 1864), North-Western (of around 1863–64), Mercantile & Exchange (1864) and Alliance (1868, see Fig. 14) all providing offices for rent as well as accommodation for themselves. Among other corporate property developers, at least two firms of cotton brokers built imposing blocks housing their own premises as well as office suites for rent: Waterhouse's Building (1842), for Nicholas Waterhouse & Sons, stood at the corner of Chapel Street and Old Hall Street; and Apsley Buildings (1854), for Messrs Myers, occupied a site directly opposite (Fig. 15).

In London, according to I'Anson, companies formed specifically to fund speculative offices were an important feature of the property scene by the mid-1860s and

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Fig. 13. *Royal Insurance Buildings, 1848, by William Grellier, from William Herdman,* Views in Modern Liverpool*, 1864, pl. 24, opp. p. 32 (Liverpool Record Office, Liverpool Libraries)*

Summerson says they had already began to proliferate in the previous decade, but such development companies do not seem to have played a role in Liverpool as early as this.[71] With the notable exception of both iterations of the Exchange buildings, no cases have come to light before the 1880s, when the Castle Street Building Company erected 14 Castle Street and the Liverpool Investment Building Society put up Investment Buildings in Lord Street.[72] Following the death of George Holt's widow, her four sons formed the India Buildings Company Limited in 1872 to run the office complex created by their father (adding a new block, Atlantic Buildings, about 1880), and by the 1890s companies had also been set up to run Brown's Buildings and Drury Buildings in Water Street.[73] Dating originally from around 1853, the unusually large Drury Buildings was an early example of a collaborative development, built by a consortium of six, including two brokers, a merchant and a banker, along with the architect and builder William Furness.[74] In general, however, office building in mid-nineteenth-century Liverpool was carried on either by individual speculators or by financial institutions such as banks and insurance companies, as a sideline to their main activities.

ARCHITECTURAL FORM AND PLANNING

Photographs, contemporary published illustrations and architects' drawings of demolished buildings, together with the evidence of those that survive, give a very

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Fig. 14. *Alliance Bank by Lucy and Littler, from* The Builder, *17 April 1869, p. 307. The central door led to the banking hall, the door on the right to the lettable offices above*

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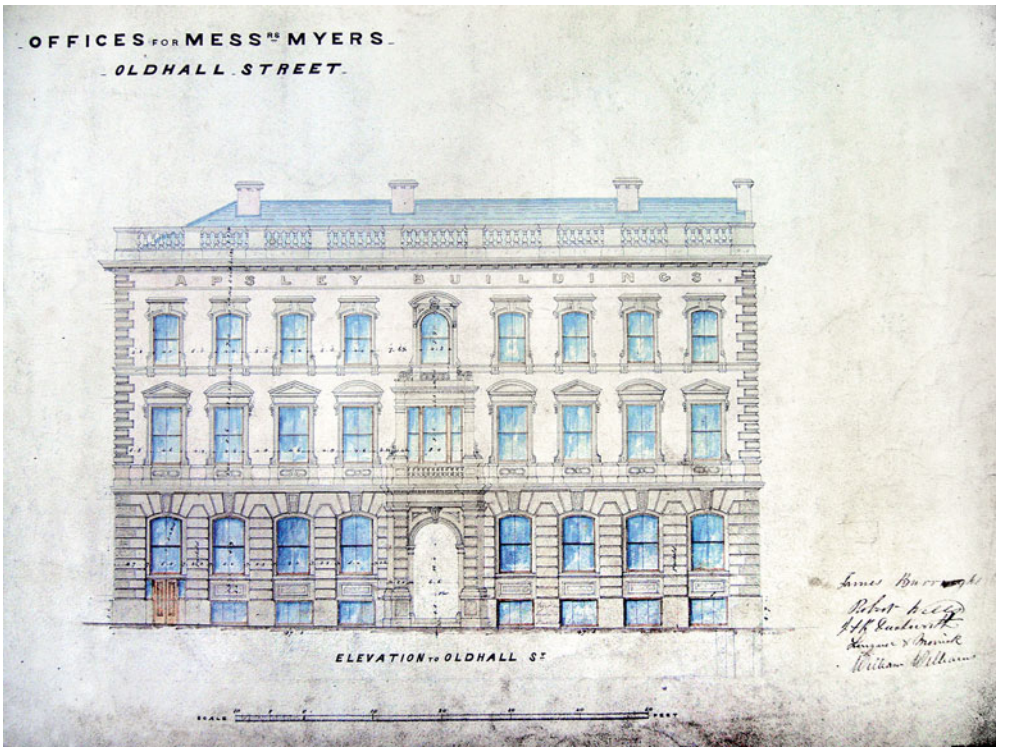

Fig. 15. *Apsley Buildings, 1854, by William Culshaw, elevation to Old Hall Street (Lancashire Record Office/Matthews & Goodman LLP as successors to Edmund Kirby and Sons: DDX 162/24/25)*

clear picture of the typical early Victorian Liverpool office block. Until the last two decades of the nineteenth century, these buildings were almost always of three principal storeys, with an attic above and a day-lit semi-basement below. A representative example is Exchange Court (Fig. 16).[75] Under the semi-basement there would often be one or two levels of bonded vaults, which could be rented out for the storage of high-value merchandise such as wines and spirits, exploiting to the full the income-generating potential of the site. The semi-basement, reached by a short flight of steps from the pavement, was sometimes used for offices, or might be occupied by shops or a restaurant, while the three main floors would all have suites of offices and perhaps associated sample rooms. The attic had the great advantage of being well lit by skylights, but the disadvantage of being at the top of three sets of stairs. As the least valuable part of the building, it was therefore generally given over to toilets, water cisterns and the caretaker's flat. Architects' drawings sometimes show sample rooms on the attic floor, but whether they were actually used as such is uncertain.

With regard to overall height, the *Building News* pointed out in 1857 that the architect designing a Liverpool office block had to rein in his natural desire to impress and take account of the primary need to make the building pay: 'The storeys cannot be made very

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Fig. 16. *Exchange Court, 1864, by William Culshaw, photographed in 1925 by Stewart Bale. Lettering on the windows identifies a basement restaurant and ground-floor tailor's shop. The entrance to Mason's Building, left, also gave access via a passage to Batavia Buildings in the next street (Liverpool Record Office, Liverpool Libraries, Acc. 4647)*

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lofty, as the value of the upper floors would be thereby lessened.'[76] A passenger lift of the paternoster type was patented by Peter Ellis in 1866, and by 1869 he had installed one in Oriel Chambers.[77] Despite this pioneering effort, however, it was not until the spread of hydraulic power and the wider use of passenger lifts in the 1880s, followed by the introduction of steel-framed construction in the 1890s, that it became both practicable and profitable to build higher. It was at this date that Liverpool's mid-century office buildings first started to be replaced with taller ones. William Grellier's four-storey Royal Insurance headquarters of 1848 was replaced in 1896 by J. Francis Doyle's mighty six-storey building for the same company, steel-framed and served by two electric lifts. J.A. Picton's original Tower Buildings of the 1840s–1850s was replaced in 1906 with an eleven-storey steel-framed structure of the same name, designed by W. Aubrey Thomas. In the 1920s, the original India Buildings and neighbouring Canton and Commercial Buildings were all subsumed into the giant new nine-storey India Buildings, while Brown's Buildings and Walmer Buildings gave way to the towering ten-storey Martins Bank.

