OFFICE

CLARENCE — ROYAL — STREET.

Insurance Company
OF
Liverpool and London

CAPITAL--Two Millions Sterling
AND LARGE RESERVE FUNDS.

FIRE DEPARTMENT:

THIS COMPANY continues to INSURE Buildings and all other descriptions of Property against LOSS or DAMAGE by FIRE, on the MOST FAVORABLE TERMS, and at the LOWEST RATES charged by any good English Company.

All just losses promptly settled, without deduction or discount, and without reference to England.

The large Capital and judicious management of this Company insures the most perfect safety to the assured.

No charge for Policies or Transfers.

LIFE DEPARTMENT:

The following advantages, amongst numerous others, are offered by this Company to parties intending to insure their lives:—

Perfect security for the fulfilment of its engagements to Policy-holders.

Favorable Rates of Premium.

A high reputation for prudence and judgment, and the most liberal consideration of all questions connected with the interests of the assured.

Thirty days' grace allowed for payment of renewal premiums, and no forfeiture of Policy from unintentional mistake.

Policies lapsed by non-payment of premiums may be renewed within three months, by paying the premium, with a fine of ten shillings per cent. on the production of satisfactory evidence of the good state of health of the life insured.

Participation of Profits by the assured amounting to two-thirds of its net amount.

Large Bonus declared 1855, amounting to £2 per cent. per annum on the sum assured, being on ages from twenty to forty 80 per cent. on the premium. Next division of profits in 1865.

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All Medical Fees paid by the Company.

Medical Referee—O. S. Strange, M.D.

MAXWELL W. STRANGE,
Agent.

Kingston, Jan. 5th, 1865. 1y4

Fire & Marine Agency

ÆTNA INSURANCE COMPANY
OF HARTFORD.
Cash Assets.....Over $3,000,000.

CORN EXCHANGE INSURANCE CO.
OF NEW YORK.
Capital.....$1,000,000.

HOME INSURANCE COMPANY
OF NEW HAVEN.
Capital.....$1,000,000.

☞ Hull and Cargo Risks taken in the above first-class Companies, to and from Ocean and Inland Ports, on favorable terms.

Losses promptly and liberally adjusted and paid in Canada Currency.

JAMES SWIFT,
Agent.

Kingston, April 20th, 1865. 91

WESTERN ASSURANCE COMPANY,
TORONTO, C.W.
CAPITAL.....$400,000.
INCORPORATED 1851.

MARINE BRANCH.

THE Undersigned having been appointed Marine Agent at this port, is prepared to accept Hull and Cargo Risks on reasonable terms.

WM. BOWEN.
St. Lawrence Wharf,
Kingston, 10th April, 1865. } 8

BRITANNIA
LIFE ASSURANCE COMPANY
Capital—£1,000,000 Sterling.

No 1 Prince's Street, Bank, LONDON.

Empowered by Special Act of Parliament, 4th Vict. Cap. 9.

ASSURANCES PAYABLE DURING LIFE.

TABLES have been constructed for the use of persons who may be desirous of effecting a Life Assurance for the benefit of their families, in the event of premature death, for the largest possible amount which their present means will afford; and at the same time secure the advantage of having the sum assured made payable to themselves, in the event of a prolonged life.—The Tables show the Annual Premium required for an assurance of £100 or more, payable to the Assurer himself upon his attaining the age of Fifty, Fifty-Five, Sixty, or Sixty-five, or to his representatives at his death, if that event should happen previously.

Every description of Life Assurance transacted.

Detailed Prospectuses, and every requisite information as to the mode of effecting assurance, may be obtained on application to

THOMAS BRIGGS,
Agent.

Kingston, March, 1865.

ACCIDENTS
To Life or Limb

In the Field, the Streets, or at Home, can be provided for by a Policy in the

NEW YORK ACCIDENTAL INSURANCE COMPANY.

$5000 in case of Death, and $25 a week while laid up by injury secured by an Annual Payment of from $25 to $30.

$5000 in case of Death, without weekly compensation, for from $15 to $18 per Annum.

Smaller and Larger Sums in Proportion.

Policies written from $500 to $10,000 on one Life.—and from 1 month to 5 years.

INDUCEMENTS.

The Rates of Premium are very low!

The plan is so simple that any one can comprehend all its workings.

