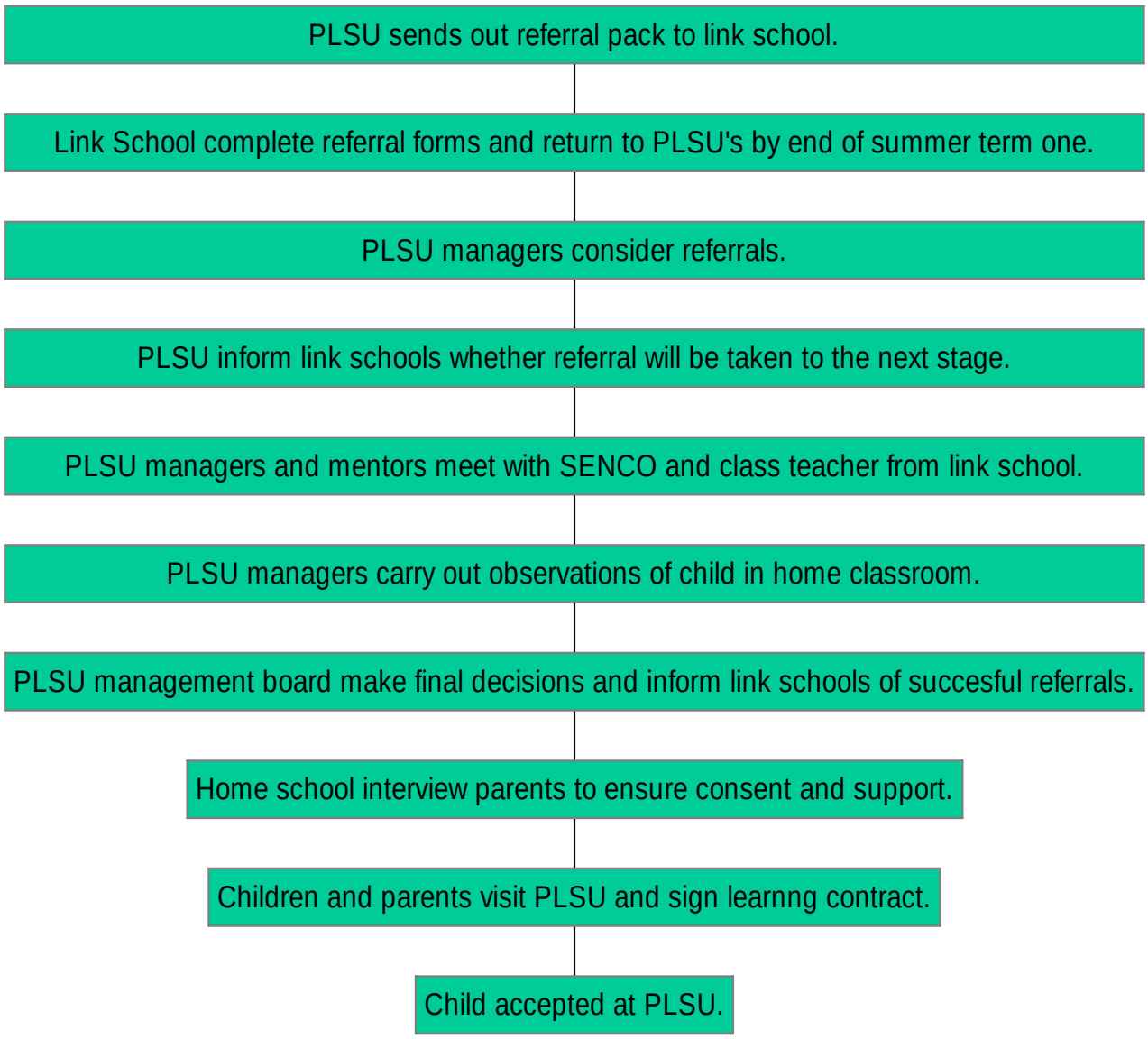The Ten Step Referral Process