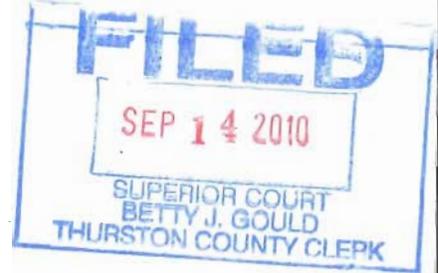


1  EXPEDITE  
2  No Hearing is Set  
The Honorable Judge Thomas McPhee



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7 **STATE OF WASHINGTON**  
**THURSTON COUNTY SUPERIOR COURT**

8 MIKE KREIDLER,  
9 INSURANCE COMMISSIONER,

10 Petitioner,

11 v.

12 CASCADE NATIONAL INSURANCE  
13 COMPANY,

14 Respondent.

NO. 04-2-02427-4

**NINETEENTH QUARTERLY  
REPORT OF RECEIVER**

15 Mike Kreidler, Insurance Commissioner of the State of Washington and Statutory  
16 Receiver of Cascade National Insurance Company in Liquidation ("Cascade" or "CNIC"),  
17 James T. Odiome, Deputy Insurance Commissioner and Court-appointed Receiver of Cascade,  
18 and Marshall McGinnis, court-appointed Deputy Receiver of Cascade (collectively the  
19 "Receiver"), by and through their attorneys, Robert M. McKenna, Attorney General, and  
20 Heather L. Polz, Assistant Attorney General, hereby submit the Nineteenth Quarterly Report of  
21 Receiver pursuant to RCW 48.31.040(5), and state as follows:

22 1. *Order of Liquidation.* On November 4, 2005, this Court declared Cascade  
23 insolvent and entered an Order of Liquidation and Approval of Plan of Liquidation ("Order of  
24 Liquidation" or "Order") pursuant to Chapters 48.31 and 48.99 RCW.

25 2. *Accounting to the Court.* In accordance with the Order of Liquidation, the  
26 Receiver shall file a report with the Court quarterly. In order to ensure that the reports have the

1 most recent financial information, the reports will be filed after the accounts from the prior  
2 month are closed. The estimated filing dates for the reports are: February 15, May 15, August  
3 15, and November 15.

4 3. *Financial Report.* Attached hereto as Exhibits A, B and C are Cascade's July  
5 31, 2010 Balance Sheet, and Statement of Receipts and Disbursements, and its Supplemental  
6 Claims Information as of June 30, 2010. The financial figures are derived from calculations  
7 made in accordance with the Receiver's Handbook for Insurance Company Insolvencies  
8 published by the National Association of Insurance Commissioners ("NAIC").

9 The enclosed financial statements have been prepared from available information.  
10 Certain assets and liabilities are estimates. Assets with uncertain realizable value have not  
11 been included. Additional assets resulting from legal and/or collection efforts may be recorded  
12 in the future when realized. The review of incoming claims is an ongoing process. The  
13 estate's largest creditors are various Insurance Guaranty Associations. Current known Class 2  
14 (Loss Claims) liabilities of \$28,399,041 are calculated based upon the Receiver's best estimate  
15 of outstanding loss and loss adjustment expense reserves for automobile claims as of the  
16 review completed for closed files returned to Cascade as of the end of 2008, and estimated  
17 Workers Compensation claims based on the most current actuarial study performed using  
18 claims data as of December 31, 2009. Since the Guaranty Associations are now handling the  
19 automobile claims, the usual and traditional actuarial methodology for estimating loss reserves  
20 is not applicable. The Receiver completed a detailed review of each individual automobile  
21 claim closed and returned to Cascade by all Guaranty Associations as of the end of 2008.  
22 Based upon that review of closed claims and known outstanding claims, the Receiver has  
23 adjusted Class 2 automobile claims liabilities to reflect the Receiver's best estimate of those  
24 liabilities going forward. Note that this adjustment includes a corresponding reduction in  
25 applicable reinsurance recoverable, a Balance Sheet asset. In this review process, the Receiver  
26

1 also re-categorized estimated Insurance Guaranty Association unallocated loss adjustment  
2 expenses as Class 1 Liabilities.

