

PAY UP HONEST DEBTS IS ADVICE OF COL. SARGENT

To the editor: In his article recently published in the Sun criticising me, Mr. Medynski says that I have made errors in my calculations and calls attention to a difference of \$500 in figuring the amount to be paid in two cases on the same assessed value of \$40,000.

Now if anyone will turn to my article as printed, he will find that in case of the bank with an assessed value of \$40,000 I said it would pay in the next 30 years, "more than \$15,000." And in the case of the Lumsden, Hutchison and Palm tract with an assessed value of \$40,000, I said they would pay in the next 30 years, "about \$20,000." Now as a matter of fact if we figure it up accurately we will find that each would pay principal and interest, in the next 30 years, exactly \$19,000, which is "more than \$15,000" and "about \$20,000."

How to Figure It

And right here I would state for the information of any one that if he will simply assume that the increased assessed value of his property will be in proportion to the increased assessed value of the city during the coming 30 years he can by taking nineteen fortieths (19-40) of the present assessed value of his property figure out to a cent the total amount he will have to pay in principal and interest on his property for the next 30 years, on a million dollar 5 per cent bond issue. Thus on a \$4000 assessed value the total amount to be paid would be \$1900, on \$2000 it would be \$950, on \$1200 it would be \$570, on \$1000 it would be \$475.

These figures are given on the assumption that there would be no delinquent taxes. If there were any, as there would of course be, the actual amount to be paid would in each case be a little more than 19-40 of the assessed value.

Mr. Medynski says: "In the Hutchison, Lumsden, Palm and Marshall tracts, sandwiched in between these is ten acres and a bunch of lots owned by one named Col. H. H. Sargent. Why have you not come out boldly and taken your own holdings as a case in point instead of hiding behind some one else?"

I am very sorry to see Mr. Medynski going into personalities in this matter. It has never been my intention to refer to my own property in this discussion, but since Mr. Medynski has unjustly accused me of "hiding behind some one else" I shall reply to this accusation.

Not Personal Matter

I own six acres and a half of young orchard and two small lots in the extreme southern limits of the city and of course it would hurt me in a small way financially to increase my taxes on this little orchard and two small lots to help pay for other people's pavement; but I have in other parts of the city so many vacant lots abutting on paved streets that I would on the whole be greatly benefitted financially if this bond issue should pass. If the amount paid up on my property were returned to me—and my assessments and interest are all paid up to date and a good part of the assessments paid in full—I would get back \$2000. And I figure that if I took this amount and kept it loaned out for the next 30 years at 8 per cent the yearly interest received would considerably more than pay my increased taxation on all my property in Medford due to this bond issue; and at the end of that time, if I were alive, I would still have my \$2000.

I am not therefore against this bond issue, as Mr. Medynski would have the people believe, because it would hurt me financially, for it would not. The real truth of the matter is that in spite of the fact that it would temporarily greatly benefit me financially, I am against it; I am against it mainly because I see the injustice of it to the poor man on the unpaved streets as well as the large property owners in the business center.

Not for Rich Man

Mr. Medynski says of me: "All the way through his plea is for the rich man; how much he will suffer by the increase in his taxes." Now I submit that this remark is both untrue and unjust. I have pleaded strongly for the poor man on the improved streets. I have pointed out the injustice of making him pay for other people's pavement; and everybody knows it; even Mr. Medynski knows it, for he heard my speech and he has doubtless also read it in the Tribune though perhaps not very understandingly as his criticism would indicate.

Not a Class Question

I can not understand what is to be gained by such statements as these: nor what is to be gained by trying to make out that this is a class question between the rich on one side and the poor on the other, when it is not

believing in justice to all. I am for the poor man when he is treated unjustly as I am likewise for the rich man when he is treated unjustly; and whatever happens, I for one, will not incite class enmity and hatred in order to gain a point.

In another part of his article, Mr. Medynski says: "Col. Sargent is much concerned about what the rich man has to pay." Had he written: "Col. Sargent is much concerned about what both the rich and poor man has to pay," he would have stated the truth. Indeed those for whom I feel the deepest and have the strongest sympathy are those living on the unpaved streets. Look at their case for just one moment. Had they petitioned they too, could have had their streets paved; but feeling that with their limited means they could not bear the expense; that they must take a safe and conservative course; that if they signed up and had their streets paved they might not be able to meet their obligations and carry out their promises to pay; they elected to take the more honorable course and continue to live on unpaved streets.

Repudiate Their Debts

But how many of those who are living on paved streets and who have signed a contract with the city to pay for them would break their contract, repudiate their debt, and throw the payment of the same upon the city, making those on unpaved streets pay equally with themselves in proportion to the assessed value of their property?

Can not all of us see the injustice of this—the injustice to the hard working, poor man who rather than contract obligations he can not meet will undergo hardships and discomforts?

