

# California HOMEOWNER

December 1967

twenty cent

## *Oregon Adopts 100 % Assessments*

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California Homeowner Magazine

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# OREGON adopts 100% ASSESSMENTS

by Michele Greenhill

When you talk to people about the property tax in Oregon you have the feeling that you are one of the blind men in the fable who describe an elephant. "We have no assessment problems" says a government official. "If the assessor hadn't had a heart attack and died there would have been assessment scandals in Oregon", says an interested citizen.

You look out the window at the same decaying downtown slums you see in every California city while the assessors office is telling you there are no under-assessed properties in Portland. The state government promised property tax relief but in 157 days of the legislative session none was forthcoming.

## 100 PER CENT ASSESSMENT

While the California Supreme Court acted to outlaw the 100 per cent assessments the Oregon Legislature adopted it without alarms. If you ask anyone there, private citizen or government official if they are apprehensive about the change in assessment ratio from 25 per cent to 100 per cent, they look at you as if you were daft in the head and say, "What is there to be worried about?" Everyone in Oregon seems to realize that the total tax bill comes out the same, no matter how you slice it.

Senate Bill 9, sponsored by Senator Newbry, Representative Hart, Senator Boivin

and Representative Redden, becomes operative January 1, 1968. It directs the assessing authorities of Oregon to assess all property at true cash value and abolishes ratios. When submitting the ad valorem tax levy to taxpayers the taxing authority must indicate total amount of levy and the maximum rate necessary to raise such an amount, expressed in dollars and cents per thousand dollars valuation. It limits taxing authorities in any year to an amount that can be raised by the maximum rate.

According to a manual used by the Tax Supervising and Conservation Commission, True Cash Value of real and personal property means market value on the assessment date. True Cash Value in all cases shall be determined by methods and procedures in accordance with rules and regulations promulgated by the State Tax Commission.

With respect to property which has no immediate market value, its true cash value shall be the amount of money that would justly compensate the owner for loss of the property.

Property is valued through the market data approach, cost appraisal and income approach. Market value as a basis for true cash value shall be taken to mean the amount of money one can get in a sale for cash.

## ASSESSOR NOT CONSIDERED "BAD GUY"

To Homeowners in most states the assessor is the big bad wolf, the bogey man,

the guy in the hot seat or the scape-goat for many local taxing bodies.

In Oregon people seem to have a more rational view of the assessor, but they are just as mad about their taxes. They certainly are not clear as to the what, where and why of high taxes. Oregon Law limits budget increases to 6 per cent per year. Because this gives the governments the ability of doubling of the budget every twelve years, homeowners feel they have to do something to stop this. Maybe California should consider budget increase limitations, which would limit the spending regardless of the source of revenue. That would mean that if the State or Federal governments would increase their support local revenues must be reduced and vice versa.

#### HOMEOWNERS WOULD BENEFIT FROM STRENGTHENING THE PROPERTY TAX

Clyde V. Brummell, former head of the Oregon Homeowners Association, a group which worked hard to get the 100 per cent assessment stated, "There is a statewide property tax "revolt" which has resulted in rejection of school tax levy measures resulting in the curtailment of many programs at a score of the state's school districts."

Brummell believes that Oregon needs more than the 100 per cent ratio for assessment reform. He thinks the erosion of the property tax should be reversed, with property exemptions like timber lands placed back on the tax rolls. "Timber is a natural resource, like land, oil and mineral rights. These natural resources should be taxed for the public. Instead of exempting property we should tax it all the same, then if the property is really entitled to some rebate, give it in cash, so the people will see how much cash money they are losing through these policies."

"As a builder," says Brummell, "I find



*Clyde V. Brummell, former head of Oregon Homeowners Association. "Too many people in the political sector are after the "Federal Fools Gold." This is our money, the government didn't manufacture it, but these public officials who run after this Federal money for ill planned developments and unneeded projects act like they are heroes for borrowing our money back from the Federal government. If the taxes we pay were collected locally, spent locally and controlled locally, what a difference there would be in the attitudes of local politicians. We would get better government and more honest politicians."*

that an improved lot which used to cost 12.5 per cent of the selling price of a home has now increased to 20 to 30 per cent. While building materials have climbed 24 percent, labor 60 per cent, land has climbed over 100 per cent, mostly due to speculation." "Homeowners would benefit by the strengthening of the property tax, if it would discourage slums and land speculation," said Brummell.

## OREGON'S STATE TAX COMMISSION

Oregon established the State Tax Commission in 1909 as a property tax administration agency. In 1929 two new income tax laws—personal and corporation—were passed and in 1940 the revenue from income taxes was such that the state government stopped collecting a tax on property. Only schools and local government are still supported by the property tax, just as is the case in California.

The Oregon State Tax Commission now collects and distributes the revenue from taxes on cigarettes, amusement devices, forest products, electric cooperatives, tank and private car companies worth less than \$100,000 in true cash value, and rural telephone exchanges. The commission interprets and administers the revenue laws of the state and determines the amount of tax money to be returned under the Local Government Inventory Tax Relief and under the Senior Citizens' Homestead Relief Act.

The State Tax Commission is responsible for the equalization of assessments between counties (State Board of Equalization does this in California) and it appraises and assesses utility (public service) property and the timber and timberlands. Timber is Oregon's largest industry, 48 per cent of the state's land surface is taken up with timber, two-thirds of the manufacturing payroll is concerned with all phases of the timber industry. About 9 million acres of private forest land containing more than 50 billion board feet of timber are the taxing and appraising responsibility of the Oregon State Tax Commission.

Timber lying east of the Cascade Mountains is subject to a severance tax collected by the Tax Commission, land supporting the timber is valued by the county assessors in the same manner used in the appraisal of other types of land. West of the Cascade Range, the ad valorem property tax applies

to both timber and timberland, but all of it is appraised and taxed by the commission.

A 5 per cent severance tax is levied at the time of harvesting of timber, plus 5 cents per 1,000 board feet on all timber harvested and an additional 2 cents where private lands are receiving fire protection from the Oregon State Board of Forestry. The 2 cents is deposited in Forest Emergency Cost



Herbert A. Perry, Director of Department of Finance, Multnomah County, Oregon.

