Speculation

The word "speculate" has two basic definitions with regard to thinking. As an intransitive verb it means to meditate, contemplate, consider, reflect, or ponder over a subject, and is viewed in a positive way.

As a transitive verb it means to assume or take to be true, to believe, or draw conclusions based on insufficient, inconclusive, or tentative grounds or evidence, and is viewed in a negative way.

In my experience, when the FDS use any form of the word "speculate", they are referencing the negative ideal. And when they are alluding to the positive form of speculate they use the terms by which it is defined instead of the word itself. Possibly this is to avoid confusion.

Apparently some are confused anyway, since there are those that automatically assume that you have drawn conclusions about a matter, simply because you talk and wonder about it, expressing possible outcomes.

So before you accuse someone, please take note as to whether that person is making a definitive statement, or posing a hypothesis. Labeling someone without knowing the facts would make you the one guilty of "speculation".