# Let's Discuss YOUR TAXES

By Elmer T. Peterson

Editor, Better Homes & Gardens

WITHIN a few days after you receive this copy of Better Homes & Gardens you will go to the polls to vote on some exceedingly vital issues. Nearly every cross you put in a square will have a definite bearing upon taxation, and every item of taxation has a direct or indirect bearing upon home ownership and the cost of living.

Taxation is now of the utmost importance, for spending by all kinds of government-local, state, and federal-is now right at the danger point.

If our government were paying as it goes, the people of the United States would now be the highest-taxed people on earth, according to authoritative observers who have studied taxation in England and other countries. As a group we are living largely on borrowed money, and that is as dangerous for a group as it is for an individual.

The most direct and understandable form of taxation is the property tax on your home. That tax is determined quite directly by yourself, for you have the power to vote in or out of office the men or women who spend your money. You also have the power to vote, directly or indirectly, on public projects which cost

Every tax, direct or indirect, visible or invisible, has a vital relationship to your ability to build, buy, or maintain a home. for if you pay high federal or state income, sales, gasoline, and other taxes, it makes it just that much harder for you to pay your property tax. The tax against your real estate is the most tangible and most readily collectible, for your home is right out in the open. That makes the home-owner an especially conspicuous target for the tax-collector. In some states income, sales, and other forms of taxes have been levied against the patient taxpayer, on the ground that these will "replace" the property tax. But in many cases the property tax goes right on as if nothing had happened. The writer is personally acquainted with one locality where the property tax on homes is even higher than before, even tho both sales and state income taxes have been added to the general burden.

The tax-eating politician is an enemy of home-ownership, any way you look at him. It is the home-owner, in the final analysis, who is chiefly fighting his last-ditch fight against tax-eaters.

FIRST consider the direct taxes on your home. Your county and state officials may protest their undying devotion to the taxpayer, but their records should be closely examined to see whether they act as they talk. Are they efficient and careful in their spending? Do they hire a horde of henchmen to do their political errands at YOUR expense? Do they stand for unnecessary and wasteful public works? In building streets, highways, public buildings, parks, schoolhousesin maintaining public institutions—do they get a dollar's worth of work or material for every one of YOUR dollars expended? Are they lined up with corrupt, grafting gangs and racketeers or special interests? If they do not stand this test there is only one way to protect your home and family—throw them out on their ears. It is about time that the humble, unorganized Mr. John W. Public asserted himself.

Vote now, or forever hold your peace! And vote intelligently and analytically, not by prejudice or because of some trivial whim. Vote for your home and family, and not for the "good fellow" who may be a tax-eater in fact!

Taxation, like charity, begins at home. Your local taxes should be your first

However, it is increasingly true that federal taxation affects the home-owner. Federal taxes used to be a minor factor. Now they are exceedingly important, especially since federal spending is such a huge issue.

There is one very important way in which federal taxes add to the burden of the prospective or actual home-owner. That is by way of invisible taxes. Manufacturers and merchants pass on these federal taxes to you and me, who buy their products.

RIGHT here it is pertinent to remember the often quoted statement made by President Franklin D. Roosevelt, October 19, 1932. He said:

Taxes are paid in the sweat of every man who labors. . . . Our workers may never see a tax bill, but they pay in deductions from wages, in increased cost of what they buy, or (as now) in broad

cessation of employment."
You may ask, "Is this more true now than formerly?"

For answer we quote from a letter written by President Roosevelt to Roy W. Howard September 2, 1935:

"What are known as consumers' taxes, namely the invisible taxes paid by peo-ple in every walk of life, fall relatively much more heavily upon the poor man than the rich man. In 1929, consumers' taxes represented only 30 percent of the national revenue. Today they are 60 percent." Mark well the dates. Since then, something has been done about taxes, but in the wrong direction.

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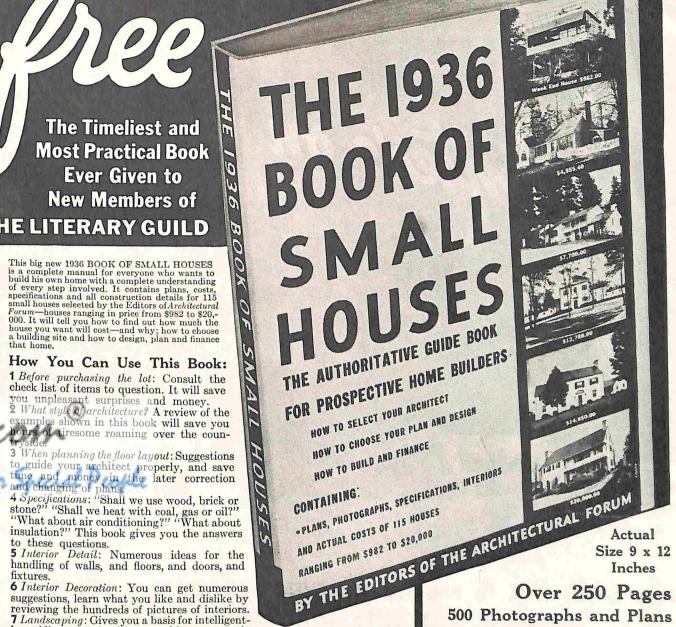
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