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HOMEOWNERS WEEK, Sept. 15-21, 1963

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High Taxes on Your Home -and What You Can Do About It

Most homeowners probably agree that taxes on their house, lot and personal property are too high. This is a topic the polls should take up some day, just because there are some who keep saying that they do not mind the taxes they pay as homeowners.

But for most of us who complain about high assessments and high taxes on homes, the question is, what can we do about it?

The first reaction to high taxes that homeowners pay is to blame it on city council, county supervisors, or school boards. And there is no denying some waste, inefficiency and over-spending in all governments. To the extent waste, inefficiency and over-spending cause high taxes for homeowners, they should be eliminated, if anyone knows how to do it. But don't forget that communities grow, and don't forget that residents ask for more services today than 100 years ago. Public libraries and playgrounds were scarce in 1863.

Nevertheless, homeowners and all taxpayers should keep a watchful eye on municipal, county, school and state spending policies. Parents don't want their children being extravagant and running into debt, and the same parents feel the same way about elected officials.

However, there is a deeper reason for high taxes on homeowners and businessmen—and property taxes that hurt homeowners are the same ones that hurt businessmen. THE REASON IS THAT HOMEOWNERS AND BUSINESSMEN ARE PAYING MORE THAN THEIR SHARE OF TAXES—THEY ARE PAYING TAXES FOR OTHER PROPERTY OWNERS.

How and why is this so? First, regardless of what assessors say, most large parcels of vacant land are not assessed as homes are. Real estate and tax authorities who have more experience and standing than assessors say that much land is under-assessed. This being the case, homeowners and owners of good commercial and industrial buildings must pay the difference in taxes.

Second, and again notwithstanding the assessors, much center-city property, in any city, is under-assessed. In a rundown, center-city area, including slums, where the land is valuable, it is not assessed at correct value because the considerate assessor takes pity on the owner of junky buildings and firetraps, and downgrades the assessmment on land. Go try buy that

rundown property in a center-city slum for what the assessor says it's worth!

The owners of bad buildings and slums get by with murder. They pay almost no taxes on their old houses and buildings, and then when the assessor downgrades the land value, their total tax bill is very light. SO, AGAIN, HOMEOWNERS AND BUSINESSMEN PAY TAXES FOR OWNERS OF SLUMS AND BLIGHTED BUILDINGS!

If all property were assessed as the law requires, your tax bill as a homeowner would be reduced.

The first thing we as homeowners must do is DEMAND EQUALIZED PROPERTY ASSESSMENTS. We must let assessors and supervisors know that we want equalized assessments, and we must present them with evidence that many assessments are not equalized. Statewide Homeowners Association is constantly conducting research in this field, and will carry the fight to assessors and supervisors all over the state.

Next, we must ask for better assessment practices and higher standards for assessors, including abolishing election of assessors. Assessors should be trained, appointed professionals without political connections. As one critic of our system said, "If we elect assessors we should also elect astronauts."

Third, we must tell city councils, county supervisors, school boards and teachers how much public revenue is being lost because of poor assessment practices, under-assessments, and lack of professional training of assessors.

We should also press for exemption of houses, buildings, improvements, personal property from local taxation. All of these items are in the program of Statewide Homeowners Association and will be discussed in detail each month.

TAX CHANGE PREDICTED

A great reform in the property tax is coming that will sweep away moldy assessment practices and the current breed of assessors as well, and will put a damper of some kind on the land speculation that is hurting California's economy. The forces of property tax reform are gathering steam, and political candidates and others are beginning to suspect that a new period may be at hand in which homeowners will refuse to be quietly robbed while land speculators and slum owners noisily make away with the loot.

