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ERS ON APPLICATION

TICKET OFFICES: nes Street.

Eustache at 6.30 a.m. will run Sur

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D TRUNK RAILWAY SYSTEM

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n of Superior Service, leave Montrives Toronto 4.30 p.m., 10-real 2.5 00 a.m., daily.

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RNATIONAL LIMITED

OVED NIGHT SERVICE

real 11.00 p.m., arrives T 5 p.m., Chicago 8.40 p.m ng Cor Montreal to Toron

des aggregating \$300 for v

law by not switching transentered against the Burlin

ompany has contended th

to through trains and that he large expenditure that e extra equipment, tra

he lower courts, but was ourt of Appeals, which out latter decision appeal is a gs grew out of failure to hing trains in the Kansas (

her tribunal rule against U t other railroads in varioused that in switching on

risk and danger, and then sists that there is as much

trains and other switching em which often maim them for life es with fatal results.

e because of the sacrifice to the

REPORT DEFICIT IN NOVEMBER

ary 9.-Receivers report of the

road for November shows a compared with the corres Contributing to the deficit w

88 and \$8,785 in passenger tively. The decrease for November 30 was only \$39.281

evenue also decreased to a

te mail revenue including \$864. Freight revenues f

n increase of \$420,808. crease being only \$32,507.

n's position is therefore reg

ETTE RECEIVERS

h work.

n the running of trains of more.

indsor Hotel onsventure Station

m Place Viger Station.

-From Windsor St. Station.

and after 17th January RAINS CANCELLED. Windsor Station Daily for Ottawa.

viger Sat.
wa to Windsor St. Stn. daily and 8.00
ger Sun.
Eustache at 12,30 and 5,20 p.m. daily
1.15 except Saturday and Sunday, and
v only, and from St. Eustache at 8,55
m. daily except Sunday and 7,30 p.m.

r 312,500,000 Invested in Canada. FIRE and ACCIDENT Risks Accepted.

22 BEAVER HALL HILL Montreal Agents wanted in unrepresented towns in Canada J. E. E. DICKSON. Canadian Manager. W. D. AIKEN. Superintendent Accident Dept.

Commercial Union Assurance Co

ommercial Union Assurance Coumitted :: of London, ENG.

e Largest General Insurance Company in the World.

AS AT 31st DECEMBER, 1913.)

pital Fully Subscribed. \$14,750,000

pital Fuld up

pital Fund and Special Trust Fund. 69,826,740

tal Annual Income Exceeds. 42,500,000

at Fund sace Seed. 124,500,000

at Fund sace Seed. 124,500,000

at Funds Exceed. 164,420,230

and Office. Canadian Branch—Commercial Union

Building, 232–230 St. James Street, Montreal.

elications for Agencies solicited in unrepresented.

for Agencies solicited in unrepresented districts.

OR - Mgr. Canadian Branch Asst. Manager

AN IDEAL I**ncome** e secured to your Beneficiary with a security by Insuring in the Union Mutual Life Insurance Company,

MONTHLY INCOME PLAN by a deposit of \$1,688,902.65 par value with the OMINION GOVERNMENT in cream of Canadian Securities Canadian Securities.
r full information regarding the most liberal
hily Income Policy on the market write, stating

WALTER I. JOSEPH, Manager
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North American Life Assurance Co.

Solid as the Continent."

- 1913 rance in force over. \$52,000,000.00 |
18. 14,043,814.69 |
18. 1,781,117.49 |
19. 2,563,115.88 | 2 St. James St., cor. Francois Xaries -Phone Main 690

NON ASSURANCE SOCIETY J. J. Robson, L.I.A.; M. S. Temple Hill, C. A.; Chas. F. Ritchie, C.A. (Can.), C.A. (Scot.); John H. Davy, C.A. (McGILL BUILDING, MONTREAL

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HE BRITISH CANADIAN REALTY AND INVESTMENT CO. LIMITED

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ection of your family and cannot be ought, pledged or sold. are payable to the beneficiary in asse of death, or to the member in case of his total disability, or to the member on at-

ing seventy years of age.

Policies Issued From \$500 to \$5,000. TAL BENEFITS PAID - 42 MILLION DOLLARS FRED. J. DARCH, S.S. ple Bldg., Toronto, Can.

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FRED W. G. JOHNSON INSURANCE AND REAL ESTATE
BILL Egard of Trade Building Main 7682; Up. 1320 Your Patronage Solicited.