No Medical Examination is required, and those who have been rejected by Life Companies, in consequence of hereditary or other diseases, can effect insurance in this Company at a very small cost.

No better or more satisfactory use can be made of so small a sum.

Canada Agency:—104 St. Francois Xavier Street, Montreal.

SIMPSON & BETHUNE, General Agents.
THOS. BRIGGS,
Agent, Kingston.

Kingston, Sept. 9th, 1865. 211

TO LET.

A FIRST CLASS SHOP in Wellington Buildings, lately occupied by J. W. Carman, one of the best stands in Kingston. Apply to

T. WILSON,
Agent.

Kingston, 26th March, 1866. 2i & 72

PHŒNIX
Fire Assurance
COMPANY
OF LONDON.

GILLESPIE, MOFFATT, AND CO.,
AGENTS FOR CANADA.

Sub Agent for Kingston and Vicinity
THOS. KIRKPATRICK.

LONDON AND LANCASHIRE
FIRE & LIFE
Insurance Companies,

Transacting business in Canada under Government authority.

The astonishing progress of this Instituion HAS NOT BEEN SURPASSED, if it has ever been equalled, by any modern Insurance Office in Great Britain.

CAPITAL...£1,100,000 STERLING.
INVESTED IN CANADA OVER $100,000.

Canada Branch,
OFFICE, MONTREAL.

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JOHN REDPATH, Esq., Vice-President Bank of Montreal.
BENJAMIN H. LEMOINE, Esq., Cashier La Banque du Peuple.
JOHN BEENSHIELDS, Esq., Merchant.
SIMPSON & BETHUNE, General Agents.

Fire Insurances

Effected on every description of Property at Moderate Rates.

Promptness and Liberality in the Settlement of Claims.

Life Assurances

Granted, either with or without participation in Profits, at very moderate rates of Premium.

Policies Unchallengeable, except in cases of palpable fraud.

Service in Militia or Rifle Corps allowed.

☞ Life Claims settled one month after proof.

ALLAN MACPHERSON,
William Street, next the Commercial Bank,
Agent for Kingston.

Kingston, December 16th, 1865. 293

QUEEN INSURANCE COMPANY

FOR FIRE, LIFE & ANNUITIES

CHIEF OFFICE:
EXCHANGE, LIVERPOOL.
LONDON:
ROYAL EXCHANGE BUILDINGS.

Canada Board of Directors:
MONTREAL:
WM. MOLSON, Esq., Chairman.
Hon. JOHN YOUNG. | D. TORRANCE, Esq
HENRY THOMAS, Esq. | THOMAS KAY, Esq

Insurances upon every description of property will be effected on the most favorable terms.

N.B.—Claims arising under Insurances, in either Department, effected by this Company in Canada, will be promptly settled by the Directors, without reference to England.

AGENTS FOR KINGSTON:
98 ANDERSON & FORD.

WESTERN ASSURANCE COMPANY.
CAPITAL.....$400,000.
ESTABLISHED 1851.

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Head Office, Church Street, Toronto.

HON. JOHN McMURRICH, President.
CHAS. MAGRATH, Vice President.

THIS COMPANY insures against loss or damage by fire on buildings generally, and their contents, for long or short periods, as may be wanted. The rates of Premiums, based on a long experience, will be found moderate. The Company, NOT BEING CONTROLLED BY AN ARBITRARILY FIXED TARIFF OF RATES, Treats each case according to the risk and class of hazard.

Isolated dwellings and contents, also farming property, insured for a term of three years at a favorable reduction on the ordinary annual rate.

The Marine business will, in like manner, receive a liberal consideration, when the navigation season opens.

Applications to the Head Office or Agencies will receive prompt attention.

JOHN SHAW,
Agent.

Kingston, March 7. 58

LIVERPOOL & LONDON
AND GLOBE
Fire and Life Insurance
COMPANY.
INVESTED FUNDS—$15,000,000.

Amount Invested in Canada, $300,000

DAILY INCOME—$11,000.

FIRE INSURANCES effected on all classes of Risks at as reasonable rates as any other first-class office doing business in Canada.

IMPORTANT FACTS TO THE PUBLIC.

Rates moderate, payments prompt and liberal, without reference to the Home Office.

