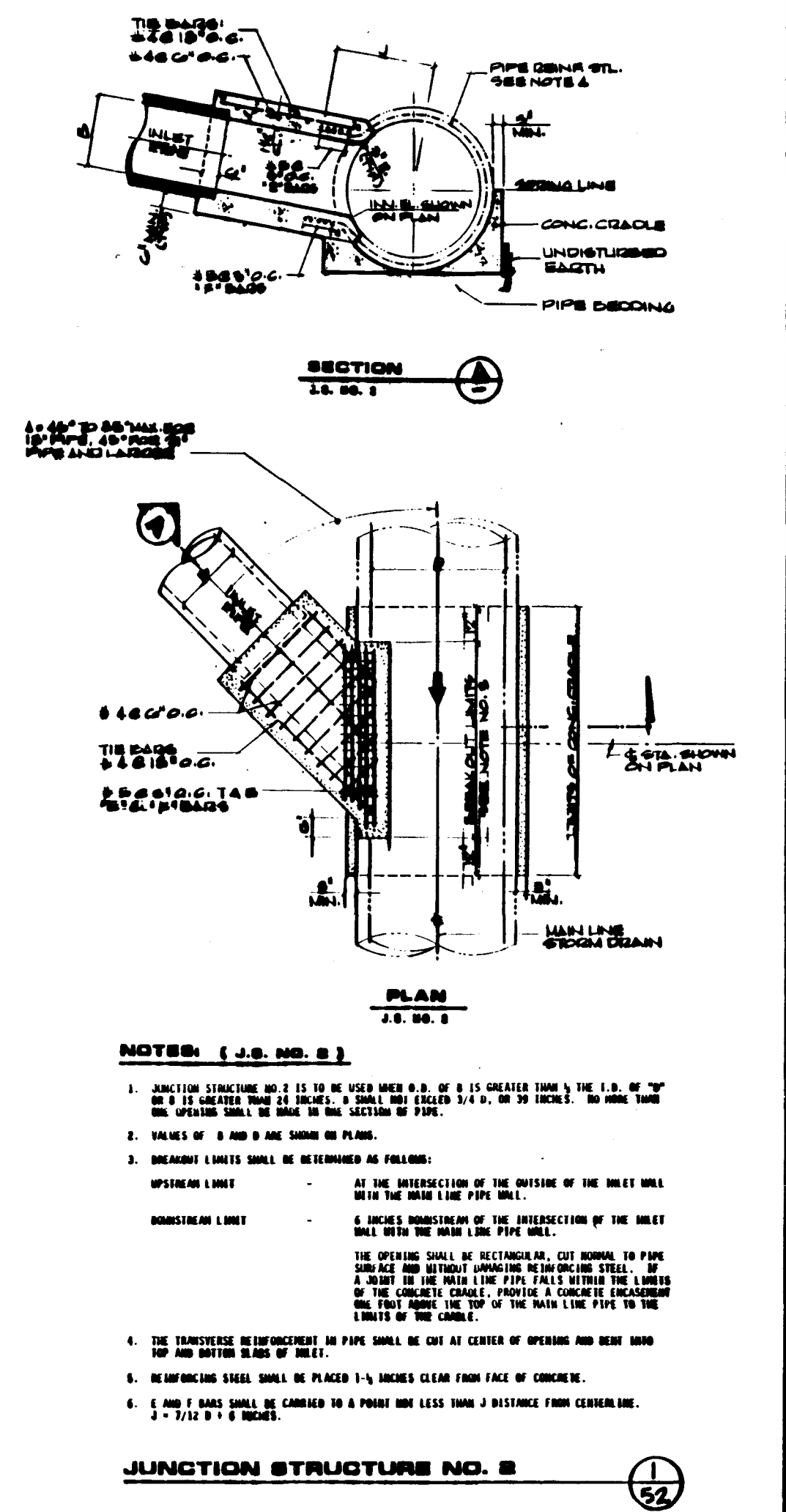
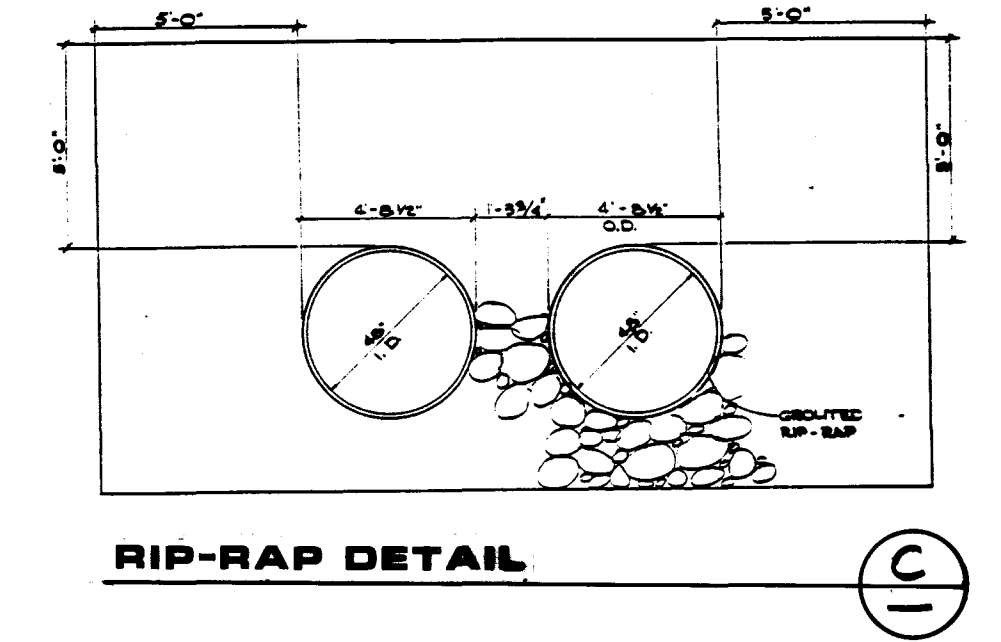
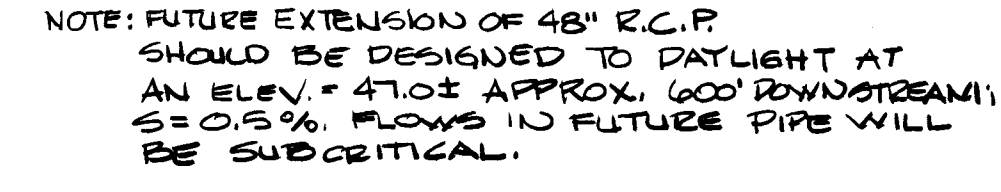
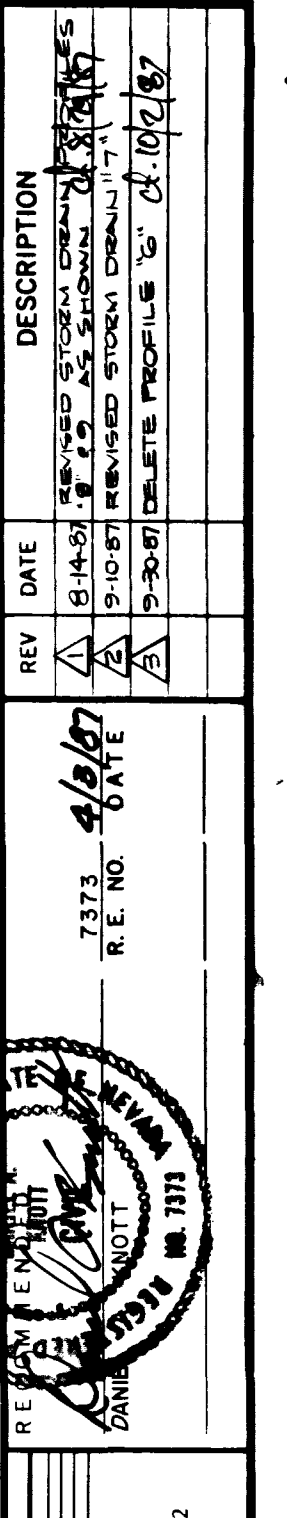
