

MORE LETTERS

FROM A
SELF-MADE
MERCHANT

To His Son.

Gilt Edged Insecurities

They Leave Nothing Behind
But Smoke and a
Smell.

THERE are two branches in the study of riches—getting money and keeping it from getting away. When a fellow has saved \$1,000 and every nickel represents a walk home instead of a ride on the trolley, and every dollar stands for cigars he didn't smoke and for shows he didn't see, it naturally seems as if that money, when it's invested, ought to declare dividends every 30 days. But almost any scheme which advertises that it will make small investors rich quick is like one of these Yellowstone geysers that spout up straight from holes with a boom and a roar; its bound to return to its native brimstone sooner or later, leaving nothing behind it but a little smoke and a smell of burned money—your money.

If a fellow would stop to think he would understand that when money comes so hard it isn't reasonable to expect that it can go out and find more easy. But the great trouble is that a good many investors don't stop to think or else let plausible strangers do their thinking for them. That's why most young men have tucked away with their college diploma and the picture of their first girl an impressive deed to a lot in Nowhere-on-the-Nothingness, or a beautiful certificate of stock in the Gushing Circle oil well that has never gushed anything but lies and promises.

Young men are told that the first thousand dollars comes hard and that after that it comes easier. So it does—just a thousand dollars your interest, easier, and easier through all the increased efficiency that self denial and self control have given you.

It doesn't seem like much when you take your savings bank book around at the end of the year and get a little \$30 or \$40 interest added or when you cash in the coupon on the bond that you've bought, yet your bank book and your bond are still true to you. But if you'd had your thousand in one of these 50 per cent. bloated bond schemes it would have lit out long ago with a fellow whose ways were more coaxing, leaving you the laugh and a mighty small look of peroxide hair.

You can't too soon make it a rule to invest only on your own know and never on somebody else's say so. You may lose more profits by this policy, but you're bound to miss a lot of losses. Often the worst reason for keeping out of a thing is that everybody else is going into it. A crowd's always dangerous; it first pushes prices up beyond reason and then down below common sense. The time to buy is before the crowd comes in or after it gets out. It'll always come back to a good thing when it's been pushed up again to the point where it's a bad thing.

It's better to go slow and lose a good bargain occasionally than to go fast and never get a bargain. It's all right to take a long chance now and then when you've got a long bank account, but it's been my experience that most of the long chances are taken by the fellows with short bank accounts.

You'll meet a lot of men in Chicago who'll point out the corner of State and Madison and tell you that when they first came to the city they were offered that lot for a hundred dollars and that it's been the crowning regret of their lives that they didn't buy it. But for every genuine case of crowning regret because a fellow didn't buy there are a thousand because he did. Don't let it make you feverish the next time you see one of those guys who come in quick and get rich sudden duds. Freeze up and on to your thousand, and by and by you'll get a chance to buy a little stock in the concern for which you're working and which you know something about, or to take that thousand and one or two more like it and buy an interest in a nice little business of the breed that you've been grooming and currying for some other fellow. But if your money's tied up in the sudden millionaire business you'll have to keep right on clerking.

A man's fortune should grow like a tree—in rings around the parent trunk. It'll be slow work at first, but every ring will be a little wider and a little thicker than the last one, and by and by you'll be big enough and strong enough to shed a few acorns within easy reaching distance and so start a nice little nursery of your own from which you can see wood some day. Whenever you hear of a man's jumping suddenly into prominence and for-

Extracts From "Old Gorgon Graham," George Horace Lorimer's New Book, By Special Arrangement With the Publishers, Doubleday, Page & Company.

turn look behind the popular explanation of a lucky chance. You'll usually find that these men manufactured their own luck right on the premises.

CUT OUT THE SCRAPS

Some Excellent Matrimonial Advice by "Old Gorgon Graham."

WHEN you differ with your wife never try to reason out who's in the wrong, because you'll find that after you've proved it to her she'll still have a lot of talk left that she hasn't used.

