

BETTER TIMES ON WAY BACK, BANKERS TOLD

Probable President Sees
Prosperity Just Around
the Corner.

BY LEO F. BARON
United Press Staff Correspondent
CLEVELAND, Sept. 30.—American business will emerge from its state of depression and soon resume its natural robust appearance, according to Rome C. Stephenson, vice-president of the American Bankers' Association, and scheduled to be its next chief executive officer.

In an interview today, Stephenson forecast a revival of prosperity, basing his optimism upon reports from delegates attending the fifty-sixth annual convention of the national association.

All Reports Agree
"Reports of bankers from all sections of the country indicate a thorough belief that the turning point of the depression has been reached and the next few weeks will evidence a revival of interest in the entire picture," Stephenson, vice president of the St. Joseph County Savings bank at South Bend, said.

Stephenson was emphatic in his belief that the period of depression has been due largely to a psychological condition. He pointed out that capital had been frightened from its natural channels by talk of hard times and its reactive tendency was to recede from circulation. The stock market crash he ascribed responsible only to the extent of having precipitated the scare.

No Total Crop Loss
The United States, by virtue of its vastness, never suffers in one year from a total crop failure, the banker said, this condition forbidding a protracted depression period.

"In southern Illinois and Indiana, for instance," he declared, "crops suffered extensively from the summer's drought. On the other hand, the northern sections of the same states had ample rainfall and will yield an exceedingly good corn crop. In Kansas, Nebraska, northern California, North Dakota, Montana and other western and northwestern states the yield of wheat has been above normal."

Countess Cathcart Weds 71-Year-Old Millionaire



Vera, Countess Cathcart

By United Press
LONDON, Sept. 30.—Vera, Countess Cathcart, who temporarily was barred from the United States in 1926 on charges of "moral turpitude," and Sir Rowland Hodge, 71-year-old shipping millionaire, were married today at Princess Row register office.

The engagement was reported last Friday, at which time it also was learned the countess' son by her first marriage, Henry De Grey Varter, 19, and Miss Mabel Bowers Ream, a musical comedy actress, recently were married at a secret ceremony.

The Countess Cathcart was born Vera Fraser and married Captain H. De Grey Varter, who

was killed in France during the World war.

She married the fifth Earl Cathcart in January, 1918, and their son, who is now sixth earl, was born in August, 1919. In 1927, the earl divorced her, naming the earl of Craven.

When the countess came to New York in 1926 she was refused admittance on the grounds of "moral turpitude" and she demanded that the earl of Craven, who then was in New York, be deported.

Later she was admitted to the United States to appear in her play, "Ashes of Love," which was a failure. She left the United States saying she was almost penniless.

Sir Rowland Hodge is head of Ellingham, Ltd., ship builders interests. He was created a baronet in 1921. His first wife, Mabel Thorpe, whom he married in 1898, died in 1923. They had two daughters and two sons.

A single square inch of scalp, it has been estimated, contains about seven hundred and forty-four hairs.

INSURANCE FOR JOBLESS URGED

Dr. Leo Wolman Estimates
4,000,000 Unemployed.

By United Press
WASHINGTON, Sept. 30.—Estimating the number of unemployed in the United States at more than 4,000,000, Dr. Leo Wolman of the national bureau of economic research urged a system of unemployment insurance as the remedy in an address today before the National Catholic Welfare conference here.

Dr. Wolman, a member of the advisory committee of the 1921 unemployment conference of which President Hoover was chairman, said unemployment now is already as great as at that time and that "the prevailing level of unemployment will not be appreciably, if at all, reduced during the coming winter."

"It is a sad commentary on our social thinking that since the Harding unemployment conference in 1921 practically no progress has been made in the development of

our public employment service," he declared.

Dr. Wolman said that it is unprofitable at this time to inquire into the responsibility for unemployment, and that unemployment insurance, which now is operated successfully among more than 40,000,000 workers in Europe, offers a satisfactory solution.

