

THE SOMERS SYSTEM NEWS

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OHIO'S ADVANCED ASSESSMENT LAW VIOLENTLY OPPOSED BY ALLEN R. FOOTTE

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Ohio is about to take a long step forward in the assessment of its property for taxation. This will be accomplished if the people are wise enough to uphold the action of the legislature in the enactment of what is known as the Warnes assessment law, (H. B. No. 571) for which a referendum is threatened by Allen Ripley Foote of the Ohio Board of Commerce.

The taxation question, like the triangle, has three sides, each separate and distinct, as follows:

1. The assessment—the manner and method of valuation of the various classes of property subject to taxation.
2. The economic—involving the classes of property and persons to be subject to a tax.
3. The collection of taxes.

Taking them in inverse order it may be said that in the collection of taxes Ohio has always stood at the head. The method of tax collection through the county as the unit has proved to be efficient and business-like, and no other state has a better method, while most states have very inferior methods.

So far as the economic side of the taxation question is concerned it is well agreed among tax action students that Ohio's constitutional rule of taxation is most scientific, indefensible and unjust.

The Warnes assessment law, however, attempts no change either in the method of tax collection, which is good, nor upon the economic side, which is bad, but does change the manner and methods of making the assessment.

Up to the present time Ohio, in common with other states, has maintained an inefficient and wasteful, not to say unjust, method of property assessment. Ohio has been no worse than most states in this respect, but it has been no better.

During the past five years there has grown up a strong feeling throughout the United States that there is something wrong with assessment methods. The first manifestation of this in Ohio came four years ago, when the quadrennial appraisal of real property was submitted for decennial valuations, and other changes were made. In most states annual appraisals have been attempted. All sorts of experiments have been attempted in many states and in many cities, but without bringing any real relief. Some minor flaws have been found and corrected, but no great advance has been made anywhere. It is true that a few cities like Cleveland and Columbus, of their own accord and without stimulus of state compulsion, improved their assessment of real property by installing up-to-date methods, but as a whole assessments in Ohio were not made with any kind of system.

The real trouble, as diagnosed by the Ohio state tax commission and other students in this state, was that assessors were brought into office upon the wrong basis. It had always been thought that there was something in the task of assessing property that called for an election by the people whose property was to be assessed; and for sixty years Ohio has been assessing property by a majority vote, as it were, instead of upon the proper basis of the ascertainment of the best opinion of value, and a proper and methodical application of that opinion by properly adjusted rules.

Under the old law—and the law which will prevail if the Warnes assessment law is by any mischance vetoed by the people—there will be an army of several thousand assessors running around the state of Ohio next year assessing real and personal property, each one not only with a judgment of his own different from the judgment of each of the others, but each with a method of applying his judgment different from the method of each of the others. Naturally under such an inefficient method of organization there would be

the same injustice not only between various parts of the state, but also between property owners of any one assessment division, as has heretofore existed.

Those who desire to perpetuate for their own advantage this inequitable and unbusiness-like method of assessing property raise the cry that the principle of "home rule" would be violated unless assessors are elected. The assessment of property is purely administrative, it is not policy-determining. "Home rule" as applied to government can only mean that each community shall have the complete power to determine its governmental policies. It does not necessarily mean that each community shall have the right to administer its business without regard to any other division of the state.

The state does not allow this in many other departments of government. For instance, the state dictates to municipalities how they shall keep their books of account, yet has almost entirely ceased to have anything to do with the policy of chance vetoed by the people—there will be an many of the health regulations of a locality, and yet does not interfere with any local health regulations a locality may desire to enforce for itself. In the matter of the collection of taxes, a purely administrative function, the state dictates that there shall be only one tax collector in a county, and compels all taxpayers, living outside of the county seat to come to the county seat to pay their taxes; yet each local community has always had a large measure of latitude as to the policy of levying for this purpose or for that, according to its fancy or its requirements.

Wherever it has been desirable the state has always dictated the manner of administering many functions which are chief purposes have been local, and it will be found that the underlying reason has been that the state has found it advisable because of its interest in the function performed—such as the public health where the acts of one community might affect another, or where it was desired to compare the finances of one community with those of another—to dictate the rules of administration, so that the rights of all parts of the state shall be conserved. The state has done this in many activities, but has until now refrained from performing a similar service in the matter of assessing property, the very foundation of all political life not only of the state itself, but of each community.

The right to assess property according to local standards instead of state standards has been insisted upon more because each local community has thus had its chance to elect some larger division of a part of its property share of the public burden. Townships have their share of the county tax burden; counties have their share of the state tax burden; and under the law as it stands, each city desired "low" assessments to escape their share of the city and by the claim that it is violated by the assessing officials is a false the minds of the people, the chief legislature of the state apparently want the tax burdens can be another to continue.

Now comes the Warnes assessment law, which proposes to substitute assessors running around the state of Ohio next year assessing real and personal property, each one not only with a judgment of his own different from the judgment of each of the others, but each with a method of applying his judgment different from the method of each of the others. Naturally under such an inefficient method of organization there would be

recognizes the only method by which such power and authority can be carried out, the right to "hire and to fire." In no business house in Ohio is any other rule used.

The real heart of the Warnes assessment law is Section 64, which gives the State Tax Commission the power to "prescribe such general and uniform rules and regulations and issue such orders and instructions, * * * as it may deem necessary respecting the manner of the exercise of the powers and discharge of the duties of any and all officers," which officers of course include primarily the assessors. This section for the first time in any state gives the State Tax Commission the power to compel the same rules to be used in Hamilton County that are used in Cuyahoga County or in Lucas, or in Ashland County.

No law or rule or tax commission will give to an assessor the same judgment of value that another may have concerning the same piece of property, but it would be possible under this Warnes law for Assessor A in Montgomery County to use his judgment, while it may be, in the same way, and to use the same rules for expressing it, as Assessor B in Ashland County. When an assessment is completed under such conditions it will be possible to make intelligent comparisons, and the differences, if any, will be traceable to the differences in judgment alone, and not to the differences in judgment plus the law.

Even though the State Tax Commission be able to make much headway if it had to deal over the power given it in Section 64, it would not in five or six thousand assessors scattered all over the state. The Warnes assessment law provides for a reduction of this number of assessors to one assessing body in each county, made up of a large man in the smaller counties, and two in assessors in Ohio instead of nearly 2,500 real estate assessors and as many more personal property assessors. A heterogeneous mob of several thousand untrained men, each a law unto himself, done away with, and a trained corps of about 150, all working under the same rules, is to be substituted. No real business man would any other way.

The Warnes assessment law will substitute efficiency for the present inefficiency and will make it easier to solve some of the economic difficulties of the taxation problem than it ever would be under the intolerable administrative side of the assessment far as it is concerned.

It would therefore appear that no matter what action reform any citizen may desire to have brought into existence, it will be impossible for him to make any headway in Ohio until there is an improvement on the method of assessment of property and that improvement must be sufficient to bring about efficiency and equity. This the Warnes assessment law if properly administered, will do. Anything short of the principal features of this new law will perpetuate the old order of things and continue the chaos that has interfered with any intelligent discussion or solution of the greater tax problems.

"THERE IS A MATHEMATICAL RELATION between the values of any two sites affected by the same street influences of accessibility." That is the "law of appraisal," and is used consciously or unconsciously by every man who attempts to assess property. It is the degree of efficiency with which he carries out that law that makes a good or bad assessor. Assessors who use the Somers System are the only ones who can be sure that they are carrying that law out with any degree of accuracy.

Duplication of Land Sites Impossible, Street Opportunity May Be Duplicated

Value is the measure of the desires of man.

It is usually expressed in terms of price, which is but an attempt to compare desire with that which we use as money. In other words, value must come from comparison, and any such comparison must be a mental operation on the part of an individual or many individuals. If such a comparison is made by a large number of people, resulting in a common expression in terms of price, the value is usually said to be fixed for the time being at least at that price. This form of comparison, with its attendant result, is what is usually denominated "market value." Market value is the comparison that all of the people at interest have been able to make between their desires and the thing desired. This is actually done through trade and the wide publicity that quick exchange of opinions. Those opinions are really the sum total of the effect of the comparison that many people in many places have been able, indeed compelled to make, in order to effect exchanges of commodities to meet their various desires.

Wherever the opinion as to desirability is confined to a single individual, or where the thing desired has no duplicate, or both, it would manifestly be impossible to obtain any opinion or any comparison as the basis of any opinion that would result in market value or market price. On the other hand, anything that may be duplicated and is desired by many people will naturally attain a market value. Further, anything that cannot be duplicated, whether it is desired by many or not, cannot be said to have a market value, nor does it ever attain a market price.

The Hope diamond cannot be duplicated, but is probably desired by many people. While the prices at which it has changed hands during its known history has differed each from the other, there is no market price for Hope diamonds. The same may be said for old-master paintings, and many other works of art. A bushel of wheat, however, is desired duplicated, and either it or its duplicate is desired by a large number of people. All the people, by a comparison of their desire for wheat with the number of duplicates of the bushel of wheat that they think exist, and express their notion of that bushel in terms of price of that unit of quantity. The same may be said of anything that may be made by man in duplicates, both as to thing and as to service.

When we come to sites in cities—and in milder form sites in country districts too—we find a number of sites in country districts for these sites, but no site that can be exactly duplicated. In other words, city land is not subject to market prices, for the very reason that it cannot be duplicated. Each site is an entity by itself, with no other city site in the world exactly like it.

It might appear, from this course of reasoning that it would be impossible to appraise city lots. It is impossible to appraise city lots. The methods that are common to appraise city lots, attempts are made to value specific pieces of ground as if such a value were discoverable, as of ground as the site itself. And this is always done under the mistaken notion that there is always a market value discoverable in the sales, and has a rental actually paid, in the mortgages given, and taken, or through some mysterious process of reasoning on the part of some expert.

There is one element in this city lot situation that may be duplicated. For a short distance on each street opportunities may be duplicated. The street affords a certain opportunity for business or other endeavor at one point which may be duplicated as to opportunity at another point. This street opportunity is all that one may find duplicated. The only difference between such duplication and the duplication of man-made things, is that the number of duplicates is fixed and not controlled by the hand of man. But there are enough of such duplicates on each street to compare; and there is enough knowledge in every city to compare the desire of one set of duplicate opportunities with another set—that is, to compare the street opportunity in one block with the street opportunity in another block.

While these opportunities are duplicated to a limited extent, the proportion of the street opportunity that may be said to be absorbed by one site will differ from the amount that the site next to it absorbs. While it is comparatively easy to pass

judgment upon the comparative value of these street opportunities, it will be found that this question of absorption varies in some sort of a mathematical fashion affected by the amount of the area in the site, the shape of the site and the manner that both the size and the shape lie to the street opportunity, that is to the street line or lines.

The idea that there is a mathematical relation of value between sites affected by the same street influences is recognized by all who attempt to pass judgment either officially or unofficially upon what is usually called land value. Sometimes this recognition is conscious and more often it is unconscious, but through all of the results of land appraisals there will be found an underlying mathematical relation of the value of one site to another.

Wherever the mathematics of the relation is apparent or easily solved, the results nearly always show that this idea has had influence, but where the mathematical relation is obscured by irregularities of various kinds or of varying degree, the results usually show that the mathematical solution has been guessed at instead of worked out by due process of computation.

All of this is especially noticeable in the appraisals of city lands for tax and other purposes. The Somers System is the mathematical application of what is known about the effect of street opportunities upon contiguous sites. It is elastic enough to meet the requirements of the varying conditions found in city lots, and exact enough to measure out with precision the absorption of street opportunity that is in each site. All of this is accomplished by the Somers System through tables for easy and quick application to a given problem.

What is true of street opportunity is also true of harbor opportunity, alley, park and railroad opportunity. All of these are to be estimated in the same fashion and applied under Somers System methods mathematically.

It is evident that there are two sides to an appraisal of anything, land as well as man-made property—the exercise of judgment, which is purely mental, and application of that judgment, which is purely mathematical. The Somers System has to do with the mathematical side of the problem, and of itself it does not appraise anything. The act of judging the value of wheat is exercised upon a unit of quantity called the bushel. That bushel may be duplicated many times, and is duplicated many times each year. No one could exercise judgment upon all the wheat he thinks there is in the world, and if he could it would mean nothing to another man who might think there was a different quantity in existence. Some unit of quantity for expressing ideas of street opportunity must be devised.

If we wish to express the idea of the worth of a street opportunity at one point by comparison with the opportunity of the same street at another point we must make comparisons as of the same quantity of land to be used in connection with that street opportunity, else the comparison fails at the very start. It is this lack of a unit of quantity for comparing street opportunities that is at the basis of the trouble with our land appraisals. As soon as any number of people in a city agree upon a unit of quantity it is at once discovered that they have discovered this one with it upon this subject which it is possible to get come through any individual who thinks he owns property.

It will be found that the last analysis based upon the community thinks itself with a given street very much safer and better the opinion of any individual of people. It also develops a litigation that if site values from the income that is actually operating them, there from all the same street from any rule that the same, that the results would

trations of this may be found on the main streets of any city in America. While many appraisers, investors and even judges, think that they are valuing land on an income basis as that income now is, this happens only as a coincidence.

The land used by a railroad is only valuable because people are present and want to use it. While railroads as a whole exert an influence upon land values as a whole, because they make it easy for people to do business, and therefore compete for the use of land in many places, and because through the railroads the presence of people is exerted upon land farther than without railroads, yet so far as any one railroad is concerned the land it uses is comparable in usefulness to the general usefulness of land near at hand. Whatever special influence a railroad terminal has upon adjacent property because of better shipping facilities is also reflected upon the land the railroad actually uses, because there are more things at hand to be shipped.

The proper comparison as we contend is a comparison of the land of the railroad as to opportunity with contiguous property as to opportunity, and that opportunity in either case is the opportunity to get from any one site to the life and business of the city through the streets and highways. Manifestly if we were to attempt to estimate the value of land used by a railroad for a terminal in a large city under the mistaken notion that there is a market value for land, we are at once confronted with the very evident fact that there is no other terminal in existence, and certainly no other in that city that is bought and sold with frequency, or is exactly like the terminal under consideration.

What are we then to use for comparison in such a situation?

If we will attempt to learn the value of the street opportunities in the neighborhood of this terminal, if we will get as wide an opinion as possible and from as many people as possible, we will then have a basis for applying the judgment of these street opportunities to the terminal in question.

What is true of the more complicated terminal properties is true in a milder and simpler form in the land used in the rights of way. In the country districts it will be found that the site value is of a very low price, but that the productive value of the neighboring farm land or the mineral land, or the oil land, is more pronounced. At any rate it is as needs. To appraise each factor affecting the value of land in a railroad as it is to appraise the items of value in a machine shop full of a thousand different kinds of tools, in the making of an inventory of it. If each factor is estimated by itself, and the mathematical effect of each factor ascertained each for itself, there ought to be no more difficulty in ascertaining the value of land used in a railroad than the value of land that is used in a city.

One very evident result comes from this sort of an analysis. It tries up with the mental habits of men. Very few men can perform well more than one mental task at a time. By making it possible for men to do the mental work of exercising judgment, based as it often is upon the experience of a lifetime, and certainly of years, upon each factor by itself, a more efficient exercise of judgment is certain. One man may judge of the value of twenty different articles of household furniture one at a time, and perform the task satisfactorily and efficiently; but the same man would not perform the task of judging the value of the same twenty articles of household furniture stacked up in one pile satisfactorily either to himself or to anyone else. The Somers System provides a way to separate factors affecting value, and to that extent assists in the efficiency of the judgment exercised. It measures out that judgment exactly and mathematically.

ANY METHOD of assessment of property for taxation that does not allow the people whose property is to be assessed a chance to express their opinions of value before the assessment is completed instead of afterwards, ought to be relegated. The right to appeal after the assessment is made is no right at all, for 99 per cent. of the people.

WHERE there is a taxpayer, except in those cities that have used the Somers System, who knows what factors enter into his tax bill? The ordinary tax bill is not as informing to the payee as a Chinese laundry bill.

SOME PHILADELPHIA WISE MEN have recommended a "system" for the assessment of Philadelphia land values, and the "system" recommended cuts any way to assess about 85 per cent. of all the land value in the business parts of that city. Some "system!"

THE SOMERS SYSTEM NEWS.

SALES PRICES AND ASSESSMENTS.

additional valuation, if any, to be specifically and separately stated for each parcel.

The other portions of the Ohio law provide for the proper valuation of equipment and are also in accord with the decision of the Supreme Court which says:

"And when particular physical items are estimated as worth so much, new, if in fact they depreciated, this amount should be found and allowed for."

Paragraph F of the Ohio law provides on this subject the following:

"F. The net value as of a date certain, of all physical property other than land owned by such utility or railroad, to be derived by deducting the sum of the amounts of depreciation from the sum of the new reproductive costs."

Paragraph G of the Ohio law provides that if any franchise value shall be included in the valuation of the physical property of any public utility, "such additional value shall be separately and specifically set forth, together with the basis for the computation or estimate of such additional value."

The new Ohio valuation law is a definite program already written into law by which the mandate of the Supreme Court may be carried out. It is the only law upon the statute books of any state or of the nation that provides for an appraisal of railroads and public service corporations upon the reasonable basis that the Supreme Court calls for in its decision on this subject.

The new valuation law passed in the closing days of the last congress does not set forth a program for actual work but leaves the solution of the whole problem to the Interstate Commerce Commission. Fortunately for the commission very little work has been done under the new law, so that it may carry out the methods as now laid down by the highest court in the land.

ITEMIZING TAX BILLS.

Lawmakers have an idea that when they provide that a taxpayer's tax bill shall indicate the ordinary designation of the property of the taxpayer and the rate of the tax, together with the amount of taxes to be paid, they have provided all that is necessary in itemizing the statement. Such an itemized bill is not on a par with an ordinary bill. No person would consent to a tax bill that is the ordinary tax bill that taxpayers are expected to pay without question, but with much grumbling.

Why should a taxpayer can find out all the tax division when he is performed in making up his operations that were expected to be a complete and accurate statement of the buildings that make up the city. These inventories should show all about each building, and the inventory for each building should be separate from the inventories of all other buildings. These inventories should be complete as to dimensions, parts of buildings described, and should show the judgment upon some unit basis, square-foot-of-floor space preferably, for each kind of depreciation, the percentages for each kind of depreciation, found in each building. All of this figuring should be somewhere on the inventory slip for each building, so that the taxpayer if he chooses may look up the work done, to the end that errors of computation can be eliminated.

The same is true as to land valuations. Everything that enters into the calculation on the part of the assessor as to the value of any site should be on a separate slip, so that any taxpayer may examine and see that mistakes are not made—and if mistakes are made, to see just what the mistakes are.

When assessing divisions are able to exhibit such records to taxpayers it will be the taxpayer's own fault if there is a mistake made in his tax bill. He can procure all the information that goes to make up an itemized statement of his taxes any time he wants it. Putting everything concerning an assessment on paper insures justice, or at least the correction of injustice. It is certainly better than trying to get such information out of an assessor's head six months after the work has been done.

Answer—the Somers System.

THE OPINION OF ALL the people concerning the value of the streets, and consequently of the land contiguous to the streets, is far better than of any two who may buy and sell one parcel. Sales prices may be used after the prices have been appraised to suit the general opinion of the community, and that is the only way they are ever used, although many people are unconscious of that fact.

The use of the Somers System has nothing to do with the use or non-use of sales prices in arriving at the value of real estate. Of itself the Somers System has nothing to do with the mental side of the appraisal which consists of the formation and expression of opinions of value. There is no system or rule or law which will compel one person to think in the same way another does, nor come to the same conclusion after thinking that another does. If one person insists upon attempting to arrive at a valuation of a piece of property that has not been sold with the known price of one near at hand that has been sold, the Somers System not only does not prevent such a comparison, but furnishes a method by which such a comparison may be made.

But in the broader question of what effect one should give to sales prices in the formation of opinions of value, there is a wide difference of opinion, with which the Somers System itself has nothing to do. However, it is only fair to say that in our experience the Somers System, by its forced analysis of the factors that contribute to the value of any one site, furnishes a better method of obtaining opinions of value than of depending upon sales prices, and that method is the obtaining of community opinion.

In the first place we find that sales prices do not contribute much information in the places where information is most needed, and that is in the business part of a city. The reason is that there are so few transactions, and those transactions that are consummated are so scattered that very little information that is of value is ascertainable. If every site in a certain district should be bought and sold every year at a fair price, the task of assessing would be greatly simplified. But not five per cent. of the sites in any city, certainly not ten per cent., are sold in any one year, and in the business district the proportion is very much less. Where we are attempting to compare the values of 90 per cent. with the values of 10 per cent. we find much difficulty, even when the facts concerning all of the ten per cent. are well known. Of the transactions into each transaction, can be the facts entering into each transaction, can be known, and when we do learn the price at which a piece of property has been sold we always appraise the transaction before we accept it as representing a "fair" price.

Again, in nearly all city transactions there is involved a structure which may be worth much or little, but concerning which the general public can know comparatively little. There are countless things surrounding a real estate transaction that cannot be known to the public or even to the assessor, so that using these prices that result from these countless things would seem to be futile.

If there were no better way to get at value than by using prices of the few transactions that we hear about, it would have to be done that way. The Somers System, however, does furnish a better way, and that is by appraising the usefulness of the streets. This has always seemed impossible, and is really impossible except by the Somers System method.

By appraising the streets and carrying out the law of appraisal, a very evident standardization of values results.

The law of appraisal is as follows: There is a mathematical relation between the value of any two sites, as affected by the same street influences of accessibility.

The Somers System provides a way of expressing the value of the street accessibility, in terms of price, and for each varying part of the street, and also provides a mathematical method of carrying the law above stated into effect for each site touching the street or affected by the street.

In this way it is possible to obtain from the community the opinions that are held by the people concerning the usefulness of the streets that the community opinion is the time.

The community opinion is when properly obtained is better than the opinion of any two members of the community, even though they "put their money up" on their opinion. When we have these two only put their money up upon value, they think the community would justify as to value. No man would pay \$10,000 for a piece of property that he felt sure the general public around him really thought was only worth \$5,000. He only pays \$10,000 because he believes that the general public will either justify that price at once, or will do so as soon as the people have considered all the things that he considered for the property. All real estate transactions in every city are based upon some one's opinion of what the public opinion may be. Why not obtain that public opinion, if it is possible to obtain it, upon which

to base the assessment? It not only is possible, but has been done in nearly twenty American cities, large and small.

That knowledge of sales prices are not considered by the community would be idle to assert, but that they control public opinion or ought to control public opinion is foolish to assert.

THE SOMERS SYSTEM IN LOUISIANA.

Assessor S. Q. Hollingsworth of Shreveport, La., in his assessment report recently made, endorsed the use of the Somers System for the next assessment of that city. Mr. Hollingsworth very frankly stated that he had used for this year's assessment as much of the Somers System as was possible for him to use without the assistance of Somers System experts.

The following extract from a leading editorial from the Shreveport Journal sets forth the situation in this Louisiana city, the first in that state to install the Somers System.

"It is also announced by the assessor that a representative of the Somers System will be in Shreveport the coming winter to assist in directing the clerks in the detail work necessary."

After quoting from Tax Commissioner Pastoria of Houston the Journal says:

"This exposition of the workings of the Somers System in the city of Houston shows what might be expected in the city of Shreveport from the inauguration of the same plan of assessment—absolutely just and equitable assessment as between neighbor and neighbor."

On the matter of cost of the installation of the Somers System in Shreveport, the Journal takes this very broad view:

"Assessor Hollingsworth is correct in his assertion that the installation of the Somers System will be accomplished only at considerable expense, but the cost is not so great that a rich and prosperous parish like Caddo can not well afford it—especially in view of the vast benefits that are sure to come from its inauguration."

In no city where the Somers System has been used, has the final cost of the installation of the system been considered as either extravagant or wasteful; on the other hand in every one of these cities there is a well defined public opinion that it is the "best money" the town has expended in a long time.

WHAT A SYSTEM MUST SHOW.

ANY SYSTEM for the computation of land values must include the following or it is not a system:

1. It must show the relation of value for various depths upon the basis of a lessening of value for each square foot receding from the street, and this lessening of value must be based upon the facts as we find them in sites in all cities.
2. It must show the relation of value for irregular shapes as compared with the value of the unit of quantity determined upon.
3. It must show the relation of value between two sites, one with an alley advantage and one without.
4. It must show the enhancement of corners, not only for the lot at the corner, but it must show with mathematical precision just how far the corner influence extends either way from the corner. Such a plan or system must be so flexible that it will determine these matters for every possible combination of street values found in all of our cities. It must be so arranged as to show the values of sites at acute as well as at obtuse corners. It must show the values of sites that are near corners but not at corners, whenever such a lot is more valuable than a lot on the same street that is not near a corner.

FOUR CITIES IN TEXAS have perfected their assessments by the use of the Somers System, and several other cities will follow suit during the coming year. Marvellous results have been accomplished by the use of the Somers System in the four Texas cities that have used this system. By writing to the newspapers or to any of the city officials of Houston, Beaumont, Galveston or Waco, any of our readers will get information concerning the things done in each of these cities from those who have no interest in the business side of the Somers System.

THE KICKING TAXPAYER may be of great use if his objections are taken into consideration while the assessment is being made; but the objections are of little value to him or to anyone else if they are made after the assessment is completed. The time to equalize is before the assessment is finished, instead of afterwards.

ANALYSIS ought to take the place of guessing in the assessment of the taxpayer's property.

SOMERS SYSTEM ASSESSMENT IN DES MOINES, IOWA

Valuation of 916 Central Business Properties with
Building Improvements Thereon

The latest city to adopt the Somers System is Des Moines, Iowa, and the report of Assessor Higgins to the City Commission is so complete an exposition of the utility of the System for equalizing tax valuations that the report, including the actual valuation of each lot and the improvements thereon, is given space herein. For comparison the last assessment of each lot and its improvement is also given, with percentages of changes.

A remarkable illustration of the ease with which the accessibility use of different streets can be compared was developed in the assistance to the assessor given by two citizens' committees, as described in the report. The west side committee expressed the well-known opinion that the north side of Walnut street between Fifth and Sixth streets is the most valuable block frontage, and without expressing their judgment in dollar values at all, they made comparisons, expressed in percentages of the best frontage value for all block frontages throughout the entire district. Assessor Higgins assessed the highest unit at a valuation of \$2,000, other units were transposed into dollar values, the lot values were computed in accordance with their relative values, the improvements were appraised, and the assessments were reviewed, the modifications of the citizens' comparative judgments as at first made being infinitesimal in amount.

If you are interested in learning how one enterprising city equalized the tax valuations of its business center, read the report of Assessor Higgins.

Des Moines, Iowa, March 29, 1913.

Hon. W. A. Needham, Commissioner,
Department of Accounts & Finances,
Des Moines, Iowa.

Dear Sir:—
I herewith submit my report of the assessment for 1913 by the Somers Unit System of Realty Valuation, of all taxable property in the territory bounded by the north side of Grand Avenue, south side of Vine Street, west side of Twelfth Street and west side of East Seventh Street, comprising the business district of the city.

Summarized the results are:—

	Land.	Building.	Total.
Assessment 1913	\$21,669,500	\$7,770,530	\$29,440,030
Assessment 1911	13,108,925	7,915,540	21,024,465
Increase or decrease	\$ 8,560,575	\$ 145,010	\$ 8,415,565
Change in Percentages	65	1 8-10	40
Number of lots assessed	65	1 8-10	916
Number of buildings assessed			1329
Number of assessments increased			702
Number of assessments decreased			205
Number of assessments unchanged			9

REDUCED LEVY POSSIBLE.

An increase of more than Eight Million Dollars in assessments opens two courses to the City Council. Either the City can raise a considerably larger sum for municipal expenses next year than this, or a substantial reduction can be made in the levy. I thus briefly call this matter to your attention, but do not deem it within the sphere of my official duties to make any recommendation upon this subject.

In this connection property owners should bear in mind the fact that a reduction in the tax rate will reduce the actual amount of taxes paid in many cases, even where a moderate increase in the assessed value has been made.

BUILDING ASSESSMENTS REDUCED.

It will at once be noticed that while the net increase in assessments is \$8,415,565, or 40 per cent., building assessments have been reduced \$145,010, or 1 8-10 per cent. This reduction is much more than offset by the increase of \$8,560,575, or 65 per cent., in the assessments on land. The reason for the decrease in building assessments is found in the former methods of this department.

Previously it has been the tendency to assess improvements at full value, or (especially in the case of old buildings) more than they were worth. At the same time vacant or slightly improved lots were assessed at only a small fraction of their value. Such procedure was contrary to law, and held back the development of the city; for the high valuation placed on improvements and low valuation on land, was equivalent to placing a higher tax rate on improved property than on unimproved. This constituted a penalty on those owners who built, and a premium to those who held their lots vacant.

SHOULD APPLY SYSTEM THROUGHOUT CITY.

My one regret in connection with this work is that it was not possible to apply the Somers System to the entire city instead of to the business district only. It is true that proportionate to its area, there are more difficult problems in the section covered than in any territory of the same size in Des Moines; but questions impossible of solution by rule-of-thumb methods meet the assessor in every block, and even in the outlying rural districts.

It is obvious to anyone at all familiar with the duties of the City Assessor that any uniform system of calculating lot and building values is superior to methods ordinarily used. In the Somers System we obtain not only a uniform system, but a system founded upon scientific truths and most thorough investigation. Having closely observed its application to and solution of problems which hitherto defied, real estate experts and Assessor alike, I am convinced that the Somers System would enable this office to equitably assess every property in the city, so that each owner would pay his full and fair share of the taxes, and no more.

I would, therefore, respectfully urge that provision be made for applying the Somers System throughout the city at the next assessment. It will fully justify the expenditure on the part of the city. It will reduce the valuation of properties now over-assessed, and increase those now under-

assessed, thus enabling the city to obtain from each property owner his fair share of the city revenue. The facts and figures presented in this report give ample reasons for my confidence in the ability of the Somers System to give the results I claim for it.

EQUALITY IMPOSSIBLE BY PRESENT METHODS.

There is little reason for wonder that there have been inequitable assessments in Des Moines. Rather it is a cause for congratulation that inequities have not been greater when the legal method of assessing real estate is considered. This system—or rather lack of it—provides for an Assessor and one Deputy who hold office throughout the year. At the time when the assessments are to be made about thirty Deputy Assessors are appointed for a period of three months.

These men, with limited knowledge or training for the work, frequently with varying ideas of the fundamental differences between land and building values, and with little conception of the factors of site value, are sent into the several assessing districts with instructions to make the assessment of every lot and building. Their equipment comprises a map, and lead pencil.

The result is inequitable assessments.

