REPORT

of the

Tax Survey Commission

of

MARYLAND

SUBMITTED TO

THE GOVERNOR OF MARYLAND

AND

THE GENERAL ASSEMBLY

OF MARYLAND

DECEMBER 1, 1932

November 25, 1932.

His Excellency, The Governor of Maryland, and
The Honorable General Assembly of Maryland:

The Legislature of 1931 by Joint Resolution No. 23 authorized the Governor "to appoint a Commission of five persons to examine into and to make a comprehensive survey and study of the entire taxing system of the State of Maryland, for the purpose of discovering its deficiencies, if any, and of bringing about a fairer and more equitable distribution of the tax burden, with a view of reducing substantially the direct taxes on real and other tangible property." The Commission was directed to "report its findings, conclusions and recommendations to the Governor and to the General Assembly of Maryland of 1933."

Pursuant to the above, you appointed the following persons to be designated as the Tax Survey Commission of Maryland:

Jacob H. Hollander
William J. Casey
Samuel H. DeVault
William C. Walsh
Harry N. Baetjer
Hooper S. Miles

The Commission organized on October 21, 1931, by electing Dr. Hollander chairman and appointing Dr. Horace E. Flack as secretary. On October 10, 1932, Mr. Harry N. Baetjer found it impossible, in consequence of the pressure of professional duties, to continue as a member of the Commission; and in view of the brief time remaining for the completion of its labors, this vacancy was not filled.

The Commission first sought to acquaint itself with the tax problems which other states were experiencing and with the recommendations made by various bodies of inquiry. Thereafter the Commission made study of the financial condition, particularly in the matter of taxation, of the counties of the State and of other civil divisions, including towns and cities. With this preliminary equipment, the Commission proceeded to confer with various agencies of the State government concerned with matters related to taxation—the Board of Education, the State Roads Commission, the Commissioner of Motor Vehicles, the State Tax Commission and the Maryland Racing Commission. The Commission also heard the representations, in open hearing or by letter, of various organized bodies—the Maryland Farm Bureau Federation, the Maryland State Grange, and the Association of County Commissioners. Numerous letters were received from indivivdual citizens and given attention. In addition to the foregoing, the Commission has held regular executive sessions and subjected the entire revenue situation to examination with a view to submitting recommendations which should meet the requirements of the case.

The Commission now begs to report as follows:

I

At the outset the Commission desire to express the opinion that the revenues of the State of Maryland are in a sound condition. At a time when many sister commonwealths are beset with financial problems of the most acute type, it is gratifying to be able to report that no such situation confronts us in Maryland. The funded debt of the State is well within reasonable limits and the public credit is of the highest. State expenditures are adequately met by revenue provision, and sound budgeting is in operation. The tax system of the State is efficient and free from glaring injustices. The burden upon the individual citizen is neither excessive nor unfair. It may very well be that minor defects are present and that, should it be deemed proper to continue the task of tax survey beyond the life of the present Commission, these can be pointed out and remedial measures proposed. On the whole, however, the people of Maryland have reason for congratulation that the revenue system of the State as such is healthy and sound.

If we turn, however, from the State itself to the civil divisions—the counties and Baltimore City—a very different situation is presented. Everywhere we have found complaint and even distress at the onerous burden of local taxation. This is not merely the inevitable grumbling which a tax bill inspires. The chief load of taxation imposed for local purposes rests upon real estate; that is to say, upon the farmer in the counties and upon the house owners, and the house tenants, in the cities. The assessment put upon such property for purposes of taxation is high. The ratio of assessment to market price is close. The shrinkage in current value of rural and urban land and improvements in the last few years has been great. All in all, it is a fair statement that at the present time an undesirably heavy load of direct property taxation rests upon the farmers of the counties and upon the house owners and tenants of the cities.

It is with the absolute amount of local taxation rather than with inequality and evasion that tax discontent in Maryland is primarily concerned. Complaint was occasionally made to the Commission that the ratio of assessment to value varies as between county and county and as between counties and cities. It is proper to remember that this inequality could operate unfairly only as to the local share of the State property tax. As to the major load—the local rate—the assessment percentage is a matter of indifference; the lower the percentage, the higher the levy. Moreover, the State Tax Commission is equipped with a degree of supervisory power, and substantial progress has been made in the direction of correcting disparity. The Commission believes such activity to be highly desirable.

