

RIO GRANDE VALLEY BANK & TRUST Co.

The Largest Guaranty Fund Bank in the State of Texas

TOTAL RESOURCES OVER \$3,000,000.00

Capital and Surplus \$600,000.00

Deposits, 1907,
\$404,000.00

RIO GRANDE VALLEY
BANK & TRUST Co

Deposits, 1908,
\$639,000.00

RIO GRANDE VALLEY
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Deposits, 1909,
\$1,631,000.00

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Deposits, 1910,
\$1,893,000.00

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Deposits, 1911,
\$2,100,000.00

RIO GRANDE VALLEY
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Deposits, 1912,
\$2,294,000.00

RIO GRANDE VALLEY
BANK & TRUST Co

Deposits, 1913,
\$2,685,000.00

RIO GRANDE VALLEY
BANK & TRUST Co

The
Success
Builder

OUR DIRECTORS

W. E. ARNOLD
H. D. BOWMAN
E. M. BRAY
W. COOLEY
A. ERAKAUER
J. J. ORMSBEE
J. H. POLLARD
J. E. ROBERTSON
S. T. TURNER
W. W. TURNEY
T. M. WING
R. M. WORSHAM

OUR OFFICERS

W. W. TURNEY, President
S. T. TURNER, Vice President
W. COOLEY, Vice President
T. M. WING, Vice President
W. E. ARNOLD, Cashier
S. H. SCHWABE, Secretary
P. L. ATKINSON, Asst. Cashier
LEO ROSENFELD, Asst. Cashier

These men stand for conservative business methods, fully realizing their responsibility to the community.

Should deposit his receipts in a bank and make his disbursements, except the small ones, by check.

That is the orderly, systematic way that betokens the proper handling of funds, and that bears the promise of growing balances.

This bank, dealing, as it does, largely with success builders, invites the accounts of all who aim to place themselves on a solid financial footing.

Russian Influence Is Shown In the Furs; Fitch, Skunk and Civet Cat Furs Are New

Waffle Cloth Is Another New One—Suffragette Influence Is Felt in the New Waistcoats—Afternoon Gowns Strictly Feminine, Street Gowns Mannish—Type of Poke Bonnet Is Back.

THIS year's styles are more beautiful and show a more radical change than any styles that have prevailed for years," said Myrtle Coblenz, of the White House, in discussing women's wearing apparel for the season of 1913 and 1914.

The Russian influence on the costumes of this season is felt in the fur trimmings, which are demanded on almost every costume, whether it be street suit, reception gown or full evening costume. The fur wraps and long coats are exceedingly rich and luxurious. All are trimmed with huge collars and cuffs of some other fur in contrasting color. They are distinctive in shape for their graceful, loose, baggy backs, the long dropped shoulder and the draped mandarin sleeves.

The Newest Fur.
Fitch fur is the very newest of furs, and is tremendously popular, both for wraps and trimmings. Real Hudson seal coats with Fitch fur or baby lamb trimmings will be much worn. In real fur coats a woman can spend from \$500 down. Civet cat fur coats with skunk fur collars, are quite the thing. The imitation fur cloth fabrics are lined with contrasting fur fabrics. As an interesting model we hear of baby lamb with ermine lining. Pediasia and Ural cloth and real camel's hair are popular. For very nice coats and suits, the new waffle cloth is much used. It is a material exactly resembling its name, that comes in both solid and mixed colors.

Velvets are Popular.
Velvets are being shown very extensively in three-piece suits, besides separate wraps. Trimmed minkes with collar and trimmings of cut chignon velvet in cubist shades are popular models.

Returning to the subject of furs—for fur sets, the very long, flat stoles, and long flat pillow muffs will be worn, the stoles and fur wraps fastening at the side and back. The linings of all these are most elaborate, chignon draped over stain being much used.

