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Standard remedy for Gleet, Gonorrhea and Runnings.
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The Great English Remedy.
A positive cure for all forms of Sexual Weakness, Mental and Nervous Exhaustion, Impotency, Effects of Abuse or Excess, all of which lead to Consumption, Infertility, Insanity and an early grave. Price 1/6 per pk., 6/6 for 12. One will please, six will cure. Sold by all druggists or mailed in plain package on receipt of price. Write for Pamphlet. The Wood Medicine Co., Windsor, Ontario.

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"Turn off that current." When we wire your premises it's done in such a workmanlike way you're always sure of an electrical current when you want it. Our

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The Cook Medicine Co., Windsor, Ontario.
Nos. 1 and 2 are sold in Fredericton by all Druggists.

THE OTHER SIDE.

J. H. Barry, K. C., Addresses Tax Commission on Behalf of Real Estate Owners.

SIX HUNDRED RATEPAYERS PETITION AGAINST ADOPTION OF A FLAT RATE.

Would Reduce Poll Tax and Raise Income Exemption to \$400.

J. HOWE DICKSON, K. C., DENOUNCES PRESENT SYSTEM OF ASSESSING INCOME.

The case of the real estate owners of the city was ably presented to the tax commissioners last evening by Mr. J. H. Barry, K. C. Short addresses along the same line were made by Messrs. J. H. Calder and James Farrell and Mr. J. Howe Dickson, K. C., replied briefly on behalf of the fixed income men.

The meeting was called to order by Chairman Allen at eight o'clock. All the members were present and among the spectators in attendance were: Ald. Moore, J. Hugh Calder, Ald. Colter, S. H. McKee, H. C. Mackey, Fred Clynick, I. R. Golding, James Farrell, Archie Jewett, R. T. Mack, A. S. Murray and Mr. J. Howe Dickson. The chairman said that the meeting was called for the purpose of obtaining the views of the real estate holders of the city and would be pleased to hear any citizen who had anything to say on the subject of taxation.

RATEPAYERS' PETITION.

Mr. Barry, who appeared on behalf of the real estate owners, presented the petition signed by John Kilburn, the Kitchen Mercantile Company, W. H. Vanwart, B. A. Everett, G. H. Peters, the Scott Lumber Co., J. Hugh Calder and about 600 other real estate owners praying against the adoption of a flat rate of taxation in Fredericton as proposed by the fixed income men. The petition set forth that real estate, with the exception of a few commercial properties on Queen street, was now assessed at its full marketable value, while income men were not, as a rule, taxed on more than 50 or 75 per cent of their earnings. It was pointed out that real estate was liable for the civic indebtedness, while no such liability was attached to personal property or incomes. The petitioners held that any such radical change in the assessment law as that proposed, would seriously impede the progress and growth of the city.

MR. BARRY'S ADDRESS.

After reading the petition Mr. Barry spoke as follows:
In addressing you upon the subject of taxation, I wish to premise my remarks with the frank admission that the question of municipal taxation is one upon which the brightest minds of the day very materially differ. Admittedly it is a many-sided question. Some theoretical writers upon the subject put it forward as the true hypothesis that benefits received should form the

basis of taxation. While this may be true in theory, it is a principle very seldom ever resorted to in actual practice, ability to pay being regarded as the true basis, and the one more suited to the genius of the age, and more generally adopted in cities and towns within the scope of our own observation.

Ability to pay, on the basis of the assessment law of 1874, and, judging from the discussions had before this commission, and such of the remarks of the commissioners as have found their way into the public press, the same principle will be adhered to in the scheme of assessment to be formulated by the commission.

I remember a time, not so very long ago, either, when this question of municipal taxation became somewhat acute in the neighboring city of St. John. It was discussed in a public way by many of the more prominent business men and capitalists of that city, the Turnalls, the Hathways, the Schofields, and others, and while I do not profess to have retained in my memory even the more prominent arguments advanced by the gentlemen whom I have named, I have a very distinct recollection that there was a wide divergence in the views advanced by those engaged in the discussion.

He would be a bold man indeed, who would claim for any proposed scheme that it was absolutely without flaw or blemish, and I doubt if any of us here tonight can reasonably hope to live long enough to see the time when a scheme acceptable alike to all the tax payers will be in operation.

A matter that so directly affects the pockets of the people must always be to them one of supreme importance. And, for this reason, before any radical change is made in the plan of assessment that has obtained here for upwards of thirty years, it is highly important and proper that all interests should be carefully considered: that the interests of the wealthy man as well as of the poor one, the small wage earner as well as the large, should be as far as possible safeguarded.