3           As of July 31, 2010, known assets totaled \$18,573,654 with 52% in cash and short-term  
4 investments. The estate's cash and short-term investment decreased significantly as a result of  
5 early access distributions to the insurance guaranty associations totaling \$6 million. All of  
6 Cascade's Alaska automobile claims have been closed. In accordance with Alaska statutes,  
7 Cascade's restricted deposit held by the state was transferred to the Alaska Guaranty  
8 Association, increasing the amount advanced to it by \$312,749. The Receiver has requested  
9 the finalization of the association's previously submitted proof of claim against the estate and  
10 is awaiting their response. Known liabilities totaled \$33,684,009 resulting in a deficiency of  
11 assets over liabilities of \$15,110,355. For the nineteen quarters ending July 31, 2010,  
12 exclusive of the early access distribution of \$6 million, cash disbursements exceeded cash  
13 receipts by \$839,575. Cash receipts were primarily from asset recovery efforts, collection of  
14 loss recoverable from reinsurers, refund of state premium taxes and recovery of salvage and  
15 subrogation on paid loss claims. Operating expenses continue to be well within amounts  
16 budgeted by the Receiver. Based on electronic claims data received from the guaranty  
17 associations as of June 30, 2010, a total of \$14,875,517 of loss claims and allocated loss  
18 adjustment expenses have been paid. *See* the Supplemental Claims Information, Exhibit C for  
19 details.

20           4.     *Proof of Claims.* In accordance with paragraph 3.5 of the Plan of Liquidation,  
21 the Receiver issued Proof of Claim forms to all policyholders and other potential claimants.  
22 All claimants had until March 4, 2006, to file a timely Proof of Claim form. Claims continue  
23 to be reviewed. Some have been denied. The Receiver is seeking additional information from  
24 some claimants. The Receiver anticipates that there may be some claims that will be rejected  
25  
26

1 in whole or part, which will be disputed by the claimant and will require a hearing for ultimate  
2 resolution.

3         5.         *Operations.* The Receiver received approval by the Court to cease all  
4 operations of its subsidiary, MBR Corporation DBA Allied Pacific Adjusting Group  
5 (“Allied”), effective April 14, 2006. All Allied assets were disposed of or sold, with all funds  
6 received from the sale maintained in a separate account. The funds were subsequently  
7 disbursed and documents to dissolve the corporation were filed with all appropriate  
8 jurisdictions. All activities required to cease all operations of Allied have now been  
9 completed.

10         6.         *Marshalling Assets.* The Receiver completed a global reconciliation of  
11 accounts current for its former general agents, Kenneth I. Tobey, Inc. and the Statewide  
12 General Insurance Agency, and has billed them for closing amounts totaling over \$1 million.  
13 Both general agents dispute the global reconciliations presented by the Receiver.

14         The Office of the Insurance Commissioner (“OIC”) initiated a license revocation action  
15 against K.I. Tobey for failure to pay and mishandling of trust funds, and K.I. Tobey has  
16 voluntarily accepted revocation. Settlement negotiations between OIC and K.I. Tobey failed,  
17 and K.I. Tobey filed for bankruptcy in Atlanta, Georgia. A trustee was subsequently appointed  
18 by the bankruptcy court. The Receiver is pursuing the claim in the bankruptcy court, but the  
19 likelihood of recovery is unknown. On October 23, 2009, the case was converted from  
20 Chapter 11 to Chapter 7.