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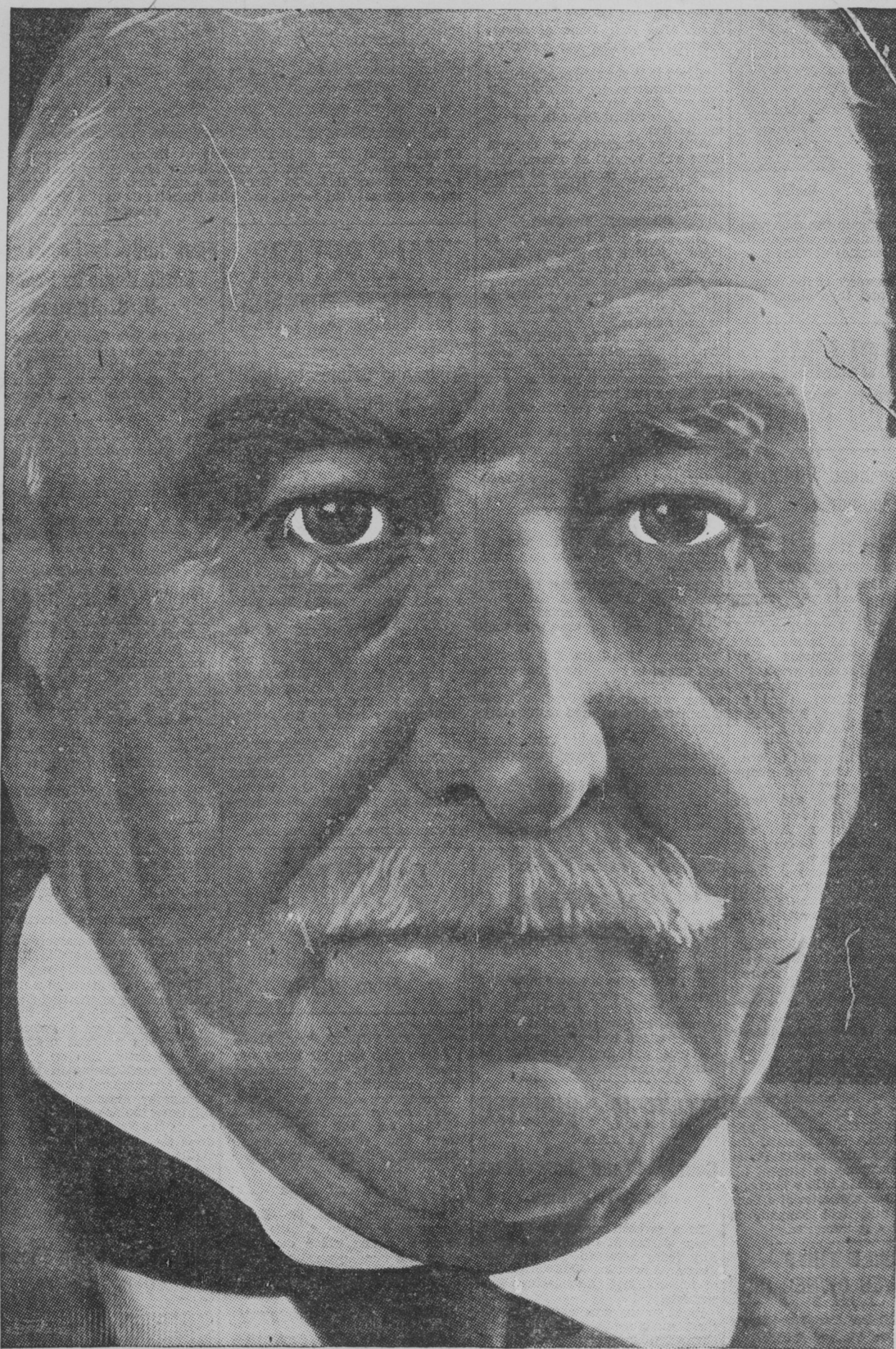
PROLONGS LIFE OF SILK HOSE

All women will be intensely interested in a recent discovery—the idea of a leading New York fashion expert. She learned that besides perspiration, all next-to-the-skin garments absorb an oily excretion from the sebaceous glands that causes silks to rot. Soap and water cannot dissolve this destructive oil film—it takes a solvent like Energine to cut it. So when next washing silk hose or undergarments, add a tablespoonful of Energine to a quart of lukewarm, soapy water. Wash thoroughly—rinse well—and note the new cleanliness, the pleasing freshness—see how magically the original color is revived and with far less rubbing. While soap and water appear sufficient, you can't appreciate how much they fall short till you make this Energine test. You'll be surprised, too, how many more days of wear you get from every pair of hose.

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Consistent with its policy of laying the facts before the public, The American Tobacco Company has invited Mr. William L. Ward to review the reports of the distinguished men who have witnessed LUCKY STRIKE'S famous Toasting Process. The statement of Mr. Ward appears on this page.



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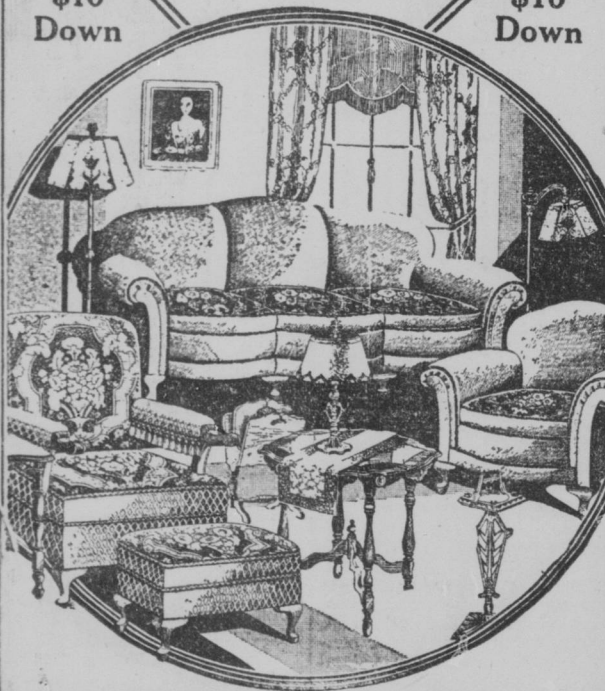
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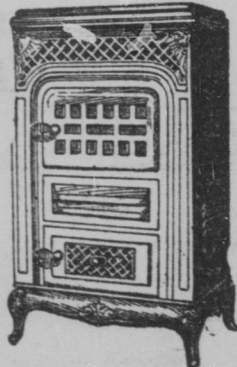
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