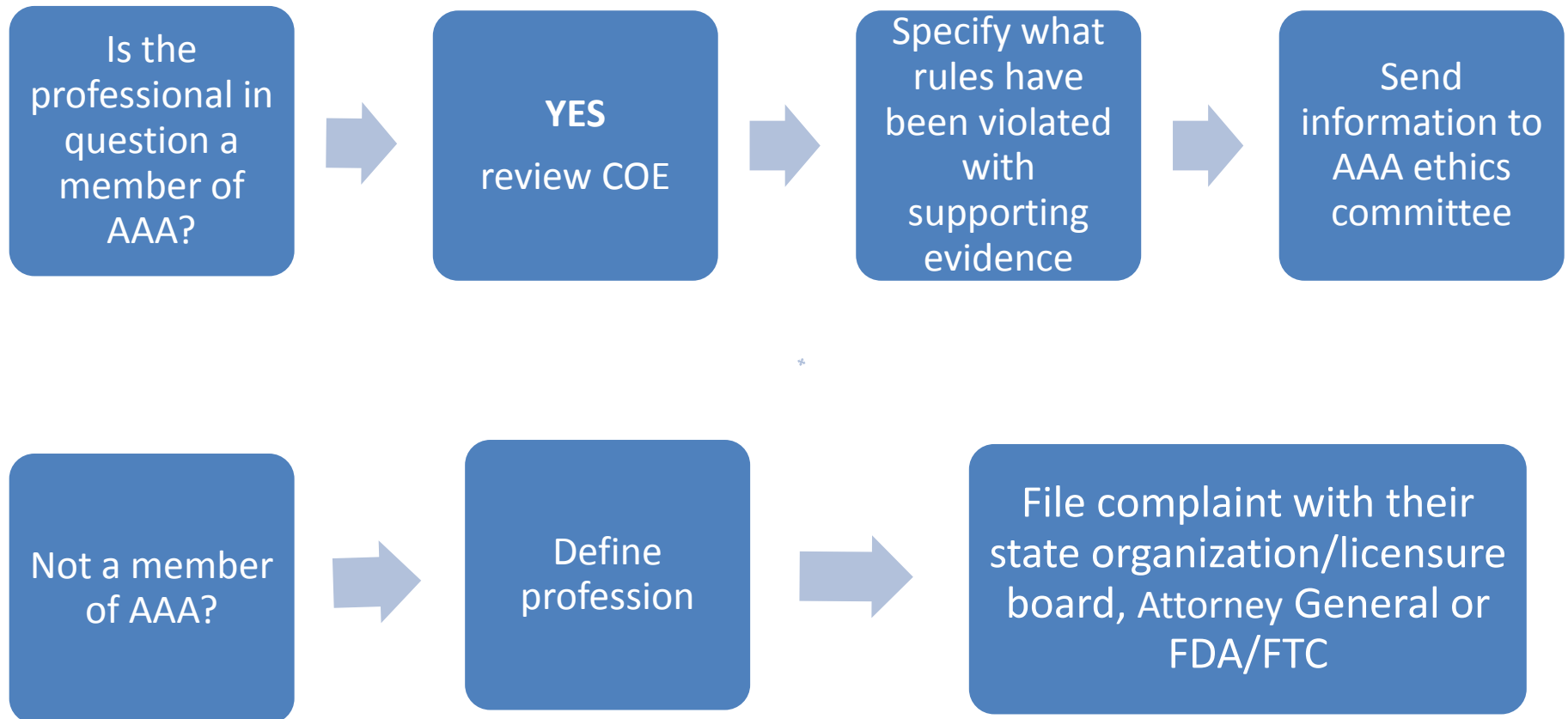
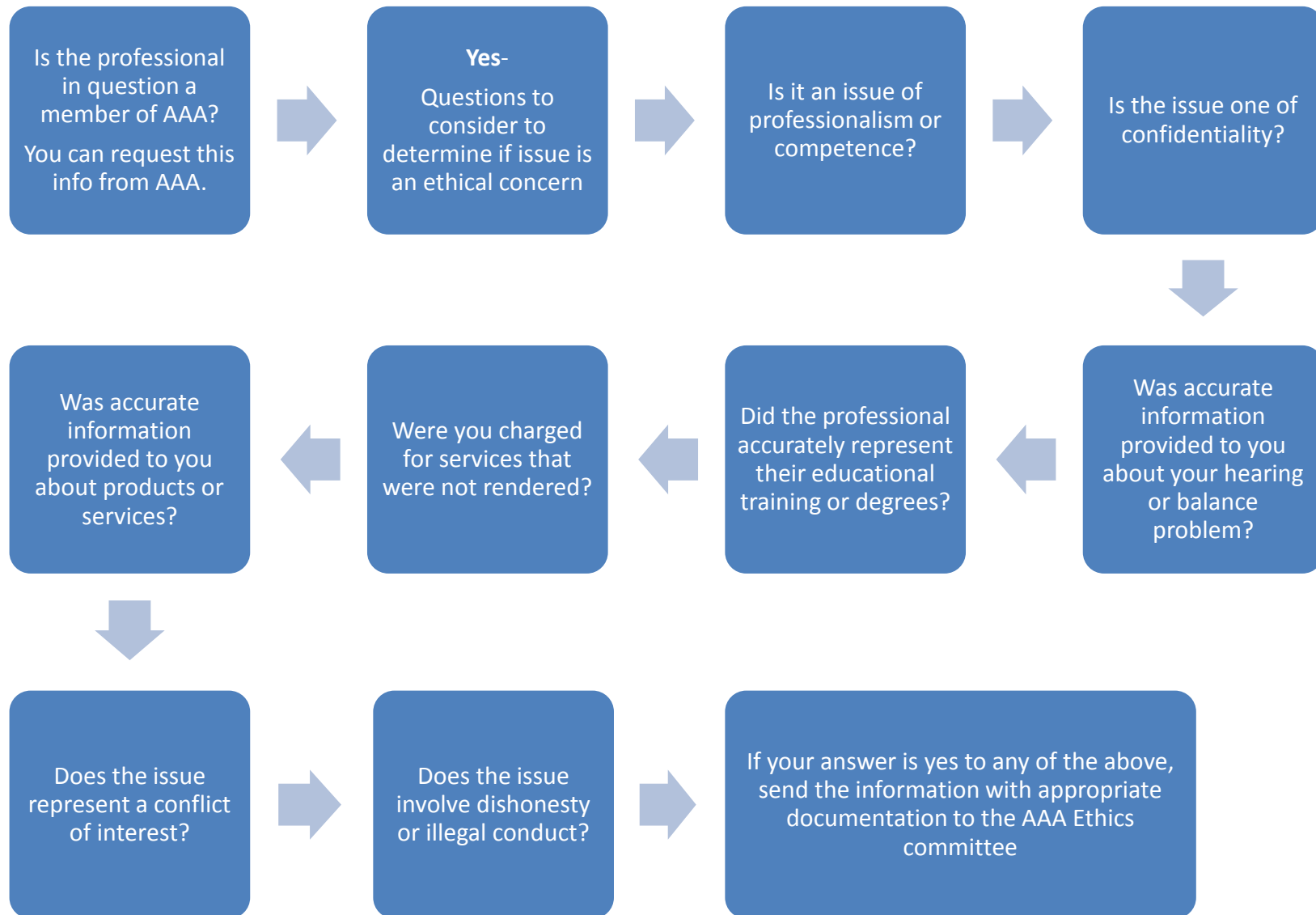


Flow chart for professionals- Ethics violations for AAA members



Flow chart for consumers-ethics violations for AAA members



Flow chart for consumers-for non-AAA members

