

# DAILY HIGHLIGHT

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*Celebration of Life*



The family of  
**Ogubunka**  
of Umuohie-Ukwu, Ezianya, Ngor-Okpala LGA, Imo State  
announces with gratitude to God the Glorious Home Call  
of their father, Grandfather and Great Grandfather  
**Pa Ibeawuchi Herbert Nwaeketa**  
Aged 105 years

**Burial Solemn Service scheduled as follows:**  
**Date:** Friday, June 2, 2017  
**Venue:** Family Compound, Umuohie-Ukwu, Ezianya, Ngor-Okpala LGA,  
Imo State (Mid-way to Aba From Owerri, that is about 10 poles  
before Imo River, the boundary between Imo and Abia States.  
**Time:** 10:00 a.m.

**Reception follows immediately  
after interment at the family compound**

## TOP STORIES

Recession puts CBN's financial inclusion target at risk

BVN: Cybercriminals target N3tn trapped in banks

Moses can still win Africa Footballer of the Year Award'

How pepper fruit, others stop prostate cancer

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[22<sup>nd</sup> World Conference Banking Institutes \(WCBI\)](#)

## **BVN: Cybercriminals target N3tn trapped in banks**

Financial technology experts have blamed corruption for the N3tn that trapped in accounts that have not been linked to the Bank Verification Numbers of their owners, and asked the Central Bank of Nigeria to urgently confiscate the funds or risk losing them to cyberattacks. The experts said that privileged information available to them indicated that certain hackers, with collaborators from within the country and across the world, were developing a ransomware to attack banks' data systems to steal the funds. Speaking at a CxO roundtable facilitated by Ericsson and the International Data Corporation in Lagos on Wednesday, the experts stated that some of the abandoned funds were proceeds of corruption and needed to be cleared from the banking system. According to the Senior Assistant to the Minister of Communications on Digital Transformation, Mr. Akim Yusuf, "the corruption that has led to the trapped N3tn is being perpetrated by Nigerians who have no self-control." He said, "The antidote will be to develop institutional mechanisms. We need to put in place mechanisms to monitor the flow of funds in the public sector. Therefore, we have introduced policies like the Treasury Single Account and the Biometric Verification Numbers. "We need to increase the level of digital tracking of funds to curb corruption. We plan to migrate all government services online. This will minimise the use of cash, which encourages bribery." Yusuf said that there was also the need to consolidate and harmonise the multiple biometric data systems in the country to make it difficult to hide illicit funds. "Digital transformation will drive these," he added. On his part, the Managing Director, [Source: Punch](#)

## **Recession puts CBN's financial inclusion target at risk**

The current economic challenges, which have led to massive job losses in some sectors of the economy, as well as closure of some businesses, are having a negative impact on the financial inclusion target of the Central Bank of Nigeria. This is one of the major outcomes of the third annual symposium of the Nigerian Microfinance Platform with theme, 'Enhancing savings mobilisation through mobile money, agent banking and digital money'. The symposium convened by the Director, Other Financial Institutions Supervision Department, CBN, Mrs. Tokunbo Martins, was attended by stakeholders in the microfinance banking sector of the economy. Speaking at the event, the Managing Director, Enhancing Financial Innovation and Access, Mrs. Linda Quaynor, said that findings from the survey conducted by the agency showed that while regulations around financial services innovation had improved opportunities for savings mobilisation, the use of formal savings products and services in Nigeria was just about half of the 2020 target of the apex bank. For instance, she said while the CBN's national financial inclusion strategy target for the payment system was put at 70 per cent by 2020, the country had only achieved 38 per cent of that target as of 2016. In terms of savings, with target of 60 per cent of adult population by