Coming directly then to the question upon which those whose spokesmen I am, desire to invite your attention for a time, and we shall not detain you longer than it is believed the magnitude of the interests involved justify, I may say that it is felt by the Real Estate owners that to make a change in the present Assessment Law that would impose additional burdens on real estate, would not only be unjust, but at a time when such large expenditures in connection with the public services of the city are in contemplation, and which, if carried out, will bear far more heavily upon the property owner and rent payer, would have a strong tendency to set back the slight commercial advantage and general prosperity that seems of late gradually to have come to us.

As set out in the petition presented to your commission, real estate is, for assessment purposes, with very few exceptions, appraised at its full marketable value, and all real estate is taxed. Nothing escapes. This is not the case with personal property and income, for there are many ways of investing money at higher rates of interest than real estate will command, and of so covering up the investment as to escape taxation upon it. There can be no question but that hundreds of thousands of dollars of property in this way escape taxation in Fredericton. The present law applies provides for assessment of personal property, less the liabilities of the owner, but the assessment roll will show that in many cases it is not assessed. It is submitted in all seriousness that it is neither fair nor equitable that where a man invests his money at a good rate of interest, with no risk, no insurance, no repairs, no chances of vacant premises, he should escape taxation altogether, simply because his investments are not in sight. It is believed also that a large amount of income escapes taxation in the same way. Outside of a few, whose salaries are published in the blue books, there is no effort made to get at and assess the true incomes of the inhabitants, and in a large majority of cases incomes are not assessed at more than sixty per cent of what the individuals earn.

It is true that in large cities, where it is next to impossible to get at the personal property and incomes of the inhabitants, the tax is levied entirely upon real estate. But such a system would scarcely be suitable to the conditions of a town of the size of Fredericton; the time has not yet arrived for this city to take on the laws and usages of cities with many thousands of population. With the possible exception of a few Queen Street properties, real estate to-day is not paying more than six per cent, and if an additional taxation is placed upon it, and a frontage tax to meet the requirements of the sewerage system, is also added, it must be quite apparent to the ordinary observer that the rate now produced by real estate as just mentioned will be materially reduced. There is no way to make up for the increased taxation, for rents are already up to the paying capacity of tenants, and the result must necessarily be a heavy blow to the real estate interests of the city, interests which, without doubt, are the backbone of any incorporated municipality as we have, for it is to the real estate lender looks for security for the money loans to the corporation.

Personal property has a much right to real estate to pay a tax, and can better afford to pay it than the latter class of property for the value is always there, and such property can, in the event of unfavorable conditions presenting themselves, always be moved away by the owner to a safer locality, or can at a moment's notice be transmitted to a place where it can be used to greater advantage.

While real estate is assessed at twenty per cent of its appraised value, it is put forward as an incontrovertible claim that the appraised value is fully the market value, and in many cases above it, and this is shown by the petitions to the Council of purchasers of real estate, with in the last few years, asking that the appraised value be reduced to the purchase price. On the other hand, it is submitted, and we believe with perfect fairness, that hundreds of thousands of dollars of personal property escape taxation, and that this loss has to be made up by an increased taxation on both real estate and income. It has been stated by those who are in a position to know, and it is claimed by us, that ninety per cent of their actual incomes, and from this sixty per cent, must be taken the exemption of three hundred dollars in each case. This deficit has also to be made up by an increased rate which bears heavily on the property owner. We think that we

might very properly point out to this commission that the scheme of reducing the tax on income and increasing it on real estate, a class of property which in our view is already bearing its full share of the burden of taxation, is in reality only supported by less than twenty income tax payers, the remainder of the income men being apparently quite satisfied with the existing conditions.

Another matter to which your attention may be directed is, that about 950 of the ratepayers of this city own their homes, and these owners are not in all cases, by any means, the more wealthy of the inhabitants; a very large number of these home owners are labourers, mechanics and small wage earners, who find it difficult enough to make both ends meet under the present system of assessment. To increase their burdens four or perhaps five fold, by imposing upon them what is called the level system of assessment, would, in the judgment of many, be adding to their annual costs of living so large a sum as to jeopardize the homes of many of them.

The advocate of a level assessment plan appear to base their claim on the assumption that real estate should be considered, available for living expenses the same as annual income. Such a proposition need only be tested by showing its fallacy. A stated salary is available year after year, as long as the receiver continues to occupy the position from which it is derived. The farmer does not spend his farm for living expenses, but cultivates his land, and uses the products of the soil for the purpose—in other words, uses the income derived from his farm, whether represented by money or produce, to pay his living expenses. In the same way capital invested in cities or towns in real estate or personal property is not intended to be used for living expenses, but only the income derived from such investments.

