

REPORT OF TAX COMMISSION

Governor Harris Sends to the Legislature Message Carrying Recommendations For Tax Reform. Constitutional Amendment Considered the Only Remedy For Existing Evils.

On Monday, Jan. 13, Governor Harris sent a message to the general assembly transmitting the report of the Tax Commission of Ohio. In September, 1906, the governor appointed an honorary commission to inquire into the present laws and recommend such legislation as will insure just and equitable taxation to the people of Ohio. The commission named by the governor consisted of Attorney General Wade H. Ellis, Thos. H. Hogsett of Cleveland, Judge Geo. E. Martin of Lancaster, former Senator Alfred C. Cassatt of Cincinnati and Atlee Pomeroy of Canton.

The commission held many meetings during the year and heard arguments from every different interest that would appear. Union labor, the State Grange, teachers, bankers, representatives of boards of commerce, building and loan associations and numerous other organizations of like character, besides leading students on the subject of taxation, presented their views to the commission.

The report reviews existing tax laws, points out their inequalities and embodies recommendations for changes that will attract wide attention. It is absolutely non-partisan. The remedies suggested for present tax evils are simple, concrete and should prove effective. The members of the commission have been highly complimented on their work.

Present Tax System.
The commission gives an outline of the present means and methods of raising revenue both for state and local purposes. It calls attention to article 12, section 2, of the constitution, which carries the provision that "laws shall be passed taxing by a uniform rule" all property, real and personal, tangible and intangible, "according to its true value in money," and on that mandate, says the commission, the present tax system has been established and maintained.

The report reviews the provision of the general property tax, from which practically all revenues are received from a levy upon real estate, mineral lands, personal property, merchants' and manufacturers' stocks, corporations generally, steam railroads, suburban and interurban electric railroads, express, telegraph and telephone companies and banks.

In addition to the general property tax there are special excise and privilege taxes, namely: The Willis law tax upon foreign and domestic corporations; the Cole law tax on public service corporations; the excise tax upon freight lines, equipment and sleeping car companies; the tax upon foreign insurance companies; the Dow-Alkin tax upon saloons and the collateral inheritance tax.

Immense Sums Collected.
All these state and local sources of revenue produced for the year ending Nov. 15, 1907, a total of \$76,180,463. Of this sum the total for state purposes was \$10,440,934; the total for local purposes was \$75,739,529; and the amount received as delinquencies and forfeitures of previous years was \$7,739,529.

Of the total for state purposes the levy of 1.34 mills on the dollar of all real and personal property produced \$3,012,115; the Dow-Alkin liquor tax, \$2,748,751; the Cole excise tax, \$2,301,281; the Willis corporation tax, \$1,019,663; the foreign insurance tax (estimated), \$1,000,000; the collateral inheritance tax, \$10,571; and other fees from the secretary of state's office, \$346,673.

Of the total amount raised for local purposes during the year, \$18,914,902 was used for public schools and school houses; \$16,480,423 for city and village needs; \$13,574,132 for general county uses; \$2,714,542 for township purposes; and \$6,277,888 for special and miscellaneous local funds.

Evils of Existing System.
The report says: "The members of the commission have been deeply impressed by the inequalities and injustices revealed in the operation of the existing tax laws of Ohio. It is impossible to account for the patience with which these evils have been borne except upon the theory that the complexity of our methods of taxation has favored the concealment of their results. A more general discussion of the subject, however, which has been given with increasing insistence for several years, and which resulted finally in the present movement for a more just and equitable system of taxation has brought to light certain weaknesses which are no longer to be denied or defended."

same as low as possible in order to shift to other communities their own share of the uniform levy for state purposes.

Another inequality is that existing among the owners of personal property caused by the attempt to tax by a uniform rule, and according to its true value in money, tangible chattels on the one hand, such as live stock and farm implements, merchants' and manufacturers' goods, and the like, which might be easily found by the assessors, and intangible property on the other, such as money, mortgages and bonds which are not returned unless their owner voluntarily admits the ownership.

Still another inequality is that existing between the individual owners of real and personal property on the one hand and the owners of certain classes of corporate property on the other, as a result of the requirement that all property, however used and benefited by public grants and franchises, shall be valued for taxation by a uniform rule and subjected to one fixed method in determining the contribution it shall make to the support of state and local governments.

Finally, there are many instances of peculiar hardship between classes of corporations, caused by an effort to tax by times and without any consistency of plan or purpose, to avoid constitutional obstacles in securing a just return from those who enjoy special privileges in the control and management of such property.