## **Power producers owe gas suppliers N200bn, demand N600bn payment**

Power generation companies in the country on Wednesday said gas producers were cutting down supplies to thermal electricity generating plants because of the N200bn indebtedness to them by the Gencos. According to the power firms, this has impacted negatively on the state of electricity generation across those the country, as they called on the government to help prevail on the industry to clear the N600bn debt being owed the generation companies. They also announced their support for the recent declaration of eligible customers in the sector by the Minister of Power, Works and Housing, Babatunde Fashola, which contrasts with the position of the power distribution firms. The Executive Secretary, Association of Power Generation Companies, Dr. Joy Ogaji, told journalists in Abuja that the inability of the firms to adequately pay gas suppliers was the major reason why many thermal power plants were starved of gas supply despite the improvements in gas production. Ogaji explained that the stability in the Niger Delta had led to improvements in gas production, but noted that the several billions of naira being owed by the Gencos was limiting their ability to access gas. This, according to her, has also made oil and gas companies like Total and Shell to demand for

2020, Quaynor said the country was still far behind at 36 per cent. For credit, [Source](#): Punch

upfront payments before they can supply gas to power producers in the country. She said, “For us to be able to procure gas, we need money. Currently, gas companies are owed several billions by us. We are being owed nearly N600bn and we are owing gas companies nearly N200bn. [Source](#): Punch

## **BUSINESS NEWS**

### **Multiple charges cost local airlines 65 per cent revenue**

Local airlines in the country have very slim chances of survival under the alleged current regime of multiple taxes. According to the airlines, sundry charges, under the guise of taxes and levies at airports nationwide, account for at least 65 per cent of revenue accruing to them. Apparently unable to pay the bills amidst other critical obligations that include maintenance, fuel and personnel, the airlines are more in financial distress with the attendant debt burden cumulatively estimated at N15 billion. The eight surviving local airlines are at the risk of collapsing if the situation is not checked and made to align with the ‘ease of doing business’ mantra of the Federal Government. And should the airlines quit operation, it will negatively affect local air travel and revenue accruing to the Federal Government with thousands of aviation workers thrown into the saturated labour market. The Nigerian Civil Aviation Authority (NCAA) yesterday defended some of the charges, describing them as statutory. The Director General of the apex regulatory body, Capt. Muhtar Usman, said the operational guidelines were clear on the charges and, in fact, mandate operators to collect the charges for the sustenance of the operating environment. Specifically, airlines, including Arik Air, Aero Contractors and First Nation, are already gasping for breath in their operations. Air Peace, Med-view, Dana Air, Azman and Overland are also grappling with the pains in the rather harsh environment that has made it impossible for airlines to survive beyond 10 years. The Guardian learnt that besides the five per cent charge on every ticket bought by passengers, which goes to all five regulatory agencies, there are other “illegal” charges on the operators. They include the second popular five per cent Cargo Sales Charge, five per cent Value Added Tax (VAT), Passenger Service Charge of N1000 per ticket on local route, Charter Sales Charge, Aircraft Inspection Fees, Simulator Inspection Fees, Landing Charges, Parking Charges and Terminal Navigational Charge. [Source](#): Guardian

### **GTBank Launches Biometric Mobile APP**

Guaranty Trust Bank Plc (GTBank) Wednesday launched ‘GTWorld,’ a mobile banking app designed to cater to all that’s important to customers easily and seamlessly. Built on the back of the bank’s customer-centric digital strategy, GTWorld (available for download from the Google Play store for Android phones and the Apple App Store for iPhone), the bank explained, features biometric authentication, such as facial recognition and fingerprint, which recognises a customer and adapts to how and when they want to bank. According to the bank, the mobile banking app also features a seamless switch to GAPS Lite, the online banking platform for small businesses which offers a flexible and secure channel to make payments and collections anywhere in the world. Commenting on the launch of GTWorld App, Managing Director of GTBank, Segun Agbaje said: “We are delighted to be at the forefront of digital banking solutions that are making banking faster, easier and safer for our customers. The Simplicity of GTWorld and innovations such as facial recognition and fingerprint also ensure that our customers enjoy a seamless experience, anywhere, anytime and anyhow they choose to bank.” He pointed out that with the rapid growth of smartphone penetration in Nigeria, there had been a steady increase in the adoption of mobile banking solutions. [Source](#): Thisday