The level assessment, with an exemption of \$300.00 as advocated by the income men, if applied to the city of Fredericton assessment for 1905 would give a tax rate of about \$1.43 on each one hundred dollars of property and income assessed. It is estimated the gross receipts from rentals of real estate in this city will not average 8 per cent, but taking 8 per cent, as the gross income from real estate, the following table will show the tax that would be paid on the assessment of 1905 under this system:

Real Estate	Estimated Rental from Real Estate at 8 p.c.	Income	Real Estate Tax	Income Tax	Percentage of Tax on Inc. from Real Est.	Percentage of Tax on Income
400.00	32.00	400.00	5.72	1.43	17 1/2 p.c.	36-100 of 1 p.c.
500.00	40.00	500.00	7.15	2.86	"	57-100 " "
600.00	48.00	600.00	8.58	4.29	"	71-100 " "
700.00	56.00	700.00	10.01	5.72	"	82-100 " "
800.00	64.00	800.00	11.44	7.15	"	90-100 " "
900.00	72.00	900.00	12.87	8.58	"	95-100 " "
1000.00	80.00	1000.00	14.30	10.01	"	100 p.c.
1200.00	96.00	1200.00	17.16	12.87	"	17-100 " "
1500.00	120.00	1500.00	21.45	17.16	"	114-100 " "
2000.00	160.00	2000.00	28.60	24.31	"	122-100 " "

The above table shows that if the level rate advocated by income men was adopted in Fredericton, over one sixth of the gross income derived from real estate would be required to pay taxes, whereas income men would not pay as much as one per cent until the salary reached \$1,000 and a salary of \$2,000 would pay less than 1 1/2 per cent, and that is what these men earning easy money call doing them justice.

The above estimate is of course exclusive of Poll Tax.

That a system giving results so partial to income should be seriously considered is a surprise to your memorialists. The holders of positions with fixed incomes generally have a few hours a day of very light work, and sure and regular pay. For every vacancy there are scores of applicants. That the legislature has been induced to impose this system on portions of the province is no more proof that it is equitable than that the incomes of Dominion officials from the judges down are exempt from municipal taxes, is proof that such an exemption is either fair or reasonable, and this condition has existed for over thirty years without any determined and organized effort having been made to remove the injustice, showing that when class privileges once get established, how difficult it is to have them withdrawn.

The Act of legislature, authorizing the appointment of your commission by the city council, defines its duties to be "the preparation of an assessment law suitable to the conditions of the said city" of Fredericton. In this connection we believe the principles of the present law, with some modifications, are better adapted for this city, and will give more equitable results than any other system that has been suggested.

Real Estate	Estimated Rental from Real Estate at 8 p.c.	Income	Real Estate Tax	Income Tax	Percentage of Tax on Inc. from Real Est.	Percentage of Tax on Income
400.00	32.00	400.00	4.00	0.50	12 1/2 p.c.	0
500.00	40.00	500.00	5.00	0.63	12 1/2 p.c.	1 p.c.
600.00	48.00	600.00	6.00	0.75	12 1/2 p.c.	1 1/3 p.c.
700.00	56.00	700.00	7.00	0.88	12 1/2 p.c.	1 2/3 p.c.
800.00	64.00	800.00	8.00	1.00	12 1/2 p.c.	2 1/3 p.c.
900.00	72.00	900.00	9.00	1.13	12 1/2 p.c.	2 2/3 p.c.
1000.00	80.00	1000.00	10.00	1.25	12 1/2 p.c.	3 p.c.
1200.00	96.00	1200.00	12.00	1.50	12 1/2 p.c.	3 1/3 p.c.
1500.00	120.00	1500.00	15.00	1.88	12 1/2 p.c.	3 2/3 p.c.
2000.00	160.00	2000.00	20.00	2.50	12 1/2 p.c.	4 p.c.

The above table shows that the system here recommended makes a very light assessment on small incomes, lower than any city or town in the province, for incomes up to \$450.00, and less than St. John for incomes up to \$600.00. The rate increases on larger incomes, gratifyingly increases the ability of the ratepayer to pay taxes, but only reaches 3 per cent on an income of \$1,000.00, while income derived from real estate contributes a uniform rate of 12 1/2 per cent.

The prosperity of a small place like Fredericton, where the growth is slow, and manufacturing industries limited, would, we believe, be seriously impaired by such an increase in the taxes on real estate as the change advocated by the income men would entail.

Mr. Barry in conclusion, returned thanks for the attentive hearing given him by the commission, and hoped that the proposal of the property owners would be given favorable consideration.

Mr. J. Hugh Calder expressed himself as being satisfied with Mr. Barry's able presentation of the case. He hoped the commission would give the matter very fair consideration and do justice to all parties.