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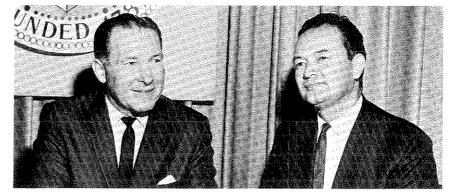
The First

HOMEOWNERS WEEK, SEPTEMBER 15-21, 1963

First HOMEOWNERS WEEK in California proclaimed by mayors of three largest cities in State — Mayor Samuel Yorty of Los Angeles, Mayor George Christopher of San Francisco, Mayor Charles Dail of San Diego, at request of Statewide Homeowners Association. HOME-OWNERS WEEK to be annual event, Legislature and Governor to be asked to proclaim HOMEOWNERS WEEK in future. Theme of HOMEOWNERS WEEK, "Help Reduce Taxes on Homes." HOMEOWNERS

WEEK meeting set for Thursday, Sept. 19, 7:30 p.m. at Hollywood High School, Los Angeles. Local homeowners groups, civic, improvement and taxpayers associations invited to participate. Los Angeles Times recognized HOMEOWNERS WEEK in Sept. 1 editorial titled, "Have a Happy Homeowners Week," in which reference was made to highest property tax bills in Los Angeles history.

Los Angeles



Mayor Yorty, left, with John Nagy, president of Statewide Homeowners Association, signs proclamation for Homeowners Week.

San Diego



Mayor Dail, who also proclaimed Homeowners Week, places crown on Homeowners Week queen, Miss Hedy Bagdy of Solana Beach, a student at San Diego State College.



Mayor Christopher of San Francisco presents Homeowners Week proclamation to Miss Sudie Mai Hodnette who is affiliated with Statewide Homeowners Association in that city.

Son Francisco

FUTURE HOMEOWNERS

In Statewide Homeowners Association there is a place for everyone — men, women, teenagers. The youth division, known as Future Homeowners, takes in young people 13-19, and is not limited to members or children of members. Any boy or girl 13 to 19 can take part. First get-together meetings of Future Homeowners will be held in September and October. Write or telephone the Statewide Homeowners office in San Diego, Los Angeles, Glendale and San Francisco, for information.

The main idea of Future Homeowners, for both boys and girls, is meaningful work and meaningful education. Future Homeowners will teach the importance of work, and as much as possible will teach certain skills useful in earning a living. Boys and girls will also be taught about the upkeep of a home and instructed in those "do-it-yourself" fields valuable to every homeowner.

In addition to classes in manual and homemaking arts, there will be courses in economics, politics and current events, advertising, journalism and merchandising. There also will be field trips, seminars and summer camping.

Social life will not be neglected, and children will have opportunities for social gatherings of their own arranged by Statewide Homeowners Association, and also for attending some of the events for adults.

In an era when there appears to be much misinformation on the value of freedom and its relation to the free enterprise system, when there is not too much knowledge of the economics of homeowning, and when a high percentage of young people who want to work are unemployed, the program of Future Homeowners may fill a need. Adults and young people interested in this program are invited to communicate with Statewide Homeowners Association.

The most crucial problem in the world today is the solution of tensions between nations, racial groups, industrial groups as well as those between family members and individuals. — Dr. C. R. Rogers, Univ. Wisconsin.

From Los Angeles

By MICHELE HAMILTON

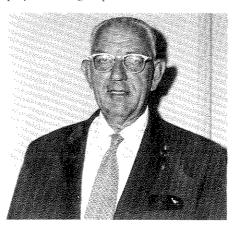
There are 145 groups in Los Angeles county — homeowners, taxpayers, improvement, civic — all organized to do something about local problems. It is astonishing and heartening in this "age of apathy" to find people who believe their vote counts, their efforts are not wasted, that conditions can be changed for the better.

When I first started reaching these groups for Statewide Homeowners to invite them to take part in Homeowners Week Sept. 15-21, and in our fight for fair assessments and fair taxes on homes, I was impressed with the work some of these people are doing. I think you will be, too.

James Passow and John Lloyd are working with four homeowners groups and have formed the Citizens Urban Responsibility Enterprise (CURE) which is seeking better ways of rebuilding neighborhoods and is trying to protect rights of homeowners in the Hoover and Temple areas of Los Angeles.

