

Saint Mary's Beacon

WHERE THE BURDEN FALLS.

ANOTHER INSTANCE OF INJUSTICE IN THE NEW ASSESSMENT LAW.

How Mortgages are Taxed.

Some Interesting Illustrations.

(Published by Authority of the Maryland Democratic Editors' Association.)

The Democratic Editors' Association realizes that to formulate an entirely fair and equitable assessment law was a matter beset with difficulties, but the law passed by the legislature of 1886, largely republican in the house and entirely so in the senate, is very far from satisfactory. The inequalities now are much greater than under the old assessment, and the burden of taxation bears more heavily upon real property than before.

Whether by instruction from political managers, as has been alleged, or not, it is a fact that the value of real property has been generally held up throughout the State, while the assessments of corporations have been greatly reduced. Every farmer knows that, in the assessment of 1886, the value placed upon his farm in 1876 was closely adhered to, while real estate in those twenty years declined in value fully forty per cent.

To show the favoritism exhibited towards banks and corporations, the following extract from an article prepared by Mr. James W. Owens, of Annapolis, is quoted:

At every session of the General Assembly from 1881 to 1886 corporate influences were at work to prevent an assessment bill. After hard fighting, a bill was passed. It may be a proper inquiry to ask the Board of Appeals, composed of the Comptroller and Treasurer, whether these corporate influences have their ear. This question is pertinent from the large reductions made by the Board on the assessment of stocks of corporations. To show this reduction, we give in two columns the assessments of 1886 and the same for 1885 under Treasurer and Comptroller, Shryock and Graham.

	1885	1886
Citizens' Bank, Baltimore	\$16.19	\$15.43
Commercial & Farmers' Bank	107.18	81.04
First National Bank	39.56	31.77
Manufacturers' Bank	25.00	23.04
Merchants' Bank	94.59	67.49
National Bank of Baltimore	110.00	93.12
National Bank of Commerce	10.54	8.20
Exchange Bank	35.32	26.01
Farmers' and Planters' Bank	35.28	30.06
Howard Bank	9.52	7.45
Mechanics' Bank	8.84	8.19
Union Bank	15.28	12.42
Bank of Annapolis	18.00	15.00
Second National Bank	103.55	149.80
Third National Bank	81.05	70.81
Baltimore Traction Co.	7.01	7.02
Mercantile Trust & Deposit Co.	24.35	20.02
Safe Deposit & Trust Co.	15.00	15.00

During the months of July and August, 1885 and 1886, the quotations of these stocks, as far as they can be ascertained from the Baltimore Stock Board, were as follows:

	1885	1886
Citizens' Bank	125.00	124.00
First National Bank	125.00	124.00
Merchants' Bank	118.00	115.00
Bank of Baltimore	141.50	135.00
Bank of Commerce	11.50	11.00
Exchange Bank	125.00	125.00
Third National Bank	18.00	18.00
Farmers' & Planters' Bank	40.00	40.00
Howard Bank	11.75	12.00
Mechanics' Bank	8.75	10.00
Union Bank	20.00	20.00
Bank of Annapolis	120.00	120.00
Baltimore Traction Co.	20.75	17.00
Western Bank	38.50	40.00
Mercantile Trust Co.	22.00	22.00

As a matter of fact, most of these stocks were above par and the dividends were paid on the par value. But in the case of the Merchants' Bank stock sold in 1885 at \$149.50, and was assessed by Messrs. Smith and Jones at \$81.50; it sold \$5 less in 1886, and Messrs. Shryock and Graham reduced its assessment by \$77.18. The stock of the First National Bank sold in 1885 at \$125.00, and this was reduced in 1886 to \$124.00, or by the sum of \$1.00 a share. The Third National was assessed in 1885 at \$81.05, and in 1886 at \$70.81. Other cases show the same ratio of reduction, but as if done by some arbitrary rule. The list of stocks is too long to give in full, but, roughly estimated, I conclude that the Board of Appeals of 1886 reduced the assessment of stocks of corporations over \$4,000,000.

Mr. Owens' article was published in an Annapolis paper some weeks ago, under the very title of "Where the Burden Falls," and not a word has been heard from them. They have not denied the figures or given any explanation of this favoritism to corporations. In the article last week some reference was made to the conflict of opinion among able lawyers as to the meaning of the new assessment law, and as to the constitutionality of the supplemental act, chapter 143, which was intended to repeal section 194 of the main law, providing "that all things shall be assessed on the basis of their value, and not on the basis of their assessed value." Under the sliding scale, as was stated, bonds, certificates of indebtedness, or evidences of debt, bearing six per cent interest, were to be assessed at half their face value, and the lower the rate of interest the lower the assessment.

Under the supplementary act, chapter 143, bonds, certificates of indebtedness, and evidences of debt are to be assessed at their market value, and assessed at the regular rate for state purposes, and at thirty cents, and no more, on the \$100, for county and city purposes.

