

PAINT AS AN ASSET.

Bankers Say They Lend More Money on Property When Buildings Are Well Painted.

AN INDICATION OF THRIFT.

One Concern Advances 25 Per Cent. More if Repainting Is Done Every Five Years.

Does it pay to paint carefully farm buildings? Does it add to the selling value of a farm when buildings are properly kept up and regularly painted? A careful inquiry of a number of leading bankers in the Mississippi valley, including such states as Iowa, Illinois, Michigan, Ohio, Indiana and Missouri, reveals the fact that in nearly every case the bankers did not hesitate to say that they would lend all the way from 5 to 50 per cent. more on land where farm buildings were well painted and kept in good condition. They maintain that well kept-up and well painted buildings and fences are an indication of thrift and that the thrifty farmer is a good client, and to him money can be safely loaned. An average of the returns from these bankers shows that the increased loan value because of painted buildings is around 22 per cent.

Some of these bankers make interesting comment. A Michigan concern says that, while not especially prepared to advise definitely in response to this inquiry, the officers would loan more money on farms where buildings were painted than where they were not so treated. This bank also finds that where houses, barns and fences are well taken care of the farm is a profitable proposition, and bankers in general consider the farmer a good client. Another Michigan bank says "farm buildings out of repair and needing paint indicate that the owner is slow pay." Such farms are rated at about one-third of the assessed value for loans. Where the farm buildings are in good shape the rating is one-half. The president of a middle western bank says that when real estate loans are considered, painted buildings are always taken into consideration in making an estimate. The general appearance of the property surrounding the house and barn and also the fields and fences would be carefully observed. He further says that he has no hesitancy in saying that he would absolutely refuse a loan on farms where the buildings were not kept up and well painted. In his judgment, unpainted farm buildings would reduce the loan value at least 25 per cent.

A Minnesota banker says that he is much more willing to loan money where the buildings are well painted. In his particular case he believes that he would loan 20 per cent. more than if the buildings were not properly taken care of. A farmer who will keep his buildings painted takes a much deeper interest in his work than one who does not. Another Minnesota bank says that well painted buildings have resulted in securing from his bank sometimes as high as 25 per cent. more money than where the buildings are not painted. An Ohio concern says that it will loan 25 per cent. more money on a well kept farm where buildings are painted at least once every five years. A southern Illinois bank says that it has no fixed rule about this, but it does make a decided difference when owners of farm lands apply for loans. If the buildings are well painted and thus well preserved the loan rate would not only be cheaper, but the amount of money borrowed would be larger. A northern Illinois bank does not hesitate to say that it would loan fully 50 per cent. more on a farm where buildings were well painted and in good order than where they were not. The vice president, who answers the inquiry, goes on to say: "There probably are many farmers good financially and morally who permit their buildings to remain unpainted, but as a rule the most substantial people who live in the country keep their buildings well painted."

An Iowa bank, through its vice president, states that it would make a difference of at least 25 per cent. in favor of the farm with painted buildings. Another Iowa concern says that it would make a difference of at least 20 per cent.

All this being true, it is perfectly evident that it is a good business proposition to keep the farm buildings well painted. They not only look better and are more pleasing to the owner, but the farm would sell to better advantage, the loan value of the property would be greatly increased and the buildings themselves would last much longer and need less repair.—The American Agriculturist.

PAINT AND ILLITERACY.

Curious Fact Comes to Light That Littered Least Using Books Avoid Paint Also.

Washington, D. C.—A curious fact has been brought to light by the Educational Bureau and the Bureau of Industrial Research here. It is that in the states where illiteracy is most prevalent paint is least used. The paint referred to is the common or barn variety, of course, for the backwoods countries have no need for the finer pigments or facial adornments. It is true, though, that in the sections of all states where white illiteracy is highest painted homes are rare and painted outbuildings and barns are practically unknown. Probably the illiterates do not use paint on their buildings because they do not understand its value as a preservative.

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buck explained that some of the estimates were low because it was felt that excess money appropriated to stated projects could not be diverted, whereas it was possible to use county money to make up deficiencies and the state commission had shown a disposition to meet local enterprise and in all probability would allow generously in this way. The sums named are for grading and getting the road in order with the assumption that the paving will be done with money received from the state and national government. Here is a list of the projects which the committee proposed and which was unanimously adopted by a rising vote.

The Main line through Holmes gap, Rickreall and Monmouth and south over the Helmick bridge and skirting the Wheeler hill, 26 miles, \$40,000.

West Salem to Rickreall and north of the river of that name to Dallas, 15 miles, \$13,000.

