



## UNITED STATES – January 2021

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### ***The 10 States With The Lowest Property Taxes In 2021***

Do you own property in one or more of the states with the lowest property taxes? If you own real estate, you should know this, especially with tax season coming up. According to Forbes, the total amount of property tax collected in 2019 was \$306.4 billion. With 86 million single-family homes in the U.S., that was an average of \$3,561 per household or an average tax rate of 1.14%. However, this average does not paint the whole picture. Although every state imposes property tax, the tax rate varies greatly from state to state. Property taxes can be very low in one state, but very high in the next. That’s why you should be aware of the tax rate in the state, or states, where you own any real estate.

#### What Is Property Tax?

Property taxes are taxes paid by property owners. The owners can be individuals or legal entities, such as corporations or other types of businesses. The amount of tax to be paid is assessed by the local government where the property is located. We’ll talk about how the tax is calculated in the next section.

Although property tax usually alludes to real estate, some states also assess property tax on other types of personal property, such as cars and boats. Property taxes are a key source of income for local governments. They are used to fund municipal projects such as schools, road improvements, parks and recreation, and public transportation.

#### States with lowest taxes

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## How Is Property Tax Calculated?

Property tax is calculated using the value of the property in question. More specifically, the value is assessed based on the type of property, its structure, and the land that it sits on. For example, a vacant plot of land will have a much lower tax than its neighbor with a similar plot of land that has a house and guest cottage on it. If the property has access to public services or has the potential for further development, higher taxes could be assessed.

Each state computes its property tax rate using its own unique formulas. However, they all share two common factors: the property's assessed value and the percentage tax rate. Because of this, it's easiest to look at the tax rate itself when comparing and contrasting property taxes between states.

For example, let's say person A in state A owns a home worth \$1 million. They were assessed a property tax of \$10,000 last year. That's a property tax rate of 1 percent. Then, let's say person B in state B owns a condo worth \$150,000. However, they were assessed a property tax of \$10,000 last year as well, the same amount person A paid. That's a whopping 7 percent property tax rate. Although person A and person B paid the same dollar amount, you can easily tell that person B has a much heavier tax burden by looking at the property tax rate.

## Who Sets Home Value?

Now, you're probably wondering who exactly determines why person A and person B in the example above paid what they did in property taxes last year.

The entities that set home values in each state are tax assessors. They are typically government agents who value your property every one to five years. They will look at other similar properties in your market and compare recent sales prices to determine your property's value. Unique formulas are also involved, and as you might imagine, this involves a lot of complicated math.

You can expect your tax bill to go up if you add any value to your home, such as by adding a pool or building a second story. Most states offer an appeal process so that there is some recourse if you feel like your property value assessment is unfair or unreasonable.

## What States Do Not Have Property Taxes?

This question may have given you hope that there might be states with no property tax at all, but unfortunately, there is no such thing. Property taxes are essential; they are used to fund government services critical for the public good and welfare. Therefore, every state assesses property taxes in one shape or form. However, the good news is that some states have a much lower property tax rate than others.

### *10 States With Lowest Property Tax*

Here's the moment you've been waiting for: the big reveal of the 10 states with the lowest property tax rates! If you own property, then you'll know the pain of having had to pay property taxes every year. However, if you own property in one of the states listed below, this annual expense is less of a burden. If you're thinking about buying real estate, you might consider investing in real estate in one of the following states, even if you don't plan to live there.

- Hawaii: 0.30%
- Alabama: 0.40%
- Louisiana: 0.52%
- Wyoming: 0.55%

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- West Virginia: 0.55%
- South Carolina: 0.56%
- Colorado: 0.56%
- Delaware: 0.58%
- Utah: 0.62%
- Arkansas: 0.64%

#### *States with no property tax*

This question may have given you hope that there might be states with no property tax at all, but unfortunately, there is no such thing. Property taxes are essential; they are used to fund government services critical for the public good and welfare. Therefore, every state assesses property taxes in one shape or form. However, the good news is that some states have a much lower property tax rate than others.

#### *10 States With Highest Property Tax*

Next, we'll reveal the 10 states with the highest property tax rates in our country. Do you own property in one of the following states? If you have felt like your property taxes were high, this will validate your feelings. If your state didn't make it into this top 10 list, now you know that there are property owners out there paying much higher taxes than you are.