Of course it isn't natural and it isn't safe for married people, and especially young married people, not to quarrel a little, but you'll save a heap of trouble if you make it a rule never to refuse a request before breakfast and never to grant one after dinner. I don't know why it is, but most women get up in the morning as cheerful as a breakfast food ad, while a man will snort and snarl and snarl the minute his noose touch the floor. Then, if you'll remember that the longer the last word is kept the bitterer it gets and that your wife is bound to have it anyway, you'll cut the rest of your quarrels so short that she'll never find out just how much meanness there is in you. Be the silent partner at home and the thinking one at the office. Do your loose talking in your sleep.

Of course if you get a woman who's really fond of quarreling there isn't any special use in keeping still, because she'll holler if you talk back and yell if you don't. The best that you can do is to pretend that you've got a chronic case of catarrh and keep your ears stuffed with cotton. Then, like as not, she'll buy you one of those things that you hold in your mouth so that you can hear through your teeth.

Wrong Post-Mortem.

Why So Many Remnants Become Merely Remains.

HEALTH is like any inheritance; you can spend the interest in work and play, but you mustn't break into the principal. Once you do and it's only a matter of time before you've got to place the remnants in the hands of a doctor as receiver, and receivers are mighty partial to fees and mighty slow to let go. But if you don't work with him to get the business back on a sound basis there's no such thing as any further voluntary proceedings, and the remnants become remains.

It's a mighty simple thing, though, to keep in good condition, because about everything that makes for poor health has to get into you right under your nose. Yet a fellow'll load up with pie and buckwheats for breakfast and go around wondering about his stomach ache as if it were a puk up job that had been played on him when he wasn't looking; or he'll go through his dinner picking each course in a different brand of alcohol and sob out on the butler's shoulder that the booze isn't as pure as it used to be when he was a boy; or he'll come home at midnight singing "The Old Oaken Bucket" and act generally as if all the water in the world were in the well on the old homestead and the mortgage on the house had been foreclosed; or from 8 p. m. to 3 a. m. he'll sit in a small game with a large cigar, breathing a blend of light blue cigarette smoke and dark blue cuss words, and next day, when his head beats four and skips two in his hat that queer hopping sensation in the knees, he'll complain bitterly to the other clerks that this confining office work is killing him.

I might add that I don't like the effects of drinking any more than the after effects, and for this reason you should never hire men who drink during business hours. When a fellow adds up on whiskey he's apt to see too many figures, and when he subtracts on beer he's apt to see too few.

Of course, with all the care in the world, a fellow's likely to catch things, but there's no sense in sending out invitations to a lot of miscellaneous microbes and pretending when they come that it's a surprise party. Had health hates a man who is friendly with its enemies—hard work, plain food and pure air. More men die from worry than from overwork; more stuff themselves to death than die of it; more break their necks falling down the cellar stairs than climbing mountains. If the human animal reposed less confidence in his stomach and more in his legs the streets would be less up. It's a healthy man walking down to business. Remember that a man always rides to his grave; he never walks there.

How to Treat the Turkeycock Man

It's only a mighty big man that doesn't care whether the people whom he meets believe that he's big, but the smaller a fellow is the bigger he wants to appear. He hasn't anything of his own in his head that's of any special importance, so just to prove that he's a trusted employee and in the confidence of the boss he gives away everything he knows about the business, and as that isn't much, he lies a little to swell it up. It's a mighty curious thing how some men will lie a little to impress people who are laughing at them, will drink a little in order to sit around with people who want to get away from them and will even steal a little "go into society" with people who sneer at them.

The most important animal in the world is a turkeycock. You let him get among the chickens on the manure pile behind the barn, with his wings held down stiff, his tail feathers stuck up starchily, his wishbone poked out perky and gobbling for room to show his fancy steps, and he's a mighty impressive fellow. But a small boy with a rock and a good aim can make him run a mile. When you see a fellow swelling up and telling his firm's secrets, holler "Cash!" and you'll stampede him back to his hall bedroom. From "Old Gorgon Graham: More Letters From a Self-Made Merchant to His Son," by George Horace Lorimer.