Dr. Felix Weil, who is tax consultant for Property Taxpayers Council and for several homeowners groups in the Brentwood and Pacific Palisades area, has done a vigorous job in helping elect Phil Watson as county assessor, and in fighting unfair taxation of homeowners. Although Watson is under criticism for clerical errors, it is obvious he is trying to do a good job, within the law, of bringing down assessments on business inventories and in trying to raise assessments on under-assessed land. Dr. Weil, his supporter, writes a column on property taxation which goes to 33 neighborhood newspapers and one in Sacramento. It is hoped Dr. Weil's column will soon be published in San Diego and San Francisco, for he is one of the best informed persons on California property taxation.

We especially admire Mrs. Louis Caspary and her group of Westchester house-



HARRY HAHN



MICHELE HAMILTON

wives who have carried on a fight for two years for an overpass over busy Aviation Boulevard, in order for children to cross safely. The women have picketed, circulated petitions, and tried all legal ways to get the overpass. Aroused citizens who don't give up get things done, and Mrs. Caspary and her people may yet win.

Dr. Roy R. C. Sanderson, a member of Statewide Homeowners, is waging a war against what he describes as, "a very inefficient and maddening local telephone service" in the Redondo Beach area, and hundreds of homeowners in that South Bay area have joined him. He is head of the Redondo Beach Business and Professional Club.

Harry Hahn, president of the Glendale-Crescenta Taxpayers Association, who favors the aims of Statewide Homeowners when it comes to assessments and taxes, is protesting sale of Glendale city property at what he alleges is below market value, and has a lawsuit pending.

In the Hacienda Heights section there is an energetic group of homeowners, headed by Ed Dow and Don Mayo, fighting unsightly billboards. The Los Feliz Improvement Association has just won a struggle to keep its beautiful area in a residential (R-1) zone, and the members were joined by the Federation of Hillside and Canyon Areas Association, which opposes erection of view-spoiling hotels and apartments. Mrs. Eva Case, Richard White, Victor Houser and hundreds of civic-minded hillside residents are out to preserve the beauty of the hills, and also to guard against flood and fire dangers of other years.

It is all evidence that united efforts pay off. When enough voters say they want something done, legislators listen. When enough homeowners get together to demand an improvement in the local property tax structure, that will be done, too.



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September, 1963

Liberals, Conservatives A Most San Diego

ASSESSMENT PRACTICES AND PRO

Those who claim that assessment practices and the property tax structure are all right as they are today are fighting a losing battle against homeowners and alert businessmen.

Already two states, Pennsylvania and Hawaii, have changed the property tax structure to reduce taxes on houses and buildings and increase the tax on land values. And from both sides, right and left, Democrats and Republicans, liberal writers and conservative writers, from political candidates for numerous offices, comes the assertion that property tax laws should be changed and assessment practices improved.

The homeowner is growing up to property tax reform, thanks to conservative writers such as Raymond Moley of Newsweek magazine and Frank Chodorov of Human Events, liberals Walter Packard and Prof. J. Kenneth Galbraith, Democrats such as Congressman Tom Gill and California Assemblyman Jim Mills, and Republicans on the order of Congressman Thomas Curtis and California Assemblyman Dick Donovan. Fortune magazine, the bible of big business, attacks land speculation, and the Labor Leader applauds. Savings and loan president Karl Falk attacks low taxes on land and the Union Brotherhood of Carpenters cheers.

In San Diego, where 55 candidates are running for mayor, city council and school board, the Statewide Homeowners Association mailed a questionnaire to them. The tabulation revealed that most candidates believe there is something wrong with assessment practices and the property tax structure and favor change which will benefit homeowners and businessmen. Only a few support hotel taxes, admission taxes, income taxes, etc.

With support for assessment and property tax reform coming from many quarters, it is seen that this economic idea is a harmonizing one, as explained by forum director John Weaver of the Graded Tax League of Pennsylvania. It is a principle on which almost all persons can unite, because it promotes prosperity, strengthens the free market economy, and encourages freedom and liberty.