Dallas north to the Yamhill county line, via Ballston and Salt Creek, 13 miles, \$39,000.

Perrydale to Finn's corner on the state highway, 7 miles, \$21,000.

Dallas to Falls City, 10 miles, \$30,000.

Fern's Crossing on the Dallas, Falls City route to Lewisville and Airlie, 8½ miles, \$24,000.

Airlie to Suver, 5 miles, \$20,000.

Salem Bridge to the Lincoln store, 6 miles, \$18,000.

Clansfield's corner on the road north from Dallas through Clearview to the Yamhill county line, 8 miles, \$23,000.

Suver to Stump's corner with a stub to Buena Vista and north to Independence, 11½ miles, \$30,000.

"Well," said Chairman Patterson, "the road I am most interested in is not there. The one from Brunk's corner to Independence. But I'm for it. I'm for paved roads in Polk county." There was applause by way of approval and the adoption of the report went through with a whoop.

Arrangements were made to get out petitions and circulate them. Attorney Piasecki explained that 8 per cent of the voters were needed to initiate a measure but as it was not quite clear whether this was a regular or special election it would be best to obtain the 25 per cent of signatures, which would be the rule in a special election.

A publicity committee was also provided consisting of W. V. Fuller and E. K. Piasecki of Dallas and H. Hirschberg of Independence. When it came to funds Mr. Kirkpatrick arose and said he did not believe in getting people to Dallas and then passing the hat. The Dallas commercial club would foot the bills. But there was a general protest voiced by G. A. Peterson of Suver who said the people of the county were getting the roads and wanted to have a hand in all necessary details.

Chairman Patterson was first to volunteer with a five dollar bill and then the hat was passed; several of them in fact, and it was a collection designed to make the average benevolent offering look pale and puny. When the hats had been relieved of their contents, a small table was literally heaped with silver dollars and half dollars.

Lists were called for of people who would circulate petitions and the meeting dissolved with three rousing cheers in behalf of good roads.

The house on the Geo. Robinson place at Oakdale was burned last week. Nearly every man in the neighborhood at the time was in Dallas attending a funeral, which prevented action on the fire until it was too late to save the house.

On Old Accounts

WE GET RESULTS
WE REPORT RESULTS
WE REMIT RESULTS
WE PAY THE EXPENSE
WE TAKE THE BLAME

Knight Adjustment Co.
J. N. HELGERSON, MANAGER
DALLAS ORE.

A SAFE BRIDGE



GREAT WELSH LECTURER COMING

Nephew of David Lloyd-George to Be Here Soon in Lyceum.



Arthur Walwyn Evans.

Arthur Walwyn Evans, nephew of David Lloyd-George, son of the great Welsh revivalist, will be here soon on the Lyceum course and his lecture will be one of the longest remembered events of the season. He is undoubtedly one of the most brilliant men who have come upon the American platform in the last decade.

He contrasts in telling comparisons the weakness and strength of America from a Welshman's viewpoint. Often he hits hard but he hits a constructive blow. In the opinion of press and public this great Welsh orator is contributing the sanest criticism and the most fervent tribute to our country that has been heard in many years.

April 23

BOOST! BOOST! BOOST!



for a Bigger and Better Monmouth

by boosting for the

Liberty Victory Memorial

Building and Community Center Club House

Subscribe For Liberty Victory Loan

bonds and give same to the Community Building fund

This space is contributed by the Monmouth Baptist Church—an organization that exists for Community Service and supports the preaching of a Twentieth Century Gospel for Twentieth Century people—a Gospel for Every Life and Every Department of Every Life. EDWARD B. PACE, M. A., B. D., Pastor.

CHURCHES WILL OBSERVE LOAN SUNDAY MAY 4

All Denominations to Hold Special Services to Aid Fifth Liberty Drive.

Sunday, May 4th, will be observed throughout the United States as Victory Liberty Loan Sunday, and ministers of all denominations in the Twelfth Federal Reserve District have made preparations to hold special thanksgiving services on that day.

So that isolated communities may be stimulated by new blood during the fifth campaign, local pastors who have worked to make a success of the four previous drives will exchange pulpits with ministers in nearby towns where similar conditions prevail.

The feature stunts of the fifth campaign will be more pretentious than any that have appeared in the former drives. One of the most sensational features to be used in the Victory drive will be the flying circus, which will make a tour of the larger cities of the Twelfth District with eleven planes, including two captured German Fokkers.

Trophy Train to Tour.

Almost every city that boasts a railroad station will be given the opportunity of seeing one of the two trophy trains which will travel through every state in the district. Each train will carry a whippet tank, which will be run off the train at each stop. Scores of war trophies brought from France will be shown on the trains.

