

The New All-Electric Line That Offers You a New Kind of Service



WE ask you to bear in mind that this new North Shore Electric line is new in every way. You will be pleasantly surprised at the careful, attentive service and the unexpected courtesy that every passenger receives. We want you to consider this new North Shore Electric road as your road. We are making every endeavor to operate this road so that every passenger will be completely satisfied in every way. We realize that this is a big ambition. With your help we shall do our best to accomplish it.

Make Even More Frequent Use of this New North Shore Electric Line

Use the new North Shore Electric line for your shopping excursions, for your trips to the nearby towns and villages. The woods and ravines along Lake Michigan are simply beautiful now in their early Autumn colorings. The air is bracing. A day's vacation along the North Shore will do you worlds of good. Simply board a North Shore Electric train at the nearest station. Get off nearly anywhere.

Or, if you prefer, you can take a more extended journey; for as you know, the North Shore Electric line runs direct from Milwaukee to Chicago. Adjoining platform connections at

Central Street, Evanston, with fast Express trains on the Chicago Elevated Railroads bring you anywhere in Chicago quickly and comfortably.

Visit the wonderful Great Lakes Naval Training Station; see the historic military reservation at Fort Sheridan; go to Kenosha, Racine, Waukegan or Zion City—all wonderfully interesting and all conveniently located along the North Shore Electric line.

Your Nearest Ticket Agent Will Supply You With Descriptive Folders and Time Cards

Become even more familiar than you are with the frequent, dependable schedules and the service on this new North Shore Electric line. 30 Limited trains daily from Chicago to Milwaukee. Numerous local trains; low rates of fare; roomy, easy riding cars—many of them all steel; double track nearly all the way from Evanston to Milwaukee.

Chicago, North Shore and Milwaukee Railroad

General Offices: Highwood, Ill. Phone Highland Park 87
Executive Offices: 72 West Adams St., Chicago. Phone Central 8280

Telephone 597 Wiring Old Houses a Specialty

H. W. Huber Electric Co. Electrical Contracting

Prompt Service All Work Guaranteed 47 S. St. Johns Avenue

New Telephone Book Will Soon Issue

THE next telephone directory will go to press in a few days. Another will not issue for several months.

All changes in present listings, and all new listings should be arranged for at once.

If you are without service, order a telephone now and your name will appear in the new book.

Chicago Telephone Company
C. T. Ford, District Manager
Telephone 9903



Pull Socket Lamps

are economizer and besides enable the children of the house to turn on the electric light. You know how they work—with a chain control instead of a Key.

A little study of your house installation will indicate numerous places where these lamps may be used to advantage.

We sell 'em
Public Service Co.
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400 TYPEWRITERS! Remington, 512, Smith-Premiers 512. Let Your Children Learn Type-writing at Home during vacation. Instructions Book Free. Empire Type Foundry, Buffalo, N. Y. (Oct. 25-15)

EMBROIDERY—PLEATING—BUTTONS
HEMSTITCHING
10c a yard—all colors
BRING YOUR WORK IN BEFORE SHOPPING READY WHEN YOU GO HOME.
Mail Orders Given Prompt Attention
LOUIS J. WROBLE
135 So. State St., corner Adams, over Posack's
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The Rexall one cent Sale is now on. Don't Miss It.

OUR PROSPERITY.



If we believe the statistics of our business and social conditions.



If we believe the published property tax returns.

AMENDMENT HISTORY TAXES GROW HEAVIER

Hard Work Has Been Done For Many Years.

Pending Amendment Recommended by Tax Commission Appointed by Governor Deneen in 1910.

The pending amendment to the constitution, to be voted upon November 7, is not the result of a sudden caprice on the part of the legislature. For a decade at least Illinois publicists, tax officials and newspapers have been aware that solution of the problem of Illinois was obstructed by the state constitution. The interfering feature of the constitution was the provision which requires that all taxable property shall be assessed and taxed uniformly. Other states, having similar constitutions, have amended them—or are moving to do so—so that their legislatures can legislate with intelligence and greater freedom in tax matters.