## Top most dangerous malware that can empty your account

Recent report indicated that North Korea cyber warriors were attacking banks in Nigeria and about 17 other countries. At the beginning of June 2014, a large international effort, named Operation Tovar, involving the United States and European enforcement agencies and security firms worldwide, blocked the spread of Zeus Game over botnet and managed to control servers that were important for Crypto Locker, the well-known ransomware, which encrypts system files and demands a ransom in exchange for the decryption key. Game over Zeus and Crypto locker are some of the most well-known pieces of malware that target financial data, but there are many other variants and types of credential stealing Trojans out there that you need to pay attention to. Here is a list of some of the most dangerous financial malware out there:

### Zbot/Zeus

Zeus, also known as Zbot, is a notorious Trojan, which infects Windows users and tries to retrieve confidential information from the infected computers. Once it is installed, it also tries to download configuration files and updates from the Internet. The Zeus files are created and customised using a Trojan-building toolkit, which is available online for cybercriminals. [Source](#): Punch

## CIBN NEWS

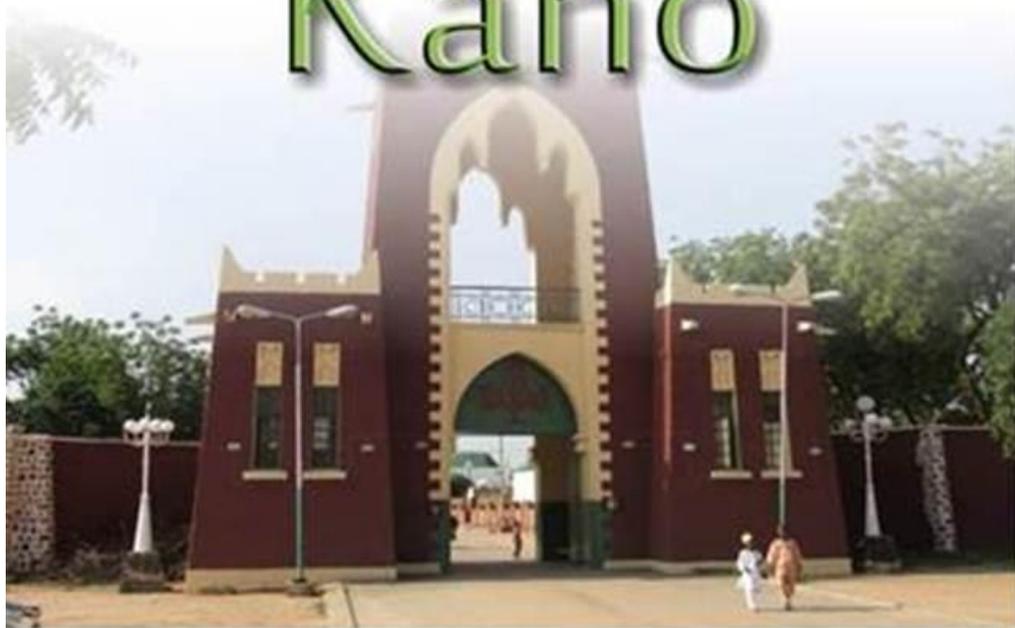
### OTHER UP COMING EVENTS/EXAMINATIONS

S/N	NAME OF EVENT/EXAMINATION	DATE	Contacts
1	<b>CIBN Annual General Meeting (AGM)</b>	<b>20<sup>th</sup> May, 2017</b>	<b>08028289271</b>



THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA

# opens office in Kano



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THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA

## Notice of 2017 Annual General Meeting

This is to notify all members that the Institute's Year  
2017 Annual General Meeting will hold as follows:

**Date:** Saturday, May 20, 2017 **Time:** 10.00 a.m.

**Venue:** Bankers House, PC 19, Adeola Hopewell Street, Victoria Island, Lagos

### AGENDA

- 1 2016 Report
- 2 2016 Accounts
- 3 Special Business
- 4 Any Other Business.
- 5 Adjournment.

