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TO MEMBERS OF THE ASSOCIATION

Dear Member:

**CURRENTS - THE AMERICAN CLUB'S IN-HOUSE NEWSLETTER**

Your Managers are pleased to announce the publication of the latest edition of the Club's in-house newsletter, **Currents**. It can be accessed at:

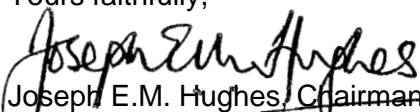
[https://www.american-club.com/files/files/currents\\_44.pdf](https://www.american-club.com/files/files/currents_44.pdf)



It is hoped that Members and their brokers, as well as the Club's many business associates and other friends across the world, will enjoy reading this edition. It contains insights into topics such as cybersecurity, cargo liens in the People's Republic of China, current ship recycling practices, and the COVID-19 pandemic's effect on US and IMO ballast water management regimes. It also covers recent Club events and press coverage.

Most particularly, it is hoped that all who read it will find its contents to be both interesting and useful.

Yours faithfully,

  
Joseph E.M. Hughes, Chairman & CEO  
Shipowners Claims Bureau, Inc., Managers for  
**THE AMERICAN CLUB**