Reasons why this method of assessing land and buildings leads to inequity are of interest. It is at once apparent to all that if thirty different men use their thirty different judgments, the result will be thirty different kinds of assessments. It could not be otherwise. If thirty real estate experts were employed to make assessments, there would be just that many different judgments used, and just that many different kinds of assessments. For the exercise of judgment in appraising property is a mental operation. Appraisals reflect the mental attitude of the man. Some Deputy Assessors are known as "high men" and some as "low men," in other words, some are optimists and some pessimists. It is a well-known fact that the section of a city in which some investors and speculators will buy is considered undesirable by others who favor a different locality. In the same way, some assessors are believers in the value of property in certain sections, but are pessimistic in their ideas of the value of property in other sections.

While it would be a great step in advance to secure uniform judgment in the several assessing districts, except in the center of the city, we still are without means of applying that judgment equitably to the many lots and buildings. Even the least qualified Deputy Assessor knows that if an inside lot 22x132 feet is worth \$5,000, the adjoining inside lot 44x132 feet is worth twice as much, or \$10,000. But when it comes to ascertaining the value of a lot 33x110 feet, if the adjoining lot 22x132 feet is worth \$5,000, or of finding the value of a corner lot 32x132 feet, when inside lots of the same size are worth \$10,000 on one side of the block and \$8,000 on the other, the Deputy Assessor is confronted with a problem to him impossible of solution. Under present methods also it is impossible to compare the value of one lot with that of another, in the same or an adjoining block. This is because there is no common basis for the comparison of values.

This office has made every effort in the past to correctly value buildings, and in so far as the larger structures in the central section of the city are concerned, with some degree of success. But examination of the values reveals many inequalities. It is safe to assume that the average Deputy will assess a recently-painted house twenty years old at considerably more than an adjoining similar house two years old if the latter needs painting. No attention is paid to depreciation, because there is no knowledge of conditions causing depreciation. It is the same regarding factors of building cost. I regard it as improbable that this department ever will be able to obtain Deputy Assessors having knowledge of the fundamental principles of scientific land valuation. Since the demonstration just made of the utility of the Somers System to overcome these drawbacks in our present methods, I do not consider it necessary that Deputy Assessors should be possessed of such qualifications.

For the Somers System provides:

1. A basis for obtaining common judgment of land values.
2. A common method of applying that judgment.
3. A basis for comparing the value of one lot with another, one block with another, and one district with another.
4. Complete analysis of the factors which enter into site values.
5. Means of properly classifying buildings.
6. Uniform inventory of building construction.
7. Uniform methods of ascertaining reproductive cost.
8. Uniform methods of depreciating buildings according to condition and usefulness.

THE SOMERS SYSTEM NEWS.

VALUES CONSERVATIVE.

While it was my purpose to assess all property within the district at as near its full value as practicable, I deemed it advisable to make assessments conservative. I did not think it wise at this time to raise values to the exact full market value, as the Somers System was not applied throughout the city, and some outlying sections should, I believe, be equalized in the same way if equitable results are to be obtained. It will be found that the figures approximate conservative values, and what is far more important, they are all truly relative.

THE SOMERS UNIT SYSTEM OF REALTY VALUATION.

As the 1913 assessment of every property in the business district of the city will be based upon the values as calculated by the Somers Unit System of Realty Valuation, it may be well at this point to give a brief description of the System.

The Somers System is based on the law of constant effect of depth upon value. It consists of mathematical formulae and mechanical devices for carrying out that law, so as to ascertain the true proportional value of sites. It is acknowledged by all land valuation experts that a mathematical relation exists between the values of two sites affected by the same influences of accessibility; and that there is a mathematical relation between the values of any two portions of the same site. This principle is universally recognized.

Values are stated as of a unit foot, said unit foot being located where it has only one factor of value. A mathematical table has been constructed showing the value of lots of various depths as compared with the unit value. This table is based upon careful and wide investigation as to the facts in the case of given depths, say 60 feet, 100 feet and 150 feet deep, and the mathematical relation of these three results upon every other possible depth. Corner lots are valued as follows: At the corner to be computed is erected a lot 100 feet square, and this lot is divided into squares, 10 feet square each. The Somers corner lot tables give the value of each of these squares for every conceivable combination of values coming together at the corner. The values given in these tables are comparable in a sense to a table of logarithms, or an interest table. These tables express values in dollars, and they are always the mathematical effect of the unit values of the lots, and they are always the mathematical effect of the unit values of the two streets upon each 10-foot square lot, no matter where in the 100-foot square it may be located.

The 10-foot square plot at the corner of the two streets is always the most valuable, the values of all the other squares receding in curves in every direction from this corner square. These curves are always commensurate with the mathematical effect of one unit upon the other. The actual lots to be computed are diagrammed upon this 100-foot square at the corner, and the values of each square and part of a square inside the lot lines are added together, thus producing the value of each lot, and apportioning to each lot its share of the enhancement of value by reason of two streets coming together. It does not matter, therefore, in what way the land at the corner is divided, as the tables show the actual valuation in dollars for every part of it, and not an arbitrarily selected percentage to be added.

Enhancement of value does not reach 100 feet in either direction. Good property near these corner lot tables measure it only as far as it goes. When an enhancement of value extends over 100 feet, there is another set of tables, sometimes called over-lap tables, which not only ascertain the fact, but also the exact place where the enhancement ceases, and the amount that each foot is enhanced. In other words, whatever the effect, the Somers System works out that effect into dollars. By mechanical devices these same corner lot tables and over-lap tables may be applied to lots at acute and obtuse corners. By another set of tables, irregularly shaped lots are valued upon the basis of the judgment of the value of the unit. By this same set of tables, and when so used, they are called over-lap tables, is ascertained the exact extent of the influences of a street so that when there is a lot running through from one street to another, it is possible to find exactly where the influence of the two streets comes to a common level. Alley effect is generally treated as follows: The land value of the alley is computed, based upon the unit values controlling it, and that land value is prorated against every foot of land abutting upon the alley.

There are five processes in valuing sites by the Somers System:

First.—The use of the depth curve, or table, showing the values of interior lots without alleys, as compared with the values of the unit.

Second.—The corner lot tables, by which the enhanced value, at or near corners, is mathematically and equitably distributed.

Third.—The zone tables, by which the value of irregular shapes is ascertained.

Fourth.—The over-lap tables, by which the effect of streets, whose influences run in opposite directions is exactly ascertained, thus making it possible to apply unit values to lots running from street to street, and also possible to ascertain other valuable data for land valuation.

Fifth.—Alley valuation, by which the effect of alleys is equitably distributed.

It will therefore be seen that the Somers System is most comprehensive in its scope, and that it undertakes to ascertain and value every separate factor, and every combination of factors, and is workable in every part of every city.

The advantages of an assessment made by means of the Somers System over the unscientific methods followed in Des Moines and everywhere else before the development of the System, may be summarized as follows:

First.—A common judgment is finally exercised in every part of the same taxing district, that is in the whole city.

Second.—The whole work is systematized so that what appears to be a tremendous task when viewed in the aggregate, is reduced to one of simplicity.

Third.—The thousands of items to be valued are so classified, no matter in what part of the city they may be located, that all of the like are brought together. There are thousands of these items that can be treated in the same way, if they are properly classified, as is only possible under Somers System methods.

Fourth.—The task of exercising judgment of land values is so simplified that it is more efficiently done. The ease with which assessors can use the knowledge and experience that they already possess in exercising judgment of a given unit of quantity, thus making it possible for them to compare the value of street with street and part of street with part of street, tends to efficiency on the part of the assessor.

Fifth.—Under the Somers System methods, and under them alone, is it possible for the assessor to consult the opinion of the community while the assessment is being made, instead of waiting until it is completed, and obtaining such opinion only from the objections that are raised as to specific assessments.

Sixth.—Under the Somers System methods, and under them only, is it possible to make an assessment in public. Under no other known method has it been possible to obtain the community opinion during the time of making the assessment. In this way all chance for favoritism, either conscious or unconscious, is done away with. Before the assessment is half done, the taxpayers of the community awake to the fact that they are getting a "square deal."

USE UNIT OF VALUES.

The Somers System is not only unique in its systematic and scientific methods of calculating individual lot values from unit values which apply equally to all lots, subject to the same influences, but also, in that it is the only system or method of assessing by which owners, tenants and other representatives are permitted, or are able, to assist in the actual assessment.

The ease with which community opinion of land values may be obtained is one of the most valuable features of the Somers System. Every investor of the System recognizes this, and acknowledges that under no other known method is it possible to obtain the ideas of value held by the body of the people. The reasons why other methods fail and Somers System succeeds in this important particular, may be stated as follows:

First.—The Somers System provides a unit of quantity, so that opinions of value may be easily compared.

Second.—The Somers System unit of quantity makes it easy for the people who live and do their business upon the land to be valued, to compare the value of one street with another, one part of a street with another part of the same street, one side of a street with the other side, and so on; thus using the knowledge of general conditions that has heretofore gone to waste. In every community commodities and services are valued and sold by a unit of quantity. Every one knows that a quoted price on coal means so much per ton of coal, and that that ton weighs 2,000 pounds; that the standard unit of quantity as applied to potatoes is the bushel, to beef, poultry, and livestock, the pound; to cloth, the yard; to lumber, the board foot, and to excavating, the cubic yard.

In each case the price or value of the goods or services refers to the price or value of a unit of quantity, and that price or value may be easily compared with other prices or values for the same unit. If the units of quantity varied for the same commodity, and if some dealers gave a ton of coal weighing 1,800 pounds, and some a ton weighing 2,240 pounds, confusion would result and business would be retarded.

If units of quantity are found necessary in dealing with such matters, how much more important is their use in the valuation of land, upon which are levied the taxes for the public revenues.

The importance of publicity in all public work is recognized on all sides. To use publicity in making an assessment of land for taxation was never obtained until the Somers System was introduced, although it had been attempted by assessors many times.

When a community gets into the habit of making its comparisons of values as of a given quantity of land, and when that same community obtains a general idea of the effect of various expressions of value of a given quantity of land, when applied to other sizes and shapes—as has happened in every city where the Somers System has been used—there will be an ease of expression of value and a certainty of the effect of that expression which can be obtained in no other way.

THE VALUATION OF UNITS.

While sales and other similar data have been given due consideration in valuing units through the district, such information is not always a reliable foundation for assessing or valuing real estate for any purpose. Price does not make value. The best that can be said of the price of anything is that it is the evidence of the judgment of the value of the given article held by two people, the buyer and the seller; and more often it is not even their judgment of the value.

If all sales were at a "fair price," that is, if each price exacted and paid were considered to be fair by all who had a right to an opinion thereof, and if all such prices were well known, the knowledge of the prices paid for land in cities would be of very great value. But there are several reasons why prices paid for city property are not of great assistance. Most people have a very different idea of value than that which we hear of as the actual price paid. When we hear of a land sale in a city, the first thing we do, consciously or unconsciously, is to appraise the sale; that is, we modify the price up or down to meet our notion of the value of that particular site, or we agree that the price paid is a "fair price."

In most sales there is more involved than the mere value of the land sold. In cities this is true more often than in the country. A sells a parcel of land to B for \$5,000; that is all the public knows about it. Everyone who knows about land values in that neighborhood says that \$5,000 is too high, that such a lot is not worth over \$4,500. If all the facts were known it might develop that A made a very easy bargain for B. He sold him the lot for \$5,000, and \$100 of which was paid at the time of the sale, and the balance was to be paid at the rate of \$500 per year, plus interest. In other words, A financed the project for B, and financed it in a way that no bank or business man except one who had some interest in the transaction besides the interest on an investment, would finance it. Was it not worth 10 per cent. to B to have his investment financed for him? And would not all who know about land values in that neighborhood agree that the land plus the service of financing was well worth \$5,000.

A sells a parcel of ground to B for \$5,000. The community, hearing of the transaction, says that B got a bargain; such a lot is worth \$6,000. A is considered foolish to let it go at that price. The community thus appraises the transaction up to its idea of the value of the lot. Knowing nothing more about the sale than the location and size of the lot and the consideration paid, there is no other way for the community to act except to appraise the transaction to its own judgment of value. If the facts were all known, it would be found that A suddenly found himself pressed for money—the necessity being so great that he could not wait for the slow process of the ordinary real estate market. He knows B will buy anything for less than it is worth, and his necessities are more important to him than the \$1,000 that he might lose in a quick sale. He rushes to B and sells quickly for less

than it is worth, but the community does not know that fact, and such a sale price could hardly be used as a criterion of value in that neighborhood.

A has a thriving business—growing every year. He has long since reached the limits of the capacity of the plot which he occupies. He needs the 20-foot strip next to him. Of course he wants it at a fair price, but he would be willing to pay a bonus above a fair price. Land along there is worth \$800 a foot, making a fair price for the 20-feet that he greatly desires, of \$16,000. He finally pays the owner of the 20-foot strip \$24,000 for his 20 feet. This transaction is so evident that the community nearly always knows exactly what happened; and yet there are people who will say that B paid \$24,000 for the 20-feet of land. What he really paid was \$16,000 for the land and \$8,000 bonus to get a particular piece of land to combine with another particular piece. All agree that B's 20 feet and all property around there ought not to be assessed upon the basis of the "hold-up" price that B was compelled to pay.

Such examples of selling prices at other than fair market value could be cited by the score, and this condition applies particularly to properties in the central high-priced section of every city. The merchant who must have a new location for his business or more space adjoining his present location, is willing to pay well to obtain what he wants; the speculator will buy anything that is cheap; the capitalist will pay well to obtain the site of the office building or hotel which he purposes erecting; and in the great majority of sales there is more involved in the transaction than appears on the surface.

While rentals ought to be the best measure of the value for the use of any specific property, they are generally for the use of improvements as well as of land, and in many cases for good will. At the best they can only represent the opinion of value as between landlord and tenant. In most cases there must be an arbitrary division as between the amount of rent due for the use of the land, and that due for the use of the improvement. Of course the actual value of the use of any land is the true test, but there are so few properties that attain that possibility that rentals are as unsafe a guide to values as can well be imagined.

In the central section of Des Moines, as in all large cities, land values are increasing rapidly. As the same property is sometimes sold two or three times within a few months at different prices, it is obvious that all of the prices cannot be taken as an indication of its value. If one is correct the others are wrong, and it is not always possible to say just which price was high or which low.

These facts account in part for the general distrust of assessments, and demonstrate the necessity for a better foundation for the valuation of land for the purpose of taxation than the consideration of rentals and sales. Therefore, sales and rentals should be considered whenever possible, but at no time should they be used as conclusive evidence of value.

HOW LAND VALUES WERE ASCERTAINED.

The first public meeting was held Saturday afternoon, February 8th. About seventy-five prominent citizens were present, including a majority of the larger property owners. A representative of the Somers System explained its workings, answered questions regarding its application both in general, and in particular instances in Des Moines. After a session lasting nearly three hours, a committee of citizens and property owners was selected by the Mayor and Assessor to co-operate with, and assist the latter.

This committee consisted of the following representative men: B. F. Kaufman, Richard R. Rohls, Robert McCutchen, Nate Frankel, C. Huttenlocher, L. E. Harbach and Addison M. Parker.

It is difficult for me to express my appreciation of the very great assistance given by this committee. And while the work they performed was of immediate service to me, it should also be recognized by every citizen of Des Moines, that the members of the committee served the entire community unflinchingly and unselfishly. For a period of nearly three weeks they gave of their time and knowledge, even at the expense of their own affairs.

At the outset it was decided to avoid discussion of actual values at first and to deal with relative values only. Therefore, the efforts of the committee were devoted to expressing in percentages the relative values of a Somers Unit foot on each side of every block in the business district of West Des Moines.

It was the unanimous opinion of every member of the committee, indeed of every citizen who expressed an opinion on the question, that the most valuable frontage in the city is on the north side of West Walnut Street between Sixth and Seventh Streets. This, then, the committee called X or 100 per cent. Then at the several meetings the relative value of a unit foot in every block throughout the west side was ascertained.

When the relative values were completed a map of the district was prepared by draftsmen and the percentages placed thereon. Copies of this map were distributed and printed in the newspapers. Another meeting was called and criticisms of the relative values invited.

Some indication of the popular esteem in which this work was held is obtained from the fact that only one relative unit was changed as a result of this public meeting, and the modification was only 2½ per cent. Later the committee became convinced that two other relative units would be more accurate if modified slightly, so each was raised 2½ per cent. With the exception of these three changes the unit values used for the actual calculations of West Des Moines assessments are relatively the same as those reported by the West Side Committee.

As soon as this work was completed a committee composed of the following representative East Des Moines citizens was appointed to co-operate with this department in a similar manner: Addison M. Parker, S. Jester, J. A. McKinney, W. H. Mathis, R. P. Bolton and M. H. Cohen.

This committee selected the block on the north side of East Locust Street between Fifth and Sixth Streets as its X or 100 per cent. With this frontage that of every block on the East Side was compared in a manner similar to that followed by the first committee, and the results set down in the form of percentages. A public meeting was held and after some changes the relative values were reported to the assessor.

It will be seen that the work done by these two committees was to indicate in percentages the relative values of a unit foot in the two sections of the city with which they were respectively most familiar. In order that values on the two sides of the Des Moines River should be relatively correct, a joint meeting of the committee was called and after much discussion it was decided that the value of X in East Des Moines is 17½ per cent. of the value of X in West Des Moines.

While I was frequently in conference with the members of each committee, the relative values are purely the result of committee work, and indicate how well this first principle of the Somers System works. By elim-

inating consideration of lots and devoting attention to the value of a unit foot in every block we have succeeded in obtaining equitable values in more than 100 blocks in the part of the city most difficult to assess.

When the two committees completed their labors, it remained only for the Assessor to determine the value of X, or 100 per cent, in West Des Moines. Many arguments were presented, some advocating that it be made as low as \$1,200, and others advocating that it be made as high as \$2,400. Careful investigation convinced me that this unit should be valued at \$2,000. By deciding on the value of X in West Des Moines at \$2,000, the value of X in East Des Moines automatically became \$350—being 17½ per cent. of \$2,000, as the joint committee recommended.

The adoption of the high unit of \$2,000 also determined unit values throughout the territory to be valued by means of the Somers System. It remained only to take the several percentages of the high units on the two sides of the Des Moines river, and actual unit values in dollars were obtained.

In the meantime draftsmen had been preparing maps of every block and lot, figuring slips had been printed, and calculating clerks employed and trained in the methods of the Somers System. As soon as the unit values were definitely ascertained, the work of calculating began and continued without interruption until completed.

HOW BUILDING VALUES WERE ASCERTAINED.

Forms for the description of buildings first were prepared and printed; depreciation schedules were drawn up and submitted to me for approval. Four men were sent into the field to take building measurements. These men, noted on the building cards previously prepared the exact size of every building, the heights of floors, type of construction, plumbing, roofing, fixtures, fixed machinery, character, condition and age, and much similar data. This information practically constituted an abbreviated specification of every building and where necessary sketches of floor plans were drawn on the back of the building cards. In this manner the assessor's office has been supplied with an exact description of every building in the center of the city.

Equipped with the schedule of building factors which had been approved by the assessor, the building expert next visited every structure, taking with him the building card of specifications. Upon the card was noted the proper factor for the new reproduction and the percentage of depreciation according to age and condition. The balance of the work was purely clerical. The number of square feet of floor space was calculated and multiplied by the factor of new reproduction, and from the total so obtained, was deducted the amount of the depreciation.

REALTY ASSESSED IN NAME OF OWNER.

In making assessments, values are calculated for the actual lots, as they now exist, no attention being paid to original subdivisions. It is believed that for the purpose of this report, the owner's names, street and number (when obtainable) are more suitable than the legal description of each lot.

OF BENEFIT THROUGHOUT THE CITY.

While the purpose of the adoption of the Somers System in the Des Moines business district was the equalization of assessments in this territory only, the experts in charge have afforded the department assistance and advice upon special problems in other parts of the city. In this way we have been able to ascertain the fair value of numerous lots and many buildings outside of the business district. These values are not included in this report.

DIFFICULTY IN MAKING COMPARISONS.

Some difficulty has been experienced in comparing the assessment of 1911 with the new assessment because of the varied methods previously used in this department. A comparison of the assessment of an unimproved lot in 1911 upon which a building has since been erected, with the assessment for 1913, does not indicate any true change except in so far as the lot is concerned. Therefore, in the tables showing increased and decreased assessments, percentages showing changes are omitted.

Formerly it was the custom to include many small buildings in the one figure for land value. In such cases it is impossible to show the building assessment for 1911, but a comparison of totals can fairly be made.

UNTAXABLE PROPERTY NOT VALUED.

It will be noted that no values are given for lots in the blocks numbered 66, 70, 71, 72, 73, 76, 77, 106, 112, 113 and 117. This is due to the fact that all properties in these blocks are exempt from local taxation. The values of exempt properties were not calculated. When such properties are in blocks with other taxable realty, the unassessable property has been omitted.

CONCLUSION.

In concluding I wish to express my appreciation of the great assistance you have given this department in its efforts to equalize assessments. To the other members of the City Council and to the Board of Supervisors I feel that not only my own, but the thanks of the entire community are due. With your co-operation and that of the heads of the Municipal and County Governments, I believe Des Moines is now one of the few cities in the country having a really equitable assessment—in the business district at least.

To the Manufacturers' Appraisal Company, which operates the Somers Unit System of Realty Valuation, is due the credit for the careful manner in which the work has been done, and the liberal way in which the agreement with the City and County was executed. Every claim made for the System has been fulfilled, and the terms of the agreement have been lived up to, not only in letter, but in spirit.

I also desire to express my appreciation of the assistance given by property owners, lessees and real estate men. We found that the average property owner is not a tax dodger when convinced that he is obtaining a square deal, and scores of men having large property interests in the center of the city have expressed themselves as quite willing to pay their full and fair share of the taxes provided assessments were truly equalized, and every owner was treated in the same way.

This has been done, and the adoption of the Somers System will prove a most popular improvement in this branch of the Municipal and County Government.

Very truly yours,
E. H. HIGGINS,
City Assessor.

MARKET VALUE LACKING IN REAL PROPERTY

THE SOMERS SYSTEM NEWS.

Des Moines Assessments of Land, Buildings and Totals for 1911 and 1913, and Percentages Indicating Increase or Decrease

By W. A. SOMERS.

Before undertaking to describe how land values are ascertained by the Somers System it will be well to consider what "value" is. One of the standard dictionaries says:

"Value, the property or aggregate properties of a thing by which it is rendered useful or desirable, or the degree of such property or sum of properties."

"Concrete purchasing power."

"The specific quantity of another object for which a given object can be exchanged."

"A price which can be actually obtained."

"Market price."

As a matter of fact, value, the word, is used to indicate an attempt on the part of man to measure and compare his desires.

A man may desire a head covering, and going into a hat shop finds hats and caps varying in price from 50 cents to \$10.00. His desire may be satisfied with a \$3.50 derby, and he is willing to exchange for it \$3.50 of money received by him as wages. Now in this transaction he has valued the hat to him at as much or a little more than \$3.50. At the same time he may consider that this hat is worth more than the \$10.00 hat, and his judgment or measure of value is final and absolute.

The next man may satisfy his desires by the purchase of a 50 cent cap, while the next man may desire a \$10.00 silk hat and think it worth the price. And these purchases show the individual idea of the comparative value of the different articles. No matter what the article may be, its value to an individual can only be determined by his desire for it, and the only terms in which he can measure this desire is to compare which he can measure this desire is to compare one article with another, and he cannot make this comparison for anyone but himself. This being time it is evident that in the attempt to arrive at a community opinion of value for each one of a number of things, there must be some basis or foundation other than the individual opinions of the people. That is, there must be found or created some expressed community opinion from which specific values can be deduced, and by which such values can be compared and checked before a satisfactory list can be made.

To illustrate: If it were possible to obtain from each individual of the community his opinion of the comparative value of a certain list of articles, the comparative value in all cases to be made with money, and to be based upon his idea of the value of the articles without regard to cost, there is no doubt that in many of the lists some one or more of the articles not being desired by the individual making the list would be marked valueless; and the chances are that each one of the articles listed would be found on some one or more of the lists so marked. Therefore, average values based on individual opinion would not be satisfactory because the opinions would not be based upon the same standards.

One man whose income is obtained by hard labor at \$2.00 per day would have a very different idea of the value of things compared with money than the man whose income from inherited wealth, without exertion on his part, amounts to \$100.00 per day. Therefore it is safe to say that it is impossible to deduce a community opinion of the value of things directly from the only true measure of value—individual opinion.

Nevertheless, we do find in market prices a community opinion which limits the value of all things that have or are subject to market prices. That is, an article can never be worth more than the price of producing it (the price of the article in the open market), and it never can be worth less at any given time than the amount that can be obtained for it.

With the great development of trade and commerce during the last two hundred years, and the almost universal use of gold as a measure of value, there has been created in the minds of the people generally the idea that everything and anything has a certain discoverable value which can be expressed in gold dollars, and this thought has been common with reference to the valuation of land. To find a specific value for each lot is commonly considered a simple problem, requiring only honest care to make a correct assessment of land values.

Now, when we realize that the value of anything, even the most common article, is only an individual opinion, and that the only guide to a community opinion as to the value of these common things is market prices, and that city land is not subject to market prices, we have discovered the cause of the difficulty in obtaining satisfactory assessments of city land, and it seems to me that this makes it plain why the assessments of city land for taxation are almost uni-

Percentages indicate an increase except when preceded by a minus (-) sign. † Uncompleted new building—not assessable for 1913. * New building erected since 1911 assessment was made.

Number 1.

ADDITION—CAMPBELL & McMULLEN'S.

Block 57.

Owner and Location.	Size.	Land.	Building.	Total.	Assessment for 1911.	Assessment for 1913.	Change
C. W. ROSE, N. W. C. 12th & Grand, 66 x 132	8,000	\$20,000	\$28,000	\$48,000	\$18,800	\$18,700	\$7,500 33
F. M. Hubbell Est., 1207 Grand ... 16.5x132	2,600	400	3,000	2,900	100	3,000	00
F. M. Hubbell Est., 1809 Grand ... 16.5x132	2,600	400	3,000	2,800	100	2,900	3
F. M. Hubbell Est., 1211 Grand ... 16.5x132	2,600	400	3,000	2,700	100	2,800	6
F. M. Hubbell Est., 1213 Grand ... 16.5x132	2,600	400	3,000	3,900	100	4,000	33

Number 2.

ADDITION—CAMPBELL & McMULLEN'S.

Block 58.

D.S. Chamberlain, N.E.C. 12 & Grand 44x124	5,500	800	5,500	\$17,300	\$ 8,400	\$25,700 *
D. S. Chamberlain, Grand ... 88x122	9,000	800	9,800	26,500	500	27,000 175
W. C. Slater, Grand ... 50x120	6,500	8,500	15,000	15,100	5,300	20,400 36
J. M. Coggeshall, Grand ... 49x120	5,600	5,600	11,200	13,900	100	13,900 140
F. M. Hubbell Est., N.W.C. 11th & Gd 38x120	4,000	4,000	8,000	12,600	100	12,600 215

Number 3.

ADDITION—CAMPBELL & McMULLEN'S.

Block 59.

Julius Mandelbaum, N.E.C. 11 & Gd 66x117	\$8,250	250	\$ 8,500	\$23,600	.....	\$23,600 60
F. M. Hubbell Est., Grand ... 22x113.8	3,100	.....	3,100	6,400	.....	6,400 107
F. M. Hubbell Est., Grand ... 22x111.2	3,300	.....	3,300	6,200	1,600	7,800 *
F. M. Hubbell Est., Grand ... 22x108.6	3,600	.....	3,600	7,900	.....	7,900 119
F. M. Hubbell Est., Grand ... 38x99	4,000	500	4,500	10,500	200	10,700 187
F. M. Hubbell Est., Grand ... 38x99	4,000	700	4,700	9,200	300	9,500 102
C. W. ROSE et al, Grand ... 11,000	500	11,500	12,000	24,200	200	24,400 112

Number 4.

ADDITION—CAMPBELL & McMULLEN'S.

Block 60.

F. M. Hubbell Est., N.E.C. 10th & Gd. 66x132	\$11,000	550	\$11,550	\$30,500	.....	\$30,500 164
H. H. Polk et al, Tr. 917-18 Grand...	11,500	2,500	14,000	24,400	2,600	27,000 *
H. H. Polk, N. W. C. 9th & Grand 98x132	22,500	9,500	32,000	52,200	11,000	63,200 97

Number 5.

ADDITION—HOLCOMB'S.

Block 2.

F. M. Hubbell, 8th Street ... 66x132	\$13,000	.....	\$13,000	\$19,600	.....	\$19,600 50
F. M. Hubbell, N. W. C. 8th & Grand 66x132	20,000	.....	20,000	45,200	.....	45,200 126
Beniah C. Hubbell, N.E.C. 9th & Gd. 40x132	20,000	5,500	25,500	(35,300)	6,200	41,500 108
Beniah C. Hubbell, 9th Street ... 23x132	2,875	.....	2,875	8,900	.....	10,800
C. W. ROSE, 9th Street ... 23x132	3,000	.....	3,000	7,400	.....	8,900 208
C. W. ROSE, 9th Street ... 24x132	3,000	.....	3,000	7,400	.....	7,400 144
Flora J. Henry, 9th Street ... 22x66	1,760	.....	1,760	4,600	.....	4,600 161
Mary Henry, 9th Street ... 22x66	440	.....	440	2,000	.....	2,000 354

Number 6.

ADDITION—GRINNELL'S.

Block F.

J. M. Coggeshall, N.E.C. 8th & Grand 132x132	\$35,000	\$ 5,000	\$40,000	\$79,900	\$ 5,100	\$85,000 112
H. C. Frychar, 606-12 7th Street...	66x132	23,000	11,000	34,000	33,800	42,800 25
Minnie B. France, N.W.C. 7th & Gd. 66x132	30,000	.....	30,000	63,300	.....	63,300 111

Number 7.

ADDITION—GRINNELL'S.

Block E.

C. Nysewander, N. E. C. 7th & Grand 54x132	\$35,500	\$12,500	\$48,000	\$48,100	\$31,500	\$79,600 *
Guaranty Fund Tr. Co., Grand ... 78x132	33,000	11,000	44,000	38,500	8,600	47,100 7
F. M. Hubbell Est., Grand ... 66x132	28,000	.....	28,000	31,900	2,800	35,700 *
Flora Hinze, N. W. C. 6th & Grand 66x132	33,000	3,000	36,000	69,200	6,600	75,800 80

Number 8.

ADDITION—GRINNELL'S.

Block 1.

