



GOOD HONEST PLUMBING

is what we give our customers in the first place so that they may rest assured that it will last. Plumbing is work that should not be slighted as it is a never-ending worry if it is not done right in the beginning.

Chas. Johanning

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ALSO OAK CONSULS

Any Kind of Tile Work. Bath and Veranda Floors

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Phone 2089

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Richmond Loan and Savings Association

We have now nearly 1,200 members depositing their savings in amounts from 50c to \$20 every week. It would mean a snug little sum at the end of the year and you won't have missed it. There will not only be these savings, but an interest of 5% will be added to this amount every year. WE ASK NO MEMBERSHIP FEE. LIABILITIES OVER \$300,000.00

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RICHMOND LOAN AND SAVINGS ASSOCIATION

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Porch Shades Hammocks & Porch Matting Rugs

Call on us for Vudor Porch Shades, Hammocks, Porch Matting, Rugs, all sizes. Also Matting for the porch in 3-4, 4-4, 5-4 and 6-4 widths.

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Only Exclusive Carpet and Drapery House in Richmond.

904-906 MAIN STREET

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, even though at doubt the cost of cheap furnaces heating 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 approached in the galvanized iron casing, even though people are now spending a great deal of money to cover the galvanized iron casing of portable furnaces with insulating material to prevent any loss of heat. Even this does not bring to the owner of the plant the advantages he could get from having the heating surface enclosed within a brick chamber. 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 large volume of air is heated because the brick walls 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 died down. It was possible for the heat in the walls of the 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 present day buyer is the cost, but it is quite possible that the additional investment required and 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 enclosed furnace has by no means gone out of existence. In many places men who have been in the furnace business a long time and are familiar with its merits recommend it to their customers and install it in that way. I do believe that some advantage 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.

HELMUTH FURNACE CO.

THE MILLER-KEMPER COMPANY

700 to 707 N. W. Second St., Between P., C., C. & St. L. and G. R. & I. Railway

"Our Prices Are Attracting Attention. No Need to Go Elsewhere. We Believe in Small Profits and Quick Sales."

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ALL KINDS OF HIGH GRADE MILL WORK AND FINE INTERIOR FINISH. CEMENT, SEWER TILE, BRICK. GENERAL CONTRACTORS AND BUILDERS. ALL CLASSES OF BUILDINGS.