"Oregon will have a state-wide 100 per cent ratio for the first time under the Senate Bill 9, 'The Truth In Taxation' bill. I think that once the public becomes acquainted to it, the results will be beneficial. It certainly should eliminate a lot of confusion in the public's mind concerning the status of their real property values as shown on the assessment and taxation rolls in Oregon. Until recent years, there was not even the 25 per cent uniformity in Oregon. That requirement, at least to some extent, stabilizes the records in each of the counties. This new bill should prove quite beneficial."

Funds and the 5 cents supports the Forest Research Laboratory at Corvallis, Oregon. The severance tax is allocated to the counties on a percentage basis.

If the owner of forest lands wants to allow his land to grow he can remove it from the regular ad valorem tax roll and pay a fee of 10 cents per acre in Western Oregon and 5 cents per acre in Eastern Oregon. At the time of timber harvest he pays a 12½ per cent stumpage value to the county in which the timber land is located.

#### ASSESSOR CHARGES \$16 MILLION GIVEAWAY

For an opinion of this system we refer you to the comments sent by Al Brown, Assessor of Linn County, Oregon, to the State Legislature. Brown states that Western Oregon is losing \$16,000,000 in revenue because of the low stumpage fee.

Oregon has a great interest in perpetuating its "tree farms" which will continue the main Oregon industry, timber. To allow the lumber companies to hold their enormous acreages of trees until the trees are ready for cutting, Oregon has passed a bill which lessens the cost to carry by lessening annual taxation. They then tried to make up this loss of revenue by adding a severance tax. However, this severance tax was so low that revenue falls far short of the revenues which the timber lands should pay.

Assessor Brown sent a study of some timber lands to the Oregon legislators in December of 1962 which illustrated this fact:

- A. Oregon invites new industry and then assesses them to help the "favored industry" timber. The metallurgical industry of Albany pays additional taxes due to the favoritism of timber lands.
- B. A homeowner in the area with property worth \$10,000 (Market Value) will be

assessed \$193.74 in tax. \$16.25 of which was formerly timber tax.

- C. A full section of timber in Linn County, worth over \$1,500,000 has paid in both tax and fire costs over 60 years only 3 per cent of it's value today.

The Linn County assessor suggests that a severance tax of at least 25 per cent should be paid when timber is cut or sold, as he says, city property pays taxes equal to its value in 45 years. Rural property pays taxes equal to value in 57 years, but Timber property takes 370 years at the present rate to pay taxes equal to its value!

#### TAX DEFERRAL FOR SENIOR CITIZENS

There is a procedure for deferral of residential ad valorem taxes for those 65 years old or older with an income of less than \$2,500 during the preceding year. However, this deferral is not very helpful and is not used much because of complications. It grants a 10 per cent exemption at 65 to 68 years of age, 30 per cent to 69 to 71 year oldsters and 50 per cent to 72 to 74 and on up to 100 per cent if you live to be 80. However, it does not defer special assessments, such as sewer, lighting or irrigation. It has to be renewed each year through filing long forms with the assessors office and if it is not renewed, the total amount of taxes becomes due.

#### WHAT THE PEOPLE THINK

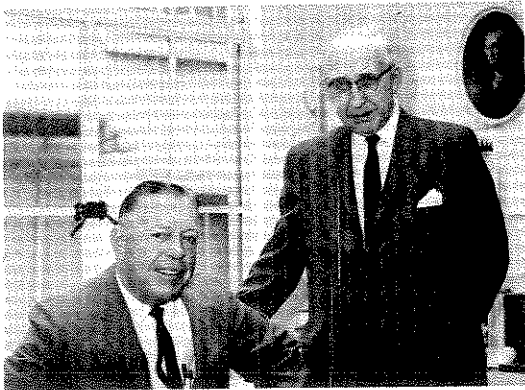
C. A. Klink, Chairman Taxation Committee, Oregon Apt. House Assn., said, "The Oregon Legislature, was unable to come up with a tax program that would satisfy anyone, their task was to propose either a sales tax, or some other form of tax on the ballot which would raise the needed revenue for the unbalanced budget and give some property tax relief. The voters would then decide what they wanted.

SB9, the bill requiring property assessment at 100 per cent of true cash value, is a desirable move no doubt, but while it may save money in simplified accounting procedures, it does not eliminate the 6 per cent increase allowed each government agency on their budget each year."

# # #

The Oregon Voter, Magazine published since 1915 by a group of Portland businessmen and tax experts, gives comments on current problems and tax matters of interest to Oregon voters. "There were some good bills passed by the 1967 session of the Oregon Legislature to give property tax relief; SB9, 100 per cent assessment of true cash value; SB46 which makes mandatory the mailing of a copy of the tax statement to the property owner by the lending agency.

We feel these measures will go far towards eliminating the misunderstanding which is prevalent throughout the state, even though they may appear unimportant to those who count progress in this area only



Clyde C. Lamb, Jr. left, Publisher of the Oregon Voter, and Walter W. R. May, Editor Emeritus of the magazine published for 53 years in Oregon as an informative guide to businessmen and voters about government and its problems.

as it may immediately effect their personal pocketbooks."



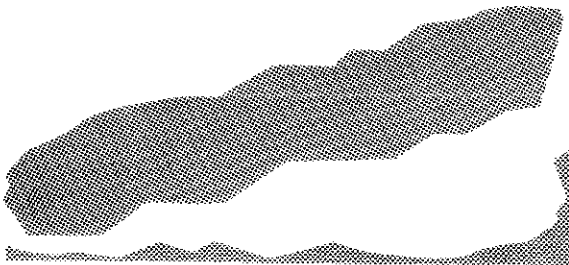
W. L. Thompson, Executive Secretary, Tax Supervising and Conservation Commission, County of Multnomah, Oregon, said, "Neither I nor anyone I've heard of have any apprehension of problems arising out of recent legislation to convert the ratio for assessed value from 25% to 100%. Except for a few instances in which fixed, continuing millage rates are authorized, all other levies are in terms of total dollars which, in turn, are applied to assessed value to determine the millage rate for each code area. The few exceptions have for several years, been related to the ratio in effect at the time the fixed millage was voted in by voters."

