

Painting Farm Buildings Necessary

Banks Will Loan More Money on Neat Structures.

DOES it pay to carefully paint 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 loan 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.

Practical Silo Results

BY ROY COLEMAN.

I have never seen a dairy man who has tried the feeding of silage who would think of keeping milk cows without it. I was talking with a dairy man just a few days ago. He said that he built a silo last fall and did not see how he got along without it. He said that he had seen several silos—that there had been silos in his community, but to him it seemed something of an experiment. The cost of building loomed up before him, and he had been too busy to give much attention to the success of his neighbors, who had been using silos for several years. Then, the prospect of losing his feed kept him in dread. But one season's experience showed him that a silo is a great necessity.

The same may be said of the farmer who raises beef cattle and raises his own feed, and if he does not raise his own feed he can not very well afford to feed them except in very unusual seasons.

Expense Is Small.

In the first place, you can get much more stuff from a given amount of land in corn silage than in any other way. On good land in a favorable season you can get at very little expense from eight to 20 tons of the very best feed per acre planted in corn and peas, or corn alone. The silo is the means of saving every pound of this vast amount of feed in the best possible manner.

The first silo that I ever built I put up myself with the help of a hired man in less than a week, not working hard. It did not cost me over \$25—a very small affair, of course, only eight feet in diameter and 13 feet deep. Of course, I would not think of building another one so small, but that was my first experiment.

It was made of 2x4 and undressed stuff. The staves were simply set up edge to edge without matching or beveling. But it was a success. The dampness and the heat of the silage closed the cracks so that they were air tight, and, as I had but one door, there was only a small quantity of spoiled feed around it and the necessary loss on top. The remainder of it was as good as I now have in a silo made very much larger with longer and grooved staves.

Silo Saves Feed.

In the silo the feed is practically all saved and utilized. Corn fed under the most favorable conditions in any other way results in a great loss, which is almost unavoidable. I had fed shredded fodder for a number of years before I built my silo, and found it was a hard proposition to avoid a large loss of the feeding value of the stalks and fodder by this method because of both withering and wasting of the harder parts, for it is almost impossible to get the entire crop properly shredded at the time of year when it has to be done. But I find that when the crop is put into the silo it is all eaten. If the silo is properly made and silage properly fed, there need not be a bushel of waste. The corn is cut up in half inch lengths while it is

yet succulent, and even the harder parts of the stalks become soft by the heat and juices of the other parts, and consequently all become palatable food. The cows will clean up the last vestige of every feed. The succulence of the feed keeps the cows in good condition. The palatability of it gives them a good appetite, and the richness of it does away with buying much concentrated feed stuffs.

HOMESTEAD SEEKERS LOCATED IN WESTERN CANADA.

The Canadian Homestead Company, 73 Sixth street, Portland, Oregon, publishing an advertisement in this issue regarding the location of homestead seekers in Western Canada that must appeal to every person who intends in the near future to take up a homestead in "Sunny Alberta." This company has been locating people on Canadian lands for a great many years and has always given the best of satisfaction. They are the only people on the Coast making a regular business of locating settlers on Canadian lands. This company has decided to locate people by mail and can do so as satisfactory as if the applicant came to the office at Portland.

All in Vain.

The teacher was trying to break James of saying "I have went," but the task seemed hopeless. So, as a last resort, she had him stay after school and write twenty times on the black-board, "I have gone home."

While the child was occupied, the teacher left the room, and was still absent when James finished the task. And to acquaint her with the fact, he wrote: "Dear Teacher: I have wrote what you told me and have went home."

The Military Look.

When Sir John French was in command of the cavalry at Canterbury he chanced one day to meet a rather slouching young recruit.

"Tell me, lad," said the new chief of the general staff, "does this city belong to you?"

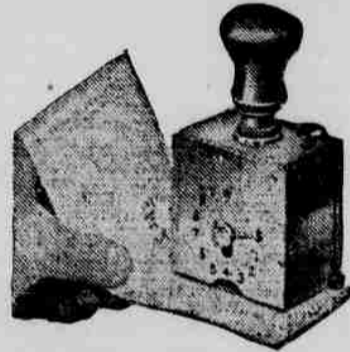
The military fledgling saluted and blushing replied:

"No, sir."

"Never mind," said French genially, "straighten 'yourself' up, pull yourself together and look as though it did."

Norway has 144 tree planting societies. The first was founded in 100, and since then 26,000,000 trees have been planted.

READ EVERY WORD!!



Mr. Rancher!

Mr. Merchant!

Mr. Cattle Man!

Mr. Hop Grower!

Mr. Fruit Grower!

Do you protect the amount of Dollars on your Bank Checks against the **CHECK RAISER?**

Do you know that American Bank records show losses through bad check men of \$500,000 in 1900, \$5,000,000 1906, \$15,000,000 in 1911 and the awful total of \$23,000,000 in 1913!

WHO! will be called on to stand this enormous yearly loss? **The Farmer!** Yes, because most city business men now use Check Protection. **WHY** do you, at a yearly expense, protect your farm buildings, crops and stock against loss by fire, storm and disease, **YET!** neglect to protect the total cash receipts of all your hard work, your **Bank account.** **RIGHT NOW** buy this \$10.00 New Era Machine, it will stamp in **Red Indelible Ink** the exact amount of your check in Dollars, show it to your Banker, use it 30 days, then if not satisfied your money will be returned without question.

Sign and Mail This Order.

COMMERCE-UTILITY CORPORATION,

411-12-13-14-15 Panama Building,

Portland, Oregon.

Ship me one Robert H. Ingersoll New Era guaranteed Check Protector C. O. D. \$10.00 by Parcels Post, prepaid.

Name.

Address.

HOMESTEADS In Sunny Alberta, Western Canada

Why pay \$50.00 to be located when you can get the same service and information for \$3.00? We have located several hundred on homesteads in Western Canada the last past 10 years and have always charged Fifty Dollars for location fee. We have decided to change our system. Instead of having you come to our office and we personally take charge of you and locate you, we will give you the information by mail for Three (\$3.00) Dollars. We know where the best lands are that are open for filing and settlement. We will give you full information telling you where to go, where the land is, what kind of land you can get in various parts of Western Canada. We will inform you where you can get all prairie or all timber, or where you can get partly prairie and partly timber land. The claims will be close to railroad and town. Level black loam soil, only 12 to 15 feet to water, creeks through many of the claims. Will direct you to lands adapted for grain raising, on lands best for raising cattle, or on the best mixed farming lands in Western Canada. Any one of these claims is worth a life time of saving to you. Will give you information regarding maps, plats, etc. Will give you the name and address of a reliable land guide in the vicinity where you want to go that will put you on the land. Will give you full information regarding the location of the railroad, how far it has been built, where it is in operation, etc., etc., and how to get your Homeseeker's rates and tickets; and all information concerning price, terms and lease rent on all Hudson Bay Lands in Western Canada. This all for \$3.00, which remit us by P. O. money order and we will give you the information to get a Homestead that will make you independent.

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