The internal planning of mid-nineteenth-century office buildings varied according to the nature of the site. A central court, admitting light and air and serving as a circulation space, was a common feature in larger blocks, and can be seen already in prototype in the late-eighteenth-century Exchange Alley. At Brunswick Buildings, built about 1842, the court had a roof of glass and iron with tiers of cast-iron galleries giving access to the office suites, and a similar arrangement was adopted by Cockerell at Liverpool & London Chambers in 1856–58.[78] Such glass-roofed courts became widespread in Liverpool and, according to F.M. Locker, were unique to the city.[79] A good surviving example of the early 1870s is at Imperial Chambers in Dale Street. Where sites were irregular in shape or narrow in proportion to their depth, a central court was not possible, and it took considerable ingenuity to devise a plan that would let in enough light. As *The Porcupine* noted:

> In not a few instances the architects have had many and serious difficulties to contend with in adopting the structure to the locality in which it is placed, so as to secure an economical occupation of the land — generally of very great value — and at the same time to obtain an advantageous distribution of light suited to the display of samples of produce, by means of which a large portion of the commercial business of the community is carried on.[80]

A typical office suite consisted of two interconnected rooms: an outer 'general office' for the clerks and an inner 'private room' for the proprietor or partners. Usually there would also be a strong room or walk-in safe, and a sample room, if the business required it. Larger businesses might occupy more rooms or an entire floor of the building. Spaces were highly flexible and could be subdivided with timber and glass partitions to suit the needs of specific tenants.

Good natural lighting was probably the single most important consideration facing the designer of an office block, and the challenges involved were aesthetic as well as technical.[81] Windows could be made broader in proportion to their height, but traditionalist critics might lament the consequent loss of 'dignified repose'. The intervening piers could be reduced in breadth, as at Peters' Buildings (Fig. 17), but the resulting

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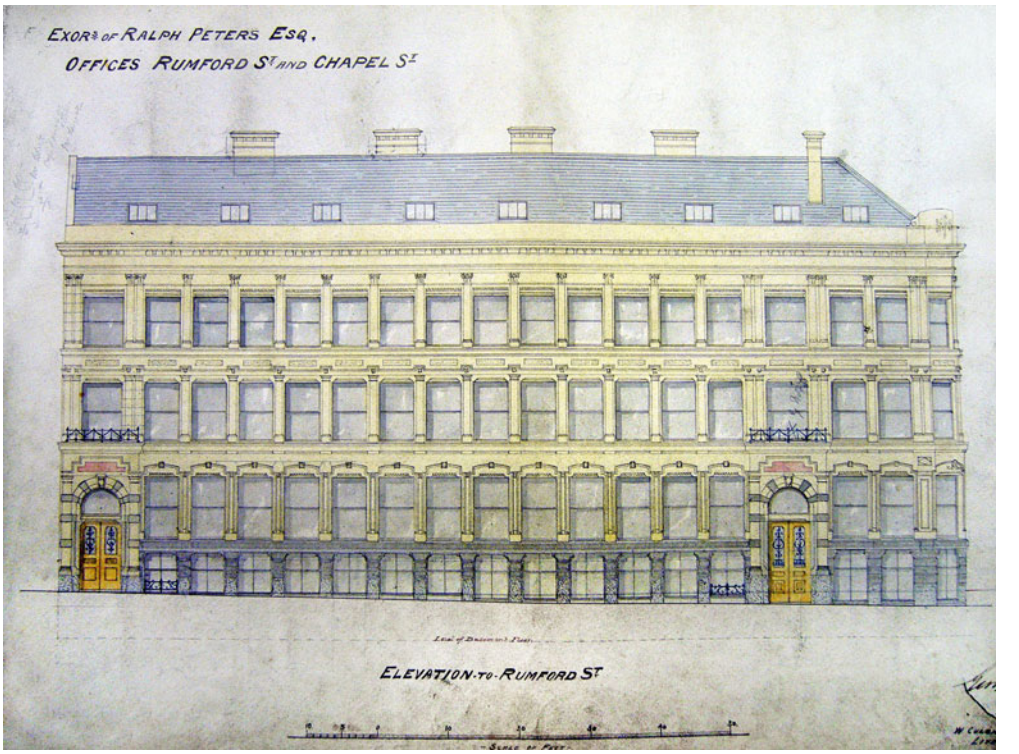

Fig. 17. *Peters' Buildings, 1864, by William Culshaw, elevation to Rumford Street. The design is remarkable for the paring back of the masonry (Lancashire Record Office/Matthews & Goodman LLP as successors to Edmund Kirby and Sons: DDX 162/83/32)*

façade might appear 'starved'.[82] In courtyards and minor side streets, architects were less constrained by convention, and they could achieve very large expanses of glazing by grouping several windows together under continuous lintels, separated only by thin cast-iron mullions. This was done regularly by William Culshaw: as early as 1846 at 20 Chapel Street, for instance, in an office building for Messrs A. & H. Graham, and in 1854 at Apsley Buildings, where the windows ran in an almost unbroken band round three sides of the light well (Fig. 18).[83] Older buildings, meanwhile, could be upgraded by substituting big new windows with cast-iron lintels and mullions for the old timber sashes: among many examples of this practice, two which can be precisely dated are Adelaide Buildings in Chapel Street and Canton Buildings in Water Street, where the windows were altered by Culshaw in 1862 and 1863 respectively.[84] The quest for better lighting led Peter Ellis to use extraordinary projecting windows at Oriel Chambers (1864) and enormous expanses of glazing at 16 Cook Street (complete by 1868), but his work was condemned in the architectural press for its eccentricity.[85] It was perhaps Ellis that *The Builder* had in mind when it remarked in a review of the new Exchange that 'the problem how to make an architecturally successful building, and yet give the amount of light which cotton salesmen

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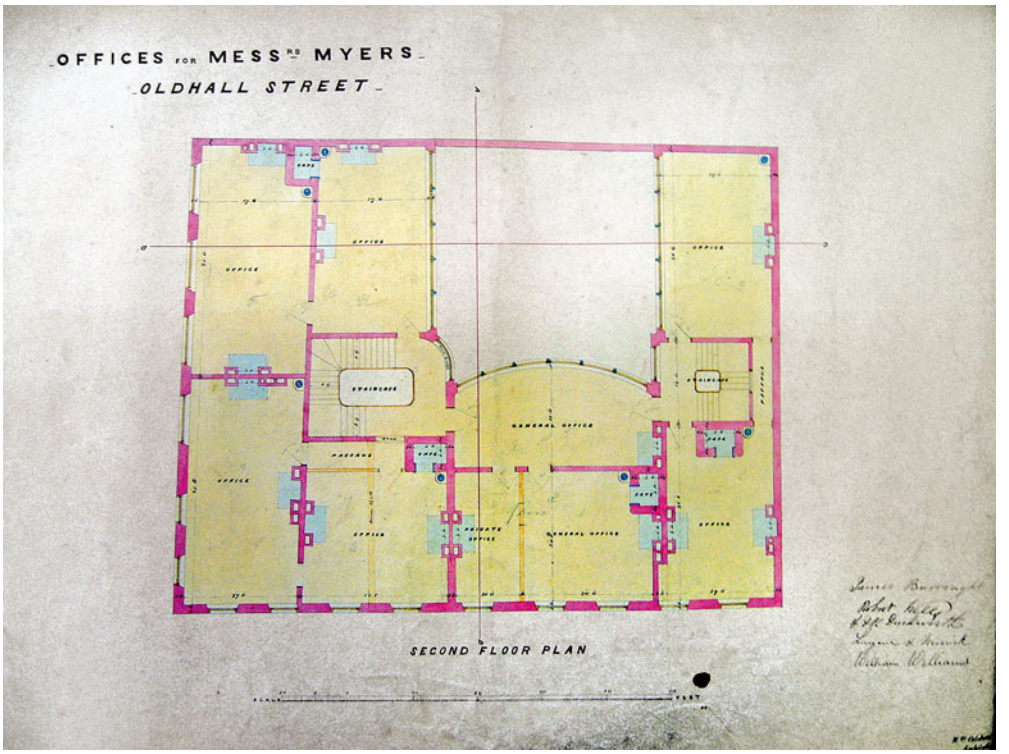