Let Us Be Men

But the injustice to the poor man and to the rich man is not all. This bond issue passes, it will add upon posterity an immense bonded indebtedness. The wise man insures his life for the benefit of his family and loved ones after he is dead, but the foolish man favors a bond issue which will burden them for years come with heavy taxation and embitter them against him long after he has passed away. Let us be men at bear our own burdens while we are alive and not like weaklings throw them upon our children and our children's children after we are dead. Let us be honorable men and carry out our contracts, fulfill our agreements, and pay our debts, and not repudiation and a bond issue placed upon posterity the burden of settling them.

Mr. Medynski says: "You be your figures and rate of taxation. Though the city of Medford will remain the same valuation for two or thirty years; how unreasonable!"

On the contrary I have never maintained anything of this kind; and every positive proof of my statement here and now by quoting the exact words from my speech which was written out in advance and published in full in the Mail Tribune. Of course by that time (six years) the assessed value would no doubt be greatly increased but it would not in any way change the amount, \$90,000 to be paid." And later on I said: "Of course, as I have said before, the assessed value should increase from year to year as it undoubtedly would, the tax rate in mills would be less, but the amount to be raised interest and principal would be the same."

Taxes the Same

Of course we all understand that as assessed value increases the rate of taxation diminishes; that is fundamental, but there is always this to be remembered, that if the rate of taxation diminishes it does not necessarily follow that the amount of taxes on a certain piece of property will be less, for the assessed value of that property has increased proportionately with the assessed value of the city the amount of taxes will be the same. To illustrate, take again the vacant acreage in the southern part of the city with an assumed assessed value of \$40,000. Now under the present assessed value of the city a 12 1/2 mills tax would be required to pay the first year's interest on a 5 per cent million dollar bond, but it would require but 6 1/2 mills to pay the same if the assessed value of Medford should be double. But if the assessed value of this acreage should also double the amount of taxes would be the same in both cases, for \$40,000 at 12 1/2 mills would give exactly the same as \$80,000 at 6 1/2 mills. And since the average assessed value of all city property must double in order that the assessed value of the city should double the assumption that the assessed value of this vacant acreage doubles is not an unreasonable one. Indeed in property of this kind the assessed value would most probably increase faster proportionally than the assessed value of the city, in which case the actual amount of taxes to be paid for pavements by the owners of this property would be larger. And assuming that the assessed value of any property increases proportionally with the assessed value of the whole

city, the amount of taxes will be the same. To illustrate, take again the vacant acreage in the southern part of the city with an assumed assessed value of \$40,000. Now under the present assessed value of the city a 12 1/2 mills tax would be required to pay the first year's interest on a 5 per cent million dollar bond, but it would require but 6 1/2 mills to pay the same if the assessed value of Medford should be double. But if the assessed value of this acreage should also double the amount of taxes would be the same in both cases, for \$40,000 at 12 1/2 mills would give exactly the same as \$80,000 at 6 1/2 mills. And since the average assessed value of all city property must double in order that the assessed value of the city should double the assumption that the assessed value of this vacant acreage doubles is not an unreasonable one. Indeed in property of this kind the assessed value would most probably increase faster proportionally than the assessed value of the city, in which case the actual amount of taxes to be paid for pavements by the owners of this property would be larger. And assuming that the assessed value of any property increases proportionally with the assessed value of the whole

RUSSIAN DEFENSE COSTING GERMANS HEAVILY IN LIVES

LONDON, Sept. 20.—The Times today publishes the following from a correspondent with the Russian forces on the Drinsk battle line:

"I spent three days on this front where a terrific battle is raging almost unceasingly. When attacks die away at one place they begin instantly at another.

"The Russians are holding the Drinsk front in an excellent line of trenches three deep and despite constant fierce attacks supported by concentrations of heavy artillery, have held the enemy off. Many times the first line has been taken by the enemy, then retaken by our counter-attacks. The Germans are twice or three our strength and have enormous superiority in guns, as always, but hitherto they have gained no decisive advantage, each of their attempts being paid for with heavy loss of life.

Morale Unimpaired

"I find the morale of the Russians unimpaired. They are fighting in the same stubborn, determined manner, while the situation as regards the supply of ammunition and rifles is materially improved and the fate of Drinsk and the whole line along the Drina river is undecided.

"The capture of the city will be effected only by heavy sacrifices. In the meantime the town has been evacuated in the same orderly manner as at Warsaw, and if the Russians timely leave, the Germans will occupy the same empty shell as in their former victories.

"The nature of the country is ideal for defense and undoubtedly the Germans are paying two to one in loss, is not apparent why the Germans attach so much importance to this sector, but if they are willing to pay a price they possibly can take it.

Population Has Fled

"A large portion of the population Drinsk has fled. The evacuation is started by the German habit of dropping bombs, which killed many civilians.

"The character of the Russian defense is improving every week, and the outside world thinks the Germans are driving this army before them it makes a gross mistake. If the Riga and Drinsk sectors are typical of Russian rear-guard operations, their nature is such as should cause more depression among the Germans than among the Russians, and with winter approaching and no important objective attainable before the season changes, I believe the German commanders must now recognize a growing anxiety."

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