The evils disclosed above are then discussed in detail under these heads:

Inequalities Between the Owners of Real and Personal Property.

Inequalities Among the Owners of Real Estate.

Inequalities Among the Owners of Personal Property.

Inequalities Between the Owners of Real and Personal Property and Owners of Corporate Property.

Inequalities Among Corporations.

Summary of Evils.

The conclusions of the commission members on the flagrant inequalities in the present tax system are summarized by them in these words: "We have found that the general property tax is a failure, for purposes either of revenue or equality; that the present tax system is a failure, for the state in tangible property alone escapes taxation; that of intangible property, such as moneys, credits, stocks and bonds, subject to taxation by existing laws, not to 10 per cent, perhaps not even 5 per cent, is listed on the duplicates; that the decennial reappraisal of real estate is a failure, for it does not produce a fair and equitable valuation; that the maintenance of a levy for state purposes upon all real and personal property, and the including in the state and local sources of revenue produce between the counties, concealment of public expenditures and a tendency to extravagance; that the present tax system, as a whole, is antiquated and cumbersome; that franchise values generally escape taxation, except as to certain classes of corporations, and that the present system is incapable of adequate enforcement; that the great number of ex-officio state boards now administering tax laws creates confusion, prevents thoroughness, reduces revenue; that the general complexity of our present system tends to prevent public knowledge of the burdens and incidents of taxation, and finally that the chief sufferer from all these ills is the citizen whose possessions are so plainly visible that no device or evasion can secure their escape."

Recommendations.

First, an amendment of the constitution of Ohio abolishing the general property tax now required by Sec. 2, Art. XII, and giving to the legislature power to tax by uniform rule such subjects as franchises, stocks, bonds, cash, mortgages and other intangible property.

When the present commission was appointed the members hoped and several believed that a way could be found to remedy the chief defects in our tax system without amending the constitution. We recognized the fact that a constitutional amendment is a radical step to take and ought not to be proposed if by any other means adequate relief could be secured to the people. It seems proper to say, therefore, that the conclusions we have reached upon this subject have been formed with great reluctance. The recital of conditions at the public hearings, the discovery that followed a painstaking investigation of facts and statistics, the judgment of men representing all classes and interests whose duty it was to speak with authority, the experience of other states in the past, the progressive movements elsewhere at the present time, and finally a careful study of the restrictions in section 2 of article 12 of the constitution of Ohio and the decisions of the courts constraining such restrictions—all these considerations have compelled the conclusion that no just or satisfactory tax system can be established in this state without removing the constitutional obstacles that now bar the way. The general property tax, which has served its day, the requirement that all property, tangible and intangible, shall be taxed by a uniform rule, and the prohibition that franchise values shall be exempt from taxation, when nearly all property was tangible, the attempt to tax stocks and bonds in the same way as cattle and farms, and the entire system of taxation, were entirely feasible in an age when there were very few franchises, and when nearly all property was tangible. The effort to secure from railroads and similar corporations a fair contribution to the public revenues in return for their public franchises by methods identical with those adopted as to other classes of property, disclosed the fact of failure in a day when the general property tax levied in Ohio and less than 20 miles of railroad track, and before telegraphs were in use or telephones or electric light or transportation had been invented.

We have examined a number of constitutional amendments either recently adopted or now pending in other states, as well as the form proposed to the electors of Ohio in 1903, which failed of adoption, and numerous other suggestions, to meet the present situation in this state. Everywhere there seems to be a growing opinion that the legislature ought to have a freer hand in establishing a system of taxation. There are some who believe that no restrictions whatsoever should be placed upon the general assembly, so that a constitution passed more than half a century ago ought not to be permitted to interpose its obstacles to the natural development of public thought, and the changing conditions evolved from the complex business enterprises of modern times. Others are of the opinion that the chosen representatives commissioned to conserve and protect those interests, and that no risk will be incurred by any amendment of our constitution in trusting the legislature to devise a just and equitable means of raising public revenues. There are others who feel that while the present constitutional limitations undoubtedly prevent much-needed changes in the laws, yet that no constitutional amendment should, of need, go further than to so enlarge the scope of the general assembly as to enable it to correct the specific evils most earnestly complained of.

After a canvass of these views we have framed a form of amendment which, in our judgment, is not only best suited to the present needs of the state, but will meet all proper requirements of the future and, at the same time, guard against the dangers of arbitrary or inequitable legislation.