Al F. Gildemeister, President of the Oregon United Taxpayers Association, believes that Oregon will gain much needed revenue from the 100 per cent ratio and a TRUE CASH VALUE provision. Gildemeister says Oregon is losing about 4.6 billions in undervaluations of property now on the tax rolls. He feels the timber lands, both government and privately owned, should be given fewer tax advantages.

James Hotaling and Erik Hansch, publishers of a news sheet on taxes called "Taxpayers Digest" believe the states must

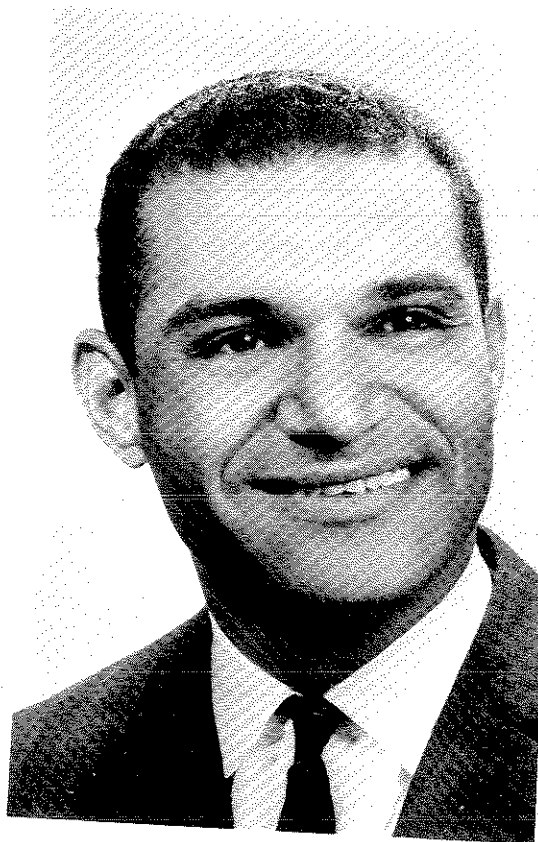
(continued on page 17)

# to stop slums



By Councilman Billy G. Mills,  
City of Los Angeles

Something violent is happening to our cities; and this includes our City of the Angels. Mayors and Councils and Governors and Presidents and Congresses and State Houses are expressing shock, dismay and, interestingly enough, surprise at some of the symptoms that are currently being displayed by communities which have heretofore been referred to as the "pride" of America. Now that most of the urban centers of our country have been visited by the torch and the shell, urban planners, analyzers, investigators and theorists have quickened their pace: they have begun to



*Councilman Billy G. Mills*

move, or to give the impression of movement as they have never done before. Most of their efforts seem to be directed at one fundamental question: WHY?

## HIGHEST LIVING STANDARDS

At a time when statistics tell us that we are the most affluent people on the face of the earth; we make more money, we are better educated, we have the greatest life expectancy we are the most technologically advanced, we are the undisputed leaders of the free world etc., etc., etc., then why, on occasions, does



our evidence, the very proof of all this, literally blow up in our hands as we hold it up proudly for the rest of the world to see?

It would appear that a more fundamental question is in order. Why, at this late time in the history of New York City, Detroit, Washington, D. C., and such places where for centuries now vast living laboratories with all their experiments have existed, and even in the newer centers like Los Angeles and San Francisco. . . Why are they asking these questions now? Where in the world have they all been? The institutes, the foundations, the Commissions, the Committees and the Conferences? The truth of the matter would appear to be that while we have been burning the candle on both ends, developing our catalogue of achievements from the most useful in toilet articles and cosmetics, the most deadly in nuclear weapons and the most progressive in the lunar sciences, we have been the most negligent people on the face of the earth as far as our cities are concerned. Indeed, we have burned the candle on only one end, and we are now holding in our hands a cold fragile shell whose wick is rapidly turning into a fuse.

#### WHY CORROSION, DILAPIDATION AND DETERIORATION?

We have stupidly behaved toward our cities like herds of grazing cattle, leaving behind us as we move from the heart to the peripheral suburbs the twisted, smelly, and distorted droppings of yesterday's progress. Our shiny, two-toned roadsters, 13 room Virginian mansions and prestigious multi-flat rental units have all been abandoned to be cared for only by the forces of corrosion, dilapidation and deterioration. The genius which emerges from the crowd to solve other problems of energy, space, matter and time, has failed to come forth, except with reams of figures, maps, photographs and lately, motion pictures, proving what any observant eye will record, recommending and proposing 1/1000ths what it should and

eventually achieving, in terms of solutions, even less. Presented with the fact that the roof was left uncovered and it rained overnight, no builder need ask why the house was flooded; rather he would hasten to use his skills and materials to build before the next cloudburst.

#### URBAN RENEWAL NOT EFFECTIVE

Such impotent devices as the traditional Urban Renewal have been advanced. The inadequacies of this concept can be readily seen by examining its application in any major city where it has been used. It is too slow. Cities would literally rot away before the first series of projects could be started. It moves backward. The home owner is absolutely eliminated for the benefit of the corporation or combine; and most significantly, it encourages blight. The incentive for property maintenance and improvement is destroyed. It has produced violent reactions everywhere and has been generally repudiated. As a revitalizer of cities it is probably dying, promising a legacy of more questions to be answered, and dozens of barren, sterile wastelands, attached to towns already booming with displaced persons.

The same retarded process continues to search and to seek out ways of preventing urban sickness. Long range programs are being suggested: The Goals Project; the Model Cities Projects, are examples of efforts to overcome the debilities of traditional Urban Renewal. The central idea to both is to involve the local, non-professional planner population, in the development of ideas about solving community decay problems. It is essential that as many people as possible participate in these new approaches.

There could conceivably be many worthwhile side effects to a concentrated program of efficient community improvement. One stimulating example is the possible results of a meaningful approach to solving the problem of dirty alleys. If an ordinance were enacted empowering the Department of Public Works to treat alleys as side-walks have been treated

for years, that is by issuing notices to property owners to either clean their alleys or the City will clean them and charge the owner--several things would happen:

- (1) most owners would clean their own alleys;
- (2) a new enterprise, alley cleaning service, using some of the unemployed manpower in the community could be organized and set to work (a) contracting privately with the property owner, or (b) contracting with the City of Los Angeles.