Fig. 18. *Plan of Apsley Buildings, 1854, by William Culshaw. The offices facing the inner court have bands of sash windows separated by thin cast-iron columns. Each office is equipped with a wash basin (Lancashire Record Office/Matthews & Goodman LLP as successors to Edmund Kirby and Sons: DDX 162/24/31)*

seem to expect, is a task almost beyond the ingenuity of any architect'.[86] Cotton sample rooms in particular needed abundant daylight for examining the fibres, and they were therefore provided with very large windows directly over the desks. Northern light was preferred, being more even and varying less during the course of the day, and advertisements for offices would make a point of saying if the accommodation was north-facing and had 'good cotton light'.

STYLE

Most mid-nineteenth-century Liverpool office buildings were classical, and many took the form of Italian Renaissance palaces, the first such being Brunswick Buildings of around 1842 (Fig. 19). Because the *palazzo* had been adopted by Charles Barry (1795–1860) in the 1830s as a suitable model for gentlemen's clubs, the novelty of using it for commercial buildings immediately caught the attention of critics. One wrote of Brunswick Buildings that 'placed in Pall Mall [it] would be taken for an aristocratic Club-house', and as late as 1858 *The Builder* was still making the same comparison, observing that 'in Liverpool

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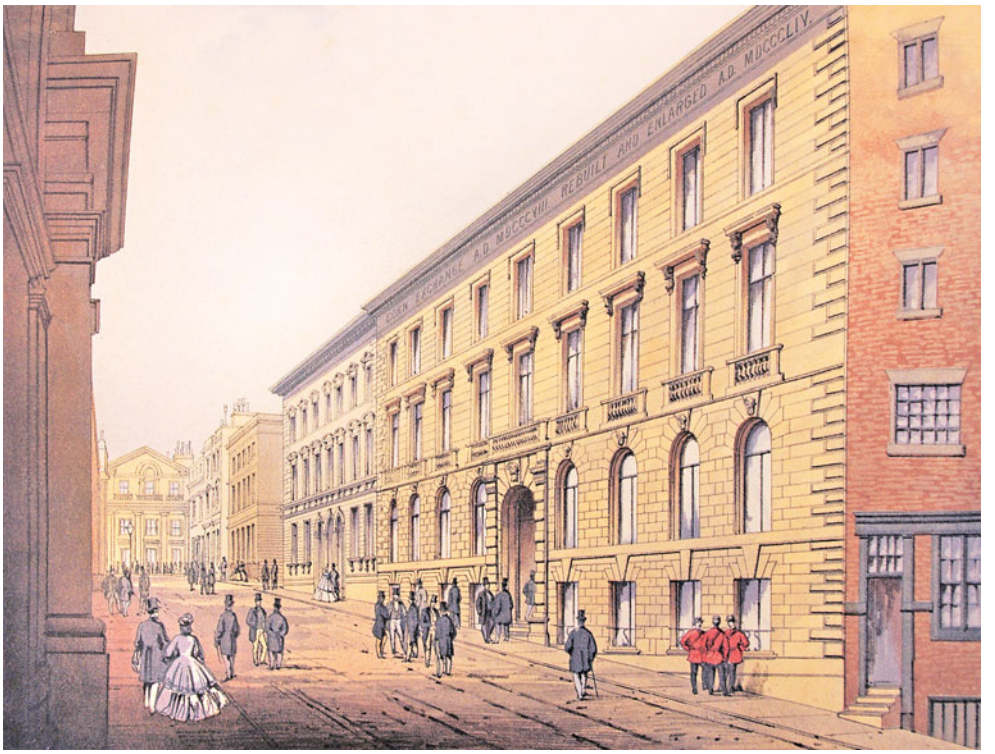

Fig. 19. *Brunswick Street, from William Herdman,* Views in Modern Liverpool, *1864, pl. 13, opp. p. 17. On the right, J.A. Picton's Corn Exchange of 1851 is in the foreground, with A. & G. Williams's Brunswick Buildings of* c. *1842 beyond. C.R. Cockerell's Liverpool branch of the Bank of England closes the view (Liverpool Record Office, Liverpool Libraries)*

there appears to be a passion for building blocks of offices under one roof, with a club-house aspect'.[87] The Gothic Revival sometimes made an appearance, but contemporaries were struck by the general preference for classicism.[88] When the competition for the new Exchange was held in 1863, *The Builder* remarked that only three of the forty-four designs submitted were Gothic, evidence that 'the influence of the style of the present and surrounding buildings has been too strong even for Medieval talent to overcome'.[89]

While it seems likely that Liverpool's Victorian businessmen would have enjoyed the connotations of the Renaissance *palazzo* — mercantile rather than patrician, opulent but also cultured — there is unfortunately very little written evidence for their architectural tastes. Liverpool merchants (such as the Earle family) traded with the Mediterranean and had commercial houses there; some collected Italian Old Master paintings; some travelled in Italy for pleasure, and commissioned neoclassical sculptures from John Gibson and other expatriate Liverpool artists in Rome; but whether they adopted the *palazzo* style because they felt an affinity with the mercantile culture of Renaissance Italy must remain a matter of conjecture. When commissioning buildings, William Brown's main concern seems to have been economy; he opposed holding an architectural competition

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for the new Exchange because it might lead to 'a very florid scheme and an expensive one', his own preference being for 'good, substantial buildings, without extraneous ornaments'.[90] He seems to have been unconcerned about the question of style, and he gave his architect J.A. Picton free rein in designing Brown's Buildings.[91]

Whatever the views of the merchants, visitors were encouraged to see Liverpool as the architectural heir of the great trading cities of Renaissance Italy. Venice, wrote the author of an 1861 guidebook,

> whose merchants were princes, possesses the […] vast, massive, ducal palace, the Pregadi, or Senate Hall, the fine painting gallery, the great library of San Marco, and the grand palace of the doges. Florence contains […] the palaces of the Pitti, Ricardi, Strozzi, Corsini Borghese, and many others. Genoa has its palaces and churches, rising amphitheatrically round her fleet, whose princes also were merchants. It is not extraordinary, then, that the like causes produce the same results in modern times; accordingly we find that the wealth which peaceful commerce pours into the lap of Liverpool, has been partly expended in adorning the town with magnificent architectural structures.[92]

Venice and Genoa, the seats of maritime trading empires, were obvious sources of inspiration for Liverpool architects, and Picton looked forward to the day when the restrained Georgian terraces of Castle Street would be rebuilt as a succession of splendid financial palaces, making it Liverpool's answer to Genoa's Via Nuova.[93] The architectural press described many of Liverpool's commercial buildings designed by Picton, Cockerell and others as Venetian, or 'Venetianised', but almost invariably the models were Venice's sixteenth-century Renaissance palaces, rather than the Gothic ones extolled by Ruskin and imitated in nearby Manchester.[94]

