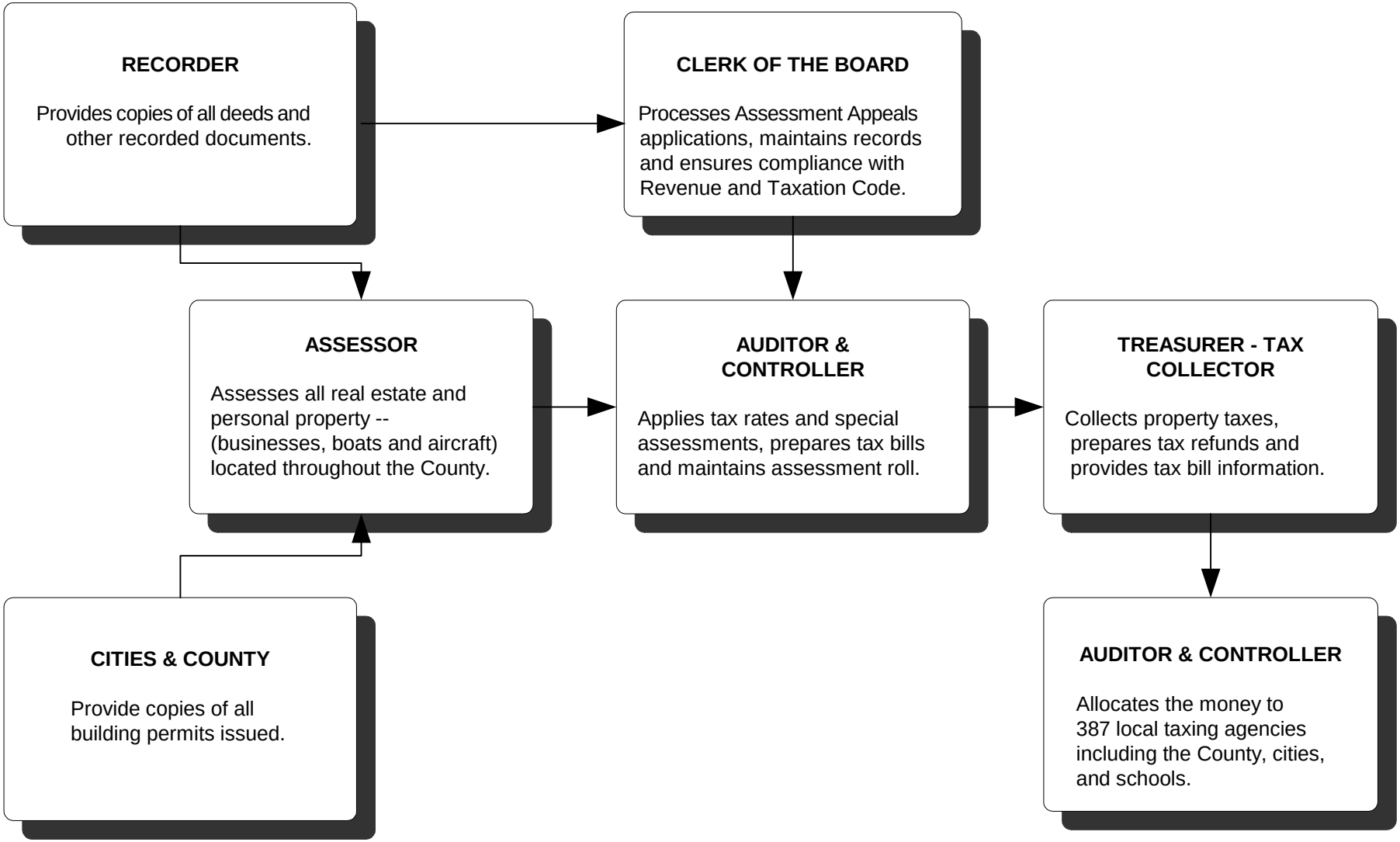HOW THE PROPERTY TAX SYSTEM WORKS