WITHOUT A HOME.

By Edward P. Roe, Author of "Barriers Burned Away," "Opening a Chestnut Burr," "Success with Small Fruits," Etc., Etc.

CHAPTER XX.—*(Continued.)*

As it was, they found themselves almost wholly isolated. Mrs. Jocelyn did not regret this so much for herself, since her family was about all the society she craved; moreover in her girlhood she had been accustomed to rather remote plantation life, with its long intervals of absence of society. Mr. Jocelyn's business took him out among men even more than he relished, for his secret indulgence predisposed to solitude and quiet. He was living most of the time in an unreal world, and inevitable contact with his actual life and surroundings brought him increasing distress.

With Belle and Mildred it was different. At their age society and recreation were as essential as air and light. Many are exceedingly uncharitable toward working-girls because they are often found in places of resort that are, without doubt, objectionable and dangerous. The fact is ignored that these places are sought from a natural and entirely wholesome desire for change and enjoyment, which are as needful to physical and moral health as sunlight to a plant. They forget that these normal cravings of the young in their own families find many and safe means of gratification which are practically denied to the tenement population. If, instead of harsh judgments, they would provide for the poor places of cheap and innocent resort; if, instead of sighing over innate depravity, they would expend thought and effort in bringing sunshine into the experiences of those whose lives are deeply shadowed by the inevitable circumstances of their lot, they would do far more to exemplify the spirit of Him who fills the world with light, flowers and music.

Mildred began to brood and grow morbid in her monotonous work and seclusion; and irrepressible Belle, to whom shop-life was becoming an old, weary story, was looking round for "pastures new." Her nature was much too forceful for anything like stagnation. The world is full of such natures, and we cannot build a dike of "thou shalt nots" around them; for sooner or later they will overleap the barriers and as likely on the wrong side as on the right. Those who would save and bless the world can accomplish far more by making safe channels than by building embankments, since almost as many are ruined by undue and unwise repressions as by equally unwise and idiotic indulgence.

If Mr. Jocelyn had been himself he might have provided much innocent and healthful recreation for his family; but usually he was so dreamy and stupid in the evening that he was left to doze quietly in his chair. His family ascribed his condition to weariness and reaction from his long strain of anxiety: and opium had already so far produced its legitimate results that he confirmed at their delusion if he did not confirm it by actual assertion. It is one of the diabolical qualities of this habit that it soon weakens and at last destroys all truth and honor in the soul, eating them out with a corrosive power difficult to explain.

For the first week or two Belle was glad to rest in the evenings from the intolerable weariness caused by standing all day, but the adaptivity of the human frame is wonderful, and many at last become accustomed, and, in some sense, inured to that which was torture at first. Belle was naturally strong and vigorous, and her compact, healthful organism endured the cruel demand made upon it far better than the majority of her companions. Nature had endowed her with a very large appetite for fun. For a time her employment, with its novelty, new associations, and small excitements, furnished this, but now her duties were fading into prosaic work, and the child was looking around for something enlivening. Where in the great city could she find it? Before their poverty came there were a score of pretty homes like her own in which she could visit schoolmates; her church and Sabbath school ties brought her into relation with many of her own age; and either in her own or the home of her friends she took part in breezy little festivities that gave full and healthful scope to her buoyant nature. She was not over-fastidious now, but when occasionally she went home with some of her companions at the shop, she returned dissatisfied. The small quarters in which the little girls lived rendered little confidential chats—so dear to girls—impossible, and she was brought at once into close contact with the rude and often repulsive people. It seemed that the street furnished the only privacy possible, except as she brought girls to her own abode. Her mother and sister were very considerate in this respect, and welcomed all of her acquaintances who appeared like good, well-meaning girls; and Mildred would either give up her share of their little room for the time, or else take part in their talk in such a genial way as to make the visitors at home as far as they could be with one in whom they recognized their superior. Their light talk and shop gossip were often exceedingly tiresome to Mildred, but she felt that Belle needed every safeguard within their power to furnish. And this privilege of welcoming the best companions her circumstances permitted was of great help to Belle, and, for a time, prevented her restless spirit from longing for something more decided in the way of amusement. Of necessity, however, anything so quiet could not last; but where could the girl find pleasures more highly colored? Occasionally she would coax or scold her father into taking her out somewhere, but this occurred less and less frequently, for she was made to feel that his health required absolute rest when his business permitted it. If she had had kind brothers the case would have been greatly simplified, but thousands of working-girls have no brothers, no male companions save those acquaintances that it is their good or, more often, their evil fortune to make. Without a brother, a relative, or a friend deserving the name, how is a young girl, restricted to a boarding-house or a tenement, to find safe recreation? Where can she go for it on the great majority of the evenings of the year? Books and papers offer a resource to many, and Mildred availed herself of them to her injury. After sitting still much of the day she needed greater activity in the evening. Belle was not fond of reading, as multitudes on the fashionable avenues are not. The well-to-do have many other resources—what chances had she? To assert that working-girls ought to crave profitable reading and just the proper amount of hygienic exercise during their leisure, and nothing more, is to be like the engineer who said that a river ought to have been half as wide as it was, and then he could build a bridge across it. The problem must be solved as it exists.