Mr. James Farrell said that he had recently examined the assessment roll, and had compiled from a list of 250 people who owned property in the city, but had practically no other source of income. He contended that if a flat rate were adopted, it would increase the rate to \$1.50 per hundred

which would mean 50 per cent, more than the rate of last year.

THE OTHER SIDE.

Mr. J. H. Dickson, at this stage, briefly addressed the commission on behalf of the fixed income men. He referred to Mr. Barry's argument as being very ingenious, but that was all he could say in reference to it. In view of the fact that the income men now paid five times as much on income as was paid on property, it was very generous for the property men to offer to reduce the poll tax and to raise the exemption on income to \$400. Mr. Dickson called attention to an article in The Halifax Herald, which had referred to the assessment law of Fredericton as an outrage. The speaker claimed that when the present law was formed thirty years ago, personal earnings were not taken into account. As matters stand now very little income outside of fixed salaries is taxed, and the burden falls heavily upon teachers and others with fixed salaries, who are assessed to the full amount.

Mr. Palmer said that the income from investments was the same now as thirty years ago.

Mr. Farrell said that he was an assessor in 1871, and the income tax worked the same then as now.

Mr. Dickson said that the power of assessing was for the property men, the assessors, but was so abused that it was taken from them. A commission, composed of Hon. A. R. McLellan, Mr. Chandler, Dr. Earle and others were appointed to look into the assessment question. This commission submitted a report, but it was never crystallized into law. It was on the strength of the commission's finding that he made the statement that incomes which were taxed thirty years ago were not now taxed.

Mr. Dickson, continuing, said that from the arguments put forward by the property holders one would almost be led to believe that the income men paid no real estate tax. This was an absurd fallacy. Where does the income man live? He either owns a home or has to rent one. If he owns a home, he pays the real estate tax, and he rents one he also pays it. The income man also pays a poll tax, and he pays a real estate tax to the extent that he occupies real estate. In reality the tenants pay the taxes of the landlord. The income man not only pays all the taxes that other citizens pay, but he is called upon to pay his income at the rate of 5 to 1.

He was present to protest against such an unfair system. Why should a man, because he resides in Fredericton, be taxed differently than he would be in any other city. Is this a British province or are we living in Russia? He was strongly of the opinion that the outrageous income tax had been a greater detriment to Fredericton than anything that could be named. He was glad that a move was being made in the direction of obtaining a sewerage system and purer water, but this taxation grievance should also be remedied. He knew lots of men who would gladly become residents of Fredericton, but for the income tax. As matters now stand they say they can go to St. John, live just as cheaply and pay one half the taxes. This applied particularly to commercial men.

Under the present law, it was possible to hold blocks of land for speculation purposes. He claimed that many of the signatures to the petition presented by Mr. Barry were obtained from tenants under a threat that if they did not sign their names would be raised. Rent, he declared, was a matter of supply and demand. Just as soon as the landlords begin to raise rents, others will come in and build houses. This cry about increased rents, therefore, is nothing but a bogey. The present system of taxing income, he declared, was an outrage, and he hoped the commission would take steps to remedy it by giving the city a just and equitable assessment law. He felt sure that the members of the legislature would not allow this great wrong to much longer exist.

Mr. Barry replied briefly to Mr. Dickson's arguments, and at 9.30 the meeting adjourned.

A MIXED RELATIONSHIP.

"I'll tell you how it is," said the old carpenter, "I met a young widow with a grown up step-daughter, and I married that widow."

Then my father-in-law met our step-daughter and married her. That made my wife the mother-in-law of her father-in-law, and made my step-daughter my step-mother and my father became my step-son.

"Then, my step-mother, the step-daughter of my wife, had a son. That boy was of course my brother because he was my father's son; but he was also the son of my wife's step-daughter, and therefore her grandson. That made me grandfather of my step-brother. Then my wife had a son."

"My mother-in-law, the step-sister of my son, is also his grandmother, because he is her step-son's child. My father is the brother-in-law of my child, because his step-sister is his wife. I am the brother of my own son who is also the child of my step-grandmother. I am my mother's brother-in-law, my wife is her own child's aunt, my son is my father's nephew and I'm my own grandfather—and I can't stand it."

AN INTENDED COMPLIMENT.

Lord Rosebery enjoys many a quiet laugh over a left handed compliment which was paid him at a meeting of a board of guardians. After listening with interest to the more or less sapient remarks of the guardians on matters relating to the welfare of the poor he expressed a wish to inspect the poor house at an early date. Up jumped the chairman immediately and said:

"My dear Lord Rosebery, there is no one in all Great Britain from John O'Grades to Land's End, whom I know of, who would be more pleased to see in the poor house than you!"

You cannot climb the heavenly ladder on stilts of dignity.