The Commission also received complaints of individual over-assessment, under-assessment, evasion of tangible personalty and escape of intangible property. Much of this is the recurrent experience of the general property tax in the United States. For fifty years it has been the stereotypd lamentation of commissions of tax inquiry in practically every state in the Union. Your Commission believes that as to Maryland any recommendation on this score would be a praiseworthy but academic counsel of perfection. Our present tax code offers adequate protection to any taxpayer against over-assessment. In every case brought to our notice it became clear upon analysis that the aggrieved taxpayer had not exhausted—sometimes not even attempted—his right of appeal. If a taxpayer who believes himself unjustly assessed will exercise, by himself or by representative, the right which he now possesses of appeal from the assessor, to the Board of County Commissioners or the Appeal Tax Court, and thereafter if necessary to the State Tax Commission—justice will be done him. If through inaction he will not do this to secure relief, it is doubtful whether any change in law will secure it for him. It is likely that the annual publication of the tax assessment rolls with the land and improvements distinguished would facilitate the correction of unequal assessment. This plan is in use in other states with satisfactory results, and your Commission recommend it for general adoption by the County Commissioners of Maryland.

In the matter of "intangible" property—bonds, stocks, securities—the Commission are likewise unwilling to recommend any change. More than a generation ago, after a long bitter fight, Maryland adopted the system of differentiating such property for tax purposes, and this practice was later validated by constitutional amendment. On the whole it has worked satisfactorily. Values and commitments have adjusted themselves to this basis, and to attempt to revive the old discredited method would be unwise in the extreme.

II

The tax load, for local purposes, resting upon real estate in Maryland is shown in the following table of assessed valuations and tax rates for 1931. Intangible property plays an unimportant part in the total assessment of the counties but a substantial part in the case of Baltimore City. The data presented below take on further significance in the light of two facts: (1) the rate of taxation has increased more or less steadily up to 1931; (2) the market value of real estate has undergone drastic deflation since 1928.

TAXABLE BASIS FOR COUNTY PURPOSES AND COUNTY TAX RATES FOR THE YEAR 1931-1932

County	Taxable Basis for County Purposes[1]	County Tax Rate
Allegany	$ 95,067,294	$1.57
Anne Arundel	56,361,483	2.45[2]
Baltimore	237,175,474	1.75[2]
Calvert	5,775,944	2.34
Caroline	16,629,934	1.50
Carroll	45,984,266	1.65
Cecil	43,258,939	1.30
Charles	10,692,978	1.35
Dorchester	24,916,011	1.80
Frederick	77,311,940	1.30
Garrett	22,437,650	1,77
Harford	56,438,069	1.40[2]
Howard	23,880,134	1.63
Kent	18,281,085	1.67
Montgomery	102,579,620	1.37–1.77[3]
Prince George's	66,798,839	1.52
Queen Anne's	17,253,533	1.50
St. Mary's	8,836,646	1.55
Somerset	14,008.742	1.75
Talbot	25,602,297	1.46
Washington	89,377,063	1.30
Wicomico	29,694,257	1.70
Worcester	23,314,265	1.45
Baltimore City	2,236,478,591	2.45[2]

[1] Furnished by State Tax Commission.
[2] For the calendar year 1932.
[3] Rates vary in the several districts.

III

The tax load (1932-1933) of the counties and of Baltimore City may be broken up into four levies: (1) debt service, (2) general administration and miscellaneous purposes, (3) road maintenance, (4) schools. This is done in the following table: [1]

