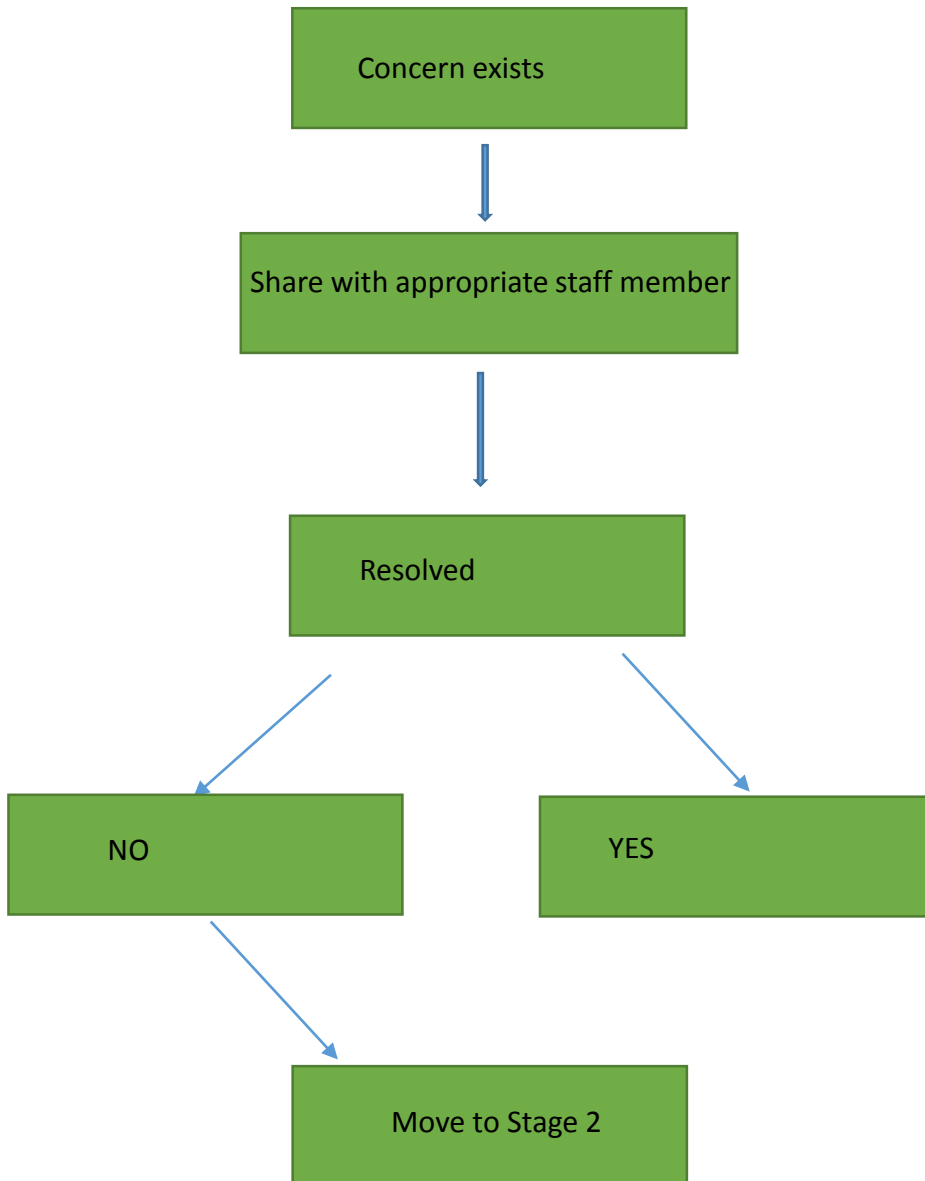