- Illinois: 2.22%
- New Jersey: 2.19%
- Texas: 2.11%
- Vermont: 2.11%
- Connecticut: 2.04%
- New Hampshire: 1.93%
- New York: 1.87%
- Pennsylvania: 1.75%
- Ohio: 1.68%
- Nebraska: 1.57%

#### Summary

Above, we revealed the 10 states with the lowest property taxes and the 10 states with the highest property taxes. Hawaii currently has the lowest property tax rate at 0.30%, while Illinois has the highest rate at 2.22%. With a difference of 1.92%, this shows us that property taxes vary significantly from state to state. As a property owner and real estate investor, the local property tax rate can and should influence your decision on where to invest. If you're interested in buying real estate in a different state from the one you live in, here's our guide on how to invest in real estate from a distance. If you've been wondering how to find out how much you'll need to pay in property taxes, visit your county's assessor website. Some even offer handy calculators so that, come tax season, the bill won't come as an utter surprise.

## **IDAHO**

### ***Property taxes, redistricting and COVID-19 on Boise officials minds ahead of 2021 Legislative session***

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Last month, Boise City Council heard an overview of major pieces of legislation expected for discussion at the Idaho State Capitol starting next month. Proposals to shake up property taxes, restrictions on public health orders and a new bill to clean up the process for Boise to elect city council members by district.

With the COVID-19 pandemic still raging, several legislators expressed support for bills meant to restrict Governor Brad Little's emergency powers and public health orders. Boise currently has a mask mandate and enforcement measures in place to ensure compliance, which was issued amid rapidly rising cases ahead of Thanksgiving.

Boise Mayor Lauren McLean said she would not be supportive of any efforts from the legislature to prevent city officials from putting in place orders meant to slow the spread of the pandemic. Little has long said the state should defer any action, like a mask mandate, to local officials who can make the best decisions for their area.

"We remain concerned about potential efforts to pre-empt local government from making public health decisions we've been called on to do in lieu of the state taking those," McLean said.

What about property taxes?

Idahoans in every corner of the Gem State are also watching the legislature to see if there will be any action on property tax relief as rapidly rising residential property values continue to squeeze wallets. An interim committee has been studying the issue for over a year and released its recommendations in November, all of which are focused on tightening government spending.

The first proposed bill would cap tax property increases by changing the taxing formula, including increases allowed due to new construction, by 4% unless two thirds of voters approve in a public vote. It would also limit budget growth through a complex formula involving the consumer price index.

Another recommendation from the committee is legislation that would restrict cities, counties and other taxing districts from building budget reserves and rainy day funds. Only three months of regular operating expenses could be saved as an unassigned cash balance and one month of "rainy day" funds would be allowed. The final proposal would require local governments to publish local government budgeting information on a new website operated by the Idaho Controller's Office.

Boise's Government Affairs Director Kathy Griesmeyer said the bill on budget transparency had broad support, but she said there were concerns about the new property tax formula and the 4% cap. She said that the cost of providing services, like public safety, might outpace the growth in the consumer price index and make it hard for local governments to meet all of the community's needs.

Boise officials and others around the state have raised concerns that any approach of cutting local government spending will not address the ongoing property tax shift from commercial to residential. Some proposed solutions, which were not proposed by the interim property tax committee, include indexing the homeowner's exemption instead of capping it at \$100,000 per year.

Other ideas include increasing impact fees to allow more other revenue sources for government projects and increasing property tax assistance to low income seniors called the circuit breaker.

"The city in all of our meetings with committee members and Boise legislators we have been diligent at asking the legislature about reindexing the homeowners exemption to see immediate relief," Griesmeyer said. "We're also encouraging lawmakers to look at the circuit breaker and look at impact fees in partnership with local school districts."

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## Clarity coming on city council redistricting

Last session, the legislature passed a bill requiring cities with a population over 100,000 to elect their city councils by district. At the time, some legislators and Boise officials objected to it partly because it did not provide a mechanism for how the district lines be drawn and would require Boise to draw lines twice due to the timing of the U.S. Census and its upcoming November election.

Griesmeyer said the city has worked with Senate Majority Leader Chuck Winder, R-Boise, to put together a new bill that keeps the intent of the bill but resolves some of the logistical questions. She said it would align the line-drawing process with the statewide reapportionment process where new districts are drawn according to the new Census results, allow Boise to work with the Ada County Clerk's office for drawing district lines and would prevent council members from being removed from their seats before their elected term is over.

There are no plans in the works to overturn the legislation in court.

"We want to make sure we're meeting the intent of the bill, but also that we're able to make it workable for cities and avoid some of the unnecessary costs from having to draw council districts twice within a one year cycle," Griesmeyer said.