OLD GORGON GRAHAM
Being more letters of a self-made merchant to his son, a new work by George Horace Lorimer, illustrated by F. R. Granger and Martin Justice—\$1.50. Discreet News Book Store.

A Week of Room-Making

For One Week, Commencing Monday, Irresistible Specials everywhere through the house will lighten our counters and empty our shelves with speed and vigor.

Space For Holiday Offerings is a Necessity! Goods in the height of fashion—the most desirable merchandise of this Fall and Winter Season—all must go in mammoth quantities next week at special prices. Shaping up the different stocks so that our unequalled lines of Holiday Goods may be installed—put in your way.

THE VERY BARGAINS YOU'VE BEEN WISHING FOR.

Below are particulars about some of the Special Sale Offerings. From these you can form an idea of the week-long bargain feast opening here Monday.

STOP and Think What These
Two Monday Morning
Specials Mean to you—
From 9 to 12 o'clock.

ALL WOOL EIDERDOWN!

There'll be a rousing rally of the economical in our Flannel department. We'll sell 30 pieces, yard wide Crepon or Ripple, all wool eiderdown, with a beautiful heavy fleece and a downy stockinet back, suitable for slumber robes, dressing gowns, bath robes and baby's coats, colors red, gray, old rose, light blue, medium blue, pink and cream. Regular price 65c. Limit 10 yards to a customer, at 10c yard.

38c

GOLF GLOVES

For LADIES' AND CHILDREN.
A Great Three Hour Sale.

Don't miss this chance to buy a splendid fancy golf glove any size, in the best 35c grade, at (per pair)

20c

Monday morning, 9 to 12 o'clock only.

ESTABLISHED 1864

F. Auerbach & Bro.

ONE PRICE TO ALL NEVER UNDERSOLD

A Sale of White Silk Embroidered Flannels

Never equalled in any store in America. Big reductions throughout the entire stock. You'll want to buy when you see the remarkable values.

Beginning Monday we will put our entire stock of White Embroidered Skirting Flannel on sale at prices that cannot be resisted. Room is needed for Holiday Goods, which forces us to cut the prices unusually low. The sacrifice prices make this an occasion of importance. We mention but a few of the reductions—just enough to give you an idea of how great the savings are:

All scalloped silk embroidered, yard-wide white Skirting Flannels will be reduced in this sale	All hemstitched, silk embroidered White Skirting Flannel will be marked down in this sale—	All cut out edge silk embroidered White Skirting Flannel will be cut down in this sale—
From 75c to, per yard.....	From 75c to, per yard.....	From \$1.25 to, per yard.....
49c	49c	84c
From 85c to, per yard.....	From 85c to, per yard.....	From \$1.50 to, per yard.....
59c	66c	\$1.05
From 95c to, per yard.....	From \$1.19 to, per yard.....	From \$1.75 to, per yard.....
66c	69c	\$1.18
From \$1.00 to, per yard.....	From \$1.40 to, per yard.....	From \$2.00 to, per yard.....
69c	93c	\$1.35
From \$1.25 to, per yard.....	From \$1.59 to, per yard.....	From \$2.25 to, per yard.....
84c	\$1.05	\$1.44
From \$1.50 to, per yard.....	From \$1.60 to, per yard.....	From \$2.50 to, per yard.....
\$1.05	\$1.10	\$1.69
From \$1.75 to, per yard.....	From \$1.75 to, per yard.....	
\$1.18	\$1.18	
From \$2.00 to, per yard.....	From \$2.00 to, per yard.....	
\$1.35	\$1.35	
From \$2.25 to, per yard.....	From \$2.25 to, per yard.....	
\$1.44	\$1.44	

ALL OTHER GRADES CUT
IN PROPORTION.

ALL OTHER GRADES CUT
IN PROPORTION.

Two Important Specials
Scheduled for Monday from
2 to 5 o'clock.

