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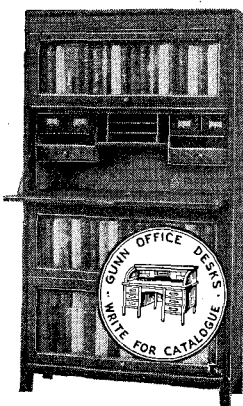
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INVESTMENTS - AND - FINANCE

THE RISING COST OF INHERITING \$10,000,000

A WRITER in the New York Times-*Annalist* has looked into the State laws affecting taxes on inheritances, into the existing Federal tax, and into the proposed new Federal tax, and has applied his data to a consideration of the question, What would be the cost of directly inheriting \$10,000,000 in each of thirty-two States which he names? Taxes on inheritances were already high in forty States when a Federal income tax was first imposed. In all of these States, except California, the tax was doubled by the Federal tax, while the proposed increase will make the amount collected by the Federal Government 50 per cent. greater than it now is. The proposed new law has been made part of an Emergency Revenue Bill indorsed by the Democrats in caucus of the House and now before Congress. Following is a table which the *Annalist* writer compiled to show what in thirty-two States would be the tax on \$10,000,000 under the existing State laws and what it would be with the proposed new Federal law in force:

States	State Tax		Total, State and Federal	
	Amount	Per Cent.	Amount	Per Cent.
Arizona.....	\$99,950	0.99	\$1,361,450	13.60
Arkansas.....	782,810	7.82	2,044,310	15.32
California.....	1,449,150	14.49	2,710,650	27.10
Colorado.....	199,790	1.99	1,461,290	14.60
Connecticut.....	386,900	3.86	1,621,500	16.47
Georgia.....	99,950	0.99	1,361,450	13.60
Idaho.....	296,585	2.96	1,558,085	15.57
Illinois.....	198,800	1.98	1,480,300	14.59
Indiana.....	296,325	2.96	1,557,725	15.57
Louisiana.....	199,803	1.99	1,461,300	14.61
Maine.....	139,150	1.39	1,460,650	14.60
Massachusetts.....	386,600	3.86	1,648,100	16.48
Michigan.....	99,950	0.99	1,361,450	13.61
Minnesota.....	298,725	2.98	1,560,225	15.60
Montana.....	99,925	0.99	1,361,425	13.61
Nebraska.....	99,900	0.99	1,360,300	13.60
Nevada.....	492,750	4.92	1,754,250	17.54
New York.....	396,550	3.96	1,658,050	16.58
New Jersey.....	296,450	2.96	1,557,950	15.57
North Carolina.....	74,985	0.74	1,336,485	13.36
North Dakota.....	294,650	2.94	1,556,550	15.56
Oklahoma.....	399,600	3.99	1,661,100	16.61
Oregon.....	99,950	0.99	1,361,450	13.61
Rhode Island.....	336,500	3.36	1,598,000	15.93
South Dakota.....	298,725	2.98	1,560,225	15.60
Tennessee.....	124,900	1.24	1,386,400	13.86
Utah.....	498,900	4.98	1,760,400	17.60
Virginia.....	336,850	3.36	1,648,350	16.48
Washington.....	99,900	0.99	1,361,400	13.61
West Virginia.....	296,525	2.96	1,558,025	15.58
Wisconsin.....	296,605	2.96	1,568,105	15.63
Wyoming.....	199,500	1.99	1,461,000	14.61
Average Tax, State and Federal.....	305,865	3.05	1,556,811	15.41

The writer of the article discusses the matter further in some detail. Inasmuch as the States differ greatly in the amount of tax imposed, he selects first one of the States imposing the lowest amount of tax, Arizona. Following are points in the article:

"Mr. Any One, Jr., by the death of Mr. Any One, Sr., falls heir to an estate of ten million dollars. Being a direct heir, Mr. Any One, Jr., gets off with the maximum of exemption and the minimum rate of taxation under the inheritance-tax laws of most of the States, but his direct heirship in no way lessens the weight upon him of the Federal tax on estates. Arizona would be a good State to die in from the point of view of the man with \$10,000,000 to bequeath, provided that his millions fell entirely within the jurisdiction of the State and provided also that they were left in toto to Mr. Any One, Jr. Under Arizona's inheritance-tax law, in that case, the State would take for itself only \$99,950 of Mr. Any One's estate. With the Federal tax of

\$841,000 (figured at the present legal rate) added to the State rate, Mr. Any One's estate would pay total inheritance and estate taxes amounting to \$940,500. Under the increased Federal rate proposed by Mr. Kitchin's committee, however, Mr. Any One's death taxes would mount up to \$1,361,450, or 13.60 per cent. of his estate.

"Arizona, however, is not in a class by itself. Mr. Any One's heirs would fare as well in Montana, or Georgia, or Michigan, or Nebraska, or Oregon, or Washington, which States and the Federal Government, under the proposed increase in estate taxes, would charge him only \$1,361,000 or so, and permit Mr. Any One, Jr., to take the balance of about \$8,738,000. This cost could be even scaled down in the case of an estate probated in North Carolina and left to an heir within that State's jurisdiction. North Carolina's rate, plus the proposed increased Federal tax, would be only \$1,336,485, or 13.36 per cent.

"Assume, however, that Mr. Any One, Sr., died in California, which State since Oklahoma remodeled the law which practically would have confiscated an estate of this size, represents the extreme in taxation of inheritances. Under the California law, Mr. Any One, Jr., if he happens to be a minor, is exempt from taxation on the first \$24,000 of his inheritance, but from that sum upward the tax applies progressively, with the result that the State's share in his fortune amounts to \$1,449,150, or 14.49 per cent. This is the rate of progression:

	Tax Per Cent.
On \$25,000.....	2
On the next \$50,000.....	4
On the next \$100,000.....	7
On the next \$300,000.....	10
On the next \$500,000.....	12
On the next \$1,000,000 and up.....	15

"The Federal estate tax at the rate at present in force would deduct \$841,000 more from the total, bringing the double tax up to \$2,290,150. With the proposed 50 per cent. increase the Federal Government's share would be \$1,261,500, raising the total of the inheritance and estate taxes to \$2,710,650, or 27.10 per cent., and leaving a balance of \$7,709,850. The table which follows presents a comparison of the existing rates of the Federal estate tax and the increased rates which are proposed in the pending Emergency Revenue Bill:

Estates as Graded	Present Tax, Per Cent.	Proposed Tax, Per Cent.
Up to \$50,000.....	1	1½
\$50,000 to \$150,000.....	2	3
\$150,000 to \$250,000.....	3	4½
\$250,000 to \$450,000.....	4	6
\$450,000 to \$1,000,000.....	5	7½
\$1,000,000 to \$2,000,000.....	6	9
\$2,000,000 to \$3,000,000.....	7	10½
\$3,000,000 to \$4,000,000.....	8	12
\$4,000,000 to \$5,000,000.....	9	13½
Over \$5,000,000.....	10	15

"There are thirty-two States which have inheritance-tax laws that apply to the supposititious case of Mr. Any One. In the accompanying table are shown the rates and amount of tax in each of these States combined with the Federal tax as now proposed. Twelve other States exempt direct heirs in their inheritance-tax laws, but in these instances the rates applicable to collateral heirs usually are higher. These twelve States are Delaware, Iowa, Kansas, Kentucky, Maryland, Missouri, New Hampshire, Ohio, Pennsylvania, Texas, Vermont, and Virginia. There are four States which have no inheritance-tax law. These are Florida, Mississippi, New Mexico, and South Carolina.