21         In 2007, the Receiver initiated an adversarial claim for wrongfully withheld premiums  
22 against Statewide General Insurance Agency and Marcel Matar, personal guarantor of amounts  
23 owed. Statewide was served, and its attorneys filed notices of appearance. In 2008, after the  
24 Receiver filed a motion for default, an Answer was filed claiming lack of personal service  
25 against Mr. Matar. The Receiver’s counsel requested information regarding the financial status  
26

1 of Mr. Matar and his business in order to determine whether resources exist to repay Cascade.  
2 The information provided was limited and insufficient to determine the financial status of Mr.  
3 Matar, who personally guaranteed the obligation to Cascade. Mr. Matar was personally served  
4 in Pasadena, California on January 28, 2010. The original attorneys have since withdrawn, and  
5 another counsel for Statewide and Mr. Matar filed a Notice of Appearance in May 2010. The  
6 parties are currently engaged in the discovery process.

7 The Receiver is also pursuing amounts owed by Mainstay, one of Cascade's workers'  
8 compensation accounts in California, which include payment for premium, paid claims, and  
9 reserves. Cascade has requested payment and information required under the policy with  
10 Mainstay for Cascade to conduct a premium audit. Mainstay has not provided payment, but an  
11 agreement regarding the audit premiums due has been reached. Cascade made a formal  
12 demand for payment from Mainstay on November 19, 2009. Cascade is attempting to  
13 communicate about these issues with Mainstay.

14 The Receiver, through counsel, continues to pursue various legal avenues that could  
15 result in recovery of assets to the receivership estate. The Receiver filed a Complaint for  
16 Damages in the Superior Court of the State of Washington for King County, Cause No. 06-2-  
17 13068-5-SEA, against several defendants, including Danny Pixler, Anthony Huff, American  
18 Staff Resources of California, Inc., Certified Services, Inc., and Midwest Merger Management,  
19 LLC. The Complaint alleges that defendants failed to comply with the contract payment terms  
20 and failed to fund reserves while Cascade's obligation to provide workers' compensation  
21 coverage under the policies continued. Cascade's demands for compliance and payment went  
22 unanswered. The Complaint also alleges that Cascade was victimized in a deceptive scheme  
23 and seeks damages in excess of \$18.7 million arising from the workers' compensation  
24 coverage that was not paid for by Defendants. This case was removed to the U.S. District  
25 Court for the Western District of Washington, No. C06-697 RSL. The parties engaged in  
26

1 extensive discovery, depositions, and motions practice. A mediation was held in Seattle on  
2 August 12, 2008 but was unsuccessful. A second mediation was held on November 18, 2009  
3 and was unsuccessful. The trial began on May 3, 2010, and the jury returned a verdict on May  
4 21, 2010 in favor of the Receiver in the amount of \$19,310,744 on claims of civil conspiracy,  
5 criminal profiteering, unfair trade practices/consumer protection, misrepresentation and fraud.  
6 On August 3, 2010, the Court denied the Receiver's claims of promissory estoppel, piercing  
7 the corporate veil, unjust enrichment and constructive trust, as well as enhanced damages  
8 under the consumer protection and criminal profiteering act claims. A judgment was entered  
9 on August 30, 2010, and an amended judgment listing the defendants' names in the body of the  
10 judgment was entered on August 31, 2010. On September 10, 2010, the Receiver filed a  
11 motion for the award of reasonable attorneys' fees and expenses. Proceedings may be  
12 ongoing.

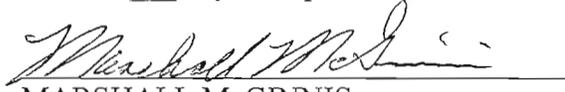
13 By way of additional background, the SEC initiated criminal proceedings against  
14 defendant Danny Pixler in Florida. Defendant Pixler has entered into a plea agreement in those  
15 proceedings, pleading guilty to conspiracy to commit wire fraud, and is now incarcerated on a  
16 five year sentence. The SEC has initiated civil proceedings against defendant Huff and a  
17 bench trial was held beginning February 16, 2010. No decision has yet been issued by that  
18 Court.

