



Celebrate St. Patrick's Day

by opening a savings account at the Winnetka Trust and Savings Bank; saving your money is just as important a thing to you as saving Ireland from the snakes was to the Emerald Isle.

March Seventeenth comes on a Monday this year; just the ideal day to start saving. Put that good resolution into effect and DO it this time!

WINNETKA TRUST and SAVINGS BANK

Elm Street at Center

MISCELLANEOUS

MIDDLE AGED WOMAN WILL DO laundry work each week for family that will give comfortable room for same in Wilmette, Winnetka or Glencoe. Tel. Winn. 1047. T1-1tc

Summer European Tour

Prepared especially for young ladies.
Conducted by
Ida B. Lascelles and
LILLIAS S. BILL
Tel. Evanston 1155
2314 Harrison St., Evanston
Evanston
Itinerary on request T1-1tc

COUPLE OF CULTURE AND REFINEMENT desire light housekeeping privileges in partial exchange for care of children part time. Phone WIL. 494. Mrs. Fisk. LTN24-1tp

PROTECT YOUR MAH JONGG SET with an all wool felt table cover; \$2.98. Assorted colors. Tel. Winn. 2149. T1-1tc

WANTED—MISCELLANEOUS

WANTED—MEDIUM SIZE WARD robe trunk, in good condition. Tel. Winn. 1225. T1-1tc

LOST AND FOUND

LOST—A FEMALE POLICE DOG; brindle tan. Tel. Winn. 583; reward. T1-1tc

LOST—GOLD WRIST WATCH ON March 8th; letters "M. C. H." on back; reward if returned. Tel. Winn. 1562. T1-1tc

LOST—CHILD'S TORTOISE RIMMED glasses in case; February 29; near Skokie School; reward. Telephone Winnetka 1968. T-1tp

CARD OF THANKS

We wish to express our sincere appreciation of the kindness and sympathy of all our friends during our recent great bereavement.
Mrs. Louis Marken and Sisters. T1-1tc

SEVENTEEN DANCE

The Seventeen, social club comprising Winnetka and Glencoe young people, will give a dance at the Winnetka Masonic temple this evening beginning at 8:30 o'clock. The Vagabond orchestra will provide the music.

MUNICIPAL COLUMN

Edited by the Village Manager

Edited by the Village Manager FACTS and Taxation and Municipal EXPENSES

1. Does the village government proper have anything to do in fixing the assessed valuation of property for general taxation or with the collection of general taxes?

Answer—The Village of Winnetka has no control over the assessment of personal and real property for taxation purposes, nor of the collection of general taxes. The assessment of property is entirely in the hands of the Township Assessor, the County Board of Assessors, and the County Board of Review. The assessment of personal property is made by deputy assessors, appointed by the Township Assessor.

Real estate and personal property taxes are collected up to March 10th each year by the Township Collector, and after April first by the County Collector, County building, Chicago.

2. What is the tax rate in Winnetka?
Answer—The tax rate is 11.18 per cent.

3. How is my tax figured?
Answer—The amount of the tax bill is 11.18 per cent of the assessed valuation of your property.

4. How was the assessed valuation of real estate determined this year?
Answer—The Township Assessor took 30% of the estimated actual value of the property as his full cash value. By law, he then took half of this amount as the assessed value. The County Board of Assessors later reduced this value by 15%, making the assessed value 12.75% of the estimated actual value of the property.

5. What does the law provide with regard to this?
Answer—The law provides merely that the assessed value shall be half of the actual cash value of the property.

It is customary, however, for assessors to take a value which is somewhat less than the actual cash value. For the four-year period preceding 1923, the Assessor of New Trier township took 45% of the actual value as his full cash value and this year he reduced this to 30%. In other words, he took less than one-third of the value provided by law for use as the full cash value of real estate.

6. What was the increase in assessed valuation for Winnetka over last year?
Answer—The increase was 27.5 per cent.

7. Please give full details.
Answer—

	1922	1923	Increase
Real Estate	\$4,209,118	\$5,422,080	28.5%
Personal Property	552,041	677,294	22.5%
Railroad	128,125	130,475	1.7%
Total	\$4,889,284	\$6,229,849	27.5%

Cites Cause of Increase

8. What caused this increase in real estate valuations?
Answer—The land values on the Assessor's books had not been changed since 1919; the same is true of buildings in existence at the time of the 1919 quadrennial assessment; new buildings added since 1922 account for an increase of approximately \$350,000 in the assessed valuation stated above.