This stylistic consistency is striking when seen against the eclecticism of much contemporary British architecture. Liverpool office buildings of the 1840s–1860s did not usually show the sort of assertive individualism that might be expected from rival commercial premises, and in at least two cases different owners cooperated so that unified façades could extend across their properties. Brown's Buildings was linked in this way with the offices of the Phoenix Fire Company next door, and the second phase of Borough Buildings, belonging to H.B.H. Blundell, was made to match the neighbouring Peters' Buildings, as rebuilt by the executors of Ralph Peters.[95] The first new office building in a street would stand out from its earlier neighbours in scale and materials, like the block described disparagingly by Margaret Oliphant in her novel *The Melvilles*, set in the Liverpool of 1847:

> Mr Wardrop's office is in a dingy street near the Exchange — a street of a mixed character, with rude shops for sailors […] The stone building would be handsome if it could — that it is stone is undeniable, and in a region of brick, this is something; besides that, it has windows with which some heavy gambols have been played, by way of making them ornamental; but the attempt has not succeeded. On the other side, those begrimed brick erections are low, and give all possible advantage to their opposite neighbour.[96]

As more properties were rebuilt, however, the street would assume a new character, in which individual differences were less important than overall harmony (Fig. 20). Commenting on the half-built new Exchange in 1868, the critic Samuel Huggins noted that, although it differed in style from the old Exchange and the Town Hall, it had

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Fig. 20. *Exchange Passage West, photographed by Stewart Bale* c. *1922. Brown's Buildings is on the left, Exchange Buildings on the right, Borough Buildings straight ahead (Liverpool Record Office, Liverpool Libraries, Acc. 4647)*

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nevertheless 'become one with the chief buildings round it, uniting several hitherto dissevered blocks of commercial buildings into one continuous series […] till there would, when it was finished, be a complete district of fine commercial buildings, all in perfect accord, and unmistakeably commercial in character, that he believed the metropolis only could parallel in this country'.[97]

Although constrained by some awkward functional requirements, the architects of Liverpool's mid-nineteenth-century office blocks succeeded in creating a visually coherent business district of considerable dignity and occasional splendour. Numerous references in the contemporary architectural press show that the rebuilding of the streets around the Exchange attracted national attention, but the transformation was perhaps best summed up by J.A. Picton, who wrote from a local perspective. Picton supplied the text for an 1864 volume of lithographs entitled *Views in Modern Liverpool* (see Figs 11–13 and 19). Alongside public and ecclesiastical buildings, many of the illustrations in this lavish publication show prominent landmarks in the vicinity of the Exchange: the Bank of England, the Albany Building, the Liverpool & London Insurance Company, the Corn Exchange, the Royal Bank Buildings, the Queen Insurance Buildings, the Royal Insurance Company, Hargreaves Building, Brown's Buildings and the commercial canyon of Water Street with its succession of stately *palazzi.* Picton emphasised the symbolic role of these new office blocks — several of which he had designed — as the unambiguous expression of Liverpool's commercial importance:

> The group of buildings, of which the Town Hall forms the centre and nucleus, are the visible embodiment of modern commerce; and, whatever criticism may be passed upon them, they are certainly not amenable to the charge of pettiness and poverty. Their dimensions are noble, their aspect is stately; and, on the whole, they worthily represent the vast commercial transactions which daily take place within their walls.[98]

As redolent of Liverpool's early Victorian prosperity as the muscular architecture of the docks, this confident display of wealth was a far cry from the narrow streets and brick-built warehouses that had occupied the same area at the start of the century.

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APPENDIX

Office buildings near the Liverpool Exchange, *c.* 1830–70 (including banks and insurance companies with lettable accommodation)

Locations of office buildings named in the accompanying table, based on the 1:500 OS map of 1891 and drawn by Susan Yee

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	Date	Building (d = demolished)	Owner	Architect	References
1	1828	18 North John Street	Thomas Avison	John Foster Jun.?	Liverpool Record Office [hereafter LRO], 352 MIN/IMP II 1/3, Improvement Committee minutes, 23 June 1828
2	*c.* 1829	Exchange Alley North, Old Hall Street (d)			T. Ellison, *Gleanings and Reminiscences* (Liverpool, 1905), pp. 222–23
3	*c.* 1830	Harrington Chambers, North John Street	Harmood Banner		LRO, 352 CLE/CON 5/22, Charles Okill's street index to registers of leases, vol. B, f. 146
4	1832	Bretherton's Buildings, North John Street (d)	Bartholomew Bretherton	Mr Hadfield	J.A. Picton, *Memorials of Liverpool*, 2 vols (London and Liverpool, 1875), II, p. 107; 'Coaching King's Masterpiece', *Liverpool Post & Mercury*, 4 May 1929, p. 7
5	1833–34	India Buildings, Water Street (d)	George Holt	Joseph Franklin	*A Brief Memoir of George Holt, Esquire, of Liverpool* (Liverpool, 1861), pp. 70–72; LRO, Hf 942.7213 IND, *Holt's India Building, Water Street*
6	Before 1836	Rumford Court, Rumford Place	Mr Graham	William Culshaw	M.A. Gage, *Trigonometrical Plan of the Town and Port of Liverpool* (1836); Preston, Lancashire Record Office [hereafter Lancs. RO], DDX 162/64/12
7	1836–39	Royal Bank Buildings, Dale Street	Royal Bank	Samuel Rowland	Picton, *Memorials*, II, p. 106; 'The Royal Bank Buildings', *Albion* [Liverpool], 7 January 1839, p. 3

8	*c.* 1837	Canton Buildings, Water Street (d)	Thomas Birkett		LRO, 352 MIN/IMP II 1/4, Improvement Committee minutes, 15 February 1836 and 30 May 1836; *Gore's Liverpool Directory*, 1839
9	*c.* 1837	Commercial Buildings, Water Street (d)	James Stitt		LRO, 352 CLE/CON 2/22; *Gore's Directory*, 1839
10	1839–40	Barned's Buildings, Sweeting Street	Israel Barned		*Gore's Directory*, 1841
11	*c.* 1842	Brunswick Buildings, Brunswick Street (d)	Joseph C. Ewart	A. & G. Williams	'Improvements in Liverpool — Advance of Architecture', *Civil Engineer and Architect's Journal*, 5 (1842), p. 278
12	1842	Waterhouse's Building, Chapel Street (d)	Messrs Waterhouse	William Culshaw	Lancs. RO, DDX 162/14/31– DDX 162/14/38 and DDX 162/14/42–DDX 162/14/48; 'Improvements in Liverpool — Advance of Architecture', *Civil Engineer and Architect's Journal*, 5 (1842), p. 278
13	1842	Adelaide Buildings, Chapel Street (d)	Messrs Waterhouse	'Mr C.S. Rowland', probably Samuel Rowland	*Liverpool Mercury*, 25 November 1842
14	1843–46	Fenwick Chambers and Fenwick Court, Fenwick Street (d)	George Holt	J.A. Picton	LRO, 920 DUR 1/1 and 920 DUR 1/2
15	1846	Tower Buildings (north part), Water Street (d)	Joseph Bailey	J.A. Picton	'Local Intelligence', *Liverpool Mercury and Lancashire General Advertiser*, 11 December 1846, supplement, p. 592
16	1846	20 Chapel Street (d)	A. & H. Graham	William Culshaw	Lancs. RO, DDX 162/44/40, DDX 162/44/45–DDX 162/44/46 and DDX 162/44/48–DDX 162/44/49