**\$4.00 Bed
Spreads, \$2.28**

You will grow enthusiastic over the bargain the moment you see them. A glance at the spreads will reveal their true worth and a glance at the price will convince you that they are approximately one-half their value. They are the White English Marseilles Spreads with elaborate raised patterns, knotted fringed or pearl hemmed, the very largest double bed sizes, measuring 57x96 inches, either one worth \$4.00, Monday, from 2 to 5 o'clock, limit 2 to a customer, at (each).

\$2.28

ANOTHER GREAT SALE OF RIBBONS

Black grosgrain ribbon in Nos. 9 and 12, Satin ribbons in Nos. 4, 5 and 7, plain Taffeta ribbons in Nos. 5, 7 and 9, Satin Taffeta ribbon in Nos. 5, 7 and 9, a number of fancy gold ribbons worth up to 15c, go on sale Monday, 2 to 5 o'clock, at the uniform price of a yard.....

5c

Some Big Money TO BE Saved Next Week

A CLEARING OF WOMEN'S Tailored Suits.

We are still clearing our Misses' and Ladies' Tailor Made Suits of all broken lines:

\$4.50 Nun's Veiling Waists

\$2.98

Handsome Nun's Veiling Waists, in tan, navy blue, cardinal and black, wide tailor plate, stock collar (our celebrated Derby Brand) \$4.50 values, at.....\$2.98

\$8.75 Kersey Coats

\$5.95

Semi-fitting or belted back, box styles, made of heavy kersey, in tan, blue, brown, castor and black, stitched or strapped, a great selection at.....\$5.95

\$19.75 Gravenette Coats

\$13.50

A new special lot of gravenette coats, made of finest Rainproof cloth, in tan, oxford gray and Olive Green, full loose back, with separate belt, special at.....\$13.50



\$3.00 House Wrappers

\$1.95

For comfort you'll certainly need one of our special priced, extra heavy outing flannel house wrappers, come in red ground, with white figures, sizes 32 to 44, on sale at \$1.95

Greatly Reduced Prices on FURS! FURS!

Right at the beginning of cold weather we announce a great sale of furs:

\$3.00 Fur Boa.....\$1.98

\$5.00 Fur Boa.....\$3.75

\$8.95 Fur Boa.....\$6.50

\$12.75 Fur Boa.....\$10.00

\$16.00 Fur Boa.....\$15.00

\$27.50 Fur Boa.....\$19.50

MONDAY SPECIAL!

All \$1.25 and \$1.50 SATEEN PETTICOATS on sale at 88 cts.

30 dozen Black Satin Petticoats, beautifully made, umbrellas bouc, tucked and corded with ruffle bottom, adjustable top. Monday only at

88 cts.

Substantial Reductions on Silks.

To make room for Holiday Goods. These three items are illustrations of the many other Big Reductions that have been made in this department.

BLACK AND COLORED SILK.

BLACK TAFFETA SILK.
500 yards of black taffeta silk, 19 inches wide, elegant quality, crisp and very lustrous; a beautiful silk, suitable for entire dresses or shirt waists; regular price 75c—for Monday and all week, sale price.....

BLACK PEAU DE SOIE.
350 yards of black Peau de Soie, 21 inches wide, very heavy quality, soft and lustrous. You will find no better wearing silk at a higher figure. This quality never sells less than \$1.25—for Monday and all week, sale price.....

COLORED AND BLACK CREPE DE CHENE.
Crepe de Chine, 24 inches wide. The regular one dollar quality; in colors light blue, Nile green, champagne, royal blue, onyx and leather brown, also black, cream and white; a rare bargain for Monday and all week, sale price.....

A Room-Making Special in our Bedding Dept.

This is an offer that will not soon occur again, so make the most of it. Fine white all-wood Real California BLANKETS, made from imported Australian lamb's wool with pretty borders—and steam shrunk. These are extra large and heavy, value \$9.50. On sale next week at

\$6.60

AUTUMN DRESS FABRICS!