9. How did the Township Assessor secure his figures of estimated actual value of real estate in the several parts of the Township for 1923?
Answer—Every four years, as in 1923, the Township Assessor is required to make a general revision of the assessed valuation of real estate. Because of the fact that he is paid a comparatively small amount by the County Board and also because the as-

essment books are not turned over to him until a few weeks before the time when he must make his return to the County, it is a physical impossibility for him to make a scientific or thorough investigation of real estate values. For this reason, it has been customary for the various village governing bodies, including the village boards, the school boards and the park boards, at the time of quadrennial reassessments, to have prepared for the use of the Township Assessor an appraisal of the real estate in each village made by a responsible real estate dealer as can be induced to assume the responsibility for this work. This appraisal is turned over to the Township assessor, for such use as he may make of it, but has no official authority whatever. If this were not done by the local taxing bodies, the Township Assessor would be compelled to base his returns on the most meager, incomplete and inaccurate information as to property values.

10. Has a similar plan been followed in previous quadrennial years?
Answer—Yes, in 1915 and in 1919.

11. What has been the usual increase in assessed valuation in quadrennial years?
Answer—About twenty-five per cent.

Assessed Valuations

12. If the assessed valuation of my property shows an increase greater than about 28%, the average for the Village this year, what is the trouble?
Answer—Either your property has been previously under-valued in comparison with similar property about the Village, or a mistake has been made in either judgment or in calculation. It is also possible that the increase in value in your locality may have been greater than for the village as a whole.

13. How can I get the facts in the matter?
Answer—Apply to the Township Assessor, Mr. George R. Harbaugh, 179 West Washington Street, and ascertain how the assessed values were computed on your street.

14. In case I am convinced that an error in judgment or calculation has been made, how can I obtain redress?
Answer—Apply to the Board of Review in July for an adjustment in the valuation for 1924 to 1926, which will allow for the overcharge on the 1923 tax.

System Not Satisfactory

15. Is our present system of assessing real estate and personal property satisfactory from the standpoint of the taxpayer and the local governing bodies?
Answer—It is not. The system is entirely antiquated and inadequate for our present conditions. Inasmuch as 80% of the general taxes are for the benefit of local schools, parks and municipal government, the assessment of property and the collection of general taxes should be in the hands of local authorities, as it is handled in many states. The Assessor should be a full time official, qualified by training and experience to make accurate and equitable appraisals after scientific methods which have been worked out and approved by taxation authorities. The adoption of this system is impossible under our present State law.

16. Give a simple rule for determining whether my tax bill is high or low?
Answer—As the assessed value is about 12.75% of the actual value, and the tax is 11.18% of the assessed value, the tax bill should be 1.4% of the actual cash value of the property.

17. How does the Winnetka tax rate of 11.18% compare with Chicago and Evanston?
Answer—The average Chicago rate this year is 7.95%; for Evanston, 9.57%.

18. Why is it unfair to compare the Winnetka tax rate of 11.18% with tax rates in Chicago or Evanston?
Answer—Because the assessed valuations in Chicago and Evanston, as well as in most localities outside of New Trier township, are a much higher percentage of the actual cash value than here; thus on property of the same value, a lower tax rate there may give a tax bill as high or higher than in Winnetka.

Chicago Taxes Higher

19. In order to get an appropriate comparison, how does this year's tax in Chicago figure as a percentage of the full cash value of the property?
Answer—We are informed that taxes in Chicago are averaging over 2% this year as compared with 1.4% for Winnetka.

20. How does the Winnetka tax rate of 11.18% compare with the other villages in the Township?
Answer—The Glencoe rate is 11.46%; Wilmette 11.01%; Kenilworth 10.56%.