To a certain extent this need of change and cheerful recreation is supplied in connection with some of the mission chapels, and the effort is good and most commendable as far as it goes; but as yet the family had formed no church relations. Mildred, Belle, and occasionally Mrs. Jocelyn had attended Sabbath service in the neighborhood. They shrank, however, so morbidly from recognition that they had no acquaintances and had formed no ties. They had a prejudice against mission chapels, and were not yet willing to identify themselves openly with their poor neighbors. As yet they had incurred no hostility on this account, for their kindly ways and friendliness to poor Clara had won the good-will and sympathy of all in the old mission. But the differences between the Jocelyns and their neighbors were too great for any real assimilation, and thus, as we have said, they were thrown mainly on their own resources. Mrs. Wheaton was their nearest approach to a friend, and very helpful to them she was in many ways, especially in relieving Mrs. Jocelyn, for a very small compensation, from her heavier tasks. The good woman, however, felt even more truly than they that they had too little in common for intimacy.

There is one amusement always open to working-girls if they are at all attractive—the street flirtation. To their honor it can be said that comparatively few of the entire number indulge in this dangerous pastime from an improper motive, the majority meaning no more harm or evil than their more fortunate sisters who can enjoy the society of young men in well-appointed parlors. In most instance this street acquaintance, although unheeded by safe restrictions, is by no means indiscriminate. The young men are brothers or friends of companions, or they are employed in the same establishment, or else reside in the neighborhood, so that usually something is known of their characters and antecedents, and the desire to become friendly is similar to that influencing the young people of country neighborhoods. As a rule these young people have few opportunities of meeting save in the streets and places of public resort. The conditions of life in a great city, however, differ too widely from those of a village or country town, where every one is well known and public opinion is quick and powerful in its restraints. Social circles are too loosely organized in a city; its members from necessity are generally too little known to each other; there are too many of both sexes ready to take advantage of the innocent and unwary, and the opportunities to escape from all penalty invite the crimes suggested by their evil natures. Belle had been often warned, and she had so much affection for her mother and so much pride that she did not fall readily into indiscretions; nor would she in the future respond without considerable self-restraint, to the frequent advances which she never failed to recognize, however distant she might appear, and she would not have possessed a woman's nature had she been indifferent to admiring glances and the overtures of those who would gladly form her acquaintance. Still it must be admitted that her good resolutions were fast weakening in this direction.

Mildred's dangers were quite different from those which assailed Belle, and yet they were very grave ones. Her mind and heart were preoccupied. She was protected from even the desire of perilous associations and pleasures by the delicacy and refinement of her nature and her Christian principle. She shrank from social contract with the ruder world by which she was now surrounded; she felt and lived like one in exile, and her hope was to return to her native land. In the meantime she was growing pale, languid, morbid, and occasionally, even irritable, from the lack of proper exercise and change. She was not discouraged as yet, but the day of deliverance seemed to grow more distant. Her father apparently was declining in energy and health, and his income was very small. She worked long hours over her fancy work, but the prices paid for it at the shops were so small that she felt with a growing despondency it was but a precarious means of support. Their first month in the old mansion was drawing to a close, and they had been compelled to draw slightly upon the small sum of money still remaining after paying for their summer's board. They still had a few articles in storage, having retained them in hope of moving at no distant time, into more commodious quarters.

