

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 1896, largely republican in the house and virtually 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, or has been alleged, or not, it is a fact that the rate of real property has been generally held up throughout the State, while the assessments of corporations have been greatly reduced. Every farmer knows how, in the assessment of 1896, the value placed upon his farm in 1874 was not closely adhered to, while real estate in those twenty years declined in value 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 1886 to 1896 corporate influences were at work to prevent an assessment of real estate, and 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 to this question in relation to the assessment of stocks of corporations. The following table, given in 1896 columns the comparative figures. The first column represents the assessment of 1886 under Treasurer and Comptroller, Jones and Smith, and the second the same for 1896 under Treasurer and Comptroller, Shrock and Grimes.

	1886	1896
Citizens' Bank, Baltimore	\$14.10	\$14.43
Commercial & Farmers' Bank	107.18	81.04
First National Bank	35.76	31.77
Manufacturers' Bank	95.09	78.64
Mechanics' Bank	34.50	31.40
National Bank of Commerce	82.12	70.81
Bank of Annapolis	10.54	8.47
Exchange Bank	35.32	30.66
Bank of Annapolis	35.58	33.06
Howard Bank	6.52	7.70
Mechanics' Bank	3.94	3.79
Union Bank	75.28	62.42
Western Bank	23.84	21.57
Second National Bank	103.55	143.80
Third National Bank	81.91	79.81
Baltimore Traction Co.	7.04	7.05
Mechanics' Trust & De-	24.35	20.2
posit Co.	8.15	7.15
Safe Deposit & Trust Co.	2.15	2.15

During the months of July and August, 1895 and 1896, the quotations of these stocks, as far as can be ascertained from the Baltimore Stock Board, were as follows:

	1895	1896
Citizens' Bank	133.75	124.00
Commercial & Farmers'	125.00	124.00
First National Bank	145.00	125.00
Manufacturers' Bank	145.00	125.00
Mechanics' Bank	145.00	125.00
National Bank of Commerce	145.00	125.00
Bank of Annapolis	145.00	125.00
Exchange Bank	145.00	125.00
Bank of Annapolis	145.00	125.00
Howard Bank	145.00	125.00
Mechanics' Bank	145.00	125.00
Union Bank	145.00	125.00
Western Bank	145.00	125.00
Second National Bank	145.00	125.00
Third National Bank	145.00	125.00
Baltimore Traction Co.	145.00	125.00
Mechanics' Trust & De-	145.00	125.00
posit Co.	145.00	125.00
Safe Deposit & Trust Co.	145.00	125.00

As a matter of fact most of these stocks were above par and the dividends were paid on the par value. Take one instance: Merchants' Bank, assessed at \$14.10 in 1886 and assessed by Messrs. Smith and Jones at \$14.50; it sold \$5 less in 1895, and Messrs. Shrock and Grimes reduced the assessment by \$27.10. The stock of the First National Bank sold in 1886 at \$15.00 and in 1896 at \$12.50. In 1886 it was assessed \$10.86, and this was reduced in 1896 to \$8.77, or by the sum of \$2.09 a share. The Third National was assessed in 1886 at \$81.00 and in 1896 at \$70.81. Other cases show the same ratio of reduction, apparently not based on selling value, but as if done by some arbitrary rule. The list of stocks is too long to treat of each one, but roughly estimated the total reduction of the Board of Appeals of 1896 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 eyes of the Comptroller and Treasurer, 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 "a sliding scale" in assessing bonds, certificates of indebtedness, or evidences of debt. 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, or evidences of debt are to be assessed at their market value, and taxed at the regular rate for estate 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 40 cents to \$1.16 in the counties.

And while farms are taxed, whether they yield a revenue or not, and tenantless dwellings, stores, and offices, 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 and in chapter 143.

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 1896 inserted a provision for taxing them in the assessment law, section 146 A.

Money invested in mortgages is sure plus money—money not needed in actual business or in vending a "stunt" is essentially wealth, and yet the legislature was very considerate in taxing wealth invested in mortgages. Holders are required to pay eight per cent of the gross income, two per cent going to the State and six per cent for county purposes where the holder resides. A \$1,000 mortgage bearing six per cent, would be \$1.80—\$1.90 per

per cent, would be \$1.80—\$1.90 going to the State, and \$3.00 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 \$18 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 or taxes are paid, but taxes have to be paid upon the more than 5,000 tenantless buildings in Baltimore. And the same is true of tenantless 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 \$1.80. A \$1,000 farm pays a county and State tax, in Carroll, of \$6.27, and a much higher rate in every other county, reaching the highest point in Calvert, where the tax is \$13.37.

The demand for a new assessment law arose from the exemptions of wealth and 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.

THE VIRUS AND VENOM OF THE SUN.

Hon. John Henry Keene, the prominent Baltimore lawyer, who, in the campaign of 1895, was conspicuous among the "independents" who founded the Democratic Party, has been recently taking an equally conspicuous part against the slanderous misrepresentations of the Baltimore Sun. The Sun, in a recent issue, by showing up Mr. Keene's inconsistency, and producing one of his vigorous letters against "Gormanism," written for publication in 1895. 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 the Sun of his letter in 1895, the Sun affords the writer an opportunity for a heartfelt confession of the grievous wrong and error of that letter, and many similar contributions during that canvass. The explanation of the cause 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 1895 he became—as many Democrats, the latches of whose shoes he is unworily to unloose—saturated with its virus and venom against Senator Gorman. The Sun, with more than public candor, formed a coalition and united 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 insane hatred of Senator Gorman. When, however, after the canvass of 1895, the columns of the Sun began again to flow, and it swelled and overflowed with living gall against Mr. Gorman, the writer and many other true Democrats felt 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 with one exception, and irrespective of party, they all entertained the highest estimate of Maryland's senior Senator. The writer falls 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 ruck to feast the malice of an untrusting 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 be trust that an example so humble as his own will lead other Democrats who, like himself, have been misled by the Sun into aiding and 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 of the Sun, while it claims to be only 'LIGHT FOR ALL,' shines with an especial reference to its own interests and intense prejudices.

"JOHN HENRY KEENE."

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