Four members of the American peace mission in France, Secretary of State Robert Lansing, Col. E. M. House, General Tasker N. Bliss and Henry White, have sent this message to the American people urging support of the Victory Loan:

"TO THE AMERICAN PEOPLE:

"We have had the opportunity here in France to see and realize the magnitude of the accomplishment of our country in this war and the magnificent spirit with which this great task has been carried through to a triumphant issue.

"What has been done and what re-

mains to be done before normal conditions are restored demand your continued and united support with the same spirit of self sacrifice and of determination as that which was manifested by the nation while the German armies faced our men at the Marne, and in the Champagne, at St. Mihiel and in the Argonne. We must not relax our efforts until every soldier of the republic is landed on the soil of America.

"To finish this mighty task imposes upon the government of the United States a great financial burden. The Victory Liberty Loan must thrive. If it should fail it would indicate that the Nation is willing to leave its task uncompleted.

"To secure the ideals for which Americans fought and died this great demand on national patriotism and united effort should meet a generous and universal response. Let us do our duty to the end.

"ROBERT LANSING,
"HENRY WHITE,
"E. M. HOUSE,
"T. N. BLISS."

A SAFE TEST

For those who are in need of a remedy for kidney troubles and backache, it is a good plan to try Doan's Kidney Pills. They are strongly recommended by people in this vicinity.

J. W. Ingle, retired merchant, 125 N. Fourth St., Corvallis, Ore., says: "I was troubled about four years ago by a pain in my left side and although I tried many different medicines, it clung to me persistently. I think it was due to my kidneys, for there was trouble with the secretions; they were generally filled with sediment and painful in passage. Nothing helped me until I used Doan's Kidney Pills. They were just what I required and in less than a month I was relieved of the trouble. I can now lift or stoop without any of the old results following, something I could not do before." (Statement given September 9, 1907.)

On April 5, 1916 Mr Ingle said "I am just as strong for Doan's Kidney Pills today as I was nine years ago when I gave my first recommendation. I have never had them fail to do me good when I have had occasion to take them."

60c. at all dealers. Foster-Milburn Co., Mfrs., Buffalo, N. Y.

Magazines and Periodicals

The latest weekly and monthly issues

Up to date Stationery, Souvenirs
Ingersol Watches

P. H. JOHNSON

Loganberries Compared with Hops and Wheat

Loganberries on basis of one acre

1st year

Preparing ground for planting	\$5.00
Plants 8x8 or 680 per acre	10.20
Cost of planting	5.00
Cultivation	10.00
	\$30.20

2nd year

Cultivation for season	\$10.00
Trellis—170 fir posts per acre, 8x32 at 10c each	17.00
Wire No. 12, 3 wires, 500 lbs. at 4c	20.00
Training vines on trellis	3.00
Estimated yield 1000 lbs.—Cost of picking at 1½c lb.	15.00
	\$65.00
Receipts—1000 lbs. at 5c lb.	\$50.00

3rd year

	Estimated Yield per Acre	2 Tons	3 Tons	4 Tons	5 Tons
Cost of Production		\$10.00	\$10.00	\$10.00	\$10.00
Cultivation throughout season		15.00	17.00	19.00	20.00
Tying and training vines to trellis		8.00	8.00	8.00	8.00
Hoing around hills		60.00	90.00	120.00	150.00
Picking at 1½c per lb.		93.00	125.00	157.00	188.00
Cost of labor and picking		\$200.00	\$300.00	\$400.00	\$500.00
Receipts per acre at 5c lb.		\$107.00	\$175.00	\$243.00	\$312.00
Net profits per acre					

HOPS, on basis of 1 acre

1200 lbs. per acre at average cost of production of 12c per lb.
Loganberries at 2 tons per acre are equal to Hops at 21c per lb.
Loganberries at 3 tons per acre are equal to Hops at 26½c per lb.
Loganberries at 4 tons per acre are equal to Hops at 32c per lb.
Loganberries at 5 tons per acre are equal to Hops at 38c per lb.

WHEAT. On basis of 1 acre

25 bushels per acre at an average cost per bushel of \$1.00 and sale at \$2.00 per bushel
Loganberries at 2 tons per acre are equal to Wheat at \$4.00 per bushel.
Loganberries at 3 tons per acre are equal to Wheat at \$7.00 per bushel.
Loganberries at 4 tons per acre are equal to Wheat at \$10.00 per bushel.
Loganberries at 5 tons per acre are equal to Wheat at \$12.50 per bushel.

The Phez Company Salem Or.
Formerly PHEASANT NORTHWEST PRODUCTS CO.