In their desire for economy they also fell into the very common error of buying salt fish and meat, and other articles of food that were cheap and easily prepared rather than nutritious, and Belle was inclined to make her lunch on pastry and cake instead of food. In teaching them a better way Mrs. Wheaton proved herself a very useful friend. "Vat yer vant is sumthink that makes blood an' stands by von," she had said; "an' this 'ere salt, dry stuff an' light baker's bread and tea and coffee don't do this but hall. They's good enough as relishes an' trimmins an' roundins' hoff, but they hain't got the nourishin' in 'em that yorking people vants. Buy hoat meal and corn meal—make good bread of yer hown. Buy good but cheap chunks of beef an' mutton an' vegetables, an' makes stews an' meat pies and rich soups, an' say yer prayers hagainst hall trashy things as hain't vorth the trouble of heatin'. Eggs too, ven they're plenty, hare fust-rate, an' milk is better than so much tea an' coffee, heven if the milkman do spill it in the brook and pick hit hout hagain before ve get hit. Vorkin' hon tea and coffee is like keepin' the 'orse hagoin' on a vip hinstead of hoats."

Mrs. Jocelyn and Mildred were sensible enough to take her advice, and although Belle complained at first over the most simple and wholesome diet, she soon felt so much the better for it that she made no further trouble.

(TO BE CONTINUED.)

The Indian Business.

OTTAWA, Nov. 29.—It is understood that two new offices are to be created in connection with the Indian branch of the department of the interior. The new officials will, it is understood, reside in the Northwest, one to have his headquarters at Edmonton, or some other central locality, and act as the resident head representative of the department; the other to travel from point to point and act as an inspector of agencies. The two will constitute a court to settle all disputes without reference to Ottawa.

The Grenville Canal.

OTTAWA, Nov. 29.—The work of enlarging the Grenville canal, for which Mr. James Goodwin is the contractor, is now fully under way, over one hundred men being employed. The work will include the widening of the entrance to the canal on the north side and the extending of the embankment on the south side with crib projections. The improvements will prevent the possibility of vessels navigated by experienced pilots being carried over the rapids to destruction, and will do away with the short and dangerous curve so much feared by boatmen.

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MONEY AND TRADE

Toronto Stock Markets.

TORONTO, Nov. 29.—The market to-day for stocks was active, and the majority of banks show a slight advance as compared with yesterday afternoon. Bank of Montreal sold at 201½ for 25 shares, and closed at that price bid, an advance of ½ per cent. Ontario was active, with sales of 100 shares at 59, 25 at 58¾ and 100 at 58½, thirty days, seller's option. Commerce was active and higher, on the declaration of a four per cent dividend for the current six months, sales of 75 shares were made at 148½, 130 at 148¾, 300 at 149, and an outside sale at 149½. Standard sold at 115½ for 10 shares, and closed at that price bid. Federal was stronger, with sales of 18 shares at 159½, 100 at 160, and 42 at 159½, the stock closing offered at the latter price. Imperial rose ½ per cent in bid, but no sales were made. Insurance stocks quiet and unchanged. Consumers' Gas was firm, with a sale of 50 shares at 144½. Dominion Telegraph sold at 97 for 8 shares, and the stock closed offered at 97½ without buyers. Montreal Telegraph rose ¾ in bid. Loan companies quiet and steady. Canada Permanent was ¼ easier in bid, and Building and Loan rose ½ in bid, with sellers at 106. Farmers' Loan was ¼ easier in bid, as was also Imperial Savings, but no sales were made. Huron and Erie rose ½, while Ontario Loan declined ½ in bid. Real Estate firm at 105½ bid. British Canadian was ½ easier in bid. Toronto, Grey and Bruce stock, no bid.

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Montreal Stock Market.

