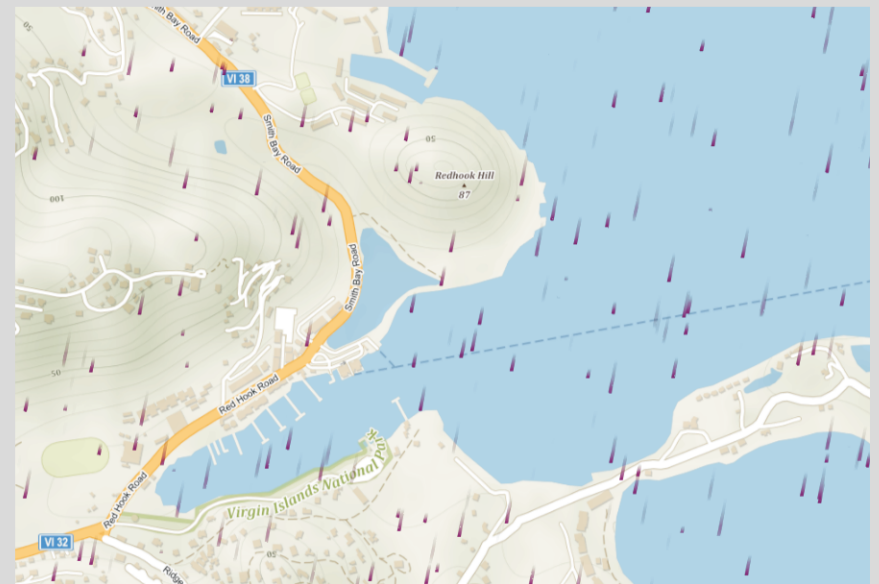


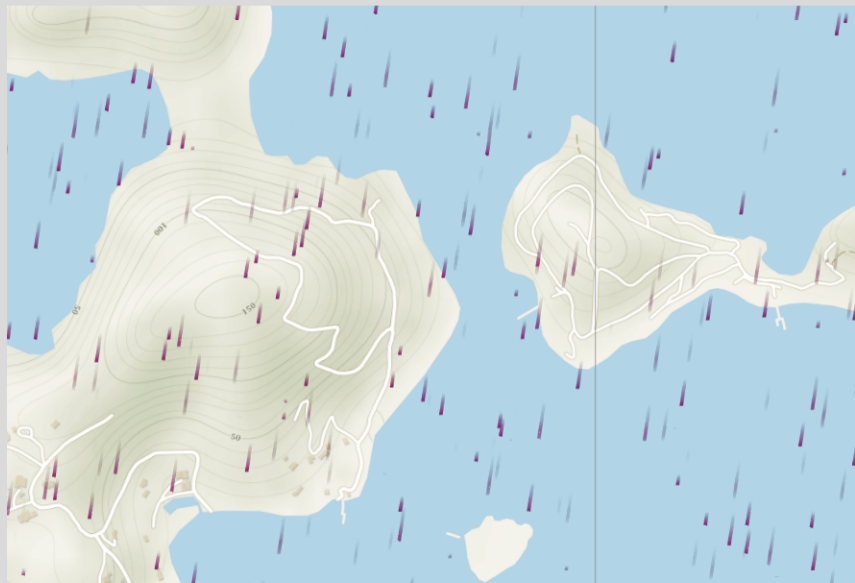
TYPICAL NORTHERLY WINTER WIND



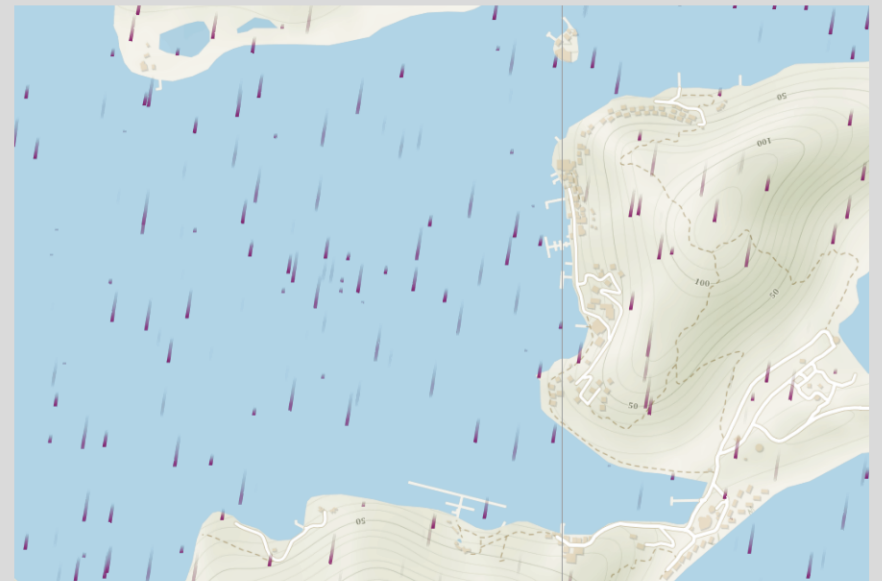
CORAL HARBOR, ST JOHN



EAST END ST THOMAS



SCRUB ISLAND, BVI



NORTH SOUND, VIRGIN GORDA, BVI