Other possible legislation includes a bill requiring the release of police officer disciplinary records from the Idaho Innocence Project and legislation related to energy building codes. Griesmeyer said that legislation could address Boise's recent change to its energy building code, which requires the installation of an outlet capable of charging an electric vehicle in newly constructed single-family homes and townhomes.

## ILLINOIS

### *Which properties have the biggest property tax increases since 2000?*

Cook County Treasurer Maria Pappas today released a study which reveals the properties in Chicago and the suburbs with the largest property tax increases since 2000, dramatic examples of how the tax burden has soared on homeowners and businesspeople.

Called "The Top 50," the report lists the 50 Property Index Numbers (PINs) with the largest tax increases from 2000 to 2019 in Chicago and the suburbs, both residential and commercial. The report is a new chapter in "The Pappas Study," an unprecedented study that shows the county's tax bills virtually doubling over 20 years, an increase that is nearly triple the 36 percent rise in the cost of living index.

"If you don't exercise your right to vote, then you have no right to complain about how property taxes have climbed since 2000," Pappas said, noting the low percentage of the voting-age population that participates in elections.

"The Pappas Study" is dedicated to former Chicago Tribune editorial page editor John McCormick and former editor R. Bruce Dold for their tireless efforts to make Chicagoland a better place to live.

According to the Top 50, the residential properties with the largest property tax increases from 2000 to 2019 are:

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- In Chicago, a condominium on East Lake Shore Drive, where the tax bill jumped 1,890 percent, from \$6,731.71 to \$133,954.83
- In the suburbs, a two-story residence on Ardsley Road in Winnetka, where the tax bill grew 1,174 percent, from \$53,014.39 to \$675,486.36

The commercial properties with the largest property tax increases from 2000 to 2019 are:

- In Chicago, an office building at 300 E. Randolph St., where the tax bill rose 141 percent, from \$8,140,176.71 to \$19,599,942.28
- In the suburbs, a shopping center at 1000 E. Woodfield Road, Schaumburg, where the tax bill rose 53 percent, from \$12,847,013.47 to \$19,633,920.16

“There is a solution to the problem of skyrocketing taxes,” Pappas said. “Vote!”

Less than 29 percent of the voting-age population in the Chicago has cast ballots in elections held since 2011, Pappas said. In the suburbs, the percentage is just 26 percent.

“Too many people are voting with their feet instead of at the ballot box,” Pappas said. “If you don’t hold elected officials accountable, then you only have yourself to blame,” she said.

20-year tax history search added to cookcountytreasurer.com

Every property owner can see how much their property taxes have grown over 20 years by visiting cookcountytreasurer.com. Just follow these steps:

- Select the purple box labeled “Your Property Tax Overview”
- Enter your address or Property Index Number (PIN)
- Select the tab on the left that says “20-Year Tax Bill History”
- See an interactive map that shows how property taxes billed have increased in Chicago wards and suburbs since 2001

The Top 50 report also breaks down the 50 largest residential and commercial property tax increases in each of Chicago’s wards.

The report analyzed the property tax bills for PINs which did not change property tax classifications from 2000 to 2019. For residential properties, the report analyzed properties with only a Homeowner’s Exemption and excluded properties with other property tax exemptions, such as the Senior Citizen Exemption, which affect the change in tax bills.

## **INDIANA**

### ***Tax Court affirms assessment of Boone County Meijer store***

The Indiana Tax Court has affirmed a final determination rendered by the Indiana Board of Tax Review for a Boone County Meijer store that increased its assessed value over four years.

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Meijer Stores Limited Partnership in 2014 built a Meijer store in Boone County with related site improvements that was later assessed by the Boone County Assessor.

Meijer argued the valuations were too high and appealed the store's assessed values for the years 2014, 2015, 2016 and 2017 to the Boone County Property Tax Assessment Board of Appeals and then to the Indiana Board of Tax Review.

Following an administrative hearing, both Meijer and the assessor agreed to provide evidence for the 2016 tax year alone and stipulated that the assessments for the remaining years would be determined by applying their pre-determined trending formula to the Indiana Board's final determination of assessed value for the 2016 assessment year.

Both parties used the sales comparison, income and cost approaches. For Meijer, it concluded that the market value-in-use for the property was \$7,190,000 under the sales comparison approach, \$7,750,000 for the income approach and \$8,240,000 for the cost approach.

The assessor, however, estimated the value of the Meijer property to be \$14,450,000 under the sales comparison approach, \$14,400,000 under the income approach and \$16,550,000 under the cost approach.

