

PARIS TURNS TO OLD-TIME IDEAS

Flounces and Flares Are Featured in Spring and Summer Models.

TAFFETA STILL HOLDS SWAY

Material Has Been Softened Until It Has Become Almost Like Satin—Suits Have Hems of Lace.

French dressmakers are turning their attention to old-fashioned materials as well as to old-time designs. This is evinced, notes a Paris fashion writer, in the showing of spring and summer models in Paris. Never before has taffeta, a very old-fashioned material, enjoyed such a long and pronounced vogue.

Fabric makers are improving taffeta. The only real objection to it in times gone by was that its stiffness made difficult the task of creating graceful models. Now taffeta is being made thin and soft like satin, some of it having a highly glazed surface. Then it is being embroidered in various ways. Especially interesting among the new taffetas is one that has a coin dot embroidered in bright colors.

Paris is adopting these new taffetas, and a great many mid-season models are being made of this fabric. A frock developed from a quality known as diamantine in a soft gray is embroidered in rafia strands that are not dyed but treated by a process of glycerin finish which makes them as pliable as silk.

Fur is Used at Random. To make these taffeta dresses more becoming the Paris dressmakers often use the collar and cuffs with a soft fur, such as petit gris. The fact that fur is becoming more expensive every day does not deter the French couturier from making what might seem to the casual observer unnecessary and unseasonable use of this precious trimming.

Madeleine et Madeleine have made a taffeta dress that takes somewhat the form of a draped polonaise, though frankly cut in two pieces. The waistline is low and loose-fitting and the draped skirt is joined to it under a group of minute tucks which extend across the center of the back and front only. A similar group of tucks gives fullness across the bust line; these tucks stop short of the armhole and lose themselves in a sort of drooping blouse fullness.

The bodice is finished without sleeves, the armhole being surrounded by tiny points, or dents, embroidered in copper color silk. There is, how-



Taffeta Dress With Sleeveless Armholes and a Guimpe With Short Balloon Sleeves. The Neck Ruffle Is Detachable and the Dress Finished to be Worn Without It if Desired.

ever, an accompanying guimpe which carries short balloon sleeves, also tucked. The skirt of the polonaise has the disappearing tucks and the scalloped embroidered edge. It forms a jabot drapery at the sides and is hung over an extremely narrow underskirt. The bodice finishes with a straight, round neck, but there is an extra collar ruff which stands very stiff and is centered by a band of copper colored embroidery which falls at the back in two "follow-me-lads" ends. Dress Harks Back to the Thirties. Another polonaise dress developed in a serge of fine quality and

trimmed with cerise satin cire is embroidered in gold and copper threads and dyed rafia strands. The waistline is low, the front fastening decidedly at one side. The embroidered revers form a round yoke at the back, which, descending over the tops of the shoulders, gives a sort of 1890 back. This model is very well thought of by mid-season buyers.

Every Frenchwoman who makes any pretense at all to a smart wardrobe includes among her dresses one of black satin regardless of what other materials may be in the limelight of fashion. Mme. Jenny has made some especially beautiful frocks of black satin for her customers to wear at the resorts, such as Nice and Monte Carlo. For these models she favors the flounced skirt. In fact, this may be



Street Dress of Blue Cashmere Serge Embroidered With Red and Copper Colored Threads and Dyed Rafia Strands.

said to be the most pronounced feature of her satin dresses.

These deep flounces make the entire skirt. Instead of having a hem on the bottom of the flounce, a facing of black velvet to about the depth of a hem is used. The idea of the flounced skirt comes from the French stage. Many of these stage frocks, which are having so pronounced an influence on all fashions, were designed by this great dressmaker. Gray, too, is a favorite color for satin frocks.

Three-Piece Suit, Hem of Lace. Mme. Jenny is not the only designer who does unusual things to hems. Bulloz has introduced the lace hem. He used it with good effect on a black suit, which is accompanied by a long accordion plaited cape. Both the cape and skirt have this remarkable hem, which is formed by inserting scalloped lace, the irregular side of the lace going toward the top of the garment. It is a three-piece suit, the third piece being a blouse of white brocade silk. It is, of course, a typical formal afternoon costume.

It is interesting to note that these three-piece costumes are even more pronounced for spring than they were for autumn. Women delight in three-piece affairs as offering a great advantage over the old-time suit consisting of a skirt and coat only, which had to be completed by a blouse picked up at random and which did not always make a good-looking dress when the coat was removed. Among the practical suits carrying out this idea are those consisting of a simple dress and a somewhat long coat rather on the order of a redingote. These are not always made of cloth; silk features prominently in these new costumes for spring.

Evening dresses are not quite as prominent in the new showings of clothes as they were in those of last season. While the elaborate evening dress is not in such general use as the short skirted dancing frock, the Paris dressmaker feels the necessity of including in her collection very dressy and extreme models developed in handsome brocade.