County	Total County Levy	Schools	Roads, Bridges and Ferries	Debt Service	Other Purposes
Allegany	$ 1,300,937	$ 698,001	$ 54,707	$ 211,438	$ 336,791
Anne Arundel[2]	1,274,426	399,106	314,475	185,875	374,970
Baltimore[2]	3,242,332	1,053,924	660,300	539,011	989,097
Calvert	114,909	37,871	17,055	18,245	41,738
Caroline	292,732	99,000	27,110	103,518	63,104
Carroll	646,351	306,980	40,000	168,671	130,700
Cecil	467,484	219,310	88,000	48,500	111,674
Charles	123,150	58,553	15,000	11,660	37,937
Dorchester	399,739	146,499	66,600	60,272	126,368
Frederick	837,354	388,342	110,500	125,085	213,427
Garrett	332,446	139,020	38,715	19,250	135,461
Harford[3]	602,573	251,200	163,150	42,900	145,323
Howard	299,193	109,844	47,642	67,585	74,122
Kent	266,214	108,244	21,912	53,800	82,258
Montgomery	1,488,062	484,304	60,305	495,340	448,113
Prince George's	909,505	492,780	121,143	140,235	155,347
Queen Anne's	222,658	109,253	26,850	33,725	52,830
St. Mary's	128,397	57,965	10,000	25,000	35,432
Somerset	205,427	86,213	35,373	7,843	75,998
Talbot	291,127	140,210	29,750	50,453	70,714
Washington	915,445	508,951	80,595	110,514	215,385
Wicomico	446,833	181,116	85,720	64,048	115,949
Worcester	303,294	139,810	28,500	50,442	84,542
All Counties	15,110,588	6,216,496	2,143,402	2,633,410	4,117,280
Baltimore City[2]	53,266,838	9,645,703	3,343,481	8,698,635	31,579,019

[1] Furnished by State Department of Education.
[2] Calendar year 1932.
[3] Calendar year 1933.

It is clear that any lightening of the local tax burden now resting on general property must involve a reduction of these levies.

(1) Nothing can be done at this time and for some years to come in the way of lessening the levy for debt service. Some of the counties and certainly Baltimore City indulged in the boundless optimism of the boom years and incurred funded debt to a greater amount and more rapidly than was prudent. Eventually the increase of the taxable basis will operate to lighten this burden of the dead hand. But for the present, substantial levies for interest and sinking fund payment are unescapable. In the sessions of the Commission the question has more than once been raised in this connection as to whether there should not be some central control of local borrowing. This practice has been introduced in a number of states, to the great advantage of local credit and debt charge. Although the matter lies somewhat beyond the scope of the Commission's inquiry, we have been impressed by the soundness and wisdom of the proposal, and recommend that it receive further consideration.

(2) The tax levy for what has been described above as "general administration and miscellaneous purposes," that is for purposes other than debt service, road maintenance and schools, must of necessity remain a matter of local determination. The Commission have found no evidence of extravagance nor gross waste in county expenditure. In some counties measures of retrenchment and curtailment have already been taken in line with the rational spirit of economy that obtains in these times among enlightened public bodies. It is probable that more can be accomplished in this same direction and certainly that in those counties where curtailment and retrenchment have not been effected, steps will be taken in this direction. It must be recognized, however, that the stream will not rise higher than its source. Only if and to the extent that the taxpayers of the counties and of Baltimore City are vigilant and insistent that maximum economies be effected in general administration, will this result be forthcoming.

(3) The tax levies necessary in the counties and in Baltimore City for "road maintenance" are due to the fact that under the Maryland system of road construction and maintenance such roads in each county as form part of the State highway system are constructed and maintained from out of State revenues, that is, the gasoline tax and motor vehicle license taxes, leaving to the county budgets the cost of constructing and maintaining local county roads. In Baltimore City a corresponding part is played by the State by the allocation of twenty per cent of the gasoline tax and of the motor vehicle license taxes to the construction and maintenance of such part of the State highway system as lies within the city limits.

This leaves to the counties, and correspondingly as to Baltimore City, the cost of maintaining the so-called "county roads"—both "dirt roads" and "hard roads"—lying outside of the State highway system. With the higher standard demanded by public sentiment for vehicular travel, even upon county roads, this maintenance cost, as will be seen in the following table,[1] has become a very considerable burden upon the local taxpayer:

County	Portion of Total Tax Rate Assessed for Road Construction and Maintenance in Cents for Current Year
Allegany	$ .1458
Anne Arundel	.6069
Baltimore	.6713
Calvert	.2146
Caroline	.2767
Carroll	.1003
Cecil	.1950
Charles	.1530
Dorchester	.2574
Frederick	.1890
Garrett	.1309
Harford	.1725
Howard	.2597
Kent	.1263
Montgomery	.3021
Prince George's	.2000
Queen Anne's	.1539
St. Marys'	.1156
Somerset	.3000
Talbot	.2130
Washington	.1356
Wicomico	.2665
Worcester	.1366

[1] Furnished by the State Roads Commission.

