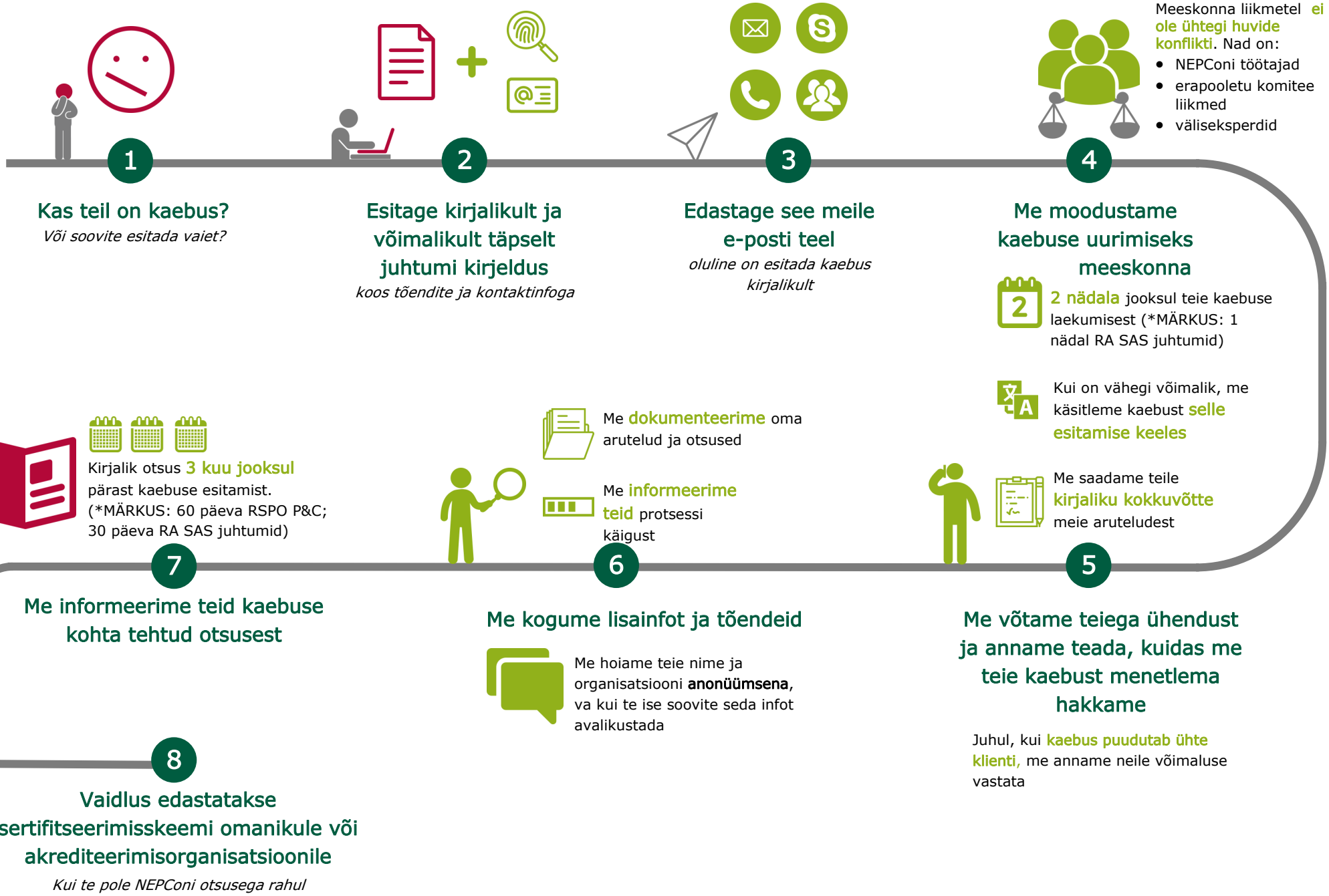Kuidas me käsitleme kaebusi