St. Ambrose R. C. Church, 6th Av... 25x103	\$ 5,000	.....	\$ 5,000	\$12,500	.....	\$12,500 150
F. M. Hubbell Est., Grand ... 66x138	18,400	600	20,000	24,500	200	24,700 23
J. K. W. H. Gilcrest Co., Grand ... 68x361	192,000	600	29,000	28,600	200	28,800 1
F. M. Hubbell, Rear Grand ... 48x167	700	.....	700	1,200	.....	1,200 75
F. M. Hubbell, Rear Grand ... 48x167	700	.....	700	1,200	.....	1,200 71
F. O. & O. P. Thompson, Rear Grand 52x109	3,000	1,000	4,000	1,400	400	1,800 55
F. M. Hubbell Son Co., Grand ... 44x118	8,800	4,000	12,800	11,700	6,300	18,000 41
F. M. Hubbell Est., Grand ... 55.7x140.7	181,000	1,000	12,000	15,300	800	16,100 34
F. M. Hubbell Est., Rear Grand ... 139.5x16	600	.....	600	850	.....	850 41
F. M. Hubbell Est., Grand ... 82x140.7	16,400	200	16,600	21,600	2,300	23,900 44
Julia H. Polk, Grand ... 60x148	12,400	6,000	18,400	15,700	5,300	21,000 14
Y. M. C. A., N. W. C. 4th & Grand. 54x140	192,000	Exempt	Exempt	27,500	15,000	42,500 00

Number 9.

ADDITION—BIRDS.

Block 3.

F. M. Hubbell, 4th Street ... 44x130	\$ 4,400	\$ 600	\$ 5,000	\$ 9,000	\$ 200	\$ 9,200 84
L. J. Barnett, 4th Street ... 43x130	4,300	2,700	7,000	5,800	1,000	6,800 40
L. J. Barnett, 4th Street ... 25x130	2,500	.....	2,500	5,100	.....	5,100 104
Mildred P. Hippee, N.E.C. 4th & Gd. 119x134	16,000	600	16,600	36,700	7,100	43,800 *
G. M. Hubbell Est., N.W.C. 3d & Gd. 83x134	12,500	12,500	25,000	31,500	10,700	42,200 69
F. M. Hubbell Est., 3d Street ... 65x130	5,200	800	6,000	7,900	300	8,200 36

Number 10.

ADDITION—BIRDS.

Block 4.

Benson & Marver, 3d Street ... 65x130	\$ 5,200	\$ 8,000	\$13,200	\$ 7,900	\$ 5,000	\$12,900 -2
C. L. Kahler, 3d Street ... 65x130	13,400	1,600	15,000	(13,000)	1,000	14,000 128
C. L. Kahler, N. E. C. 3d & Grand. 64x134	181,340	.....	(20,300)	70,600	.....	20,300
F. M. Hubbell, N. W. C. 2d & Grand. 285x321	182,400	18,000	42,000	70,600	9,100	79,700 89

onstrated that a very clear expression of it can be obtained by comparing the streets one with another on the basis of their frontage values.

By assuming as a unit the frontage value per foot of an inside lot 100 feet deep, then starting with the best street and limiting the inquiry to a few blocks, it will prove surprisingly easy to obtain an agreement or consensus of opinion as to the comparative frontage value of these blocks and streets. Then extending the work from this center in all directions, working out along the best street and through streets of less value until the whole city has been covered, a schedule or frontage value map may be established that can be used as a basis for the appraisal of each separate parcel of land in the city. And this is the foundation of what is known as the Somers System of Land Valuation.

The practical construction of this Unit Value Map was one of the serious problems, but within the last two years such maps have been made in more than a dozen cities, and it is proven that when undertaken by competent authority (the assessor) with the idea that the maps shall be used as the basis for taxation, the owners and occupants of city property enter into the work with enthusiasm, and are willing to give all of the assistance necessary. The valuation must be started under some proper authority to secure the attention of the property owners, and must be carefully conducted, the object and use being explained, and it has been found that as soon as the people understand the practicability of this method, they will appreciate the importance of it, and realize that not only can they help in preparing a map, but that after the work is completed they will be enabled to form a better judgment as to the uniformity of the valuation.

It is very desirable and almost an absolute necessity that the unit value for 100 feet in depth shall be fixed at what is considered the actual value of an inside lot 100 feet in depth. Any attempt to use a percentage of the actual value will result in confusion and make it impractical to compare one portion of the city with another.

To make use of the Unit Value Map, it is necessary to fix definite rules that will apply to all the various sizes, shapes and positions of the individual holdings by which this frontage unit can be converted into the value in dollars of any particular lot.

Experience has demonstrated that the value of about 95% of the lots or individual holdings can be determined directly from the frontage value units in connection with the other information on the map, that is, size, shape, and accessibility and alleys, the influence of accessibility to the community's life, leaving not to exceed 5% of the lots that will require special investigation. At first sight this may appear to indicate a greater uniformity than is generally thought to exist. Because it is so frequently stated that to determine the value of a lot one must make a complete and thorough examination of the lot, and estimate the many conditions that affect this value, it is astonishing to learn that all of the conditions affecting the value of 95% of the lots in the city can be expressed in street value units in connection with the size, shape and position as shown on the map.

But as a fact 95% is a low estimate because the frontage units may be valued to show every change along each street, and will naturally show the effect of any change in any or all of the streets, such as grading, sidewalks, sewers, water, etc.

If one block is graded and paved, and the next block is not graded, the value of this difference will show in the value of the unit. If a sewer has been constructed along a part of a block only, there will be two units showing differences in value. If the land on one side of the street is depressed below the street level and the other side is at the street level, there will be two units, one for each side, showing the value of this difference.

A very common thought that each lot is different from every other lot grows out of the fact that in the valuation of a city lot each one values it from his own point of view, thinking only of his use of it, and from each different use there will be a different income, therefore a different value. And this accounts for the great discrepancy that frequently occurs in the valuation of a given tract by different individuals. Even "experts" frequently differ very widely in their valuation of the same lot.

To make use of these community opinion unit values rules must be established by which the specific value of any given lot can be computed. The first rule to be considered is called the curve of value, and is a rule for determining the effect of frontage value at different depths.

For one kind of business, such as a cigar store, the front part of a lot will be very valuable, and

Number 21.

ADDITION—CAMPBELL-McMULLEN'S.

Block 3.

Owner and Location.		Assessment for 1911.		Assessment for 1912. Change	
Size.	Land.	Building.	Total.	Land.	Building.
J. C. Conger, S. E. C. 11th & Grand. 30x132	\$ 4,500	\$ 3,500	\$ 8,000	\$15,000	\$ 1,900
J. M. Coe'shall, 1018-20 Grand. 36x132	5,400	600	6,000	11,800	1,300
W. M. Lyon, 1012-16 Grand. 66x132	9,900	2,500	12,400	21,800	1,500
J. D. Edmundson, S. W. C. 10th & Gd. 66x132	13,200	3,300	16,500	36,300	1,300
Masonic Term Assn., N. W. C. 10 & L. 132x132	42,400	.....	42,400	84,400	.....
L. G. Wright et al, 1013-17 Locust St. 66x132	12,000	2,000	14,000	37,000	1,000
Wm. Mitchell et al, N. E. C. 11th & L. 66x132	13,700	7,300	21,000	40,300	19,000
	101,100	\$19,200	120,300	246,100	\$26,000
				272,100	
				\$26,000	126

Number 22.

ADDITION—CAMPBELL & McMULLEN'S.

Block 26.

Owner and Location.		Assessment for 1911.		Assessment for 1912. Change	
Size.	Land.	Building.	Total.	Land.	Building.
F. M. Hubbell, S. E. C. 12th & Grand. 66x132	\$ 8,500	.....	\$ 8,500	\$29,000	\$ 6,600
F. M. Hubbell et al, 1114 Grand. 33x132	3,300	500	3,800	8,200	200
Jacob Schmidt, 1112 Grand. 33x132	3,700	600	4,300	9,300	250
Carrie E. Nims, 1110 Grand. 33x132	4,000	800	4,800	9,100	100
J. M. Coe'shall, 1106 Grand. 33x132	3,700	300	4,000	7,900	100
Mildred R. Hippee, S. W. C. 11 & Gd. 66x132	10,000	500	10,500	24,200	200
F. M. Hubbell Est., N. W. C. 11 & Loc. 66x132	15,000	1,400	16,400	31,900	1,000
P. C. Kenyon, 1107 Locust Street. 33x132	4,700	750	5,450	12,300	400
D. Edmundson, 1111 Locust Street 33x132	8,250	700	8,950	15,100	600
J. K. & W. H. Gilchrist, 1113-15-17 Lo. 66x132	8,250	3,750	12,000	27,700	7,400
F. M. Hubbell Est., N. E. C. 12 & Loc. 66x132	10,000	2,000	12,000	35,300	5,300
	\$74,150	\$11,000	\$85,150	210,000	\$22,150
				232,150	
				\$22,150	173

Number 23.

ADDITION—CAMPBELL & McMULLEN'S.

Block 27.

Owner and Location.		Assessment for 1911.		Assessment for 1912. Change	
Size.	Land.	Building.	Total.	Land.	Building.
Bridget Kingston, Grand. 66x33.5	\$ 4,30	\$ 400	\$ 4,700	\$11,700	\$ 150
C. W. Roger, S. W. C. 12th & Grand. 66x33.5	5,250	1,250	6,500	19,200	600
Jno. A. Carver, N. W. C. 12th & Locust. 62x167	6,700	800	7,500	31,600	400
Jno. A. Carver, Locust. 47x167	5,000	500	5,500	14,300	200
Mrs. L. M. O'Herson, Locust. 50x167	5,000	500	5,500	14,100	200
	\$25,950	\$ 3,450	\$29,400	\$90,900	\$ 1,650
				\$92,450	214

Number 24.

ADDITION—CAMPBELL & McMULLEN'S.

Block 28.

Owner and Location.		Assessment for 1911.		Assessment for 1912. Change	
Size.	Land.	Building.	Total.	Land.	Building.
Chas. A. Murray, Locust. 50x167	\$ 5,000	\$ 800	\$ 5,800	\$14,100	\$ 400
C. Hattenlocker, Locust. 50x167	4,400	600	5,000	15,100	200
C. Hattenlocker, S. W. C. 12th & Loc. 50x82.5	3,000	500	3,500	16,300	200
Lovina C. Belding, 12th Street. 85x50.5	4,300	700	5,000	12,000	250
G. E. Hannawalt, N. W. C. 12 & Walnut. 51x151.5	14,000	.....	14,000	36,200	.....
	\$30,700	\$ 2,600	\$33,300	\$92,700	\$ 1,050
				\$94,750	184

Number 25.

ADDITION—CAMPBELL & McMULLEN'S.

Block 25.

Owner and Location.		Assessment for 1911.		Assessment for 1912. Change	
Size.	Land.	Building.	Total.	Land.	Building.
L. G. Edmundson, S. E. C. 12th & Loc. 88x132	\$12,000	.....	\$12,000	\$40,600	\$ 5,000
Cornelius Mullane, Locust. 44x132	7,000	400	7,400	17,400	200
John A. Carver, 1108 Locust. 10,000	1,100	11,100	12,200	25,000	600
F. M. Hubbell Est., S. W. C. 11 & Loc. 66x132	12,200	800	13,000	30,500	400
J. F. Smoke et al, 310 11th Street. 28x56	2,550	250	2,800	4,050	45
J. F. Smoke, 11th Street. 28x41-1R. 1,850	.....	1,800	1,800	3,900	.....
Wallace Furb-66, N. W. C. 11 & Wal. 66x167-1R. 13,000	15,300	28,300	43,600	11,700	3,900
A. Head, 107-11 Walnut Street. 66x132	14,000	10,000	24,000	28,100	11,700
Westfield Realty Co., 1113-15-25 Wal. 88x132	15,000	1,000	16,000	51,200	7,800
Peter Murray, N. E. C. 12th & Walnut. 44x132	7,000	4,000	11,000	23,900	1,800
	\$92,550	\$32,850	\$125,400	219,650	\$28,000
				247,650	
				\$28,000	97

Number 26.

ADDITION—WEST FORT DES MOINES.

Block 4.

Owner and Location.		Assessment for 1911.		Assessment for 1912. Change	
Size.	Land.	Building.	Total.	Land.	Building.
Amelia Thompson, S. E. C. 11 & Loc. 66x132	\$13,500	\$ 500	\$14,000	\$34,700	.....
D. S. Chamberlain, 1016 Locust St. 66x132	6,500	500	7,000	13,700	500
D. S. Chamberlain, 1012 Locust St. 33x132	6,500	7,000	13,500	16,550	100
Mary E. Hammer, 1004-10 Locust St. 66x132	16,500	1,500	18,000	27,200	400
L. Hamilton Est., S. W. C. 10th & Loc. 66x132	20,000	1,200	21,200	50,100	2,000
Laura H. Rawson, N. W. C. 10 & Wal. 132x132	42,900	.....	42,900	76,700	.....
W. J. Riddell et al, 1013-17 Walnut. 66x132	18,000	15,000	33,000	30,500	.....
Blind E. Bennett, 1019 Walnut Street. 26x132-1R. 6,000	5,000	11,000	16,000	10,700	5,000
F. M. Hubbell Est., N. E. C. 11 & Wal. 40x100	8,000	.....	8,000	22,200	.....
	137,900	\$24,200	162,100	282,850	\$28,200
				310,850	91

Number 27.

ADDITION—WEST FORT DES MOINES.

Block 5.

Owner and Location.		Assessment for 1911.		Assessment for 1912. Change	
Size.	Land.	Building.	Total.	Land.	Building.
F. M. Hubbell Est., S. E. C. 10 & Loc. 66x132	\$23,000	\$ 500	\$23,500	\$56,600	\$ 100
C. W. Roger et al, 912-11 Locust St. 66x132	23,000	15,000	38,000	44,600	17,800
F. M. Hubbell Est., S. W. C. 9 & Loc. 66x132	30,000	500	30,500	72,500	8,700
L. H. Bush, 316 9th Street. 66x132	25,400	800	26,200	41,100	300
F. M. Hubbell Son Inc., N. W. C. 9 & W. 66x132	38,000	12,000	50,000	72,800	20,000
T. A. Carver, 907 Walnut Street. 22x132	8,000	6,000	14,000	16,150	6,200
Etta B. Percival, 909-11 Walnut St. 66x132	18,000	6,000	24,000	35,600	14,800
Jennie B. Bayless, 913-17 Walnut St. 66x132	24,500	22,000	46,500	46,000	21,100
Geo. M. Vanovera et al, N. E. C. 10 & W. 66x132	23,000	35,000	58,000	67,000	31,200
	112,900	\$97,500	\$210,400	441,650	120,200
				561,850	80

Number 28.

ADDITION—WEST FORT DES MOINES.

Block 6.

Owner and Location.		Assessment for 1911.		Assessment for 1912. Change	
Size.	Land.	Building.	Total.	Land.	Building.
F. M. Hubbell Est., S. E. C. 9th & Loc. 132x132	\$60,000	\$12,000	\$72,000	\$139,000	\$16,500
Grover C. Hubbell, S. W. C. 8th & Loc. 66x132	36,000	.....	36,000	102,800	128,800
Mrs. L. H. Bush, 312-14 8th Street. 66x132	32,000	.....	32,000	64,900	56,000
High C. Pitchard, N. W. C. 8 & Wal. 66x132	60,000	15,000	75,000	118,500	27,500
Edith C. & C. W. Pitham, 807 Walnut. 22x132	16,500	7,500	24,000	29,800	4,200
F. A. Bayless, 809 Walnut. 22x132	16,000	7,500	23,500	29,000	4,200
Chas. Weitz Est., 811 Walnut. 22x132	17,000	9,000	26,000	38,200	7,800
Mary H. Wood, N. E. C. 9th & Walnut. 132x132	90,000	25,000	115,000	175,500	12,300
	\$37,500	146,000	478,500	678,800	253,800
				946,700	100

Number 29.

ADDITION—FORT DES MOINES.

Block 1.

Owner and Location.		Assessment for 1911.		Assessment for 1912. Change	
Size.	Land.	Building.	Total.	Land.	Building.
O. J. & Minnie Mills, S. E. C. 8 & Loc. 44x88	\$18,000	\$ 3,000	\$22,000	\$53,000	\$ 5,500
Wm. Mitchell et al, 718 Locust St. 22x88	8,000	1,000	9,000	19,100	2,000
Wm. Mitchell et al, 716 Locust St. 22x88	8,000	1,000	9,000	17,600	1,700
L. J. Yonker, 712-14 Locust Street. 44x88	18,000	11,000	29,000	38,500	15,400
Hawkeye Realty Co., S. W. C. 7 & Loc. 132x132	135,000	64,000	199,000	253,300	36,500
Mary P. Vandenberg, N. W. C. 7 & Wal. 132x132	170,000	316,000	486,000	127,900	453,100
F. M. Hubbell Son Co., N. E. C. 8 & W. 132x132	130,000	140,000	270,000	245,000	140,300
Lamotte Mott, 313-15 8th Street. 44x132	22,000	10,000	32,000	37,000	16,700
	\$10,000	\$76,000	86,000	1000,300	846,100
				1346,400	62

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Number 30.

ADDITION—FORT DES MOINES.

Assessment for 1911.

Owner and Location.	Size.	Land.	Building.	Total.	Assessment for 1911.	Block 12.
Martin Flynn, S.E.C. 7th & Locust	66x132	\$70,000	\$30,000	\$100,000	\$172,500	38
Mary S. Shackelford, 612-16 Locust	66x132	55,000	20,000	75,000	122,500	38
Hoyt Sherman et al, S.W.C. 6&L	132x132	186,500	27,500	214,000	319,400	36
Emma Lederer, N.W.C. 6th & Wal.	88x132	180,000	80,000	260,000	356,600	37
Hoyt Sherman et al, 609-11 Walnut	44x132	80,000	20,000	100,000	135,900	34
Chas. Weitz Dist. Inc., 618 Walnut	22x132	42,000	12,500	54,500	76,200	40
Fred House-G. Miller, 615 Walnut	22x132	37,000	6,000	43,000	55,800	33
D. G. Edmundson, 617 Walnut	22x132	36,000	7,500	43,500	58,300	34
John A. Garver, 619-21 Walnut	44x132	70,000	10,000	80,000	132,400	65
O. H. Perkins, N.E.C. 7th & Walnut	22x132	45,000	7,500	52,500	66,000	100

Number 31.

ADDITION—FORT DES MOINES.

Assessment for 1911.

E. K. Butler, S.E.C. 6th & Locust.	132x132	\$186,500	\$32,500	\$219,000	\$291,000	\$33,600	\$324,600	48
C. Youngerman Est. In, S.W.C. 6&L	66x132	70,000	100,000	170,000	121,300	59,300	180,600	62
M. E. Sherry, 316 5th Street	22x132	20,000	5,000	25,000	24,900	2,400	27,300	7
Central Inv. Co., 312-14 5th Street	44x132	45,000	45,000	90,000	54,200	116,200	170,400	9
Good Block Co., N.W.C. 5th & Wal.	132x132	200,000	95,000	295,000	306,800	83,400	389,200	36
Thos. Naylon, 619 Walnut Street	88x132	132,000	55,000	187,000	200,400	39,900	240,300	38
Clitz, N. St. Sv. Bk., N.E.C. 6 & Wal	44x132	50,000	120,000	170,000	112,400	90,500	202,900	25

Number 32.

ADDITION—FORT DES MOINES.

Assessment for 1911.

Ramie Nelson, 416 Locust Street.	22x88	\$11,000	\$3,200	\$14,200	\$15,500	\$3,200	\$18,700	32
John C. Weber, Jr., 414 Locust St.	22x88	11,000	3,200	14,200	13,300	3,200	16,500	17
John Weber, Jr., 412 Locust Street.	22x88	12,000	3,500	15,500	15,700	3,300	19,000	23
W. Phillips, 410 Locust Street	44x132	16,000	6,000	22,000	24,500	2,800	27,300	23
Watson P. Davidson, S.W.C. 4 & Loc.	66x88	33,000	66,000	99,000	56,800	54,400	111,200	12
Wm. Foster, 4th Street	66x132	30,000	30,000	60,000	41,800	23,300	65,100	8
Valley Inv. Co., N.W.C. 4th & Wal.	22x132	25,000	13,000	38,000	43,500	7,300	50,800	34
Valley Inv. Co., 403 Walnut	22x132	18,000	9,000	27,000	32,200	4,000	36,200	34
David Evans, 405 Walnut	22x132	19,500	9,000	28,500	29,600	4,000	33,600	18
Valley Inv. Co., 407 Walnut	22x132	21,000	8,000	29,000	32,200	4,300	36,500	12
Goldman Hyman, 409-11 Walnut	44x132	47,000	15,000	62,000	65,200	10,100	75,300	22
J. H. Winsor, 413-15 Walnut	44x132	47,000	15,000	62,000	73,900	8,400	82,300	33
J. H. France, 417 Walnut	22x132	24,000	5,000	29,000	33,400	4,000	37,400	29
J. Wright et al, 419 Walnut	22x132	25,000	8,000	33,000	35,900	6,800	42,700	30
Anne C. Herman, 421 Walnut	22x132	26,000	8,000	34,000	41,100	6,300	47,400	41
Raymond Seeburger, 423 Walnut	22x132	40,000	12,000	52,000	65,700	6,800	72,500	39
B. T. Kauffman et al, 318-16 5th St.	44x132	43,500	31,000	74,500	53,200	18,500	71,700	4
R. H. Parry, Jr., 317-19 5th Street.	44x66	24,000	5,000	29,000	35,400	19,800	55,200	90
B. B. Vorse Trust, 321 5th Street.	20x66	12,000	2,500	14,500	18,200	1,900	20,100	38
B. B. Vorse, S.E.C. 5th & Locust	24x66	18,000	3,000	21,000	28,400	2,300	30,700	46

Number 33.

ADDITION—FORT DES MOINES.

Assessment for 1911.

D. M. Ins. Co., S.E.C. 4th & Locust.	66x132	\$40,000	\$20,000	\$60,000	\$60,300	\$23,500	\$83,800	40
E. M. Hubbard Est., S.W.C. 3d & Loc.	66x132	27,500	1,000	28,500	50,800	3,100	53,900	89
E. M. Hubbard Est., 316 3d Street.	22x132	5,500	5,500	11,000	7,700	7,700	15,400	40
Meinda M. Grubbh, 314 3d Street.	22x132	5,500	5,500	11,000	6,200	6,200	12,400	13
Kate L. Donovan, 312 3d Street.	22x132	6,000	500	6,500	7,000	100	7,100	8
J. T. Williams, N.W.C. 3d & Walnut	132x132	75,000	32,000	107,000	118,600	11,300	129,900	34
Ide, F. Orunsky, 313 Walnut	22x132	13,000	6,000	19,000	23,500	4,500	28,000	47
Intehria Stark et al, 315 Walnut.	22x132	12,500	8,900	20,500	17,800	5,200	23,000	12
H. L. Whitman, 317 Walnut	22x132	13,000	5,000	18,000	18,500	4,200	22,700	26
Frank Butler et al, 319 Walnut	22x132	13,500	5,000	18,500	19,800	4,000	23,800	29
Ide, R. Field et al, N.E.C. 4th & Wal.	44x132	35,000	15,000	50,000	58,200	18,800	77,000	44
Oscar Loftquist, 313-17 4th Street.	66x132	28,000	53,000	81,000	39,400	51,300	90,700	12

Number 34.

ADDITION—FORT DES MOINES.

Assessment for 1911.

J. M. Coggeshall, S.E.C. 3d & Locust	44x132	\$15,000	\$1,500	\$16,500	\$40,000	\$2,000	\$42,000	155
E. N. Moss, S.W.C. 2d & Locust	88x132	30,000	18,000	48,000	59,500	300	63,800	95
Moses Strauss et al, N.W.C. 2d&W.	44x132	15,000	15,000	30,000	29,700	16,000	45,700	38
Moses Strauss et al, 205 Walnut.	22x132	6,500	6,500	13,000	10,900	6,100	17,000	36
Gus Straus, 207 Walnut	22x132	6,500	6,500	13,000	10,900	6,100	16,500	32
Robt. Dickson, 208-11 Walnut	44x132	15,000	14,000	29,000	23,200	11,300	34,500	19
Isaac Friedlich, 213 Walnut	22x66	6,000	2,000	8,000	5,900	2,100	11,000	37
Central Trust Co., 215 Walnut	22x132-11	9,000	10,000	19,000	14,300	7,400	21,700	14
W. F. Heywood, 217-19 Walnut	44x132	17,000	10,000	27,000	21,300	12,000	33,300	22
J. B. Flynn, S.W.C. 3d & Walnut.	44x132	22,500	15,500	38,000	29,700	9,900	39,600	4
Mary J. Coggeshall et al, 313-15 3d	44x132	12,000	5,500	17,500	13,200	5,100	18,300	4
J. M. Coggeshall, 317-19 3d Street.	44x132	11,000	500	11,500	17,100	1,000	18,100	57

Number 35 and 36.

ADDITION—FORT DES MOINES.

Assessment for 1911.

Fred A. Rollins, S. E. C. 2d & Locust	22x66	\$4,000	\$350	\$4,350	\$8,400	\$300	\$8,400	91
L. Harbach, 113-14-16 Locust	66x110	16,000	4,000	20,000	27,200	2,100	29,300	46
United Realty Co., 113-15 Walnut	44x132	12,000	12,000	24,000	21,800	7,000	28,800	20
Phil Kiumb, 117 Walnut	22x132	5,700	4,300	10,000	9,100	2,200	11,300	13
Rachael Siegel, 119 Walnut	22x132	5,700	4,300	10,000	9,600	2,200	11,800	13
Chas. Hewitt, S.W.C. 2d & Walnut	44x132	14,000	15,000	29,000	27,300	16,600	43,900	51
P. J. Kraetich, 313-11 2d Street	66x132	16,500	1,000	17,500	19,000	4,000	23,000	31

Number 37.

ADDITION—FORT DES MOINES.

Assessment for 1911.

G. Van Ginkle, N.W.C. 1st & Court.	88x132	\$25,000	\$60,000	\$85,000	\$40,000	\$50,600	\$90,600	6
Tone Bros., 109-11 Court	44x132	10,000	25,000	35,000	16,000	22,400	38,400	9
G. Van Ginkle, 113 Court	22x132	5,000	7,000	12,000	7,200	4,800	12,000	0
T. A. Kuhn, 115 Court	22x132	4,400	2,000	6,400	5,700	1,700	7,400	1
E. M. Hubbard Co. Est., 117 Court.	22x132	4,400	9,000	13,400	5,800	7,000	12,800	12
E. M. Hubbard Son Inc., N.E.C. 2d&C.	66x132	17,000	14,000	31,000	28,700	9,500	38,200	7

Number 38.

ADDITION—FORT DES MOINES.

Assessment for 1911.

Framble Nelson, S.E.C. 3d & Walnut	22x66	\$8,000	\$2,000	\$10,000	\$10,000	\$2,000	\$12,000	20
A. B. Blank, 220 Walnut	22x66	6,300	2,000	8,300	8,300	2,000	10,300	24
Ida E. Orunsky, 213 Walnut	22x66	6,000	2,000	8,000	7,800	1,700	9,500	19

the rear part of less value, while for a restaurant the lot should have its front on the street, and at the same time enough space in the rear for the proper conduct of the restaurant business, making the rear part as important and as valuable to the business as the front. The fact is that the different uses to which city land is put results in giving a higher average value to the front portion of the lot, because it can be adapted to more profitable use by a larger number of people, and to a greater variety of uses than the rear portion of the lot but there is no fixed positive relation. Having established 100 feet in depth as the fixed unit of quantity—the yardstick—the first investigation was made to ascertain the comparative usefulness of a lot that was only 50 feet in depth, having only one-half the area of the unit depth, and next to ascertain the comparative value of a lot 150 feet in depth.

This investigation was begun in St. Paul, Minn., where the business portion of the city is laid out in blocks 800 feet square, divided into 12 lots, each 50 by 150 feet, and as the business developed in the cross streets many of these corner lots lying 150 feet along the street have been joined with the adjoining lot, and divided so as to make lots of 100 feet deep fronting on the cross street. In other cases a corner lot had been used as frontage on a cross street, making a lot only 50 feet deep, thus giving many examples of lots 50 and 100 feet in depth.

It is evident that the front half of a lot is worth more than the rear half, and that an addition of 50 feet to the rear of a 100-foot lot does not increase its value in proportion to the added area. After a careful investigation of many hundreds of lots in actual use and of many hundreds of sales of lots of different dimensions, it was determined to use a tentative scale, 70% of the value of the 100-foot unit as representing the value of the first 50 feet of depth and giving 30% of the value of the unit to the rear 50 feet, and considering the third 50 feet as having a value equal to 15% of the 100-foot unit. Plotting these effects upon cross-section paper developed a curve of value, that is, a curved line drawn from a zero point to represent the street line through a 50-foot point representing a lot 50 feet in depth, and at an elevation to indicate 70%, then through a 100 foot point at an elevation to indicate 100%, then to the 150-foot point at an elevation to indicate 115%.

This tentative curve was then tested by applying it to many lots in several cities, and by submitting it to the best authorities, and it was determined that for retail business property the first 50 feet absorbed a little more than the tentative curve indicated, and this was changed to 72½%. The curve thus formed has been used and tried in many thousands of cases in many cities, and it is evident that it fairly represents a general consensus of opinion as to the proportionate value of different depths in retail business property up to 100 feet, and that for residence or wholesale property it and its extensions fairly represents a proportionate value for 75 to 250 feet in depth.

CORNER VALUES.

The next rule to be established was the rule for determining the effect of the value on corner lots. It was discovered that very little, if any, attempt had been made by real estate men to formulate rules to determine the enhanced value of corner lots. The idea was very commonly expressed that a corner lot was more valuable than an inside lot by a percentage varying from 10% to 100%, but without any fixed reason for different percentages.

These differences appeared to be individual, and to have been determined in each individual case by an examination of the lot, and while it was evident that the value of a cross street had to an extent controlled this percentage it had been unconscious, and the conclusion had been reached from the actual use of the corner, and not as deduced from the value of the cross street. It was evident that with the unit maps as a foundation, values of corner lots can be uniformly determined by some combination of the values of the unit on the streets forming the corner, and it was not difficult to compile a set of rules that would give uniform results for lots 50x100 feet fronting 50 feet on the best street for any combination of street values.

