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It's a waste of time and effort to try to find a better place to have your plumbing or heating work done. You know we employ none but competent mechanics, use the best materials that we can buy and personally superintend all work therefor, giving you the best for your money; and most important of all, our charges are reasonable. Ask to see our

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Any Kind of Tile Work. Bath and Veranda Floors
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We loan you the money to build a home. It is our aim to help our borrowers in every way possible consistent with business prudence.

Our loans are payable, not in large amounts, but in small weekly or monthly payments.

It is as easy to meet our required payments as to pay rent and you can pay more at any time you may wish.

Call at our office and we will be glad to give you any information you desire.

RICHMOND LOAN AND SAVINGS ASSOCIATION

21 NORTH 9TH ST. PHONE 1768

THE GEO. H. NOLTE Carpet And Drapery House

Carpets, Rugs, Mattings, Linoleums and Draperies, Extraordinary. This House is always on the side of their customers. We demonstrate this by the prices we make on our tremendous, unequalled stock of Carpets, Rugs, Mattings, Linoleums and Draperies. In addition to the low prices customers also have the benefit of choosing from all new, up-to-date styles and buying from this House choice and unexcelled varieties.

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Only Exclusive Carpet and Drapery House in Richmond.

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THE MILLER-KEMPER COMPANY

(Incorporated.)

General Contractors & Builders

All Classes of Buildings, Mill Work, Lumber
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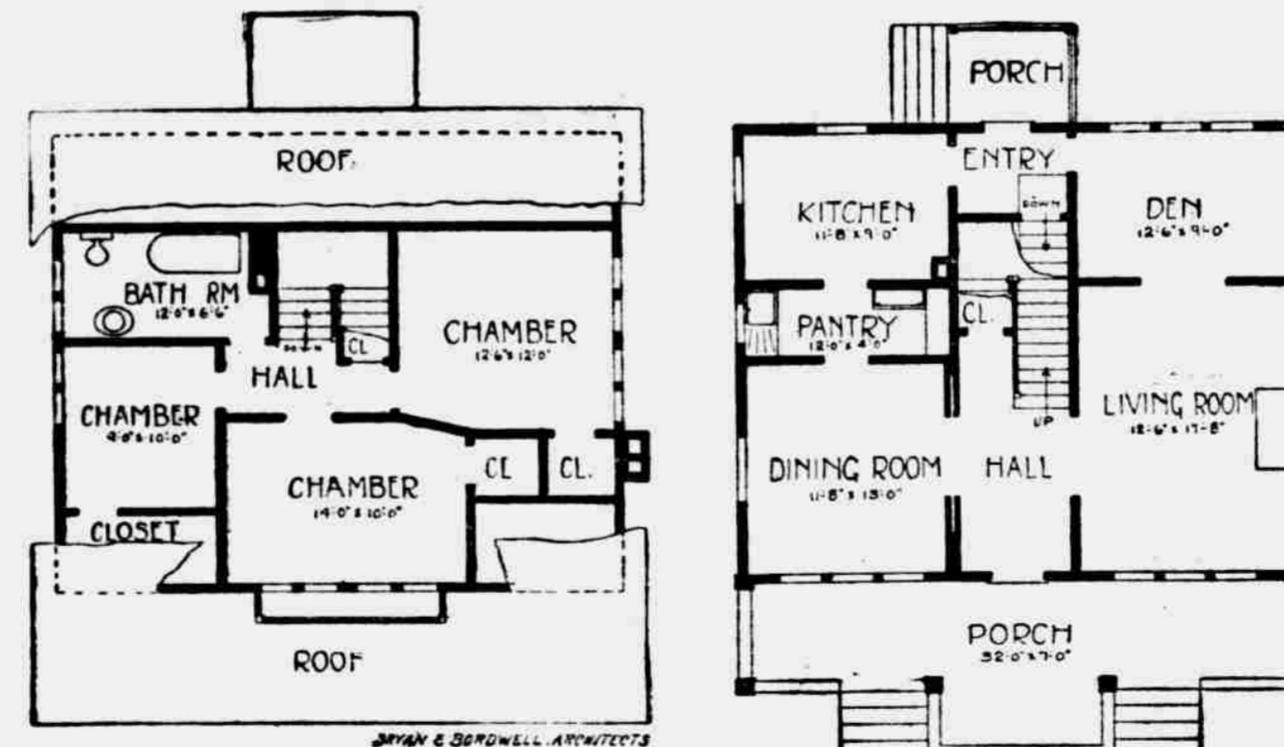
Richmond, Indiana,

We have seven acres of ground, the best location in the city for this class of business; our mill and yards lying between the P. H. and G. R. & I. Ry. with all the ideal facilities for receiving, shipping and handling our material without unnecessary expense. We gladly deliver to all parts of the city at all times. From now on you need not go out of this city for anything in our line. We can quote you just as low price on the same grade of goods, under the same conditions that you can buy anywhere. There has been enough business in this line going out of the city to keep another concern from getting in. We are here to serve you in this business. Let us show you. We also contract all classes of buildings, no matter how large, how many or how small, from the ground up to turning the key over to occupy. We look after every little detail, thus avoiding you all the usual worry connected with building. If you are interested in the plan shown here we shall be pleased to give you a figure. If you want separate figures on the mill work or the lumber we are always ready to quote you the lowest possible figure. It will pay you if you are going to do any building to let us figure on such material as you may need. We have in stock now some of the famous California Redwood in lap siding and plain boards. It is the finest stuff on the market and the coming material for all classes of work. Before buying let us figure with you. "We are here for the good of RICHMOND."

THE MILLER-KEMPER COMPANY

THE HOME BEAUTIFUL

The season of active home building is commencing, and as the weather becomes more settled, indications point to extraordinary activity in Richmond real estate and building circles. The Palladium presents to its readers one of its exclusive home plans which cannot but be of great aid to the prospective home builder. Other designs will follow at stated periods.



DESCRIPTION: Seven rooms, hall and bath; two story; 32 ft. wide; 28 ft. deep; rough siding stained, white trimming. The stories are first floor 9 ft., second floor 8 ft. 4 in., basement 7 ft. in clear. The dining room, living room and den on the first floor are finished in hard wood, kitchen, pantry and hall, Georgia pine or cypress finish. Estimated cost complete \$3200 to \$35.00. This is a model home and the outside finish can be varied to suit the individual taste of the builder. A home of this design will fit well on either a small or large lot and lends itself to comprehensive landscape architecture.

A Starr Piano Should Be in That Home

No home is complete unless a piano is one of the furnishings. Nothing gives that home the beauty and comfort, but a Starr Piano. Call at our warerooms and let us explain to you the superiority of the Starr. Cash or Easy Payment Plan.

Starr Piano Co.
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Demand that your contractor use our cement. It is known to be the very best cement manufactured. The best way to find out the quality of cement is by the

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CAPITAL AND SURPLUS, \$300,000.00
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Wall Paper

Room Mouldings, Plate and Chair Rail, Pictures, Picture Framing, Books, Stationery, Fountain Pens.

Build Your Home in BEALLVIEW

It's the coming suburb of Richmond. We still have 200 lots in Beall View addition, some of these being desirable for building homes. While Beall View is out of the city corporation, it still has all the conveniences of the city.

A house in Beall View means lower taxes; within a few blocks of street car line; electric light; Richmond city water; and then your property is increasing in value because of the fact we are bringing new factories to the South End.

Price of these lots from \$100.00 to \$350.00, cash or payments. \$6.00 down and \$1.00 per week. Address, Adolph Bickel, Pres. Cash Beall, Secretary.