Form of Amendment Suggested.
Article XII, Section 2. The General Assembly shall have power to establish and maintain an equitable system for raising state and local revenue. It may classify the subjects of taxation so far as their differences justify the same in order to secure a just return from each. All taxes and other charges shall be imposed for public purposes only and shall be just to each subject. The power of taxation shall never be surrendered, suspended or contracted away.

Bonds of the state of Ohio, bonds of any city, village, hamlet, county or township in this state, and bonds issued in behalf of the public schools of Ohio and the means of instruction in connection therewith, burying grounds, public school houses, houses used exclusively for public charity, institutions of purely public charity, public property used exclusively for any public purpose, and personal property, to an amount not exceeding in value \$200 for each individual, may by general laws, be exempted from taxation; but all such laws shall be subject to alteration or repeal; and the value of all property, real and personal, shall, from time to time, be ascertained and published as may be directed by law.

All taxes and exemptions in force when this amendment is adopted shall remain in force, in the same manner and to the same extent, unless and until otherwise directed by statute.

The words in black face type above designate the new matter. The exemptions are not to be construed so that as to public bonds such exemption is permissive instead of mandatory. This was necessary in order to make harmonious and consistent the plan of reserving certain classes of taxation in the general assembly. The provisions as to burying grounds, schools, churches, public property, institutions of public charity, and other exemptions are not changed in any particular.

It will be seen that this proposed amendment does not require classification as did the amendment adopted in 1903. It merely authorizes such classification. It does not permit any and all classifications, as did the amendment in 1903, but only such as are fairly warranted by the differences in subjects of taxation in order to secure a just return from each subject.

It will be seen further from the concluding sentence of the amendment that all tax or exemption laws now in force shall remain in operation until changed by the legislature. This was added out of abundant precaution in order that, in fairness to all taxpayers as well as to the state, no doubt could be raised as to the status or validity of existing laws.

Under this amendment the general assembly may, we believe, correct the wrongs that have developed in the present tax system. It may provide a method for taxing money, credits, stocks and bonds that will bring them out of hiding, will be free to deal with corporate taxes in a manner that promises the best results, both to the corporation and the state. It will be able to protect the corporations from a multiplicity of taxes, such as are now in operation, and evolve instead one definite and easily computed charge for each class of corporations, which shall be imposed in lieu of all other taxes levied upon them. As to public service corporations in particular, it may, of course, extend the Nichols law without an amendment of the constitution, and after such amendment the legislature may well determine to adopt the more modern and generally approved method of taxing such corporations by a percentage of their gross receipts, instead of levying this for all other taxes, either upon property or privilege.

Such a tax is now most universally accepted as preferable to any method of property valuation, and is a simple and comprehensive study of this subject, as found in the reports of the Ontario commission of 1906, and the California commission of 1905, the gross receipts tax is commended as the true method of taxing public service corporations. Of course, such a tax upon gross receipts should be so devised as to bear a fair relation to actual earnings and should be large enough to secure a sufficient return from the corporations affected to supplant all other state taxes levied upon them. This method can be adopted only after an amendment to the constitution.

State Tax Board.
We recommend, Second, the establishment of a state board of three members, to be appointed by the governor, to administer the laws for the collection of state revenues and to make such recommendations upon the general subject of taxation as investigation and experience may from time to time suggest.

Such a board or commission would take the place of the dozen or more ex-officio boards to which attention has already been called. The members of it should be required to give all their time to the work and to engage in no other business or employment. We believe that the concentration of all such work in a body of this character would greatly increase the state revenues under existing laws, and would be of incalculable service in the development of a just system, both for the state and the local communities. It would be especially beneficial to have a state board for the performance of these duties in the great that a constitutional amendment is adopted.

Appraise Property Often.
We recommend, Third, a more frequent reappraisal of real estate. Real estate should be appraised for taxation at least once in every four years, and once in every two years if it is not competent for a local board during the running of the decennial plan was adopted at a time when the real estate of Ohio consisted almost wholly of farm land. The present decennial board of assessors established in 1850 by the impossibility of relief from this old system under existing laws, was recently confirmed by the decision of the supreme court of Ohio in a case from Toledo, in which it was held that after the completion of a decennial reappraisal of real estate and its equalization it is not competent for a local board during the running of the decennial period, to re-value or increase the taxable appraisal of real estate, or even to correct gross inequalities in such reappraisal, and this even though the growth of a city has added, as it had in the particular instance, millions of dollars to the value of real estate.