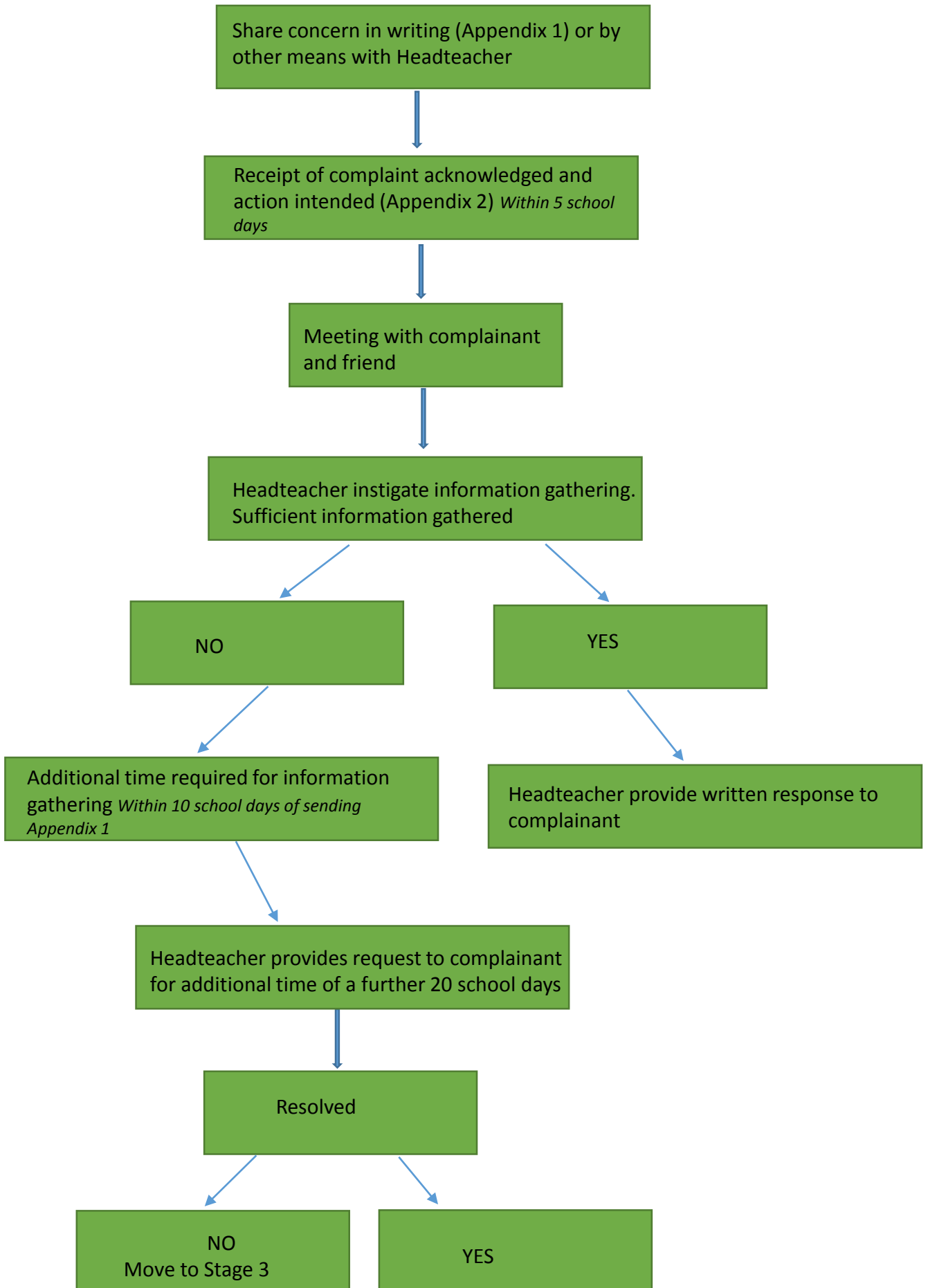