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	Date	Building (d = demolished)	Owner	Architect	References
17	Before 1848	Commercial Bank Buildings, Cook Street (d)	Commercial Bank	John Cunningham	London, Bank of England archives, PRE/B565/6, Committee for Building minutes, 30 August 1848
18	*c.* 1848	Bank Chambers, Cook Street (d)	Bank of England	C.R. Cockerell	London, Bank of England archives, PRE/B565/6, Committee for Building minutes, 30 August 1848
19	1848	Royal Insurance Buildings, North John Street (d)	Royal Insurance Co.	William Grellier	Editorial, *Builder*, 6 (1848), pp. 613–14
20	1850s	Victoria Buildings, Hackins Hey (d)	W. Higgins	William Culshaw	Lancs. RO, DDX 162/02/29–DDX 162/02/44, DDX/162/75/23 and DDX/162/75/24
21	1851	Corn Exchange, Brunswick Street (d)	Corn Exchange	J.A. Picton	Picton, *Memorials*, II, p. 99
22	1851	9 Rumford Street (d)	Mr Peters	William Culshaw	Lancs. RO, DDX 162/83/01 and DDX 162/83/05–DDX 162/83/09
23	1852	Macrae's offices, Hackins Hey (d)	J.H. Macrae	William Culshaw	Lancs. RO, DDX 162/29/16–DDX 162/29/20
24	1853	Walmer Buildings, Water Street (d)	Messrs Myers	William Culshaw	Lancs. RO, DDX 162/24/6–DDX 162/24/16 and DDX 162/24/19–DDX 162/24/22
25	1853	Melbourne Buildings, North John Street		J.A. Picton	*Civil Engineer and Architect's Journal*, 16 (1853), p. 460

26	1853–56	Drury Buildings, Water Street (d)	T. Bouch, T. France Bennett, W. Furness, A. Waterhouse, R. Waterhouse, W. Balleny		LRO, 352 CLE/CON 3/9, lease dated 22 January 1853
27	1854	Argyll/Clarendon Buildings, Hackins Hey (d)	John Campbell	William Culshaw	Lancs. RO, DDX 162/84/1–DDX 162/84/9 and box DDX 162/75/1
28	1854	Apsley Buildings, Old Hall Street (d)	Messrs Myers	William Culshaw	Lancs. RO, DDX 162/14/39–DDX 162/14/41; DDX 162/14/49; DDX 162/24/17–DDX 162/24/18; DDX 162/24/23 and DDX 162/24/25–DDX 162/24/37
29	1854	4 Water Street (d)	Royal Exchange Assurance	William Culshaw	Lancs. RO, DDX 162/80/69–DDX 162/80/71
30	1854	New Hall, Old Hall Street (d)	J. Briscoe	William Culshaw	Lancs. RO, DDX 162/9/22–DDX 162/9/47
31	1854–63	Borough Buildings, Water Street (d)	Executors of R.B.B.H. Blundell; H.B.H. Blundell	William Culshaw	LRO, 720 KIR 2839
32	1855	Weaver Buildings, Brunswick Street (d)	P. Marrow	William Culshaw	Lancs. RO, DDX 162/75/05–DDX 162/75/13; DDX 162/60/10
33	1856–57	Manchester Buildings, Tithebarn Street (d)	Thomas Joynson	J.D. Jee	LRO, Acc. 2961, drawings by J.D. Jee
34	1856–58	Liverpool & London Chambers, Dale Street	Liverpool & London Insurance Co.	C.R. Cockerell	'The Social Science Association and Liverpool', *The Builder*, 16 (1858), p. 705
35	1856–58	Albany Building, Old Hall Street	R.C. Naylor	J.K. Colling	'The Albany, Old Hall Street, Liverpool', *Building News*, 4 (1858), pp. 576–77

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	Date	Building (d = demolished)	Owner	Architect	References
36	Before 1857	York Buildings, Dale Street (d)		J.A. Picton	'York Buildings, Liverpool', *Building News*, 3 (1857), pp. 582–83
37	1857	Tower Buildings (south part), Water Street (d)	Joseph Bailey	J.A. Picton	Picton, *Memorials*, II, p. 83
38	1857	Middleton Buildings, Water Street (d)		J.A. Picton	Editorial, *The Builder*, 15 (1857), p. 301
39	1857	Leith Offices, Moorfields (d)			'To Be Let — Business Premises', *Liverpool Mercury*, 24 August 1857, p. 1
40	*c.* 1858	Hargreaves Building, Chapel Street	William Brown	J.A. Picton	'The Social Science Association and Liverpool', *The Builder*, 16 (1858), p. 705
41	*c.* 1858	Richmond Building, Chapel Street (d)	William Brown	J.A. Picton	'The Social Science Association and Liverpool', *The Builder*, 16 (1858), p. 705
42	*c.* 1859	Pekin Buildings, Harrington Street			*Gore's Directory*, 1860
43	1859	Queen Insurance, 11 Dale Street	Queen Insurance Co.	J.A. Picton	'Building Progress in Liverpool', *Building News*, 5 (1859), p. 463
44	1860–64	Knowsley Buildings, Bixteth Street (d)	William Farrer	William Culshaw	Lancs. RO, DDX 162/52/22–DDX 162/52/46
45	1861–63	Brown's Buildings & Phoenix Fire Co, Exchange Street West (d)	William Brown	J.A. Picton	'Liverpool Architecture: Brown's Buildings', *The Builder*, 19 (1861), pp. 178–79; 'Liverpool Architecture: Brown's Buildings', *The Builder*, 21 (1863), p. 35

46	1861–69	Grosvenor Buildings, Tithebarn Street (d)	William Farrer	William Culshaw	Lancs. RO, DDX 162/52/22–DDX 162/52/46
47	1862	Batavia Buildings, Hackins Hey (d)	Arnold Baruchson	William Culshaw	Lancs. RO, DDX 162/25/30–DDX 162/25/45
48	1862–64	Law Association Buildings, Cook Street and Harrington Street (d)	Liverpool Law Association Ltd	William Culshaw	Lancs. RO, DDX 162/80/19-DDX 162/80/37; *Liverpool Mercury*, 31 December 1864
49	1863	Carlton Buildings, Rumford Street (d)	Executors of Ralph Peters	William Culshaw	Lancs. RO, DDX 162/83/02, DDX 162/83/12–DDX 162/83/14 and DDX 162/83/24–DDX 162/83/25
50	1863	National Bank of Liverpool, 14 Cook Street	National Bank of Liverpool	William Culshaw	Lancs. RO, included in DDX 162/80/19–DDX 162/80/37
51	1863	The Temple, Dale Street	William Brown	J.A. Picton	*Whitty's Guide to Liverpool* (Liverpool, 1871), p. 40
52	1863–70	Exchange Buildings (d)	Liverpool Exchange Co.	T.H. Wyatt	'Liverpool Exchange Buildings Competition', *The Builder*, 21 (1863), pp. 381–82; 'The Exchange Buildings, Liverpool', *The Builder*, 28 (1870), pp. 119–20
53	1864	Berey's Buildings, George Street	Trustees of Samuel Berey	William Culshaw	Lancs. RO, DDX 162/88/95–DDX 162/88/102 and DDX 162/88/104–DDX 162/88/107
54	1864	Parana Buildings, Tithebarn Street (d)	Robinson & Hadwen	William Culshaw	Lancs. RO, DDX 162/52/73–DDX 162/52/80
55	1864	Windsor Buildings, George Street	William Higgins	William Culshaw	Lancs. RO, DDX 162/29/11–DDX 162/29/12 and DDX 162/29/35–DDX 162/29/39