The next step was to determine the effect where the lots had their longest frontage of 100 feet on the best street instead of 50 feet, and it was realized that the only possible method of formulating rules to cover all cases would be by assuming some convenient limit for corner tables and then distributing the value of the cross street over this unit lot by definite rules in small areas, so that it can be easily stated for any given dimension or plot lying in any position. This was accomplished by a careful investigation of the recognized effects on standard corner lots 50x100

feet, from which was formulated tables to fit all combinations of street values; then a second lot next to and adjoining the corner was worked out with the same range of corner values. The increase of value to this second lot is very slight, if anything, where the cross street is of but little value, and when the cross street is of nearly the same value as the best street, then the effect on this second lot will be considerable.

Having worked out the effect on the two lots 50x100 feet each gave us 100 feet square as the corner unit and this was then divided into 100 squares, each 10 feet, and the effect of the cross street values is worked out on each one of these 100 squares, maintaining in all cases the original proportions as found from actual experience in the use of lots.

The existing dimensions of lots in business centers were found to be so irregular that 10 foot squares were found the best division that could be practically used, and it was found for this use convenient to use a set of tables rather than scales as originally planned. These tables show the value in dollars of each one of the 100 squares each 10 feet by 10 feet in a unit corner of a 100-foot square, for every combination of street unit values. There are for practical computation use 100 tables in which the best street unit is valued at \$1,000 and the cross street is zero; Table No. 2, the best street is \$1,000 and the cross street is \$10, and so on to Table No. 100, where the best street is \$1,000 and the cross street is \$1,000. This arrangement makes a convenient method for working out the value of any sizes or shapes coming within the 100-foot square on the corner. Practically every corner-value problem can be solved from these \$1,000 tables by proportion.

ALLEYS.

The third rule to be considered was the effect of alleys laid out across or through a block.

By alleys are meant thoroughfares running into or through a block, the use of which is practically confined to the occupants of the block. When they are strictly alleys, used exclusively for the benefit of the lots in the block, it is safe to assume that the ground thus used is worth as much as if it was used as a lot. Otherwise it would not be used as an alley, and the alley not being of any use or value to the property outside of the block, and being exempt from taxation, the value of the ground so used must be added to the value of the lots which are benefited by its use as an alley. It is therefore assumed that a proper method for caring for alleys is, first: To ascertain the value of the ground used as an alley, computed by the rules of frontage and depth.

Then to distribute the amount of this value to the several lots in the block which are accessible to the alley in proportion to their accessibility.

There are exceptions to every rule, and cases have been found where the alleys in a block covered so much ground that the value of the land amounted to more than the benefits accruing to the lots; illustration, in the case of an alley 20 feet wide through a block where the only use of the alley was a rear entrance to the lots, and where 10 feet in width would have accommodated the property as well as 20 feet. In such a case it is evident that there is a loss in maintaining a 20-foot alley, and it may be that the amount of benefit to the lot is less than the value of the land so used. When there is more than one alley in the block, or where the width of the alleys in the block are not uniform, the advantages or benefits to the lots must be adjusted in accordance with the facts.

Alleys benefit lots first by making them accessible to the public thoroughfares; second, by giving them the advantage of unobstructed light in proportion to the width of the alley; third, by insuring the free circulation of air. In all three of these cases any increase in the width of the alley will tend to increase the benefit. Therefore if we have in one part of the block a narrow alley, we should not charge the same rate per front foot as should be charged when the alley is wider. The exercising of a little common sense in adjusting the value of the different conditions and features will be necessary, and it will not be difficult to work out a satisfactory result.

From the very nature of the case each block must be worked out separately. If there is only one alley, and that is of uniform width running through the block, passing we will say the back end of each lot, and the lots being all of the same width the case is very simple, as the benefits to the lots must be equal. A division of the total value of the land used for the alley by the number of lots will give a fair proportion of the amount which must be added to the value of each lot.

CONCLUSION.

It is frequently stated that rules cannot be formulated that will take into consideration all

Assessment for 1911.				Assessment for 1912. Change			
Owner and Location.	Size.	Land.	Building. Total.	Land.	Building. Total.	Block.	In %
Paul J. Kraach, 212-16 Walnut	66x132-IR17,500	12,500	30,000	28,800	13,500	37,100	24
Wolf Zaecherla, 210 Walnut	22x76	6,000	2,000	9,500	1,500	11,500	44
Wolf Zaecherla, 208 Walnut	20x76	4,700	3,200	7,900	3,550	10,550	35
Wolf Zaecherla et al, 206 Walnut	20x76	4,800	3,200	8,000	3,500	10,700	34
C. L. Sperry, S.W.C. 2d & Walnut	70x88-IR	14,000	13,000	27,000	15,800	39,700	47
L. Harbach, 224-26 2d Street	44x132	7,250	10,000	17,250	10,200	20,900	21
Mary Ann Nicholson, 220-22 2d St.	44x132	7,250	4,400	11,650	8,700	16,200	9
Equitable Life Ins., 218 2d Street	22x132	3,300	11,500	14,800	12,400	16,200	9
Harriet B. Winsor, 212-16 2d St.	66x132-IR12,900	9,100	22,000	12,100	15,800	27,900	-18
Mark Johnson et al, N.W.C. 2d & Ct.	66x132-IR12,900	9,100	22,000	20,400	6,300	26,700	21
D. H. Buxton, 207 Court	22x132-IR	4,750	8,250	13,000	6,300	14,700	18
Globe Machinery, 208 Court	22x132	4,400	8,500	5,100	7,800	14,700	14
D. W. Dickinson, 211 Court	22x132	4,800	3,500	8,300	1,900	8,600	-2
C. E. Butler, 213 Court	22x132	4,800	5,200	10,000	6,700	12,200	22
C. K. Butler, 215 Court	22x132	4,400	5,500	9,900	5,100	12,200	-4
F. E. S. White, 217 Court	22x132	4,400	4,000	8,400	2,600	7,900	-5
Commercial Realty, N.E.C. 3d & Ct.	66x132	15,000	6,000	21,000	22,200	28,000	33
R. Marks, 213-15 3d Street	44x132	7,250	12,740	20,000	8,500	10,500	-5
L. Harbach, 217 3d Street	22x132	3,300	5,700	9,000	3,600	19,000	-5
L. Harbach, 219 3d Street	22x132	3,300	600	3,900	3,800	6,300	-2
L. Harbach, 221-23 3d Street	44x132	7,250	14,740	22,000	8,700	19,500	11
J. C. Saverly, 223 3d Street	66x132	12,000	4,000	16,000	8,700	20,900	20
Number 39.				Number 40.			
Wolf Zaecherla, S.E.C. 4th & Walnut	22x50	184,750	171,830	356,520	253,500	151,650	14
W. W. Moore, 316-20 Walnut	66x132-IR45,000	18,000	6,000	24,000	15,900	1,600	3
L. H. Kuriz & Co., 314 Walnut	22x132	13,500	6,500	20,000	76,700	14,900	45
L. H. Kuriz, 312 Walnut	22x132	13,500	6,500	20,000	17,700	9,600	26
Alfred Hammer, 310 Walnut	22x132	13,000	6,000	19,000	23,300	6,100	50
E. J. Whitman, 308 Walnut	22x132	13,000	6,000	19,000	23,000	2,900	36
Geo. F. Henry et al, 306 Walnut	22x132	11,500	1,200	12,700	17,800	2,600	57
Conrad Amend, 304 Walnut	22x132	11,000	1,200	12,200	17,500	700	49
Simon Casady, 302 Walnut	22x132	10,500	1,200	11,700	18,200	1,500	41
C. A. McCune, S.W.C. 3d & Walnut	22x66	7,000	.....	7,000	14,000	1,400	120
S. M. Casady, 323-23 3d Street	59x54-IR	6,000	3,500	9,500	17,300	1,200	61
Ann Elizabeth Henry, 224 3d Street	22x132	3,600	600	4,200	10,400	3,400	53
L. C. Kuriz, 222 3d Street	22x132	3,400	500	3,900	4,100	5,500	53
T. Fred Henry, 220 3d Street	22x132	3,400	1,400	4,800	4,100	5,500	34
Bridge Agnes Whalen, 216-18 3d	44x132	6,800	3,000	9,800	4,100	3,000	42
D. M. Saddlery Co., 214 3d Street	22x132	3,400	5,600	9,000	7,100	11,400	16
Ann Elizabeth Henry, 210 3d Street	22x66	2,400	500	2,900	5,100	5,900	22
L. Cohen, 208 3d Street	22x66	2,200	1,700	3,900	2,800	2,100	1
J. A. Ladd, 206 3d Street	22x66	2,200	.....	2,200	3,200	4,700	20
Anna F. Finkelshteyn, 204 3d Street	22x66	2,200	1,000	3,200	5,000	4,000	87
Ann Elizabeth Henry, 202 3d Street	22x66	2,200	9,000	16,000	8,100	9,000	125
D. M. Saddlery Co., 309 Court	44x132	7,000	9,000	16,000	6,500	8,700	-5
E. J. Jurguth, 307 Court	22x132	4,000	24,000	28,000	14,500	13,900	-28
Chas. Shuberman, 313 Court	22x132	8,000	4,000	12,000	8,300	3,500	2
Chas. Shuberman, 315 Court	22x132	7,500	3,500	11,000	6,900	4,400	3
Willard J. Coombs, 317 Court	22x132	7,500	3,500	11,000	7,800	11,300	11
Commercial Realty, N.E.C. 4th & Ct.	51x66	13,500	8,000	21,500	20,800	7,300	31
Hawkeye Ins. Co., 207-9 4th Street	45x66	18,500	9,000	27,500	19,900	6,200	-5
Mary A. Chrysler, 211 4th Street	35x64	4,500	1,500	6,000	6,900	700	10
O. H. Perkins, 213 4th Street	22x132	12,000	9,000	21,000	12,700	5,200	-15
O. H. Perkins, 215-17 4th Street	44x132	22,000	16,000	38,000	19,400	16,300	-6
State Ins. Co., 219-23 4th Street	66x132	38,000	62,000	100,000	32,800	43,700	-24
Number 41.				Number 42.			
D. M. Nat'l Bank, S.E.C. 6th & Wal.	22x132	549,600	306,000	855,600	459,700	136,540	16
R. Perkins et al, 520 Walnut	22x132	39,000	6,000	45,000	33,400	5,200	16
Lewis Marks, 518 Walnut	22x132	38,000	2,000	40,000	31,400	5,000	-7
Richard Wogelmoth, 516 Walnut	22x132	36,500	5,000	41,500	70,900	22,800	18
M. Hanson, 514 Walnut	22x66	24,000	4,000	28,000	193,200	60,700	-14
Catherine McCormick, 512 Walnut	22x66	26,000	4,000	30,000	84,200	15,500	-14
Fred Harbach, 512-14 Walnut	66x132-IR15,000	3,000	4,000	7,000	10,100	4,600	-13
H. C. Potter, 510 Walnut	22x132	35,500	5,000	40,500	19,100	4,600	-13
Cleveland Trust Co., 508 Walnut	22x132	32,000	2,000	34,000	13,400	8,800	-9
Ellis C. White, 506 Walnut	22x132	32,000	2,000	34,000	28,900	6,800	-17
Belle D. Carey, 504 Walnut	22x132	32,000	2,000	34,000	23,800	6,800	-2
W. L. White et al, S.W.C. 5th & Wal.	44x132	72,000	46,000	118,000	60,300	41,200	-12
C. Youngerman Est. Inc., N.W.C. 5th & Wal.	66x132	60,000	80,000	140,000	93,800	52,800	-14
J. D. Edmundson, 507 Mulberry	22x132	15,000	3,500	18,500	15,800	2,100	4
J. D. Edmundson, 509 Mulberry	22x132	15,000	3,500	18,500	13,800	4,500	4
J. D. Edmundson, 511 Mulberry	22x132	17,000	3,500	20,500	17,100	4,500	5
A. H. Hume, 513 Mulberry	22x132	17,000	5,400	22,000	17,700	8,600	-7
M. F. Holloran, 515-17 Mulberry	44x132	80,000	4,000	84,000	86,500	42,500	25
City Realty Co., N.E.C. 6th & Mulb.	66x132	70,000	22,000	92,000	138,900	18,900	71
ADDITION--FORT DES MOINES.				ADDITION--FORT DES MOINES.			
Block 14.	14	889,100	16	Block 21.	21	646,240	16
Block 14.	14	889,100	16	Block 21.	21	646,240	16

Number 42.

ADDITION—FORT DES MOINES.

Block 11.

Owner and Location.		Assessment for 1911.		Assessment for 1912.		Change	
Size.	Land.	Building.	Total.	Land.	Building.	Total.	In %
James Rathwell, S.E.C. 7th & Walnut 88x132	\$125,000	\$78,000	\$203,000	\$202,900	\$53,800	\$256,700	26
Harris Emery, 612-14 Walnut 44x132	78,000	12,000	90,000	102,700	10,900	113,600	26
R. J. Fleming et al, 608-10 Walnut 44x132	80,000	8,000	88,000	106,800	8,900	115,700	31
James O'Callaghan Sr., 606 Walnut 22x132	41,000	4,000	45,000	47,400	6,800	54,200	18
Fleming Bros. Inc., S.W.C. 6th & Walnut 66x132	138,000	246,000	384,000	197,600	318,600	516,200	34
Union Imp. Co., N.W.C. 6th & Mulberry 132x132	105,000	20,000	125,000	192,300	+	192,300	64
J. M. Coggeshall, 513-15 Mulberry 40x132-1R32-000	24,500	67,500	92,000	36,600	103,600	140,200	80
Emma Hoode, N.E.C. 7th & Mulb. 92x66	20,000	18,000	38,000	53,000	15,100	68,100	77
	620,000	410,500	1,030,500	969,700	449,700	1,419,400	38

Number 43.

ADDITION—FORT DES MOINES.

Block 2.

Owner and Location.		Assessment for 1911.		Assessment for 1912.		Change	
Size.	Land.	Building.	Total.	Land.	Building.	Total.	In %
Wm. Foster, S.E.C. 8th & Walnut 66x132-1R32-000	\$22,000	\$80,000	\$102,000	\$36,700	\$148,700	\$185,400	26
Chas. Weltz Est. Inc., 716-18 Wal. 33x132-1R27-500	1,000	28,500	29,500	8,300	42,500	50,800	66
S. A. Robertson, 712-14 Walnut 33x132	32,000	26,000	58,000	57,600	20,700	78,300	35
Late Young et al, S.W.C. 7th & Wal 132x132	140,000	25,000	165,000	238,800	23,100	261,900	62
Wm. O. Dean, 210-12 7th Street 33x132	15,000	9,000	24,000	27,400	5,400	32,800	37
J. M. Coggeshall, 206-08 7th Street 33x132	13,000	12,000	25,000	24,000	11,800	35,800	43
Commercial Realty, N.W.C. 7&Mul. 66x88	20,000	17,000	37,000	48,100	14,200	62,300	68
Mary J. Coggeshall, 709-11 Mulberry 44x66	7,500	28,500	36,000	12,700	15,400	28,100	-9
Chas. Weltz et al, 713-15 Mulberry 34x132	9,500	14,150	23,650	14,800	23,700	38,500	26
F. M. Hubbell Est., 719-23 Mulberry 38x132	8,550	450	9,000	16,000	2,500	18,500	11
F. M. Hubbell Son Inc., N.E.C. 8&Mul 60x132	16,000	4,000	20,000	46,000	2,100	48,100	140
	346,900	154,100	501,000	646,000	150,600	796,600	59

Number 44.

ADDITION—WEST FORT DES MOINES (1) HOXIE'S 11.

Block 1-11.

Owner and Location.		Assessment for 1911.		Assessment for 1912.		Change	
Size.	Land.	Building.	Total.	Land.	Building.	Total.	In %
Morris Mandelbaum, S.E.C. 9th & W. 88x132	\$53,000	\$12,000	\$65,000	\$60,700	12,300	73,000	75
L. H. Bush, 312-14 Walnut 44x132	29,000	7,000	36,000	60,700	12,300	73,000	75
Anchor Fire Ins. Co., S.W.C. 3&Wal 132x132	105,000	65,000	170,000	179,600	49,800	229,400	35
Majestic Co., 206-10 8th Street 76x132	18,000	60,000	78,000	34,700	47,600	82,300	5
Majestic Co., N.W.C. 8th & Mulberry 66x132	15,000	7,500	22,500	38,600	27,100	65,700	177
Agnes Vorse, N.E.C. 9th & Mulberry 132x132	25,000	6,000	31,000	64,700	6,500	71,200	122
	246,500	157,500	404,000	465,300	158,300	623,600	54

Number 45.

ADDITION—WEST FORT DES MOINES (2) HOXIE'S (12).

Block 2-12.

Owner and Location.		Assessment for 1911.		Assessment for 1912.		Change	
Size.	Land.	Building.	Total.	Land.	Building.	Total.	In %
J. M. Casady et al, S.E.C. 10th & Mul 44x132	\$16,000	\$11,000	\$27,000	\$31,600	\$7,100	\$38,600	43
Sarah E. & R. R. Rollins, 818 Wal. 22x132	7,000	3,000	10,000	11,900	2,200	14,100	41
Ozula D. King, 918 Walnut 22x132	7,500	6,000	13,500	11,300	5,800	17,100	37
Mary A. Cavanaugh, 914 Walnut 22x132	8,000	1,500	9,500	11,000	700	11,700	20
J. A. Wallace et al, 912 Walnut 22x132	9,000	5,000	14,000	15,000	3,100	18,100	29
F. C. & G. G. Hubbell, 908-10 Walnut 66x132	25,000	1,500	26,500	42,400	1,600	44,000	66
Jennie Bridges, S.W.C. 9th & Walnut 66x132	36,000	500	36,500	54,300	49	54,300	49
F. M. Hubbell, 206-10 9th Street 66x132	12,000	7,000	19,000	25,600	10,600	36,200	87
John S. Patten, N.W.C. 9th & Mul. 66x132	14,000	3,000	17,000	30,500	2,400	32,900	93
H. D. Thompson, N.E.C. 10th & Mul. 66x132	13,000	1,000	14,000	24,200	400	24,600	76
F. O. Thompson, 207-11 10th Street 66x132	10,000	10,000	20,000	17,100	7,900	25,000	25
	157,500	\$48,500	206,000	274,200	\$11,800	316,000	53

Number 46.

ADDITION—WEST FORT DES MOINES (3) HOXIE'S (20).

Block 3-20.

Owner and Location.		Assessment for 1911.		Assessment for 1912.		Change	
Size.	Land.	Building.	Total.	Land.	Building.	Total.	In %
F. M. Hubbell, S.E.C. 11th & Walnut 66x132	\$15,250	\$750	\$16,000	\$28,700	\$400	\$29,100	81
E. W. Pilearn, 1012 Walnut 66x132	16,500	1,500	18,000	25,000	700	25,700	43
F. M. Hubbell Son Co., S.W.C. 10&Wal 132x132	42,900	42,900	85,800	65,600	59,500	125,100	39
Anchor Fire Ins. Co., 10th Street 66x132	25,600	1,400	27,000	(17,100)	400	17,500	48
Anchor Fire Ins. Co., N.W.C. 10&Wal 66x132	18,450	18,450	29,100	10,700	39,800	50,500	76
W. J. Hiddell et al, N.E.C. 11th&M. 132x132	118,400	\$3,650	122,050	181,600	\$12,500	194,100	59

Number 47.

ADDITION—KEENE & POINDEXTER'S.

Block 24.

Owner and Location.		Assessment for 1911.		Assessment for 1912.		Change	
Size.	Land.	Building.	Total.	Land.	Building.	Total.	In %
F. M. Hubbell, S.E.C. 12th & Walnut 66x132	\$9,900	300	\$10,200	\$22,700	.....	\$22,700	129
Michael Holteran, Walnut 66x132	10,000	300	10,300	19,900	93	19,900	93
United Realties Co., S.W.C. 11&Wal 132x132	30,000	1,300	31,300	44,100	15,100	59,200	42
Nelle S. Hart, 206-8-10 11th Street 66x132	6,600	2,400	9,000	10,800	2,200	13,000	42
S. F. Shade, N.W.C. 11th & Mulberry 66x132	10,000	.....	10,000	15,400	.....	15,400	54
Mary A. O'Brien, 1113-15 Mulberry 49x132	4,000	900	4,900	6,600	300	6,900	41
Anna F. Bice, 1117-19 Mulberry 50x132	4,000	600	4,600	7,100	200	7,300	62
H. E. Prosper, N.E.C. 12th & Mul. 33x132	3,300	700	4,000	9,100	250	9,350	134
	\$77,800	\$6,100	\$83,900	135,500	\$18,050	153,550	83

Number 48.

ADDITION—KEENE & POINDEXTER'S.

Block 29.

Owner and Location.		Assessment for 1911.		Assessment for 1912.		Change	
Size.	Land.	Building.	Total.	Land.	Building.	Total.	In %
F. M. Hubbell Est., S.W.C. 12&Wal 132x132	\$17,000	\$1,000	\$18,000	\$29,800	\$400	\$30,200	68
Campbell Heating Co., N.W.C. 12-M. 66x132	5,600	4,400	10,000	13,400	8,000	21,400	64
N. M. Stark et al, Mulberry 66x132	5,300	100	5,400	6,900	.....	6,900	28
	\$27,900	\$6,500	\$34,400	\$50,100	\$13,400	\$63,500	60

Number 49.

ADDITION—KEENE & POINDEXTER'S.

Block 30.

Owner and Location.		Assessment for 1911.		Assessment for 1912.		Change	
Size.	Land.	Building.	Total.	Land.	Building.	Total.	In %
Eugene Cutler, Mulberry Street 66x132	\$5,100	\$100	\$5,200	\$6,600	.....	\$6,600	27
John Cowrie, S.W.C. 12th&Mulberry 66x132	5,400	600	6,000	10,900	200	11,100	85
Mrs. H. D. Tenney, N.W.C. 12th & C. 66x132	5,200	400	5,600	9,900	100	10,000	79
F. M. Hubbell Sons Co., Cherry St. 66x132	4,500	.....	4,500	4,700	.....	4,700	4
	\$20,200	\$1,100	\$21,300	\$32,100	\$300	\$32,400	52

Number 50.

ADDITION—HOXIE'S, KEENE & POINDEXTER'S.

Block 23.

Owner and Location.		Assessment for 1911.		Assessment for 1912.		Change	
Size.	Land.	Building.	Total.	Land.	Building.	Total.	In %
W. Alder, S.E.C. 12th & Mulberry 25x100	\$1,250	\$150	\$1,400	\$4,700	.....	\$4,700	236
J. E. Lovejoy, 1120 Mulberry 24x100	1,200	200	1,400	3,200	.....	3,200	128
J. E. Lovejoy, 1118 Mulberry 25x100	1,100	150	1,250	2,800	.....	2,800	124
J. E. Lovejoy, 1116 Mulberry 25x100	1,250	150	1,400	2,600	.....	2,600	86
J. E. Lovejoy, 1112 Mulberry 33x100	1,650	1,650	3,300	3,900	136	4,036	136
A. J. Dunkle, S.W.C. 11th & Mulberry 66x132	8,000	250	8,250	13,600	.....	13,600	64
Señ Graham, 114-18 11th Street 66x132	5,500	1,500	7,000	7,400	600	8,000	1
Owner Unknown, 112 11th Street 115x66	Not Assl. Not Assl. Not Assl.	1,300	1,300	1,300	00	1,300	44
Franklin Frank, 110 11th Street 20 15x66	800	100	900	1,300	.....	1,300	44
Leonido Frank, N.W.C. 11th & Ch. 66x111-9	4,500	500	5,000	8,300	200	8,500	70

of the conditions that will affect the value of city lots. While it may be admitted that this is true, it must be admitted that in so far as similar conditions exist their treatment by the use of rules will tend to simplify the work of the appraiser, result in greater uniformity, and greatly facilitate the work of comparison or review. While it is true that there appear to be many conditions that affect the value of a lot, a little thought will demonstrate the fact that when we eliminate those features that affect the same lot differently, depending upon the use that is made of it, or the ideas of the individual having control of it, we find the real forces that give value to city lots are not so complicated. The complication grows out of the fact that cities are not built according to a fixed plan, but grow from a cross-country road, through the village to the city, by the addition of new people, gradually developing from time to time, and that the value of the land increases with the number of people who desire to use it, and the only measure of the value is this desire, which is based upon an estimate of the profit to accrue from the use of the lot.

This may sound radical, and some will say, "Why, I can sell that lot for a certain price at any time." Therefore that is its value, but this can only be realized when there are a number of people who think that the future use of the lot can be made to produce an income sufficient to pay interest on the sum offered, or more.

EQUITY IS WANTING IN SOUTH CAROLINA

In South Carolina the real estate assessments are made by appointive ward or district assessors, without relation to true values. Daniel L. Sinker, the Charleston "city assessor" in his annual report points out the unsatisfactory results of the present lack of system, and the following recommendation to the Mayor and City Council:

"The records show that considerably over \$2,000,000 of real estate changed hands during the past year at a steady advancement over assessments."

"Under the state law the next reassessment of real estate in the city and county of Charleston takes place in January, 1914. The present methods of assessing property show glaring inequalities in a majority of the wards and should be changed. For illustration: a piece of property sold for \$30,000 in one ward was assessed for the farced sum of \$6,000. Another piece sold for \$50,000 was assessed for \$15,000. A residence in one of the wards sold for \$25,000 is assessed at \$5,900. A modern home, recently built at a cost of \$9,000 in round numbers, was assessed for the ridiculous sum of \$340. And so on, in almost every ward in the city you can find numerous pieces of property assessed in this peculiar way. That such discrepancies should not exist in the assessment in the various wards there can be no question. There is but one way that the real estate of the city can ever be justly equalized so that each parcel of real estate, be it large or small, pays its just proportion of taxes levied. That is, by your honorable body appointing a board of appraisers consisting of five (5) citizens having expert knowledge in such matters, to re-assess the entire real estate in the city, and then have the chairman of each board of ward assessors, who are freeholders appointed by the state, confer with said board of appraisers and go over the assessments in their respective wards, and with them establish an equitable basis of assessment in said ward. The present method of assessing real estate is unfair and unjust in many instances and arises from the fact that the ward assessors are appointed regardless of any special qualification as judges of real estate values; whereas a committee of five citizens having expert knowledge in such matters could place a proper value on each parcel or piece of property, and by a joint conference fix an equitable value on such piece of property. It would add thousands upon thousands of dollars upon the tax books upon property escaping their just proportion of taxes now."

"I would recommend for the consideration of your honorable body the advisability of having a bill drawn up to amend our constitution so as to allow cities of over 50,000 inhabitants to make their own assessments on real estate. If such a bill became a law our assessments could be more than doubled and our tax rate cut in half."

"In my judgment this would mean a great deal to our city, as frequently investors come to the office, and the question they ask is, 'What is your tax rate?' and when informed that the city and state tax amounts to 4%, they immediately state that no new industries can stand such a percentage of taxes, they not realizing that our properties are only assessed at about 40% of its value."

BALTIMORE MOVEMENT FOR SOMERS SYSTEM

In Baltimore there has been, during the past year and a half, an active sentiment favoring improved methods for the equalization of real estate assessments.

A City-Wide Congress, with Dr. A. R. L. Dohme, a leading business man and philanthropist, at its head, has taken the lead in the agitation for the reform. A year ago the City-Wide Congress, after a study of the Somers System, passed resolutions urging the Appeal Tax Court to adopt the Somers System. This recommendation is based on the claim of the promoters of the System that by its use it would be possible to completely reassess all properties in Baltimore within one year, at a cost of approximately \$50,000.

In March of this year the Congress again urged the city assessment authorities to adopt the Somers System, and this time Dr. Dohme and his associates intend to urge the matter upon the city officials very strongly.

Unlike many other cities, the responsibility for the real estate assessments in Baltimore is centralized in the hands of three men composing the Appeal Tax Court. All assessments are passed upon by these three men, and they employ two real estate experts to pass judgment upon land values by way of assistance to the Court. The city of Baltimore has a population of about 600,000, with considerably more than 100,000 parcels of land. Judge Oscar Lester, the head of the Appeal Tax Court, declares that with his present organization it will take ten years completely to reassess the city, under the present plan of carefully going over each year a small section of the city. Thus it is declared that during the present year it is proposed to reassess only about 450 blocks, leaving the remainder of the city for future consideration. It is proposed that the new assessments shall be published as a supplement to The Municipal Journal, in order that the public may have opportunity to criticize them.

Baltimore's assessment organization is an ideal one for the use of the Somers System. The concentration of authority in the hands of a few men, and the elimination of the unwieldy ward assessor system in operation in many cities, makes it possible to operate a scientific system to the very best advantage.

At present the Baltimore real estate experts do their work slowly because they apply their knowledge of land values to individual lots, and do not secure publicity for their work, either before or after the fixing of valuations. These same experts, working under the Somers publicity methods, could easily exercise their judgment as to Somers unit values within the entire city if they would devote three or four months to that manner of expression. Tentative valuations of block units could, while this is under way, be made, and these subjected to the widest possible public criticism, and modified by the assessing officials before the assessment is completed in accordance with the consensus of opinion thus secured, after which the computation to each lot of the value of each in accordance to the size, shape and location, could be quickly accomplished by clerks.

The lot values thus computed could be again criticized by the real estate experts, by the Appeal Tax Court, and by the property owners, and the publication of the resulting values would furnish a basis for appeals that would enable the court and property owners to make final comparisons that would be intelligent and accurate.

There is no large American city where the present machinery is better adjusted to the making of a scientific assessment within a short time than Baltimore. In Cleveland the entire city was reassessed for the first time in ten years, by assessors without experience, and within six months. Under Somers System methods it is believed that the reassessment could be made without confusion in from six months to a year. In future years the Appeal Tax Court could exercise its revision judgment over the entire city each year, noting the slight annual changes, and thus keeping assessments permanently on an equalized basis, instead of covering only a small section of the city each year. Any future changes in the land value would be expressed in changes of the values of block units.

As the adoption of the Somers System would require a complete descriptive card system for every building in the city, future judgment as to building depreciations could be exercised intelligently and almost automatically.

