



## AN UP-TO-DATE BATH ROOM

Is an investment that returns rich dividends every day of every year. It not only vastly increases your own personal comfort and furnishes excellent health insurance, but adds to the value of your home.

For the best plumbing and the best repairs call or phone for us at any time.

Vacuum On Tap. Instead of the back-breaking carrying and dragging of a portable vacuum cleaner all over the house see us about SPENCER TURBINE Vacuum Cleaner.

## Chas. Johanning

11th and Main Phone 2144

## H. C. Wagner

### Mantles and Grates A Specialty

ALSO OAK CONSULS

Any Kind of Tile Work. Bath and Veranda Floors

226 SOUTH 5TH STREET

Phone 2089

## YOU CAN OWN YOUR HOME

## Richmond Loan and Savings Association

It is an association organized in 1887 whose express object is to help the people of Richmond own their own homes. Many who formerly paid rent are today paying for or already own their own homes as direct result of our existence. If you will call at our office we will be pleased to give you any information you desire.

### DEPOSIT YOUR SAVINGS HERE

We ask no membership fee. A 50 cent piece makes you a depositor, constituting one share. We pay 2 1/2 per cent interest semi-annually.

## 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.

## GEO. H. NOLTE

904-906 MAIN STREET

Only Exclusive Carpet and Drapery House in Richmond.

## PILGRIM FURNACE

### Gives Good Results

#### Another Car Load Just Arrived

Uptown Office, 529 Main Street.

Warehouse, 714 to 720 South 9th St.

## THE MILLER-KEMPER COMPANY

### LUMBER--MILL WORK

YARD, OFFICE AND MILL, N. W. SECOND & CENTER  
BET. P. C. C. & ST. L. AND G. R. & I. RY.

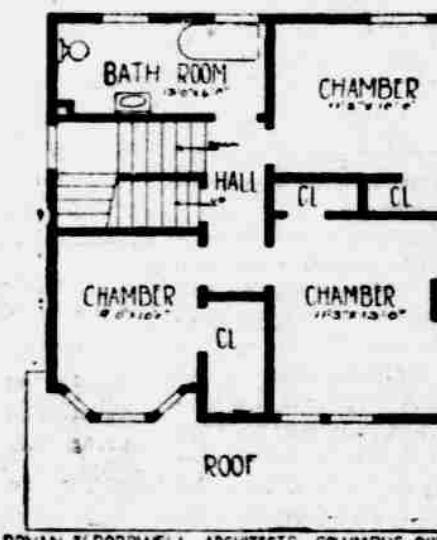
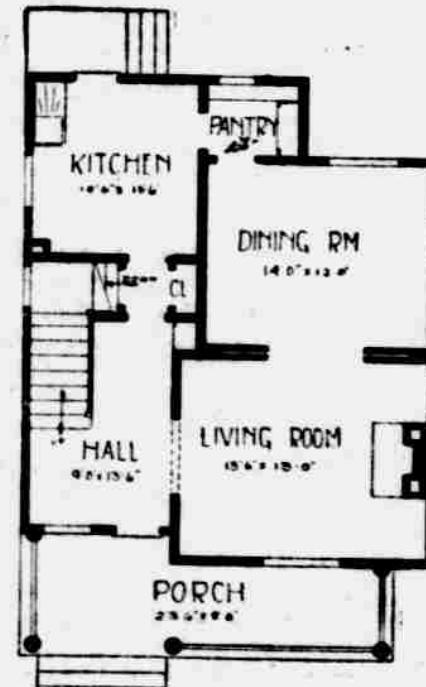
Let us figure on your mill-work and lumber, Brick and Cement. YOU NEED NOT GO OUT OF THE CITY FOR ANYTHING. WE QUOTE JUST AS LOW PRICES AS YOU CAN GET ANYWHERE. We are distributing agents for Western Brick Company's brick. We are positive we can satisfy you as to price and quality on anything in our line. We contract all classes of buildings, and would be pleased to give you a figure on what you require.

## THE MILLER-KEMPER COMPANY

PHONE 3247---N. W. SECOND ST.

## THE HOME BEAUTIFUL -- NO. 4

The making of a home is one of the important events in the life-time of the average family and the selection should be made with the care that an investment of the necessary magnitude warrants. The home is built to live in for years if not for a lifetime, and particular attention should be given to its arrangement for the greatest satisfaction, comfort and convenience of its occupants. This little home is neat, roomy and attractive, and can be built from any material.



BRYAN & BORDWELL ARCHITECTS COLUMBUS OHIO

Six room cottage, 26x32, with spacious reception room and bath, brick mantel. Could be made very attractive by treating second story with stucco. Exposed timber work and shingles stained. Wide siding on first floor, stained. The stories are: first floor 9 ft.; second floor 8 ft. 4 in.; basement 7 ft. in clear. Interior should be finished in hardwood for first floor with exception of kitchen, which with the second floor should be Georgia pine or cypress. Estimated cost from \$2,400 to \$2,800.

## 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.

10TH AND MAIN STREET

## USE Rex Cement IT'S BETTER

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

### CITY TEST

Rex cement has tested as one of the best.

## H. C. Bullerdick and Son

525 MAIN STREET.

PHONE 1235

## The Opportunity To Buy Stains Paints and Varnishes



That are worthy of the name. When building that new home or remodeling your old one, do not paint it with a cheap paint, because nothing is so unsightly as paint when it starts to crack or peel off.

OLD RELIABLE PAINT IS GUARANTEED NOT TO CHALK, CRACK OR PEEL OFF.

EVERYTHING IN PAINTS.

## Old Reliable Paint Co.

"We Retail at Wholesale Prices."

10 and 12 S. 7th St. H. C. SHAW, Mgr.

Phone 2230.

## A PSALM OF LIFE

"Lives of great men all remind us, not in time or tide to trust, but insuring, leave behind us, something more than debts and dust."

### INSURE YOUR LIFE, HOME, INCOME WITH E. B. KNOLLENBERG

Security—Low Cost—Broad Contracts—Prompt Settlements.

Knollenberg Annex.

Phone 2082.

## You Could Build This Home Today

If you had opened an account with us about seven years ago with \$20.00 and added to it the same amount every month, the interest at 3 per cent added every six months would have enabled you to have a home as good as the above.

CAPITAL AND SURPLUS, \$300,000.00  
OPEN AN ACCOUNT TODAY

## UNION NATIONAL BANK

8th and Main Streets

## T. F. McDONNELL

720 Main Street

### Drug and Book Store

## Wall Paper

Room Moldings, 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 Blickwedel, Pres. Cash Beall, Secretary.