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	Date	Building (d = demolished)	Owner	Architect	References
56	1864	Exchange Court, Exchange Street East (d)	John Stock	William Culshaw	Lancs. RO, DDX 162/52/03–DDX 162/52/13
57	1864	Alexandra Buildings, Ormond Street (d)	William Higgins	William Culshaw	Lancs. RO, DDX 162/48/78– DDX 162/48/90
58	1864	Oriel Chambers, Water Street	Thomas Anderson	Peter Ellis	'A Lounge in Liverpool', *The Builder*, 23 (1865), p. 776
59	1864	Peters Buildings, Rumford Street (d)	Executors of Ralph Peters	William Culshaw	Lancs. RO, DDX 162/83/10, DDX 162/83/11, DDX 162/83/15, DDX 162/83/17, DDX 162/83/22 and DDX 162/83/26–DDX 162/83/33
60	1864	Mercantile & Exchange Bank, Castle Street		J.A. Picton	*Liverpool Mercury*, 7 November 1864
61	Before 1866	Northern Insurance Buildings, Tithebarn Street (d)		J.A. Picton	Ellison, *Gleanings*, p. 272
62	1866	Dod's Buildings, Chapel Street (d)		Joseph Boult	'New Buildings in Liverpool', *Building News*, 15 (1868), p. 90
63	1866	Liver Chambers, Tithebarn Street (d)		Culshaw & Sumners	Lancs. RO, DDX 162/7/17–DDX 162/7/19.
64	*c.* 1866	Mason's Building, Exchange Street East	William Mason	John Cunningham	'New Buildings in Liverpool', *Building News*, 15 (1868), p. 90; Ellison, *Gleanings*, p. 202
65	1866–67	Seaton Buildings and Commercial Court, Drury Lane (d)	Samuel Stitt	Culshaw & Sumners	Lancs. RO, DDX 162/80/01–DDX 162/80/18

66	1866–69	Fowlers Buildings, Victoria Street	Fowler Brothers	J.A. Picton & Son	*The Builder*, 23 (1865), p. 179, p. 180
67	Before 1868	Mellor's Buildings, Exchange Street East (d)		Picton, Bradley & Chambers	*Building News*, 15 (1868), p. 90
68	Before 1868	North Western Bank, Dale Street (d)	North Western Bank	Picton & Co.	'New Buildings in Liverpool', *Building News*, 15 (1868), pp. 105–06
69	*c.* 1868	16 Cook Street		Peter Ellis	'To Be Let', *Liverpool Journal*, 30 May 1868, p. 10
70	*c.* 1868	Irwell Chambers East, Union Street			'To Be Let: Offices', *Liverpool Mercury*, 9 April 1868, p. 2
71	1868–69	Alliance Bank, Castle Street	Alliance Bank	Lucy & Littler	'The Alliance Bank, Liverpool', *The Builder*, 27 (1869), pp. 306–07
72	*c.* 1869	Lombard Chambers, Bixteth Street	T.P. Jones		'To Be Let: Offices', *Liverpool Mercury*, 12 July 1869, p. 2
73	1869	Lancaster Buildings, Tithebarn Street (d)		Picton, Chambers & Bradley	*Architect*, 1 (1869), p. 60
74	1869	Additions to Rumford Court, Rumford Place	Alfred and Henry Graham	Culshaw & Sumners	Lancs. RO, DDX 162/76/01–DDX 162/76/08, DDX 162/76/11–DDX 162/76/12 and DDX 162/76/14–DDX 162/76/15

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BIOGRAPHY

Joseph Sharples worked as a curator at the Walker Art Gallery, Liverpool, before leaving to write the Pevsner Architectural Guide to Liverpool (New Haven and London, 2004). He has held research posts at the University of Liverpool, where he worked on the architectural patronage of the city's nineteenth-century merchants; at the University of Aberdeen, where he contributed to the Buildings of Scotland volume covering that city; and at the University of Glasgow, where he was lead researcher on a major project investigating the architecture of Charles Rennie Mackintosh. He has published articles and curated exhibitions on nineteenth- and early twentieth-century architecture. Recently he curated the opening exhibition at RIBA North, comprising drawings for unrealised architectural projects in Liverpool. He currently works as a curator of the C.R. Mackintosh collections at the Hunterian Art Gallery, University of Glasgow. Email: joseph.sharples@btinternet.com

ABSTRACT

As one of the world's great centres of trade, the port of Liverpool developed a dedicated office district from an early date. In the 1780s, lettable offices were built by the Corporation near the Georgian Exchange (later known as the Town Hall), making possible the separation of home and workplace. The creation of the public square called Exchange Flags, and the erection of the first Exchange Buildings (1803–08), led to the rapid concentration of business activity in the surrounding streets. Early buildings combined offices with warehousing, but changes in the cotton trade resulted in their replacement with offices only. The first major speculative block was India Buildings (1833), and its success heralded a wave of rebuilding from the 1840s to the 1860s. Many office developers were merchants, but banks and insurance companies also incorporated lettable space into their premises. Classical styles predominated, but traditional fenestration was modified to ensure good natural lighting. The result was an exceptionally imposing business district, symbolising the immense commercial importance of Victorian Liverpool.

NOTES

1 Edward I'Anson, 'Some Notice of Office Buildings in the City of London', *Papers Read at the Royal Institute of British Architects, Session 1864–5* (London, 1865), pp. 25–36.

2 Derek Keene, 'The Setting of the Royal Exchange: Continuity and Change in the Financial District of the City of London, 1300–1871', in *The Royal Exchange*, ed. Ann Saunders (London, 1997), p. 265; Jonathan Clarke, *Early Structural Steel in London Buildings* (Swindon, 2014), pp. 198–99.

3 The present article is a development of themes presented in Joseph Sharples and John Stonard, *Built on Commerce: Liverpool's Central Business District* (Swindon, 2008), chapter 3. Liverpool office buildings are also discussed extensively by F.M. Locker in his pioneering 'The Evolution of Victorian and Early Twentieth Century Office Buildings in Britain' (doctoral thesis, University of Edinburgh, 1984).

4 J.A. Picton, *Memorials of Liverpool*, 2nd edn, 2 vols (London and Liverpool, 1875), II, pp. 269–70.

5 *Billinge's Liverpool Advertiser and Marine Intelligencer*, 21 January 1799, p. 1, and 7 January 1799, p. 1.