MONTREAL, Nov. 29, 12.30 p. m.—Banks—Montreal 202 and 201½, sales 25 at 201½; Ontario 59¾ and 59, sales 25 at 59½; Banque du Peuple 93 and 91, Molsons' 120 and 118½, Bank of Toronto 169 and 160, Banque Jacques Cartier 110 and 105, Merchants' 137½ and 137¼, sales 1 at 127; Union, asked, 98; Commerce 148¾ and 148½, sales 70 at 148½, 100 at 148½, 20 at 148¼; Federal 165 and 159, Montreal Telegraph Company 129½ and 129, sales 30 at 129, 300 at 129½; Dominion Telegraph Company: asked, 98; Richelieu and Ontario Navigation Company 53 and 52, City Passenger railway Company 126 and 124, Montreal Gas Company 142 and 141, Canada Cotton Company 150 and 146, Ontario Investment Company, offered, 128; St Paul M & M 115 and 113.

3.30.—Banks—Montreal 201½ and 201¼, 5 at 202, 150 at 201¾, 25 at 201½; Ontario 58¾ and 58½, sales 100 at 59½, 375 at 59½, 150 at 59, 15 at 58¾; Banque du Peuple 92 and 91; Molson's 120 and 118; Toronto 162 and 160; Jacques Cartier 110 and 105; Merchants' 127¾ and 126½; Union asked 98; Commerce 148¾ and 148, sales 425 at 148½, 25 at 148¼; Montreal Telegraph company 129½ and 129, sales 300 at 129½, 225 at 129½; Dominion Telegraph company asked 98; Richelieu and Ontario Navigation company 53 and 52½; City Passenger railway 126 and 123; Montreal Gas company 141½ and 141, sales 8 at 141½, 25 at 141¼, 17 at 141; Canada Cotton company offered 147½; Dundas Cotton company 130 and 128½; Ontario Investment company offered 128; St. P., M. & M., 115 and 113.

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Grain and Produce Markets.

CALL BOARD, TORONTO, Nov. 29.—Wheat and flour quiet and unchanged. No 1 barley sold at 90c. No 2 offered at 87c, with 83c bid, and No 3 extra offered at 85c, with 82c bid. Light oats offered at 41½c on track. Five cars of rye offered to arrive at 88c.

The receipts of grain on the street to-day were larger, and prices as a rule easy. Wheat sold to the extent of 800 bushels at $1 22 to $1 24 for fall, and $1 30 to $1 35 for spring. Barley in large supply and easy; 6000 bushels sold at 78c to 80c, the bulk of it bringing 85c to 87c. Oats steady, with sales of 500 bushels at 44c to 46c. Peas steady; one poor load sold at 79c. Rye unchanged at 90c for 200 bushels. Clover unchanged. Hay was plentiful and lower; some 110 loads sold at $9 50 to $11 for clover and $12 to $16 for timothy. Straw easier at $10 to $12 87½ for about fifteen loads. Poultry easier. Butter and eggs unchanged. We quote:

Wheat, fall	$1 21 to $1 24	Cabbage, dz.	0 60 to 1 00
do spring	1 30 to 1 35	Turnips, bag	0 30 to 0 35
Barley	0 78 to 0 80	Beans, bu	1 25 to 2 50
Oats	0 44 to 0 46	Tomatoes, bu	0 00 to 0 00
Peas	0 79 to 0 83	Onions, bag	1 15 to 1 25
Rye	0 90 to 0 91	Radishes, doz	0 00 to 0 00
Clover seed	4 90 to 5 50	Cauliflr'r, doz	0 60 to 1 00
Timothy qrs	5 00 to 6 50	Chickens, pair	0 40 to 0 50
do fcwe qrs	4 00 to 5 00	Fowls, pair	0 40 to 0 50
Mutton	6 00 to 7 00	Ducks, brace	0 45 to 0 60
Venison, h	9 00 to 10 00	Partridge "	0 50 to 0 60
do carc	5 50 to 7 00	Geese "	0 50 to 0 75
Lamb	8 00 to 8 50	Turkeys	0 75 to 1 25
Hogs, 100 lbs	7 75 to 7 60	Butter, lb. rlls	0 23 to 0 25
Beets, bag	0 00 to 0 70	do dairy	0 16 to 0 18
Carrots, bag	0 40 to 0 45	Eggs, fresh	0 23 to 0 24
Parsnips, bg	0 55 to 0 65	Wool, per lb	0 00 to 0 24
Parsley, doz	0 15 to 0 20	Hay	9 50 to 14 00
Potatoes, bg	0 85 to 0 90	Straw	10 00 to 12 50
Apples, brl	1 25 to 2 50		