Raymond Moley in the LOS ANGELES TIMES

In one of his debates with Richard Nixon in 1960 John F. Kennedy said that the property tax was practically exhausted as a source of revenue. On this assumption he advocated vast new federal expenditures for local facilities such as public schools.

It is a pity that Nixon did not remind his opponent that it was the federal income tax, not the property tax, which had reached the point of diminishing returns. Mr. Kennedy has admitted that in asking for tax rate reductions this year.

The soundest of all principles of taxation, expounded ever since Adam Smith, is that a tax should bear as lightly as possible on the sources of production.

From this, the inference can be drawn that the best and most equitable tax is one which bears heavily upon unearned wealth. Let us bring this principle home to our great urban centers, which are demanding so many federal handouts for local improvements.

Those cities and their suburbs have not grown efficiently and attractively. They have sprawled over great areas, with much of the land therein either vacant or occupied only by obsolete buildings.

A major reason for this is inequity in taxation. Property taxes almost universally are levied upon both buildings and the land under the buildings. Generally the land is under-assessed and new improvements are over-assessed for tax purposes.

This enables holders of unused land and slum property to reap profits as the communities grow around them. Show me a vacant piece of land or a slum and I will show you that the owner is speculating on getting a large profit when he sells, an unearned profit.

Most of the great American fortunes in the past and to a degree in the present have been made by holders of land. They have not improved the community. They have profited by the growth of large populations in their areas.

To cure this inequity and to raise more money for local services such as schools, hospitals and streets, and also to stimulate private housing, two factors should be considered. The state and local laws should differentiate between the tax on land and the tax on improvements.

Also, in the assessing of property, a heavier burden should rest upon land and lighter burdens should be placed upon improvements.

Since the more immediate method of reform is in assessments, a very comprehensive study is about to be issued on the subject by the Advisory Commission on Inter-governmental Relations.

This commission was created by an act of Congress and is composed of governors, members of Congress and mayors. It has a very large and competent research staff.

Its chief concerns are those areas of government in which local communities, states and the federal government all have interests at the present time.

And its aim is to see how far the state and local governments can carry the responsibilities which properly belong to them

The new study is on the reform of the property tax. The commission's report points out that the amount raised now from the property tax is more than \$20 billion. The assessed value of property subject to the tax, determined by assessors throughout the country, is more than \$350 billion. But this represents a market value of three times that amount, or more than \$1 trillion.

With this vast wealth now under-assessed and inequitably taxed, the commission regards reform in assessments as a major step toward shifting responsibility back to the states and local communities.

At the present time the business of assessments is probably the most unsatisfactory of all government operations. Assessors are in large part elective.

Assessments are ridden with favoritism, special considerations which are not relevant to raising revenue, and the lack of training and the incompetence of assessors.

A major need is to establish assessment machinery by state law so that assessors will be trained, professional people removed as far as possible from local political or economic interests.

It is hoped that by such reforms it may be possible to check the growth of federal control of local affairs.

An estimated 3½ million Americans were home study students in 1962.

ENCOURAGING HOME IMPROVEMENTS

By E. ROBERT SCROFANI

Most homeowners desire to maintain their homes, and many desire to modernize and enlarge their dwellings. Add-aroom, add-a-bath, add-a-patio, add-agarage are familiar phrases in newspapers and magazines.

Home modernization, one story says, has grown into a 14 billion dollar national industry that will account for a major portion of building expenditures this year. For every dollar spent on new home buying during 1963 there will be another 75 cents spent on home remodeling—compared to 25 cents in 1962.

The neighborhoods of any city constitute a large and important asset. Careful maintenance and rehabilitation of buildings are essential to the economic health of the community, and therefore the value of existing properties must be kept up. When neighborhoods decline, there is a serious loss of property value, leading very often to designation of a neighborhood as a slum area, with consequent possible slum clearance by costly federal redevelopment programs.

