roads to benefit the public, but themselves, and their profits, though smaller, would have been ample enough to induce them to build. The same holds good in regard to street cars. Cities gave away the most valuable franchises and taxed their citizens almost to confiscation for their misgovernment. How many thousands of dollars annually could and would have been saved in taxes, if simple justice had been done. Now, these are only a few examples to prove to you that a great many of our taxes are unjust in themselves, since they are not levied to defray legitimate expenses, but to enrich rings and combinations formed for the precise purpose of fattening at the public crib."

"I am well aware how much thieving and cheating is going on in these matters. But where is the remedy? People change party, they elect entirely new tickets, but the affairs remain the same. It is a change of names, not of system."

"This is the consequence of voting a ticket in the way it is done. Most of the voters act like ruminating animals: they chew the cud prepared for them by professional politicians. But as soon as they commence to disregard party, and on purpose refuse to vote for any one suggested by the politicians, but select their own upright and trustworthy candidates, matters will improve, and millions hitherto paid in useless taxes will be saved to the taxpayers."

"I am afraid, Mick, this day dream of yours is too beautiful, even to materialize with us. But I am anxious to hear what you have to say to your second charge, that our taxes are unjust in the apportionment."

"Well, Sam, do you really think that the taxes are imposed on the people on terms of fairness and equality?"

"As a rule they are, though, no doubt, there may be cases open to just complaint."

"I beg to differ from you. I am convinced that, as a rule, they are not, because of the system of assessment in vogue. It leaves the door open for any kind of favoritism or malice, and gives an opportunity to schemers to raise a much higher sum than the one sanctioned by the representatives of the people."

"How?"

"In this way: There is a city, the budget of which was put to the council and sanctioned. Some sums in it were purposely kept far below the real demand, in order not to awaken opposition. The council agreed to levy a tax of so many mills to cover the expenses. It naturally was calculated according to last year's assessment of property. But the board of assessors assess the property anew. A house, considered worth $2,000 last year, is worth $2,500 to the great surprise and dismay of the owner, who cannot imagine what change of circumstances rendered his possession more valuable. He complains, but in vain, because 'he does not know how to pull the wires.' Favoritism lowers the value of property, malice increases it. The sum aggregate exceeds the budget by thousands, which are used to hoodwink the taxpayers, and carry on public works at ruinous figures."

"This often enough happens, I grant. But in one way or the other the property has to be assessed."

"Certainly, but this could be done at stated periods of, for instance, five years, and it should not be left to the individual caprice of irresponsible men, and it should be done for all the property at once. Then, again, property has often a more or less fictitious value, and to determine the exact practical and taxable value of this fiction is a matter of great difficulty in which there is a good deal of sinning."

"Do you refer here to location in business centres and the like?"

"Yes, but not only. There are mines, railroads, steamboats, iron mills, fancy manufacturers, etc., which are never taxed in just proportion to the owners of little tumbledown shanties. They hardly pay a tithe of what they ought to pay, and thus burden the small holder, whilst they swell with riches."

"That may all be, but I cannot see how this can be avoided, since the profits derived from such enterprises depend as much on personal skill and business qualifications, as upon their net value."

"Certainly: hence both ought to be taken in consideration when assessing them. The same rule applies to any kind of business whatever. There is yet another matter I take exception to. Street-openings and improvements are charged to the owners of contiguous property, on the assumption that they are principally bene-