MONTREAL, Nov. 29.—Flour—Receipts 100 brls, market quiet, prices unchanged, 100 brls superior extra sold at $6 05, 125 extra at $5 95, 125 bakers' at $6 20, 100 strong bakers' at $6 40. Grain—Wheat nominal, red $1 38 to $1 40, white $1 34 to $1 36. Corn 70c to 71c. Peas 89c. Oats 38c. Barley 70c to 75c. Rye 85c to 90c. Oatmeal $5 to $5 25. Cornmeal $3 50 to $3 60. Provisions—Butter, western, 15c to 18c; E T 18c to 20c; B and M 17c to 19c; creamery 22c to 24c. Cheese 11c to 12c. Pork $21 to $22. Lard 14c. to 15c. Bacon 12c to 13c. Hams 13c to 14c. Ashes—Pots $5 15 to $5 20, pearls not quoted.

DETROIT, Nov. 29.—Wheat—No 1 white $1 30½ for cash, $1 30½ bid for Dec., $1 33 for January, $1 35 for February, $1 37 for March, $1 38 for April. Red $1 35, red state at $1 40. Corn unchanged; western mixed at 74c. Barley quiet; No. 2 Canada offered at $1 05, No 1 Canada at $1 08, No 1 bright Canada at $1 12. Rye quiet; Canada nominally at 93c in bond. Lake receipts—Wheat 19,000 bushels, barley 104,000 bush, rye 48,000 bush, lumber 1,143,000 ft.

TOLEDO, Nov. 29, 10:30 a.m.—Wheat, No 2 red $1 31½ to $1 32 for cash and Nov, $1 32½ for Dec, $1 34½ for Jan, $1 36½ for Feb, $1 39½ for March. Corn 62½c to 63c for Nov, 62c for Dec, 62c to 63c for Jan, 66½c to 66¾c for May. Oats, 45c asked for cash. Receipts—Wheat 9000 bush, corn 4000 bush, oats 1000 bush. Shipments—Wheat 5000 bush, corn 5000 bush, oats 1000 bush.

12 p.m.—Wheat, No 2 red $1 32 for cash and Nov, $1 32 for Dec, $1 34½ for Jan, $1 37 for Feb. Corn 63c for cash, 63c for Dec, 66½c to 66¾ for May. Oats 44½ for cash.

BEERBOHM ADVICES:—"London, Nov. 29.—Floating cargoes—Wheat quiet, maize firmer. Cargoes on passage—Wheat quiet, maize turn dearer. Good cargoes red winter wheat off coast was 52s 6d to 54s, no 53s 6d; do No 2 spring was 52s, now 51s 6d; do California was 53s, now 52s 6d; do mixed American maize t.q. unchanged at 29s 3d. London—Fair average mixed American maize for prompt shipment was 29s, now 29s 6d to 29s 6d. Present and following month was 52s 3d, no 52s; red winter for prompt shipment was 52s 3d, now 62s. English and French country markets quiet. Liverpool—Spot—Wheat dull; California, average red winter, white Mich. and spring 1d cheaper; maize dull and unchanged. Paris—Flour firmer, wheat steady."

LIVERPOOL—Flour 10s 6d to 13s, spring wheat 9s 6d to 10s 5d, red winter 10s 4d to 11s, white 10s 7d to 10s 10d, club 11s 11d to 12s 4d, corn 5s 10d, oats 6s 4d, barley 5s 2d, peas 6s 10d, pork 75s 0d, lard 57s 6d, bacon 49s 0d, tallow 40s 0d, cheese 55s.

CHICAGO, Nov. 29.—Flour quiet and unchanged. Wheat active and higher; No. 2 spring $1 24¼ to $1 24½ cash, $1 24¼ November. Corn higher at 58½c to 58¾c cash, 58¾ Nov. Oats higher at 44½c cash and November. Rye steady and unchanged. Barley easier at $1 01. Pork higher at $16 50 to $17 cash and Nov. Lard higher at $11 12½ to $15 cash and Nov. Bulk meats higher, shoulders $8 40, short ribs $9 00, short clear $9 25. Whiskey higher at $1 17. Receipts—Flour 14,000 brls, wheat 18,000 bush, corn 127,000 bush, oats 76,000 bush, rye 4000 bush, barley 26,000 bush. Shipments—Flour 10,000 brls, wheat 53,000 bush, corn 171,000 bush, oats 26,000 bush, rye 5000 bush, barley 17,000 bush.