19 After filing suit against the Defendants, the Receiver learned that Certified HR  
20 Services, a subsidiary of Defendant Certified Services, Inc. ("Certified Services"), had entered  
21 into bankruptcy proceeding in the U.S. District Court, Southern District of Florida, Case No.  
22 05-22912-BKC-RBR. The Receiver ultimately entered into an agreement with the bankruptcy  
23 trustee and obtained a Court order establishing that none of Cascade's claims against the  
24 Defendants in the Washington litigation were affected by the Florida bankruptcy action, and  
25 preserving the possibility of recovery against the consolidated Certified HR Services/Certified  
26

1 Services bankruptcy estate. The Receiver subsequently filed a \$2 million claim against the  
2 bankruptcy estate and it is uncertain when or whether there will be actual payment on that  
3 claim.

4 The Receiver had filed a civil action in King County Superior Court, No. 06-2-34413-  
5 8-SEA, to recover damages for officer/director actions that harmed Cascade. A favorable  
6 settlement has been reached and the action has been dismissed.

7 RESPECTFULLY SUBMITTED this 13 day of September, 2010

8   
9 MARSHALL MCGINNIS  
10 Deputy Receiver

11 Presented by:

12 ROBERT M. MCKENNA  
13 Attorney General

14   
15 HEATHER L. POLZ  
16 WSBA #30502  
17 Assistant Attorney General  
18 *Attorneys for the Insurance Commissioner*

**Cascade National Insurance Company in Liquidation**  
**Balance Sheet**  
**As of July 31, 2010**

		7/31/2010	
<b>ASSETS</b>			
Operating cash		2,143	
ST investments		9,725,538	
Cash & ST Investments	(1)		9,727,682
Advances to Guaranty Associations		6,312,749	
Reinsurance recoverable (net)	(2)	2,524,668	
Rental deposit		8,555	
Total Other Assets			8,845,972
<b>TOTAL ASSETS</b>	(3)		<b>18,573,654</b>
 <b>LIABILITIES</b>			
Secured Claims		-	
Class 1	(4)	5,074,767	
Class 2	(5)	28,399,041	
Class 3		-	
Class 4		-	
Class 5		55,284	
Class 6		138,863	
Class 7		16,054	
Class 8		-	
Class 9		-	
<b>TOTAL LIABILITIES</b>			<b>33,684,009</b>
 <b>Excess (Deficiency) of Assets Over Liabilities</b>			 <b>(15,110,355)</b>
 <b>TOTAL</b>			 <b>18,573,654</b>

**Note:** The information contained in this report is prepared by the receiver from information available to, known or estimated by the receiver as of the date of the report. The receiver makes no warranty as to the accuracy of the information or of the opinions or evaluations contained in this report and expressly disclaims any liability arising from the statements of fact, evaluation or opinion contained in the report.

- (1) Cash & ST investments include \$133,719 of restricted state deposits.
- (2) Reinsurance recoverable includes \$2.5 million of ceded loss, loss adjustment expenses and related incurred but not reported losses estimated for Company's automobile business.
- (3) Assets reported in this statement do not include all possible recoveries that may result from various legal and/or collection efforts.
- (4) The Class 1 Liability represents the remainder of the six-year operating expense budget for the receivership and estimated unallocated loss adjustment expenses of the Insurance Guaranty Associations.
- (5) Automobile loss reserves are the best estimates based on detailed review of each individual automobile claim closed and returned to the estate by all guaranty associations as of the end of 2008. These estimates will continue to be updated as more claim files are closed and returned to the estate. For workers' compensation policies, the receivership, with the help of an independent consulting actuary, updated its Class 2 workers' compensation liabilities using paid losses and loss reserves data from the California Guaranty Association as of 12/31/09. Additionally, the Class 2 liabilities exclude \$2.7 million of reserves for reimbursable workers' compensation losses for which the receivership is currently holding a standby letter of credit.