Owner and Location.	Size.	Assessment for 1911.		Assessment for 1913. Change	
		Land.	Building.	Land.	Building.
R. M. Hubbell Est., 107-11 Cherry..	66x132-17	3,500	.....	4,300	23
F. M. Hubbell Son, Inc., N.E.C. 12-C, 182x132	7,700	.....	7,700	14,100	83
F. M. Hubbell Est., 115 12th Street, 24x132	1,000	.....	1,000	2,750	175
J. E. Lovejoy, 12th Street	200	.....	200	700	250

ADDITION—HOXIES.		Block 19.	
Number 51.			
Seth Graham, S.E.C. 11th & Mulberry	33x100	\$ 3,000	\$ 8,900 197
Seth Graham, 1020 Mulberry	33x100	3,000	6,900 130
J. P. Cutler, 1016 Mulberry	33x100	3,000	6,300 110
J. W. Strong, 1012 Mulberry	33x100	3,000	7,200 140
A. Frankel et al, S.W.C. 10th & Mul.	66x132	12,300	26,800 98
A. Frankel et al, 10th Street	82.5x132	10,000	20,000 66
F. M. Hubbell, 10th Street	66x132	6,600	40,000 64,200 *
Nelli Biscuit Co., N.W.C. 10 & Cher.	66x132	8,250	20,700 33,100
F. M. Hubbell Son, Inc., N.E.C. 11-C.	66x132	12,000	44,250 700
F. M. Hubbell Son, Inc., 11th Street	66x132	4,000	12,600 (16,500)
Seth Graham, 11th Street	40x132	1,500	5,500 6,200

ADDITION—HOXIES.		Block 13.	
Number 52.			
Cohen & Mandelbaum, S.E.C. 10-M.	99x148	\$15,500	\$27,500 72
Ellis C. Dodge, Mulberry	33x148	5,000	7,300 8,000 41
H. C. Wallace, N.E.C. 10th & Cherry	18x132	15,000	29,700 400

ADDITION—HOXIES.		Block 10.	
Number 53.			
Jesse O. Wells, S.E.C. 9th & Mul.	132x148.5	\$27,500	\$63,800 \$109,400 \$163,200 87
Geo. M. VanBuren et al, S.W.C. 8&M	66x132	16,000	7,500 23,500 9,400 43,600 81
Jno. A. Lewis, 8th Street	82.5x132	13,000	4,000 17,000 22,200 3,300 25,500 50
David Bare, 110 8th Street	66x132	9,000	500 9,500 17,500 300 17,800 88
F. M. Hubbell Son, Inc., N.W.C. 8&C	66x132	11,000	40,000 51,000 29,000 38,400 62,400 22
G. D. Elverson, 813-15 Cherry	44x132	5,500	1,200 6,700 12,700 3,500 16,200 142
F. M. Hubbell Son, Inc., N.E.C. 9&C.	76x132	10,000	30,000 40,000 37,800 32,500 69,800 74

ADDITION—FORT DES MOINES.		Block 3.	
Number 54.			
E. A. Younker, S.E.C. 8th & Mul....	66x132	\$18,500	\$12,000 \$30,500 \$34,200 \$10,400 \$44,600 46
H. H. Polk et al, v., S.W.C. 7th&Mul	132x132	42,000	16,000 58,000 49,000 14,400 63,400 9
F. M. Hubbell, 7th Street	66x132	14,000	16,000 30,000 14,100 28,100 -6
F. M. Hubbell Est., N.W.C. 7th&Cher	66x66	6,000	..... 13,800 2,800 16,600 *
J. M. Coggeshall, 707-11 Cherry	66x66	4,500	5,000 9,500 10,500 5,700 16,300 70
F. M. Hubbell Est., N.E.C. 8th&Cher	66x132	11,000	500 11,500 25,500 4,000 30,500 174
Jesse O. Wells, 117 8th Street	88x132	6,000	22,500 28,500 11,900 21,000 32,900 12
James Maine, 119 8th Street	30x132	4,800	2,000 6,800 5,000 2,200 10,200 50

ADDITION—FORT DES MOINES.		Block 10.	
Number 55.			
F. M. Hubbell Son, Inc., S.E.C. 7-M.	132x132	\$45,000	\$20,000 \$65,000 \$62,400 \$13,200 \$75,600 27
Com. Realty Co., S.W.C. 6th & Mul.	88x132	48,000	22,000 70,000 64,400 26,600 91,000 30
Emma Lederer, 112-14 6th Street.	44x132	21,000	5,500 26,500 25,200 3,600 28,800 9
Emma Lederer, 106-8-10 6th Street.	66x132	28,500	24,500 53,000 35,100 20,400 55,500 5
A. C. Talbot-Prustice, N.W.C. 6th & C.	66x132	28,000	2,000 30,000 40,700 200 40,900 36
F. M. Hubbell Son, Inc., N.E.C. 7&C.	45.5x132	7,000	4,000 11,000 20,000 5,000 25,000 127

ADDITION—FORT DES MOINES.		Block 20.		
Number 57.				
C. A. McCune, S.E.C. 5th & Court.	44x132	\$20,000	\$40,000 \$60,000 \$62,400 \$13,200 \$75,600 27	
Ida M. Wears, 420 Court	22x132	8,800	4,200 13,000 11,200 4,200 15,400 18	
Albert Head, 414-16-18 Court	66x132	30,000	8,000 38,000 31,800 7,300 39,100 -4	
A. Head, S.W.C. 4th & Court	132x132	60,000	45,000 105,000 72,800 27,600 100,400 3	
Chas. Hewitt Sons Co., 118-22 4th St.	66x132	20,000	60,000 80,000 22,000 42,300 64,300 -19	
James P. Bryce Est., 106-10 4th St.	66x132	18,000	22,000 40,000 13,500 13,800 27,300 -13	
D. M. Union Ry. Co., 197-11 5th St.	66x132	14,000	3,000 17,000 21,500 4,800 26,300 55	
D. M. Union Ry. Co., 5th Street	22x132	4,400	9,300 300 9,600 118
Swift & Co., 5th Street	44x80	9,500	6,500 16,000 16,200 3,500 20,000 25	
F. M. Hubbell Est., Rear of 5th St.	44x52	4,500	1,500 6,000 5,400 -11

ADDITION—FORT DES MOINES.		Block 25.	
Number 58.			
Regnier & Leeder, S.E.C. 4th & Ct.	44x132	\$22,500	\$19,500 \$42,000 \$27,900 \$10,500 \$38,200 -9
Fennimore J. Cooper, 310-18 Court.	44x132	15,000	13,000 28,000 14,800 13,500 28,300 19
O. H. Ragdale, 312-14 Court	44x132	15,000	32,000 47,000 15,200 25,100 40,300 -14
Sarah C. Sears, S.W.C. 3d & Court.	132x132	44,000	52,000 96,000 40,600 47,000 88,600 -2
C. C. Prouty Co., 118-22 3d Street.	66x132	12,500	32,500 45,000 11,400 27,600 39,000 -13
F. M. Hubbell Sons Inc., 106-10 3d.	66x132	12,500	12,000 24,500 9,700 15,800 25,500 16
F. M. Hubbell Sons Inc., 107-11 4th.	66x132	11,500	11,000 22,500 9,700 15,800 25,500 16
Jesse Wells, 119-21 4th Street	38.5x132	10,000	5,000 15,000 9,800 2,100 11,900 -20
Albert Head, 123 4th Street	33x132	7,500	3,200 10,700 11,900 2,100 14,000 3

Number 59.	ADDITION—FORT DES MOINES.				Block 30.		
Minnie M. Elliott et al, S.E.C. 3d&C.	44x80	\$ 8,000	\$ 7,000	\$15,000	\$ 2,600	\$14,000	-
W. R. & C. C. Prouty, 210-18 Court.	44x132-TR	10,500	13,000	23,500	18,000	12,200	25,200
John T. Huggin, 212-14 Court	44x132	10,000	20,000	30,000	11,800	14,900	26,700
J. E. & W. H. Gilchrist, 208-10 Court	44x132	10,000	5,000	15,000	11,800	8,600	20,400
Louis J. Barnett, 206 Court	22x132	4,400	3,000	7,400	5,300	3,200	8,500
Samuel Cohen, S.W.C. 2d & Court.	66x66	9,500	6,000	15,500	14,100	6,400	20,500
Frank Gottstein, 128 2d Street	22x66	2,600	.....	2,600	2,800	600	3,400
C. W. Menning, 126 2d Street	22x66	2,600	.....	2,600	2,400	100	3,500
Menning & Slater, 118-22 2d Street.	66x132	12,500	14,000	26,500	10,900	9,800	20,700
Justice Auerberg, 124 2d Street	22x66	2,800	500	3,300	2,900	200	3,100
Des Moines Union, 110 2d Street	22x132	4,000	1,500	5,500	3,400	4,200	7,600
F. M. Hubbell Son Inc., 106-08 2d St.	44x132	6,000	2,500	7,500	5,400	1,600	7,000
F. M. Hubbell Son Inc., 104 2d St.	22x132	2,500	800	3,300	3,100	850	3,950
Bridge Brice, N.W.C. 2d & Vine	44x132	8,200	.....	8,200	11,100	400	11,500
Mark E. Reeves, N.E.C. 3d & Vine.	66x132	12,500	7,000	19,500	14,500	9,300	23,800
							2

Owner and Location.		Assessment for 1911.		Assessment for 1912.		Change	
Owner and Location.	Size.	Land.	Building.	Land.	Building.	Total.	In %
E. M. Hubbard Son & Co., 107-11 3d St. C. C. Proby, 119-23 3d Street.	68x132 68x132	12,500 12,500	8,500 21,000	8,800 21,000	12,500 21,000	21,800 42,800	1
J. Cohen, 125 3d Street.	28x66	2,500	2,400	2,900	10,900	18,100	23
				2,900	2,500	5,400	10
		132,600	116,200	247,800	146,600	108,050	254,600
							8
Number 60.	ADDITION—FORT DES MOINES.						Block 35.
G. M. Homes, S.E.C. 2d & Court.	22x66	\$ 3,500	\$ 2,000	\$ 5,500	\$ 8,100	\$ 2,700	\$10,800
Catherine R. Atkinson, 113 Court.	22x132	4,400	2,000	6,400	6,500	700	7,200
G. F. Shultz, 112-14 Court.	44x132	10,000	500	10,500	14,800	1,400	16,200
Warfield Pratt Howell, S.W.C. 1st & 132x132	36,000	94,000	129,000	63,200	64,400	117,600	16,800
F. M. Hubbard Son, Inc., 106-10 1st St.	66x132	6,500	6,500	13,000	16,800	3,300	19,800
F. M. Hubbard Son, Inc., N.W.C. 1st & 132x132	7,000	10,000	17,000	20,300	11,500	31,800	15,800
D. A. Tyrell, N.E.C. 2d & Vine.	44x132	6,500	14,000	11,100	3,000	14,100	1,400
E. M. Hubbard Son, Inc., 2d Street.	22x132	3,500	3,500	3,400	3,400	0	3,400
Windson Purdy Candy, 125-29 2d St.	66x66	7,000	5,000	12,000	8,600	8,200	16,800
F. M. Hubbard Son, Inc., 131-33 2d St.	44x66	4,000	2,000	6,000	8,800	4,200	13,000
		\$87,400	123,000	210,400	151,000	96,100	247,700
Number 61 and 62.	ADDITION—FORT DES MOINES.						Block 15.
S. A. Robertson, N.W.C. 5th & Vine	88x132	\$16,700	\$16,300	\$33,000	\$41,200	\$12,000	\$53,200
F. M. Hubbard Son, Inc., N.E.C. 6th & Vine	88x132	12,000	1,500	13,500	32,100	4,600	36,700
Number 63.	ADDITION—FORT DES MOINES.						Block 9.
D. M. Union Ry. Co., S.E.C. 7th & Ch	66x132	\$14,300	\$ 3,000	\$17,300	\$26,000	\$ 4,800	\$30,800
D. M. Union Ry. Co., S.W.C. 6th & Ch	66x132	16,000	7,600	23,600	25,000	9,100	34,500
F. M. Hubbard Son, Inc., N.W.C. 6th & Ch	66x132	14,000	28,000	42,000	21,000	15,500	36,500
F. M. Hubbard Son, Inc., N.E.C. 7th & 118x132	11,000	26,000	38,000	28,500	29,700	63,200	47
		\$56,300	\$68,000	\$118,300	\$95,900	\$59,100	\$155,000
Number 64.	ADDITION—FORT DES MOINES.						Block 4.
F. M. Hubbard Son, Inc., 7th Street.	52x132	\$ 4,500	\$ 9,000	\$13,500	\$ 7,600	\$ 8,200	\$15,800
S. A. Robertson, N.W.C. 7th & Vine.	66x132	7,000	28,000	35,000	13,600	23,900	37,500
Rachel E. Cretchell, N.E.C. 8th & Vine	132x132	20,000	7,000	27,000	22,600	9,400	32,000
		\$31,500	\$39,000	\$70,500	\$43,800	\$41,500	\$85,300
Number 65.	ADDITION—HOXIES.						Block 9.
J. C. Case Th. Ma. Co., N.W.C. 8th & V	94x131	\$13,500	\$27,000	\$40,500	\$16,500	\$22,500	\$39,000
Gertrude Rollins et al., N.E.C. 9th & V	94x132	13,500	4,000	17,500	16,500	3,800	20,300
		\$27,000	\$31,000	\$58,000	\$33,000	\$26,600	\$59,600
Number 66.	ADDITION—HOXIES.						Block 14.
Mary J. Coggeshall, S.W.C. 9th & C.	66x132	\$ 9,000	\$ 1,500	\$10,500	\$21,700	\$ 1,200	\$22,900
H. R. Howell et al., N.W.C. 9th & Vine	94x132	13,500	6,000	19,500	14,50	7,300	21,800
F. M. Hubbard Son, Inc., N.E.C. 10th & V	94x132	9,000	9,000	18,000	9,100	9,100	18,200
D. M. Union Ry. Co., S.E.C. 10th & V	66x132	8,000	1,500	9,500	19,000	1,200	20,200
		\$39,500	\$ 5,000	\$44,500	\$64,300	\$ 9,700	\$74,000
Number 67.	ADDITION—HOXIES.						Block 18.
C. A. Gilcrest et al., S.W.C. 10th & Ch	66x132	\$ 6,500	\$ 500	\$ 7,000	\$16,300	.....	\$16,300
F. M. Hubbard Son, Inc., N.W.C. 10th & V	100x132	5,000	.....	5,000	9,450	.....	9,450
F. M. Hubbard, Vine	26x80	1,000	.....	1,000	1,450	.....	1,450
F. M. Hubbard, Vine	26x80	1,000	.....	1,000	1,250	.....	1,250
F. M. Hubbard, Vine	26x80	1,000	.....	1,000	1,400	.....	1,400
F. M. Hubbard, Vine	26x80	1,000	.....	1,000	1,650	.....	1,650
D. M. Union Ry. Co., N.E.C. 11th & V	28x80	1,000	.....	1,000	2,700	.....	2,700
		\$16,500	\$ 500	\$17,000	\$34,200	\$ 4,500	\$38,700
Number 68.	ADDITION—HOXIES & KEENE & POINDEXTERS.						Block 22.
F. M. Hubbard Son, Inc., Cherry St.	66x66	\$ 1,600	.....	\$ 1,600	\$ 4,500	.....	\$ 4,500
F. M. Hubbard, 1st St.	66x132	5,200	.....	5,200	11,200	.....	11,200
Number 69.	ADDITION—KEENE & POINDEXTERS.						Block 31.
F. M. Hubbard Sons Co., Cherry St.	43x66	\$ 1,800	.....	\$ 1,800	\$ 2,000	.....	\$ 2,000
J. E. Phillips, Cherry Street	28x66	900	.....	900	1,050	.....	1,050
H. D. Thompson, S.W.C. 12th & Ch.	66x66	3,000	.....	3,000	4,200	.....	4,200
		\$ 5,700	.....	\$ 5,700	\$ 7,250	.....	\$ 7,250
Number 74.	ADDITION—HOXIES.						Block 8.
T. J. Newkirk, S.E.C. 9th & Vine.	132x132	\$13,000	\$ 9,500	\$22,500	\$20,700	\$ 7,600	\$28,300
C. R. L. & P. Ry., S.W.C. 8th & Vine	66x132	10,000	1,000	11,000	12,100	800	12,900
C. R. L. & P. Ry., 8th Street	66x132	7,500	.....	7,500	8,600	.....	8,600
Number 75.	ADDITION—FORT DES MOINES.						Block 5.
Sheneman Bros., S.E.C. 8th & Vine	132x132	\$16,000	\$10,000	\$26,000	\$20,700	\$8,000	\$28,700
H. H. Polk, S.W.C. 7th & Vine	132x132	15,000	10,000	25,000	20,700	.....	20,700
		\$31,000	\$20,000	\$51,000	\$41,400	\$ 3,400	\$44,800
Number 78.	ADDITION—FORT DES MOINES.						Block 19.
D. M. & P. Dodge Ry. Co., S.E.C. 5th & V	66x132	\$ 8,500	.....	\$ 8,500	\$32,300	.....	\$33,800
D. M. & P. Dodge Ry. Co., 4th & Vine	132x132	17,500	42,500	60,000	46,000	32,800	79,400
D. M. & P. Dodge Ry. Co., 5th St.	66x132	7,500	.....	7,500	16,600	.....	16,600
		\$33,500	\$42,500	\$76,000	\$96,500	\$32,800	\$129,300
Number 79.	ADDITION—FORT DES MOINES.						Block 26.
J. K. & W. H. Gilcrest, S.E.C. 4th & V	66x132	\$10,000	\$ 500	\$10,500	\$24,600	\$ 200	\$24,800
J. H. Cowrie, S.W.C. 3d & Vine	66x132	12,500	16,000	28,500	23,000	19,200	42,200
Number 80.	ADDITION—FORT DES MOINES.						Block 29.
Schenckhorn Shotwell, S.E.C. 3d & V	132x132	\$18,500	\$17,500	\$36,000	\$21,400	\$14,000	\$35,400
G. D. Ellison, S.W.C. 2d & Vine	65x132	9,000	4,000	13,000	12,200	3,200	15,400
S. Greene, 2d Street	77x132	8,000	6,000	13,000	8,700	4,600	12,700
		\$35,500	\$26,500	\$62,000	\$42,300	\$31,200	\$63,500

MEANINGLESS REPORT TO JAMESTOWN, N. Y.

Following a recent agitation concerning assessment irregularities in Jamestown, N. Y., Mayor Samuel A. Carlson recently appointed a committee of investigation composed of members of the city council. This committee has completed and published a report to the effect that assessments, while not equitable, might be worse; that the assessors could make them better; and that the Somers System isn't needed. The finger-marks of the New York Tax Reform Association and of A. C. Pleydell, its secretary, are so plainly manifest in this report that the whole report would be amusing, were it not that the remedies proposed are so inadequate and absurd. The committee, apparently believing that Pleydell is a real reformer, has swallowed his advice and adopted his recommendations as its own. Pleydell must make the most of the slight reputation remaining to him as a taxation reformer. The members of the National Tax Association have already discovered that Pleydell and Allen Ripley Foote are bogus reformers, and have deposed them from their control of the National Association. It will not be long before Pleydell's pose as a reformer will fail to fool sincere students of taxation questions. But he has certainly put one over on this innocent Jamestown committee.

Our reply, addressed to the Mayor and Common Council of Jamestown, is as follows:

PROTEST TO JAMESTOWN CITY OFFICIALS.

The report of the committee appointed by Mayor Carlson "to investigate the matter of assessments in the City of Jamestown," as published in The Morning Post of April 24, has come to our attention.

Before discussing the conclusions in the main portion of this report we wish first to refer to the postscript headed "The Somers System." What ever may be the opinion of your committee based either upon a thorough investigation of the system and its workings (which it did not make) or upon misinformation that it appears to have received by way of 29 Broadway, New York, a protest against a charge that the prominent the Somers System have been guilty of making possible false inferences. The committee says: "The false inference might be drawn from the advertising of the company installing this system that it would in some mysterious way reduce taxes."

There is not a line in any advertising that this company puts out concerning the Somers System, not has there ever been a word spoken in public addresses, upon which this charge may fairly be based. It is unqualifiedly false. We do say in our advertising, and we say it in our public addresses, that the use of the Somers System never fails to lower the taxes of those who are over-taxed, and to raise the taxes of those who are under-taxed. That is all there can be to any system of equalization or of equitable assessment. It was to bring about that very situation that this Jamestown committee was appointed. If every taxpayer in Jamestown had been paying exactly his share of the taxes and everybody knew it, this committee would never have been appointed. In every city where the Somers System has been used for assessment work, there comes about through its use a general belief that each property is taxed according to true value, a condition that does not exist in Jamestown, we venture to say, even after this committee has made its report.

The postscript in which is found this false statement is made up largely of trite sayings that sound wise because they are true, but they are set forth as some sort of an indictment against the Somers System. For instance: "It is impossible to make something out of nothing by any system of taxation or by legislation." Could anything be any more nearly true than that? Yet what has it to do with the Somers System? The Somers System is neither a system of taxation or of legislation, but simply a system of valuation. Again: "The only way in which the actual taxes can be reduced is by a reduction of expenses through economy in the appropriation of public funds and efficiency in the public service." Isn't that true? Is it new? Does it have anything to do with the equity of paying money into the treasury? There is much greater waste of public funds before they reach the public treasury than after, even in Jamestown. The use of the Somers System will insure that each taxpayer will pay into the public treasury all of each dollar of taxes due from him, instead of paying only a part of each dollar, and each a different proportion.

NO PLAN FOR EQUITY GIVEN.

Nowhere in this committee's report is there any assertion based upon fact in which it is shown

THE SOMERS SYSTEM NEWS.

that each taxpayer is now or likely under the new assessments to pay exactly his share and no more and no less, into the public treasury. It is beside the mark to talk about economy of expenditure, until there is some assurance that there is equity in payments into the treasury. No one can say aught against every endeavor looking to economical administration of the public funds, but that endeavor under present conditions is not to be compared to the effort to compel each taxpayer to pay all that he owes to the public treasury in the first place. In bringing about this condition of justice the Somers System finds its mission. By its use those taxpayers who are now paying less than their share are compelled to pay more. This makes it possible for those who have heretofore been paying more than their share to pay less. Inasmuch as in every city there are more taxpayers who are paying more than their share than there are those who are paying less, it follows that in the readjustment caused by a just arrangement of the assessments, the taxes of a large number of taxpayers are reduced. This happens in every city where the Somers System has been used. It would have exactly that effect in Jamestown. There is nothing mysterious about it, any more than there is ground for the false charges made by your committee concerning the advertising claims of this company.

The opening statement of this postscript indicates the origin of the false charges and the innuendoes that follow: "Some of the most competent authorities in the state consider this system of doubtful value, and believe that as good, or better, results can be obtained by the use of present methods." If present methods will do the work, what was the committee appointed for? Present methods have fallen down, and every taxpayer in your city knows it. We say "methods," not persons. Your assessors are just as competent, no doubt, as are any other assessors. The method they are compelled to use, which this committee endorses upon "competent authority," is the same method that was used when Jamestown was a village. The "competent authority" is the authority in New York City whose chief business is to retard assessment reform wherever it can find opportunity to impose its misleading "authority" upon councilmanic committees and assessors. The cost of operating these "competent authorities" is borne by interests which do not want assessments to be made equitable.

Then comes the wise statement that the Somers System is "not a system of assessment or appraisal, but merely a method of distributing a certain assessment or appraisal, after it has been made, among a number of pieces of property." It matters little whether it is called a system or method. We would like to ask your committee why such a distribution as described in the quoted words is not valuable. The answer to this question in the report is that "it would seem that this could be accomplished as well, or better, by the local Board of Assessors." But nowhere in this report is it pointed out just what method the local Board is using, and if they are using any method why it does not work well enough to commend itself to the citizens of Jamestown and to the council of Jamestown, to the end that investigations shall not be necessary. What is the method or system that the local board can use or is using?

And then comes the quicksand argument. It will be found that the present assessment of Jamestown is full of quicksand. "No rule can be devised which will take into account every factor of land values," says the committee. As true as it is true. All that can be expected of any system or method to give adequate service, is to show the effect of those factors that do appear every time in land valuations. It will be found upon a real examination, made independent of 29 Broadway, that in 95 per cent. of the sites of any city, there are no quicksand or other disturbing factors, and it is to the solution of the 5 per cent. of the problem that the Somers System addresses itself. And the Somers System is so elastic that it will bring out the true mathematical relation for every possible combination of factors that affect the value of various sites. No such attempt is made in Jamestown, nor is any such attempt made possible by the report of your committee, either through its main section or through its postscript.

A TYPICAL PLEYDELLIAN PROGRAM.

A discussion of the main body of the report of this committee will not be attempted at this time, except briefly to make some observations upon each paragraph to show how wide of the real mark your committee has gone. We will take up each paragraph of the summary made by the committee by number:

1. "That the law be so amended that a sworn

Number 81.

ADDITION—FORT DES MOINES.

Owner and Location.	Size.	Assessment for 1911.
Mennig-Starter Co., S.E.C. 2d & Vine 44x132	6,000	\$ 1,500
Kreiter Carriage Co., S.W.C. 1st—V. 132x132	22,000	\$ 7,500
C. C. Kennedy, 2d Street	5,000	1,000
J. B. Greene, 2d Street	4,500	8,500

Number 82.

ADDITION—EAST FORT DES MOINES.

I. W. Kramer, E. 1st Street...	25x144.25-IR	\$ 750	\$ 1,850
Ellen M. Terrell, E. 1st Street...	40x147.75-IR	1,200	800
Mrs. Joseph Dell, N.W.C. E. 1st St. 60x151-IR		3,600	2,000
F. M. Hubbell, E. Grand	14x150-IR	500	500

Number 83.

ADDITION—EAST FORT DES MOINES.

Dora M. Stewart et al. E. Grand	30x150	\$ 1,500	\$ 500	\$ 2,000
E. M. Hubbell Est., E. Grand	30x150	1,500	500	2,000
Bel Larson, E. Grand	30x150	800	2,300	1,900
O. O. Larson, E. Grand	30x150	1,500	800	1,900
Saylor Land Co., E. Grand	60x150	3,000	2,300	1,900
Saylor Land Co., E. Grand	40x150	2,000	5,000	3,700
Dora Norenbecky, E. Grand	40x150	2,000	1,500	3,500
E. M. Hubbell Est., N.W.C. E. 2d & G. 40x150		2,500	400	2,700
			700	4,500

Number 84.

ADDITION—EAST FORT DES MOINES.

Mary G. Jones, N.E.C. E. 2d & Grand 60x30	\$ 4,000	\$ 8,000	\$ 12,000	\$ 4,200	\$ 6,500
Frank Harry, E. 2d Street	60x50	500	600	1,100	1,500
F. M. Hubbell, E. Grand	63x150	3,150	500	3,650	4,100
J. K. & W. H. Gilchrist, E. Grand	77x150	4,600	2,000	6,600	4,800
J. H. Quenel & Co., E. Grand	40x150	3,500	3,500	2,500	2,000
J. H. Quenel & Co., E. Grand	60x150	4,500	4,500	3,800	3,800

Number 85.

ADDITION—EAST FORT DES MOINES.

State Savings Bank, E. Grand Ave. 60x150	\$ 4,500	\$ 4,500	\$ 4,500	\$ 3,500	\$ 3,500
E. M. Hubbell Est., E. Grand Ave.	40x150	4,500	4,500	3,100	3,100
W. H. Mathis, E. Grand Ave.	44x150	8,300	200	3,500	2,100
Towa Knitting Co., E. Grand Ave.	76x150	6,700	5,700	6,700	4,000
Stanley Land Co., E. Grand Ave.	20x30	2,000	2,000	900	900
E. M. Morse, N.W.C. 5th & Grand	40x30	6,000	7,000	13,000	2,400
Stanley Land Co., 5th & Grand	60x30	1,800	1,800	1,200	4,500

Number 86.

ADDITION—EAST FORT DES MOINES.

Anton Seberg, 511 E. 5th Street	60x80	\$ 1,200	\$ 400	\$ 1,600	\$ 1,300	\$ 500	\$ 1,800
Le. Tr. & Stry-BK., N.E.C. E. Grand	20x30	3,500	2,500	6,000	1,900	2,800	4,700
Alice C. Sundine, 502 E. Grand	20x30	2,000	1,000	3,000	1,500	2,500	3,600
Anton Seberg, 504 E. Grand	20x30	2,000	2,800	4,800	1,400	2,900	4,300
D. H. Baxton, 506-10 E. Grand	67.5x150	6,700	5,300	12,000	5,800	10,900	16,700
Edna Life Ins. Co., 512 E. Grand	22x150	2,900	800	3,700	2,000	1,600	1,150
Edna Life Ins. Co., 514 E. Grand	21.5x30	1,600	1,000	2,600	1,600	1,400	3,000
Jacob H. Peterson, 516 E. Grand	21.5x30	2,000	2,400	4,400	1,700	1,900	3,800
Society Lane, 518 E. Grand	21.5x30	2,000	2,000	4,000	1,700	1,900	3,800
Adolph Anderson et al, 520 E. Grand	21.5x30	2,000	2,250	4,250	1,800	2,600	4,400
Adolph Anderson et al, 522 E. Grand	21.5x30	2,000	2,250	4,250	1,900	2,600	4,500
Dora M. Stewart et al, 524 E. Grand	21.5x30	2,000	2,250	4,250	2,100	2,500	4,600
W. W. Weidary, N.W.C. E. 6th & Grand 21.5x30		4,000	3,000	7,000	2,600	2,800	4,000
H. S. Johnson, E. 6th Street	60x140.5	2,400	600	3,000	3,800	4,000	4,000

Number 87.

ADDITION—EAST FORT DES MOINES AND GRIFFITH'S No. 2.

Julia A. Johnson, 507 E. 6th Street	60x70	\$ 2,400	\$ 200	\$ 2,600	\$ 2,900	\$ 2,900	\$ 2,900
Horatio S. Johnson, N.E.C. 6th & Grand	40x80	5,000	7,000	12,000	6,300	5,900	11,200
Dean Bush, 604 E. Grand	20x80	2,000	2,500	4,500	2,200	1,200	3,400
H. Hutsenpiller, 610 E. Grand	60x150	6,000	9,000	15,000	7,500	4,400	12,900
John A. Thomas, 612 E. Grand	20x150	2,000	3,000	5,000	2,500	1,450	3,950
Florence L. Carpenter, 614 E. Grand	20x150	2,000	2,500	4,500	2,400	1,450	3,850
E. M. Hubbell Est., 616 E. Grand	20x150	2,000	2,000	4,000	2,300	2,800	3,800
N. S. McDowell, 618 E. Grand	20x150	2,000	1,600	3,600	2,200	2,000	4,200
Jessie S. Hollingsworth, 624-28 E. Grand	40x150	3,200	3,200	6,400	4,200	4,000	8,200
J. G. Griggs, 630-32 E. Grand	44x150	4,400	800	5,200	5,600	5,600	5,600
Sarah M. Fox, 634 E. Grand	21x150	2,100	5,600	10,000	3,700	4,900	8,600
L. M. Mann, 636 E. Grand	21x150	2,100	1,900	4,000	1,600	1,700	3,300
H. H. Polk, 640-42 E. Grand	51.5x150	3,500	3,500	7,000	3,300	5,800	9,100
Elbert A. Ives, 644 E. Grand	41.5x150-IR	4,000	4,000	8,000	3,200	6,700	9,900
Andrew Carlson, N.W.C. Penn & Gr. 51.5x150-IR		4,800	4,800	9,600	3,300	15,800	19,100

Number 88.