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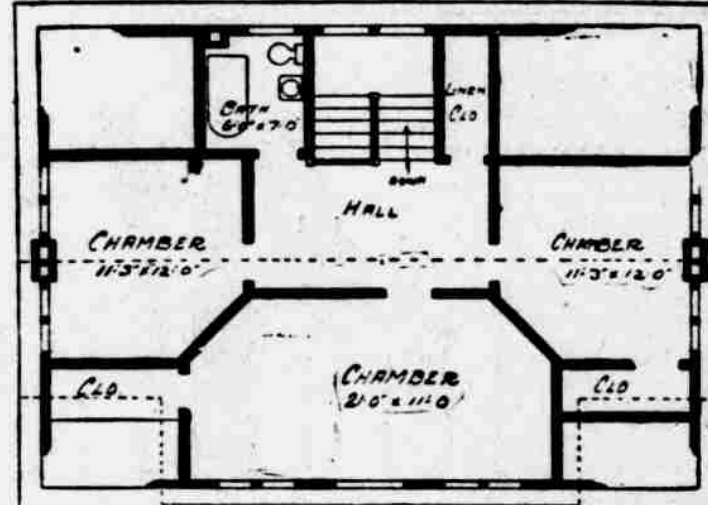
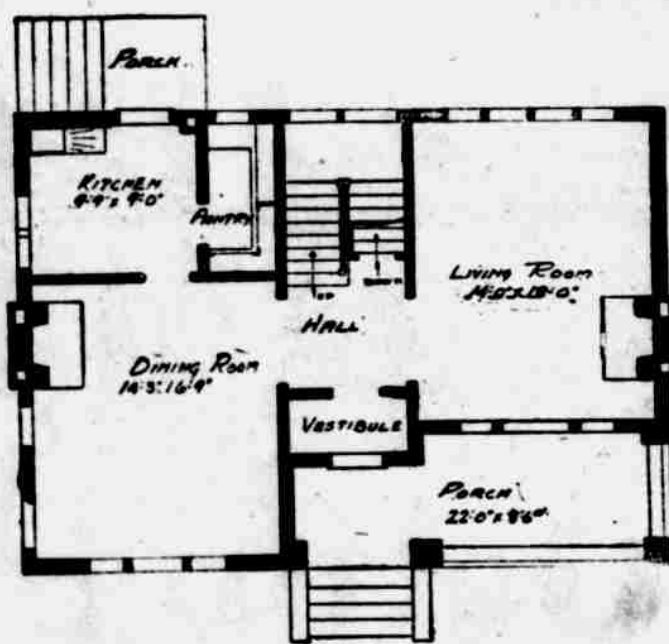
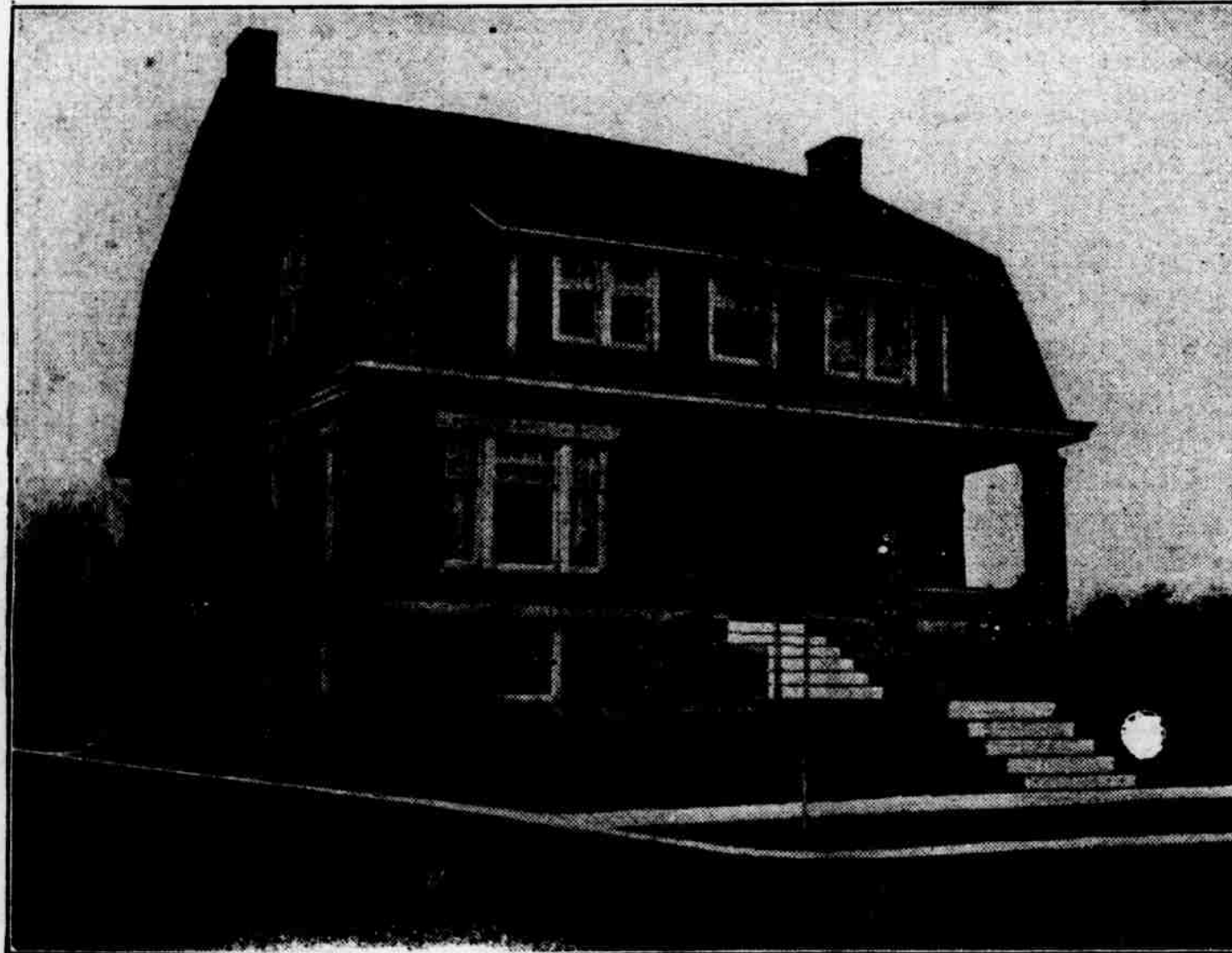
THE BEST ADVICE ON LUMBER COSTS THE LEAST MONEY

and when we say to prospective home-builders that "now's the time to build" we are offering you really sound advice. No matter what you have heard about cheaper lumber, take it from us that you're on the safe side if you buy build right now. We know a thing or two about the lumber business and we're willing to admit you do too, but in the face of all this talk nowadays about timber conservation we believe you'll agree that lumber has a fixed value and that by delaying the building of your new home you will gain nothing but inconvenience.

We believe we can convince you the above is good advice—let's talk it over.

THE HOME BEAUTIFUL

Build a home. No investment is so certain to be permanently valuable. Ordinary care in the selection of a location, and careful supervision of the work as it progresses assures the builder of an asset which will be constantly appreciating. Even if it is necessary to practice economy to own a home you will be amply repaid in future satisfaction. The home owner possesses a basis of credit readily appreciated by the business man and almost any temporary sacrifice is small when compared with the ultimate satisfaction experienced by the man who owns a home free of encumbrances.



An attractive 2 story basement house 38 feetx28 feet, first story brick with stone trimming, second story either stucco or siding could be made very attractive by the use of shingles. Has two large mantels in first story and should be finished in hardwood except kitchen and pantry which should be in yellow pine. Second floor should be birch, white enamel finish. Estimated cost \$2,800 to \$3,200.

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

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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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Rex cement has tested as one of the best.

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Ready Mixed Paint, the best that's made at manufacturer's price, \$1.75 per gallon. Everything in the Paint line.

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AGENT

KNOLLENBERG ANNEX

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If you would deposit only a comparatively small amount with us each month it would only be a matter of a few years until you could build this elegant home as we pay

3 PER CENT ON TIME DEPOSITS

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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

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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 Blickwedel, Pres. Cash Beall, Secretary.