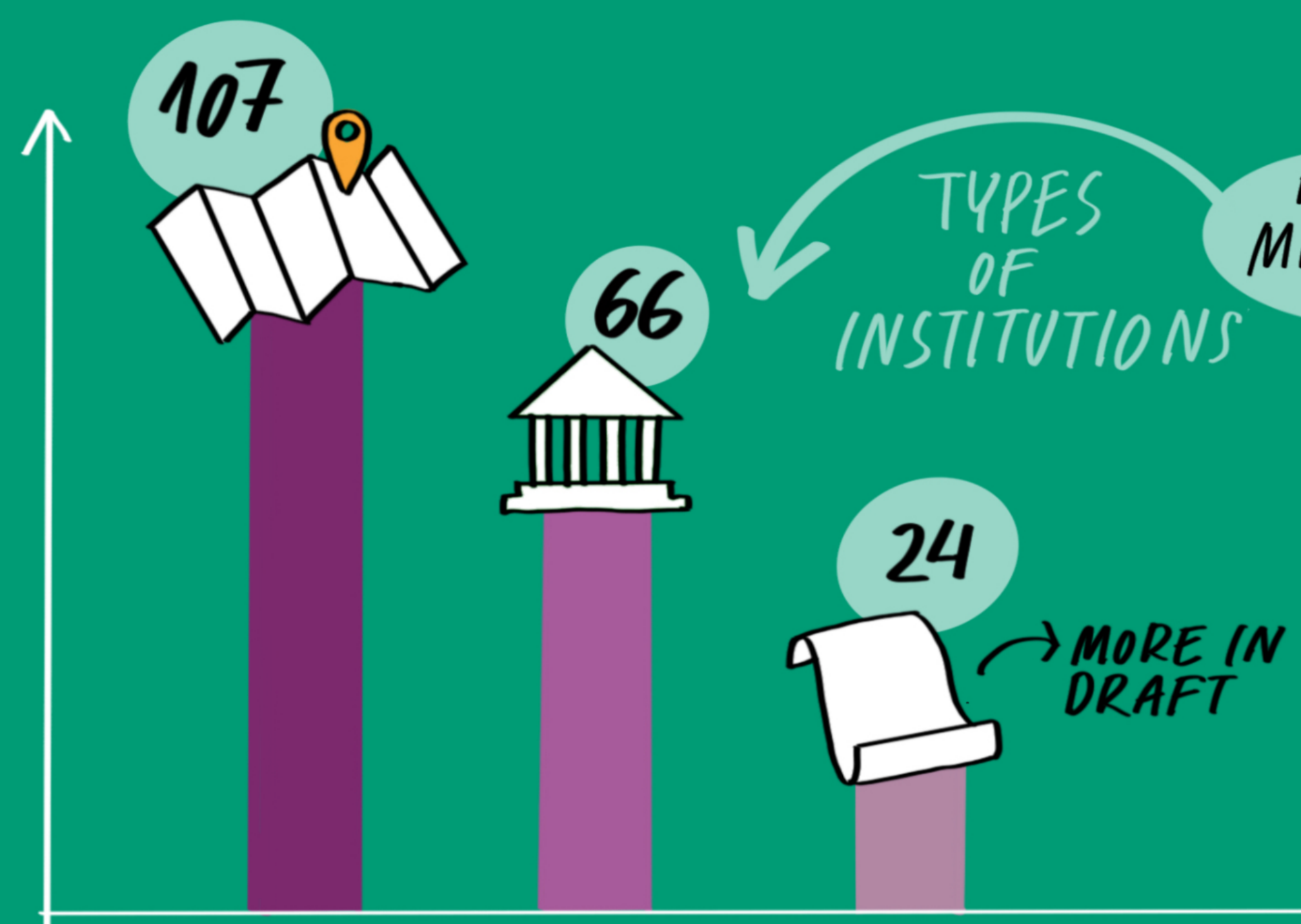


SETTING THE SCENE



TYPES OF INSTITUTIONS

