

A Real TRAVEL **BARGAIN** 39⁵⁰ to CHICAGO

ONE-WAY IN STREAMLINED AIR-CONDITIONED COACHES*

on the *Challenger*

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- **LATEST TYPE AIR-CONDITIONED COACHES**, with deeply cushioned reclining seats, extra large dressing rooms, cheerful decorations, soft blue night-lights, FREE pillows and porter service day and night.
- **COACHES EXCLUSIVELY FOR WOMEN**, especially designed to afford privacy and comfort to women traveling alone or with small children—a service originated by Union Pacific on The CHALLENGER.
- **REGISTERED NURSE-STEWARDESS SERVICE** free to all passengers. A boon to women traveling alone or with small children, and elderly people—another travel service introduced first on The CHALLENGER.
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*For those who desire sleeping car accommodations, CHALLENGER Sleeping Cars answer the question at slight increase in railroad fare and with sleeping car fares about one-half the standard Pullman fares.

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For Complete Information
IRA V. HELMICK, Passenger
Representative, Las Vegas, Nev.

UNION PACIFIC RAILROAD

ROAD OF THE STREAMLINERS AND THE CHALLENGERS

F. H. A. Warns Home Owners

Optimism engendered by the present healthy condition of the home mortgage market should not be allowed to obscure the dangers inherent in any return to the unsound lending practices which flourished during the nineteen twenties, Federal Housing Administration officials said recently.

Explaining that even some conservative lenders are permitting the over-appraisal of properties, in effort to complete effectively for a share of the new home mortgage business, FHA warned against competition based on the relaxation of sound standards.

Healthy competition for mortgage loans is inevitable in markets of the type that exists today, officials pointed out, but that competition should not be allowed to take the form of relaxation of lending standards. Any lowering of the standards that have served to guide the business of mortgage finance back to the sound position it occupies today defeats not only the efforts of the Government to stabilize the mortgage market and establish home financing on a sound basis, but jeopardizes the investment purposes of the offending lenders.

SWATTING BUSINESS

There is something wrong with a country when hundreds of thousands of capable men are without jobs. It is not the fault of the individual but of the government which prefers to swat business and industry and penalize it for employing labor. The whole New Deal lot of legislation against the employer belongs in the trash heap, and therein lies the best solution to the unemployment problem. The editor knows what he is talking about, for this newspaper has more taxes than there were colors in Joseph's celebrated coat. — Carrollton, Ohio, Journal.

Gubler Policies Forward Looking

(Continued from Page 1)

Kiwanis Club, an active member of the Junior Chamber of Commerce; an officer of Las Vegas Lodge No. 1468, B.P.O.E., and has joined in most of the public activities which give promise of local advancement.

He is greatly interested in our educational system and believes that the support of our schools should be a state-wide obligation in which the richer and more prosperous communities should contribute a fair share.

Mr. Gubler states that he is not making any wide promises as to what he will do if elected a representative of Clark county in the state assembly, but he does pledge himself to give honest and respectful consideration to all proposals brought before him, and he invites the suggestions of every person in Clark county who has constructive ideas on the important matter of reducing the costs of city, county and state governments without impairing the efficiency of the public service.