A few years ago, when I was chairman of a neighborhood council in the southern section of San Francisco known as the Mission District, we discovered that property taxation was discouraging home improvement, at the same time that the city, neighborhood groups, and home improvement companies were encouraging it.

Our council, in a spirit of community upkeep and renewal, launched a campaign of "fix up your house, add a coat of paint, improve your garden, brighten your neighborhood." We distributed literature, talked it up in person and at meetings. The idea began to take hold and soon this house was painted, that one had new siding, another had a new bedroom, a fourth a new driveway and shrubbery, etc. But soon the work lagged. A half dozen homeowners responded to the program of our council, and then things seem to come to a grinding halt. It all came out at one of our next meetings.

The word had gotten around that property assessments, and therefore taxes, went up every time a building permit had to be obtained to make improvements to a house. When Mr. A found out that Mr. B's new siding meant higher taxes, Mr. A decided to put off his improvements for a while.

San Francisco has a program of conservation and rehabilitation in nine areas, where code enforcement is done by door-to-door inspection. City inspectors give homeowners a list of code deficencies with suggested improvements. But wherever any such improvements require a



E. ROBERT SCROFANI

building permit, someone is out from the assessor's office within weeks to raise the assessment, and thus the taxes, on the house.

Well known San Francisco architect and former City Planning Commissioner George Rockrise recently said at a neighborhood meeting, "the best way to have your house reassessed is to take out a building permit, no matter how small."

According to the law, of course, any increase in the value of a property must result in higher assessment, and generally higher taxes. The law should be changed, and I am glad to report that several organizations, including Statewide Homeowners Association, are working on this, with a good chance of success.

But as long as the law remains what it is, what of mere maintenance and up-keep of a house, with no increase in value? Where is the line between maintenance and increase in value? All too often the assessors are eager to raise the assessment when the homeowner is merely keeping his dwelling in good repair. Most California cities, and Richmond is one outstanding exception, do not declare which kind of work is maintenance, and which constitutes increase in value.

In Richmond, largest city in Contra Costa county, homeowners are told the kind of work they can have done without adding to their assessed value. For example, installing disposal units, furnace, hot water heaters, cabinets, cupboards, counters, plumbing and lighting fixtures, window sashes, sill and roofing, papering, painting and sanding do not bring additional taxes.

Our San Francisco council got in touch with civic and improvement clubs throughout the city about the problem, and communicated with the assessor, asking for such a list. We did not get any help from the assessor.

We did, however, form the San Francisco Committee to Reform the Assessment of Private Property (SCRAPP) which is now cooperating with the Statewide Homeowners Association. We are seeking a clear-cut statement of what the assessor considers maintenance, repair, replacement and refurbishing for assessment purposes. Other U.S. cities publish such lists.

The president of the Bay View Civic Club told the San Francisco assessor: "We are surprised and distressed over increased assessments for repairs made simply to maintain property values. The city should encourage homeowners to maintain property. Citizens should not be penalized for taking pride in their property, which in turn benefits the city as a whole."

From the president of the Potrero Hill Residents and Home Owners Council: "Our organization is concerned with encouraging every homeowner to improve his property to the maximum possible. We know from experience that the tax consequences from such improvements are often a determining factor in the homeowner's decision. We believe that the setting of objective standards by your office would act as a stimulus to the homeowner in making these repairs and improvements which he could be sure would not result in a tax increase."

The American economy is not going at full steam, and taxes of one kind or another play a large share in holding it back. Many people are out of work, and profits in many fields are down, because of taxes. The 14 billion dollar home modernization industry mentioned in the second paragraph—how much could that amount to, how much more business could there be for home improvement companies, how many more carpenters, plumbers and electricians at work, if homeowners were not taxed (penalized and punished) for improving their homes?

Homeowners have been sitting ducks for unfair taxation all over the country. Now that SCRAPP, Statewide Homeowners Association, Tax Relief Association, and local groups are ready to speak out and fight for homeowner rights in California, isn't it time that contractors, homebuilders, home improvement companies, and other businessmen join in?