ADDITION—EAST FORT DES MOINES AND GRIFFITH'S No. 2.

Joseph Wagner, N.E.C. E. 6th & Lo. 50x132	\$16,000	\$16,000	\$32,000	\$21,600	\$16,800	\$37,900	\$37,900
Joseph Blum, E. 6th Street	45x72	6,000	10,000	16,000	6,500	5,600	12,100
John P. Wallace, E. 6th Street	22x72	3,000	3,000	6,000	3,100	1,150	4,250
I. O. O. F. No. 106, E. 6th Street	44x72	6,000	4,000	10,000	7,000	3,900	10,900
H. E. Teachout, S.E.C. E. 6th & Grand	21x72	4,000	5,000	9,000	4,800	2,000	6,800
Alfred & Gus Dabblom, E. Grand	40x132	3,200	4,800	8,000	5,600	4,800	10,300
Buck Bros., 613 E. Grand	20x132	1,600	3,400	5,000	2,400	1,100	3,500
Buck Bros., 615 E. Grand	20x132	1,600	2,200	3,800	2,400	2,300	4,700
Frank Munson, E. Grand	20x132	1,600	2,000	3,600	2,200	3,100	4,300
E. M. Hubbell Est., 623 E. Grand	20x132	1,600	1,800	3,400	2,100	900	3,000
Mary Orcutt, E. Grand	20x132	1,600	800	2,400	2,000	800	2,800
Jacob Brown, E. Grand	20x132	1,600	200	1,800	2,000	200	2,200
Brown & Paldorf, E. Grand	103x132	8,000	8,000	16,000	8,800	600	9,300
Francis D. Brown, E. Grand	20x132	1,400	1,500	2,900	1,450	450	1,900
F. M. Hubbell, E. Grand	64.6x132-IR	1,600	1,600	3,200	1,450	2,700	4,150
J. K. & W. H. Gilchrist, E. Grand	20x132	5,000	5,000	10,000	4,000	2,700	6,700
M. N. J. & W. H. Gilchrist, E. Grand	20x132	5,000	5,000	10,000	4,000	2,700	6,700
M. N. J. & W. H. Gilchrist, E. Grand	20x132	5,000	5,000	10,000	4,000	2,700	6,700
H. Hutsenpiller, N.W.C. E. 7th & Lo. 51.5x134.2		6,200	6,200	12,400	4,400	4,400	8,800

Block 36.

Assessment for 1911.	Land.	Building.	Total.	Change
\$10,600	\$ 1,200	\$11,800	57	
23,400	17,600	41,000	-6	
4,900	800	5,700	-5	
5,200	8,200	13,400	-1	

Block 2.

Assessment for 1911.	Land.	Building.	Total.	Change
\$2,800	\$ 1,400	\$ 4,200	7	
2,600	500	3,100	30	
8,100	1,400	9,500	125	
1,400	1,400	2,800	180	

Block 4.

Assessment for 1911.	Land.	Building.	Total.	Change
\$2,400	\$ 400	\$ 2,800	2	
2,300	400	2,700	1	
2,500	600	3,100	8	
2,500	600	3,100	8	
5,800	1,600	7,400	6	
3,500	1,000	4,500	00	
3,100	400	3,500	29	
5,000	500	5,500	58	

Block 7.

Assessment for 1911.	Land.	Building.	Total.	Change
\$10,700	\$ 11	\$10,711	-11	
2,200	100	2,300	100	
4,400	300	4,700	20	
6,800	300	7,100	-40	
900	900	1,800	-55	
3,800	3,800	7,600	-46	
1,200	1,200	2,400	-38	

Block 10.

Assessment for 1911.	Land.	Building.	Total.	Change
\$3,500	\$ 500	\$ 4,000	-22	
3,100	300	3,400	-31	
2,100	400	2,500	-40	
4,000	2,000	6,000	-30	
3,800	3,800	7,600	-15	

Block 17.

Assessment for 1911.	Land.	Building.	Total.	Change
\$1,800	\$ 500	\$ 2,300	-38	
4,700	2,800	7,500	-28	
3,600	2,000	5,600	-20	
4,300	2,900	7,200	-10	
3,150	1,600	4,750	-15	
3,000	1,400	4,400	-16	
3,800	1,700	5,500	-5	
3,800	1,900	5,700	-11	
4,400	2,600	7,000	-8	
3,800	1,900	5,700	-12	
4,500	2,100	6,600	-5	
4,800	2,300	7,100	-48	
4,000	400	4,400	-38	

Block 20 & K.

Assessment for 1911.	Land.	Building.	Total.	Change
\$2,900	\$ 500	\$ 3,400	12	
11,200	5,900	17,100	-7	
3,400	1,200	4,600	-29	
12,900	4,400	17,300	-18	
3,950	1,450	5,400	-21	
3,850	1,450	5,300	-14	
2,800	1,450	4,250	-15	
4,200	2,000	6,200	17	
5,900	4,000	9,900	*	
8,200	400	8,600	-14	
3,300	1,700	5,000	-17	
3,300	800	4,100	-10	
9,100	5,800	14,900	*	
5,900	3,900	9,800	*	
19,100	15,800	34,900	*	

Block 19 & K.

\$21,600	\$15,300	\$37,900	18
6,500	5,600	12,100	-24
3,100	1,150	4,250	-29
7,000	3,900	10,900	9
4,800	2,000	6,800	-13
5,500	4,800	10,300	29
2,400	1,100	8,500	-30
2,300	800	8,100	-18
2,200	3,100	5,300	47
2,100	900	3,000	-12
2,000	800	2,800	16
2,000	200	2,200	22
8,300	600	9,300	16
1,450	450	1,900	7
1,200	.....	2,700	69
(1,200)	.....	1,200)	12
(1,400)	.....	4,400)	-5
(4,000)	400	3,000)	-5

to be carried out under the direction of those who know how to use such maps, rather than by those who do not.

THE HOFFMAN AND NEWARK "RULES."

7. "That the 120 foot lot be fixed as standard, and percentage tables based thereon be used for other property. The Hoffman rule for residence property and business property with alley frontage, and the Newark rule for business property without alley frontage."

This paragraph shows to what lengths the Pleydell outfit will go to mislead the ignorant. There is no Hoffman rule. There is a mathematical working out of the Hoffman principle up to a depth of 100 feet made by a mathematician named Neill. This is pure mathematics, and is not based upon any facts. The original Hoffman principle was but an observation by Judge Hoffman, applicable to certain lot depths more than 40 years ago. It is not based upon present-day conditions either in New York, where it originated, nor anywhere else. And at best the Hoffman-Neill rule has only to do with inside property 100 feet deep. And if the so-called Hoffman rule is good for residences, why use the "Newark" rule for business properties? What is the "Newark" rule? How does it solve corner enhancements? There is not a man on your committee that can carry out paragraph No. 7 and solve 30 per cent. of the problems in the business center of Jamestown. For three years Pleydell has been attempting to modify the Hoffman-Neill rule and the Newark rule and any other rule that he can get hold of so as to solve mathematically the corner enhancement problems, and according to his own public confession has failed every time he has tried. It is in the corner enhancement problems that the trouble in assessments is found. If Jamestown had only one street and no cross streets, paragraph No. 7 might be used with no appreciable injustice. The trouble is that Jamestown is not built that way, so that such a "mathematical rule" as recommended by your committee would prove to be "arbitrary and inflexible." The Somers System is the only method that is elastic enough to measure any corner enhancement in Jamestown and exact enough to make that measure by mathematics, and not by guessing.

8. "That the gross and net rental be used to check the value of business property, up to the point where the value of the land alone exceeds such capitalized rental."

The carrying out of the paragraph is too intricate to be considered with any degree of patience, except to say that it would be impossible to comply with its provisions.

9. "That manufacturing buildings be valued on the basis of cost per square foot of standard mill construction, with proper allowance for different types of buildings and depreciation based on 66 year life."

This paragraph has to do with a method of valuing manufacturing buildings. Just why there should be any method of finding the value of residence and business buildings different from manufacturing buildings does not appear in the report. When it is remembered that more than 75 per cent. of the structures in Jamestown are used for residences, it would seem it would be comparatively easy to get up a rule or use the same rule for valuing all buildings. At any rate, the Somers System service for valuing structures is based upon more than 16 years experience, which is quite a bit longer than either your assessors or Pleydell have had in that line of work.

10. "That the personal property tax be abandoned entirely as practically unenforceable."

Without any reference to the Somers System, as the Somers System has nothing to do with the subject matter of this paragraph, we would say that this paragraph contains the only real wisdom in the report.

11. "That on review a sworn statement of rents be accepted as a basis of valuation. That a definite offer to sell filed with the Board sitting in review, same to constitute a legally transferable option, be accepted by the Board as a basis of value."

If this paragraph is carried out as it reads, there will be more inequalities in the Jamestown assessment than there are now. Any attempt to carry out so preposterous a recommendation would fail in the first ten assessments to which it was applied. Sworn statements in connection with an assessment of any kind of property are conducive to perjury but not to equitable assessments. Compelling somebody to swear to something that will save him money has always been a favorite method of government on the part of those possessing archaic minds—such for instance as prevail at 29 Broadway, New York.

MEANINGLESS REFORM SUGGESTIONS.

12. "That no gross discrimination in favor of or against any class of property exists. There are

Owner and Location.	Size.	Assessment for 1911.			Assessment for 1913. Change		
		Land.	Buildings.	Total.	Land.	Buildings.	Total. In %.
Louis Robinson, 104 E. Walnut ...	44x66	4,000	1,500	5,500	3,000	1,100	4,100 -25
Laura M. Albright, 102 E. Walnut ..	22x66	1,800	.....	1,800	1,900	100	2,000 11
Matilda H. N.E.C. E. 1st & Walnut	22x66	2,200	.....	2,200	2,800	300	3,100 41
Julia Antman, 307-11 E. 1st St. ...	60x132	5,000	2,600	7,500	7,000	2,300	9,300 24

ADDITION—SCOTT'S & DEAN'S.				Block G.			
Mr. Y. Maties, S.E.C. E. 2d & Locust 22x48	\$2,000	\$2,000	\$4,000	\$1,650	\$1,300	\$2,950 -26	
Frank P. Maties, 203-5 E. Locust. 110x132-IR 10,800	.....	10,800	12,800	9,600	22,400 *		
Sol. Davison, E. Locust	44x132	4,000	1,000	5,000	4,800	5,600 12	
Grace M. Boody, E. Locust	22x132	1,800	1,200	3,000	2,100	2,100 -30	
Grace M. Boody, E. Locust	22x132	1,800	1,200	3,000	2,200	3,200 6	
W. T. Shaver, S.W.C. E. 3d & Locust 44x132	4,000	1,000	5,000	6,600	10,100	10,100 102	
Belinda Curtis, N.W.C. E. 3d & Wal. 88x157.2	8,280	7,500	15,780	11,800	8,600	20,400 28	
J. P. Walter, 212 E. Walnut	22x147.3	2,300	.....	2,800	1,900	1,900 -32	
Gertrude E. Wells, E. Walnut ...	22x145.3	2,200	800	3,000	400	2,900 -3	
J. K. & W. H. Gilcrest, N.E.C. E.2-W 132x132-IR 12,000	.....	18,000	13,300	31,300	20,400	20,400 13	

ADDITION—SCOTT'S & DEAN'S.				Block 1.			
J. K. & W. H. Gilcrest, S.E.C. E. 3d & Locust 132x132	\$11,000	\$7,000	\$18,000	\$8,300	\$24,300	35	
J. H. Phillips, E. Locust	22x132	1,800	600	2,400	2,900	12	
Minnie Kasberg, 312 E. Walnut ...	22x179-IR 1,800	1,800	3,600	2,700	3,600	-3	
Dora Stewart, E. Walnut	22x102-IR 1,800	700	2,500	2,000	2,100	-16	
Arthur L. Howard, 308 E. Walnut ...	22x100-IR 1,800	700	2,500	1,600	1,700	-32	
Mary Stewart, 306 E. Walnut ...	22x98-IR 1,800	700	2,500	1,700	1,800	-28	
Geoff M. Stewart, 304 1/2 E. Walnut ...	22x98-IR 1,800	700	2,500	1,800	1,900	-24	
E. P. Hudson, 304 E. Walnut	22x94.1-IR 1,700	300	2,000	2,000	2,100	5	
E. P. Hudson, N.E.C. E. 3d & Walnut 22x92.2-IR 2,500	.....	300	2,800	2,900	2,900	8	
Sam'l Cohen, E. 3d Street	60x132	4,000	1,800	5,800	4,900	53	

ADDITION—GRIFFITHS.				Block A.			
Emma Wilson, S.E.C. E. 4th & Loc. 22x120	\$3,700	\$6,300	\$10,000	\$5,000	\$10,900	9	
J. W. Hocker, 403-5 E. Locust ...	44x120	5,500	15,000	7,400	6,900	-30	
John E. George, E. Locust	84x120	11,000	17,400	28,400	28,600	-90	
Margaret Schubert, E. Locust	20x60	2,500	.....	2,500	3,100	24	
J. A. McKinney, E. Locust	20x60	2,500	2,500	6,000	1,200	-24	
Timothy Buck, E. Locust	20x60	2,500	500	3,000	3,500	17	
W. C. & C. M. Marquis, E. Locust ...	20x60	3,000	3,500	6,500	5,500	-15	
C. City St. Bk. S.W.C. E. 5th & Locust 70x80	30,000	100,000	130,000	18,500	121,400	-7	
W. M. Barnes, E. 5th Street	20x150	4,000	8,000	7,000	6,300	-10	
Nancy Wilson, E. 5th Street	20x150	4,000	3,000	7,000	6,100	-13	
Citizens Nat'l Bank, E. 5th Street ...	22x150	4,000	2,600	7,000	4,300	-4	
Sarah Cohen, E. 5th Street	38x150	19,600	26,000	45,600	19,400	-17	
Gertrude E. Wells, E. 5th Street ...	20x150	3,500	3,500	7,000	4,600	-17	
Chas. M. Hoode, N.W.C. E. 5th & Wal. 44x80	6,200	1,800	8,000	3,500	5,700	14	
Chas. M. Hoode, E. Walnut	22x80	2,200	400	2,600	10,150	27	
Sarah M. Conklin, E. Walnut	22x80	2,200	2,800	5,000	2,200	-14	
E. Marcus, 418 E. Walnut	22x80	2,200	600	2,800	1,600	-43	
Jennie E. Day, Ex. E. Walnut ...	20x80	2,000	3,500	5,500	11,300	27	
Sadie Finkelsht, E. Walnut	20x80	2,500	300	2,800	2,000	-21	
Joseph Markott, 412 E. Walnut ...	13x60	1,300	200	2,000	1,600	-5	
Wm. Weissinger, 410 E. Walnut ...	22x60	1,600	250	1,850	1,400	-24	
Anna Anselberg, E. Walnut	22x60	1,600	1,200	2,800	2,300	-14	
C. E. Lyon, E. Walnut	21x60	1,600	400	2,000	1,200	-40	
C. E. Lyon, E. Walnut	22x60	1,600	200	1,800	1,400	-22	
Wm. McFarland, N.E.C. E. 4th & Wal. 44x60	4,000	8,000	12,000	3,500	10,200	-15	
M. E. Barker, 307-11 E. 4th Street ...	60x150	3,000	3,500	6,500	8,700	34	
Chas. M. Nickerson, 313-17 E. 4th St. 60x150	3,000	7,000	10,000	4,100	8,600	-14	
Margaret S. Cady, E. 4th Street ...	60x150	3,000	7,000	10,000	3,600	-23	

ADDITION—GRIFFITHS.				Block D.			
S. A. Robertson, 509 E. Locust ...	60x80	\$15,000	\$17,000	\$35,000	\$18,700	136,700	193,450
R. B. & Nettie C. Weaver, 515-17 E. 4th St. 46x110	13,200	14,800	28,000	16,500	9,100	25,600	-8
Chas. A. Swanson, 519 Locust ...	24x110	5,000	11,000	8,000	12,800	16	
R. E. Weaver, 521 Locust	20x110	4,000	6,000	10,000	6,900	2,700	-4
S. B. Garton, 523 Locust	20x110	4,000	6,500	10,500	7,200	4,500	11
H. C. Hanson, S.W.C. E. 6th & Loc. 40x110	12,000	16,000	28,000	18,000	7,900	25,900	-7
R. D. Bennett, 322 E. 6th Street ...	42x150	3,000	200	3,200	4,400	200	
H. E. Teachout, E. 6th Street ...	87x150	5,500	.....	6,800	8,400	53	
Fidelity Ins. Co., N.W.C. E. 6th & Wal. 44x100	4,400	6,300	10,700	6,200	4,400	10,600	-1
Bishop Bros., 522 E. Walnut ...	21x100	1,300	1,900	3,200	1,100	3,300	-5
N. S. McDonnell, 515-20 E. Walnut. 42x100	2,400	5,400	7,800	2,800	4,700	7,900	1
Chas. Schwecke, 516 E. Walnut. 42x100	1,200	1,500	3,000	1,500	1,250	2,750	-8
Henry P. Hobbs, 514 E. Walnut ...	21x100	2,100	2,900	5,000	2,700	2,100	-4
J. C. Pointer, 510-12 E. Walnut ...	40x80	4,000	5,000	9,000	3,500	4,700	-9
L. Cohen, 508 E. Walnut	20x80	2,000	1,500	3,500	1,600	4,100	28
Home for Aged, 506 E. Walnut ...	20x80	2,000	1,500	3,500	1,900	3,000	-14
R. D. Bennett, 502-04 E. Walnut ...	40x80	4,000	3,000	7,000	5,900	2,600	8
Henry McMillen, N.E.C. E. 6th & W. 30x89	5,000	4,000	9,000	7,200	2,050	9,250	8
Wm. Burzacoit, 309 E. 6th Street ...	20x150	4,000	4,000	7,000	3,700	2,600	-10
Gertrude Gottstein, 311 E. 6th Street 20x150	4,000	3,000	7,000	3,000	6,300	6,300	-10
Gertrude Gottstein, 313-15 E. 6th ...	40x150	8,000	6,000	14,000	7,800	6,200	-1
Benjamin Cohen, 317 E. 6th Street. 20x150	4,000	3,000	7,000	3,900	2,200	6,100	-13
Ben Cohen, 319-23 E. 6th Street ...	60x150	12,000	6,000	18,000	12,200	15,100	-16
Chas. Koeningberger, 325 E. 6th St. 20x150	4,000	6,500	10,500	5,900	3,800	8,800	-16
H. M. Patton, 327 E. 6th Street ...	20x80	4,000	6,000	10,000	4,100	3,000	-23
E. M. Teachout, 329 E. 6th Street ...	20x80	4,000	6,000	10,000	4,800	7,800	-22
S. E. Garton, 331 E. 6th Street ...	20x80	4,000	6,000	10,000	5,700	8,000	-13
Mary E. Shope, 333 E. 6th Street ...	20x80	4,000	6,000	10,000	7,400	8,000	-4
Schnucker & Loper, S.E.C. E. 6th. 20x80	10,000	6,000	16,000	11,800	3,200	15,000	-6

ADDITION—GRIFFITHS.				Block E.			
Number 98.	154,100	158,300	312,400	193,600	103,050	296,650	-5
J. A. Sandheim, S.E.C. E. 6th & Loc. 20x110	\$6,000	\$7,000	\$13,000	\$6,300	\$4,600	\$10,900	-16
A. F. & A. M. Home Lodge, E. Loc. 40x110	4,000	8,000	12,000	6,700	8,300	15,000	25
H. R. Howell, E. Locust	4,800	7,200	12,000	5,700	9,300	15,000	25
F. M. Hubbell Est. 611-13 E. Locust 41x110	8,000	7,000	10,000	4,800	9,700	14,500	45

Owner and Location.			Assessment for 1911.		Assessment for 1913. Change		Land.	Building.	Total.	In %.
			Land.	Building.	Total.					
H. Hutsonpiller, E. Locust 51x134.2)	Size.	Assessment for 1911.								
Henry Hutsonpiller, 630 E. Locust 31.5x133.2-11R3.200	Land.	Building.	Total.							
Belle I. Bolton, E. Locust 126x132	7,000	7,000	14,000	10,500	24,500	- 6				
H. H. Teachout, E. Locust 20x132	2,000	2,500	4,500	1,900	6,400	6				
American Laundry Co., E. Locust. 40x132	4,000	4,500	8,500	4,000	12,500	48				
P. B. Sherriff, E. Locust 40x132	4,000	1,000	5,000	4,700	9,700	- 5				
Block 18.										
Number 89.			\$90,200	\$70,000	160,200	109,100	\$65,050	174,150	8	
ADDITION—EAST FORT DES MOINES.										
G. W. Deltz & F. A. Mathis, S.E.C. 5-G. 60x132	\$ 2,500	\$ 7,500	\$10,000	\$12,500	\$ 3,700	\$16,300	63			
G. W. Deltz & F. A. Mathis, 509 E.G. 60x132	6,000	1,000	7,000	6,700	400	6,100	-12			
Susan Dietz, 513 E. Grand 20x132	2,000	2,000	4,000	1,850	350	2,200	10			
Nelle Ross, 515-17 E. Grand 40x132	4,000	6,000	10,000	3,900	6,800	10,700	7			
B. A. Lockwood Grain Co., E. Grand 20x132	2,200	2,200	4,400	2,800	2,800	8,200	27			
Anna M. Harter, 420 E. 6th&Gd. 22x85	4,000	4,500	8,500	6,300	2,900	8,200	- 3			
Carl J. Weisinger, 418 E. 6th Street. 22x85	3,500	3,900	7,400	4,100	2,500	6,600	-10			
A. E. Snipe, 416 E. 6th Street 22x85	3,500	3,900	7,400	3,700	2,500	6,200	-16			
J. H. Sinclair, 414 E. 6th Street 22x85	3,500	3,900	7,400	3,500	1,400	4,900	-25			
Will & Lewis Burnett, 412 E. 6th St. 22x85	3,800	4,000	7,800	4,100	2,600	6,700	-14			
Amanda Ellipson, 410 E. 6th Street 20x40	4,000	4,000	8,000	2,350	150	2,500	-37			
Belle I. Bolton, 408 E. 6th Street. ... 20x40	3,000	4,000	7,000	2,150	2,800	4,950	-29			
Clara A. Johnson, 405 E. 6th Street 20x40	3,000	1,500	4,500	2,600	1,400	4,000	-12			
Julia A. Johnson & Hanger, E. 6th 7x40	500	500	1,000	1,000	1,000	1,000	100			
L. R. Hanger, 526 E. Locust 20x65	8,000	3,000	11,000	8,800	1,600	9,900	-11			
Julia A. Johnson, N.W.C. 6th & Lo. 20x65	5,000	3,500	8,500	6,700	1,500	8,200	- 3			
Belle I. Bolton, Tr. 524 E. Locust 20x132	7,000	4,000	11,000	8,700	2,300	11,000	00			
Matthe K. Spencer, 520-22 E. Locust 40x132	14,000	8,000	22,000	16,800	4,800	21,100	- 4			
W. W. Weiday, 518 E. Locust 20x132	7,000	4,000	11,000	8,800	2,800	10,800	- 2			
Walter C. Marquis, 516 E. Locust ... 20x132	7,000	5,000	12,000	8,000	2,800	10,800	-10			
H. E. Teachout, 514 E. Locust 20x132	7,000	5,000	12,000	8,000	3,200	11,200	- 7			
A. Long, 510-12 E. Locust 40x132	14,000	12,000	26,000	15,900	7,800	23,200	-10			
H. E. Teachout, N.E.C. E. 5th & Lo. 100x132	40,000	50,000	90,000	44,200	65,700	109,900	*			
Block 9.										
Number 90.			143,500	152,200	295,700	183,150	122,100	305,250	3	
ADDITION—EAST FORT DES MOINES.										
C. & N. W. Ry. Co., E. Grand Ave. ... 46x132	\$ 3,500	\$ 3,000	\$ 6,500	\$ 2,800	\$ 1,500	\$ 4,300	-34			
E. I. Sargent, E. Grand Ave. 40x132	3,000	500	3,500	2,100	400	2,500	-29			
Jerome Israel et al, 419 Grand Ave. 40x132	3,000	500	3,500	2,100	900	3,000	-14			
Anna Connelly, 423 Grand Ave. 40x132	3,000	500	3,500	2,100	200	2,300	-34			
F. M. Hubbell Est., Grand Ave. 60x132	4,500	4,500	9,000	3,100	850	3,950	-12			
F. M. Hubbell Est., Grand Ave. 60x132	4,500	4,500	9,000	4,100	500	4,600	2			
Rose A. Mathews, S.W.C. E. 5th&Gd. 22x60	3,200	2,000	5,200	2,000	50	2,050	-37			
Minnie Y. Matthes, 420 E. 5th Street. 22x60	2,000	2,000	4,000	1,800	800	2,400	-20			
Geo. U. A. Heilin, 418 E. 5th Street. 22x60	2,000	1,000	3,000	1,600	800	2,400	-20			
H. C. Hanson, 416 E. 5th Street.... 22x60	2,000	2,000	4,000	1,600	2,200	3,800	- 6			
Frank W. Yorse, 414 E. 5th Street... 22x60-1R	2,000	2,000	4,000	1,500	2,100	3,700	- 7			
Ora Van Hasen, 412 1/2 E. 5th Street 22x57	2,000	2,000	4,000	1,800	2,200	4,000	00			
Jennie E. Day, 412 E. 5th Street.... 40x72-1R	6,000	1,500	7,500	3,200	8,200	8,400	12			
Chas. S. Bennett, N.W.C. E. 5th&Lo. 20x60	9,000	3,000	12,000	4,500	2,300	6,800	-48			
Andrew J. Larson, 432 E. Locust... 20x66	3,500	2,500	6,000	3,800	2,200	6,000	00			
Jennie E. Day, 430 E. Locust 20x132	4,000	1,500	5,500	5,200	3,200	8,400	12			
Swedish Economy Co., 428 E. Locust 20x132	4,000	3,500	7,500	4,600	3,000	7,600	1			
A. B. Elliott, 424-26 E. Locust..... 40x132	7,000	6,000	13,000	5,700	7,300	15,000	33			
A. B. Elliott, 422 E. Locust 20x132	3,000	3,400	6,400	4,200	1,500	5,700	-11			
Jennie Day, E. Locust 20x132	3,000	3,000	6,000	4,000	2,000	6,000	7			
Elois M. Bennett, 420 E. Locust 20x132	3,000	3,000	6,000	4,000	2,500	6,400	7			
Chas. E. Hoode, 418 E. Locust 60x132	9,000	9,000	18,000	10,700	11,100	21,800	21			
Minneapolis Brewing Co., E. Locust... 20x132	2,500	2,500	5,000	3,200	3,200	6,400	28			
F. M. Hubbell Est., E. Locust 40x132	6,000	5,000	11,000	6,100	300	6,400	28			
F. M. Hubbell Est., 400-42 E. Locust 40x132	6,000	9,000	15,000	6,800	6,800	13,100	-13			
Block 8.										
Number 91.			\$89,700	57,900	157,600	97,200	59,000	155,200	- 2	
ADDITION—EAST FORT DES MOINES.										
J. H. Queal & Co., S.E.C. E. 2d & Gd. 60x132	\$ 5,000	\$ 2,500	\$ 7,500	\$ 5,000	\$ 700	\$ 5,700	-24			
J. H. Queal & Co., E. Grand 60x132	4,500	1,500	6,000	3,700	5,000	8,700	45			
J. K. & W. H. Gilcrest Co., E. Grand 60x132	3,600	3,600	7,200	2,400	3,800	6,200	00			
F. M. Hubbell & Co., Inc., 219 E. Gd. 40x132	2,500	2,500	5,000	2,400	100	2,500	00			
Sarah J. Marsh, 225 E. Grand 40x132	2,500	2,500	5,000	2,400	250	2,650	6			
Carl H. Kahler Co., 300 E. Locust... 40x132	3,200	800	4,000	4,000	380	4,380	7			
J. K. & W. H. Gilcrest, E. Locust... 20x132	1,600	1,600	3,200	2,000	2,000	4,000	25			
J. K. & W. H. Gilcrest, E. Locust... 100x132	8,000	8,000	16,000	10,000	10,000	20,000	25			
Belle I. Bolton, Tr. 206 E. Locust. 40x132	3,200	200	3,400	4,200	200	4,400	29			
Belle I. Bolton, Tr., N.E.C. E. 2d&Lo. 40x132	3,600	2,000	5,600	5,200	2,000	7,200	29			
Block 3.										
Number 92.			\$87,700	\$ 7,000	\$44,700	\$42,500	\$ 8,550	\$51,050	14	
ADDITION—EAST FORT DES MOINES.										
S. Caster, S.E.C. E. 1st & Grand.... 60x132	\$ 3,500	\$ 2,000	\$ 5,500	\$ 6,300	\$ 800	\$ 7,100	29			
James Maine, 107 E. Grand 80x132	1,500	4,000	5,500	2,100	4,000	6,100	11			
Mills & Perry, 111 E. Grand 40x132	2,000	1,100	3,100	2,500	600	3,100	00			
F. M. Hubbell Son & Co., 117 E. Gd. 60x132	3,000	1,200	4,200	3,600	1,700	4,300	2			
David Rosenberg, 119-21 E. Grand. 80x132	1,500	1,700	3,200	1,400	700	2,500	-22			
M. S. Nell, 123 E. Grand 24x132	1,200	400	1,600	1,400	600	2,000	25			
F. M. Hubbell Son, Inc., 125 E. Grand 44x132	2,200	400	2,600	2,700	350	2,850	13			
Grover C. Hubbell, S.W.C. E. 2d&Gd. 52x132	4,650	1,000	5,650	6,400	1,200	7,600	34			
Waterbury Cham. Co., N.W.C. E. 2-1. 60x132	10,000	5,000	15,000	7,200	17,000	24,200	*			
Belle I. Bolton, Tr. E. Locust 100x132	8,000	2,000	10,000	10,000	3,100	13,100	31			
S. H. Cohen, 120 E. Locust 60x132	4,000	.....	4,000	5,000	300	5,300	32			
J. K. & W. H. Gilcrest, 116 E. Locust 30x132	2,400	100	2,500	3,000	200	3,200	28			
Belle I. Bolton, Tr., 106-10 E. Locust 80x132	4,800	1,000	5,800	6,200	1,200	7,400	27			
Mose Arenberg, 104 E. Locust..... 80x132	2,400	400	2,800	3,800	200	4,000	43			
Wm. Mayne, N.E.C. E. 1st & Locust 30x132	3,400	600	4,000	6,800	350	7,150	78			
Block F.										
Number 93.			\$54,550	\$20,900	\$75,450	\$68,800	\$31,200	100,000	32.	
ADDITION—SCOTT'S & DEANS.										
F. M. Hubbell Est., S.E.C. E. 1st&Lo. 132x132	\$11,000	\$ 1,000	\$12,000	\$18,800	\$ 3,700	\$22,500	87			
A. A. Bennett, S.W.C. E. 2d&Locust 132x132	9,000	3,000	12,000	14,500	3,500	18,000	50			
Lena Robinson, N.W.C. E. 2d & Locust 62x132	6,500	10,000	16,500	6,800	10,200	17,000	3			
Ellie Dauschenbaugh, E. Walnut ... 70x132	5,500	3,500	9,000	6,300	8,700	8,700	- 3			
Matilda Ill, 110 E. Walnut 22x66	2,200	2,000	4,200	1,600	2,200	3,800	- 9			
Matilda Ill, 108 E. Walnut 22x26	2,000	2,000	4,000	1,300	1,000	2,300	-42			

statement of the actual sale price of each piece of property must be filed with the Board of Assessors as part of the record of transfer. Exact knowledge of all actual sale prices is the first essential to a fair valuation. This need not necessarily be published, but only that the Board may know the real consideration."