6 Liverpool Record Office [hereafter LRO], 720 KIR 2421, Edmund Kirby papers, plan of John Chorley's premises. Chorley's was one of a pair of houses almost certainly designed by William Baker of Audlem in 1748. See Richard Morrice, 'The Payment Book of William Baker of Audlem (1705–71)', in *English Architecture Public and Private: Essays for Kerry Downes*, ed. John Bold and Edward Chaney (London, 1993), pp. 231–46. Now demolished, the houses are recorded in a watercolour by W.G. Herdman, LRO, Herdman Collection 772A, reproduced in Kay Parrott, *Pictorial Liverpool: The Art of W.G. and William Herdman* (Liverpool, 2005), p. 76.
7 LRO, 352 MIN/IMP I 1/1, Select Improvement Committee minutes, pp. 13–55.
8 Joseph Sharples, *Pevsner Architectural Guides: Liverpool* (New Haven and London, 2004), pp. 42–48. The arcaded courtyards of the Liverpool and Bristol buildings derive from London's Royal Exchange of 1667–69, which in turn derived from its predecessor of 1566–69, and ultimately from the two Antwerp exchanges of 1515 and 1531.
9 LRO, 352 MIN/IMP I 1/1, Select Improvement Committee minutes, 13 April 1786.
10 Ibid., 24 June 1786 and 20 November 1787.
11 LRO, Herdman Collection, 368B and 127.
12 LRO, 352 CLE/CON 3/4, Register of Leases 'C', entry 13 under letter D. *Gore's Liverpool Directory* for 1787 gives Dunbar's address as 'Dale-street, near the Exchange'.
13 LRO, 352 MIN/IMP I 1/1, Select Improvement Committee minutes, 7 June 1786.
14 Thomas Troughton, *History of Liverpool* (Liverpool, 1810), p. 329; Edward Baines, *History of the County Palatine and Duchy of Lancaster*, 4 vols (London, 1831–36), IV, p. 173.
15 James Touzeau, *The Rise and Progress of Liverpool from 1551 to 1835* (Liverpool, 1910), p. 643.
16 *Gore's Liverpool General Advertiser*, 19 March 1795, p. 3; *Billinge's Liverpool Advertiser and Marine Intelligencer*, 4 May 1801, p. 2.
17 *An Act for Enabling Certain Persons in the Town and Port of Liverpool in the County Palatine of Lancaster, to Erect an Exchange There* (28 May 1802), 42 George 3, c. 71; Troughton, *History*, p. 329; Thomas Ellison, *Gleanings and Reminiscences* (Liverpool, 1905), p. 57.
18 Edward Baines, *History of the County Palatine*, IV, p. 173.
19 *The Builder*, 23 (1865), p. 193, gives a useful description of the Wyatt–Foster building.
20 Richard L. Cleary, *The Place Royale and Urban Design in the Ancien Régime* (Cambridge, 1999), pp. 118–20.
21 Alison Yarrington, 'Public Sculpture and Civic Pride 1800–1830', in *Patronage & Practice: Sculpture on Merseyside*, ed. Penelope Curtis (Liverpool, 1989), pp. 22–31.
22 On the Corporation's approval, see Touzeau, *Rise and Progress*, p. 643.
23 A cutting from *Billinge's Liverpool Advertiser and Marine Intelligencer*, 24 March 1817, in the LRO's extra-illustrated copy of Troughton, *History*, gives the building costs. Annually from 1829, in the last week of January or first week of February, the *Liverpool Times and Billinge's Advertiser* published the dividend payable on shares. A receipt book for dividends paid in 1815 is in LRO, 380 MD 32.
24 LRO, Hf 942.72 BIN, Binns Collection, vol. 30, p. 165.
25 *Times*, 13 October 1802, p. 2; Picton, *Memorials*, II, p. 31.
26 Ellison, *Gleanings*, pp. 193–95, 199–200, 222–23.
27 *Lancashire Illustrated, from Original Drawings, by S. Austin, J. Harwood and G. & C. Pyne. With Descriptions* (London, 1831).
28 For Marsden's Buildings, see 'Correspondence: South John Street', *Albion* [Liverpool], 9 November 1829, p. 357, and 'Correspondence: South John Street', *Albion* [Liverpool], 16 November 1829, p. 363. For Bretherton's Buildings, see 'Coaching King's Masterpiece: Demolition Caused by Tunnel', *Liverpool Post and Mercury*, 4 May 1929, p. 7.
29 LRO, 352 CLE/CON 5/22, Charles Okill's street index to registers of leases, vol. B, f. 146.
30 Ellison, *Gleanings*, p. 208.
31 *Views in Modern Liverpool by William Herdman: In Chromo-lithography, by James Orr Marples and the Artist, with an Introduction, and Descriptive Letter-press, by J.A. Picton, Esq., F.S.A.* (Liverpool, 1864), pp. 31–32. For the Exchange, see *Whitty's Guide to Liverpool* (Liverpool, 1871), p. 33. An undated view of the rear of the Exchange, showing the taking-in doors, is in LRO, Hf 942.7213 EXC, *Liverpool's Three Exchanges*, p. 11.
32 'Sessions House, Chapel Street', *Lancashire Illustrated*, plate accompanying text on p. 38. Preston, Lancashire Record Office [hereafter Lancs. RO], DDX 162/23/38 and DDX 162/23/44–DDX 162/23/48, drawings by William Culshaw for Messrs Rowlinson's premises; Sharples and Stonard, *Built on Commerce*, p. 44.
33 Ellison, *Gleanings*, pp. 63–65.
34 *Views in Modern Liverpool*, pp. 31–32.

35 LRO, 920 DUR 2/16/1–13, correspondence and papers of George Holt relating to the construction of India Buildings.
36 LRO, 920 DUR 2/16/7, draft letter from George Holt to chairman of the Finance Committee, 20 July 1833.
37 George Holt, *A Brief Memoir of George Holt, Esquire, of Liverpool* (Liverpool, 1861), pp. 70–71; LRO, 352 MIN/COU II 1/3, Council Minutes, 5 July 1843; and *Albion* [Liverpool], 17 September 1855, supplement.
38 Sharples, *Pevsner Architectural Guides: Liverpool*, pp. 241–42; Andrew Foyle, *Pevsner Architectural Guides: Bristol* (New Haven and London, 2004), p. 226.
39 'India Buildings', *Liverpool Mercury and Lancashire General Advertiser*, 28 November 1834, p. 392.
40 LRO, 920 DUR 2/16/7.
41 Holt, *Brief Memoir*, pp. 71–72.
42 London, Bank of England archives, PRE/B565/6, Committee for Building minutes, 30 August 1848.
43 'Office Rents in Liverpool', *Albion* [Liverpool], 4 August 1856, supplement, p. 2. 'Provincial News', *The Builder*, 14 (1856), p. 437.
44 Editorial, *The Builder*, 15 (1857), p. 301; 'The Social Science Association and Liverpool', *The Builder*, 16 (1858), p. 705.
45 LRO, 920 DUR 1/2, Holt family diary, 3 September 1854, and 920 DUR 1/3, Holt family diary, 5 April 1857.
46 'The Liverpool Exchange Company: The Exchange to Be Rebuilt', *Liverpool Courier*, 19 November 1862, p. 6.
47 For Bailey, who left £600,000 on his death in 1858, see J. Mordaunt Crook, *The Rise of the Nouveaux Riches* (London, 1999), pp. 213–14. Brown left under £900,000 in 1864, including real estate valued at almost £300,000 (London, The National Archives, IR26/2359, Will Register, surnames A–B, 1864, f. 505).
48 Lancs. RO, DDX 162/56/20–DDX 162/56/24, drawings by William Culshaw for Messrs McGregor's premises, Brunswick Street.
49 'Alarming & Destructive Fire in Liverpool', *Daily Post* [Liverpool], 4 July 1863, p. 5.
50 The buildings destroyed were insured for £4000. See R. Ainsworth and G. Jones, *In the Footsteps of Peter Ellis* (Liverpool, 2013), p. 136.
51 'Liverpool Exchange Buildings', *Liverpool Times*, 31 January 1850, p. 5; 'Liverpool Exchange', *Liverpool Times and Billinge's Advertiser*, 28 January 1840, p. 1.
52 Ellison, *Gleanings*, pp. 297–98.
53 'The Liverpool Exchange', *The Builder*, 23 (1865), p. 193.
54 'Liverpool Exchange Buildings Competition', *The Builder*, 21 (1863), pp. 381–82.
55 Picton, *Memorials*, II, p. 32.
56 E.W. Hope, *Handbook Compiled for the Congress of the Royal Institute of Public Health* (Liverpool, 1903), pp. 41–44.
57 'A Lounge in Liverpool', *The Builder*, 23 (1865), p. 776. 'Patricius Walker' (William Allingham) took a different view, describing the new Exchange as 'pretentiously mean — true cork-cutter's Renaissance': Patricius Walker, *Rambles* (London, 1873), pp. 236–37.
58 Joseph Sharples, 'William Culshaw (1807–74) and Henry Sumners (1825–95): Rebuilding Victorian Liverpool', in *The Practice of Architecture: Eight Architects, 1830–1930*, ed. Christopher Webster (Reading, 2012), pp. 48–78.
59 'The Social Science Association in Liverpool', *The Builder*, 16 (1858), pp. 705–06 (p. 705).
60 'Empty Offices', *The Porcupine*, 10 (1868–69), p. 60.
61 'Liverpool Exchange Company', *The Architect*, 5 (1871), p. 118.
62 'York Buildings, Liverpool', *Building News*, 3 (1857), pp. 582–83 (p. 582).
63 'The Social Science Association and Liverpool', *The Builder*, 16 (1858), pp. 705–06 (p. 705).
64 Ellison, *Gleanings*, pp. 202, 237.
65 'Liverpool Exchange Buildings Competition', *The Builder*, 21 (1863), pp. 381–82 (p. 381).
66 Benjamin Guinness Orchard, *Liverpool's Legion of Honour* (Birkenhead, 1893), p. 214.
67 Ellison, *Gleanings*, p. 200.
68 Stanley Dumbell, *The Centenary Book of the Liverpool Stock Exchange 1836–1936* (Liverpool, 1936), p. 35.
69 I'Anson, 'Office Buildings', p. 27; John Summerson, *The Unromantic Castle and Other Essays* (London, 1990), pp. 196–202.
70 Editorial, *The Builder*, 6 (1848), pp. 613–14; *Whitty's Guide*, p. 38.
71 I'Anson, 'Office Buildings', p. 25; Summerson, *Unromantic Castle*, pp. 208–09.
72 'Castle Street: A Century Ago and To-day', *Liverpool Review*, 25 February 1888, p. 11; 'Brother Sam in Lord Street', *Liverpool Review*, 1 January 1887, p. 11.