In the course of Twenty-Eight years claims have been paid exceeding £3,000,000 Sterling.

Every information given and prospectuses supplied on application to

THOMAS BRIGGS,
Agent,

Kingston, March, 1865. 51

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DEMOREST'S MONTHLY MAGAZINE

Combines and presents the most interesting, useful, and attractive array of popular features ever offered in a magazine, including

LARGER & MORE COSTLY STEEL ENGRAVINGS
Than are furnished in any other.

ORIGINAL STORIES AND POEMS BY THE MOST EMINENT AUTHORS.

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Dec. 8th, 1865. 308

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AT
A. CHOWN'S.

POWDER AND SAFETY FUSE.

A VERY Superior Quality of English Powder and Safety Fuse for sale, at

A. CHOWN'S.

IMPROVED

PAINTED-BACK Looking Glass Plates—all sizes—a very nice article—cheap.

A. CHOWN'S.

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JUST received an assortment of Weaver's Reed Shuttles, &c., which will be sold cheap by

A. CHOWN

TWINES, TWINES.

GILLING Twine, Seine Twine, Seaming Twine, Shoe Threads, Tarred Cords, &c., &c., at

A. CHOWN'S.

Kingston, Jan. 17th, 1866. 15 & 3

A CARD.

DR. DAY begs to intimate to the public that he has just returned from New York, where he has been visiting the first Dental Establishments of that city, and acquiring a knowledge of all the latest improvements in the Profession of Dental Surgery, embracing the use of the Nitrous Oxyde Gas as an anesthetic in the extraction of teeth.

Kingston, April 29th, 1865. 1w99

7 Per Cent Debentures.

CANADA
Landed Credit
(CREDIT FONCIER)
COMPANY.

CAPITAL.....$1000,000.
SUBSCRIBED CAPITAL 500,000.

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Vice President—The Hon. W. P. HOWLAND, M.P.P.
The Hon. G. W. ALLAN, M.L.C.
WM. ALEXANDER, Esq.
R. D. CHATTERTON, Esq.
ROBERT CASSELS, Esq.
R. L. DENISON, Esq.
C. S. GZOWSKI, Esq.
The Hon. WM. McMASTER, M.L.C.
J. B. OSBORNE, Esq.
SAMUEL SPRUELL, Esq.
LARRATT W. SMITH, Esq., D.C.L.

BANKERS:

THE BANK OF MONTREAL.
Messrs. SMITH, PAYNE & SMITHS, London.
Secretary—J. SYMONS, Esq.

THIS Company is now prepared to issue debentures in sums of $50, $100, $500, $1,000, at the following rates, until further notice:—

For Six Months and up to Twelve Months, 5 per cent per annum
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For Two Years and upwards, 7 per cent. per annum.

These debentures being secured by the invested funds of the Company, and by the additional guarantee of the uncalled capital, which is at present $350,000, represented by a proprietary of about 900 shareholders, and the advances made by the Company on real estate being less than one third the value of the properly mortgaged, offer unquestionable security to the holder.

The debentures are transferable from hand to hand, and coupons for the half-yearly interest are attached, payable at the Company's office in Toronto; or, by arrangement, at Messrs. Smith, Payne & Smiths, bankers, No. 1 Lombard street, London.

Applications to be made at the Company's office,

VICTORIA HALL, TORONTO,

where any further information may be obtained.

By order of the Board.

J. SYMONS,
Secretary.

Victoria Hall,
Toronto, Feb. 19th. } 1aw3m64

1859 HENRY GRIST, 1866
Departmental, Parliamentary,
AND
PATENT AGENT,
OTTAWA.

Transacts business with the Crown Lands and other Government Departments; Takes out Patents for Inventions; Obtains Incorporation for Companies by Letters Patent; Drafts, and takes charge of Private Bills during the Session, &c., for parties residing elsewhere.

REFERENCES

Hon. A. Campbell, Commissioner of Crown Lands; R. Juson, Esq., Hamilton; Messrs. R. Lewis & Son, Toronto; W. M. Wilson, Esq., Simcoe; Hon. J. Carling, London; R. Bull, Esq., Inspector of Agencies, Colonial Life Assurance Co.

Ottawa, Feb. 22nd, 1866. 46

FISH!
FISH! FISH!