**NOTE:** Attendance at the Annual General Meeting attracts 5 credit units for the  
Compulsory Continuing Professional Development (CCPD) programme of the Institute.

By Order of Governing Council

**'Seye Awojobi, FCIB**  
Registrar/Chief Executive, CIBN

Tel: 01-4610655; 4617924; 4618930

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Dated: March 20, 2017



## Release of April, 2017 Examination Results

Following the approval by the President/Chairman of Council, **Prof. Segun Ajibola, FCIB**, the results of the **April 2017 Examinations of the Institute (ACIB & MCIB)** have been released

To this end, candidates can now access their results by visiting the Institute's website, [www.cibng.org](http://www.cibng.org) and follow the steps below:

1. Logon to CIBN Portal with Membership Number and Password.
2. Click on Check Results.
3. Select the Year and Diet of Examination.
4. Click on View Result.

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01-4617924, 4610656

The Chartered Institute of Bankers of Nigeria is the umbrella professional body for bankers in Nigeria

# Calling the Attention of Members



The Chartered Institute of Bankers of Nigeria hereby informs its professional members: **MCIB, ACIB, HCIB** and **FCIB** that the Institute is updating its database. In this regard, Members should kindly forward the following details to [cibn@cibng.org](mailto:cibn@cibng.org):

- ✓ Your Name in Capital Letters(Surname First)
- ✓ Membership Number
- ✓ Mobile Number(s)
- ✓ Email Address
- ✓ Company Name
- ✓ Current/Last Position

You can also send the information by text or Whatsapp to **08028289271/08028444550** or visit [http://www.cibng.org/cb\\_memberup.asp](http://www.cibng.org/cb_memberup.asp) to complete the update form and submit.

Thank you  
Seye Awojobi, FCIB  
Registrar/CE

# Governing Council Approves New Group Life Insurance for Members

As a means of ensuring that the Group Life Insurance Policy covers all the professional members of the Institute, the Governing Council at its meeting of

December 3, 2015, approved a review of the policy which was introduced in 2012.

To this end, all professional members who are up to date in the payment of their annual subscriptions will be covered under the new policy which has a sum assured

of **N1,000,000 (One Million Naira)**. The new policy is expected to take off from January 2016.

With the new policy, most members can enjoy financial peace of mind, safe and secure in the knowledge that the immediate needs of their loved ones are taken care

of in case of any eventuality.

For enquiries/comments, please contact Funmbi Akinluyi at: [olufunmbiakinluyi@cibng.org/](mailto:olufunmbiakinluyi@cibng.org/) 0816 873 0986 or Peter Ejeomo at: [peterejeomo@cibng.org/](mailto:peterejeomo@cibng.org/) 0802 844 4550

## HEALTH NEWS

### How pepper fruit, others stop prostate cancer

Researchers have identified and validated pepper fruit, pawpaw, West African Black pepper and cowhage (velvet bean) for the prevention and treatment of prostate cancer. Botanically called *Dennettia tripetala*, pepper fruit belongs to the plant family Annonaceae. It is called Ako in Edo, Nkarika in Ibibio, Mmimi in Igbo, and Ata igbere in Yoruba. *Piper guineense* is commonly called West African Black Pepper or Ashanti pepper (Uziza in Igbo and Ata iyere in Yoruba). Velvet bean or Cowhage is botanically called *Mucuna*

### Drug manufacturers want help for backward integration

With about N20 billion invested in upgrading their factories in the last five years, pharmaceutical manufacturers and companies in the country are seeking the Federal Government's buy-in in a proposed backward integration plan expected to revamp the industry. Specifically, the operators want clarity and consistency in government's policies as regards the sector as well as a new strategy for drug importation to enable them stay

