

# THE PROGRESSIVE WORLD

## GLASGOW'S ACTUAL EXPERIENCE

Since the people of Chicago at the late election ordered city ownership of the street railways forthwith the experience of other cities in public ownership has been closely scrutinized, and the Tribune gives the following account for Glasgow:

"The fact that a man from Glasgow was called is taken as an indication that Chicago will be guided largely by the experience of the Scottish city.

"The tramways of Glasgow have been under municipal operation since 1894. There are 70.34 miles of double track in a city a little more than one-third the size of Chicago, and the service is improved electric, the power being supplied by the municipal works.

"The Glasgow tramways always have been the property of the municipality. Under the tramways act in 1870 the corporation borrowed the money for the 'common good' to construct the lines. Originally they ran through several suburbs, but with the extension of the city in 1891 all the system was brought within the boundaries. The lines were leased in 1871 to the Glasgow Tramway and Omnibus company under the following terms:

"That the company pay the recouping interest on money borrowed for making the lines, including the parliamentary expense.

"That 3 per cent on this total expenditure be paid to the municipality for the purpose of paying off the debt.

"That 4 per cent of the cost of constructing the lines be lodged with the municipality for meeting renewals to be executed by the company under supervision of the corporation.

"That \$750 per mile be paid for the use of the streets.

"That all other expenses incurred by the corporation in connection with the tramways be paid by the company."

"Under this agreement the corporation, after paying interest and sinking fund charges, received an average of \$13,830 a year, which went to the 'common good.' The total profit during the twenty-three years was \$318,628, and the highest received in any one year was \$28,300.

"Five years before the expiration of the lease the company sought additional powers from parliament and entered into negotiation with the corporation for a renewal of the lease. After much discussion terms were submitted. The negotiations, however, were broken off in April, 1892, and in the following year the corporation decided to provide new premises, plant and equipment for the thirty-one miles of double track, and have the undertaking complete for July 1, 1894. It was a big task. If the time spent in preliminary arrangements in acquiring sites is deducted and also the trial period before starting, it will be found the constructive work was carried out in around a year. The corporation chose as its general manager John Young, who for seventeen years had been connected with its cleansing department, and his selection turned out to be a fortunate one. Six months ago Charles T. Yerkes engaged Mr. Young to manage his London traction system.

"During the year nine buildings were erected for stabling around 4,000 horses and housing cars. There was erected a large central workshop for the manufacture of vehicles, and 240 were constructed. The corporation insisted on having one style of car with all the parts interchangeable. While convinced that mechanical haulage was the power of the future the corporation had no other choice than beginning with horse power.

"The success of the new service was assured from the first. As compared with 4,428,518 passengers carried by the tramways during the four weeks ending May 31, 1894, the lines handled 6,114,789 passengers the two corresponding weeks in 1895, an increase of 33 per cent. The fares had been reduced 33 per cent, but the tramway company had started a cheap omnibus line in opposition to the corporation line.

"In October, 1898, the overhead system of electric traction was started on an isolated line of 2 1-2 miles of double track, and its success soon was demonstrated. In January of the following year the work of installing trolleys throughout

the system was started, and in 1901 all the horse cars had disappeared.

"The majority of Glasgow's cars are of the double deck, single truck pattern, for fifty-five passengers.

"Most of the cars have been built at the company's own works. A large number of the old horse cars were converted into electric vehicles. The total length of line, measured as single track, on Dec. 30, 1904, was 143 miles, of which 47 miles was outside of the city.

"In a letter to Judge Dunne, the general manager of the Glasgow tramways gave the following comparison of the fares under the company and under municipal management:

Fare.	Private. Miles.	City. Miles.
1 cent .....	none	.58
2 cents .....	1.12	2.40
3 cents .....	1.80	3.48
4 cents .....	2.20	4.64
5 cents .....	none	5.80
6 cents .....	3.23	6.80
6½ cents .....	none	8.15
8 cents .....	none	9.09
8½ cents .....	none	10.15

"The only letter received by Judge Dunne from the traction expert, James Dalrymple, who is coming to Chicago, says in part:

"The hours of labor have been much reduced. Under the company the men worked twelve hours a day. They now work nine hours a day and six days a week. Every man gets five days' holiday with pay. Every man now has a complete summer and winter uniform provided free. Every man is now on full pay whenever he enters the service. Formerly a man might not be in receipt of full pay for months. Motormen now receive a bonus for freedom from accidents.

"The population of Glasgow is about 780,000. The street railway system extends beyond the city and serves an additional population of about 220,000. The city area extends to nearly 12,700 acres.

"The only city in Scotland in which the street railways are in the hands of a private company is Edinburgh. The lines belong to the municipality and are leased by a company. They are operated on a cable system. The Glasgow system is superior in every respect.