After a canvass of these views we have framed a form of amendment which, in our judgment, is not only best suited to the present needs of the state, but will meet all proper requirements of the future and, at the same time, guard against the dangers of arbitrary or inequitable legislation.

Abolish State Levy.
A reference to the laws of other states upon this subject shows that Ohio is the only state in the Union which still maintains a decennial reappraisal of real estate. We recommend, Fourth, the abolishment of the present state levy upon real and personal property and the complete separation of state and local revenues at the earliest practicable date.

It is unnecessary to review here the hardships and inequalities which would be removed by this change in tax methods. They have been already reviewed in detail in the report. It is universally recognized that if the remnant of a levy for state purposes upon real and personal property, amounting to but 1.34 mill on the dollar, can be entirely removed, so that the counties will no longer rival each other in the distribution of taxes for the support of a common school system, the removal of this criminal and favoritism would be destroyed and a nearer approach to home rule in taxation would be attained.

Additional revenues are deemed advisable, there are a number of ways in which they may be raised, in the judgment of the commission, and special revenues from special sources might very appropriately be set apart for the public school fund, in order to preserve this intact.

We earnestly urge, however, that no action be taken with respect to the state levy unless the most reliable provision be made for the security and permanence of the public school fund.

Publicity in Taxation.
Fifth, that authority be given to local communities to secure publicity in taxation in such manner as they shall deem best.

Among the many suggestions made to the commission at the public hearings, one which received much commendation was that taxpayers generally be notified of the general assembly of tax matters by the annual publication of property valuations and returns. The claim is made that if every county in the state were to employ by some simple method than that of personally examining official records, of the amount of taxes being paid by its neighbors, and especially by the owners of real estate, the inequalities which now prevail would be corrected through the initiative of the persons injured.

It is thought desirable to make such publication compulsory in Ohio. But the beneficial results so strongly urged, as well as the satisfactory experience elsewhere, would justify the exercise of power to local taxing authorities.

Summary of Recommendations.
We have submitted herewith five recommendations. The first is a constitutional amendment granting broad powers to the general assembly in providing a tax system for the state. The other four comprise the most urgent changes in existing tax laws that may be accomplished without an amendment of the constitution. These are, the establishment of a state tax board; the more frequent reappraisal of real estate; the abolishment of the present state levy, and the separation of state and local revenues; and finally, authority to the local communities to secure publicity in taxation.

INEQUALITIES BETWEEN THE OWNERS OF REAL AND PERSONAL PROPERTY

From the Report of the Tax Commission of Ohio, Filed with Governor Harris, on Jan. 13, 1908.

Of all the consequences of the general property tax the most deplorable is that which produces an ever increasing burden upon real property and an ever diminishing share of personal property in the support of that government which gives an equal protection to both.

The general property tax was adopted in Ohio in 1846, and was written into the constitution of 1851 in the language of section 2 of article XII, to which attention has already been called. Ever since its adoption the grand tax duplicates of the state have shown, more and more clearly, the inequality of contribution between real and personal property.

In 1852 the grand duplicate of all property, real and personal, in the state, was \$67,551,000; in 1907 it was \$2,350,563,198. In 1852 the total value of all real estate was \$254,947,000. In 1907 it was \$1,544,391,318. In 1852 the total value of all personal property in the state was \$152,644,000; in 1907 it was \$736,171,880. In other words, the first year after the adoption of the present constitution the tax value of all real estate in Ohio was 2 1/3 times that of all personal property, while at the present day, after 55 years of development in railroads, telegraph, telephone, electric light, and other modern utilities, as well as industrial enterprises of every kind, with the consequent enormous growth in the issues of stocks and bonds, the tax value of all real estate in Ohio is still 2 1/10 times that of all personal property. And this is true notwithstanding the fact that corporations generally in this state are required to return as personal property all the real estate used in the operation of their business.

In 1850 real estate paid 77.8 per cent of the taxes and personal property 22.2 per cent; in 1870 real estate paid 60.7 per cent of all taxes, and personal property 39.3, while in 1907 real estate paid 67.7 per cent of all taxes and personal property but 32.3. These remarkable figures are even more significant when it is remembered that the chief growth of the state's wealth has been in the larger municipalities and the tendency to concentration of population in the cities has been more and more evident with the passing years. In 1850 the total population of Ohio was 1,980,325, and the total population of all incorporated municipalities was 373,828. That is to say, more than five times as many people lived in the country as in the cities and villages when the present constitution of Ohio was adopted. In 1900 the total population of Ohio was 4,157,545 and the total population of all cities and villages was 2,412,352. In other words, considerable more than half the whole number of inhabitants in the state now live in the municipalities. When the constitutional convention of 1851 met in Cincinnati that city had a population of 116,425, which was then about twice the total population of the ten largest cities in the state. In 1850 the total population of Cleveland, Cincinnati, Toledo, Columbus, Dayton, Youngstown, Akron, Springfield, Canton and Hamilton was 182,146. In 1900 the total population of these ten cities was 1,230,832, and it is probably today nearly two million. Certainly it is ten times as large as it was in the middle of the last century.