In either instance, we would have clean alleys-- and as an aside we will have found employment in a field heretofore completely overlooked!

#### THE COMMUNITY EFFORT

Some officials in government will attest to the idea that departments, bureaus and representatives are actually stimulated by community organizations that demonstrate a serious interest and an active involvement in the improvement of their neighborhoods. They have been impressed by the willingness of the people to assume assessments for such things as street lights, sidewalks, alleys, and the like; the planting of trees, flowers, manicuring of lawns, the reconditioning of houses and garages, they have assumed to do without the involvement of government. Some believe that only through such enthusiastic efforts, from within the community, can the wave of blight be deterred.

It is clear that a third dimension is essential, if the City of Los Angeles, or any city is to be saved from the disease of deterioration: SPEED.

In 1965 a section of Los Angeles was arbitrarily designated "The Curfew Area"; in 1967 it is still so designated. The label has been a serious and undeserved handicap. Only the courageous idealist is persuaded to invest in it. Banks, savings and loan associations, insurance companies and businesses

in general have reacted to the description with an expedited "no confidence." Yet, it is one of the most vital sections of this modern city; composed of the largest block of single-family home owners in the state; housing the very profile of the oft referred to, "tax-payer." Scheduled improvements, paid for either through taxes or assessments should be expedited now, not in 1968, '69, '70 or '71.

Department heads, must justify their salaries by being more creative, by producing unique but practical answers to such problems as street sweeping, lot cleaning, refuse removal. . . The problems posed by such sections as the Curfew must be viewed as challenges, and not simply excuses for increasing departmental budgets.

#### FREE ENTERISE AND THE PROFIT MOTIVE

Finally, new legislation is required. . . But more than that, complete enforcement of the ordinances now in existence must be the practice. The owner who neglects his property and permits it to embarrass the conscientious owner next door or down the street is as much a criminal as the petty thief or the arsonist, perhaps worse, and he must be treated as such.

Instead, he is rewarded with tax relief, since our property tax system taxes improvements according to their value. If the value is maintained by upkeep, or increased by improvements his taxes are increased. If he allows deterioration, his taxes are reduced.

"In order to promote incentives to keep-up and improve the value of property, the tax structure should be such that the person who improves his property should pay proportionately less taxes than the person who allows it to deteriorate. The heaviest tax burden should be placed on those who allow the property to rot."

Taxes should be based on the value of the land, without regard to the value of the improvement.

END

## TOWARD A BETTER UNDERSTANDING OF URBAN AMERICA

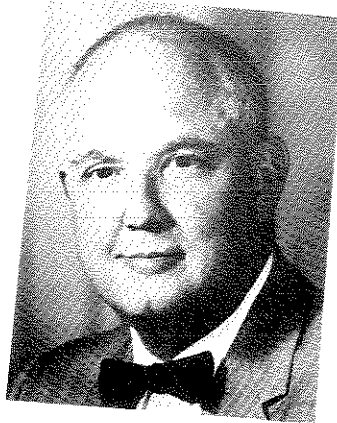
by Thomas B. Curtis (Congressman)

The cities of the U.S. were first built where the then major sources of industrial power, waterfalls, were located. Then came steam power, then coal, and power could be transported to centralized industrial areas and the labor force followed to be close at hand and we had the growth of the central city. Maximum utilization of urban land was essential for industry, so the growth of high rise became common in the great industrial areas. Then came electricity and the automobile and the factories began to decentralize. Industry no longer had to fight for space in the center of the city and labor followed in the trek to the suburbs. Between 1950 and 1960, eight of the ten largest cities in the U.S. lost great numbers of people while their surrounding areas continued to grow.

Many people involved in urban politics and city planning have said that the only solution to problems in the city is to halt this trend, to keep the white population from moving out and leaving mainly negroes in the core city. This is contrary to the ideals of the majority of our citizens, they want to live in the suburbs in low-density residential neighborhoods. It is my firm belief that instead of bucking the tide we should go along with it and provide financial backing for further homeownership. In my own city of St. Louis a small preview of this approach has been made by the Bicentennial Civic Improvement Association, a private organization concerned with renewal of the city. Since 1963 this organization has aided over 40 families to buy homes which had previously been rehabilitated. None of these families have become delinquent on their mortgages, all are working and there are no delinquents or dropouts among their children.

Successful private ownership programs are also working in Philadelphia and Indianapolis. It is my opinion that this would be the best

Thomas B. Curtis  
Congressman,  
(R) Missouri



role for the Federal Government to play in renewal of cities, providing capital for private ownership.

It is my opinion that education equalization should be passed so that areas of great property wealth should aid in school support. No community can support schools with a property tax based heavily on home assessments. A properly zoned community will derive only 30 percent of its revenues from the tax on homes, the 70 percent coming from the property tax on commerce, industry and utilities.

We must collect more revenue locally. A dollar gets severely clipped on the long journey from your state to Washington and back. We must all ask, is this trip necessary? The closer the relationship between those who raise the revenue and those who spend it imposes a discipline and better understanding of the cost of spending.

Better building codes must be enforced. In St. Louis the Post-Dispatch newspaper revealed that 16 investment companies were named as the most recalcitrant owners of slum properties. These companies control much of the sub-standard housing in St. Louis, one company owns an estimated 1,500 units, most of which are in violation of building and housing codes. These injustices invalidate the beneficial aspects of local tax precedures and zoning regulations.

### THREE MYTHS AND THE PROPERTY TAX

Following my initial observations on the direction of the historical trends, I would like to offer for exploration three myths which have been advanced in connection with prevailing ideas of effective methods of development of central cities. These myths have generally been advocated by those proposing to turn over to municipalities either Federal block grants or large amounts of Federal funds.