Hats From Paris. Paris is experiencing a veritable craze for embroidered hats, which may be made of almost any fabric, with the embroidery of rafia, artificial silk or metal threads. It is very smart to have an embroidered purse exactly matching the hat. The rafia embroidery is effectively used on the underbrim of hats as a means of introducing a becoming bit of color as well as an idea that is entirely new.

The latest novelty is to use cellophane as the foundation for the embroidery. This highly glazed composition has taken Paris by storm. As a background for embroidery, the plain tissue is interesting, but without ornamentation it is too much like patent leather or old cloth to be becoming.

SUITS AND FROCKS

New Silhouette for Spring Interesting and Pretty.

Waist Lines Dropped to Hips, Shoulders Narrowed, Skirts Puffed or Slenderly Straight.

Paris has gone adventuring in the matter of new tailored silhouettes for serge suits and frocks and has introduced waist lines dropped to the hip, shoulders narrowed to Victorian constriction, and skirts puffed or slenderly straight, but always slit up at some point.

In fact, the directrice has returned in the vigorous slashing of side or back and also in the long-fronted coats and bodice to be seen on recent models. A chic little trotteur of navy tricotine has a short, tight jacket with the front and back elongated in flat panels, and frilled on the hips by three narrow ruffles. The skirt is plain and nearly to the knee, and under-set with a thick fringe of ribbon streamers.

Another smart little walking suit has a box coat of Eton persuasion, slit under each arm and finished with outstanding inch-wide loops. The top of the skirt from waist to the hip line is stitched with inch bands which form loops on each hip to match the coat, giving at the same time a moderated bouffancy, which is altogether charming.

Much serge is being used in tailored suits and frocks, but this veteran material has acquired such alluring quality in its cunning manipulation, that for any woman to see these new creations is to desire them.

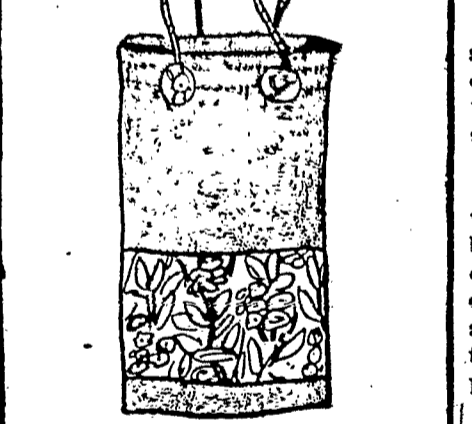
A fetching costume for the "jeune fille" has a jacket cut straight and short and finished around the hips by a six-inch outstanding ruffle of finely plaited serge. The sleeves are three-quarter length with plaiting forming a narrow puff at the wrist. The skirt, also tightly plaited, hugs the knees and ankles, but has several rows of stitching in coarse silk to hold it out around the hips.

A serge street dress has also a novel arrangement of plaiting. The bodice and skirt are closely fitted and severely plain, fastening up the back from hem to collar with tiny, flat bone buttons. A narrow band of vertical plaiting is gathered in on each side and brought together, allowing it to puff out like a bow, and this tubular trimming is applied to collar, cuffs and waist line, giving an unusual and intriguing ruff effect.

EVER USEFUL SHOPPING BAG

Convenience Is Easily Made From Piece of Heavy Crash or Linen of Dark Color.

A shopping bag is useful nowadays, when most of us find it simpler to bring our purchases home with us. The bag shown in the sketch is easily made from a piece of heavy crash or linen, of a dark color for choice. A length 20 by 12 inches is required, joined strongly by machine at sides and bot-



A Splendid Shopping Bag.

tom, and with a piece of whalebone run through the casing at the top to keep the mouth of the bag stiff and well open. The handles are made of strong window cord, and should be fixed on as follows: Sew them firmly to the outside of the bag and cover the ends with scraps of cretonne cut in circles and buttonholed all round. The broad band round the bottom of the bag is of cretonne to match the circles, and brightens up the whole appearance of the bag.

USING MALINES IN MILLINERY

Material Especially Liked in Shape Known as "Bird Cage" Tam; Black Is Predicted.

Malines is taking a still firmer hold on the millinery trade as the season advances. Not only is it especially popular for wear at the present time, but it is being touted as a spring winner as well. For current dress wear malines is especially liked in a shape known as the "bird cage" tam, in which it is used to encase brocade, duvetyne or velvet. For the coming season black malines is expected again to be a big factor, particularly when used with glycerined ostrich trimmings. Rolling Chin Chin models, bulky side crown effects, turbans and the larger dress hats of malines used with bands of glycerined ostrich on the under brim or to cover the entire crown. In some cases the ostrich is replaced by a silky black grass.

Veils on All Hats. In Paris veils are seen on everybody's hat. And brims being covered by them, the crowns are the center of embroidery and decoration.

QUAINT DESIGN FOR MILADY



This unique design in black and white on printed chiffon, elaborately embroidered in beads, is sure to please the most critical. The touch of flit at neck and on the sleeves adds another bit of beauty to the frock. The hat is one of the late styles imported from France.