Women Wear Veils Now.
"For the business woman the strictly plain tailored suit, always in good taste, is shown, with the skirts inclined to the peg top model. For very nobby tailored suits, the vest, of fancy colored materials, or tapestry effect is used. The Suffragette influence is felt in the newest accessory for the tailored suit, the drape. This is fashioned exactly like a man's waistcoat or vest, and is worn over the tailored waist with or without the outer jacket. Some are quite elaborately embroidered and others come severely plain.

Afternoon Dresses not Mannish.
Afternoon and reception gowns are exceedingly beautiful, the skirt is very much draped, the drape being a little different from last year, coming more to the side, with the drapes a little higher, bringing more fullness about the hips, tighter at the ankles, and with a very short slit, to allow the wearer to walk. Just as the tailored suits have the mannish effects, the afternoon costumes are the epitome of things feminine. Soft, rich silky materials, with loose draped and clinging effects are the present mode.

Waistline is High.
In the costumes, the waist line averages high, though from the draped effect there is no visible waist line at all. The upper part of the garment—yoke, sleeves and part of the bodice—will be made of the finest of chiffons or shadow laces, combined with embroidered chiffons, while the drapery of the skirt will be the

heaviest and richest of brocaded or cut velvet, edged with fur.
"As the extreme of materials are combined, so are colors. One of the favorite combinations, is mahogany and new blue, royal purple with various shades of brass, terra cotta, and pigeon blue. Terra cotta by the way is one of the newest colors. Scotch plaids are decidedly popular and are used to a great extent in gowns, either as the body or as the trimming.

A Futurist Gown.
"A futurist gown, of soft silky crepe in the color arrangement suggestive of the school of painting which name it bears, is among the new models. The gown is made on very simple line in one piece with a draped skirt.
"For evening full dress wear, while almost all the models are shown on train, this does not mean that the short dancing length frock has gone out.

Beads and Jets
Beads and jets are very much used, there is the spinx robe for evening wear formed entirely of black and blue black beads. All the accessories for the evening gown must correspond with the character of the gown, and all of the imported evening gowns have their evening wraps to match.

Novelties of dress accessories are the sashes. These come in Roman stripes, Scotch plaids, or plain shades. Then for evening scarfs, there are designs in beaded chiffons, elaborately wrought with pearls and iridescent gowns. The Cubist scarfs, of beaded chiffons are popular.

Vanity and Bridge Bags.
In hand bags there are several distinct novelties. One, the real vanity bag, has a mirror encased in the flap. Some also contain small watches, and are made of crepe seal leather. Another novelty is the bridge hand bag, containing, besides the mirror, purse and calling card case, a score pad and compartment for a deck of cards.

Fewer Curled Austrian Feathers.
Hats are radically different from those of last year. Max Eisenberg, of the White House Millinery department, took up several models to illustrate. "The hat is smaller, sets higher on the head, has higher trimming, and is duller in color. The prevailing mode is a very small, decidedly chic hat, devoid of trimming save for some startling sword feather, or whip end fancy feather egret, to shoot up at some telling point on the hat. Black is the reigning color, feathers dominate the trimming, and the size of the hat will show more of the coiffure than for the three past seasons. There will be few curled Austrian feathers worn, the long, un-finished plumes, uncurled, being the style.

Like Old Poke Bonnet.
"The Niche hat resembles the old-style poke bonnet in front, with a considerable scoop in the back. Of other models that will be very popular are the Follaire, named after the popular French actress who ruled Paris at the present moment. This is on a Russian order, made of brocaded cloth of gold, with blue color motif, fur trimming and a big "stick-up." The "Vivandiere" hat is a very small, close fitting affair. The "stick-up" is a very prominent part of all hat trimmings. Tiny ostrich tips are fastened to slim velvet stems 10 or 12 inches long and poised on the hat like sigrets, forming the whip-end stick-up. Then there is the golf-stick "stick-up," where some cloth material is used and the handle of a golf stick is reproduced at the end of the stick-up.

