

JOHN GATTO & SON
ESTABLISHED 1894.
FINE GOODS AT REDUCED PRICES
AT 5 P.M.

gains
Jackets For Comfort
with elastic stitch, best
binding, dark brown or
shades, sizes 34 to 44,
2.00 and 2.50. **1.38**
and Protectors To Go
black silk and satin, with
satin linings, a few
and up-collars attached,
75c and 1.00. **.47**
A Timely Bargain
rather new, up-to-date
every skater should have
and here's the chance,
to go, regular **1.00**
to 2.00, for **1.00**
Plain and Fancy Kid
in tan, broken lots, sizes
from 6 to 11, one of the
slipper bargains, regu-
lar 1.25 and 2.00. **.75**
For Boys
Two-Piece Norfolk Style
double breasted, coats
back and front,
double linings, sizes 24
to regular 3.75 to **2.95**
Fine All-Wool Tweeds
single breasted and
single Norfolk, good lin-
ing and trimmings, sizes 28
regular 4.50 to **3.49**
Fancy Russian Style
cheviot, black with faint
pe, green kersey, sizes 28
regular 6.50 to **4.89**
Clearing
ool sweaters and fine
jerseys, odd lots,
all to fit boys 4 to 15
regular 1.00 and **.65**
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Governor Higgins Points Out
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Other disbursements were \$3,395,686.55.
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those who indulge in unselected food
and deny their appetites nothing.
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ERLING VOUTHS SENTENCED
TWO GOTO CENTRAL PRISON
Five Ago Allowed to Go—One had
Taken Goods at Prices Below
Their Value.

SURE-TO-CLEAR FIGURES.
White Marcelline and Honeycomb Quilt,
bedroom and Bath Quilt, White Wool
Blankets, Lace Curtains, Lawn and Cotton
Sheets and Pillow Cases, Bath Mats, etc.,
marked so as to crush out great annual sale.
See the Fancy Striped Italian Rugs at 75c
each.
See the many annual values in Pure
Silk Handkerchiefs.
See the Beautifully Printed English Silks
at 80c a yard, that were twice to \$1.50.
Black and Colored Satinings and Dress
fabrics, special values in Skirt and Full
Belt Lengths.
Exceptional values in Cotton Longcloths,
Muslins and Embroideries; some of the lat-
ter being down one-half, also fancy flane-
lles and Flannelettes.

Ready-to-Wear Goods Reduced.
Including Ladies' Suits, Coats, Skirts,
Rain Coats, Opera Coats, Children's Dresses,
and Revers.
SPECIAL VALUES ALL OVER.
We have opened out a new lot of
SCOTTISH CLAN
FAMILY TARTANS.
Giving us now the biggest stock ever car-
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All guaranteed absolutely correct in
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troduced to-day by Senator Brackett.
Among its important provisions are
those making elective instead of ap-
pointive the officer of superintendent of
insurance, making it compulsory "by the
time I was 24 my digestive apparatus
was so completely wrecked as to make
my life a positive burden."
I was neither a hard drinker nor
an inveterate user of tobacco—my con-
dition could not be charged up to these
things.
I had simply ruined my digestion by
a course of living common among
those who indulge in unselected food
and deny their appetites nothing.
And so years passed, during which
every sort of ailment seemed to do just
the opposite of what it should have
done with me. A well spread table
was offensive to me. The sight of
meat or food made me sick. I was
in brief, I had dyspepsia in its worst
form, and spent many a hard-earned
dollar for remedies which did me no
good whatever.
This was my condition when a
friend insisted that I should try
Grape-Nuts food, and to please him
I consented, expecting to derive no
benefit from it. I had never heard of
it. I had from other prepared foods
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For more than a year I ate pos-
sively nothing but Grape-Nuts—it was
my soup course, my meat and my dex-
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steadily fatter and more hearty, till
I put 40 pounds of good solid flesh that
had never been there before on my
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"I am well now—seems like I cannot
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my table, in one form or another, at
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ply at my home. A meal without
Grape-Nuts is a mighty poor meal for
me. Name of my doctor, Postum Co.,
Battie Creek, Mich."
There's a reason.

