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The world takes off its har to the man with a smite.
It turas the cold shoulder to the individual who is
sour as a femon. We all love the man with a hearly
haud. He is our friend, the ray of sunshine for
which wo yearn, and sacess perches on his cheerfal
Nomacrs. But you say, "Hes lurd to work up
on. Here's the remelk. Start a bank account with
your first carnings. Add to th. Form the saving
nabit. Watch the acconut grow, The smite will grow
wifh it. It ta no trouble at atl to laggh when you

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