*The first myth is that the Federal tax system (essentially income taxes, personal and corporate), a tax on economic activity, has proven to be so efficacious that there is a "dividend" which may be declared. The converse is true. The Federal income tax rates, I would argue, even with the 1964 cuts, are still beyond the point of diminishing returns and are still causing judgements to be reached for tax reasons rather than economic reasons.*

*In other words, the high rates still impede the full development of the present Federal tax base (economic activity) and also stunt the growth of the ultimate base upon which this base of economic activity itself relies; namely, wealth. The tax take is, therefore, less than it would be if the rates were lower and applied to a larger base. We could today embark upon a 20-year program of reducing Federal income tax rates every 2 years and continue to increase our Federal revenues.*

The second myth is that Federal block grants provide swift and flexible remedies to urban problems. The economics of the Federal block grant is unsound for the same reasons that the Federal dividend is untrue and economically unsound. On political grounds, I consider the block grant undesirable since it must invariably involve Federal control—Congressional responsibility to the taxpayers it affects could not allow otherwise. The political pain of imposing taxes must always be tied to the pleasure of spending tax money if expenditure discipline is to be maintained to insure that programs are carefully designed and administered.

*The third myth is that the real estate property tax is overburdened. To establish this point, of course, I now must move against innate prejudice while, in discussing the other two points, I had it going with me. No taxpayer thinks any tax or tax system is not an overburden. However, the property tax has certainly responded in a remarkable fashion since World War II in providing the revenues for building and maintaining schools, streets, sewer lines, and disposal plants, and so forth, and rendering expanded services to the community in policing, fire prevention, education, and so forth. But because it has expanded greatly and rapidly does not warrant the conclusion per se that it is overextended. It might warrant the opposite conclusion. One test to reach a proper determination is: Has the wealth which is its base expanded more rapidly than the tax? Have the benefits: cost ratios, proven to be economically sound? Wealth, particularly related to these expenditures, actually has increased more during this post-war period than GNP, economic activity. Another test is found in the fact that the community bond issues for schools, sewers, streets, parks, and other community facilities are consistently voted affirmatively in over 70 percent of the submissions and many of the 20-odd percent bond issues which are rejected are then restructured and resubmitted, at which time they then receive an affirmative vote. The wealth of State and local government, and of the private sector, that is the value of the assets minus the outstanding debt, has increased considerably. Putting it another way, the ratio of debt to wealth of the States and local communities has decreased markedly since World War II in a commendable fashion, albeit debt itself was rising rapidly. It is to be noted that on the contrary the ratio of Federal debt to Federal wealth has had a very disturbing incline and today is a negative ratio and at a very dangerous level. Yet, local and State debt in aggregate, not ratio, because wealth has increased more greatly, have increased more rapidly since*

World War II than has Federal debt. Nor is it any consolation that Federal debt as a ratio of State and local debt, or of private debt, is less today than it was in 1946: 1946 is the poorest year to pick as a benchmark. We are merely seeing an adjustment back from World War II Federal expansion to what is peacetime and growth normalcy.

Other statistics also belie the unbearable "burden of the property tax." For example, many States, including States with populous metropolitan regions; for example, Pennsylvania, Ohio, Maryland, and Texas, are now paying less in State and local taxes as a percentage of personal income than the national average for both State and local tax obligation and also State and local property tax obligation. In other words, many local governments could significantly increase their property tax rates—let alone maintain their present rates—without exceeding the national average for State and local taxation as a percentage of personal income.

There is additional evidence attesting to the unrealized potential of the property tax. A conference on urban taxation meeting at Claremont College in the summer of 1965 estimated that the market value of real property in the United States (land and improvements) is approximately \$1 trillion. As of 1965 this tax base produced taxes of some \$17 billion or only 1.7 percent of the tax base.

Much potential revenue goes unrealized because tax assessors assess vacant land far below its asking price. For example, idle land priced at \$20,000 an acre on Long Island is commonly assessed as low as \$500 an acre. In fact, idle land across the country is assessed at a lower percentage of its market value than is developed land. The 1962 Census of Governments showed vacant lots assessed an average of 20.5 percent of "true value" whereas the figure for non-farm homes was 30.6 percent.

The Committee for Economic Development and the Tax Foundation have taken steps in the right direction to uncover the fallacy

which I have just discussed. For years I have been trying to point out that here is the Cinderella of taxes dressed in shabby clothes, with smutty face, keeping the household going while her much less beautiful and productive sisters, in glamor clothes go to the ball. If only we could recognize the beauty of Cinderella, wash the smut off her face and hands, and dress her in modest, but up-to-date clothes. Toward this end, it is my hope that this compendium will help to move the dialog forward.

*The property tax needs more understanding and certainly a lot of updating if we are to enjoy its maximum advantages. The property tax is dependent upon sound and equitable codes equitably enforced. It requires an understanding that idle land in core areas are the basic cause of sprawl, which in turn is the basic cause of spiralling increases in cost of government services.*

I have devoted much time to discussing urban decentralization, but now I must speculate about the shape and function of the core region of our center city. Jobs demanding face-to-face communication most naturally will tend to locate where there is a dense aggregation of people—center city. This can result in a growing and thriving business and commercial community in the region. The core region can serve as a center for sports, culture, and amusements.

Following along in the same vein of thought, I can envision the property tax coordinated with zoning as a vital means of city planning. For example, the central city core region can be designated for commerce, business, amusements, sports, culture, and apartment houses through zoning laws and a high "site" property tax. Tax policy can affect land usage by assigning high assessments for good locations. Also the site tax—or land tax as it is often called—can be used to deter slum formation and land speculation. Finally, zoning regulations might be used to actually help expedite industry's natural trend to decentralize from the center city area to peripheral areas of the city and the surrounding country area. END



## A MEETING WITH THE LOS ANGELES COUNTY ASSESSOR

The September issue of California Homeowner printed a list of tax free repairs issued by the San Francisco assessor for the benefit of homeowners in the Bay city who wished to improve their property without a tax penalty.

