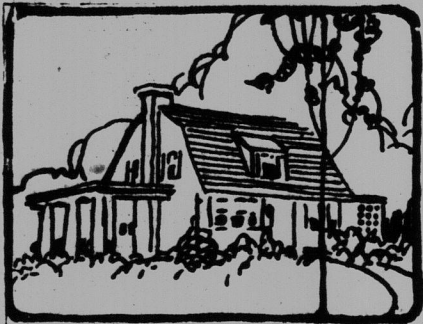


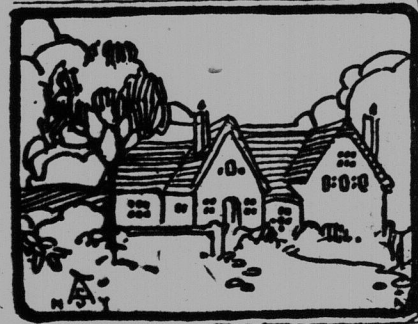
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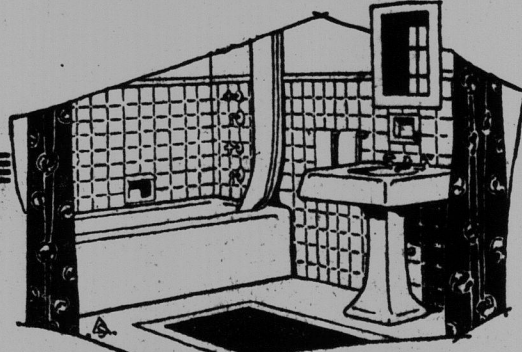
THE EVENING TIMES-STAR, SAINT JOHN, N. B. TUESDAY, APRIL 27, 1926



Real Estate & Building



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Whether it be a piece of Furniture, a room or even the whole house—

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Painting And Repairs Necessary To Keep Up Insurable Value

FEW appreciate to what extent depreciation on properties is taken into account by fire insurance companies. Depreciation takes place, of course, in direct proportion to the amount of paint, varnish and improvements which are applied to a building. The better condition the property is kept in, the less depreciation, and the more the property is neglected, the greater becomes the depreciation.

A striking example of the amount of depreciation which takes place on unpainted buildings was emphasized by a branch manager of a large Canadian paint and varnish manufacturing concern who, in discussing this question, said in part: "After our fire three years ago I learned a lot about fire insurance, which knowledge was gained through the adjusting of the loss. Since that time I have acted as adjuster for the assured in several fire losses, and I am still learning. Just a short time ago, I acted for the assured in a fire loss which destroyed completely the assured's dwelling, and in adjusting this particular loss, I learned some facts, which to my mind are of great importance. "In the first place, practically all fire adjusters use a standard table, as to the depreciation that takes place on a building during its life time. The life of a frame building is set at forty years; this is a normal depreciation of 2 1/2 per cent. per annum. "Here is how it works out. A man has a house worth \$8,000, and he would probably have it insured for \$8,000. We will suppose that the house has been built for twelve years. We will suppose again that this house burns down completely and the loss is total. The assured expects to collect \$8,000 insurance. The insurance company takes the stand, that in order to keep a building at the normal depreciation, it must be kept well painted, both inside and outside. If it is not kept well painted all the time, then the depreciation instead of being normal, will run from three per cent. to six per cent. per annum, according to the condition the building was kept painted. "HERE ARE THE FACTS. "Fire insurance companies figure that the normal depreciation on a frame house is 2 1/2 per cent. Supposing a \$8,000 house were insured for \$8,000. After being built twelve years the house burns down with a total loss. The insurance company takes the stand that in order to keep the building at the normal depreciation it must be kept well painted both inside and out. If this is not the case the depreciation instead of being the normal 2 1/2 per cent. is increased anywhere up to 6 per cent. In this instance if the assured had painted his house only twice during the twelve years the assured would have saved \$1,800."

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FOR SALE—Farms
FOR SALE—Highfields Farm Hampton, without or without stock and machinery. Water electric lights in house and barn; eight minutes' walk to station. One of the best located farms in the province. John H. Long, Hampton.
FARM FOR SALE—At Bay View, Saint John county, N. B. Contains 217 acres, with buildings, part cleared, rest timber and wood; good soil, well watered, school, near. Apply to John H. Bradshaw, St. Martins, N. B.
FARM FOR SALE—Containing 130 acres, 3/4 mile from Sussex Station, good house with all modern improvements, practically new barn with electric lights and water, up-to-date pig-pens, other outbuildings. For particulars apply John Mills, Box 158, Sussex, N. B.
FOR SALE—2 1/2 acres with fruit-bearing trees; house, seven rooms and bath, electric lights, hot and cold water, large garage, situated in Rothesay Village. Ideal home in the country with modern conveniences. Apply to Wm. Isard, Rothesay.

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FOR SALE—New summer house, On-site Station. Large livingroom, two bedrooms, kitchen, pantry and veranda. Double floor and large livingroom with Porches fr. Lot 15x200. For price and further particulars apply Box C-51, Times office.
FOR SALE OR TO LET—Furnished summer cottage, eight rooms, near beach, Fair Vale. Apply Box C-18.
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FOR SALE—Real Estate
FOR SALE—Two family freehold, with extra lot, Union street—Box C 41, Times.
FOR SALE—Freehold property, garage, King street east—M. 2197-31.
FOR SALE—Brick block, freehold, 80 x 125 feet, finest location in the city. Ideal spot for modern apartment house. Box C 53, Times-Star.
FOR SALE—Two family, freehold, King street east, bath, lights, separate furnace, two-car garage, etc., \$4,750. Two-family freehold, Union street, bath, lights, \$3,500. Good two-family, bath, lights, \$3,500. Many others. Easy terms. H. E. Palmer, 50 Princess street.
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