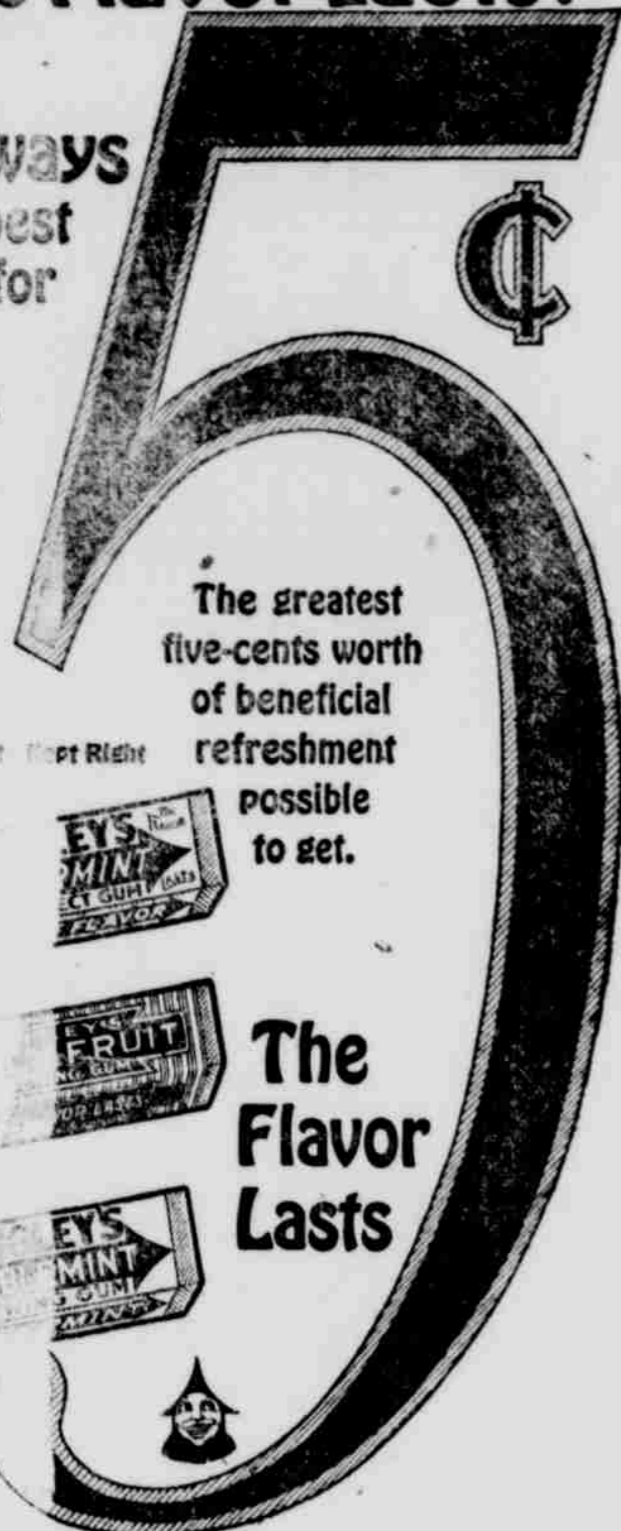


# WRIGLEYS

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### MONROE BOY TELLS OF HIS WORK ON U. S. SUB CHASERS

Mr. Clinton Williams Now at Work  
Exploding Mines in North Sea—  
British and German Mines Differ-  
ent From the American.

Monroe boys have been at work in almost every branch of service during the war, but in our knowledge, Mr. Clinton Williams, son of Mr. and Mrs. Luther Williams, is the only one who served on a submarine chaser. Until the signing of the armistice the boat on which he was stationed patrolled the coasts for U-boats, but for some months they have been searching for mines in the North Sea. In a letter to a friend he tells something of his unusual work and we feel sure Monroe people will be interested in the following extracts:

"For several months after the signing of the armistice the boys in the mosquito fleet didn't have anything to do except tend to daily routine, and after that was over all hands participated in the manufacture and spread of mines. I never will forget these days, for the dead monotony of the thing was far worse than the actual patrolling for submarines. It almost drove most of us looney. We are having lots of excitement and fun at clearing the mine fields in the North Sea. At present twenty subchasers, twelve mine sweepers, two tugs and a mother ship compose the fleet detailed for the job.

"The mine sweepers work in pairs, having a large steel cable between them which breaks the mines loose from their moorings. The mines rise to the surface after being cut adrift, and then we on the chasers sink them with Springfield rifles and machine guns.

"The American mine hardly ever explodes from rifle fire. But the English and German mines, that are encountered now and then, are very sensitive to rough treatment since they are mostly of the contact variety instead of electric like our own. It is difficult to distinguish them, too, because they are generally covered with the deposit called barnacles and look very much alike. All hands take their regular turn at the guns, and nobody is allowed above decks except when his turn comes to do the shooting. That is just a precaution to have fewer men exposed when the hardware starts flying from a mine.

"Most of the sweeping up to the present time has been more or less experimental, but we will start in earnest about the first of May, and continue until it is finished, which will be—? Probably late fall.—Clinton Williams, U. S. S. C. 206, care Post Master, New York, or Inverness, Scotland."

We are told that 153 languages are spoken in Russia. That accounts for it. They are all rolled up into one.

### 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 Le-  
tillies 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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