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—OF—

Edwin C. Burleigh

TO THE—

Legislature of the State of Maine.

Gentlemen of the Senate and House of Representatives:

Two years ago Joseph R. Bodwell stood in this place. He had been elected Governor of Maine not only by the large majority of votes which his own party commanded, but with the good will of his political opponents in an almost unprecedented degree. He was in the best sense of the word a self-made man, and against adverse circumstances in early life had acquired a remarkably strong position in his city, in his country, and in his State. He was sagacious and successful in business. He was an honest man. He was an upright Chief Magistrate. He was a sincere philanthropist who loved his fellowmen and was loved by them. His death, which occurred on the fifteenth day of December, 1887, was universally lamented. He will be held in honored and lasting remembrance by the people of Maine.

But the State lives through men may die. Hon. Sebastian C. May, President of the Senate, immediately succeeded to the executive chair, and faithfully and honorably administered the State government for the remainder of the gubernatorial term.

FINANCES.

The financial condition of the State is one which will soon justify a further reduction of taxation. Its details will be presented to you in the report of the Commissioner of the Treasury which will soon be laid before you.

Under the act of 1887 which practically abolished the Sinking Fund, \$1,198,000 of our State bonds included in that fund were cancelled and destroyed. This has reduced the bonded debt of the State from \$2,748,000 to \$1,550,000. On the first of October, first of the current year, from this aggregate indebtedness of \$1,550,000 there is to be deducted the amount remaining in the Sinking Fund whose present value is \$1,198,107.43. This amount is invested in United States Bonds and in the State Bonds of Massachusetts and New Hampshire. In stating the total value I include the premium at which these securities are now selling in the market.

After this deduction is made there will remain not exceeding \$255,000 of the State debt to be repaid. The State has accepted the trust under the will of the late Governor Colburn to receive \$100,000 for our public institutions and to disburse the interest thereon at the rate of four per cent. per annum. This sum of \$100,000 may be applied to the payment of the present bonded debt, thus reducing the sum total of the State's public obligation to some \$250,000. This amount is possibly subject to still further reduction by Congress reducing the direct tax amounting to \$357,702.00 levied by the National Government in August, 1887. But as the bill has not yet become a law the State cannot reckon with certainty upon any amount from that source.

An effort to exchange the proposed three per cent. bonds for our outstanding sixes allowing for difference of interest until maturity, was made in 1887 and 1888, but it was not successful. In the present condition of the money market, the State can command all the money which it may desire at an interest of three per cent. per annum. Indeed, we are justified by a recent sale of Massachusetts State bonds in believing that a three per cent. Maine bond will command a considerably premium. Our long established credit warrants the presumption that a Maine bond will sell at as high a rate as the bond of any State in the Union, especially when it is remembered that after the present debt is paid the State is forbidden by its Constitution to incur any debt in excess of three hundred thousand dollars except to suppress insurrection, to repel invasion or for purposes of war.

The loan act passed by the last legislature needs, I think, to be so far amended as to permit the treasurer, with the approval of the governor and council, to fix the date of the new bonds instead of being rigidly confined to the date on which one portion of the present debt shall fall due. This permission cannot possibly be disadvantageous to the State, and it may prove beneficial in enabling the treasurer to sell the bonds at the highest possible price. With the refunding of the debt completed as we may now anticipate it will be, the amount of our annual interest cannot exceed \$750,000 per annum and the direct tax should be paid by the national government, we may fairly hope to see it reduced as low as \$800,000 per annum. The extent of this relief to the treasury and to the taxpayer, as contrasted with our financial condition a few years since, is so great that we should remember that in 1871 the annual interest upon the public debt, all raised by direct taxation of the people, was \$480,000 per annum. Nor does this statement convey a full impression of the difference between taxation now and what it has been at several periods since 1851. The year ended at the close of the war, the rate of taxation was fifteen mills, and the aggregate amount raised was nearly two and a half millions of dollars,—more than the entire State debt will amount to after the refunding to be completed during the current year.

The total taxation may safely be reduced for the year 1890 to two and one quarter mills which would be a reduction of \$117,709.94 per annum. The lightness of a State tax of two and one quarter mills can be appreciated only by remembering that one mill of it is for the school fund, levied according to property and divided according to population. Excluding the school tax (a wise and generous provision for the youth of the State in force now for seventeen years) it will be seen that the rate of taxation for general purposes of government levied in 1890 be the lowest tax laid for thirty years, and as low as any that has been levied for fifty years. The entire State tax for next year will be \$280,000.75 less than was levied on Cumberland county alone in the State tax of 1865. These facts show at one and the same time the uniform prudence which has been in force in the administration of the public money, and the lightness of the burden now resting upon the people for the support of their State government.