The Los Angeles Beautiful Committee and the Glendale Community Beautification Committee asked Philip Watson, assessor of Los Angeles County, to issue a similar list for Los Angeles. Here is the meeting report, with the salient points of his reply:

### MEETING REPORT

September 21, 1967

MEETING WITH: Mr. Philip Watson E. Watson, Los Angeles County Assessor  
Miss Margaret Coffey, Chief Field Deputy  
Mr. Joseph Hughes, Director, Los Angeles Beautiful  
Mr. M. J. Elliott, Staff

MEETING HELD: September 18, 1967 in Mr. Watson's office

#### SALIENT POINTS:

1. Mr. Watson had not seen the statement of the San Francisco County Tax Assessor which we presented to him. He thought such a statement would lead to never-ending misunderstandings and problems. Mr. Watson heard of a similar statement by the city assessor in Richmond, Virginia, and predicted problems, which did arise. He had also heard a similar statement had been issued by a former San Diego County assessor.
2. In explaining how properties become evaluated higher, Mr. Watson indicated it is usually a result of information that is fed to the office by another agency of government which keeps track of property sales. When a given area seems to

have had many sales at prices in excess of what they were previously assessed, this area is mapped out by the assessor's office for a re-study and possible re-valuation. This goes on constantly.

3. As a matter of policy, Mr. Watson's field men would not hurry out to a home that had been painted, fence repaired, lawn and/or trees put in, etc. However, in the normal course of assessment proceedings, the assessed value of these homes might be increased--over the years--simply because the value-sales ratio so dictates. At the same time, the homeowner should be getting a higher price for his property because it does look better. Thus, his higher taxes will be covered in the higher sales prices he realizes. Also--and this is important--the assessed value will probably result in a very slight tax increase.
4. Mr. Watson was informed that the prime and only concern of Los Angeles Beautiful was in exterior beautification; that Mrs. Knudsen, in making appearances before groups, is frequently confronted with the dilemma that home improvements will result in higher taxes, and therefore, they hesitate to make the slightest improvement. Mr. Watson commented that probably most people "improve" or maintain their property to keep up the value--or increase it--so that a higher sales price can be obtained. Thus, they should expect minimally higher taxes.
5. Major improvements will result in higher assessed valuation. Plumbing permits and permits to bring in 220-volt wiring are "red flags" which immediately attract the attention of the assessor. These usually denote major improvements, hence, higher assessed valuation.
6. Mr. Watson was advised of the HOPE project in Watts where 100 homes are being painted and planted (one tree and one shrub each). He said these would probably not be assessed higher but that as the general area is improved, higher assessments will probably result. But once again, the sales price of the property will also increase. Also, the assessor will not send a field man out for personal inspection of the single home that is beautified. The increased assessment will only come in the normal procedure of evaluation proceedings.
7. Even if a neighborhood is improved by the city or county with trees or street improvements that benefit the community and increase the sales value of the properties, then taxes would have to be increased proportionately.
8. In summary, higher assessed value means higher sales price. Therefore, what is paid in taxes should be recovered in sales income.



## A LOOK AT LAND REFORM IN MEXICO

by David Simmons, *Director of the Instituto de Estudios Iberoamericanos in Saltillo, Coahuila, Mexico.*

The fabulous archaeological ruins of Mexico bear witness to the fact that great civilizations existed here many centuries before Columbus discovered America. In view of its very early achievements, why isn't Mexico more advanced today economically? Partly, perhaps, because of the social structure which made possible the construction of such impressive monuments. It was not the type of society apt to foster individual initiative, and it left its mark on the character of the native peoples. Even more important was the conquest of Mexico by Spain, which brought the destruction of existing Indian cultures and resulted in the appropriation of most of the best land by the Spaniards.

For centuries after the conquest the concentration of land ownership continued. Even after Mexico achieved its independence the attempts which were made to remedy the situation were frustrated by selfish interests. It has been estimated that by 1910 only 2 per cent of the people owned over 70 per cent of the land. Furthermore, it has been affirmed by a well known Mexican economist that 29 people owned 24 per cent of the land at that time. In the state of Chihuahua just one man owned over 23,000 square miles.

It is not surprising that this led to a revolution, but the man who came to power as a result, Francisco I. Madero, was from a big landowning family. Although he refused to do anything about the land situation, the pressure for reform was too great to be ignored, and in 1915 a law was passed nullifying all previous expropriations of land which had originally been the community property of the indigenous people. However, very little was accomplished until 1920 when the Law of "Ejidos" spelled out just how this transfer of land was to be made.

The ideal was to divide the "latifundios" into individual plots so that if possible each family in the community could own a piece of land. The main restrictions were that they could not mortgage or sell it. This law has

been constantly added to and revised during the past 52 years. For many years after it was first passed the progress in the redistribution of land was very slow, and it wasn't until 1935 that it was pushed energetically under the regime of president Lazaro Cardenas. By 1940 over 40 per cent of the crop land of Mexico had been transferred to the people who actually worked it, and the process has continued ever since, making it one of the most sustained programs of agrarian reform ever attempted anywhere.

Needless to say there have been numerous problems connected with this reform, and the economic situation of the agricultural workers has not improved to the extent expected. As a result, some people have become disillusioned and are urging a complete re-examination of the program. In many cases the small size of the parcels has made their exploitation uneconomical, and until recently the agricultural production of Mexico has had a hard time keeping up with the population increase. Nevertheless, imperfect as it has been, the land reform must be credited with having produced the relative stability which has prevailed in Mexico for many years, and which has made possible its tremendous industrial and financial progress. This gives us an idea of what could be accomplished under a program which provided incentives for the efficient utilization of all the land.

Although large areas of land have been redistributed under the agrarian reform, the actual value of the land affected is only a minute part of the total land value of the nation. It would be interesting to know what percentage of the people own what percentage of the land today, calculated on the basis of land value rather than area.

Most economists think of the land problem in Mexico only in relation to agriculture, but this is only one aspect of it. As in most countries, the concentration of land ownership is the basis of the fortunes of many of the very wealthy, and the underlying cause of the exploitation of the poorer classes. Since under Mexican law the vast "haciendas" of pre-revolutionary days are no longer possible, the wealthy have invested heavily in land on the outskirts of growing cities, and in rental properties, with the



same results as in the United States. Since real estate taxes fall almost entirely on building and improvements, land speculation is widespread, and slums are common.