London & Lancashire Life
General Assurance AssociaGeneral Assurance Calgary, Altu., January 9.—A by-law authorizing the city treasurer to borrow \$1,000,000 against the 1915 taxes has been passed by the City Council. Treasurer Mercer stated that this money will be drawn against as needed. It will be used to carry on the administration of the city during the year, or during as much of the year as it holds out. Salaries, etc., will be paid out of it.

desire Representatives for City of Montreal. MARKET LIKELY TO SHORTLY DISCOUNT END OF HOSTILTHES. sor yesterday.

Messrs. O'Brien and Williams are of the opinion that the entry of Italy into the sphere of hostilities will tend greatly to reduce the duration of the war. In a letter to a client they say: "Upon the appearance of any tangible evidence that Italy is about to enter the capture of the process of the United States have reported to the Insurance Companies transacting about 83 per cent. of the entire industrial life insurance about 83 per cent. of the entire industrial life insurance business of the United States have reported to the Insurance Press their declaration of bonuses or 1, 23-514-2, 23-514-2, 23-514-2, 23-514-3, 23-515-3, 23-514-2, 23-514-2, 23-514-2, 23-514-3, 23-515-4, 23-515-4, 23-515-4, 23-515-4, 23-515-4, 23-515-4, 23-516-6, any tangible evidence that Italy is about to enter the conflict, we would strongly advise the purchase of Standard stocks and cotton. Italy's participation will mean the speedy downfall of Austria, and will consider the furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnition of the war. It is only realized to the speedy downfall of furnitions of the war. It is only realized to the speedy d serably shorten the duration of the war. It is only reasonable to infer that the market will then begin to discount the end of hostilities, and that stocks will show considerable buoyancy while cotton should establish a very marked advance. It is looking pretty far linto the fautre to forecast what is beyond the discounting process, but good profits should not be ignored when they marked approach when they marked part of the control of the cities. In some of the principal cities the records are:

New York, \$1,807,000: Chicago, \$443,000; Philadel phia, \$900,000: St. Louis, \$370,000: Boston, \$332,000

Battimore, \$341,000; Pittsburgh, \$198,000: Detroit, \$11,000; Washington, D.C. \$138,000

Montreal, \$34,000: Toronto, \$13,500; Birmington, S.C.

PROTECT PRIVILEGED LANDHOLDERS.

PROTECT PRIVILEGED LANDHOLDERS.

The British Columbia government is to enact legislation for the protection of purchasers of real estate drouble to make the most their payments, but only this class of debtor is to be protected. One would have thought for the construction of a plant for the use of electric power at Saude, on the southwest coast of Norway.

The company, whose ranch is located at Scott Processing the company, whose ranch is located at Scott Processing the company.

The company whose ranch is located at Scott Processing the company whose ranch is located at Scott Processing the company. braced other and probably more worthy classes of of class legislation .- Saskatoon Phoenix.



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ACCOUNTANT AND AUDITOR. Investigations, Reports, Annual Audits 410 LAKE OF THE WOODS BUILDING

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The Canada Life limited premium policy, after all its premiums have been paid, continues to receive substantial dividends.

This May Mean Hundreds of Dollars

to the estate of the assured, in dividends earned by the policy after all premium payments on it have ceased.

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The Provident Accident and Guarantee Company

Health Plate Glass, Contract Bonds, Automobile, Fidelity Bonds. Judicial Bonds, Employers' and Public Liability.

\*\*\*\*\*\*\*\*\*\*\* **PERSONALS** 

Hon. Robert Rogers left for Ottawa last evening Mr. W. W. Barret, of Toronto, is at the Ritz-Carl-

Col. Sir Henry Pellatt, of Toronto, was at the Wind- Industrial life insurance companies trans

The following were introduced on 'Change at the

ELECTRIC FURNACE PRODUCTS TO

HAVE PLANT ON COAST OF NORWAY.

The Electric Furnace Products Co., Ltd., of Canada, which is associated with the Union Carbide Co. in-

The company has a contract for 40,000 h.p., with an Settlement, have six pairs of foxes and two male

njoy full advantage of the opportunities offered by following officers were elected Norway for power and shipping.

The Electric Furnace Products Co, has an author-

zed capital stock of \$5,000,000, and will creet a large Sec y-Treasurer-L. C. Lynds. and thoroughly up to date and well equipped plant, with docks and all manufacturing and shipping farilities for the production of calcium carbide, ferro alloys and various electro chemical and furnace pro-

tal capital, for war purposes.