It must be further remembered, that since 1871 (the period at which our debt reached its maximum) the State has progressed more rapidly in wealth, and has enjoyed a more widely diffused prosperity than at any other period of its history. It is not the foregone vain glorious boast to regard an interest charge of \$60,000 per annum as a light burden to the people of Maine,—a burden which will grow less, annually, as the principal of the debt, if funded as now designed, shall disappear under small annual payments for several years.

It will be your duty to provide for the valuation of the property of the State which is required by our Constitution, "at least once in ten years." It doubtless gives greater satisfaction to have a board composed of our representatives from each county, and I therefore recommend that the board of valuation be so constituted. In some respects, however, evil results have followed from the zealous and yet proper care taken, that no section shall be taxed more than its fair share of the public burdens. Each county sedulously guarding its own interests and securing as low a valuation as possible, the result has been that the aggregate official valuation of the State has been far below its real value. In this respect the State of Maine has not been presented to the country in as strong a financial position as she is entitled to hold. We negotiated our war loans on a valuation of one hundred and sixty-two millions of dollars, and if it had been really believed that that sum represented the actual wealth of the State, we could not have so readily placed an aggregate loan that amounted to five per cent. of our total property. The valuation taken by the United States census comes nearer doing its perfect justice than the valuation taken by the State, for in 1870 when the State Board of valuation said Maine was worth \$225,000,000 the United States census fixed the valuation at \$348,000,000. In 1880 when the State government said Maine was worth \$236,

000,000 the United States census fixed the valuation at \$511,000,000.

If the incredulous may think the last figures of the United States census were too high, those best acquainted with the extent of our resources and of our recent development in many directions will agree that it is very much nearer the actual amount of the property in Maine in 1880 than is given in our own valuation. Our own State valuation finds too large a proportion of our property in the farms of the State and makes the farmers pay an undue share of the general taxes. On the other hand the valuation of the United States census takes cognizance of the less tangible but more profitable investments which escape their fair share of the common burdens. If there should be a closer inquiry into other forms of property than the real estate, taxation could be more equitably distributed, and more exact justice could be done to all citizens alike—which is indeed the highest duty of a State government.

It is worth while also to observe in this connection that while our tax for the general purposes of the State government can next year be reduced to a mill and a quarter on our present State valuation, it will be little more than half a mill, if based on a valuation approximating the total wealth of the State. This shows that Maine is really, so far as the levy of the State government is concerned, one of the most lightly taxed States in the Union. The local taxation is of course beyond the control of the State government, and it is not certain absolute retirement, is just what the citizens of the several cities, towns and counties may themselves determine and authorize.

SAVINGS BANKS.

The report of the Bank Examiner, giving the condition of savings banks, trust companies and loan and building associations in the State, will soon be laid before you. It will prove both interesting and satisfactory. It will show that the aggregate deposits in the fifty-five savings banks amount to nearly forty-one millions of dollars. This large sum is divided between 124,502 depositors, of whom nearly 100,000 represent a deposit of less than five hundred dollars each. The savings banks have proved a source of largely increasing the wealth of the State. They have inspired a spirit of thrift and economy and have been the means of saving to worthy individuals and families many millions of dollars that might otherwise have been frittered away in needless indulgences or in fruitless dissipation.

One of the most important duties devolving upon the government of the State is the careful guardianship of these large sums of money. The savings banks deposits must be rigidly protected against all forms of risk or speculation. If individuals choose to speculate with their own money they take the risks themselves and if misfortune overtake them, they must abide the consequences. But the State has no right to permit the guardians of trust funds to take any risk whatever in their investment. I commend with all my heart and fervor the cautious contained in the Bank Examiner's report against permitting the funds in our savings banks to be invested in western farm mortgages. I make no suggestion whatever as to the curtailment of such investments further than to suggest that they cannot be promptly realized, and that fact alone destroys in a large degree the usefulness of such investments to the savings banks.

INSURANCE.

I recommend that the legislature make close examination into the existing system of insurance in this State in all its departments. There is a vast sum of money invested in life, fire and other insurance which vitally affects the State and the community. The supervision of the insurance companies should be so rigidly enforced that the companies shall conform to every requirement of wise and judicious law. The great volume of underwriting in the State is done by foreign companies but we have a considerable insurance interest here. The State and close supervision should be given to each class. The loss paid by the insurance companies relieve the State from all cost of maintaining the insurance department, and lay upon the State the duty of maintaining adequate supervision as to the companies. Our class known as the criminal insurance companies, our people the best and most reliable insurance companies.