Residential building lots in some subdivisions on the outskirts of Mexico City are selling for as much as \$12,000 dollars. These lots are advertised in full page newspaper advertisement as magnificent investments -- they "go up in value every minute," says one ad! Considering that Mexico has one of the world's fastest growing populations, this may be so. The long term trend of land values will obviously be up, but temporary reversals of this trend are also quite possible. Perhaps it was with this in mind that the National Banking Commission recently ruled that "Financieras"(1) cannot invest any of their funds in real estate or in land subdivision companies, nor make loans to companies dedicated to buying and selling land.

*The next logical step would be to make speculation in land unprofitable by taxing land according to its value, while untaxing improvements. The central principle of Article 27 of the Constitution of 1917 is that the land of Mexico belongs to the people as a whole, and that the nation has at all times the right to regulate the use of natural resources in the public interest, in order to make a more equitable distribution of the public wealth. Perhaps someday it will be recognized that the only practical way to achieve this is by collecting for public use that value which the people as a whole have created.*

(1) "Financieras" function as investment banks, underwriting securities issues, etc. They issue bonds, but cannot accept demand deposits.

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(continued from page 7)

reform property taxation or the Federal government will step in and do it for them. They quote Senator Paul Douglas statement of last year. "Coordination of housing and community developments is impossible because of the myriad methods of taxing real property in the states. They have failed to make use of the enormous potential in the property tax for either renewal of cities or prevention of the growth of blight conditions. Those who permit their property to deteriorate, reducing area property values, are rewarded with lower taxes, thus increasing the growth of slums."

Taxpayers Digest has proposed a 5 per cent surtax on land values to support the schools with a \$500 exemption for modest homes on inexpensive lots, thus leaving the low or fixed income homeowner with a very small tax. The editors feel there should be no exemptions allowed to commercial properties, fraternal or charity organizations, or churches. They feel that taxes should eventually be lowered on improvements and that local revenue is best gotten from land.

## TRUTH IN TAXING

The best law passed for tax relief is Senate Bill 9, the "Truth In Taxing" law. This will abolish the unfair and corrupt practices of fractional assessing, which was confusing to the taxpayer and presents a rate which is easily understood on his tax bill. He may not know what he is paying for, but at least he will know what he is paying.

**END**

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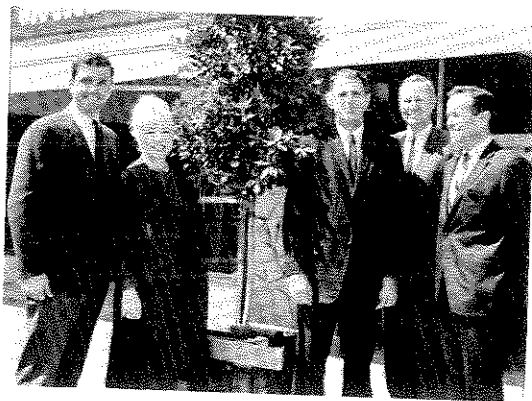
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# Los Angeles Report

## LAND VALUES UPPED BY SPECULATION

When the Los Angeles City Council granted a conditional use permit for the construction of a multi-million dollar condominium project in the San Fernando Valley, it was claimed the value of the 92 acre parcel rezoned increased by nearly 150 percent. In an investigation of this case by the Los Angeles County Grand Jury and a trial of the developer in Los Angeles Superior Court there was no indictment of the developer for fraud. It is perfectly legal to buy land and get it rezoned, especi-



A committee appointed by the Mayor and City Council of Glendale to Beautify the city has made a start with trees on the main street. (l. to r.) Charles B. Walton, former chairman of Glendale Community Beautification Committee, Sylvie Van de Ven, who sold merchants on idea of trees, Glen Cornwall, head of Glendale Merchants Association, John B. Watts and Tom E. R. Densmore both Glendale merchants who have bought trees.

Next move of the committee will be a citywide Beautification Week.

ally if you have friends at City Hall.

Every homeowner near this development protested it's rezoning because they did not want a commercial project in their midst. What they didn't expect was the increase in taxes. With the rezoning, the property values went up, the whole area was reassessed and all taxes went up. Not only do they pay more taxes but their schools will be more crowded, streets overloaded and new sewers and storm drains will have to be installed.

Los Angeles has allowed this sort of thing to happen so often that the city is now called "97 suburbs in search of a city." Developments of little suburban shopping centers have been aided and encouraged by city officials. Services to these urban areas have upped tax rates to pay for them. Schools have had to be built and staffed while downtown schools are losing students. Parks are few and far between, the land is too valuable to be used for parks.

California should take a lesson from Florida. Finding that land speculation had driven the price of Florida land so high the State could not afford to buy any for recreation, the State Legislature is taking action to prevent the further sale of any tidelands, bays and estuaries. These were going fast to developers who were dredging them out and selling water side houses on them. At a tremendous profit of course. Of Floridas 2,276 miles of tidal coastline there was less than 300 miles in public ownership.

It is all right to encourage private enterprise and broaden the tax base, as city planning commissions and city officials say they are doing, but how about future generations? Where will a child go to play on the beach? How can a city have parks when the land is too expensive to buy them? We suggest the city fathers are selling off our heritage and a look at the ugly, ill planned cities of today gives proof of the bad effects of these policies.



"Cities should be beautiful places to live in," says Mrs. Valley Knudsen, head of the Los Angeles Beautiful Committee. Because she believes in this Valley Knudsen has donated endless hours for the past 18 years in persuading businessmen that "Beauty Is Good Business" and in giving speeches to civic and betterment groups throughout California.

For this, and for her efforts to get tax relief for those who improve their property, Mrs. Knudsen was presented with the Statewide Homeowners Alcade Award by Michele Hamilton Greenhill, Southern California Director. In the Spanish tradition of California, the Alcade was the leader, the first citizen of the city, and Valley Knudsen is certainly the first citizen of Los Angeles.

# Land Tax Row Grows

The above headline in a Los Angeles paper might lead one to think that at last the public and government were aware of land speculation problems and might do something about them. But that is not the case.

Bryan Stevens, a teacher of government and economics at a San Marino high school, had taken note of the various groups protesting taxes and little notice paid by various levels of government to these protests. Stevens knows that much of the problem of high taxes for homeowners was caused by land speculation. The government having created a vicious system of taxation which rewards those who buy vacant land.

