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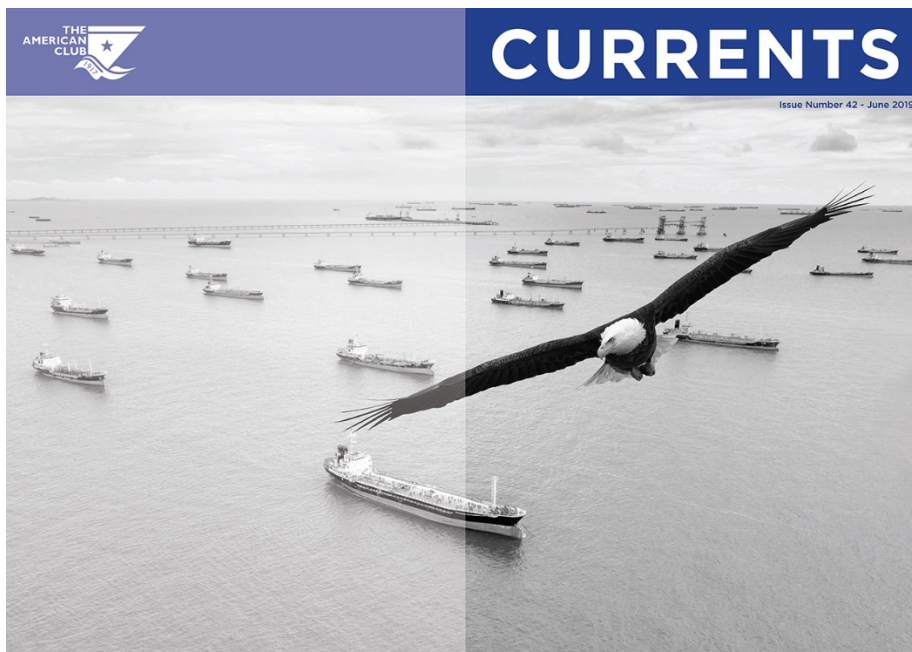
TO MEMBERS OF THE ASSOCIATION

Dear Member:

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

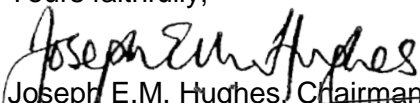
Your Managers are pleased to announce the publication of the latest edition of the Club's in-house newsletter, **Currents**. It can be accessed at:

[https://www.american-club.com/files/files/currents\\_42.pdf](https://www.american-club.com/files/files/currents_42.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 – which contains insights into topics such as the relationship between human error and organizational failure, the impact of due diligence on general average, rice cargo shortage claims, as well as 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**