The Butterfly Motif.
"Next to this and newer in the fashion world is the butterfly motif. Butterflies of velvet, of net, of black beads

and jets, of the finest laces, and manufactured of feathers are placed on hats at jaunty angles, often forming their only trimming.
"Another new thing is the velvet chin strap. With the 'Niche' and many of the larger hats, the chin strap of velvet ribbon is quite prominent.
"Gold lace is used a great deal on the extra dressy patterns, and is a most effective combination with black or any of the new popular shades. Fur sets, of toque, muff and scarf are the rage.
"The coiffure has changed a little, for with a full dress of hair, the new hats could hardly be put on, so the head dress is smaller and flatter, not so low on the cheek as heretofore."

**NEW YORK SPECIAL
NEWEST IN PANELS**
"In portrait photography," said W. F. Stuart, the photographer, "the latest word is the New York Special. This is a most artistic panel, that comes in 11 by 22 inch, sizes, and has the sepia finish and brown mountings and folder. It is in much demand in the east, and is quite new in El Paso. The moire finish in folders is a popular one. On lighting and posing depend the success of a portrait, and it is to this photographers give great attention. The pose must suit the person, must be typical in order to be a natural characteristic and beautiful picture. Among the photofads is the fire-side picture, with the effect of the firelight produced by the red finish. As to finish, both sepia and black and white are popular, the success of both being largely dependent on the suitability of the subject. Some pictures are particularly adapted to the sepia tones, and others appear at their best in the black and white."

Period Styles Lead In Furniture; Arts and Crafts Is the Latest Fad

WHEN I went to the eastern markets this year," said T. H. Rogers, of the T. H. Rogers & Co. Furniture store, "period styles in furniture was the whole show. Each high class factory seemed to hary on a different style or period, but the most popular bed room furniture were the Colonial and Adams styles. These are good anywhere and, being in plain and lack of ornamentation, still have a delicacy not found in the mission style.
"The Jacobean styles are shown in very high priced library and dining room suits, but the carving on these styles of furniture is so extensive that it is hardly practicable for a dusty country.
"The old mission predominates in quantity over all the new styles. The finish is confined almost exclusively to fumed oak. The plainness of this furniture with its massive appearance make it practical for the masses as well as wealthier folk, and as a furniture style it will be hard to replace."
In the opinion of Mrs. R. F. Young, of the Young Furniture company, fumed oak in dull finish is quite the newest thing in the furniture line, and is taking the place of the mission styles, which are declining. "The DuFold is a new parlor couch that is on the market," says Mrs. Young. "It is replacing the old Davenport. It is much shorter, coming in less than four foot lengths, and is more adapted for

Player Piano Crowding Out the Old Straight, Upright Piano

Dull Finish in Pianos Is the Newest Thing—The New Music Rolls for Player Pianos Have Words on Them for the Singers.

"IT is conceded by piano manufacturers that within two years there will be no more straight upright pianos manufactured, if the popularity of the player piano continues at the present rate," said Mrs. E. L. Jenkins, of the Jenkins Piano company.
"The player piano is what we call the man's piano for a business man who would have absolutely no time to practice, can indulge his fondness for music in a player piano and enjoy a quality of selections that would take years and years of study before they could be played by hand.
"The player piano is also a boon to the busy housewife and mother, giving her the pleasure of music which she would have to forego otherwise. Then a player piano can be used for the children to learn to play by hand.
"The newest thing in player pianos is the Henry and S. Landman player piano, that has the new melody grand sounding board arranged with a schew appliance that prevents the sounding board from flattening. In consequence of this, the piano will always retain the same tone it had when new. We sell at least two player pianos to one straight piano. I don't if the grand piano will ever be influenced by the player mechanism, as it is so essentially a hand artist's instrument, but the day of the upright piano without the player mechanism is certainly past. The music is cut with the song words so that it plays the accompaniment, carries the theme and has the breathing marks and expression directions for singing.
"In piano finishing, there is a growing tendency towards the dull finish, to match the new dull finish in furniture. We sell a great many Circassian walnut cases in the new dull finish. The Louis XV shapes and Colonial are popular and the mission style and finish continues as popular as ever."
An Educational Factor.
"The player piano as an educational factor is no longer a doubt," said F. G. Billings, of the Billings Piano com-

