

WOMEN DEMANDING BETTER MATERIALS

Increased Earning Power Brings Big Change in World of Clothes.

SLIM SILHOUETTE WILL STAY

Tight Skirts Are Camouflaged in Many Cases by Drapery, Immense Sashes or Cascades of Braid at Side.

New York.—An American buyer living in New York who represents a link of retail shops that stretch across the continent and who is said to have control over \$128,000,000 a year for the purchase of women's clothes, should be a good authority on the buying power of the country. He is. He has gone over the entire situation as it confronts us, with the new year and a great war. Here is what he says:

"The facts and figures which I have show that money in the country has more money today than ever in our history. Hundreds of thousands of

have gone to war, but there is a brand-new situation injected into this war, and it is the dominant one concerning apparel.

It is this: The earning power of the women of the nations involved in the war is without precedent in the history of the planet.

If women who have never had money to spend will be able to make a salary such as a man has to support a family, are they going to save it? They are not. They are going to spend it, and they are going to spend it on the things they have always desired. That is why seal skin sacks and ostrich feathers have been sold in London for two years to women who have always worn calico wrappers and knitted shawls.

Preaching a New Gospel.

And it is these women, so the students of the new statistic affirm, who are demanding good materials for their clothes. It is said by those who know, that women who paid \$15 for suits now pay \$30, and those who paid \$2 for a hat now pay \$10; and this change in money spending does not rest entirely on the fact that a dollar of 1914 is equal to 57 cents of 1918.

Here are the things that the government wishes to say—those of us who appeal to you through the written word as we would like to appeal to you face to face.

In spending your money on clothes, co-operate with the designers by endorsing the slim silhouette, the short

SKIRTS GROW STILL TIGHTER

Some Seen Recently Do Not Attempt to Give the Wearer Enough Room for Walking.

At a morning talk for charity, given in a small room of one of the smart hotels, some of the best gowns of the season made their appearance, says a writer in the New York Times. Two or three fine points forced themselves on the student of styles at this gathering. One was that patent leather oxfords, pointed of toe and high of heel, have become the ultra-fashionable footgear of the winter. They are worn with never a vestige of a spat, the theory of the wearer being that cold air is good for the ankles. As one little debutante put it: "If air is good for the lungs, why not for the ankles?"

Another point fully demonstrated is that skirts are to be tighter and tighter. Often they are so tight that they are made to lap over in the back in order to give room for walking. In other cases they are just frankly tight, and do not attempt to give enough room for walking.

Still another point is that hats are plain at the point of having no trimming at all. Many were seen that had not even a band around the crown. They are lines, all lines.

Most of the crowns on hats of this kind are high and large and many are soft and draped.

The straight wide brim and the wide brim rolling up around are still with us for modish hats though liked better for street wear than for the accompaniment of evening toilets; and the designers do all kinds of charming things with the wide floppy brimmed capelines.

Among the shapes with wide straight brim some of the best looking models have crowns of fur, brims of velvet and perhaps a cord or narrow ribbon drawn around the crown and knotted to hide the line of union.

Most of the crowns are large and high and many of them are soft and draped, though there are plenty of stiff crowned hats in velvet, hatter's plush, black satin, etc. The big crowns, especially the more severe ones, are not by any means universally becoming, and the woman of small face or petite figure is likely to look very top-heavy in a majority of the most modish large shapes. If she searches diligently enough, however, she will find a crown of just size for her, and they do exist, albeit rather infrequently.

WIDE BRIM IS STILL MODISH

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NOVEL TRIMMING FOR TURBAN

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Upholstery at Home.

If one is doing over the furniture, that needs renovating, the best way is first to take off the original covering, and from this cut the new one, being just as careful as one would be in cutting a dress. The material must then be pulled and stretched to cover the space, care being taken to keep the grain of the material on the same or the right direction. In tacking the covers on avoid nailing the wood-work. A very small hammer is best for the purpose. Where the surrounding wood-work is easily marked, the striking part of the hammer may be covered with a piece of an old thick kid glove, stretched tight. This makes the hammering a little more difficult, but it lessens the danger of marring the wood if the hammer strikes. The choice of the right gimp is important; where the edges of the cover have to be covered.

The Philosophy of Brocade.

Folks who study the philosophy of clothes declare there is a psychological reason for the present craze for silver and gold brocades, says the New York Evening Mail. The general tendency in street and afternoon frocks is toward simplicity. The season's only trimming of prominence is fur. This, so students of dress tell us, is a reflection of the war spirit. And the brilliant brocades, on the other hand, express "the letting off of steam." Women cannot submit to a steady diet of simplicity and so they are taking a little fling with brocade chapeaux and garments for formal evening wear.

Whatever else one may think about the soundness of this explanation, it is interesting. And no one will deny that never before have gold and silver brocades been utilized in such attractive forms.



These two gowns illustrate the use of embroidery. On the left is a gown with embroidered bodice. Drecoll sends over this frock of black velvet which has a wide sash edged with embroidery and a bib of it applied to gray shifon yoke with short sleeves. The second gown shows the use of cut-out embroidery. This Parisian frock is made of beige-colored cloth with elaborate design of cut-out embroidery buttonholed with black. The short, narrow skirt is of black velvet, to match the hat.

These women will be in a financial position to buy the kind of clothes they have always wanted, which is of the better grades, and garments better than they have ever worn."