### NACA DG: Vertical Transmission of HIV from Mother to Child Remains High in Nigeria

Despite progress in antiretroviral coverage for pregnant women living with Human Immuno Virus (HIV) in Nigeria, the Director General, National Agency for the Control of AIDS (NACA), Dr. Sani Aliyu, said vertical transmission of HIV from mother to child still remains high at an estimated 28 per cent of

prurient, Werepe in Yoruba and Agbala in Ibo. Pawpaw is botanically called *Carica papaya*. Besides its novel use in prevention and treatment of glaucoma, osteoarthritis, food poisoning, indigestion, and heartburn, among many other disease indications, a recent report from the University of Illinois at Chicago, United States (US), showed that pepper fruit extract inhibits the growth of prostate cancer cells. The study is titled “Effects of Seed Extracts from Traditional Nigerian Medical Plants on Prostate Cancer Cell Growth.” The study was part of Stephen W. Jagla thesis for the degree of Master of Science in Pathology in the Graduate College of the University of Illinois at Chicago, US, in 2013. The study was cited in the journal *Medical Sciences*. It is titled, “A Review of the Uses and Medicinal Properties of *Dennettia tripetala* (Pepper fruit).” According to the researchers from the Department of Biochemistry, University of Benin, led by Sylvia Oghogho Iseghohi, ethanolic extract of pepper fruit seeds was tested for its efficacy on prostate cancer cell lines PC3 and LNCaP. The extract of pepper fruit was found to possess growth-inhibitory and cytotoxic effects on the prostate cancer cell lines in vitro. Stephen W. Jagla in his thesis concluded: “In summary, the *Mucuna pruriens* extract exhibited mostly inconsequential results in both PC3 and LNCaP cell lines whereas the *Dennettia tripetala* and *Piper guineense* extracts had significant inhibition of both cell lines and clear cytotoxic effects on LNCaP cells. [Source](#): Guardian

afloat and increase created jobs to one million direct and indirect staff. Speaking at Pharmaceutical Manufacturers Group of the Manufacturers Association of Nigeria (PMG-MAN)/Private Sector Health Alliance of Nigeria (PHN) Forum held in Abuja, Chairman of PMG-MAN, Okey Akpa, said policy flip-flops had, at many times, threatened to shut down over 120 pharma companies in the industry. Akpa said drug makers in the country were not carried along when some major policies affecting them were made, adding that that the Common External Tariff (CET) threatened to wipe out the industry between June 2015 and November 2016, until the Federal Government intervened. “The CET threatened to wipe us out until the 2016 Fiscal Policy, which changed the dynamics. The CET provides for five to 20 percent tariff for importation of pharmaceutical raw materials and active ingredients but allow finished medicines to enter any country in the sub-region at no duty. We are grateful that the Federal Government intervened with the 2016 Fiscal Policy which imposed tariffs on four categories of imported drugs. “We need to have an import strategy. What we are saying is, hand over importation to those who are already manufacturing medicines. That means they have plans to start producing the drugs. When you hand importation to those who are not manufacturing and have no plan to do so, you are discouraging local manufacturing,” he said. [Source](#): Guardian

affected pregnancies in the country. He said hence, Nigeria still accounts for a significant proportion of children living with HIV infection, a burden he notes was fed by unrestrained mother-to-child transmission and the dysfunctional Early Infant Diagnosis (EID) system. Speaking in a message to mark Children’s Day, he said NACA has been working with partners to scale-up services for HIV prevention, care and support. “In 2015, Nigeria successfully increased Prevention of Mother-To-Child Transmission (PMTCT) services to over 7,265 sites with 53,677 pregnant women placed on antiretroviral treatment. Despite this progress, a lot more needs to be done to stop children getting infected with HIV.