The special report of the United States census department on the subject of rural and urban populations makes some comparisons that, with respect to Ohio, reveal conclusively the fact that the larger cities of the state are growing at the expense of the rural communities. In making its compilations the census bureau considers every municipality of 2,500 inhabitants or over a city, and the rest of the state as constituting the country districts. On that basis Ohio's rural population in 1850 was 67.8 per cent of the whole population; in 1890 it was 59.1 per cent and in 1900 52 per cent. These statistics show not only a decrease in the percentage of population in the country districts but an actual reduction in the number of inhabitants. In 1890 the country districts of Ohio had a population of 2,169,219, while in 1900 they had a population of 2,100,445, a decrease of 68,774. Nothing could more clearly show the trend of population toward the larger centers, and no fact is more generally admitted than that the greatest increase in wealth has taken place in such centers of population, and particularly in that form of character of wealth peculiarly incident to the great cities, such as corporate franchises, manufacturers' plants and products, industrial securities, moneys and credits, stocks and bonds. And yet all the personal property in Ohio today, as shown on the grand tax duplicate, is worth less than half the real estate and bears a smaller proportion of the total taxes for state and local purposes than it did in 1870.

The estimated true value of all property in Ohio, according to the latest report of the United States census bureau, for the year 1901, was \$5,946,969,000; the total returns for taxation that year, as shown by the grand tax duplicate, were \$211,900,000. It may fairly be estimated that the total

wealth of Ohio today is more than \$6,000,000,000, while but \$2,350,000,000 is on the grand duplicate. And in making this estimate the census department does not consider intangible property as a separate item of wealth. If all were returned for taxation, or if there were legislative freedom to devise appropriate methods to secure a just contribution from every class of property, the per cent of the burden upon the grand duplicate would be reduced by far more than half.

POINTS OUT INEQUITIES.

Tax Commission Writes Harshly About Inequalities.

In the report of the Tax Commission of Ohio submitted to the legislature by Governor Harris, this strong condemnatory language is used in discussing the inequities of the present tax system:

First—it punishes the honest. The taxpayer who undertakes to make a full return of his cash, credits, stocks and bonds, is bound to return them at their true value in money and this value is apparent or so easily ascertainable in most cases as to permit no difference of opinion. A deposit in a solvent bank can not be worth less than par; a note with good security by way of mortgage, or otherwise, is worth its face value; while a bond or a share of stock has generally a fixed market price. To list these classes of property at less than their value would be as plain a violation of the law as not to list them at all, and yet if the owner returned them for taxation and they were subjected to the prevailing rate, he would pay several times as much taxes as the owner of tangible property, which had been assessed at far less than its true value in money, and in many cases all his profits from such investments would be confiscated by the public authority. It is well known that with an average tax rate in most Ohio cities of from 3 to 4 per cent, the owner of cash in bank or of standard industrial bonds, or of standard stock in a foreign corporation would thus, in some instances not only be deprived of all returns upon his investment but would pay a fine in addition for the privilege of such ownership.

Second—it rewards the dishonest. A taxpayer who cares more for his property than he does for his oath will not include, in any return of his own making, property which he can easily hide and the existence of which no methods have yet been devised which are adequate to reveal.

Third—it results frequently in double taxation. This may not be true with respect to all intangible property, but an indisputable case of double taxation is found in the attempt to tax, at the same rate and by the same methods, both land and the mortgage upon it. If "A" owns a farm worth \$10,000, borrows \$5,000 upon it he is required to pay taxes under the present laws of Ohio on the full value of the farm, while "B" who loans the money pays taxes on the \$5,000 mortgage. This is not only double taxation, but it imposes the burden upon one who can not afford to bear it, for the owner of the land not only continues to pay taxes on its full value, but he pays an amount of interest on the mortgage which is computed upon the assumption that such mortgage is taxable. In other words, the borrower pays a higher rate of interest than he would if the mortgage were not subject to taxation, and this despite the fact that the mortgage is generally concealed by the mortgagee. A further result of this taxation of land and mortgages at the same rate is a discrimination against citizens of Ohio and in favor of citizens of other states. A resident of this state who lends money secured by a mortgage in Ohio is taxed upon the credit thus created, whereas a non-resident, such as a foreign insurance company, is not taxed upon any indebtedness to him secured by a mortgage upon land in this state.

