



GENERAL CIGAR HOLDINGS • INC

387 PARK AVENUE SOUTH NEW YORK, NY 10016-8899

*Jay M. Green*

EXECUTIVE VICE PRESIDENT  
CHIEF FINANCIAL OFFICER  
PHONE 212-448-3808 FAX 212-561-8871

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,

A handwritten signature in dark ink, appearing to read 'Jay M. Green', is written over the typed name. The signature is fluid and cursive, with a long horizontal stroke at the end.

Jay M. Green