21. How is the total tax rate of 11.18% made up?
Answer—There are nine separate and distinct taxing bodies whose levies were combined by the County Clerk to make the total tax rate, as follows:

1. State	.50%
2. County	.64%
3. Township (Road and Bridge)	.50%
4. Forest Preserve	.15%
5. Sanitary District	.41%
6. High School	2.75%
7. Winnetka Schools	3.70%
8. Winnetka Park District	.51%
9. Village of Winnetka	2.02%
Total	11.18%

Shows Tax Apportionment

22. What portion of my general tax payment goes to the Village government?
Answer—Approximately 18 per cent.

23. What portion goes to support our grade schools and High School?
Answer—Approximately 58 per cent.

24. What portion goes to the Park District?
Answer—Approximately 5 per cent.

25. What portion goes to State, County, Township, Forest Preserve and Sanitary District?
Answer—Approximately 19 per cent.

26. If my property is worth \$15,000, how much of my tax actually goes to support the Village government?
Answer—18% of 1.4% of \$15,000, or \$37.80 per year.

27. Assuming that, in addition to the \$37.80, I pay to the Village a vehicle tax of \$5.00 on my car, a dog tax of \$2.00 and \$1.25 per month for garbage and ash removal service, making a total payment of \$59.80 per year, or \$5.00 per month, what service do I get for this payment?
Answer—The Village renders the following service out of its general income:

1. Fire protection and prevention.
2. Police protection.
3. Street cleaning.
4. Snow plowing.
5. Catch basin cleaning and repairs.
6. Sewer cleaning and repairs.
7. Pavement maintenance.
8. Vacant parkways mowed.
9. Garbage, ashes and rubbish collection.
10. Street lighting.
11. Health supervision.
12. Building and zoning regulations enforced.
13. Benefits assessed against Village for street improvements.
14. Public library.
15. Study of special problems such as grade separation.

28. What was the tax levy of the Village council for municipal purposes for 1923?
Answer—The levy on which the rate of 2.02% was based was \$126,313.

29. Will the Village receive this amount?
Answer—No; about 5% is uncollectible by the county, making the net receipts about \$120,000.

30. How does this amount compare with the Village levy in 1913, ten years ago?
Answer—The 1913 levy was for \$26,692.75, or approximately \$6.70 per capita, as compared with \$14.85 per capita in 1923.

Cost of Administration

31. What has been the increase in the cost of labor and material entering into the expense of municipal government, in that time?
Answer—The increase on some of the more important items has been approximately as follows:

Common labor	130%
Fire and Police salaries	120%
Office help	130%
Team hire	133%
Coal	100%
Road material	125%

32. Has there been any increase since 1913 in the quantity of service rendered by the Village?
Answer—There has been a considerable increase in service as shown by the following examples:

1. We now have a full time Fire Chief and modern pumping apparatus in the fire department.
2. The police department is now motorized, made necessary by modern traffic conditions.
3. In addition to snow plowing of sidewalks, a motor-operated snow plow now opens the pavements of main thoroughfares.
4. Sewers are now cleaned regularly by machine.
5. Dust has been eliminated from macadam streets by Tarvia surfacing, a considerable portion of the cost being borne by the General Fund.
6. Household rubbish is now collected on regular schedule without special charges.
7. Property values are protected by zoning regulations, with a full time building inspector provided.
8. Substantial public benefits recently have been assumed on special assessment improvements.
9. Extensive engineering and legal studies of the grade separation problem have been made as a basis for our negotiations with the railroads.

Other Revenue Sources

33. Does \$120,000 represent the amount of expenditures from the General Fund of the Village for the current fiscal year?
Answer—No; the budget provides for a total expenditure of \$183,832.80.

34. Where does the additional money come from?
Answer—The estimated other receipts of the General Fund for the current fiscal year are as follows:

Garbage and ash collection receipts	\$26,800
Vehicle taxes	12,000
Private police service	7,200
Street resurfacing	4,500
Justice fines	3,500
Street repairs for contractors	4,000
Special assessment refunds	3,000
Tax on fire insurance companies	800
Licenses, permits, etc.	11,505
Interest on bank deposits	3,500
Total	\$76,805

In addition to the foregoing, the Village General Fund will receive a dividend of about \$19,000 from the Electric Department, being six per cent on the value of the municipal electric utility?

(Continued on page 20)