JOHN GATTO & SON
King-street-Opposite Postoffice.
TORONTO.
LEGISLATURE IS TO MOVE
TO PROTECT INVESTORS.
Governor Higgins Points Out
the Need of Legislation Regulating
Insurance Companies.
Albany, N.Y., Jan. 3.—The New York
State legislature convened at noon to-
day. James W. Wadsworth, Jr., of
Livingston County was elected speaker
of the assembly, after which the an-
nual message of Gov. Higgins was
read. The message is in part as fol-
lows:
"The magnitude and extent of the
business of life insurance is startling,
even after a year of discussion and
agitation. At the end of December,
1904, 42 companies doing business in
the State of New York had total gross
assets of \$245,000,000. For the year
ending Dec. 31, 1904, these companies
had received in premiums \$48,542,922.04
and they had a total income from all
sources of \$80,743,000. The disburse-
ments for commissions were \$8,567,887.37.
The salaries, medical fees and pay-
ments to employees were \$3,535,686.55.
Other disbursements were \$3,395,686.55.
The total number of policies in force
Dec. 31, 1904, of the 42 companies named
was 9,949,722, insuring \$10,000,000,981.00.
Insurance Regulation.
"The business may be roughly di-
vided in halves between three great com-
panies existing under the laws of New
York on the one hand, and the remain-
ing companies on the other. The prob-
lem of state regulation of insurance
has become one of overriding im-
portance. It calls for calm, con-
siderate and intelligent treatment. We
must aim to cure, not to kill; to pre-
serve, not to tear down.
"It is improper for me at this time
to anticipate the report of your com-
mittee, which has conducted its trying
duties with ability, courage and suc-
cess, nor shall I seek to outline a new
insurance law. I desire to call attention
to the presentation of the report would
be injudicious and premature.
"You will be called upon to make a
radical revision of the law for the
benefit of investors in life insurance
and for the regulation and control of
the companies. We may well con-
sider at this time the expediency of pro-
viding for more thorough supervision
of the department of insurance.
"Future effective action of congress
or the federal government is not pro-
bable, and the possibility of such ac-
tion should not retard for an instant
the work of the state.
"The governor has the same stand
as President Roosevelt in the matter
of election reform, and recommends
that the making of political cam-
paigns by corporations be made a penal
offense and that all officers and agents
of such corporations be subject to fine
and imprisonment.
"Public Ownership.
"Referring to regulation of public
utilities, the governor says:
"Private companies control our rail-
roads, telegraphs, telephone lines, gas
and water supplies and other services which
have become necessary to the daily
lives of many of our citizens. Such
companies are quasi-governmental
agencies, vested with the sovereign
power to condemn private property for
their uses. They are permitted to ex-
ercise the power of eminent domain, and
development. Such corporations should
be tolerated only so long as their rates
are reasonable and their service prompt
and efficient."
Insurance Amendments.
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W.A. Murray & Co. Limited
BUSINESS HOURS DAILY:
Store opens at 8.30 a.m.—Closes at 8 p.m.

AN EXTRAORDINARY OFFERING
OF WALKING SKIRTS
Styles Worth up to \$10.00 on Sale at \$5.00.
These are brand new, handsomely tailored, perfect fitting Walking
Skirts, made of soft all-wool English tweed mixtures—plain and navy
serges, fancy navy chevrons, and several other attractive all-wool materials
everywhere—every skirt is finished as carefully as though made to order—values
\$7.50, \$9 and up to \$10, on sale Friday, in the Cloak and Suit Section, at
FIVE DOLLARS.

A NEW "CHIMIE FADDER" BOOK.
If you want to really enjoy one of
these long evenings you should
get the funniest book ever written
entitled "Sure," written by Ed-
ward W. Townsend, author of
"Chimie Fadder," "Ways Like
These," etc. We have just re-
ceived 100 of these, and also they
could be sold at the regular price
of the each, we will clear them out
while they last, at..... **.25**

WOMEN'S HIGH GRADE FANCY SLIPPERS \$1.85
A PAIR.
Here is as fine a collection as we've ever had of Women's Fancy Slip-
pers for dress and evening wear, best New York Boston make, in patent
leather and velvety, with either low, medium or
high French heels and hand turn soles; the sizes of each style are not com-
monly sold at \$2.50 to \$4 a pair; your choice to-morrow at..... **1.85**
We cannot fill any telephone or mail orders on account
of the great variety of styles.

W.A. Murray & Co. Limited
EARLIER CIVIC ELECTIONS.
Ald. Graham Will Move to Have
Them Early in December.
Ald. Graham will on Monday move
legislation to have the civic elections
held on the last Saturday in November,
and the elections on the first Saturday in
December, in each year, the new council to
hold its first meeting on the first Monday
in January.
Ald. Graham discussed the matter with
the city solicitor yesterday, Mr. Chisholm,
who favorably disposed towards the
idea, provided it is in accordance with the
municipal elections are held on the first
Monday in November, and the elections
in 1907 on the first Saturday in December.
Ald. Graham says he has consulted a
number of people on the subject and has
received a general approval.
"The said that Controller Hubbard, as
chairman of the Municipal Association,
will move to have the elections held on
the first Monday in November, and the
elections on the first Saturday