NEW YORK, Nov. 29.—Cotton steady and unchanged. Flour—Receipts 22,000 brls; more active and without decided change; sales 20,000 brls. Rye flour steady and unchanged. Cornmeal quiet and unchanged. Wheat—Receipts 80,000 bush, irregular and unsettled, sales 2,552,000 bush, including 168,000 bush spot, exports 240,000 bush, ungraded spring $1 35, No 2 red $1 38½ to $1 39½, No 1 white $1 37½ to $1 39½, No 2 red Nov $1 38½ to $1 38¾. Rye heavy at 88c to $1. Barley steady. Canada $1 10 to $1 15. Malt more active, No. 2 Canada bright $1 38. Corn—Receipts 76,000 bush, higher and strong, sales 1,452,000 bush, including 204,000 bush spot, exports 85,000 bush; No 2 68c to 69c, yellow 72c, No 2 Nov 67½c to 67¾c. Oats—Receipts 34,000 bush, heavy and lower, sales 54,000 bush, mixed 46c to 51½c, white 50c to 54c, No 2 Nov. 49½c. Hay steady and unchanged. Hops quiet and firm. Coffee unchanged and quiet. Sugar firm and unchanged Molasses unchanged. Rice steady. Petroleum dull, crude 6½c to 7½c, refined 7½c asked. Tallow easier at 7½c to 7 9-16c. Potatoes steady and unchanged. Eggs firm and unchanged. Pork stronger, mess $17 50. Beef steady. Cut meats steady, middlings firm, long clear 9½c to 9½c. Lard higher at $11 55 to $11 65. Butter firm and unchanged. Cheese firm and unchanged.

INSURANCE

HISTORY!

The ÆTNA INSURANCE COMPANY was fully chartered May 26, 1819, to do a Fire and Life insurance business, and opened offices the same year in MONTREAL, and in all the leading cities of the continent, but only commenced the life insurance feature in 1859.

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In July, 1877, it resolved to avail itself of the new Insurance Act and annually increase this deposit, keeping always in Government hands at Ottawa enough funds to fully provide for every Canadian policy issued subsequent to March 31st, 1878, and $100,000 over. Its Deposit is now $225,000 and about $100,000 more will be added in 1882, and more in 1883, affording such security to its Canadian patrons as few companies furnish, in any country.

In January 1878, the undivided surplus earned in the stock department—the books and funds of which have always been kept entirely distinct from those of the Mutual department—was found to have grown in the 28 years to $630,000. Instead of dividing this among the stock holders to whom it belonged, the Directors resolved to add $600,000 of it to the capital, raising it to $1,250,000, thus affording additional security to every holder of an ÆTNA POLICY, whether with or without profits.

In February, 1878, an Act for this purpose was passed by both Houses, but vetoed by Governor Hubbard in a message full of errors and aspersions. The Act was, in consequence, duly re-considered, resulting in its being enacted into law, and the veto thus practically denounced, by the decisive vote of 166 to 58 in the Assembly and 16 to 4 in the Senate. Garbled extracts from the thus thoroughly condemned veto message have recently (1881) been unearthed, by certain maliciously-disposed people, in an endeavour to tarnish the Ontario, known from such assassin-like attacks. They only help to bring out its real ÆTNA'S good name. But the grand old Company does not suffer where best merits.

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In December, 1880, the Assets had grown to $26,403,440 68, notwithstanding the disbursement, during the year, of $1,165,774 63 in Death Claims upon 665 policies, and $771,640 65 in matured Endowments, and over half a million dollars in Dividends to the holders of policies in the Mutual Department.

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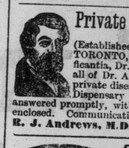

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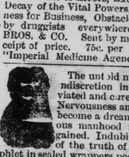

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