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Aberdeen Estates.

Beudin Ltd.
Bellevue Land Co.
Bellevy Inv. Co.
Caledonian Realty (com.)
Canadian Consolidated Land. Limited.
3
Cartier Realty.
Central Park. Lachine.
City Central Real Estate (com.).
City Central Real Estate (com.).
City Estates, Limited.
Corporation Estates.
Cote St. Luc & R. Inv.
C. C. Cottrell, 7% (pfd.).
Credit National.
Crystal Spring Land Co.
Daoust Realty Co. Limited.
Denis Land Co.
Correalty Allow Co.
Cottee Limited.
Denis Land Co.
Correate Montreal Land Inv. (pfd.).
Corporation Realty Co.
Cottee Limited.
Drummond Realties, Limited.
Drummond Realties, Limited.
Drummond Realties Limited.
Drumpoved Realties Limited (pfd.).
Drumpoved Realties Limited (pfd.).
Drumpoved Realties Limited (pfd.).
Drumpoved Realties Limited (com.).

La Compagnie Montreal Est, Ltd.
La Compagnie Nationale de L'Est
Lachine Land Co.
Landholders Co. Limited.
Landholders Co. Limited.
Landholders Co. Limited.
La Salle Realty.
La Societe Blvd. Pie IX.
Lauzon Drv Dock Land, Limited.
Longueuil Realty Co.
L'Union de l'Est.
Model City Annex.
Montmarter Realty Co.
Montreal Deb. Corporation (pfd.).
Montreal Deb. Corporation (com.).
Montreal Western Land.
Montreal Western Land.
Montreal Western Land.
Montreal Extension Land. Co., Limited. on Land Co. Limited Montreal Extension Land Co., Limited.

Montreal Factory Lands.

Montreal Lachine Land.

Montreal South Land Co., Limited.

Montreal South Land Co., Ltd. (pfd.),

Montreal South Land Co., Ltd. (com.).

Montreal Welland Land, Ltd. (com.).

Montreal Western Land Co.

Montreal Western Land Co.

Montreal Western Land Co.

Montreal South Limited. Iontreal Westering Land, Limited fountain Sights, Limited, Intual Bond & Realties Corporation eshift Height, orth Montreal Centre, Limited, orth Montreal Land, Limited, oftre Dame de Grace Realty brehard Land, Limited, ittawa South Property Co., Limited, cointe Claire Land, Luebec Land Co., ivera Estates. 100

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ockfield Land Co.
ockfield Land Co.
Catherine Road Co.
Catherine Road Co.
curity Land Rez.
Denis Realty Co.
Lawrence Blyd. Land of Canada.
Lawrence Heights, Limited.
Lawrence Heights, Limited.
Regis Park.

St. Lawrence Heights, Limited.
St. Lawrence How. & Trust Co.
St. Regis Park.
St. Regis Park.
St. Paul Land Co.
Summit Realties Co.
Summit Co.
Summi Alex. Bldg. 7% sec. mtg. bonds, wt.; 50% bonus com. Bonds. Arena Gardens. Toronto, 6% Bonds. Caledonian Realties Co., Ltd., 6%. City Central Real Estate Bond. City R. & Inv. Co., Bond. Marcil Trust Gold Bond Montreal Deb. Corp. 6% Deb. Trarsportation Bldg. (7 p.c.)

DISTRIBUTION OF BONUSES IN 1915 LARGEST ON RECORD

Industrial Life Insurance Companies' Reports Sho Large Increases Over 1914 Records in Most of the Leading Cities.

of the cities.

In some of the principal cities the records are

Montreal. \$34,000: Toronto, \$13,500: Birmingham. \$

DIVIDEND OF 40 PER CENT. Moneton, N.B., January 9. As dividend of 40 per

The company has a contract for 40,090 h.p., with an option for 40,090 h.p. additional, and ample provision for more if and when desired.

The location for the plant is on deep water at the Wyse, Dr. F. A. Richard, L. C. Lynds, Dr. J. A. Me-The location for the plant is on deep water at the Wyse, Dr. F. A. Richard, L. C. Lynds, Dr. J. A. Mc. Winnipez, January 2 A. A. Gilroy, manager of Atlantic with a port free of ice and especially good shipping facilities. The company is in position to Henderson. At a later meeting of the directors the four menths in California in an endeavor to com-

President - R. N. Wyse, Vice-President - Dr. F. A. Richard.