Fourth—it is unjust to the owners of all other property. The escape from taxation of fully 90 per cent of all intangible property, which is undoubtedly going on in Ohio today, increases by exactly its share the burden upon the owners of other property and particularly the owners of real estate which may be, and generally is, assessed for taxation below its true market value; but which, under all circumstances, can not together with the duplicate.

Fifth—it lowers the standard of integrity. And this is the gravest complaint that can be brought against the present system. If the attempt to tax intangible property by the same methods as those which apply to other forms of property were a material benefit to the state, which it is not, instead of a material injury, which it is, such benefit could never compensate for the deplorable influence upon the moral sense of communities that results from a knowledge that false returns for taxation are made by citizens generally.

TELEPHONE COMPANY STOCKHOLDERS MEET

Board of Directors Chosen for Coming Year.

The LaRue Company Has Enjoyed A Satisfactory Business During Year Closed.

The stockholders of the LaRue Telephone Company held their annual meeting in the company's office at Lakoo Monday afternoon, their annual reports from the various departments were submitted disclosing that the company has done a highly satisfactory business during the past year. The stockholders elected the following board of directors: M. J. Brittschalk, James Leonard, G. F. Stahl, W. V. Kniffin, W. H. Johnson, W. S. Crater, E. E. Mason, John Harrett and W. E. Denman, the directors will meet within the next week for organization.

Lodge Notes

The Pythian Sisters met with large attendance last night. Aside from considering the regular business, the annual installation services were conducted. Mrs. S. B. Lewis acted as installing officer and the oath was administered to the following: Mrs. Martha Green, past chief; Mrs. Gertrude Baker, most excellent chief; Mrs. Elizabeth Bland, excellent senior; Mrs. Bertha Court, excellent junior; Mrs. Emma Cull, manager; Mrs. Mayme Morganthaler, mistress of records and correspondence; Mrs. Joseph Unecoper, mistress of finance; Mrs. Alice Eibling, protector; Mrs. S. R. Ralse, outer guard.

Clubs and Societies

Miss Caroline Myers entertained the members of the M. M. C. club last evening at her home on South Prospect street. There was a large attendance of members and a most enjoyable meeting resulted. After a season of needwork, a guessing contest was in order. Mrs. C. Mealy won the honors. Following the meeting a social hour was enjoyed. A dainty luncheon was served by the hostess.

Are You Bankrupt IN NERVE FORCE?

If you spend three dollars a day and earn two you are sure to come to bankruptcy and yet this is just what thousands of us are doing in regard to health. By overwork, worry and anxiety the energy and vigor of the body is wasted most rapidly than it is built up and the result is bankruptcy of health. Sleeplessness, headaches, indigestion, worn-out feeling, spells of weakness and dependency are some of the symptoms which tell of the approach of nervous prostration or paralysis.

Dr. A. W. Chase's Nerve Pills

Supply in condensed and easily assimilated form the very ingredients from which Nature constructs nervous energy and builds up the human system. They positively overcome the symptoms referred to above and prevent and cure the most serious forms of nervous disease. 50 cents a box, at all dealers or Dr. A. W. Chase Medicine Co., Buffalo, N.Y. Miss T. Martin, 524 Sherman Avenue, Troy, Ohio, says: "By overwork I was compelled to give up my work and was unable to do any more nervous prostration. I secured Dr. A. W. Chase's Nerve Pills, and continued the treatment until it completely restored me to my usual strength and good health."

MADAME DEAN'S FRENCH FEMALE PILLS

EVERY WOMAN SHOULD HAVE THESE PILLS. NEVER KNOWS TO FAIL. Each Box 10 Pills. Sold by all Druggists. Price 25c per box. With each box is sent a full and complete description of the disease, and a list of the names of the Druggists who sell the pills. Write for a free copy of this book. UNITED MEDICAL CO., 100 N. 7th St., Philadelphia, Pa.

Every Woman

Should have these pills. They are the best for all women's ailments. Sold by all Druggists. Price 25c per box. Write for a free copy of this book. UNITED MEDICAL CO., 100 N. 7th St., Philadelphia, Pa.