The objective to be sought is thus to relieve the local bodies—entirely as to the counties, substantially as to Baltimore City—of the cost of maintaining their local roads and at the same time to ensure that the quality of such maintenance will not suffer.

Your Commission are happy to report, after a full conference with the State Roads Commission, that a procedure lies open by which this dual result may be obtained. It consists in brief in the State Roads Commission taking over the maintenance of all county roads, the cost to be met by the State Roads Commission from out the revenues now allocated to the uses of that body. In the case of Baltimore City, a corresponding policy would be the application of the City's 20 per cent share of the 1½ cent gasoline tax—now allocated entirely to highway construction for the improvement of arterial routes into and through Baltimore—to the maintenance of Baltimore City streets.

This plan meets with the approval of the State Roads Commission. To the Tax Survey Commission it seems so sound and wise as to merit recommendation in the strongest terms.

It is the opinion widely current in the State, to which your Commission subscribes, that highway construction in Maryland has gone ahead in recent years with sufficient rapidity to justify upon proper occasion an interim during which adaptation rather than added construction should engage our resources. If the plan herein recommended be authorized, the State Roads Commission proposes for the next two years to put into effect a virtual moratorium upon the further elimination of grade crossings—for which the railroads are not at this time prepared to contribute. This will leave the Commission in possession of sufficient funds, from existing revenue, to defray the entire cost of maintaining all county roads at a high degree of efficiency.

The prime purpose of the plan is to relieve the taxpayers of a load, probably not less than $1,750,000 a year in the counties and in the case of Baltimore City probably not less than $700,000 now resting in the main upon real estate. It is, however, impossible not to realize that a further advantage will be the more efficient maintenance of county roads. No matter how competent the present system of local maintenance may be in the case of particular counties, it is certain that twenty-three different agencies, each with its own equipment and engineering direction, cannot operate as economically nor as efficiently as a single integrated body. Your Commission realize that there may be some local opposition to transferring what is now a county activity to State authority. But the advantages are so manifest, the relief to county taxpayers so considerable that it seems inconceivable that political expediency or local prejudice should block the way to this important advance.

(4) The largest single item in the county tax rate is everywhere the levy for school purposes. Under the present system the State law fixes a minimum educational standard, to which every county must conform. If this involve a county levy in excess of 67 cents, the State through the operation of an Equalization Fund contributes an amount necessary to realize the minimum standard, without an increase in the county levy.

The school levies in the counties and in Baltimore City for 1931 are set forth in the table on page—. The figures form an impressive exhibit of how large a part of local expenditure in Maryland is to be charged to education. In the counties, from one-third to one-half of the tax rate represents the school bill; in Baltimore City the proportion may be less, but only because of the weight of a metropolitan debt. It is desirable from every point of view that the local bodies should themselves pay some part of their school costs. Public sentiment in the counties and in Baltimore City would be the first to insist that this is just and proper. But the load ought not to be crushing.

The explanation of this heavy burden for county education is simple enough. The standard of public school education everywhere in the United States has undergone swift advance in the past ten years—better school buildings, better trained and better paid school teachers, more expensive books, consolidation of schools and transportation of children.

The counties of Maryland have been called upon, not only to keep pace with this advance, but to make good the slower progress of a preceding generation. Your Commission believes that this is an inevitable policy; even more, that it is a wise one. Baldly stated, the children of Maryland are entitled to enter upon life just as well equipped in education as the children of other states with whom they must eventually compete.

The problem thus resolves itself into the question: how can present educational standards be maintained in the counties and at the same time the present heavy load imposed upon real estate for this purpose be lightened.

The answer which your Commission beg to make, in co-operation with the State Board of Education, is that the State shall assume the cost of maintaining 50% of the "minimum standard" throughout the State. Any county which cannot carry the remaining 50% of the "minimum standard" on a county school levy of 40 cents shall receive sufficient aid from a State Equalization Fund, so that this will be possible.