300 BARRELS & Half Barrels of
White Fish,
200 BARRELS
LABRADOR NO. 1 SPLIT HERRINGS,
150 HALF BARRELS
LABRADOR NO. 1 SPLIT HERRINGS,
200 BARRELS
Canso Split Herrings,
50 BUNDLES
COD FISH.

JAMES HARTY & Co.

Kingston, 23rd January, 1865. 20

Music for Pic Nics, Water Parties, Balls, Dancing Parties, &c., &c.

WELCH'S QUADRILLE BAND,
FOR
PUBLIC OR PRIVATE PARTIES.

ENQUIRE at E. R. Welch's, Marble Yard, Princess Street, Kingston.

☞ Mr. Welch gives Instructions on the Violin.

May 31st, 1865. 124 m

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Dec. 14th, 1856. 292

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GRAND OVERSTRUNG PIANOS
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PRIZE PIANO MANUFACTORY
OF
JOHN C. FOX,
KINGSTON.

THE Manufacturer is determined to sell these Pianos at TWENTY-FIVE PER CENT less than any house in Canada.

Purchasers should buy at headquarters, or of my own agents at Picton (Messrs. Chapman & Striker), at London (W. F. Erith), and by so doing save the double profits of music dealers and teachers.

Approved promissory notes will be accepted, in payment on terms to suit purchasers.

Every instrument warranted for five years.

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Corner of King and Princess Street, Kingston, C.W

JOHN C. FOX & Co.,
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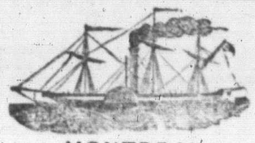

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Ocean Steamship Co.
WINTER 1865-6.

UNDER CONTRACT WITH THE GOVERNMENT OF CANADA, FOR THE CONVEYANCE OF THE CANADIAN AND UNITED STATES' MAILS.

1865-6--Winter Arrangement--1865-6

Passengers Booked to Liverpool & Londonderry.

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MORAVIAN,.....2650 Tons
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Capt. DUTTON.
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Capt. WYLIE.
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Capt. BROWN.
NORTH-AMERICAN,.....1784 Tons
Capt. KERR.
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Capt. WATT.

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Dates of calling are as follows:—

FROM PORTLAND.

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PERUVIAN,.....6th January, 1866.

And every succeeding Saturday.

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THE STEAMERS OF THE GLASGOW LINE consisting of the

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ST. GEORGE, 1468 tons,.....Capt. Smith
ST. ANDREW, 1432 tons,.....Capt. Scott.
ST. PATRICK, 1207 tons,.....Capt. Trocks.

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ST. DAVID,.....31st January, 1866
ST. ANDREW,.....14th Febry, 1866
ST. PATRICK,.....21st Febry, 1866
ST. George,.....7th March, 1866
ST. DAVID,.....21st March, 1866

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☞ Berths not secured until paid for.

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Canadian Express Office,
Agent.

Kingston, Dec. 20th, 1865. 297 & 51

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Kingston, July 12, 1865. 169

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Milford Malvoisin. By do.
Luke Sharp, or Knowledge without Religion. By do.
Paget's Sermons on The Duties of Daily Life.
do do on The Saints' Days.
do do for Special Occasions.
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Theophilus Anglicanus, a manual of instruction on the Church, and the Anglican Branch of it. Rev. Dr. Wordsworth.
Woman's Work in the Church. By J. M. Ludlow.
Sisterhoods in the Church of England. By Margaret Goodman.
Eusebius' Ecclesiastical History.

For sale by

JOHN CREIGHTON,
King-st.

April 4th, 1865. 81

STEAM DYE WORKS.

NOTICE.

THE UNDERSIGNED hereby notifies his

FRIENDS & CUSTOMERS

that for the next two months it will not be convenient for him to

Accommodate them as Usual with Work,

But that parties having goods at his place of business can call and receive them as usual. At the expiration of two months he will resume business again. In the meantime he intends to institute Extensive **Improvements in his Establishment.**

STUART MONTGOMERY.

Kingston, Nov. 17th, 1865. 26

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Prepared without Scutching

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To be worked by
HAND, WATER, OR STEAM POWER.

