



THE CANADIAN INDEMNITY COMPANY

HEAD OFFICE — WINNIPEG, CANADA
EXECUTIVE OFFICES — TORONTO, CANADA

CERTIFICATE OF INSURANCE

This is to certify that the insurance policies detailed below are in force subject to the terms, conditions and exclusions of the policies.

INSURED: William Duffin and/or W. Duffin Contracting Ltd.
R.R. # 2
WELLAND, Ontario

OPERATIONS: All operations of the Insured. Re: Fenwick Sewage Works, Contract 1a & 1b

POLICY	POLICY NO:	DATE		LIMITS OF LIABILITY
		EFFECTIVE	EXPIRATION	
GENERAL LIABILITY	3L07076	21/dec/80	21/dec/81	\$ each person \$ each occurrence \$ each accident \$ 1,000,000.00 inclusive limit
AUTOMOBILE LIABILITY Standard Form No. <u>S.P.F.#1</u>	K45415	21/dec/80	21/dec/81	\$ each person \$ each occurrence \$ each accident \$ 1,000,000.00 inclusive limit
OTHER (DESCRIBE)				

If policy is cancelled, 30 days
written notice will be given to:

Proctor/Redfern Limited
110 James Street
ST. CATHARINES, Ontario
L2R 7E8

THE CANADIAN INDEMNITY COMPANY

YOUNG'S-GRAVES INC.

PER

Jerrig Jenkins

Date November 20, 1981



THE CANADIAN INDEMNITY COMPANY

HEAD OFFICE - WINNIPEG, CANADA
EXECUTIVE OFFICES - TORONTO, CANADA

CERTIFICATE OF INSURANCE

This is to certify that the insurance policies described below are in force subject to the terms, conditions and extensions of the policies.

(Insured)

William James A. Smith, Esq.
P.O. Box 12
Windsor, Ontario

OPERATIONS

All operations of the insured, for Patrick Henry Smith, Esq. as is

POLICY	POLICY NO.	DATE		LIMIT OF LIABILITY
		EXPIRATION	EFFECTIVE	
CENTRAL LIABILITY	1000000	31/Dec/80	31/Dec/80	2,000,000.00 inclusive limit each person each occurrence each accident
AUTOMOBILE LIABILITY	1000000	31/Dec/80	31/Dec/80	2,000,000.00 inclusive limit each person each occurrence each accident
OTHER (DESCRIBE)				

110 James Street
St. Catharines, Ontario
L2R 2Y2

If policy is cancelled, 30 days
written notice will be given to:

THE CANADIAN INDEMNITY COMPANY

WINDSOR-GRAYS INC.

PER *[Signature]*

November 20, 1981

Form C-128