**Cascade National Insurance Company in Liquidation**  
**Statement of Receipts and Disbursements**  
**Period Ending July 31, 2010**

	9 Months Ending 7/31/2010	Since Date of Liquidation Order
<b>RECEIPTS</b>		
Reinsurance recoveries	9,512	2,525,043
Agents balances	-	142,718
Salvage & subrogation recoveries	1,536	298,290
Recovery of taxes previously paid	-	283,221
Asset Recovery	-	1,500,000
Other receipts	1,014	265,457
Receipts Before Investment Activities	12,061	5,014,728
Investment receipts	3,438	1,494,969
Proceeds from sales & maturity	-	915,000
Receipts from Investment Activities	3,438	2,409,969
<b>TOTAL CASH RECEIPTS</b>	<b>15,499</b>	<b>7,424,697</b>
<b>DISBURSEMENTS &amp; DISTRIBUTIONS</b>		
Claims processing expenses	-	506,948
Legal fees	608,339	2,754,920
Consulting fees	59,043	457,020
Salaries	360,529	2,055,446
Employee benefits	13,069	89,620
Payroll & other taxes	19,104	120,971
Rent & related expenses	29,463	191,661
Equipment expenses	5,795	118,891
Office expenses	10,286	128,874
Other disbursements	5,590	59,554
Disbursements	1,111,217	6,483,905
Early Access Distributions	-	6,000,000
Disbursements Before Investment Activities	1,111,217	12,483,905
Investment Expenses	2,461	14,507
Purchase of Investments	1,113	1,765,860
Disbursements for Investment Activities	3,574	1,780,367
<b>TOTAL CASH DISBURSEMENTS &amp; DISTRIBUTIONS</b>	<b>1,114,791</b>	<b>14,264,272</b>
<b>Net Cash Receipts over/(under) Disbursements</b>	<b>(1,099,292)</b>	<b>(6,839,575)</b>
Cash at beginning of period	6,435	773,413
Net Cash Receipts over/(under) Disbursements	(1,099,292)	(6,839,575)
Cash transferred from/(to) ST investment	1,095,000	6,068,306
Cash at end of period	2,143	2,143

**Note:** The information contained in this report is prepared by the receiver from information available to or known by the receiver as of the date of the report. The receiver makes no warranty as to the accuracy of the information or of the opinions or evaluations contained in this report and expressly disclaims any liability arising from the statements of fact, evaluation or opinion contained in the report.

**Cascade National Insurance Company in Liquidation  
Supplemental Claims Information  
Claims and Adjusting Expenses Paid by Insurance Guaranty Funds  
As of June 30, 2010**

	Auto	Workers Compensation	Total
Alaska	754,382	-	754,382
California	761,662	9,480,858	10,242,520
Oregon	1,003,352	-	1,003,352
Washington	2,875,263	-	2,875,263
	<u>5,394,658</u>	<u>9,480,858</u>	<u>14,875,517</u>

## Notes:

- The above amounts do not include reserves established by the insurance guaranty associations for outstanding claims nor the estate's residual liabilities on these claims.

**Cascade National Insurance Company in Liquidation**  
**Supplemental Claims Information**  
**Claim Counts by Loss Event**  
**As of June 30, 2010**

	<b>Auto (1)</b>		<b>Workers Compensation</b>		<b>Total</b>	
	Transferred to IGF	Closed by IGF	Transferred to IGF	Closed by IGF	Transferred to IGF	Closed by IGF
Alaska	6	6	-	-	6	6
California	186	184	366	268	552	452
Oregon	63	62	-	-	63	62
Washington	178	162	-	-	178	162
	<u>433</u>	<u>414</u>	<u>366</u>	<u>268</u>	<u>799</u>	<u>682</u>

## Note:

- (1) A substantial number of closed auto claims are claims closed by the insurance guaranty associations without loss payment. These claims may have been settled by the claimants' own insurance carrier. As a result, these insurance carriers may have recovery rights against the estate of Cascade.

