

# The Farmer and The Assessor

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A deputy assessor approaches a farmer and tries to find out the value of his holdings; the assessor operates on the "ability to pay" theory, which the plundering pirates of the high seas, as well as the modern highwaymen, have always used on their victims. Assessor's questions and farmer's replies are about as follows:

Q. "What is the value of your farm?"

A. "About \$2,000; I paid the Suburban Security Realtors about \$200 an acre for the land."

Q. How many acres have you here?

A. Ten. But the land is going sour and rotten for lack of proper amount of irrigation water, and fertilizers are badly needed to build up the soil. It needs considerable tillage in order to produce more and better crops.

Q. What is the value of your improvements?

A. About \$500; the old house is also sadly in need of many expensive repairs; it is getting to look worn-out.

Q. And the value of your livestock?

A. About \$200. My animals are not worth much now for some of them have been sick and needed attention, but my funds were low, so they had to suffer and recover as best they could; the best one injured his leg in some manner, but it may get better in time.

Q. Now, what is the value of your crops?

A. Perhaps \$150. The crops are not doing as well as they might, they lack good fertilizer, and water, and the pests are so numerous and vicious they have destroyed nearly one-third of what I should have had; and then the prices I sometimes get are so very low. Yes, I would say the crops are poor.

Q. And the value of your trees?

A. Oh, the trees are wasted a bit. The rodents and frost got at them. I would say they are worth \$50.

Q. What is the value of your implements and tools?

A. I guess around \$50. They are getting worn out and need a lot of repair. I also need irrigation pipe and new cement water stands to control the flow of water.

Q. Now, what is the value of your personal property?

A. Well, maybe around \$50, although I need a lot of things for myself and the family, but they and I will just have to wait until I can get a better return from a better and larger crop.

Q. Have you any securities, like stocks and bonds or any insurance? If so, what is their present value?

A. None. I have an expensive mortgage on my farm, but I do not know its present value.

Q. Have you any other evidence of wealth or things of value that are assessable for taxes?

A. Whew--you got me! I don't know.

The Assessor looks at the farmer and says: "Well you appear to be doing pretty good here, for I find from a tabulation of the figures of the values you have given me today that this place is worth \$3,000 for tax assessment purposes. You can pay the tax levy at one time, or in two installments—twice a year just

as long as you have it—or you live. Good day!"

Now this farmer—like many another—made a mistake when he first admitted that his farm was worth \$2,000, when he really meant that its total value was \$2,000; for he then had intended the inclusion of everything in and about the farm, i.e. the land, improvements, personal property, stock, crops, trees, implements, etc., from which should have been deducted the value of the mortgage, owned by someone else.

This farmer had assessed himself on some \$1,000 of depreciating products of his own labor. The assessor added the individual amounts to the total value of the entire farm, instead of classifying them as parts of the \$2,000; a pernicious way the assessor has of confusing farmers and making them admit what they do not mean—taxing them twice on their improvements.

The farmer should not have admitted any value to the land for that was covered by mortgage. He owned no land value on the land he was using, for the owner of the mortgage was collecting as interest all the land rent, or all the land was worth, and should have been taxed as the owner.