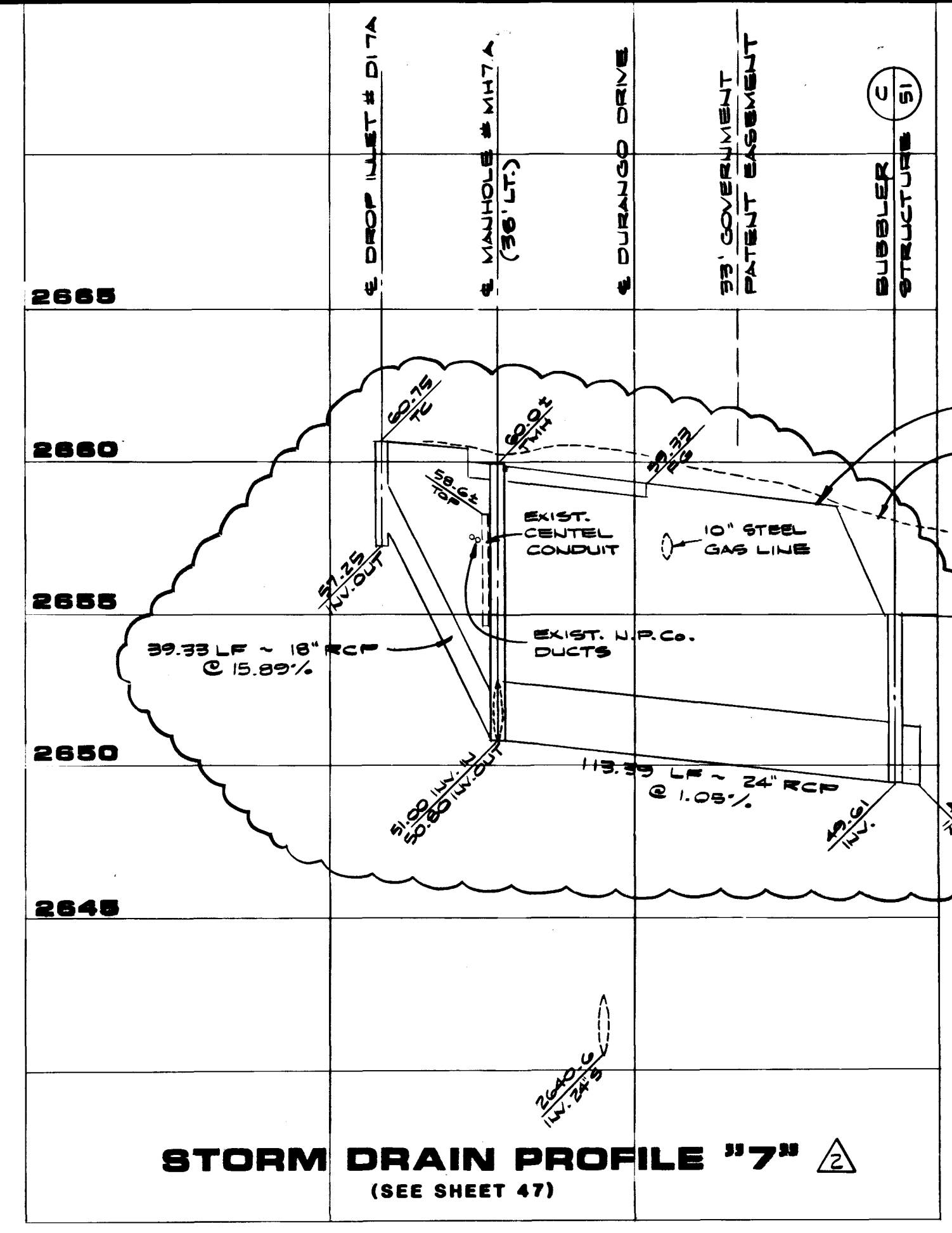
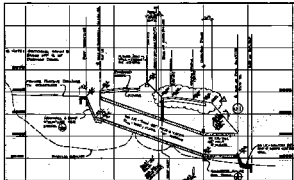
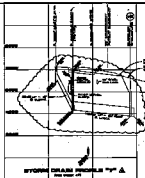


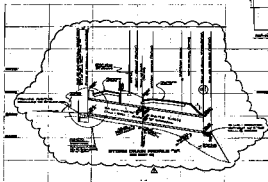




STORM DRAIN PEOPLE 



STORM DRAIN PEOPLE "Y" &



STANDARD CHARTER BANK



1. **THE PROBLEM**

[illegible]