1  EXPEDITE  
2  No Hearing is Set  
3 The Honorable Judge Thomas McPhee  
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7 **STATE OF WASHINGTON**  
8 **THURSTON COUNTY SUPERIOR COURT**

9 MIKE KREIDLER,  
10 INSURANCE COMMISSIONER,  
11  
12 Petitioner,

NO. 04-2-02427-4

CERTIFICATE OF SERVICE

11 v.

12 CASCADE NATIONAL INSURANCE  
13 COMPANY,  
14 Respondent.

15 This will hereby certify that on the 14<sup>th</sup> day of September, 2010, I mailed a true and  
16 correct copy of the **Nineteenth Quarterly Report of Receiver, Exhibits A, B, and C, and**  
17 **Certificate of Service** via the U.S. Mail, first-class postage prepaid, in sealed envelopes, from  
18 Olympia, Washington, to the following interested parties:

19 Elizabeth J. Anderson, Sr. VP  
20 **Columbia Bank**  
21 Special Credits Department  
22 1301 "A" Street  
23 Tacoma, WA 98401

22 Harold Anderson  
23 P.O. Box 3526  
24 Bend, OR 97707  
25 **Former President of Cascade Majority Shareholder**

25 / / /

26 / / /

1 Terrence J. Donahue  
Eisenhower & Carlson  
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3 ***Attorney for Columbia Bank***

4 Michael Gossler  
***Attention: Karen Oliphant***  
5 Montgomery Purdue Blankinship Austin  
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6 Seattle, WA 98104-7096  
***Attorneys for Harold Anderson***

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***Special Request for Notice***

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11 Ryan Swanson Cleveland  
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***Attorney for Gudeman & Weiss***

13 William T. Lebo, CPCU, President  
14 Lebo Mgmt & Insurance Consulting  
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***Former Outside Director of Cascade***

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***Attorneys for Bank of America NA,  
19 Creditor of MBR Corp (Allied...)***

20 Eric Mendoza  
21 Bank of America NA  
CA9-702-03-03, POB 479  
22 Pasadena, CA 91102-6102  
***Creditor of MBR Corp (Allied...)***

23 Larry Morrison, President  
24 Business Transition Network, Inc.  
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26 ***Former Outside Director of Cascade***

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Office of Insurance Commissioner  
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13 Marshall McGinnis, Deputy Receiver  
14 c/o Cascade National Insurance Company  
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15 Bellevue, WA 98009-3366  
***For Cascade National Insurance Company***

16 Jim Odiorne, Receiver  
17 Office Of Insurance Commissioner  
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24 C. Guerry Collins, Esq.  
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Los Angeles, CA 90071  
26 ***For CA Ins. Guarantee Association (CIGA)***

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2 Beaverton, OR 97005

3 WA Insurance Guaranty Association  
c/o Western Guaranty Fund Services  
4 1720 S. Bellaire, Suite 408  
5 Denver, CO 80222

6 Alaska Division of Insurance  
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8 California Department of Insurance  
9 John Garamendi, Insurance Commissioner  
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10 Los Angeles, CA 90013

11 OR Dept. of Consumer and Business Svcs.  
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13 Todd C. Hayes  
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16 ***Attorney for Respondents Marcel Matar &  
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17 John Mellen  
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21 Richard Alan Stout, Attorney at Law LLC  
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***Attorney for Amica Mutual Insurance Co.***

23 / / /

24 / / /

25 / / /

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2 Christopher M. Alston  
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6 *Attorneys for Claimant James T. Feltman*

7 DATED this 14<sup>th</sup> day of September, 2010.

8   
9 DARLA AUMILLER  
10 Legal Assistant  
11  
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13  
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