As noted last week, it was a matter of no difference whether the main law, section 194, stood or the supplemental act, this class of property would escape just taxation, while farming lands and town and city property was assessed at their cash value, and taxed for Baltimore city purposes \$2 on the \$100, and from 45 cents to \$1.16 in the counties.

And while farms are taxed, whether they yield a revenue or not, and tenements, dwellings, stores, and offices, on bonds upon which no interest "shall be actually paid," are not to be valued and assessed at all. This provision is incorporated both in section 194 of the main law, and in section 143 of the supplemental act.

Mortgages are a favorite security in this State, and many millions of dollars are invested in them. One of the demands of the people was that mortgages should be taxed. The Republican legislature of 1886 inserted a provision for taxing them in the assessment law, section 143 A.

per cent. would be \$4.80-\$1.29 going to the State, and \$3.60 to the county where the holder resides.

This mortgage tax is a discrimination in favor of wealth as potent as in the discrimination in favor of bonds. The income from a \$10,000 mortgage would yield a tax of \$48 in Baltimore, or in any county in the State. The tax on a \$10,000 house in Baltimore would be \$200 for city purposes, and for State purposes, \$17.75, or a total of \$217.75. This is a discrimination in favor of the holders of the mortgage of \$169.75 in taxes.

When there is no income from a mortgage no taxes are paid, but taxes have to be paid upon the more than 5,000 tenement buildings in Baltimore. And the same is true of tenement houses, stores, and offices in the towns and other cities of the State.

The tax rates for county purposes range from 45 cents on the \$100, in Carroll, to \$1.16 in Calvert, eight of the twenty-three counties having a rate above \$1.

A \$1,000 mortgage will pay a tax, provided there is a six-per-cent income, of \$4.80. A \$1,000 farm pays a county and State tax, in Carroll, of \$2.75, and a much higher rate in every other county, reaching the high cent point in Calvert, where the tax is \$13.37 1/2.

The demand for a new assessment law arose from the inequalities in assessment. The people wanted all classes of property to be taxed alike at a uniform rate. They wanted all to contribute to the public expense, according to their actual worth in real and personal property, as the organic law provides. They believed that an assessment law that would bring all classes of property upon the assessment books and tax all alike, tax rates could be so reduced that the burden of government would be so light as not to embarrass any.

But, under the present assessment, the public demand has not been met. Wealth still escapes its just proportion of the public expense.

Hon. John Henry Keene, the prominent Baltimore lawyer, who, in the campaign of 1855, was conspicuous among the "Independents" who fought the Democratic Party, has been recently taking an equally conspicuous part against the assessment and misrepresentations of the Baltimore Sun. The Sun, in a recent issue, by way of showing up Mr. Keene's inconsistency, reproduced one of his vigorous letters against the "Gormanism," written for publication in 1855. To this Mr. Keene made a scathing rejoinder, which he paid the Sun to publish, as follows:

"To the Readers of the Sun: 'By its republication in yesterday's Sun of my letter in 1855, the Sun affords me an opportunity of a heartfelt confession of the grievous wrong and error of that letter, and many similar contributions during that canvass. The explanation of that letter and occasion of the writing of that letter is not a difficult one. In common with many Marylanders, the writer had grown up in the faith that the Sun ('Light For All') was, so to speak, the Bible of Maryland Democracy. With implicit faith, year after year, he had read the Sun, and in 1855 he became as many Democrats, the latches of whose shoes he is unworthy to unloose—saturated with its virus and venom against Senator Gorman. The Sun had more than public counting, formed a coalition and misled himself and others, and after two years of acknowledged Republican misrule, even now is striving to effect the destruction of the Democratic Party—still governed by the same unimpaired faith. Senator Gorman. When, however, after the canvass of 1855, the columns of the Sun began again to flow, and I, well, and overjoyed with living gall against Mr. Gorman, the writer and many other true Democrats began to reflect that the Democratic Party in Baltimore had no organ to fairly represent Senator Gorman's side of the question. Upon frequent consultations with various public men of the country, in Washington and elsewhere, the writer found that, without exception, and irrespective of party, they all entertained the highest estimate of Maryland's senior Senator. The writer fails to discover any good reason why a citizen of Maryland, who stands so high in the councils of the Nation, should be bound upon a Scythian rock to feast the malice of an untiring culture. In two recent letters, published in The Sun, the writer has already trespassed overmuch upon the public patience in unfolding the reasons of his friendly attitude toward Senator Gorman. May he trust that an example so humble as his own will lead other Democrats who, like himself, have been misled by The Sun, to abstain from abetting the betrayal of the Democratic Party into the hands of its adversaries, to use their own judgments and not trust too implicitly to the GREAT LUMINARY which, while it claims to be only 'LIGHT FOR ALL,' shines with an especial reference to its own interests and intense prejudices."

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