TWO YEARS IN JAIL PENALTY.

handed down a decision affirming the judgment of TOOHEY On Thursday December 31, 1911, at 1701 conviction against Louis Markheim of the crune of Mance street, to Mr. a d Mrs. William A. Toohey, a German insurance companies are reported to have lonated to the government \$25,000,000, or 5 p.c. of to-

There were two counts to the indictment, its first charging the crame, on which defendant was convicted, and the second, grand larreny, first degree. The second count was withdrawn from consideration of the jury.

Sideration of the jury.

The Williamsburgh City, Fire Insurance Company Middred Condie, of Smith's Falls.

DEATHS.

The Williamsburgh City Fire Insurance Company made a contract of insurance, which was transferred to the Markheim company for \$5,000, against loss of damage by fire on merchandles, on stock materials.

Estate Exchange, Inc., were as follows:—

BID ASKED tect. on first floor of No. 12-10 West Twenty-first street. The defendant was albered to have swon that the value of the stock was \$131,000, and it was carried in. It different companies. He claimed the learn floor of Montreal, in his 82th year carried in. It different companies. He claimed the learn floor of Montreal, in his 82th year learned in the walk of the stock was \$131,000, and it was alleged that the loss was less than \$116, and an adian Consolidated Land, Limited.

The Williamsburgh City, Fire Insurance Company made a contract of insurance Company of Science Company of Contract of Insurance Company of Contract of Insurance Company of Contract of Insurance Company

\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\* REAL ESTATE

The largest of the real estate deals formally regis tered yesterday was one for \$36,940—the sale by Hen-ry H. Judah and others to the Canadian, Pacific Rail-way Company of lot 1637 St. Antoine ward, the land being bounded by lots 1636, the southeast part of lot 1637 and lot 1874.

The Montreal Debenture Corporation Ltd. sold to the K. & R. Realties, Lid., lots 82-861 to 386,388 to 391, 401, 402, 417 to 419, 337 to 351, 353 to 357, 85-402, 401 to 418, 422, 423, 334 to 363, 365 to 367, 371 to 398 and 398 to 401 Parish of Sault an Recollet, newswring to-

Ferdinand B. Brown sold to L. A. Dubt-de and other ers lot 1394 St. Autoine ward, measuring 28 feet by 100 feet, with buildings thereon in McGill College av-

Joseph Gillet sold to 1. Morin lot 31-21 parish of southeast corner of Nelson sty et, Outre-

MR. GILROY GOES TO CALIFORNIA.

pletely recover his health

Notices of Births, Marriages and Doaths, 25c each

ROTHSCHILD On Theodor, December 22nd, 1914, to Mr. and Mrs. Ben Rothschild, Cochrane, Ont., a

fraudulent claim for the payment of a loss upon a contract of insurance. He was sentenced to State prison for not less than two years or more than three years and six months.

There were two counts to the indictment, the first charging the crime, on which defendant was fixed charging the crime, on which defendant was fixed with the first charging the crime, on which defendant was fixed with the first charging the crime, on which defendant was fixed with the fixed charging the crime, on which defendant was fixed with the fixed charging the crime, on which defendant was fixed with the fixed charging the crime, on which defendant was fixed with the fixed charging the crime, on which defendant was fixed with the fixed charging the crime, and the fixed charging the crime, and the fixed charging the crime of the fixed chargi

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CHE REA M. O. SMETH, M.A. Instructor In the Lauras uper and Mathematics, No. 73 McGill Col-lege Ave. Or apply at Miss Founds, 45 McGill Col-lege Ave., Tel. Uptown, 219

MISCELLANEOUS. UNCLAIMED PICTURES AT LESS THAN PRICE of frames. Nothing better for wedding or Christmas presents. Heasley & Co., Picture Framers, \$15. Bicure Street.

Blents Street.

OR SALE, TRUSTWOLTHY CUTLERY—This fine cutlery is all that the name implies. Made of the heat Sheffield shear steel, fitted into the handles by the string Silver, Prince's Plate Tusca (the nearest substitute for Ivory), or Star. on will appreciate the Trus worth of Trustworthy Cutlery when you use 1. Mappin & Webb, Jewellers, St. Catherine Street West, Montreal.