73 LRO, Hf 942 721.3 IND contains a memorandum of association of the India Buildings Company Limited, 10 April 1872; Liverpool, Merseyside Maritime Museum and Archives, B/LHPC 1/3, Liverpool Hydraulic Power Company records, report 242 names the owners of Brown's Buildings in 1896 as the 'Brown's Buildings Co.' and report 274 names the owners of Drury Buildings in 1897 as the 'Drury Buildings Co.'.
74 LRO, 352 CLE/CON 3/9, lease dated 22 January 1853.
75 An exception was Parana Buildings in Tithebarn Street, designed by William Culshaw in 1864 (Lancs. RO, DDX 162/52/73–DDX 162/52/80). It had five storeys above the basement.
76 'York Buildings, Liverpool', *Building News*, 3 (1857), pp. 582–83 (p. 582).
77 Ainsworth and Jones, *Peter Ellis*, pp. 175–78.
78 'Improvements in Liverpool — Advance of Architecture', *Civil Engineer and Architect's Journal*, 5 (1842), p. 278. 'The Social Science Association and Liverpool', *The Builder*, 16 (1858), pp. 705–06 (p. 705). David Watkin, *The Life and Work of C.R. Cockerell* (London, 1974), pp. 230–31, pl. 144.
79 Locker, *Evolution of Victorian Office Buildings*, pp. 41, 95–96.
80 'Improvements in Liverpool: Architectural', *The Porcupine*, 10 (1868–69), p. 349.
81 Sharples and Stonard, *Built on Commerce*, pp. 51–60.
82 'York Buildings, Liverpool', *Building News*, 3 (1857), pp. 582–83 (p. 582). See also 'Opening of Brown's Buildings', *Liverpool Courier*, 7 January 1863, p. 6, for similar comments on that building. For Peters' Buildings, see 'New Buildings in Liverpool', *Building News*, 15 (1868), p. 90. T. Mellard Reade, however, thought that J.K. Colling had achieved remarkable 'breadth and solidity' at his Albany Building in Old Hall Street, despite the small amount of solid wall between the large windows: [T. Mellard Reade], 'The Architecture of Liverpool: Article VI', *The Porcupine*, 7 (1865–66), pp. 380–81.
83 Sharples, 'William Culshaw & Henry Sumners', pp. 53–54.
84 Lancs. RO, DDX 162/39/36-DDX 162/39/41, drawings by William Culshaw for Adelaide Buildings; DDX 162/10/20–DDX 162/10/21, drawings by William Culshaw for Canton Buildings.
85 For example, 'New Buildings in Liverpool', *Building News*, 15 (1868), pp. 90–91.
86 'The Exchange Buildings, Liverpool', *The Builder*, 28 (1870), pp. 119–20 (p. 119).
87 *The Companion to the Almanac; or Year-Book of General Information for 1843* (London, 1843), p. 254; 'The Social Science Association and Liverpool', *The Builder*, 16 (1858), pp. 705–06 (p. 705).
88 See Joseph Sharples, 'Secular Gothic Revival Architecture in Mid-Nineteenth-Century Liverpool', in *The Making of the Middle Ages: Liverpool Essays*, ed. Marios Costambeys, Andrew Hamer and Martin Heale (Liverpool, 2007), pp. 206–33.
89 'Liverpool Exchange Buildings Competition', *The Builder*, 21 (1863), pp. 381–82 (p. 381).
90 'The Liverpool Exchange Company: The Exchange to Be Rebuilt', *Liverpool Courier and Commercial Advertiser*, 19 November 1862, p. 6.
91 'Opening of Brown's Buildings', *Liverpool Courier and Commercial Advertiser*, 7 January 1863, p. 6.
92 *Fraser's Guide to Liverpool* (London and Liverpool, 1861), pp. 211–12.
93 Picton, *Memorials*, II, p. 25.
94 For example, 'Provincial News', *The Builder*, 15 (1857), pp. 41–42 (p. 41); 'The Social Science Association and Liverpool', *The Builder*, 16 (1858), pp. 705–06 (p. 705); and 'Brown's Buildings, Liverpool', *The Builder*, 21 (1863), p. 35.
95 'Liverpool Architecture: Brown's Buildings', *The Builder*, 19 (1861), pp. 178–79 (p. 178); LRO, 720 KIR 2839, Edmund Kirby papers, drawings of Borough Buildings by W. Culshaw, 1863.
96 *The Melvilles, by the Author of 'John Drayton'*, 3 vols (London, 1852), I, pp. 34–35.
97 'The Growth of Liverpool', *The Builder*, 26 (1868), p. 296. But this unity of effect was not to everyone's taste. The Liverpool architect T. Mellard Reade saw a lack of imagination in the streets around the Exchange: 'First, Mr. A. puts up a building with a handsome stone front. Then, Mr. B.'s clients, not to be outdone, put up another handsome building, with another handsome stone front, alongside, and the process is repeated from street to street, from year to year, in the most unvarying manner. […] There is no life — no break — no skyline — no roof to be seen; nothing but a dull, level uniformity': [T. Mellard Reade], 'The Architecture of Liverpool: Article IX', *The Porcupine*, 7 (1865–66), p. 416.
98 *Views in Modern Liverpool*, p. vii.