The Indiana Board ultimately concluded that the cost approach in certified appraiser and MAI Samuel Koon's first appraisal, excluding the adjustment for entrepreneurial profit, was the most credible and the best indication of the property's market value-in-use. It therefore valued the subject property at \$12,798,600 for the 2016 tax year.

On appeal, the Indiana Tax Court affirmed upon finding that Meijer had not demonstrated that the Indiana Board erred in rejecting its sales comparison and income approach valuations, adopting the assessor's cost approach, or rejecting its obsolescence calculation.

First, the Tax Court concluded that what Meijer claims is the Indiana Board improperly performing a market segmentation analysis of big box stores over 150,000 square feet "was simply the Indiana Board acting within the scope of its authority and weighing evidence to determine its reliability."

"Because the Indiana Board did not perform a market segmentation analysis, but simply used 'mega warehouse superstores' as a guide for weighing comparability, the Court will not reverse the Indiana Board's determination that (the) sales comparison and income approaches were unreliable," Judge Martha Wentworth wrote.

It next affirmed the Indiana Board's finding because, based on appraisal authority, the Tax Court concluded its reliance on the cost approach was reasonable and supported by substantial evidence.

Lastly, it addressed the obsolescence adjustment issue by finding it was reasonable for the Indiana Board to conclude that Koon's first cost approach for the assessor inherently accounted for "substantial immediate obsolescence for features unique to the Meijer [s]tore."

The case is *Meijer Stores Limited Partnership v. Boone County Assessor*, 19T-TA-30.

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## LOUISIANA

### *Louisiana Appraiser Board Seeks to Have Appraisal Fee Price-Fixing Case Heard by Supreme Court*

The first case about real estate appraisers to reach the U.S. Supreme Court in almost 60 years may concern the Federal Trade Commission's price-fixing claims against the Louisiana Real Estate Appraisers Board. Would that be a good thing for appraisers? Well, maybe it's not the best timing.

Filed in 2017, the FTC's administrative complaint asserts that the Louisiana appraiser board, "a state agency controlled by licensed real estate appraisers, has unreasonably restrained price competition for real estate appraisal services." The FTC contends that the board carried out this price-fixing through its regulation of fees paid to appraisers by appraisal management companies and through its enforcement actions – while being controlled by the board's eight appraiser members, who allegedly had private interests in higher fees.

One of the Louisiana board's asserted defenses was something called "state-actor immunity." Under this defense, the Louisiana board argued that the alleged anti-competitive actions of the board and its members were not illegal because they were state government-sanctioned actions and policy decisions. The FTC's counter to the defense was that the protection did not apply because the Louisiana board was controlled by "market participants" – i.e., private appraisers with an interest in the outcome. When the FTC ruled that the appraiser board could not rely the defense, the board challenged the ruling by suing the FTC in federal court and asking the federal court to overrule the FTC. As covered in my earlier post about the complete history, the Fifth Circuit Court of Appeals recently ordered that the board's court case be dismissed and that the FTC's administrative proceeding go forward.

Now, in a December 9, 2020 filing, the Louisiana appraiser board has indicated that it will seek review by the U.S. Supreme Court. But first, before it files its petition for writ of certiorari, the board has asked the Supreme Court to suspend the FTC's administrative proceeding, while its appellate effort goes forward (the Court of Appeals denied the same request). The board contends that the Supreme Court will likely accept review, writing in its application that "it is unusually clear in this case that there is 'a reasonable probability' that this Court will grant certiorari to review the Fifth Circuit's decision."

If the Louisiana appraiser board's petition for writ of certiorari succeeds, this will be first U.S. Supreme Court case specifically about real estate appraisers since 1961 (based on my research). A Supreme Court case would certainly bring heightened attention to the FTC's underlying action and the FTC's allegations that an appraiser-controlled professional board engaged in price-fixing for residential appraisal services. The battle may not come at the best time for appraisers.

At present, appraisers are facing public, media and government attention regarding allegations that their valuations are discriminatory (whether intentionally, systemically or otherwise) by undervaluing properties owned by racial minorities or located in areas with large minority populations. The new Biden administration is expected to closely consider these issues and to look at possible overhauls. Some critics have proposed increased use of automated valuation methods (AVMs) as a solution. This is likely

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not the best time for appraisers to also gain further attention for the Federal Trade Commission's contention that one of their boards has engaged in alleged price-fixing.

Regardless of whether appraisers should want the Louisiana case to gain more attention, it's probably true that the legal issues at the core of the appeal here are important to other types of professional boards across the country who may similarly be accused of anti-competitive actions. As the attorneys for the Louisiana board state in their application: "the factual context of this case board applies to thousands of state boards across the United States whose membership is comprised of professionals who participate in the regulated industries."

