

Told by the Bank Book

Tell It To Your Banker

IF people would consult their banker more—there would be less difficulties gotten into. The Farmers State Bank welcomes conferences with its patrons any time they have a problem to discuss. We are always glad to give information, advice and suggestions.

A CHECKING ACCOUNT FOR YOURSELF—and SAVINGS ACCOUNTS for the YOUNGSTERS.

C. W. IRVINE, .. President.
J. B. PARKER, .. Vice-Pres
C. G. IRVINE, .. Cashier
L. C. FITZGERALD, .. Asst-Cashier



The FARMERS STATE BANK
Independence Oregon

PAINT AS AN ASSET.

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

AN INDICATION OF THRIFT.

One Concepn 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 banker 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.

ed. He further says that he would ab-
solutely refuse a loan on farms where
the buildings were not kept up and
the buildings were not kept up and
well painted. In his judgment, un-
painted 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
kept care of. A farmer who will
keep his buildings painted takes a
much deeper interest in his work than
one who does not. Another Minne-
sota bank says that well painted build-
ings 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
banker 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 Illi-
nois bank says that it has no fixed
rule about this, but it does make a de-
cided difference when owners of farm
lands apply for loans. If the buildings
are well painted and thus well pre-
served 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 pres-
ident, who answers the inquiry, goes
on to say: "There probably are many
farmers good financially and usually
who permit their buildings to remain
unpainted, but as a rule the most sub-
stantial people who live in the coun-
try keep their buildings well painted."

An Iowa bank, through its vice pres-
ident, states that it would make a dif-
ference of at least 25 per cent. in fa-
vor of the farm with painted build-
ings. 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 prop-
osition 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 ad-
vantage, 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.

Dr. Duganne, Dentist, over inde-
pendence National Bank.



Smart Showing of Shoes

MEN'S, WOMEN'S and CHILDREN'S NOTA-
BLE FOR THEIR PERFECTION OF FIT AND
GRACE OF LINE ARE THE NEW PUMPS, and
OXFORDS. WE ARE RECEIVING DAILY
THE VERY LATEST NOVELTIES FROM AM-
ERICA'S FOREMOST SHOE MAKERS.

New Waists



An endless variety of
Styles in Dainty Cotton,
Georgette's, Crepe de
Chines and Wash Silks,
plain and exquisitely
Trimmed Novelities in
White and all popular
NEW SHADES. From
this satisfying assort-
ment every taste and
purse may be suited.
YOU'LL FIND THEM
MOST MODERATELY
PRICED. ..

EDDY & CARBRAY

THE STORE FOR NEW THINGS

Look for the sign

The Red Crown sign signals satisfaction. It stands
for straight-distilled, all-refinery gasoline—high
quality—every drop! Look for the Red Crown
sign before you fill.

STANDARD OIL COMPANY
(California)



The Gasoline
of Quality

J. W. DEMICK, (Local Agent) Independence, Oregon

READS FIRST WILSON OPENING MESSAGE



Patrick J. Hultigan, reading
clerk of the House, broke a record
for President Wilson. He read the
president's message opening the
new Congress, the first time since
1912, when the president started
delivering his messages in person.
And this message was the first
from any president ever cable
Congress from a foreign land.

NOTICE
Notice is hereby given that the
price of milk will raise to the former
price September the first.
By the gallon 40 cents
Quarts \$3.50
Pints \$2.25 per month.
CLOVERLEAF DAIRY
O. H. Hilke, Prop.
WOOD! WOOD! WOOD!
Slab wood may be purchased from
the Siletz Lumber & Logging Com-
pany, whose mill is now in operation
at Hoskins. By placing your order
with the Independence Enterprise,
delivery will be made promptly with-
in a few days. Order now and save
paying more this winter. Wood is
dry.

SILETZ LUMBER & LOGGING CO.
Office in Enterprise Building.
The farms of France are owned by
5,000,000 people. Ninety per cent of all
the Frenchmen who till the soil own
the soil they till!

BE A LEADER

An immense problem in reconstruction confronts the present generation.
Are you doing your utmost to prepare to lead in its solution?