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with up-to-date machinery, crusher, derrick, etc. 20 miles from Montreal, on C P R. line. Private siding. Write Box 2596 Star Office, or phone St. Louis, 2691

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FIRST-CLASS GARAGE FACULTIES FOR REN-TAL until May. Near Pletasfond Apartments above Villeneave street.) Address enquiries to 550 St. Catherine street W. Phone Up 524, or call at 360 St. Joseph Boulevard West.

St. Joseph Boulevard West.

SOMERVILLE AVE., Aboutsic Gentleman's residence, with 34,500 feet of land. Fine large, house garden, beautiful shade frees and two beautiful awars, also sarings to be sold at a very low figure.

Full particulars 86 Dorchester W. Main 1784.

NOTRE DAME DE GRACES Deautiful nine room house for sale at 35 Royal Ave. above Sherbrooke St. Apply to W. A. Hayman, 225 Notre Dame St. W. Telephone Main 4825 or West £257.

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AUTOMOBILES FOR HIRE.

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SOUTH SHORE- A FARM COMPRISING 125 acres, with buildings, very suitable for subdivision, not far from the Armstrong-Whitworth Mammoth Plant, now in operation, for each, or will trade equity for built property and some rash. Apply for further particulars to lost Office. Box 2645, Montreal. FOR SALE OR EXCHANGE.

PROPERTY FOR SALE.

CLARKE STREET, ABOVE CRAIG, Central proper-ty, 76x148, at bargain price, Will take vacant lots or second mortgages for equity: a snap. C. Withy-comb.

COUNTY DAME DE GRACE Beoutiful nine room house for sale at 35 Royal Ave. shove Sherbrooke St. Apply to W. A. Hayman, 225 Notre Dame St. W. Telephone Main 4825 or West 5007.

BUSINESS OPPORTUNITIES. THE MANAGER OF A STRONG CANADIAN LIFE Company wishes to obtain the crivices of two or three good business men, salesmen or other. Life insurance underwriters now form a respected profession, beneficient in its workings and well-paid in its results. To men who wish to make a move I to an independent position and who are without capital this, opening should appeal strongly. Write, stating previous business to Manager, P.O. Box 2015. h to make a move who are without and strongly Write, seer, P.O. Box 2015.

TREE LIGHTER, Patented in Canada and United States, Patent for sale. For particulars apply to J. R. Griffin, Cross Creek, York, Co., New Brunsweit.

BUSINESS PREMISES TO LET.

Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southam Building, 123 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street. Main 7990.

APARTMENTS TO LET.

Box 3206, Montreal, QUARRY FOR SALE, 24 across cut limestone quarry, with upstoodste machinery, crusher, derrick, etc., 26 miles from Montreal, on C. P. R. line, Private MOUNT, Claremont Avenue, just below Sherbrooke. Beautiful location: all new: finished inside with modern dado effects, different colors; tiled bathrooms, elaborate papering and novel electric fixtures; blinds and gas stoves with each; junitor's service; everything up to date! Reasonable rentals to good tenants. Apply on the premises, to Mr. Parker. All cars go to Westmount.

590 SHERBROOKE. WEST. Ritz-Cariton Block. Single and double rooms, suites. First-class board:

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"LAURENTIAN."

COTE DES NEIGES ROAD, 29— Near corner Guy and Sherbrooke sfreets. A few very choice apartments. Immediate occupancy. Rent right, Apply Janitor, or Jas. It. Maher, 724 Transportation Eldg. Phone Main 2519. ROOMS TO LET.

95 MANSFIELD STREET-Large pleasant room in English family: central, with all modern conveni-ences; terms very reasonable; with home comforts, MACHINERY.

THE FOSS & HILL MACHINERY CO., 344 ST. James, sells Tungsten Hack Saw Blades. They cost no more than common blades, cut faster and keep sharp longer. TWO-FLAT SOLID PROPERTY TO EXCHANGE for a farm, lots for balance of sale. Apply proprietor, Rosenkzwey, 866 St. Lawrence.

HORSE BLANKETS, AUTO AND CARRIAGE TOPS manufactured; new an i second-hand harness; waterproof horse and wagon covers; repairs of all kinds. D. Dowell. 192 St. Henry, Main 61.

HORSE IN RETURN FOR HIS KEEP, light express work, by reliable party, for one month or the winter, will be well cared for. Apply to 2290 Hutchison St. or telephone Rockland 1453.

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COMPETENT LADY STENOGRAPHER (BOTH languages). experienced in Financial, Law and Commercial work, desires position; or would take temporary position. Good references. Address: A. M., 1290 Cartier street, City.

M., 1290 Cartier street, City.

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