117 Gt. Dover Road Boro. London.

THE advantages and economy gained in converting GREEN FLAX STRAW by Machinery, into Stronger and Finer fibre for being spun, on Cotton, Silk, Worsted, or Flax Spinning Machinery, than if retted by steeping in either Cold or Hot Water (which process frequently by over decomposition produces as much Tow, as long Fibre) arises from the following facts, respecting a system that avoids Tow and Waste.

1st.—The seed bolls or husks can be taken off in the field as the flax is pulled, by turning the side-projecting rollers that are upon the ends to permit of only about six inches of the top or seed ends, to pass down between them to break the seed bolls without crushing or injury to the seed, or taking off any portion of the fibre.

2nd.—The wood inside the fibre is so crushed and ground into dust when laid on the grate-like moving table, which admits of such stuff falling through, that whether the Flax Straw, Retted in the usual way, the woody and dusty substance is entirely got rid of without scutching, and the reeds or (as it is called) hard of the fibres are so preserved from being broken into tow, that they appear like as many narrow ribbons. Flax spinners are certain to appreciate this great improvement in preparing, as no Tow or Waste can be seen, and as a consequence there is a gain of fully one-third more fibre from a given weight of flax straw than by any other invention or system known, see report of Messrs. Marshall & Co. of Partington & Leeds, taken from the Belfast Flax Society reports and copied at page 214 in the work of Dixon on the Fibre, Plants of India Flax, Hemp, &c., &c.

3rd.—The Flax and Hemp being when free from the wood, covered over with a natural Green Gum, is made perfectly soft and two-thirds White, by a simple run of Hot Water, as the fibre passes through in a few minutes, the washing part of the invention, and then wrung dry at the end, by this means the fibres are stronger and better adapted for the Flax Spinners than any retted flax, and the yarns from it will be nearly white without alkalies or acids to injure the strength, and ready for weaving without boiling.

4th.—If very fine quality be required for Cotton, Silk or Worsted spinning purposes, the cottonizing part of the Machine must be worked and the softening liquid applied and by such means flax equal to the best Courtrae, Flax at £100 £150 per ton can be produced, and practical instructions will be given to parties purchasing the machine by the Inventor and Patentee.

THE FIBRE PLANTS OF INDIA, AFRICA, AND OUR COLONIES.

A THESAURUS ON

Rheea, Plantain, Pine Apple, Jute, African and China grass, and New Zealand Flax.

(Phormeium Tenax),

AND ON

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Water
CUCUMBER.
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EGG PLANT.
Purple
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Broom
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Sea
KOHL RABI—or Turnip Rooted Cabbage.
Green
Purple
LEEK.
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Lion
LETTUCE.
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Royal Cabbage
Mammoth Cabbage
Large Ice Drum Head
Drum Head Cabbage
White Cos
Victoria Cabbage
Grand Admiral
MELON.
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Long Island Water
Citron, Water, [for preserving]
Muray's Pine Apple
Pine Nutmeg
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Large Musk
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NASTURTIUM.
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Multiplying
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PARSNIP.
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PEAS.
Water'oo
Champion of England
Knight's Tall Green Marrowfat
Bishop's Long Podded Dwarf
Daniel O'Rourke [very early]
Sangster's No. 1
Eugenie [Early Wrinkled]
Veitches Perfection
Hair's Mammoth Dwarf
Fairbeard's Willwatch
Burbridge's Eclipse
Fairbeard's Early Blue Surprise
Knight's British Queen
Early May or June
Early Prince Albert
Large Tall Marrowfat
Dwarf Blue Imperial
Dwarf Sugar [Eatable Pods]
Tall Sugar [Eatable Pods]
Prolific Green Marrowfat
Victoria Marrow
PEPPER.
Sweet Mountain
Bell
Lady's Finger
Bird's Eye
PUMPKIN.
Extra fine
Mammoth
Connecticut
Fine Yellow
RADISH.
Early Frame
Long Scarlet
Red Turnip
White Turnip.
Wood's Early Frame
Long Salmon
Black Spanish [or Winter]
Rose Olive Shaped
Early Short Top.
RHUBARB.
Scarlet Victoria
Mammoth
SQUASH.
Hubbard
White Bush
Summer Bush
Vegetable Marrow [eaten small] very fine
Boston Marrow
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Turban
SPINACH.
Round Summer
Prickly or Fall
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Cherry
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