Now, mind you. This is the statement of a man who represents that vast merchandise that we find outside of the exclusive dressmakers and high-priced shops. He knows what the women throughout the country desire to buy, and when he makes the statement that the demand for cheap fabrics and shoddy materials is beginning to wane, he represents a most interesting phase of commercial activity.

The great millions who make women's clothes through the process of immense organizations have flooded the world with cheap and perishable apparel. They have catered to a desire on the part of hundreds of thousands of women to buy what is smart and new, rather than what is durable.

Will Demand Durable Fabrics.

It is already perceptible, wherever masses of women have gathered, that costly simplicity is the substitute for costly ornamentation. Soon will come the other upheaval in dress when women who buy inexpensive clothes will demand that the fabric endure.

It was all very well, during a period of enormous productivity on the part of the mills, to throw away \$18 on every new frock that suited the fancy and to discard it when the particular fashion in which it was made began to wane; but today we are girded for war, and the output of these mills is not intended to carry favor with women.

And the woman herself realizes that at any moment there may be a shortage of fabric for her apparel, and she does not want to spend money, even if it is not a large amount, for clothes that are made up of badly woven, badly dyed materials that last only a butterfly's hour.

This demand for good fabric is not new. It is the fundamental instinct of women in all times of national deprivation and economy to grasp at what is durable.

Everyone has to face this clothes situation during the war with a spirit of patriotism and eager endeavor to do the greatest good to the greatest number. This has confronted every generation of women whose husbands

jacket and the elimination of as much wool as possible from a costume. For the rest, you can spend whatever money you feel you can afford. Remember that it is not extravagance, but a form of charity, to keep this money moving so that it reaches to the uttermost corners of society where women and children are gathered to make a living wage.

There is no diminution in the brilliancy of fashions. Both France and America are working hard to assist the government to stimulate women's desire for clothes. The new things which have been put out in the shops, some of which came from Paris and others that have been designed in this country, show a straight line that is characteristically kept from attention by a cascade of the side of the skirt, a swirling design in front, a great sash, or a wide collar.

There is really quite perceptible difference between the simplicity of the gowns brought to the late winter and those that have preceded since September.

There is no appeal to be careful and dainty, as it can be made of tulle, buffon, georgette, crepe and net of all weaves, there is a disposition for evening wraps and gowns to resolve themselves into floating clouds, in order to hide the fact that the foundation of the frock or the wrap is made of a scanty amount of material and clings closely to the figure.

Cut-Out Embroidery Used.

There is a tendency to go back to the old handwork known as cut-out embroidery. Cloth, velvet and taffeta are now cut out by a stamping process in ornate designs, and the edges of these are carelessly overwhipped with a silk thread.

While there is some embroidery and worsted threads, the idea is taboo when carried out in a lavish way.

The dressmakers seem to prefer the lavish use of braid to any other kind of applied ornamentation. The wide, closely woven variety known as Heracles, and the tiny thread known as soifraiche, are both splashed over clothes with a generous hand. The extra wide, white, Hercules braid is used for a rolling collar, cuffs and a broad bit on gowns of black and gray satin, as well as on frocks of serge and deeply colored woolen fabric.

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Forty-Eighth Annual Statement of the Condition of

The East Side Savings Bank OF ROCHESTER

January 1, 1918

Resources

Mortgages	\$10,172,469 00
United States Bonds (Market Value)	599,680 00
District of Columbia Bonds (Market Value)	102,000 00
(Guaranteed by U. S. Government)	
Massachusetts State Bonds (Market Value)	138,000 00
Wyoming State Bonds (Market Value)	5,700 00
Alabama State Bonds (Market Value)	100,000 00
Maryland State Bonds (Market Value)	200,000 00
City of Boston, Mass., Bonds (Market Value)	96,360 00
City of New York Bonds (Market Value)	648,500 00
City of Rochester, N. Y., Bonds (Market Value)	968,550 00
City of Albany, N. Y., Bonds (Market Value)	193,876 25
City of Buffalo, N. Y., Bonds (Market Value)	508,283 30
City of Syracuse, N. Y., Bonds (Market Value)	129,075 00
City of Troy, N. Y., Bonds (Market Value)	136,018 50
Railroad First Mortgage Bonds (Market Value)	344,000 00
Banking House and Annex (Appraised Value \$350,000), Cost 1884	120,000 00
Cash on Hand and in Banks	1,122,580 09
Collectible Interest Due and Accrued	152,591 99
Other Assets	1,150 14
Total	\$15,738,834 27

Liabilities

Due Depositors	\$14,926,900 34
Interest Accrued to Depositors	48,130 70
Reserved for Taxes	8,881 34
Other Liabilities	240 13
Surplus (Bonds at Market Value, Banking House and Annex at Cost in 1884)	754,681 76
Total	\$15,738,834 27
Surplus (Bonds at Par Value)	\$ 844,960 76
Surplus (Bonds at Amortized Value)	889,676 17
Surplus (Bonds at Market Value, Real Estate at Appraised Value \$350,000)	\$984,681 76

Interest to Dec. 1, 1917, Credited to 49,133 Depositors at the Rate of Four Per Cent. Per Annum

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THE EAST SIDE SAVINGS BANK OF ROCHESTER

Corner Main Street East and Clinton Avenue South

Bank Incorporated November 1, 1869.