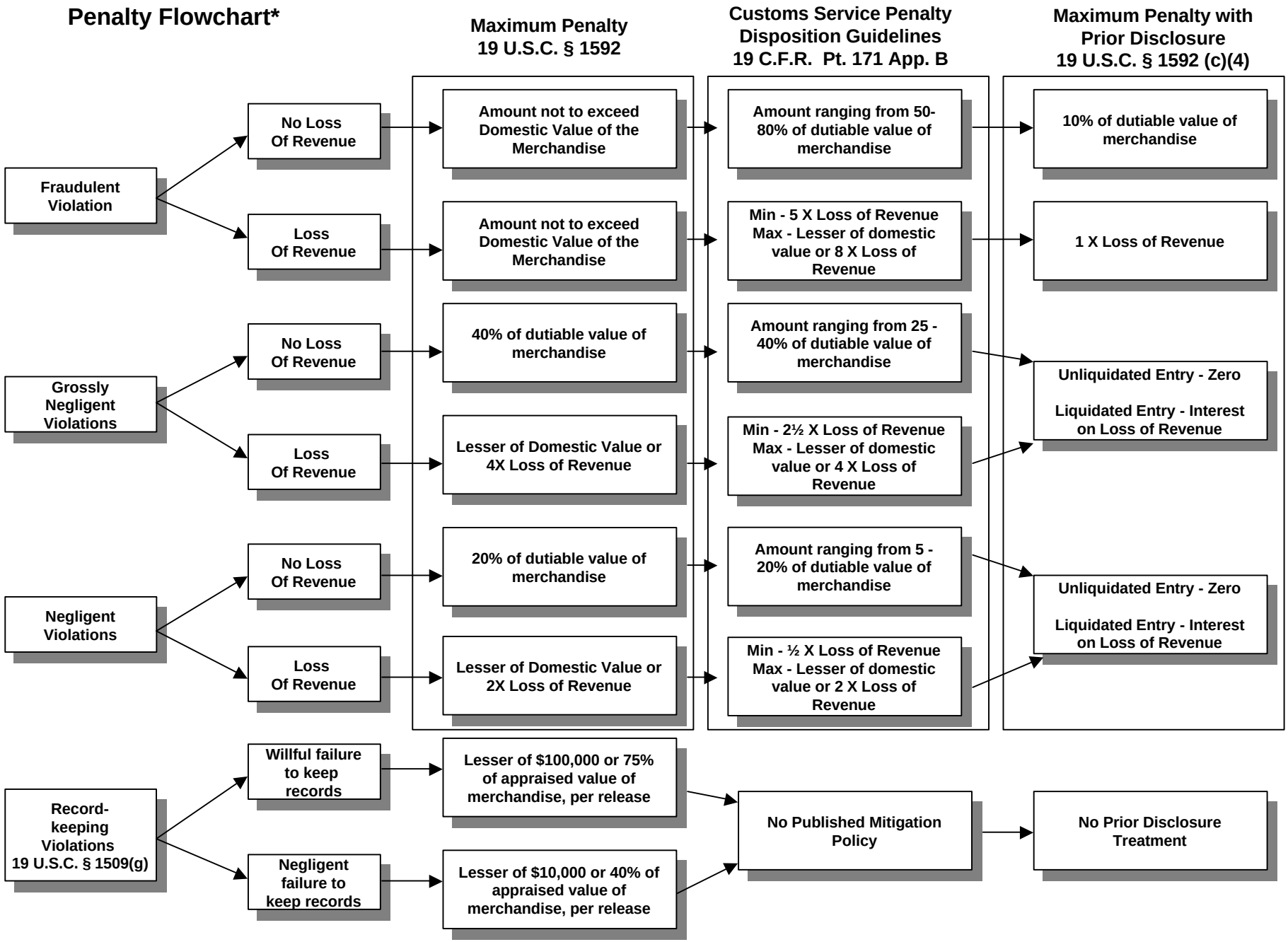
Penalty Flowchart*



GARVEY SCHUBERT BARER