VERY NEWEST LEATHER BELT

Cut-Out Scheme Affords Fastening Without Hook, Buckle or Button; Good for Summer Wear.

In this era of the leather belt, it is not surprising to see that it is showing brand new possibilities. The most charming is one which colorfully enlists the use of worsted flowers.

Buy enough of one of the leather substitutes to make the belt of the desirable width. It should be from two inches to two and one-half inches in width. The width of the material used will doubtless do for the length of the belt.

On one end of the belt cut an oval slit. On the other cut out near the end at top and bottom a "tooth" about a half inch or more in depth. These two "teeth" or notches will be the means of holding the end, in place when it is slipped through the slit on the other end of the belt. Thus it is fastened together without hook, buckle or button and will easily stay in place if your material has sufficient body, and if you do not submit the belt to too much strain in fastening too tightly. Belts of this sort really look ever so much better if they are not any tighter than is absolutely necessary to keep them from slipping too much in front.

Now, upon the center-back applique a henna color rose which you have crocheted or worsted. On either side have flowers which decrease gradually in size until upon the sides of the flowers are nothing more than flowers whose petals are single strands of worsted embroidered directly upon the belt. You might have a smaller crocheted flower upon either side of the central one and then embroidered ones after that. Or you might have only the central one crocheted and appliqued and all the rest embroidered.

A very lovely color scheme consists of using with the henna some yellow, peach color and lavender. These colors upon the black are both effective and charmingly delicate.

A belt of this sort may be charmingly worn upon a jersey, serge or tricotine frock. It is equally attractive upon a sweater. And when summer comes, the uses for it shall have found to have increased. It is one of those articles of apparel which defy the changeable and fickle seasons!

WHEN SHE IS UNDER FIFTEEN

Tailored Spring Suit for Young Miss Promises to Be Interesting Item for Season.

For the girl of ten to fourteen years, the tailored spring suit will be an interesting item this season, as the charming little bolero and Eton jackets are to have such a vogue. Frocks with bolero jackets are also shown, so much like the suits really that a casual glance detects no difference at all.

A little tailored frock for a young girl recently seen, is quite worth describing. It had a plaited skirt and a little bolero jacket with underblouse of vivid red. The frock proper was of navy, and the jacket was finished at the edges with round scallops piped with red. A tiny navy frill edged with red finished the neck of the blouse. The sleeves were elbow length so far as the blouse was concerned, scalloped, of course, and with wrist-length full sleeves of the red.

Embroidery. Cross stitch embroidery marks one of the newest duvetyne frocks. The cross stitch is done in silk, in the same shade as the duvetyne, and this break in the surface of the fabric furnishes the only bit of decoration needed on the frock.

Report of the Condition of the Central Bank of Rochester

At the close of business, February 28, 1920

RESOURCES.	
Stock and bond investments, viz.:	
Public securities	\$343,111 00
Private securities	398,234 26
Mortgages owned	107,354 12
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	270,201 21
Loans and discounts secured by other collateral	5,217,537 16
Loans, discounts and bills purchased not secured by collateral	2,870,610 92
Overdrafts	2,455 90
Due from approved reserve depositaries, less amount of offsets	\$486,478 31
Due from trust companies, banks and bankers not included in preceding item	80,092 78
Specie	566,571 02
Other currency authorized by the Laws of the United States	49,735 02
Cash items, viz.:	117,400 00
Exchanges and checks for next day's clearings	\$220,904 50
Other cash items	10,435 49
Due from the Federal Reserve Bank of New York less offsets	231,339 96
Other assets, viz.:	4,981 96
Furniture and fixtures	\$24,000 00
Accrued interest entered on books at close of business on above date	43,192 34
	67,192 34
	\$10,241,724 36
LIABILITIES.	
Capital stock	\$300,000 00
Surplus:	
Surplus fund	\$300,000 00
Undivided profits	82,172 17
	382,172 17
Deposits:	
Preferred, as follows:	
Due New York State Savings Banks	\$106,839 18
Deposits by the State of New York	180,000 00
Deposits by the Superintendent of Banks of State of New York	70,000 00
Not preferred, as follows:	
Deposits subject to check	\$8,217,361 88
Time deposits, certificates and other deposits, the payment of which cannot legally be required within thirty days	46,750 00
Demand certificates of deposit	45,957 77
Cashier's checks outstanding, including similar checks of other officers	92,897 17
Certified checks	37,401 16
Unpaid dividends	25 00
Due trust companies, banks and bankers	222,985 98
Total deposits	\$9,019,218 14
Bills payable, including indebtedness for money borrowed, represented by notes, certificates of deposit or otherwise	200,000 00
U. S. Certificate of Indebtedness sold under agreement to repurchase	250,000 00
Other liabilities, viz.:	
Reserved for dividends	\$5,000 00
Reserves for taxes, expenses, etc.	19,085 04
Accrued interest entered on books at close of business on above date	49,249 01
Estimated unearned discounts	17,000 00
	90,334 05
	\$10,241,724 36

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