[Source](#): Thisday

## Arsenal legend backs Onyekuru for Gunners

Arsenal legend Ian Wright has backed Henry Onyekuru to shine at the Emirates after reports that the Gunners had agreed a £6.8m fee for the KAS Eupen striker, *International Business Times UK* reports. The 19-year-old forward has caught the eye of clubs across Europe after emerging as the top-scorer in the Belgian league this season with 22 goals in 38 appearances. Wright commented on Twitter that the youngster reminded him of the time when he first joined Arsenal as a relatively unknown player but established himself as one of the greatest players to ever grace the club. Onyekuru, if the reports are true, will be announced by the north London club after the transfer window opens on July 1. “Remember watching the news when I signed for Arsenal, fans said “why we are signing him” Good luck to you Henry. I found the way to shut them up,” Wright said. Despite his age and relatively unproven track record, Onyekuru has already drawn comparisons to fellow talented starlet Kylian Mbappe thanks to his lightning pace and impressive finishing. And with nine assists to go along with his eye-catching goal haul, it’s clear that Arsenal have bagged themselves a potential star in the making – leaving fans euphoric, according to *Daily Star*. “Scores goals from deep on the left, fast, runs at people and can be selfish,” one supporter wrote. [Source](#): Punch

## Moses can still win Africa Footballer of the Year Award’

Former Green Eagles winger, Adegoke Adelabu is optimistic that Super Eagles and Chelsea forward, Victor Moses can still be voted African Footballer of the Year despite seeing red in the Emirates FA Cup final against Arsenal at the weekend. Chelsea went a man down in the second half after Moses was shown two yellow cards – the second for simulation. The Blues, thereafter, lost the game 2-1 to spark series of controversies across the world that the Nigerian cost Chelsea the game. However, Adelabu, who played for ICC Shooting Stars of Ibadan in his active days, told *The Guardian* in a telephone chat yesterday that Moses’ red card and Chelsea losing the FA Cup title to Arsenal should not be the yardstick in measuring his performances for the season. “I am sure those who have the power to vote for the African Footballer of the Year will look at the role Moses played in Chelsea winning the English Premier League title. The red card in the FA Cup final might just deduct some points from him, but Moses can still make up for it by putting that disappointment behind as quickly as possible. He needs to realize that the FA Cup final is over and must focus on the Super Eagles assignment [Source](#): Guardian

## NBBF won’t elect new board on June 13 – spokesman

The Super Eagles will this evening take the pitch against the Hawks of Togo in an international friendly in Paris. Coach Gernot Rohr is using Thursday’s game, just like last Friday’s session against Corsica Island in Ajaccio, as preparation for next weekend’s 2019 Africa Cup of Nations qualifier against South Africa in Uyo. The match against the Hawks will be played at the Stade Municipal de Saint Leu La Foret, Paris starting from 7pm (6pm Nigeria time). Forward Kelechi Iheanacho, who scored from the spot to level scores (1-1) against Corsica on Friday, is one of 20 players in the Eagles’ Hyatt Regency Hotel camp in Paris, and who have been training in the French capital ahead of today’s game. Goalkeepers Ikechukwu Ezenwa and Dele Alampasu, defenders Elderson Echiejile, William Ekong, Chidozie Awaziem, Tyrone Ebuehi and Abdullahi Shehu, midfielders Wilfred Ndidi, Mikel Agu, Oghenekaro Etebo, Alhassan Ibrahim and Uche Agbo, and strikers Ahmed Musa, Stephen Odey, Victor Osimhen, Henry Onyekuru, Alex Iwobi, Olanrewaju Kayode and Sikiru Olatubosun are the others. Thursday’s match will be the 17th clash between both West African countries at senior level. [Source](#): Thisday