pany. "Not only the best teacher, but even colleges and universities recognize its value in the interpretation of music. The player piano is the greatest force in existence for educating the public musically and bringing music and the best music within the reach of all.
"The player piano is without doubt the greatest mechanical agency for the production of music yet devised. With the aid of the newer music rolls one can reproduce the exact interpretation of the artist. With a little thought and study one may really produce good music, which is not mechanical and is rapidly passing. One of the latest things in players is the Stoddard-Amico player mechanism installed in a Knabe piano. The fidelity with which it reproduces by means of the music rolls especially prepared for it, is marvelous. Not only the correct tempo is reproduced as the artist intended it, but also the phrasing, touch, pedaling, etc."
The Apollo Grand Piano.
"Absolutely the newest thing in player pianos is the Apollo grand," said Thomas Dunn, of the Dunn Music store. "This instrument has all the pure rich tonal qualities of the Apollo grand, with a small player cabinet attachment within the range of the cabinet and reproduces the exact interpretation of the hand played rolls, has the automatic rowing, and the human touch, features besides a transposing arrangement by which any song can be transposed to any key, the air can be omitted from the song and just the accompaniment played. It is positively the only grand piano to have a player attachment, and the mechanism represents the last word in perfection, nothing further can be done to improve the automatic playing."
New Player Mechanism.
"About the very newest thing in player pianos," said W. R. Schulz, of the El Paso Piano company, "is the Cecilian Player piano mechanism in an Everett piano. The Everett being considered one of the three great pianos of the world, the tone quality in this combination is assured, and the Cecilian is generally conceded the most perfectly constructed of the player pianos. The feature of this instrument combination is the electric motor in the simple touching of a button, does the pumping for one. This relieves the player of all tireome foot pumping, and also does away with the electric attachments necessary with other instruments.
"Music interest generally is increasing so that the standard of music here has been greatly raised in the last few years, and there is a bigger demand for better music."
New Piano Finish.
"Something new in piano finishes is the Circassian walnut in dull finish to match the new dull finish furniture. The Fischer grand is shown in same especially dull finish Circassian among the dull finishes and the Mission styles are still good.
"New things in music stichels are shown in alligator, kid, goat, walrus, seal, grain and other leathers. They have neat handles, straps and buckles and are of such proportions that the music can be carried without being folded.
El Paso a Distribution Point.
"The interest in the Wurlitzer instruments for moving picture theaters and restaurants and other places of amusement has grown wonderfully and the territory of Arizona and New Mexico has been added to the El Paso Piano company's field. El Paso is one of the best distributing points for pianos."

CORSAGE BOUQUETS BEING REPLACED

"Owing to the popularity of the tango dance, the bunny hug and other

This Bathing Suit Aroused Mob Rage



MRS. CHARLES LANNING

THIS photograph shows Mrs. Charles Lanning, of Burlington, N. J., as she appeared to the mob that beat her because of the daring cut of her bathing costume. The bathing suit is a short, vivid purple affair, with purple tights beneath. An extreme slit on one side of the skirt is what started the trouble.

ers of their class in the east, the corsage bouquet has had to be done away with altogether," said Donald C. Hanson, of the Flower shop.
"In place of the corsage bouquet, the proper thing is a graceful arm bouquet, that can be carried or laid aside while executing those rather strenuous dances. For brides, the round, small colonial bouquet, in a silk lace holder, is the newest thing out. It is tied with long ribbon streamers.
"A new rose, called Mrs. Aaron Ward's new rose, is being featured by florists over the country. "Orchids continue in demand for very swell affairs, and are a wonderfully lasting flower."