The present movement for the amendment began to take effective form in 1910. In that year the Illinois special tax commission drafted the amendment now pending. This commission was appointed by Governor Deneen under authority of the Forty-sixth general assembly, 1909. The commission was made up of well-known publicists and students of tax problems in Illinois. They were: Messrs. John P. Wilson, Chicago, chairman; Edmund J. James, Urbana, secretary; Ben F. Caldwell, Springfield; A. M. Craig, since dead, Galesburg; A. P. Grout, Winchester; Harrison B. Riley and B. L. Winchell, Chicago.

This commission investigated the causes of the many ills in the Illinois assessment system and reported its recommendations, for remedies to the Forty-seventh general assembly, recommended the submission by the general assembly and adoption by the voters of a new section to the revenue article of the constitution as a necessary first-step to any adequate revision of taxation laws in this state. This proposed new section is the amendment to be voted on November 7.

In 1911 the commission prepared a voluminous report detailing its observations and conclusions concerning the tax condition in Illinois. Among other things is said:

"The most serious difficulties appear in the assessment of personal intangible property, such as moneys and credits, mortgages, bonds and stocks. The assessment of such holdings on the same basis as tangible property appears to be impossible; while, if possible, the result would be highly unjust and inequitable.

"Our study of the tax systems of other states shows clearly that other methods of taxation than the general property tax are both more equitable and, at the same time, more successful as means of raising public revenue from intangible property. But no such methods can be introduced in Illinois under the present constitutional restrictions requiring the taxation of all classes of property on an absolutely uniform basis. It therefore becomes necessary for any adequate change in the system of taxation, that the constitutional provisions should be amended."

The Forty-ninth general assembly in session during the winter and spring of 1915, by a two-thirds vote in each house adopted a joint resolution submitting the proposed amendment to the voters at the election November 7, 1916. With a majority of all the votes cast at that election the amendment will become a part of the state organic law and the legislature, next winter will have authority to take up the revision of our tax system, so far as personal property is concerned, and enact laws which will become operative July 1, 1917. However, far-reaching investigations of new tax methods employed in other states may require dual action in another session.

Demands For New Public Service Require More Funds.

Revenue From New-Untaxed Values Necessary to Secure Relief for Burdened Taxpayers.

In considering the pending amendment to the constitution it is pointed out that larger public revenues are more and more required. For the most part this is due to improvement of public service demanded by the people and to extensions of public service. There was a time when we had no health service—and no tax for that purpose. In the same way there was a time when the insane poor were left on the hands of their relatives at large, a menace to the public. If they were paupers they were confined in the county poorhouse. Now they are housed in state institutions. Mothers' pensions are being utilized to preserve homes for dependent children instead of sending them into public institutions at public expense. Contagious diseases are segregated, tuberculosis is being stamped out. Educational institutions have been improved and extended and compulsory education is being enforced. Factory and tenement house inspection is being made more and more efficient. In cities, parks, bathing beaches and playgrounds are being increased and improved. In the country good roads are being extended in every direction. Primary elections and better election and ballot laws safeguard the efforts of the people to express their wishes and rule. The effect of all these and other items of government service has been to increase the revenue requirements of all governments—everywhere. Illinois is no exception. It is not ahead of the procession.

The conclusion from these facts is that larger revenues, instead of less, have got to be provided for the future. This means greatly increased taxation on real property, unless there is an extension of taxes to other values that now are practically untaxed.

Under the existing Illinois revenue system all kinds of property—not excepted—are taxable at the same rate. This means that the mortgage is taxable at the same rate as the farm. But, as a matter of fact most nearly all mortgages escape taxation entirely. And it is the same way with bonds, stocks, credits, money in bank and all kinds of wealth other than tangible visible things. That this failure to tax exists is due to intangibles—they cannot be discovered by the assessor. And likewise to tax many of them on full value at full tax rates would be to confiscate a large proportion of their incomes. However, it is recognized, even by the owners of them that they should be taxed in proportion to their ability to bear taxation.

And all of this points directly toward the constitutional amendment to be voted for November 7, which will make it possible to derive public revenues from intangible value taxes. And the voter who wishes to reorder our chaotic tax system and provide adequate incomes for our growing public needs should work for and vote for the amendment. To adopt it requires a majority of all the voters voting at the election.