## **UNICEF Calls for Adoption of Child Rights Acts in All States**

The United Nations Children's Education Fund has called on all states in Nigeria to adopt the Child Rights Acts and heed to President Muhammadu Buhari's call to end all forms of violence against children. In a statement to mark this year's Children's Day, tagged 'Child Protection and the Sustainable Development Goals', the UN body said millions of Nigerian children still suffer some form of physical, emotional or sexual violence despite SDGs goal to end the practice by 2030. According to a 2014 survey by the National Population Commission, with support from UNICEF and the U.S. Centres for Disease Control and Prevention, six out of ten Nigerian children experience at least one of these forms of violence before they reach 18 years old. "Each one of us is responsible for creating a world where children feel safe, protected and empowered to speak up for themselves," said UNICEF Representative in Nigeria, Mohamed Fall. In line with the SDG target for 2030, Nigeria has launched a Campaign to End Violence Against Children by 2030, which reinforces the presidential call to end such violence first made in September 2015. "Since 2015, Lagos, Cross River, Benue and Plateau States have launched state-wide campaigns. The Federal Capital Territory and Kano States marked this year's Nigerian Children's Day by launching their own campaigns to end violence against children and Gombe State will launch its campaign on 7 June," Fall said. He noted that, "to drive the implementation of the national campaign, the Federal Ministry of Women Affairs and Social Development is working with key government partners, civil society and faith-based organisations to develop a National Plan of Action that will set targets and milestones to end violence against

## **Lack of infrastructure will frustrate Executive Order – Expert**

A maritime sector expert and Chief Executive of Maritime Media Limited, Mr. Asu Beks, has said that lack of infrastructure in the country will frustrate implementation of the Federal Government's executive order at the seaports. The Acting President, Prof. Yemi Osinbajo, had among others, directed the resumption of 24-hour operations at the Apapa Port and banned touting outright. But in an interview with our correspondent on Tuesday, Beks acknowledged that the intention of the government was good but added that the country was not properly structured for effective implementation of the order. He said, "All we need to do is to set the machinery in action to achieve these objectives. We don't have power and the single window is not even there to clear your goods from the comfort of your home. "Apapa generates almost N75m revenue but by 5pm, the power plant is switched off. How can you achieve 24 hours operations when you use generators every day?" He also suggested a reduction in the number of agents carrying out physical examination of cargo at the port as part of efforts to ensure effective implementation of the order. He added, "The intention of the government is good but it is not something that you can execute with a fiat. It is a long-term plan. The infrastructure and manpower must be put in place first before it can succeed. "The Nigeria Customs Service has not employed in the last five years; people are retiring every

## **Woman hides dead mother in freezer, collects her pension for 10 years**

Woman kept her dead mother hidden in a freezer for ten years so she could continue to claim an old age pension equivalent to £1700-a-month, prosecutors revealed today. The 90-year-old' corpse was found after detectives started investigating the alleged social security fraudster, who is 55 and cannot be named for legal reasons. She was living in a detached house in the picturesque village of Horsarrieu, close to Pau, in South West France, with her mother's remains at the end of the garden. 'They were hidden in a freezer, and there had been no report of the mother's death,' said a prosecuting source in nearby Mont-de-Marsan, capital of the Landes department. 'The freezer was not connected to the electricity supply going into the house. It was just a hiding place,' the source added. The suspect was first interviewed by gendarmes on Tuesday, and claimed that her mother had died seven years ago. Investigators noticed, however, that there had been no medical fees claimed by the mother since 2007, suggesting that the time of death was more likely to be a decade ago. The Mirror reports that all the mother's benefits arrangements, including drawing an old age pension, continued as normal throughout that time. At the time of death, the pair were living some 200 miles away, close to Toulouse, which means that the woman would have transported the corpse in secret when they

children in Nigeria by 2030. UNICEF applauds Nigeria's national and state governments' [Source](#): Thisday

day. All the port access roads, from Onne to Lagos, are not good and most workers spend six hours on the road to their offices every day." [Source](#): Punch

moved to Horsarrieu in July 2016. Police have evidence that the suspect had put her own picture on her mother's driving licence – an offence that led to a search of the property. The corpse was found wrapped in a tarpaulin, with old clothes used to hide it. [Source](#): Punch

### CIBN DAILY HIGHLIGHTS, 2017.

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