In this connection valuable information could be derived by providing that the insurance commissioner shall collect and classify all statistics relating to fires in the State, and the causes, the losses of property separately and in the aggregate, the amount of insurance written thereon, and the amount of insurance paid and the names of the insurance companies. A provision of this kind, carefully and rigidly enforced, would expose the extent of fire and life over-insurance, under-insurance and insurance by unauthorized and unreliable companies. These statistics would suggest various remedial aids and the exposure of illegal practices would in a large degree tend to correct them.

PROHIBITION.

The great evils of the liquor traffic, the pernicious influence of the saloon upon the public morals, the disorder and crime which it breeds in the communities, have rendered restrictive and prohibitory legislation imperatively necessary in the opinion of a large majority of the people of the State. Both by constitutional provision and by statutory enactments, Maine has permanently prohibited the sale of intoxicating liquors, except for medicinal and mechanical purposes. Long experience has demonstrated the wisdom and advantages of this policy.

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AGRICULTURE.

The report of the President of the State College of Agriculture and the Mechanic Arts will be laid before you and I commend to your favorable consideration the various recommendations. The college will be located on the benevolent legacy of the late Governor Colburn, soon to be realized. Its sphere of usefulness will be enlarged just in proportion to the increase of its resources. It is a gratification to note that the agencies for the advancement of agricultural information and the improvement of agricultural practice in Maine, are second to those of no other State in the Union. They embrace, beside the college just alluded to, two State Agricultural Societies, one State Pomological Society, a State Branch of the national agricultural experiment station, a State Board of agriculture, a State grange, having 15,000 members, thirty-seven incorporated county agricultural societies resolving bounty from the State and many other local organizations of a similar character not directly aided by the State.

These agencies and organizations enlisted the interest of county, State and National governments show how actively and energetically the science and art of agriculture are promoted. Agriculture always has been and will be perhaps always will be the leading financial interest of the United States, and must always engage the most earnest attention of the legislative power of the people. I commend to you the various recommendations contained in the reports and documents that will be laid before you.

I call attention with special pleasure, as directly and strongly interesting to the farmers of the State, to the rapid reduction of State taxation of which they have always paid so large a proportion. The burdens have been growing lighter for some years past, and for the future, according to present prospects, the taxation levied for the State government will be lighter than the average of the other States in the Union. The burdens levied of the war debt the burden will grow still lighter.

EDUCATION.

The Constitution of Maine declares that a general diffusion of the advantages of education is essential to the preservation of the rights and liberties of the people. The system of public schools long established in our State is the answer of the legislature to this constitutional requirement. That system requires your constant supervision and attention. The schools should be adapted to the changes in social conditions and the varying needs of the

people, and should at all times be kept in a state of the highest efficiency. I direct your attention to the report of the State Superintendent of Schools and to the recommendations which may tend to preserve and increase the highest efficiency of education. He recommends the abolition of the school district system which has, in his judgment, come to be inequitable in its operation from the changes in the distribution of population and wealth which have taken place since the system was established.

The superintendent also urges the furnishing of text books at public expense to all pupils attending schools, as leading to perfect equality in the condition of those under instruction. These subjects are of the pressing interest and should receive your earnest consideration.

MILITIA.

There is a feeling on the part of the uniformed militia, largely shared by the people of the State, that our appropriations for military purposes are very small. There is a well founded belief that great advantage comes to the State in various ways from the existence of these organized regiments, and I think that we should do everything to encourage them and to promote their drill and efficiency. I recommend that the militia be added to their present appropriation, which the military desire, may be granted.

PENSIONERS.

It is the wish and the judgment of the Grand Army Posts in Maine that the amount allowed to deserving pensioners of the State should be increased. I have been notified of the fact by the officials of that patriotic organization. I cordially recommend that their request be granted. Detailed reasons for an increase of the pension appropriation will in due time be laid before you. The State of Maine will never be able to do too much for her patriotic sons who were disabled in the war for the Union. Liberality towards them is a duty. Withholding from them what they need would be a crime.

GOTT-SBURG MONUMENTS.

I have been advised that an additional appropriation will be needed to complete the monuments on the field of Gott-Sburg in honor of the sons of Maine who fell there. I am not without pleasure as well as a duty on the part of the Legislature to do all in their power to perpetuate the heroic valor of the State as exhibited by her soldiers on the blood-stained field of the war. Unwilling to offend the pride of any section there has been established a great monument on the battle-fields of the South, where so many of the flower of the land laid down their lives, that the Nation might live. But on the field of the only great battle fought in the loyal States, where patriotic traditions will always be loyal, the State of Maine has been neglected. It is the duty of the Legislature to do all in their power to perpetuate the heroic valor of the State as exhibited by her soldiers on the blood-stained field of the war. 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