Reduced to figures, this plan of relief is set forth in the following table:

Estimated Cost of State Aid
if State Bears 50 per cent of Cost of Minimum Program Throughout the State and Additional Amount Necessary to Carry Remaining One-Half on a 40 Cent County Tax Rate

County	Total State Aid for 50% of Minimum Program Plus Amount Needed if Remaining 50% is Carried on a 40c County Tax Rate	State Aid in 1932	Increase in State Aid Required
Total Counties	$4,762,405	$2,602,324	$2,160,081
Somerset	174,952	144,798	30,154
Calvert	76,937	62,837	14,100
Charles	118,861	99,490	19,371
Garrett	247,646	194,707	52,939
Caroline	158,543	119,806	38,737
St. Mary's	85,963	63,893	22,070
Dorchester	186,687	129,646	57,041
Carroll	251,925	158,871	93,054
Wicomico	180,016	111,694	68,322
Worcester	143,691	88,837	54,854
Queen Anne's	104,572	62,942	41,630
Kent	101,639	59,810	41,829
Anne Arundel	265,387	139,697	125,690
Prince George's	343,566	157,287	186,279
Allegany	397,273	187,151	210,122
Talbot	104,252	48,865	55,387
Howard	85,901	45,501	40,400
Frederick	304,093	118,040	186,053
Washington	361,660	136,894	224,766
Cecil	137,818	65,293	72,525
Harford	164,432	79,874	84,558
Montgomery	257,460	113,587	143,873
Baltimore	509,131	212,804	296,327
Baltimore City	$2,119,917	$ 976,281	$1,143,636
State	$6,882,322	$3,578,605	$3,303,717

It appears from the foregoing that in order for the State to come to the aid of the counties and Baltimore City in school expenditure to this extent an additional annual expenditure by the State of $3,303,717 would be necessary.

The present budget of the State offers no such leeway. Your Commission accordingly sought to ascertain whether from any source not now utilized, such additional revenue—$3,303,717—might be obtained without increase in onerous tax burdens.

IV

There is no political task so unwelcome and so difficult as the discovery of a new and productive source of revenue. Every tax is an appropriation of property or a deduction from income. It is as impossible to make something out of nothing, as it is to put revenue into the treasury without taking it out of the pocket of the taxpayer.

This being so, the soundest principle of taxation—accepted by all enlightened governments—is that every citizen should contribute to the support of the state according to his economic capacity. The Maryland Bill of Rights sets forth this principle of taxation according to ability as a fundamental guarantee and the Maryland system of taxation has developed along this line.

It is possible, however, to lighten this burden of direct taxation by special charges upon immediate benefits, upon luxurious or dispensable consumption, and upon fortuitous income. If a costly system of improved highways be constructed and maintained from public funds, it is right that the prime beneficiaries—the users of motor vehicles—should pay a gasoline tax. If beverages and cigarettes are widely—perhaps excessively—consumed, few will question the propriety of special excises or sales taxes upon such commodities. When collateral inheritances or even direct inheritances beyond the first and second degree accrue, no hardship would seem to be imposed by a tax deduction from such windfall.

Fiscal opportunities of this kind do not often present themselves. The limited occasions available have ordinarily been exploited to the hilt—often competitively, by the federal government—and an attempt to extract additional revenue by a higher rate is either the futile task of milking a dry cow or a disingenuous effort to obtain revenue from some other quarter than that intended, by disguised sugar-coated devices.

Happy is the state which can lighten a heavy load of direct taxation resting upon its property owners by substantial indirect revenue conforming to principles of fiscal justice!

Your Commission are of the opinion that this is precisely the fortunate condition in which Maryland now finds itself. Probably unique among American commonwealths, Maryland is in possession of an untapped source of revenue which if utilized to a reasonable degree would relieve the burdened taxpayer, and which will be just and sound in principle, simple and economical in administration and virtually painless in operation.

The device which your Commission propose is a ten (10) per cent tax upon the total pari mutuel bets placed in the four race tracks of Maryland during days of licensed racing.

V

The total pari mutuel bets placed each year since 1920—when the present racing law became effective—as tabulated from the reports and records of the Maryland Racing Commission, have been as follows:

Continued Next Week

KNOWS HIS OATS

Beginner: "Now, my man, I want to hire a horse. How long can I have it out?"

