



GENERAL CIGAR HOLDINGS • INC

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Jay M. Green

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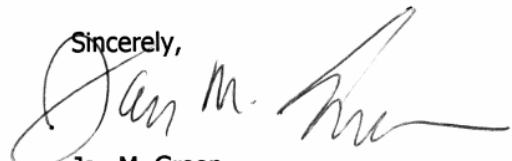
October 23, 1998

Mr. Harvey Goodman
Mr. Karl Denison
Adjusters International
133 Rollins Avenue, Suite One
Rockville, MD 20852-4004

Dear Harvey and Karl,

On behalf of General Cigar I want to thank you for your comprehensive and diligent work in helping us settle our insurance claims covering the assets destroyed in the 1994 fire in Bloomfield, Connecticut. Especially difficult was the seed claim recovery where a great deal of analysis and persistence was required for this valuable asset. Again, thank you very much.

Sincerely,



Jay M. Green