This is a hobby of A. C. Playdell and Lawson Purdy of New York City. Such a law would have no more effect upon equitable assessments than water has upon a duck's back. It is based upon the theory that land in cities is subject to what is called "market value," and that disclosures of alleged considerations would disclose those "market values." Both these theories have been so thoroughly exploded that none but a provincial mind would put it forth, and none but an unthinking mind would echo it. The last sentence of this conclusion would make a fine chance for favoritism, if not downright graft. The whole proposition is ridiculous as a recipe for equitable distribution of the tax burden.

2. "That the equalization by the Supervisors should be based upon the average ratio of such actual sales to the assessed values, for the three years preceding, rather than upon an appraisal by a committee of the Board of Supervisors."

The conclusion in this paragraph naturally follows No. 1. This plan cannot be carried out if attempted. In the first place, not enough property is sold in any one year upon which to predicate a judgment of value. Any sale three years old in a growing city and in the central part of such growing city ought to be ignored. A piece of property in Philadelphia sold three times in four months, the first time at \$60,000, the second time at \$70,000, and the third time at \$60,000. How much would it be worth under this rule? The average of these three prices is \$73,333; is that what it is worth when it sold but a few days ago at \$60,000? The following of any such rule as this will bring about just such unreasonable conclusions in almost every case. It is based upon the wrong theory, namely that price makes value, whereas price is the effect of value. No law or rule would ever compel any assessing department that could be appointed in Jamestown to assess property upon any such basis. Results so obtained would be worse than the quicksand that your committee is so solicitous about.

3. "That the percentage of actual value fixed by the Board of Supervisors in their equalization must be taken for the basis of assessments throughout the city."

This paragraph simply means—if it means anything—that the property of Jamestown is to be assessed for tax purposes at a given rate of its "actual value," and the same basis must be used throughout the city. This is correct; such a program if carried out will produce equity as between taxpayers. But we submit that unless you have the "actual value" called for in this report it will be impossible to take that percentage throughout the city or on any given property; and nowhere in this report is there any advice or recommendation that will produce that "actual value." The Somers System methods are the only methods so far known that will produce this basis of what is known as "actual value."

4. "That the percentage of assessed to real value at present be 56 per cent."

This paragraph recommends a local policy that the Somers System nor the Manufacturers' Appraisal Company has any right to criticize. All we contend for is that it will be found impossible to take 56 per cent. of the "actual value" until the "actual value" has been ascertained.

5. "That the Board of Assessors certify to their rolls as being a true and just assessment in accordance with the equalization legally apportioned to this tax district by the Board of Supervisors, as required by law, and in accordance to the law as defined by the Courts."

This paragraph refers to administrative methods concerning which the Somers System has nothing to do.

6. "That a land map and property map be prepared."

This is a wise recommendation provided that the committee knows what it means by "land and property map."

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Assessment for 1911.				Assessment for 1912. Change			
Owner and Location.	Size.	Land.	Building.	Total.	Land.	Building.	Total.
W. G. Burns and E. Locust.....	60x120	3,000	1,000	4,000	3,800	750	4,550
E. S. McDonnell, E. Locust.....	45x120	2,250	250	2,500	2,600	1,050	3,650
James Nugent, S.W.C. E. 7th Street	45x120	2,500	300	2,800	3,300	.....	3,300
Cyrus S. Kirk, 816 E. 7th Street ..	60x150	2,400	3,100	5,500	1,400	4,000	5,400
Cyrus S. Kirk, N.W.C. E. 7th & Wal	60x150	2,400	2,500	4,900	1,400	2,850	4,250
E. S. McDonnell, 612 E. Walnut St.	42x4100	2,200	.....	2,200	.....	7,000	7,000
Natl. Inv. Co., 608 E. Walnut Street	42x100	3,600	.....	3,600	2,100	350	2,450
Natl. Inv. Co., N.E.C. E. 6th & Wal	55x2x100	7,000	.....	7,000	8,500	2,300	10,800
N. S. McDonnell, 315-27 E. 6th St.	130x150	8,600	4,200	12,800	11,800	8,200	20,000
Number 99.				Block F.			
ADDITION—GRIFFITH'S.							
Jewett Lbr. Co., S.W.C. E. 7th & Wal.	120x150	\$ 7,500	\$ 5,000	\$12,500	\$ 6,800	\$ 7,500	\$14,300
Jewett Lbr. Co., E. 7th Street	60x150	1,500	900	2,400	1,600	400	2,000
Jewett Lbr. Co., E. 7th Street	45x150	1,500	500	2,000	1,700	200	1,900
Number 100.				Block C.			
ADDITION—GRIFFITH'S.							
Frank Kuble, S.E.C. E. 5th & Wal.	20x50	\$ 3,000	\$ 2,000	\$ 5,000	\$ 1,750	\$ 1,800	\$ 3,550
L. Cohen, 503 E. Walnut Street	30x80-IR	2,400	600	3,000	2,100	50	2,150
Ette Daughenbaugh, 507 E. Walnut	40x80	3,200	400	3,600	2,700	400	3,100
J. Zairman, 509 E. Walnut Street....	20x80	1,600	400	2,000	1,250	600	1,850
Belle D. Carey, 511-13 E. Walnut St.	40x80	3,200	.....	3,200	2,900	600	3,500
J. H. Phillips, E. Walnut Street....	106x108	5,800	2,700	8,500	8,500	1,400	9,900
Frank Harvey, S.W.C. E. 6th & Wal.	44x50	800	2,000	2,800	3,100	4,500	7,600
Wm. & Mary J. Barnes, 224-26 E. 6th	44x48	1,500	.....	1,500	1,350	1,700	3,050
E. M. Hubbell Est., E. 6th Street....	60x150	1,500	500	2,000	2,600	3,800	6,400
E. M. Hubbell Est., E. 6th Street....	60x150	1,500	.....	1,500	2,400	2,400	4,800
Natl. Inv. Co., N.W.C. E. 6th & Ct.	44x120	3,000	.....	3,000	4,800	400	5,200
E. C. Hansen, E. Court Ave.....	22x120	1,200	.....	1,200	1,600	.....	1,600
Harrah & Stewart, E. Court Ave.	22x120	1,000	.....	1,000	1,500	3,200	4,700
C. C. & W. F. Harrah Co., E. Ct. Av.	62x120	2,500	6,500	9,000	4,600	7,000	11,600
N. S. McDonnell, N.E.C. E. 5th & Ct.	60x150	4,000	2,500	6,500	8,700	2,200	10,900
Abna Connolly, E. 5th Street.....	30x150	2,400	600	3,000	2,000	300	2,300
D. M. & W. Ry. Co., E. 5th Street....	60x150	4,800	.....	4,800	1,700	.....	1,700
Andrew Murray, E. 5th Street	60x150	4,400	400	4,800	3,800	.....	3,800
Mildred Zachary, 225 E. 5th Street	40x150	3,200	300	3,500	3,300	400	3,700
Frank Kuble, E. 5th Street	20x40	600	.....	600	2,350	400	2,750
Number 101.				Block B.			
ADDITION—GRIFFITH'S.							
Margaret Schubert, S.E.C. E. 4th & W.	44x180-IR	\$6,800	\$ 7,200	\$14,000	\$ 7,200	\$12,400	\$19,600
Ette Daughenbaugh, 415 E. Wal St.	67x120	5,500	.....	5,500	5,100	100	5,200
L. Ill. 421 E. Walnut Street	42x120	5,000	4,000	9,000	3,200	9,400	12,600
Matilda & E. Day, S.W.C. E. 5th & W.	40x80	4,000	8,000	12,000	3,600	4,600	8,200
Wm. Montgomery, 220 E. 5th Street	40x150	900	1,100	2,000	1,150	2,300	3,450
N. H. Friedman, 213 E. 5th Street.	20x150	1,600	2,800	4,400	1,500	3,700	5,200
R. A. Friedman, 216 E. 5th Street.	20x150	1,600	2,100	3,700	1,100	1,400	2,500
D. M. & W. Ry. Co., E. 5th Street....	40x150	2,800	1,500	4,300	1,100	1,050	2,150
J. H. Phillips, 208-10 E. 5th Street	60x150	3,600	1,200	4,800	3,700	1,800	5,500
J. H. Phillips, N.W.C. E. 5th & Ct.	60x150	4,000	6,000	10,000	5,200	15,000	20,200
C. S. Margolis, E. Court Ave.....	40x120	2,000	500	2,500	3,300	800	4,100
E. M. Hubbell Est., N.E.C. E. 4th & Ct.	110x120	5,500	.....	5,500	3,300	400	3,700
E. M. Hubbell Est., E. 4th Street....	60x150	2,400	.....	2,400	2,700	.....	2,700
Number 102.				Block 2.			
ADDITION—SCOTT & DEANS.							
Jas. C. Hume, Jr., S.E.C. E. 3d & Wal	88x100	\$ 7,000	\$ 4,000	\$11,000	\$ 8,100	\$ 3,900	\$12,000
N. S. McDonnell, 309-11 E. Walnut	45x90	3,500	6,200	9,700	7,000	10,500	17,500
John W. Taylor, 313-15 E. Walnut	45x88.5	8,000	10,000	18,000	3,400	6,600	10,000
Frank Starzinger, E. Walnut	66x85	8,000	8,000	16,000	(4,900)	7,800	14,900
Frank Starzinger, E. Walnut	22x80	3,300	4,000	7,300	(2,200)	7,300	10,500
Northwestern Hotel Co., E. 4th St.	66x132	1,400	.....	1,400	950	.....	950
D. M. Saddleby Co., E. 4th Street....	22x132	1,100	600	1,700	950	200	1,150
Mrs. B. A. Riley, 214 E. 4th Street.	22x132	1,100	400	1,500	100	100	200
F. M. Proctor, 212 E. 4th Street....	22x132	1,200	500	1,700	100	100	200
Finch Realty Co., N.W.C. E. 4th-Ct.	44x132	2,700	500	3,200	5,100	850	5,950
Hyman Levich, E. Court	22x132	1,100	500	1,600	1,800	2,800	4,600
Hyman Levich, 214-18 East Court....	22x132	1,100	500	1,600	1,750	1,200	2,950
Hyman Levich, 314 East Court	22x132	1,100	500	1,600	1,700	200	1,900
John S. Taylor, 312 East Court	22x132	1,100	500	1,600	2,250	150	2,400
F. M. Hubbell Est., East Court	44x132	2,200	200	2,400	.....	3,900	3,900
Neille Conklin, 302-4 East Court....	44x132	2,200	1,000	3,200	.....	550	3,750
Annie Turner, N.E.C. E. 3d & Court	44x132	2,400	100	2,500	6,600	100	6,700
Wm. C. Jaeger, East 3d Street	132x132	6,600	7,800	14,400	17,700	25,400	43,100
Number 103.				Block H.			
ADDITION—SCOTT & DEANS.							
I. L. & D. Co., S.E.C. E. 2d & Walnut	44x132	\$ 4,000	\$ 4,000	\$ 8,000	\$ 3,100	\$ 8,800	\$11,900
J. K. & W. H. Gilcrest, 205 E. Walnut	22x130	1,750	1,500	3,250	1,350	3,150	4,500
S. Carter, 207 E. Walnut	22x128.5	1,700	8,200	9,900	1,000	2,800	3,800
Dora T. Cohen, 209 E. Walnut	22x127	1,750	1,500	3,250	1,750	3,100	4,850
McOlie Leon, 211 E. Walnut	22x125	2,100	1,600	3,700	1,300	3,600	4,900
Arcon Turner et al., 213 E. Walnut	22x122	2,200	800	3,000	2,250	500	2,750
Grimes Realty Co., 215-17 E. Walnut	88x120	7,000	4,000	11,000	2,000	9,500	11,500
J. C. H. Sanders, S.W.C. E. 3d & W.	22x112	2,200	1,800	4,000	3,000	4,700	7,700
F. W. Towler, 220-22 E. 3rd Street.	44x132	2,200	1,800	4,000	2,700	3,800	6,500
Jennie E. Day, 212-14 E. 3d Street.	88x132	4,400	5,600	10,000	6,000	11,000	17,000

inequalities, but they are greater between different properties of the same class than between different classes of property as a whole. That central business property is probably slightly over-assessed. That the greatest variation exists in residence property, which in some sections of the city is considerably under-valued and in other cases is assessed at practically full actual value. That manufacturing property is in all probability very unequally assessed, owing to a lack of proper data on which to base the valuation. The recommendations will, if followed, place manufacturing property on exactly the same footing as other property in the city."

The conclusion of this paragraph is to the effect that residence property in Jamestown is generally under-assessed and that central business property is generally over-assessed. This may be so, but if it is Jamestown is unique. We have examined into the relative valuations of residence and central business property in perhaps fifty American cities; we have had to do with the actual assessment of such property in more than a dozen cities; in not one of these cities was this situation, which appears to exist in Jamestown, found. Frankly, we don't believe it is the situation in Jamestown. We don't know that your committee is wrong in this paragraph, but we believe it is wrong. We know that the installation of the Somers System in Jamestown is the only method by which the facts can be demonstrated. If your committee is right the Somers System would prove them to be right. If wrong it would prove them to be wrong. But if they are right no one now knows it; and if they are wrong, as most people in Jamestown probably believe, the facts ought to be discovered and inequalities corrected.

In conclusion we desire to say that outside of one meeting on the part of your honorable body, there has been no attempt to study the Somers System in Jamestown except evidently under the adverse teachings of New York City influences. We recognize that any "authority" that is backed up by the high sounding title of "Secretary of the New York Tax Reform Association," is on the face of it worthy of consideration; but such consideration ought not to preclude a fair hearing for any person or method attacked even by so high an "authority." As a matter of fact, we have the New York "authority" against the actual use of the Somers System in the assessment of over \$1,100,000,000 worth of property. Surely the proof of any pudding is the eating of that pudding. The dictum of Pleydell is that the Somers System won't work. The fact is that it has worked in more than a dozen cities, and for the assessment of more property than any other method known. Taxes have been collected upon more than a billion dollars worth of property assessed according to Somers System methods. It is our belief that the Somers System is worthy of far more study and consideration on the part of your honorable body than it has up to this time had.

SPOKANE REALTY MEN ADOPT SOMERS UNIT

Acting upon the suggestion of W. A. North, a live member of the Realty Board of Spokane, Wash., that organization has adopted the Somers unit as the basis or standard for future land valuations in that city. The especial purpose of this action is to educate property owners of Spokane in systematic consideration of land values, and for the installation of the Somers System for assessment purposes at some future time.

Many real estate brokers are slow to appreciate the advantages of adopting a unit system in consideration of land values. It is interesting to see this intelligent effort of Spokane real estate men in applying in their business the best modern ideas.

Mr. North's address is as follows, his subject being "Real Estate Appraisement":

"The difference in the estimates of value made by real estate experts, when property is condemned for public use, or for private transactions, is a matter of general knowledge.

"The inequitable valuations placed on real properties in a community by assessors for taxation purposes, is another well-known fact that results in equalization boards that we pay to spend their time lowering the valuations of a few valuable pieces of property, many of which are already valued too low. These boards, I might say here, do not equalize. They compromise. The time to equalize taxation is before it is made, not after.

"Every real estate broker has had the experience of having a stranger come into the office and inquire for a piece of real estate, and after talking with him a few minutes, the broker knows what the customer wants, and he also knows

THE SOMERS SYSTEM NEWS.

where there is just such a piece of property. On being shown the property, the customer says it seems to be about what he wants. But he says he is a stranger in town and not familiar with values. Now the broker, being a stranger to the stranger, cannot at once qualify in the customer's mind as an authority on values, no matter how good an authority he may be. So the customer says the only man in town he knows is John Jones, who may be a banker or he may be a peanut vender, and therefore better qualified on dis-counts or peanuts than on real estate values. But your customer used to know him back in the old town and seeks his advice. John wants to be on the safe side in advising his old acquaintance, so having no means at hand of ascertaining the cor-rect value, he says he thinks the price asked is entirely too high. He prevents your making the sale, but the main interest he has in the matter is to save himself the possible embarrassment of finding out later that his friend's investment was ill-advised, and that he did not try to dissuade him.

"In the case of the widely varying opinions of the real estate experts, on property condemned for public use or for private transaction, the two factions in the case accuse the experts of met-entary partisanship. In the case of the incor-rect valuation for taxation, the public accuses the as-sessor of incompetence. In the case of the bank-er or the peanut man advising your customer that a piece of property is not worth what you know to be its real value, you accuse him of wil-fully meddling with a piece of business that he does not know anything about. And in every one of these cases the blame is placed on the wrong man. The blame can be laid on real estate own-ers, real estate brokers, and county and city gov-ernments, through their assessing system, or rather through their assessing without system. What we need is a common standard unit of meas-ure for calculating the value of real estate scien-tifically, arriving at conclusions by mathematical calculations instead of by guessing, and thus to standardize our real estate values. In everything that is bought and sold, except land in cities and towns, there is a unit of quantity.

"There has now been a scientific method de-vised for the application, through the medium of a standard unit, of the judgment of experts, as-essors, real estate owners and brokers, and oth-ers who have well-defined judgments on the sub-ject and of applying it by the aid of mathematics instead of by guess.

"This system is now being used in Cleveland, O.; Columbus, O.; Springfield, East St. Louis and Joliet, Ill.; Denver, Col.; Houston, Tex.; Lances-ter, Wis.; Beaumont, Tex.; Augusta, Georgia, and a number of other cities are considering its adop-tion at this time. They claim it reduces discrep-ancies of judgments on valuations to a maximum of ten per cent; that it does away with the ne-cessity for so-called equalization boards; that properties are bought and sold and loans made on the basis of the general appraisements made on the establishment of this system; and that the in-comes of those cities from taxation are in-creased, while the rate of taxation is at the same time reduced; that industry and building oper-ations are stimulated by reducing taxation of the improvements, on income, real estate and on manufacturers' plants and machinery.

"The equalization board is done away with be-cause the value of every piece of real estate is arrived at by the same method as that of its neighbor, and no one has a basis for complaint. The tax rate is reduced, because in every city under the old method, a small number of the most valuable properties have never been adequately assessed. A large amount of property in both Houston and Beaumont was found that had never been assessed. Under the new system, the ap-praisements are made in public instead of in se-cret. Individual judgments are compared and equalized before the assessments are made. At-ter it is all over no one can complain because the same method is used to arrive at the correct val-uation of every piece of property. Why is not an accurate and equitable method of valuation for assessment just as important as a uniform and equitable rate of taxation?

"In Houston the tax rate was decreased from \$1.70 to \$1.50. The assessment was increased from \$62,000,000 to \$94,000,000, and at the same time 4,500 taxpayers pay less taxes than they did before. Not only that, but they have partially exempted personal property and improvements on land. Such personal property as money, fur-niture and household effects was totally exempted, while buildings, the machinery of manufacturing, etc., were assessed at 25% of their productive value. On the other hand the franchise of public service corporations in Houston for 1912 were as-sessed at a value of \$1,799,900. The former charge

(Continued on Page 70.)

Assessment for 1911.				Assessment for 1913. Change			
Owner and Location.	Size.	Land.	Building.	Total.	Land.	Building.	Total. In %.
Block E.							
Number 104.	ADDITION—SCOTT & DEAN'S.						
Lorenz III Realty Co., S.E.C. E. 1st & W. 132x132	66x132	\$12,600	\$14,000	\$26,600	\$17,500	\$10,900	\$28,400 9
A. E. Bryan, 113-15 E. Walnut	66x132	5,900	8,000	13,900	6,100	6,700	12,800 -2
F. M. Hubbell Est., 216-18 E. Court	44x132	2,200	2,000	4,200	3,600	1,700	5,300 26
C. H. Rosenbaum, 214 E. Court	22x132	1,100	200	1,300	1,700		1,700 30
G. H. Rosenbaum, 212 E. Court	22x132	1,200	1,200	2,400	2,250	1,100	3,350 35
A. M. Parlier, E. Court	44x132	2,300	400	2,700	3,350		3,350 46
F. M. Hubbell Est., Inc., 206 E. Court	22x132	1,100		1,100	1,750		1,750 60
L. I. Liebert, 204 E. Court	22x132	1,100	200	1,300	1,850		1,850 40
Hyman Levich, N.W.C. E. Ct. & 2d 44x132	3,200	3,000	6,200	5,800	5,400		5,400 77
J. H. Phillips, 219-27 E. 2d Street	132x132	6,800	2,000	8,800	7,700	700	8,400 -2
		\$50,820	\$33,900	\$84,720	\$67,950	\$31,650	\$99,600 18
Block D.							
Number 104.	ADDITION—SCOTT & DEAN'S.						
Lorenz III Realty Co., S.E.C. E. 1st & W. 132x132	66x132	\$12,600	\$14,000	\$26,600	\$17,500	\$10,900	\$28,400 9
A. E. Bryan, 113-15 E. Walnut	66x132	5,900	8,000	13,900	6,100	6,700	12,800 -2
F. M. Hubbell Est., 216-18 E. Court	44x132	2,200	2,000	4,200	3,600	1,700	5,300 26
C. H. Rosenbaum, 214 E. Court	22x132	1,100	200	1,300	1,700		1,700 30
G. H. Rosenbaum, 212 E. Court	22x132	1,200	1,200	2,400	2,250	1,100	3,350 35
A. M. Parlier, E. Court	44x132	2,300	400	2,700	3,350		3,350 46
F. M. Hubbell Est., Inc., 206 E. Court	22x132	1,100		1,100	1,750		1,750 60
L. I. Liebert, 204 E. Court	22x132	1,100	200	1,300	1,850		1,850 40
Hyman Levich, N.W.C. E. Ct. & 2d 44x132	3,200	3,000	6,200	5,800	5,400		5,400 77
J. H. Phillips, 219-27 E. 2d Street	132x132	6,800	2,000	8,800	7,700	700	8,400 -2
		\$50,820	\$33,900	\$84,720	\$67,950	\$31,650	\$99,600 18
Block D.							
Number 106.	ADDITION—SCOTT & DEAN'S.						
D. M. Mfg. & Sup. Co., S.E.C. E. 1st & Ct. 100x132	8,800	\$ 6,000	\$ 5,000	\$14,000	\$11,400	\$17,800	\$29,200 155
D. M. Mfg. & Sup. Co., E. Court	32x132	8,800	8,000	16,800	17,000	6,600	23,600 33
D. M. Mfg. & Sup. Co., S.W.C. E. 2d & Ct. 132x132	10,000	4,000	14,000	(8,900)	(10,400	1,550	27,800 99
J. K. & W. H. Gilchrist Co., E. 2d St. 66x132	1,000		1,000	3,300	(11,500	450	3,300 230
J. K. & W. H. Gilchrist Co., N.W.C. E. 1st & V. 132x132	1,000		1,000	3,300			3,300 230
J. K. & W. H. Gilchrist Co., N.W.C. E. 1st & V. 132x132	1,000		1,000	3,300			3,300 230
J. K. & W. H. Gilchrist Co., East 2d St. 66x132	2,000		2,000	3,800			3,800 95
		\$25,800	\$17,000	\$42,800	\$67,500	\$25,400	\$92,900 94
Block I.							
Number 107.	ADDITION—SCOTT & DEAN'S.						
James Patrick, S.E.C. E. 2d & Court 132x132	\$13,200	\$10,000	\$23,200	(\$13,200	\$ 8,700	\$36,100	51
James Patrick, S.W.C. E. 3d & Court 132x132	2,000		2,000	3,900			3,900 95
J. K. & W. H. Gilchrist Co., East 3d 66x132	4,000	31,000	35,000	10,400	23,000		33,400 -5
Advance Thresher Co., N.W.C. E. 3d & V. 132x132	2,000		2,000	6,400			6,400 220
J. K. & W. H. Gilchrist Co., N.W.C. E. 2d & V. 66x132	2,000		2,000	3,800			3,800 95
J. K. & W. H. Gilchrist Co., East 2d St. 66x132	2,000		2,000	3,800			3,800 95
J. K. & W. H. Gilchrist Co., East 2d St. 66x132	2,000		2,000	3,800			3,800 95
		\$25,200	\$41,000	\$66,200	\$54,900	\$21,700	\$76,600 30
Block 3.							
Number 108.	ADDITION—SCOTT & DEAN'S.						
Eagle Iron Works, S.E.C. E. 3d & Court 132x132	\$ 8,600	\$ 8,000	\$16,600	\$13,200	\$ 9,700	\$22,900	39
C. & N. W. Ry. Co., S.W.C. E. 4th & Ct. 110x132-IR	4,400		4,400	6,700			6,700 52
Jaeger Mfg. Co., N.W.C. E. 4th & V. 132x132	4,000	28,000	30,000	10,400	21,300		31,700 6
Frank Gottstein, N.W.C. E. 3d & V. 132x132	4,000	2,000	6,000	10,400	1,000		11,400 90
		\$21,000	\$36,000	\$57,000	\$40,700	\$32,000	\$72,700 28
Block 16.							
Number 109.	ADDITION—DE MOINE.						
J. A. Gunn, S.E.C. E. 4th & Court. 54x132	\$ 2,700	\$ 300	\$ 3,000	\$ 6,800			\$ 6,800 120
D. M. Sadtler Co., East Court	63x132	2,650	1,200	3,850	4,200	550	4,750 23
Eugene K. Butler, East Court	53x132			2,650	4,000		4,000 51
Rees Gabriel Co., East Court	159x132	7,950	1,500	9,450	14,800	2,450	17,050 80
F. M. Hubbell Est., 121 E. 4th Street 66x151-4	1,500		1,500	3,300			3,300 120
		\$17,450	\$ 3,000	\$20,450	\$32,700	\$ 3,000	\$35,700 75
Block 15.							
Number 110.	ADDITION—SCOTT & DEAN'S.						
N. S. McDonnell, S.E.C. E. 5th & Ct. 132x132	\$ 6,600	\$ 8,400	\$10,000	\$12,100	\$ 1,600	\$13,700	37
F. M. Hubbell Est., S.W.C. E. 5th & Ct. 132x132	7,500	2,500	10,000	(2,600)	900	18,400	84
F. M. Hubbell Est., E. 6th	56x150			1,800			2,200 22
N. S. McDonnell, 101 E. 5th	36x150-IR	1,800		1,800			2,200 22
Elizabeth Gagner, 113 E. 5th	20x100	1,600		1,600	1,200	400	2,800 00
		\$17,500	\$ 5,900	\$23,400	\$33,000	\$ 2,900	\$35,900 53
Block 14.							
Number 111.	ADDITION—DE MOINE.						
D. M. & W. Ry. S.E.C. E. 6th & Ct. 44x132	\$ 2,000		\$ 2,000	\$ 4,500	\$ 5,200		\$ 9,700 *
		\$ 2,000		\$ 2,000	\$ 4,500	\$ 5,200	\$ 9,700 385
Block 17.							
Number 114.	ADDITION—DE MOINE.						
H. E. Treachout, S.E.C. E. 4th & Vine 66x150	\$ 2,400	\$ 4,000	\$ 6,400	(\$5,900	\$ 3,200	\$ 9,100	78
H. E. Treachout, E. 4th Street	56x150	1,200	600	1,800	1,950	540	2,350 23
C. W. Falter, E. 4th Street	56x150	10,000		10,000	9,600		9,600 -4
K. & D. H. Ry. S.W.C. E. 5th & Vine 140x150	\$13,600	\$ 4,600	\$18,200	\$19,800	\$ 8,740	\$28,540	29
Block 4.							
Number 115.	ADDITION—SCOTT & DEAN'S.						
Amer. Linseed Co., S.E.C. E. 3d & V. 132x132	\$ 4,000	\$ 8,000	\$12,000	\$ 8,900	\$ 6,400	\$ 15,300	123
Amer. Linseed Co., S.W.C. E. 4th & V. 132x132	4,000	8,000	12,000	8,900	6,400	15,300	27
		\$ 8,000	\$ 8,000	\$16,000	\$17,800	\$ 6,400	\$24,200 51
Block K.							
Number 116.	ADDITION—SCOTT & DEAN'S.						
F. S. Whitaker, S.W.C. E. 3d & V. 132x132	\$10,000		\$10,000	\$ 8,900			\$ 8,900 -12

Somers System is Used in Cleveland For First Excess Condemnation of Land

The Somers System has just been applied to a new field of municipal activity. This new field is one that American cities are destined to enter more and more in the future.

Last fall the constitution of Ohio was amended so that cities may condemn more property than is actually required for an improvement such as a park or street opening. It is usually called the excess condemnation power. Only one other state—Massachusetts—granted such powers to its cities and towns, and in that state the power is much more limited than in Ohio. The state of New York has attempted several times to institute the same provision that Ohio now has in its constitution, but thus far without success. This whole movement for excess condemnation powers comes largely from the agitation looking to city planning, and is copied from the laws of most of the German cities.

For many years up to the present year cities in Ohio have not been able to make so simple an improvement as a street opening because under a decision of the Supreme Court the cost of such street openings had to be paid by the whole municipality, and naturally the whole municipality objected to paying the cost of such street openings when manifestly the land owners in the immediate neighborhoods of the proposed openings would get all of the financial benefits. The result in the city of Cleveland, growing at the rate of 40,000 a year, was that old streets fitted to the limited traffic of the smaller days, could not relieve the congestion that was becoming more and more dangerous each day.

