THE THRASHING OF THE EDITOR
 $5=$

vanix
-2awem



| andeo fois ement ins |
| :---: |
|  |  |
|  |  |

FARMER SMITH'S RAINBOW CLUB
 matri you ppend it- perhap foolishly. You
aningst buan beeause it is working for yout
If you deposit one dollar (100 pennied


## 2

If one year from now Farmer Smitt's Rainbow Club has been the means
of making one (only one) member save a dollar a month for 12 months I shall
This is the Christmas season. Enough money is spent foolishly to feed
the hungry of Philadelphia for a year. What is the rule about spending your they? Simply this: When you go to buy something, a stick of candy or an
trip, simply ask yourself, "DO I NEED IT?"
When yon When you go to buy a Christmas gift ask yourself if the
\#NEEDS IT. I am going to talk to you lots about MONEY