## **TEXAS**

### **PROPERTY TAX INFORMATION FOR TEXAS PROPERTY OWNERS**

Property tax information is available to assist taxpayers. This property tax information covers a wide range of topics, such as taxpayer remedies, exemptions, appraisals and is of value to select groups, such as disabled veterans and persons who are 65 years of age or older.

Whether you are a homeowner, business owner, disabled veteran or a taxpayer, it's important you know your rights concerning the property tax laws. You can contact the Shelby County Appraisal District about any property tax issues and they will provide you the most complete, accurate and up-to-date available information to assist you.

This includes information about the following programs:

**Property Tax Exemptions for Disabled Veterans** - The law provides partial exemptions for any property owned by veterans who are disabled, surviving spouses and surviving children of deceased disabled veterans. This includes homesteads donated to disabled veterans by charitable organizations at no cost or not more than 50 percent of the good faith estimate of the homestead's market value to the disabled veterans and their surviving spouses. The exemption amount is determined according to percentage of service-connected disability. The law also provides a 100 percent homestead exemption for 100 percent disabled veterans and their surviving spouses and for surviving spouses of U.S. armed service members killed in action.

**Property Tax Exemptions - Non-profit organizations** that meet statutory requirements may seek property tax exemptions and must apply to the appraisal district by a specific date. Businesses that receive tax abatements granted by taxing units; ship inventory out of Texas that may be eligible for the freeport exemption; store certain goods in transit in warehouses that are moved within 175 days; construct, install or acquire pollution control property; own and operate energy storage systems; convert landfill-generated gas; or store offshore drilling equipment while not in use may also be eligible for statutory exemptions.

**Rendering Taxable Property** - If a business owns tangible personal property that is used to produce income, the business must file a rendition with its local county appraisal district by a specified date. Personal property includes inventory and equipment used by a business. Owners do not have to

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render exempt property such as church property or an agriculture producer's equipment used for farming.

**Appraisal Notices** - A Notice of Appraised Value is mailed to each taxpayer in mid May. This is the taxpayer's opportunity to check for any discrepancies in their value, property description, address, exemptions, etc. The city, county, school districts and other local taxing units will use the appraisal district's value to set property taxes for the coming year.

**Property Taxpayer Remedies** - This Comptroller publication explains in detail how to protest a property appraisal, what issues the county appraisal review board (ARB) can consider and what to expect during a protest hearing. The publication also discusses the options of taking a taxpayer's case to district court, the State Office of Administrative Hearings or binding arbitration if the taxpayer is dissatisfied with the outcome of the ARB hearing.

**Homestead Exemptions** - A homestead is generally defined as the home and land used as the owner's principle residence on January 1 of the tax year. A homestead exemption reduces the appraised value of the home and, as a result, lowers property taxes. Applications are submitted to the appraisal district.

**Productivity Appraisal** - Property owners who use land for timberland production, agricultural purposes or wildlife management can be granted property tax relief on their land. They may apply to the appraisal district for an agricultural appraisal which may result in a lower appraisal of the land based on how much the taxpayer produces, versus what the land would sell for in the open market.

**Residence Homestead Tax Deferral** - Texas homeowners may postpone paying the currently delinquent property taxes due on the appreciating value of their homes by filing a tax deferral affidavit at the appraisal district. This tax relief allows homeowners to pay the property taxes on 105 percent of the preceding year's appraised value of their homestead, plus the taxes on any new improvements to the homestead. The remaining taxes are postponed, but not cancelled, with interest accruing at 8 percent per year.

**Property Tax Deferral for Persons Age 65 or Older and Disabled Homeowners** - Texans who are 65 years of age or older, or who are disabled as defined by law, may postpone paying current and delinquent property taxes on their homes by signing a tax deferral affidavit. Once the affidavit is on file, taxes are deferred, but not cancelled, as long as the owner continues to own and live in the home. Interest continues to accrue at 5 percent per year on the unpaid taxes. You may obtain a deferral affidavit at the appraisal district.

**Notice of Availability of Electronic Communication** - Chief appraisers of a county appraisal district and appraisal review boards may communicate electronically through email or other media with property owners or their designated representatives. Written agreements are required for notices and other documents to be delivered electronically in place of mailing.

**Protesting Property Appraisal Values** – Property owners who disagree with the appraisal district's appraisal of their property for local taxes or for any other action that adversely affects them may protest their property value to the appraisal district's appraisal review board.

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