The Special Prices on the following Autumn Dress Fabrics have been made solely with a view to room-making. Early selection is advisable, as these bargains will go quick.

BROKEN ASSORTMENTS.

SCOTCH TWEEDS, PANNE ZIBELINES, ETC., 35-inch, strictly all wool quality, and excellent weight; suitable for separate skirts or complete suits; a full assortment of all colors; worth regular \$5; special at (per yard)

AN UNUSUAL CHANCE OF BUYING. The best broad cloth in town at very low price. Extra fine broad cloth of Belgian make, 54 inches wide; excellent make and finish; in navy blue, dark green, brown, gray, tan, royal and black; quality usually sold at \$2.00; special at (per yard)

BLACK ARMOUR CLOTH. Fine plush Black Armour cloth in plain and fancy weaves, 45 inches wide, guaranteed all wool, 19 pieces, to clear out, \$1.50 grade, special at (per yard).....

Boys' Clothing and Gent's Furnishings.

The Surest Safest way to Economize on Boys' Clothing and Gent's Furnishings Come Here. Nowhere else will you find low prices to equal these.

BOYS' SOFT FRONT SHIRTS. In fancy percales and Madras, warranted fast colors, sizes 12 to 14, worth 45c. Room making price.....

GENTS' SOFT FRONT DRESS SHIRTS. In best quality percale and madras, neat up-to-date patterns, all sizes, worth 55c, and \$1.00. Room-making price.....

BOYS' CORDUROY KNEE PANTS. Sizes from 7 to 14 only. These pants are made out of the very best English Corduroy, and are equal to any \$1.25 grade on the market. Room making price.....

GENTS' OUTING FLANNEL PAJAMAS. A very neat and comfortable garment, all sizes, worth \$1.50. Room making price.....

YOUTH'S OVERCOATS. We carry the best line of Youth's Coats from 12 to 20 years in the city and our prices this week will surprise the most careful buyer. Our \$6.50 and \$7.50 grade reduced to.....

Our Shoe Dept.

SPECIAL ALL NEXT WEEK.

Ladies Patent Tip Vici Kid Lace Shoes, with medium weight soles and leather French heels. A very durable and dressy shoe, and worth \$3.50. Special all week—

\$2.45

DOLLS! Make your Selection Now. DOLLS!

All kinds of Dolls, all sizes and all prices, values that are unsurpassed from 25c to \$12.50 each; the finest Dolls of Germany and France are here ready for your choosing, you can buy them to best advantage now, while selections are best and stocks complete, with prices as low as you usually find them only the last day or two before Christmas.

AT 25 CENTS EACH.
KID BODY DOLL, bisque head, with light or dark hair, shoes and stockings, 12 inches high, a neat and pretty Doll, worth considerable more.

AT \$1.00 EACH.
An elegant kid body Doll, 17 inches high, with jointed legs, sewed wig tied with ribbon bow, movable eyes, with lashes, light or dark. A doll equal to the best \$1.50 doll you ever bought.

AT 50 CENTS EACH.
JOINTED BISQUE DOLL, neatly dressed, quite a variety of styles, have light or dark hair and movable eyes, sizes from 11 to 15 inches high.

AT \$1.25 EACH.
A great variety of prettily dressed jointed bisque Dolls, sizes and qualities you'd never expect to see at that price, come light or dark haired.

KESTNER KID BODY DOLLS. The finest dolls made, in a great variety of sizes, at, according to size
\$2.00 TO \$5.00 EACH.
KESTNER JOINTED DOLLS. Unsurpassed for beauty, made with finest French bisque head, every desirable size, price according to size
\$1.25 TO \$5.00.

A WISE-GROCER



"With the Ladies, I'm a winner all right," said Golden Gate. "This lady told me I was the finest coffee she had ever tasted."

Nothing goes with GOLDEN GATE COFFEE but satisfaction. No prizes—no coupons—no crockery. 1 and 2 lb. aroma-tight tins. Never sold in bulk.

J. A. Folger & Co.
Established half a Century
San Francisco