Increasing Public Expenditures.
A writer in the New York Times August 25th's attention to the fact that public expenditures are outrunning the growth of population. Commenting on this article the Literary Digest says: "So far there being any mystery attending this increase, it is a thing that may be easily understood: our taxpayers consider what they have been getting for their money. There are better roads, better schools, better hospitals, because more money has been spent for them and the spending of this increase of money has made taxes higher." Better tax systems also are more and more demanded.

TAX LAWS PERMIT ESCAPE OF WEALTH

Secretary of State and Attorney General Issue Official Statement as to Proposed Change.

NEEDED REVISION POSSIBLE.

Amendment Would Permit "Suitable Rates and Methods for Just and Sure Taxation, Instead of Present Method Which Allows Millions to Escape."

There is no good reason why any person—even although he is not generally a student of such matters—should not fully understand the pending tax amendment to the Illinois constitution. It is simple, and, in fact, interesting and worthy of study.

The amendment is printed below, in full. As will be seen it does not insert into the constitution anything unusual or revolutionary. It merely takes out of the constitution the requirement that the general assembly shall observe the rule of uniformity in taxation. That is to say, the legislature cannot classify the different kinds of property according to kind and put a different rate on each class. The pending amendment simply removes this restriction from the constitution, but only as to personal property. It does not affect real estate. The amendment follows:

Text of the Amendment.

Article IX, Sec. 14.—From and after the date when this section shall be in force the powers of the general assembly over the subject matter of the taxation of personal property shall be as complete and unrestricted as they would be if sections one, three, nine and ten of this article of the constitution did not exist; provided, however, that any tax levied upon personal property must be uniform as to persons and property of the same class within the jurisdiction of the body imposing the same, and all exemptions from taxation shall be by general law, and shall be revocable by the general assembly at any time.

The secretary of state, in compliance with law, has sent to county clerks throughout the state a statement—approved by Attorney General Lacey—for use in election notices, explaining the amendment. After quoting the sections of the constitution to be affected the statement says:

"The only basis upon which taxes may be levied is that of the valuation of property. If the proposed amendment should be adopted, said section 1 of article 9 would be changed by the amendment so as to permit the legislature to enact laws which would substitute different and suitable rates and methods for the just and sure taxation of each of the various classes of personal property, instead of the present so-called 'uniform' method, which results in the escape of millions from taxation.

Improved Tax System Possible.
"Laws passed pursuant to said amendment may provide for the assessment of intangible property at a lower rate than other forms of property, it being a matter of common knowledge that a comparatively large part of the intangible property of this state escapes taxation. Therefore, tangible property, such as real estate and various forms of personal property must bear a disproportionate burden.

"The proposed amendment would affect section 2, to the extent that laws may be passed by the legislature, classifying the personal property which may or may not be exempted by the general assembly, provided that an exemption made must be by general and not special law, and shall not be contractual but revocable at any time.

"Under the proposed amendment sections 9 and 10, would be affected by the amendment to the extent that laws may be passed by the general assembly permitting municipal corporations to levy taxes on personal property according to classes, in such manner as the general assembly may provide by law as it may elect.

"The general assembly may provide by law a different rate of tax on different classes of personal property which the general assembly, as it sees fit, shall provide for by law, but the tax rate shall be uniform as to all property in each class."

Practically there is no opposition to the amendment—certainly none that is likely to be actively effective. But, in this there is danger, for the reason that the amendment may be postponed, even though it have more votes cast for it than are cast against it. This is because the constitution provides that the amendment must receive a majority of the votes of all the electors voting at the election at which the amendment is submitted.

The Illinois Constitution says: "The General Assembly shall have no power to propose amendments * * * to the same article oftener than once in four years." The pending amendment to article IX—Revenue, whether adopted or rejected, prevents the submission of any other tax amendment until 1920. It is recognized in Illinois, as in other states, that needed tax reforms relate almost, if not, entirely to personal property, tax rates and methods of assessment. The amendment entrusts the work of remodeling our personal property tax system to the General Assembly, and, to whom else can it be entrusted?