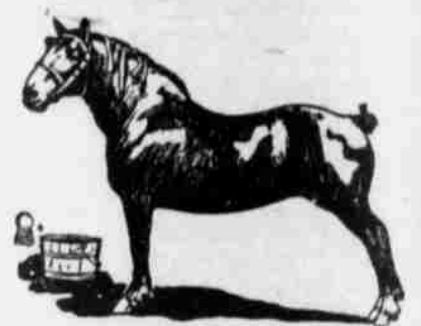
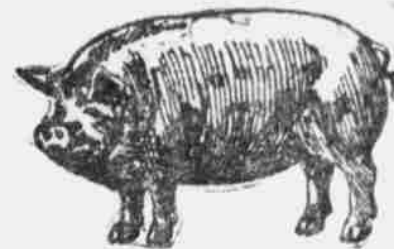
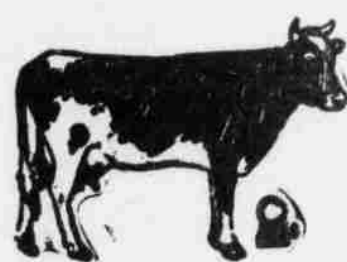
Oregon Agricultural College

Trains for leadership in the industries and professions as follows:
HOME ECONOMICS, AGRICULTURE, COMMERCE, FORESTRY, PHARMACY, MUSIC,
VOCATIONAL EDUCATION, CIVIL ENGINEERING, ELECTRICAL ENGINEERING,
MECHANICAL ENGINEERING, CHEMICAL ENGINEERING, INDUSTRIAL ARTS,
MINING ENGINEERING, LOGGING ENGINEERING, MILITARY SCIENCE.
The College training includes courses in English, Economics, Art, Mathematics, Modern Languages,
Physical Education, Industrial Journalism, Natural Sciences, and all essentials of an education.

Three regular terms.—Fall term begins September 22, 1919.
For College Catalog, Illustrated Booklet and other information address
THE REGISTRAR, Oregon Agricultural College, Corvallis.



PUBLIC SALE



HAVING DECIDED TO QUIT FARMING, WE WILL SELL JOINTLY AT PUBLIC SALE AT
THE RESIDENCE OF G. W. McLAUGHLIN'S 1 MILE NORTH OF BUENA VISTA, AND 6
MILES SOUTH OF INDEPENDENCE, ON

Wednesday, September 3rd, 1919.

COMMENCING PROMPTLY AT 10 O'CLOCK A. M.

HORSES

8 HEAD OF EXTRA FINE HORSES, IN A-1 CONDITION, various AGES and WEIGHT.

CATTLE

12 HEAD MILK COWS, 2 REGISTERED JERSEYS, 1 BULL CALF REGISTERED, 1 HEIFER
CALF REGISTERED, 1 FULL BLOOD JERSEY YEARLING HEIFER, 2 YEARLING BULLS

7 SHOATS WEIGHING ABOUT 150lbs; 2 BROOD SOWS, 1 DUROCK BOAR.

4 plows, 1 disc plow, 1 Spring Tooth Harrow, 1 Garden cultivator, 1 Gas Engine, 1 Steam Engine
15-horse power; 1 Tread power, 2 Cream Separators, 1 Blizzard Ensilage cutter, 1 Bain wagon, 2
top buggies, 2 sets work harness, 1 Deering mower 1 12-inch plow, 1 14-inch plow, 2 two horse cul-
tivator, 1 Beet cultivator, 2 one-horse cultivators 1 potato planter, 1 spring tooth, 1 disc, 1 harrow,
1 Go-Devil, 1 U. S. Cream separator, 1 hay rack, 1 iron wheel barrow, 1 set wire stitchers, 2 kitch-
en cabanets, 1 cub board, 1 dresser, 2 bedsteads, 5 chairs, 1 rocking chair, 1 lounge, 1 good Ash
book case, 1 kitchen treasurer with top, 1 dining extension table, 3 rockers, 1-2 dozen kitchen
chairs, 1 16-inch Rock Island sulky plow, new; 1 LaCross disc plow, 1 2-horse light wagon, 1 2-
seated Surrey nearly new, 1 2-seated buggy, 1 set double light harness, 1 Fanning mill, 3 sets har-
ness, 1 single harness, 7 acres growing corn. 3 doz. White Leghorns, and other articles.

FREE LUNCH AT NOON.

FOR TERMS OF SALE, SEE CLERK.

McLaughlin & White

A. L. Stephenson, Auct. . . C. W. Irvine, Clerk.

OWNERS.