

PAINT AS AN ASSET.

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

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 softing value of a farm when buildings are property hept up and regularity painted? A careful inquiry of a number of lending indices in the Mississippi valley, including such states as lown, 105 rols, Missian, Ohio, Indams and Missourt, reveals the fact that in nearly every case the houkers did not head tate to say that they would lend all the way from 5 to 20 per cent; more on land where farm indidings were well painted and kept in good condition. They an atsin that well kept-up and well pained buildings and fences are an indication of thrift and that the thrifty farmer is a good client, and to him money can be safely louned. 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 bathers make intersiting commont. A Michigan concern says that, while not especially prepared to pulvise definitely in response to this inquiry, the officers would been more money on farms where buildings were mainted than where they were not so tracted. This bank also finds that where houses, barns and fonces are well taken care of the farm is a profitable proposition, and bankers in general consider the farmer a good ellent," Another Michigan bank says farm hallblings out of repair and needing paint indicate that the owner Such farms are rated at is slow ture. about one-third of the assessed value for lonus. Where the farm buildings are in good shape the rating is onehalf. The president of a middle western bank says that when real estate toans are considered; painted buildings are always taken into consideration in making no estimate. The general appearance of the property surrounding the house and barn and also the fields and fences would be carefully observed. He further snys 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 Minnesome 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 Obio 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 deided difference when owners of farm lands apply for loans. If the buildings are well painted and thus well proserved 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 ad) 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 lown 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 Iown concern says that it would make a difference of at least

AHEAD OF THE SILLY SEASON

Discussion Started as to Why Cow Invariably Arises With Her Hind Quarters Foremost.

Inquiring minds in Connecticut are grappling the old-age question why a cow, which is to say the genus bos. rises from recumbency by elevating her interior quarters first, whereas a horse reverses the process and a pig appears to have no predilections but to be sole ly concerned, when there is a prospect of something to eat in sight, to get In motion toward it all at once.

Generally speaking, it can of convabe said that a cow takes the method physiologically the endest for her its getting on her feet, remarks the Rochester Post Express. The head end-up procedure probably produces muscular stresses and interior discomforts which she understands better than she cansexplain. It is open to question also if she over in all her runinations reflected on the matter. nor is it clear that it is worth our while to do so, since it is only an in consequential fact with an immaterial reason behind it. It is an interesting blt of information, and its might be, profitable in tunginable emergenetes to know how an animal normally nets and which is the danger end of her to be avolded. But the obscure cause of it is of no apparent practical importance, for it is hust one of those things that are so and might as well be so as something else

It seems fair from all that is known of the cow, to negult her of any dispsition to do things hind end foremost out of cantankerousness, or to cling to a notion or method through perversity or pride because it happens to he hers. There is no evidence of their domineering spirit in her or of a willful insistence in having her own way She does the things that are to be done sequentially, in order, settles her press. ing problems first and leaves to the fature others that may arise. Imperiled by enemies, her way would be to fight them to a standstill first and leave for later consideration a bovine league to secure her against possible new at tacks. Her ratiocimitive processes may be limited, but there is reason to h Heve that as far as she does see sh sees clearly, never out of focus; that her intuitions are sure, and that, while she may sometimes seem to, she never really does things wrong end first or clings to a course when conclusive reasons for abandoning it appear. On the whole, therefore. It seems profitable to consider the cow in the field, how she acts, for Solomon in all hisglory was not so wise in all respects as one of these.

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THE INSTALLMENT PLAN.

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Want Column

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SAVE THE SURFACE.

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Of all the many liquid substances which can be used for * the binding of paint or dry sub- * stances which when dissolved in * water are used as vehicles for * pigments none fulfills necessary * conditions so well as linseed off, # the king of the fixed oil, and, # what is of enormous importance, * does it as cheaply. It is the * * painter's best friend because it * * makes his work satisfactory. ***********

THE PAINTER'S BEST FRIEND

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 ionger and need less repair .- The American Agriculturist.

goes out a little at a time, yet in the end the goods are paid for. Turn the proposition around and take a good square look. Wouldn't it be just as easy to SAVE money on the install mont plan? SURE. We invite you to try it. Only a little at a time, ye' the result means a snug bank account for you some day. When you SPEND on installment there is interest against ou; when you save on installment the interest is in your favor. Try haulting m the installment plan.

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Sam Martin \$157.5 - 699 137 Interest...... 18.1

ticles of incorporation, so many share of said stock as may be necessary will b sold at the home of the Secretary, J. E Lee, on the 19th day of July, 1919, at the hour of three o'clock P. M., to pay du-linquent assessment thereon, together with the cost of advertising and ex-penses of the sale.

J. R. Lee, Sec., Richland, Oregon First publication June 5, 1919 Last publication July 3, 1010.