The city of Cleveland is laid out like a huge fan, the streets radiating in every direction except toward the lake to the north, from the center. Toward the east, where the growth of the city has been very great for a generation, there is today only one thoroughfare, Euclid avenue. Several streets go part way, and if they were all continued through, as they could have been when they were laid out, if the city authorities had been as wise prophets when they were laid out, there would be several additional arteries to carry the traffic that Euclid avenue has had to carry.

When the constitutional convention was pre-

paring amendments to the constitution the progressive spirit of Cleveland manifested itself in a movement in favor of the idea that excess condemnation powers should be put into one of the amendments to be presented to the votes of the people. Naturally Cleveland was the first city to use the new powers. In fact the amendment itself was born partly from the necessities of the city of Cleveland.

The first attempt under this new provision was made by Mayor Newton D. Baker on what is known as Carnegie Avenue. Carnegie Avenue runs parallel with Euclid avenue, and lies two streets south of Euclid. It commences at East 22d street, which is several blocks east of the "down-town" section, and stops at East 88th street, which is several blocks west of the eastern outlet. By opening Carnegie avenue four blocks to the west of its western terminus and four blocks east of the eastern terminus, a thoroughfare that is already nearly three miles long, and properly located so far as it goes for an east and west thoroughfare, would be unobstructed at each end and turned into a tremendous relief for the traffic on Euclid avenue.

Mayor Baker and Director of Public Service Springfield decided to take up the Carnegie avenue opening proposition first. This proposed opening has been agitated for more than twenty years, but owing to the state of the laws before mentioned, and to the refusal of the whole city to bear the expense, nothing had ever been done.

These officials therefore started their consideration of this opening project by employing the Manufacturers' Appraisal Company to make a study of the situation and an appraisal of all the property affected. The report was filed late in May, and the whole matter is now in the hands of the city officials on the basis of this report.

The appraisal called for showed:

- a. The present value of all the land and buildings involved in the improvement.
- b. Value of the land used for the street and of the structures actually destroyed by the street opening.
- c. Value of the land affected after the proposed street is opened, showing the enhancement for each lot or parcel.

d. Loss to buildings left standing, caused by the relation of the probable new lot lines.

e. The net loss or profit by reason of the loss in property actually destroyed as compared with the land enhancements probable.

It was necessary to appraise and report upon 50 separate properties at the easterly end of the proposed improvement and 88 at the westerly end, making a total of 138 properties. Many more properties were actually appraised than this number in the process of the work, as it was by their appraisal that it could be known whether they would be included in the condemnation or not. There was shown in the report the present value under present conditions of each lot and of the structure and other improvements on each lot, both under present conditions of usefulness and under probable conditions after the street is opened.

The Somers System, and the Somers System alone, made it possible to make this study and this report.

By this report it is shown that but for the excess condemnation powers the city would have had to expend \$469,365 for land used, and under the new powers it is possible for the city to save all this loss and make a small profit. This is done by condemning more land than is used for the new street, and selling it afterwards at the higher values caused by the improvement.

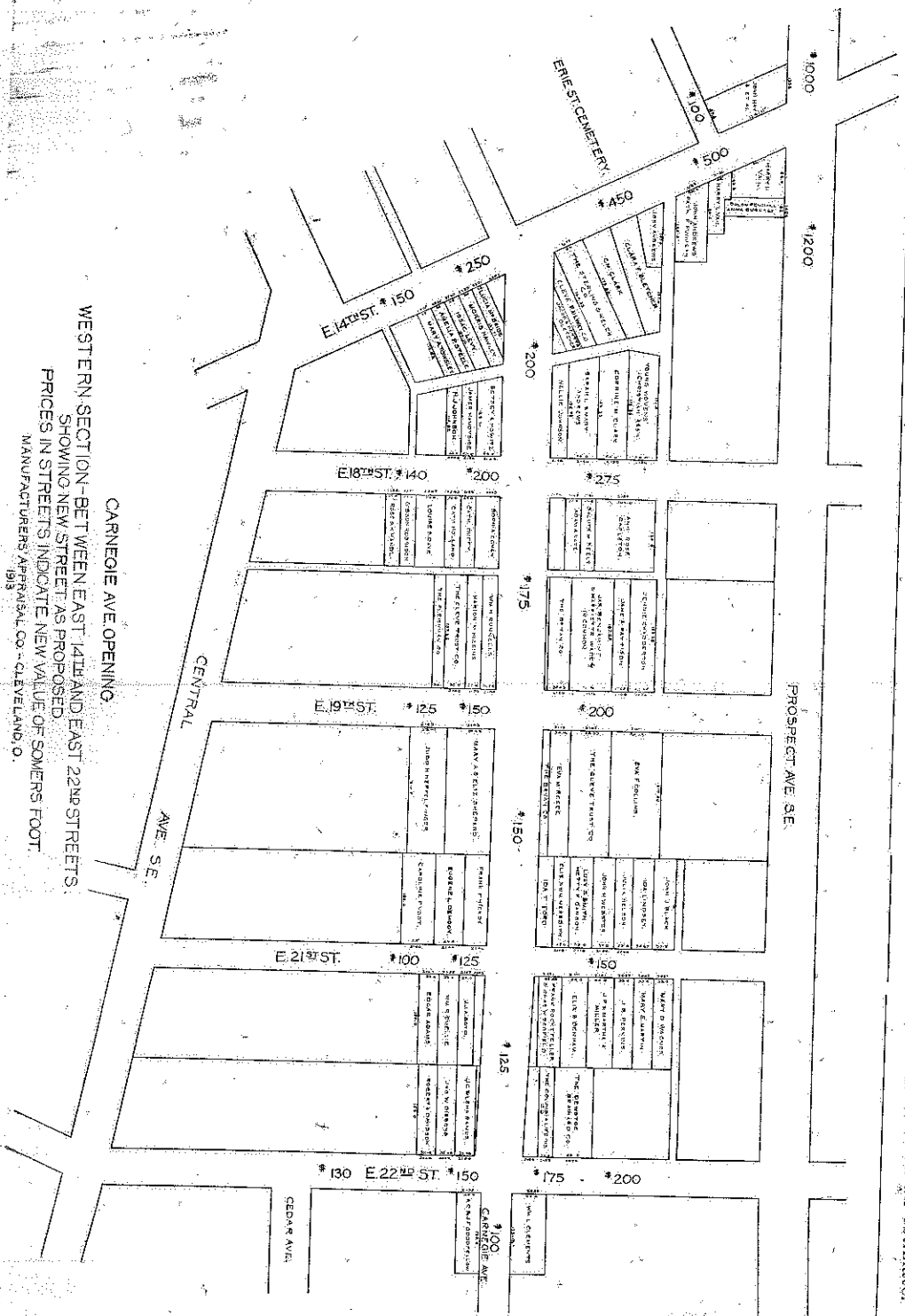
The following from the report itself shows the scope that any such study as the Carnegie avenue opening must include:

"The decision that must ultimately be made on this question should be on the theory that in any public improvement the benefits should equal or exceed the cost of the improvement."

"In the opening of Carnegie avenue the benefits that can be measured in dollars and can be specifically located are those that arise through affording the public greater conveniences for travel, and the consequent enhancement of the value of the land, not only along the proposed new street, but in the neighborhood. The cost is made up of three elements: (a) the value of present property destroyed, consisting of both land and buildings; (b) the cost of constructing the new street; (c) other expenses incidental to the improvement."

"The benefits to be derived from the opening of Carnegie avenue as proposed and as reported upon herewith, may be analyzed as follows:

"a. Benefits to that section of the city to be served by the improvement, said section lying entirely outside the blocks involved. Only an estimate of the necessities of this section that compel the improvement can be made, and this report does not include such an estimate."



"b. Enhanced value to contiguous land:—

- "1. Increased land value on existing streets.
- "2. New frontage values on street opened.
- "3. Increased land values at corners created.

"The cost of the improvement may be analyzed as follows:

- "a. Land taken for the new street.
- "b. Buildings actually destroyed.
- "c. Damage to improvements from distortion of land.

"d. Cost of proceedings:—

- "1. Commissions or expense of selling property, condemned in excess of requirements of the new street.
- "2. Cost of abstracts.
- "3. Cost of surveys.
- "4. Miscellaneous expenses.
- "e. Cost of building street.
- "1. Paving and curbing.
- "2. Sewers.
- "3. Sidewalks.

No proper analysis of the problems involved in this enterprise could have been made except for use of the Somers System. The public meetings that always accompany work of appraisals under the Somers System methods were held in connection with this investigation. The work was all publicly done, property owners coming to the office of the company from time to time and whenever they saw fit, to know exactly what was being done and how it was done. The use of the Somers System in 1910 for the tax assessment of Cleveland made it easier for these property owners to understand the operations that were found necessary—operations of inventorying, investigation, gathering of opinion, and calculation under the Somers System rules by the Somers System tables. No such minute and careful investigation of property values had ever been made in Cleveland, and probably not in any city, and the report when completed was pronounced a mine of information concerning the 133 properties involved and the neighborhoods that those properties are now in, and the probable neighborhoods that those that still exist will be found to be in when the improvement shall have been completed.

This is the first report, so far as we know, of property involved in an improvement under an excess condemnation power of proper and sufficient scope. It has been published in pamphlet form, and will be mailed upon request by the Manufacturers' Appraisal Company, Commercial Bank Building, Cleveland, Ohio.

SPOKANE REALTY MEN ADOPT SOMERS SYSTEM UNIT.

(Continued from Page 68.)
for building permits was repealed, and it is claimed that Houston during 1912 did more to relieve industry from the heavy burden of taxation than usually discourages young industries from coming into a large city, than any other city in the United States.

"Spokane is just now carrying on a campaign to make this city look attractive to new industries. If other western cities are holding out the extra inducement to factories of exemption of a greater part of the usually heavy burden of the city taxation which we are exacting, how are we going to compete with them?"

"But to look now at this question of real estate appraisement from the standpoint of the real estate business, I will say that for accuracy, reliability and system, with absolutely no standardization of values, and not even an accepted standard unit of measure, the real estate traffic here, especially in central business properties, is on a par with the horse-trading traffic in the backwoods of Missouri.

"This matter has attracted the attention of a great many cities in the country, and they have displayed the guessing process with accurate calculations that result in standardizing values. If we do not do the same thing before long, we shall be considered jay-bird real estate men in a jay-bird town. Already a recent visitor in the city remarked to a friend that our real estate business here is on a plane with that of a country village. "What we need to do first of all is to adopt a unit of measure from which to compute values. I suggest that the wise thing for the Spokane Realty Board to do in this connection is to adopt the one unit that has been found very successful in all the cities enumerated above. In fact I think it is the only one that has ever been accepted by more than one city.

"This unit is a strip of ground in the center of a block, at least 80 to 100 feet (according to surrounding influences) from a corner, so that it will be out of the zone of corner influence, facing one foot on the street frontage and running back 100 feet therefrom. Then there are tables from which the value of any piece of ground within the zone of the same influences can be accurately calcu-

lated. These tables have been worked out by W. A. Somers, who has spent years perfecting them. It takes several months to install the complete system in a city the size of Spokane, and it costs considerable money, but it pays it back with interest, and something of the kind will have to come sooner or later in every city that wants to get out of the jay-bird class in the matter of its assessments as well as real estate appraisals for all purposes."

IS "ANY SYSTEM" BETTER THAN NO SYSTEM?

We often hear it said that any system is better than no system. There is an element of truth in this declaration. The great trouble is that assessors are apt to cling to "any system," defective though it may be. Most of these "any systems" produce as inequitable results as no system. The chief trouble is that usually these "any systems" are in reality no system at all.

Some assessors believe they have a "system" when they have a fine set of maps and a complicated card index in their offices. These handy and useful office tools are mistakenly looked upon as tax valuation systems. Other assessors think that when they have arrived at a plan of adding 25 per cent. to the value of inside lots to obtain the value of a corner lot in the same block, they have a system. Others think that when they add \$50 to the assessment of a house every time it is painted, they have a system. Others believe that inside lots they have worked out a "curve of value" for systemizing the land valuation of their own city. Others take the 4-3-2-1 rule, and work it to death as their system. Others sing loudly of the merits of the "Hoffman rule," evidently believing that Judge Hoffman made a rule that is unchangeable—no knowing in fact that Judge Hoffman never made any such a rule as is commonly called the "Hoffman rule," and that the observation that he did make had to do with a particular situation, under particular conditions, in a particular city.

One might go through the list of "any systems" that we find scattered through the country, and after all has been said that can be said for any of them or all of them, it will be found that each falls short in one or more important particulars, and not one of them is a system that is worthy of the name.

Any system to be a system must include the following:

1. It must show the relation of value for various depths upon the basis of a lessening of value for each square foot receding from the street, and this lessening of value must be based upon the facts as we find them in sites in all cities.
2. It must show the relation of value for irregular shapes as compared with the value of the unit of quantity determined upon.
3. It must show the relation of value between two sites, one with an alley advantage and one without.
4. It must show the enhancement of corners, not only for the lot at the corner, but it must show with mathematical precision just how far the corner influence extends either way from the corner. Such a plan or system must be so flexible that it will determine these matters for every possible combination of street values found in all of our cities. It must be so arranged as to show the values of sites at acute as well as at obtuse corners. It must show the values of sites that are near corners but not at corners, whenever such a lot is more valuable than a lot on the same street that is not near a corner.

The Somers System is the only method of land valuation that measures up to this standard.

IT IS NECESSARY that assessors should think correctly if they are to do their work at all efficiently. Assessing requires something besides rules and system; it requires knowledge. One of the objects of the Somers System News is to teach the assessor how to think, to show him some of the fundamentals; to get his whole habit of thought and action so attuned to this work that he will be able to use rules and system intelligently and therefore effectively. Much attention is given to principles, their origin and their application. Rules should guide but not dominate, and computations should distribute judgment, but not form judgment.

WESTON, CANADA, is the first Canadian municipality to be assessed by the Somers System methods. The land valuations of the whole town were agreed to at two public meetings, which were attended by over 300 citizens of the village. Weston is a village of 2,500, eight miles out of Toronto.

W. A. SOMERS ONLY ONE TO SOLVE THE ASSESSING PROBLEM.

Of all the thousands of men of the present generation who have had to do with assessing, and of all the hundreds who have made attempts to solve the problems of assessing, W. A. Somers is the only man who has presented a method that rises to the dignity of a system.

He began his investigation without any preconceived notions. Being naturally of a mathematical trend of mind, he turned in the direction of science and mathematics for his solution. His mind is analytical, and it therefore analyzed the problem so that he clearly recognized the fundamental principles. He separated the factors that are found in combination in the value of all land, no matter where located. He recognized that people who use the land of any city for their commercial, manufacturing and residential needs, know more about how much their land and their neighbors' land was useful than any individual he saw that if these people could express themselves easily about this amount of usefulness which we call value, they would do it. In short, Mr. Somers turned his thoughts and his study into a channel that has produced a working tool for estimating the relative and proportional value of land in cities, where so little of it in proportion to the whole is actually sold, and where so little evidence as to actual opinion of value as exhibited by sales is to be had.

SOMERS SYSTEM MAKES FOR EFFICIENCY OF ASSESSOR.

System is not only needed to compute values after judgment has been exercised, but system is also required to make it easy and certain to exercise that judgment in the first place. The Somers System of Realty Valuation fills both requirements. These two important things are accomplished by the Somers System, both important and neither possible under any other known method.

First: It makes it easy for the assessor to use the knowledge and experience he has in exercising his judgment of site values.

Second: It makes it easy for members of the community to convey to the assessor their ideas of value of the sites which they themselves use and make valuable.

These two important functions of the Somers System are apart from the systematic application of judgment to the various sizes and shapes found in city property. When any task, whether mental, physical or mechanical, is made easy in its performance, just that much more efficiently will that task be performed. The Somers Unit System of Realty Valuation is the efficient tool for the important public function of distributing equitably the tax burdens of a community. The very life of all local government rests upon the assessment. That this important governmental function ought to be efficiently conducted goes without saying; that it is now efficiently managed, especially in our cities, does not seem to be the opinion of any considerable number of taxpayers.

COMMUNITY OPINION IS BETTER THAN "SALES PRICES."

Assessors must have some other way of ascertaining values than by waiting for somebody to sell his property at a "fair price" and tell him about it. If the property is sold at a "fair price" the buyer or the seller usually fails to tell the assessor anything about it, and more often so arranges the records that the assessor cannot find from them anything about the price paid.

The Somers System methods make it possible for the assessor to find out what the public, the people who use the land of a city, think their property is worth, and this opinion, when expressed in a fair, open, frank way, is the best evidence of value that is to be obtained in any city. When people are attempting to give their ideas of value of specific lots they vary widely in their expressions of value.

When they attempt to express their ideas of value by comparing the usefulness or desirability of one street with another, or one part of a street with another part, they do not vary widely, but pretty generally agree, especially if they meet in public and talk about the whole matter in public. It is in the conflict of opinion that the average judgment, especially of value, is to be obtained. By making the task easy, not only is the work of the assessor made more efficient, but the opinion of the public may be better obtained.

THE ONLY TIME to equalize assessments is when the assessments are being made. The Somers System methods are the only ones thus far devised that makes this possible.

THE USE OF TOOLS BY EXPERTS.

The Somers Unit System is but a tool. Like any other tool it must be used to its best advantage by those who have learned how to use it.

The perfecting press upon which newspapers are printed is a most useful tool; in the hands of a competent and expert pressman, it can be made to perform marvelous work. Such a pressman is not usually the owner of the press, that he operates; he is employed by the owner because of his expert knowledge in the use of that particular kind of a tool. The owner knows in a general way what such a tool ought to do, and how in a general way it ought to operate; but that actual operation is left to him who has made such tools and their work a trade or profession. In this way the owner of the press gets the highest efficiency out of the tool that his money has purchased.

While the Somers System is not a machine in the mechanical sense, it is a machine in the general sense.

The owners of land—the taxpayers—may know only in a general way how it is operated. They may know in a very definite way what they want, such a tool to do, namely, produce equity in assessments as between each other and as between each and all the others. It is necessary to employ those who are expert in the use of this mental machine, this tool, this method of computation, to obtain proper results.

It is such a service that the experts of the Manufacturers' Appraisal Company are prepared to furnish; it is such a service that is really requisite for the highest efficiency of the Somers System.

The *omnes System* does not appraise; it is the judgment of value ascertained by the assessor and his constituents that is used. The owner of the printing press does not consult his expert pressman as to what kind of matter shall be printed. As far as the expert pressman is concerned, he is only concerned with the mechanical shape in which the editor's thoughts come to him. Those thoughts can be moral or immoral, they can be right or wrong as the pressman might view them, it is all one to him; he can print one as well as the other after he gets those thoughts in the proper shade to put upon the press. The community of subscribers have an opinion as to whether the newspaper tells the truth just as the community of taxpayers know whether assessments are accurate or not.

So it is with the experts of the Manufacturers' Appraisal Company, who are called upon to use their expert knowledge in the use of the Somers System—the computation is made by them and by means of the System, no matter what the judgment of value may be.

If, however, the assessor should attempt to use this complicated tool, or substitute some tool for it, the result of the work will be as imperfect as would be that of the perfecting press if the editor should attempt to do his own press-work, either on the perfecting press itself or upon some other kind of a press that he might be forced to use, because of his lack of knowledge of the operation of the more complicated machine.

~~"SALES PRICES" FOR ASSESSMENT
USING "WORK."~~

If all of the sites of a country's assessor would be at a fair price, the duties of the assessor would be purely clerical. He would have to assess, sell, and return them as his assessor.

If 50 per cent. of the sites in a city were each year at a fair price, his duties would be greatly simplified, and would be little more than clerical; especially if the 50 per cent. were evenly distributed over his territory.

Not only do neither of these things happen, but nothing that approaches them take place. Even in cities where real estate is active, not 10 per cent. of the different parcels of land are sold each year; probably not over 5 per cent. in the average city. And the sales that are made are not evenly distributed over the city. Some parts of the city are quiet, while the bulk of the sales for the year are found in a few parts of any city. The sales that take place in the heart of the city are so few in number—and the heart of the city is where the great assessing problems are to be found—that they afford the assessors a guide.

In addition to these facts, the community would say that the sales that take place do not always give an idea of value in any neighborhood.

But supposing, however, the sales of a city, whatever their number, were always at a "fair price," and were so distributed over the city that there would be at least one such sale in every city block. Each block contains from five to fifty parcels of land, some privately owned. Say the average is 20 parcels to a block. The assessor must

estimate the value of 19 parcels by the sales price of one. If he does not recognize some rule, he will have to do practically as much guessing under such conditions as he would without the sale per block to guide him. If the sale price of a lot 50x 100 is known and he desires to estimate the value of the other 19 parcels, he must have some rule of applying what he knows to ascertain what he desires to know.

That there is a mathematical relation between the value of the lot whose price he knows and the value of each of the other 19 lots, is recognized by the average assessor. What that mathematical relation is and how to arrive at it, and how to apply rules so that all of the value will be equitably distributed among all of the 20 owners, is the function of the Somers Unit System of Realty Valuation. It is a tool to make efficient the judgment and work of assessors. It is the result of sixteen years of study and calculation; it has been tested in actual assessments and by investigations. It is exact, flexible and workable. It is practicable and scientific.

WHAT THE SOMERS SYSTEM IS.

The Somers System is a tool and not a fetish. It has been invented to help assessors and not to hamper. The Somers System is the result of many years of scientific study first of the facts, and the relation of those facts to the many conditions of property values that are found in every large city. It will, under expert administration, solve more than 95 per cent. of all the valuation problems in any city, and will give a basis for the solution of the other 5 per cent. It does not value anything, for valuing is the exercise of judgment—a purely mental operation—but it makes that mental operation easy of exercise, and it provides an accurate method of computing that judgment in its effect upon whatever sizes and shapes may be found in city sites.

The Somers System is founded upon the following law: There is a mathematical relation between the value of any two sites affected by the same street influences of accessibility.

This is a law that every assessor and every taxing official, and some land owners and brokers recognize. This recognition is as far as most of them seem to have gone. A few have attempted to work out systems that would exhibit this mathematical relation; others have crude and oftentimes clumsy methods of getting at this relation. All of them find that in many situations their "systems" or methods fail, and do not in any way exhibit the true situation. But that they all sooner or later recognize the above stated facts is certain. The Somers Unit System of Realty Valuation comprises mathematical devices and well worked-out methods of ascertaining in a practical way just what the mathematical relations are, and to be a true system it must exhibit true mathematical relations under every possible laying out of relations. It is the only known plan by which all of this may be done.

The Somers System has been applied to the assessment of all the land values of St. Paul, Mead, Cleveland and Columbus, O.; East St. L. and Joliet and Springfield, Ill.; Houston, Galveston, Beaumont and Waco, Tex.; Augusta, Ga., and Des Moines, Ia. It has been applied by way of illustration to the valuation of *collied* by way of illustration in many cities in vari^{ous} many thousands of lots in many cities in vari^{ous} parts of the United States.

At the present time the Somers System is the subject of discussion by a large number of assessors and investigation by a larger number of assessors and boards and taxing officials than any other method in actual use or proposed by any of them for professional reform. It is a working official or professional reform system that has stood every test of use and of investigation, both friendly and hostile.

EDITOR LOTUS F. POST of The Public, a real fundamental democrat, has been chosen assistant secretary of the new department of labor by Secretary Wilson. Mr. Post at first resisted leaving his place as editor of The Public, and only accepted when he was convinced that he could probably perform a greater public service in the new position than in the old. Mr. Post has for many years advocated the use of the Somers System for land valuation assessments, and has contributed tremendously to the spread of the gospel of scientific methods of assessment. Mr. Post will be missed as editor of The Public, yet no doubt he will from time to time contribute to its columns. There is no greater evidence of the change that has come in the matter of selecting public servants than the fact that such a man as Mr. Post has been drafted into the public service, unendorsed by any politician, but really endorsed by thousands of earnest men and women, and by a life devoted to the service of his fellows.

ASSESSMENT OF LAND VALUES THE FUNCTION OF GOVERNMENT TO SHOW LEAST IMPROVEMENT.

Comparing and estimating the value of land, in both city and country districts, has long been done without knowledge either of the origin of the values, themselves, or of the relation of these values.

Perhaps no function of government that affects so many people for various reasons has been improved up to the present time in so small a degree as the assessment of land values. It would appear that there has been little intelligent study made of this subject, and that that study has been, for the most part, without direction, without fundamental information and without analysis.

Assessors and tax officials are elected or appointed to office every year in every part of the country, sometimes because of their political influence and standing, sometimes because of their "expert" knowledge of values, and sometimes because they are "good business men." They are then left to their own devices, to exercise judgment upon thousands and thousands of items of value, no two of which are exactly alike, and with taxes levied upon this unstable and inexact judgment the community operates its government, builds bridges, digs sewers, employs policemen and firemen, and pays all of the countless expenses incident to the life, happiness and protection of its citizens.

In every other field of endeavor affecting municipal operation we witness great effort at improvement. Much of this effort has been fruitful. We build better sewers than we used to. We care for the wastes of the city more scientifically than formerly. There has been great improvement in the building of bridges, in the conduct of municipal accounting departments, in looking after the health of the people, in caring for the insane, the poor and the helpless. In short, there has been a mighty forward movement in practically every other function of governmental endeavor, especially in cities.

While this has been going on, reform in the assessment of property, especially in cities, has shown comparatively little growth, either in method or in results. There has been a recognition of this subject, but little practical advice has been given in the part of those who have been most busy with the agitation. Calling attention to evils is comparatively easy; to offer constructive methods to correct any of the evils to which attention is called, is much more difficult. And yet what would we have to say to the citizen or set of citizens who call attention to loud voices to the naturally construction of sewers under prevailing methods, but who do not couple that with showing how made, some practical advice to better public officials how to build sewers in better fashion? Manifestly such advice is as necessary as the agitation, and without it the agitation is futile and vain.

In the assessing of real property there is a widespread feeling on the part of the people that something is wrong. Values put upon the assessment rolls are disproportionate with each other, and out of harmony with well known facts. The assessor is blamed, and another is put in his place. When the second man is through there is the same complaint on the part of the people. This procession of assessors has been wandering through the assessing offices of this country, leaving a trail of dissatisfaction in the minds of most people, colored though it may be by another trail of satisfaction on the part of a few people, who invariably get the best of the situation under such conditions. And it is this latter satisfaction, and the cause of it, that emphasizes the dissatisfaction on the part of the larger body. The inequalities that appear in practically every assessment roll in this country produce inequities in the payment of taxes; and this levies the burden unequally upon the taxpayers.

It would seem as if, after all the years of experience with every grade of man as assessor, and with the uniformly bad results of their work everywhere, it should occur to many that the trouble is not with the persons who do the assessing, but with the prevailing antiquated methods, or lack of methods.

The Somers Unit System of Realty Valuation is a new tool for the use of assessors and others in measuring the relative values of land affected by various influences of accessibility. But it is something more than this, for it provides a means by which the citizens of a community—the people whose presence creates land value—can exert their power as members of a great democracy to the extent of ascertaining the value of the land upon which they live.

For National Valuation of Railroads

"D. The cost of new reproduction as of a date certain, of all physical property other than land, owned and used by such public utility, showing the values of the separate items comprising such property, together with the unit basis of such valuation.

"E. Depreciation, if any, from the new reproductive cost as of a date certain, for existing mechanical deterioration, for age, for obsolescence, for lack of utility or for any other cause, the percentage and amount of each class of depreciation, if any, to be specifically set forth in detail.

"F. The net value as of a date certain, of all physical property other than land owned by such utility, to be derived by deducting the sum of the amounts of depreciation from the sum of the new reproductive costs.

"G. If there shall be any additional value given to the value of the property of a public utility due to the possession of a franchise to perform a public service, or for good will or for any other such additional value shall be separately and ap-

suggested, should be included the appraisal of all other property than the roadbed and tracks and the land, included under the two first divisions. The reason for this separation lies in the fact that appraisal companies have developed the valuation of buildings, machinery, tools and other miscellaneous physical property on a systematic basis and on a large scale. The Interstate and State Commissions can at once secure the services of hundreds of men trained in this work and with years of experience in appraising these kinds of property.

The Ohio law provides for the employment of engineers of the State University in the appraisal to be undertaken by the Utilities Commission in a similar manner to that followed in Wisconsin.

"SCIENTIFIC" ASSESSMENT IN NEW YORK CITY.

In his address before the Philadelphia City Club, Lawson Purdy, in discussing the difficulties of the assessor, acknowledged that the "New York system" of assessment is inadequate, when he said the following statement:

"In the City of New York we assess some 500,000 odd parcels of real estate. I may come to a public meeting to talk about methods of assessment, and some man gets up and says, 'Why didn't you assess No. 550 South 15th street in the Port

"SCIENTIFIC" ASSESSMENT IN NEW YORK CITY.

- ## 2. Land

The July number of the *National Municipal Review* contains a review by Herbert S. Swan of the

The roadbed and tracks comprise the division of the work that should properly be accomplished by civil engineers and railroad builders. From profiles furnished by the railroad companies computations of the quantities and kinds of work to be done with reproductive values in accordance with the

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and computed for excavation, lining, tunneling, and for tracks, switches, frogs, signals and bridge. The depreciation for each class of work under the various divisions is shown in Table 1, etc. His division can be estimated by the expert, derived upon the existing conditions.

The same number of The National Municipal Review notes a publication by Sig. Cederstrom of Brooklyn, an expert appraiser, giving a compilation of Brooklyn assessments showing injustice and equality. Mr. Cederstrom shows "assessments of Brooklyn, tax assessors' assessments of Brooklyn, tax assessors' increased assessments until the assessed value is far in excess of the market value." It is interesting to see this connection to point to the fact that the "cities assessed by the Somers System," the "cities assessed by the real estate approach" and "market prices" of real estate are followed by the assessments. Or rather, the people have so much confidence in the assessments that the situation is reversed, and the "market prices" follow the assessments.

ments should be considered separately, ascertained of the appraiser of the land is to first ascertain the value of the railroad land by comparison with "contiguous and neighboring parcels of land, and land of similar character as to location and use—to quote from the Ohio statute. The propriety of additions thereto on account of financing, because of a continuous right of way, is altogether an administrative or semi-judicial question to be decided by the Commission after the reproductivity value of the land has been obtained by investigation and the scientific application of judgment. The additional information as to the original cost

... ..

of land, when obtainable, will be interesting especially where the land was purchased many years ago, or where it was donated or secured under condemnation proceedings. In the hearings before the Senate Committee on Interstate Com-

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mercent Washington the representatives of the railroads claimed that it would be impossible to trace the original cost of many parcels of land acquired years ago, and that the information, if obtainable, would have little value because of the

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Under the third division for the appraisal work.

...and