One of the areas for such speculative activities has been the Malibu Hills. Some of those speculating in property in the Malibu Hills are the American-Hawaiian Land Investment Company, the Watt Construction Company, Home Savings and Loan and Janss Investment Corporation and movie actors, prominent among them are Bob Hope, Marlon Brando, Jack Benny and Lorne Greene, and a former actor named Ronald Reagan.

In checking recent sales, Stevens was alarmed at the low assessments on the valuable Malibu land. Stevens felt that protesting did little good, so he filed suit for an assessment review by the Assessment Appeals Board on the property of Ronald Reagan. Contending that the property was under-assessed, Stevens demanded that the assessments be brought up to the level of homeowners, saying that proper

assessments on under assessed land would result in a reduction in property taxes for homeowners.

The Assessment Appeals Board ruled that Stevens had a case, and set a date for a hearing. At this, Assessor Watson, who had denied there were any underassessed properties, now demanded that ALL the property in the area be examined, more than 100,000 additional acres for appeals boards to review. Watson may have been thinking that the quality of landowners in the area would hold the Appeals Board back from any real action, or he might have been thinking that reassessment of 100,000 acres would present such a problem that the Board would give up and let the whole hot potato alone.

Taxpayers in California should watch this case and remember, they make up on their tax bills what underassessed properties do not pay. Watson once said that every homeowner pays \$25 more per year in property taxes to make up for the exempted property, churches, schools, charitable institutions and veterans exemptions. Add to that another \$25 for the underassessed idle and underimproved lands held by speculators and every one of us could have a good reduction on his tax bill.

Victory has already been achieved even if Steven does not win his case, since history has been made by the fact that the equalization board has agreed to hear the complaint. No other board has ever done so.

End

## LETTERS

We in SPUR are very pleased to be recognized by the Statewide Homeowners Association of California, Inc. We are particularly pleased because frequently neighborhood projects do not receive much attention even though we believe they are extremely important to the welfare of the community.

Sincerely

Mortimer Fleishhacker, Jr.  
President

# # #

Please send me your magazine at my San Francisco address instead of the State Capitol. It's good reading.

Sydney Kossen  
Political Writer

# # #

Weep and you weep along with all the other taxpayers. Smile and folks think you are tricky. We pay a tax on the lumber we buy to build a home and we pay a tax year after year, when it is put together. Someday, they may even tax us for hoping our tax woes will be eased.

Are we represented or are we resented? If the citizens could vote on various foreign loans, many of them would be ended. The taxes, not the citizens! That would help lower our taxes. A waste of government money may be traced to over-buying building material, office supplies, machinery and all kinds of war materials. This is due, in part, to young and inexperienced purchasing agent helpers. Some of it, no doubt, is the result of, "You help me and I will return the favor." Otherwise, how come all those generals and admirals are working for the big aircraft and electronics firms which supply the Army, Navy and Air Force?

My property in Arizona is surrounded by beautiful red rock mountains. When I tried to get my taxes lowered a bit, the assessor said, "But look at the magnificent scenery you have." My answer was, "The Supreme Being put that there, long before you were created; you, or the government had nothing to do with it" To date, my taxes have not been lowered. So, because I happened to buy a little house amongst some red rocks, my taxes are higher! Okay assessor, now I've seen the view, how many times do I have to pay for it?

You and your co-workers are to be congratulated for your untiring efforts to bring such an important message to the taxpayers of California and the nation. May you continue the good work and we hope our government officials will realize that the people are intelligent and wide awake and won't hold still for excessive taxation forever.

Herb Cook, Sedona, Arizona

# # #

We have just received the September Issue of your magazine, which we subscribed to thinking it was intended to contain intelligent articles of some value to homeowners regarding real estate and tax problems, and not a means for smearing individuals, such as your 3 page article "Button, Button" by Wilbur E. Pereira regarding some members of the Alessio family.

It is sad the article failed to mention any of the fine, generous things Mr. John Alessio has done both sides of the border, also the huge number of people who receive employment from these various successful enterprises.

Kindly remove our name from your mailing list.

Mr. & Mrs. Elmer Muhl

cc: Mr. John Alessio

# # #

In reply to your letter of August 21 addressed to the California Homeowner Magazine,

and of which you sent a copy to me, I was at a complete loss on the type of article that Mr. Wilbur E. Pereira wrote. I can only hope that some time he will have the courtesy to come to visit me and listen to the other side of the of the story. I just cannot understand why with this world so turned around, where so many good things can be done, they should write these articles just to be writing something.

At least I can say I have had many important articles written on my behalf by large magazines. Maybe when he comes to see me I can ask him if he knew that also. Of course, he has his rights to do whatever he wants, but I always say there are two sides to a story.

Very sincerely yours,

John S. Alessio  
Chairman of the Board

cc: Michele Hamilton Greenhill, Editor  
California Homeowner Magazine.

# # #

A copy of your article "The Big Water Giveaway" has been forwarded to me, and I would like to comment on those points that pertain to the Kern County Land Company.

First of all, the mere fact that you mention the company prominently in an article entitled, "The Big Water Giveaway" is grossly misleading and unfair.

The figure which you quote for our ownership in California of 348,026 acres seems to be the same on that George Ballis has been using for several years and is in error, as are some of the other figures for the other companies. To set our part of the record straight, KCL owns about 400,000 acres in California, the bulk of which is waste land or land used for grazing. 120,000 acres is irrigated, and of this all but 10,000 acres is leased to some 350 farmers. This land, if divided among the stockholders, would give each shareowner

about 6 acres.

You also allude to land monopoly, which I do not believe exists in California. The large ownerships in Kern County, for example, do not preclude any interested person from purchasing any amount of land of the highest quality in the County. The situation to me seems quite different from certain South American countries where there are but limited quantities of high-grade land not freely offered for sale.

Very truly yours,

Wm. Hunt Conrad  
Manager-Industry Affairs



*Nellie Parr Moskey, who is one of the few people to regularly attend meetings of the Board of Education, discusses the reasons why everyone should pay more attention to these matters with Immanuel Day and John Nagy (right) at a meeting of the Silverlake Homeowners Association.*

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