In an era of costly urban renewal, financed by income tax monies, what is the value of urban renewal showplaces when the homeowner, who wants to renew his home, too, is penalized for doing it?

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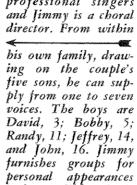
This is a page devoted to activities of members and employes of Statewide Homeowners Association, and to others who are friends of Statewide Homeowners. You are invited to send in photos and news items that can be used. Mail to Editorial Office, California Homeowner, 953 Eighth Ave., San Diego 1.

They Joined Homeowners



Betty and Jimmy Joyce, members of Statewide Homeowners. They have just moved into a large new bouse in Sherman Oaks, overlooking the San Fernando valley. They are professional singers

bis own family, drawfive sons, he can supply from one to seven and recordings of Allen Sherman, Kay Starr and other stars.







SUZANNE

TERRY



SHARRON

Suzanne Sadleir, upper left; Terrence Laska, upper right, and Sharron Rouse, above, center, are editorial and office assistants at the Statewide Homeowners Association office in San Diego. They keep the typing going, the mail flowing, the labels addressed, the records straight. And they answer the telephones and do hundreds of other things. Sharron's specialty is typing, Terry's is tax research and duplicating, and Suzanne shines at handling volume mail. You will run into one or all of them if you visit our San Diego offices.



homeowners, particularly assessments and taxes, Mrs. Glemmestad has been helpful in acquainting ber friends and neighbors in the Rolando Heights section of San Diego with the advantages of belonging to Statewide Homeowners.

Mrs. Merle (Hazel) Glemmestad

of San Diego, one of the very

first to join Statewide Homeown-

ers Association. She and her hus-

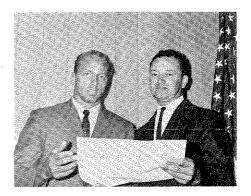
band are proud of being home-owners, and they think action can

be taken on matters affecting



Mr. and Mrs. Frank P. Reese, Glendale, charter members of Statewide Homeowners Association. The Reeses joined at an early joint meeting of Glendale Taxpayers Association, Los An-

geles Apartment House Owners, and Statewide Homeowners Association in Glendale, addressed by John Nagy, president of Statewide Homeowners, on the topic, "Homeowners Can Cut Taxes."



Donald Hagerty of Los Angeles, left, business representative of Film Technicians Local 683. IATSE, discusses personal property tax with John Nagy, president of Statewide Homeowners. Film unions agree with Statewide Homeowners that personal property tax is a bad one.

LETTERS

HOMEOWNER MAGAZINE

I am a member of Statewide Homeowners Association and I was thrilled to hear that you will publish CALI-FORNIA HOMEOWNER magazine in September. I look forward to reading the first issue, which I will receive as a member of the association. Good luck.

James Palmer Fifth Ave., Chula Vista

I do not know what your forthcoming CALIFORNIA HOMEOWNER magazine will be like, but inasmuch as California sorely needs a publication for homeowners, I will take a chance. Enclosed is five dollars for a year's subscription.

Horace Ford P.O. Box 2521, San Diego

Please send me information about the CALIFORNIA HOMEOWNER publication and how I can subscribe to it. Thank you.

> John Marez 3407 Lockwood Dr., San Diego

HOMEOWNERS ASSOCIATION

I am interested in your association and its endeavors to regulate the taxing pirates that raid the homeowners at will. Send details.

Jay J. Jennings 928 El Medio, Pacific Palisades

Please send me all information regarding the organization, Statewide Homeowners Association.

S. J. "Bud" Shadegg 412 W. Base Line, San Bernardino

Enjoy reading the CALIFORNIA HOMEOWNER?

Then make sure you receive it each month by joining STATEWIDE HOMEOWNERS ASSOCIATION.

One year's subscription to CALIFORNIA HOMEOWNER

is included in membership in HOMEOWNERS
ASSOCIATION.