Groom: "Well, sir we usually have that to the horse.

THOUGHT FOR NOVEMBER

Disappointed Candidate: "And I thought sure I heard the voice of the people calling me."

Friend: "It must have been yourself thinking out loud."

TURKEYSHOWIN ARMORY

JANUARY 25 AND 26 SELECTED AS DATES

The second annual All-turkey Show, sponsored by the Maryland Turkey Growers Association, is to be held in the new armory at Chestertown, Maryland, January 25 and 26, 1933. This show is open to all turkey breeders in Maryland and all breeders of White Holland turkeys in the states south of Pennsylvania and east of the Mississippi River, with the Maryland Association acting as host to the regional or district show of the National White Holland Turkey Club.

The New Armory will provide adequate housing for a large show of the best birds in the east. Last year's maiden effort was a big success, with exceptionally high class birds on exhibit. This second show will be on a similar plan to that of last year, a really educational show which will stimulate interest of both fanciers and producers of commercial or table turkeys. Attention is centered on birds that are of standard quality, early maturing and economically produced.

The judging of the turkeys will be done by Mr. W. H. Rice of the Maryland Extension service. Mr. John H. Moffett of the Pioneer Farm, Poultry Department, will serve as clerk. The plans of the show call for the cooping of birds as early as possible on Wednesday morning, January 25th. Judging will start as soon as the first class is ready. Corps will be erected and numbered the day preceding the show. Coop numbers will be sent exhibitors in advance. Following the judging a turkey banquet will be served at 6.00 p. m. Wednesday, January 25, in the social hall of the M. E. Church, Chestertown, Md., by the ladies of the By-Kota Club. Two outstanding men will speak on turkey topics following the dinner.

On Thursday morning a round table discussion of turkey problems will be shared by growers and leaders in the turkey industry. In connection will this discussion there will be a demonstration in the selection of breeding and show turkeys.

Ten turkeys are to be given away during the show to the holders of the lucky numbers. The show birds will be released late in the afternoon, Thursday. This arrangement means that few, if any, Maryland exhibitors will have to stay away from home more than one night. It is felt that many turkey breeders will attend this show not only to exhibit, but also to visit the Eastern Shore which has been a leader in the turkey industry for the past ten years. Here the artificial incubation and brooding of poults, which are raised in semi-confinement under strict sanitation, has been highly developed since Mrs. H. M. Baker, of Kent County, demonstrated the practicality of this method of turkey raising. The modern method is greatly in contrast with the hen hatched and raised method which has been common through the years.

The general chairman of the show is J. D. McVean, Kent County agricultural agent, who will be assisted by three committees each of which is authorized to select its own assistants as needed.

The educational committee: Mrs. W. W. Rambo, Mrs. Walter Harris ,and L. A. Sutton with J. D. McVean as chairman.

The advertising committee: L. A. Sutton, Chairman; Mrs. Robert Wallis, Mrs. E. C. Hepburn, Mrs. Linwood Sutton, Mrs. James A. Bigelow, Mrs. John Biggers and Mrs. W. W. Rambo.

The arrangement committee: Stanley Sutton and Roe Wallis.

STILL POND

School for the holidays on Thursday with a Christmas entertainment by the children to which their parents were invited.

Miss Kate Howard spent Monday and Tuesday of this week in Baltimore, Md.

Mr. Frank Ivans and son, Robert and friend, of Norristown, Pa., spent last week end with M. and Mrs. J. W. Robinson.

Mrs. E. M. Bonwill and daughter, Miss Ann spent several days this week in Baltimore, Md.

The leader for the Epworth League for last Sunday evening and prepared a Christmas service but owing to the weather there was no service, so the Sunday School will have a Christmas program on this Sunday evening.

The young people have certainly enjoyed "The Snow Storm" with coasting, sleighing and skating.

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APPLICATION FOR INSURANCE MAY BE MADE TO E. C. Bowers, Lynch, Md.; W. E. Leary, Rock Hall; B. W. Dulin, Millington; R. Wroth Stavely, Lynch; Frank H. Ruth, Galena; G. W. Owens, Betterton; Allan S. Walls, Sudlersville; Howard Turner, Betterton; F. E. Thomas. Stevensville; Abner Bryden, Rock Hall.

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