Concerns (& Complaints)

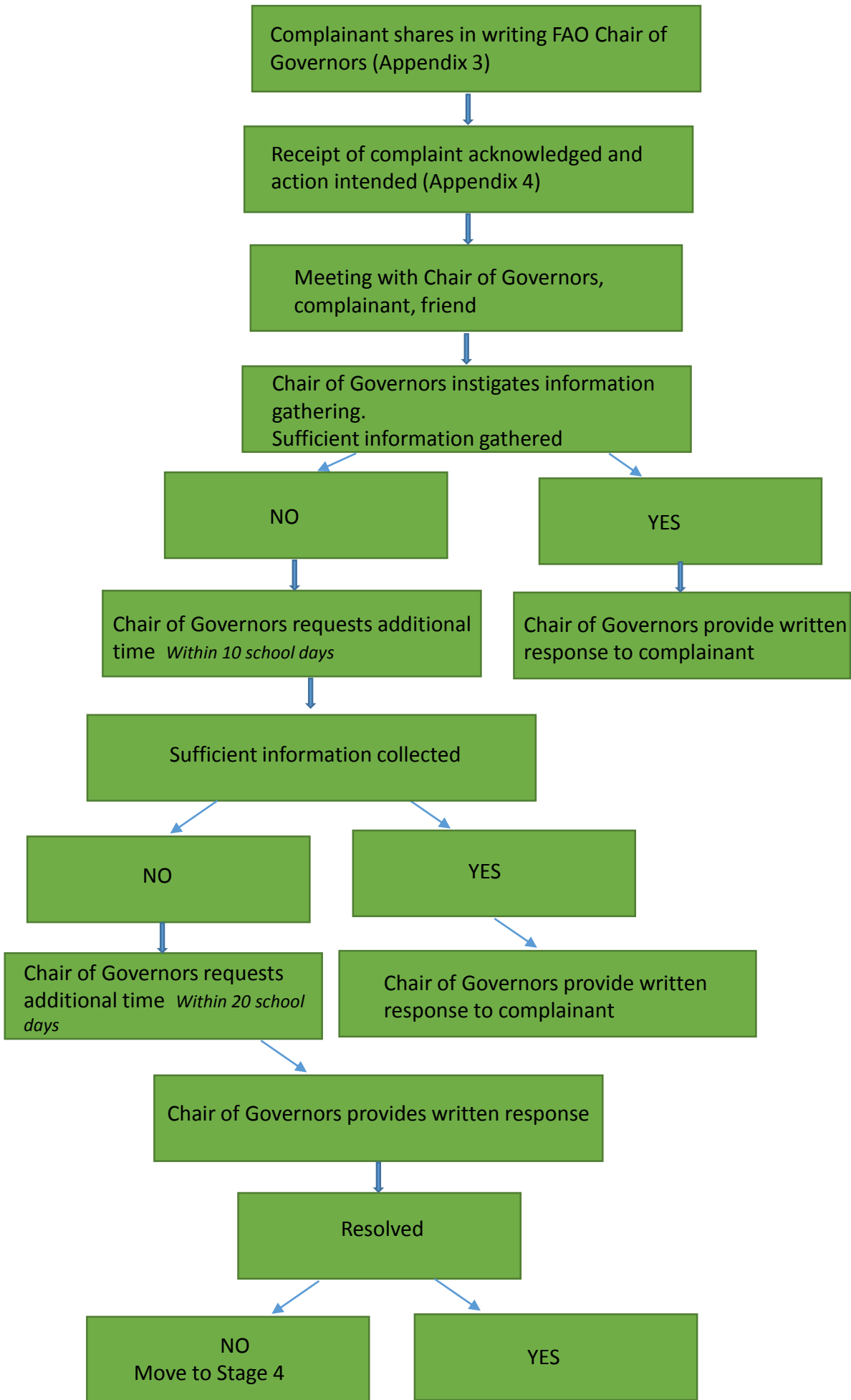
Stage 1 (Informal)



Stage 2 (Formal)



Stage 3



Stage 4