"The citizens of Glasgow and the surrounding districts are perfectly satisfied with the operation of the street railway by the municipality. Corruption in municipal affairs is unknown."

## THE NEW YORK MORTGAGE TAX BILL

This is a very important measure, involving as it does a new departure in taxation in this country. It is virtually a single tax. The World has made the following synopsis of the bill:

"It begins by stating that it applies to real estate mortgages, and that the mortgage shall be regarded as located at the same place as the property mortgaged. The mortgage tax is to be in lieu of all taxation by counties, cities, towns, villages, school districts and other local subdivisions, but not of the franchise tax, the inheritance tax nor the transfer tax. The exemption is from any other direct taxation than the five mills per annum.

"The exemptions from the mortgage tax are state or United States loans, and state, city, county, village, or town bonds. Where the mortgage covers both real and personal property it is exempt in proportion to the value of the personal property. There are no other exemptions for non-residence or any other cause.

"The tax is to be levied only on mortgages recorded on and after June 1, 1905. Its amount is one-half of one per cent annually. The tax becomes due on the 1st day of July, and after that is a lien upon the mortgage.

"Every new mortgage must contain a statement of the amount advanced on the mortgage and of the maximum amount of the obligation. If this statement is not made the tax-rate will be six mills per annum instead of five. No mortgage shall be accepted for record without the payment of the first year's tax.

"The tax is payable on October 1. If not paid by October 1 there is an interest penalty of 1 per cent per month. The payment is to be made to the officer where the mortgage is recorded, who

shall indorse the payment thereon and upon his record.

"Lists shall be made by the recording officers of all taxable mortgages; one copy shall be filed with the state tax commissioners, one with the state comptroller and one copy in the recording office. These lists are public records, open to inspection, and notice

"Trust mortgages shall be taxable as other mortgages, and the trustee is responsible for the payment of the tax, the amount of which he can deduct from his payments to the beneficiaries to the trust. Claims to exemption for personalty must be filed or the tax paid on the whole amount of the mortgage.

"An appeal may be taken to the board of state tax commissioners, who shall hear such an appeal in October, sitting in the various cities of the state for the purpose.

"Where a mortgage covers property in more than one county, the state board of tax commissioners shall apportion the tax between the different counties. It shall also determine the exemption.

"Taxes take precedence as a lien over the mortgagee's liability. If the tax remains unpaid the mortgage is to be sold at public auction to the highest bidder and the tax paid out of the proceeds. Within six months from the date of the sale an interested party may redeem the mortgage.

"Half the net proceeds of the mortgage tax are to be paid to the state treasurer and the remaining half to the county, town and village where the mortgaged property is located.

"No mortgage may be foreclosed or assigned or recorded or marked satisfied until the tax is paid. Taxes may be paid in advance and a discount at the rate of five per cent per annum will be allowed.

"The holder of any mortgage already recorded may secure exemption from all other taxation on it by paying the half-cent tax.

"Railroad bonds issued before June 1 are not subject to the provisions of the act, unless individual owners wish to take advantage of the clause last quoted. And if future railroad bonds are made to cover in part personal property, they will to that extent be exempt."

## THE PACE THAT KILLS

Physicians are frequently asserting that the fast life of American cities is producing increasingly fatal results. In the last three months the number of sudden deaths in the borough of Manhattan have been much larger than in any similar period in the history of the city, and in the last eighteen months a corresponding increase has been noted. A large proportion of this increase may be traced directly to heart affections and other diseases growing out of the tense life the victims are leading.

Says Dr. Henry P. Loomis: "Increase, increase, nothing but increase in the percentage of mortality year by year. In 1860 the death rate was only 13½ per cent, and in 1904 27 per cent. I believe the figures this year maintain this ratio of increase. There can be no question that the hurry-scurry of modern life in this city is responsible for this unfortunate state of affairs. Life is lived too fast. Men eat too fast, work too hard, play too hard. All this involves strain. Nervous strain in time involves heart or other organic trouble. Then the victim falls dead."

Said another physician: "It is not necessary for scientists to point out the fact that the present day life in this city is a killing one. The facts are perfectly patent to the veriest layman. Men drop dead nowadays whose hearts, under ordinary conditions, were good enough to last 100 years. Mind you, I do not say they are perfect, but they are good enough for all practical purposes. Hurry home, eat their meals so swiftly that the food is but half masticated, washed down by a glass or several glasses of water, then go out. Something happens to excite them or arouse other deep emotions and then—crack goes the heart. They fall dead. Men die that way, men with nothing radically wrong with their hearts that we can discover, victims of hurry, indigestion, nervous excitement and shock. The heart is prone to shocks and the times certainly supply them."

The coroner's physician testifies that "Accident, suicide, even murder results from the present senselessness of life."