Benefits for Homeowners

Homeowners in general are not selfish enough to demand special benefits for themselves as a group. Here and there a homeowner wants a zoning variance or a specific privilege; sometimes he gets it, sometimes not. Frequently he probably believes his request is good for the community as well as himself.

Building or buying a home is an act of dedication. The homeowner anchors himself to the land and puts down roots in the community. The contrast to the homeowner is the nomadic and wandering tribesman and tent dweller. No doubt we all descended from cavemen and tent dwellers, but the society of the permanent home is the society of schools, streets, churches, cultivated land and complex tools. Owning a home is more than acquiring a place to live — it is also a commitment to a civilization.

All members of society, including homeowners, must pay for the benefits of society. You may go to your own island, wilderness, mountain or icy waste and there not pay for fire or police protection or traffic lights or parks. But if you live in a society largely built by homeowners, then you should pay for benefits received, along with the homeowners, and not let the homeowner pay more than his share. And the businessman, industrialist, employer should not pay more than his share. Each should pay what is fair, depending on the value of the area occupied.

But under our crazy property tax laws, homeowners and businessmen are targets. Eight in ten homeowners are overassessed and over-taxed. Two thirds of business and industry is over-assessed and over-taxed on its plant, equipment and inventories. Is this incentive to build homes, commercial structures or factories? No wonder we have unemployment, welfare

cases, slums, delinquency and crime.

Homeowners are exploited because they are not organized. Doctors, lawyers, teachers, workers, actors, apartment house owners are organized. A Los Angeles official said recently that when hotel and motel taxes were proposed, the hotel and motel associations raised hell, so the taxes eventually were laid on homeowners, who could not resist because they were not united in opposition.

Taxes on homeowners are too high, and assessments on homeowners are not fair. That will be changed when homeowners unite to speak with a strong voice. Homeowners do not want special benefits, but they do not want to carry the burden for those property owners who do not pay their share.

No California Lottery

Not many persons who want a lottery understand the reason for a lottery is to give tax breaks to a favored few. When more public revenue is needed, those who are not now paying their fair share of taxes should be located and taxed. If this is not done, and a lottery used instead to collect public revenue, then the lightly-taxed go free, and those already heavily taxed, including homeowners, buy lottery tickets. Long ago an Italian politician called lotteries "a tax on imbeciles."

California should have no part of this shabby scheme to put crooks, gamblers and swindlers in charge of raising public

funds.

STATEWIDE HOMEOWNERS ASSOCIATION

AND HELP REDUCE TAXES

ON HOMES AND PERSONAL PROPERTY!

CALIFORNIA NEEDS:

- MORE INDUSTRY
 - MORE JOBS
 - FAIR ASSESSMENTS

SEND APPLICATION TODAY!

YOU GET THESE BENEFITS:

- Legislative representation in Sacramento, where laws originate.
- Representation for affiliated groups before local bodies.
- Benefit of efforts by Statewide HOMEOWNERS for fair assessments and lower taxes for homeowners.
- A monthly publication of direct interest to homeowners, keeping you informed of laws and developments affecting your home.
- Membership in a statewide organization and opportunities to attend HOMEOWNERS meetings, hear informed, well-known speakers. This is the only Statewide HOMEOWNERS Association in California.
- Privilege of attending top-flight, college level classes and seminars in fundamental economics.
- Eligibility of your high school children to win tuition-free, all-expenses paid trips to economic inquiry seminars.
- An attractive Statewide HOME-OWNERS engraved membership certificate, suitable for framing.
- A wallet-size membership card.

	YES, I WE Want to and Work Together for Jobs, Pr			
NAME			· .	·
ADDRESS				
CITY		ZONE	TEL,	
OCCUPATION_				
	Mail to Membership office, Homeowners, 953 Eighth Avenue, San Diego 1, Calif.			
	I enclose \$	Bill me for balance		
	Bill me for entire amount	. (Membersh	nip \$12 Annually)	

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