

Up To Specifications

Our work is always up to the specifications, and our prices always square. We put our very best efforts into every job we undertake. We find that it pays both us and our customers. It pays them because once we finish a plumbing job it stays finished for years without repairs.

CHAS. JOHANNING

11th and Main Streets
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

WE HELP YOU TO OWN YOUR OWN HOME

RICHMOND Loan and Savings Association

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.

GEO. H. NOLTE

904-906 MAIN STREET
Only Exclusive Carpet and Drapery House
in Richmond.

From "Metal Worker, Plumber and Steam Fitter," Apr. 15, 1911.

ADVANTAGES OF BRICK-SET FURNACES

Have the furnace men of the United States been so led astray by the demand for cheapness that they have absolutely forgotten there is some benefit in having some of the things done right, when it does not add to the cost? The brick furnace system. There are many furnace men throughout the country who smile when the brick furnace chamber is mentioned and do not seem to have an idea that it has advantages which are by no means appreciated. The furnace was invented to cover the galvanized iron from casting of portable furnaces with insulating material to prevent any loss of heat. Even this does not bring the owner of the furnace any benefit, as he could get from having the insulating surface encased within a brick furnace.

Invariably there is much more space between the walls of the chamber and the heating surface than is found in the average portable furnace. This prevents overheating the air. The heat which is in the air is lost, because the brick wall of the chamber become quite hot and this heat is retained to be absorbed by the air passing through the furnace after the fire has become very low and the heat is lost. This is at a lower temperature than the walls. Furnaces of this character can be found in the older sections of the U. S. that have been in use for more than 40 years. The younger man who has a strong advantage over the old man, does not know and who has had no experience whatever with the old brick encased furnace, might do well to look over some of its advantages. I have pointed out that they have been in use for a great many years, demonstrating that the brick furnace is much more tax the best construction of today, to me, than they are last in the chambers and provided a large volume of air at a low temperature available for heating the building, that long after the fire had gone out. The brick furnace is built with a brick chamber to keep the house at a somewhat comfortable temperature until attention could be given to the fire to bring the house to a comfortable temperature. The principal disadvantage in the eyes of the man who buys it is the cost, but it is possible that the additional investment required will be the interest that the money would bring is nothing like as great as the additional coal required with some of the popular furnaces of today. The brick furnace is a good investment, as it cuts out expenses. In many places men who have been in the furnace business a long time and are familiar with its merits, compare it to their customers, and say, "What would I do without the brick furnace?" could be gained by the men who are not familiar with what was done in the early days looking into the what I have stated and making some study for themselves of the reasons underlying the practice of the forefathers of the furnace trade.

PELHAM FURNACE CO.

THE MILLER-KEMPER CO. N. W. SECOND & CENTER STS.

BET. P. C. C. & ST. L. AND G. R. & I. RY. Phone 3247

MILL WORK--LUMBER

We are selling lots of building material in Mill Work, Lumber, Brick and Cement. Lots of it is going out of the city. Why should you go elsewhere when people from elsewhere come to deal with us? Of course our price and quality is right or we could not do it. People who have gone out of the city find it pays better to let us fill their bill. We deliver anywhere in the city and ship to parties in nearby towns—Boston, Eaton, New Paris, Cambridge City, Centerville, Greensfork, etc., will do well to figure with us.

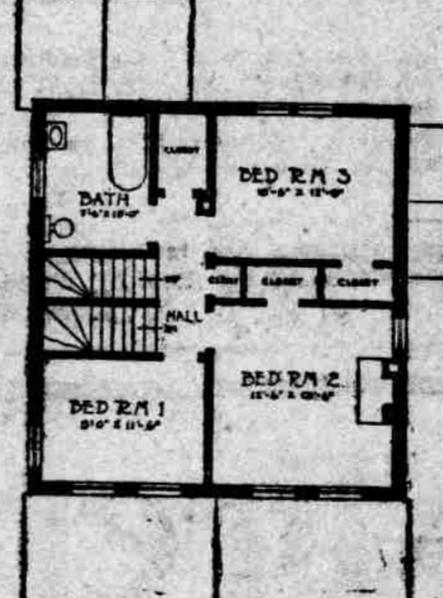
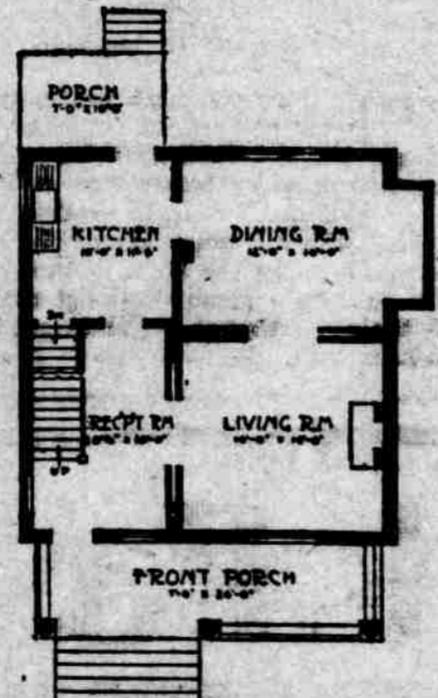
We Are Contractors and Builders

—all classes of buildings; nothing too large. Let us submit estimates. We have a large force of men and are equipped in every way to give the best possible service that can be secured anywhere. We contract buildings anywhere in Indiana, Ohio or Illinois. Let us figure with you.

THE MILLER-KEMPER COMPANY

THE HOME BEAUTIFUL -- NO. 9

A double lot often lends itself to an improvement which materially enhances the home already established. Here is a house which would improve the appearance of any locality. With your home as collateral it is easy to secure a loan on the most favorable terms and by turning the rent of the new house into payments on the loan a few years will suffice to pay for it.



Size 22x30. Height of ceilings 9 feet 4 inches and 8 feet 4 inches. Cellar 7 feet. Has laundry, furnace and fuel rooms. Exterior walls are brick, gables stucco panel-work. Roof slated, attic floored. Good hardware and plumbing. Inside finished in oak and cypress with hardwood floors in principal rooms and hall.

Estimated cost from \$2,000 to \$2,300.

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

DO YOU KNOW



that a nicely painted house, both inside and outside, will attract several times more attention than one that is poorly painted? No matter how good a painter is, if he uses inferior paint, he can not put the nice, neat, clean appearance to a house that can be obtained by using

OLD RELIABLE PAINT

Besides a full line of paints, we carry a complete line of stains and varnishes.

EVERYTHING IN PAINTS.

Old Reliable Paint Co.

WE RETAIL AT WHOLESALE PRICES.

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

Phone 2230.

INSURANCE

..E. B. KNOLLENBERG..

KNOLLENBERG ANNEX

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

Wall Paper

Room Mouldings, Plate and Chair Rail, a complete line. ALL NEW STOCK and the latest patterns at Rock Bottom Prices. Paper Hanging promptly done by expert workmen; all work guaranteed. Pictures, Picture Framing, Books, Stationery and Fountain Pens.

T. F. McDONNELL

720 Main Street

Drug and Book Store

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 Bickwedel, Pres. Cash Beall, Secretary.