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TO MEMBERS OF THE ASSOCIATION

Dear Member:

HAPPY HUNDREDTH, AMERICAN CLUB!

On this day, a century ago, the American Club was founded in New York. Members, and the Club's many other friends, will no doubt wish to join the Managers in congratulating the Club on reaching its hundredth birthday, a conspicuous point in its continuing mission of service to the global maritime community.

In recognition of this important anniversary, the Club has published a centennial history. It was written by Richard Blodgett, one of America's most celebrated corporate historians. It tells the Club's story against the background of a turbulent century, describing the impact of world affairs on the shipping industry both at home and overseas, and chronicling the Club's development in a constantly changing commercial environment.

All Members should by now have received a copy of the history, while its distribution to the many others who will have an interest in reading it remains under way. If any Member should not have received a copy, the Managers can be contacted either at their New York headquarters or at any of their regional offices to arrange for one to be sent.

Events in celebration of the Club's centennial are planned for later in the year. Your Managers will be in contact with Members, their brokers and other service providers with details of these occasions over the months ahead.

In the meantime, on this special day, the American Club celebrates the achievements of its first hundred years and looks forward to a new century of service to its growing constituencies across the world.

Yours faithfully.

Joseph E.M. Hughes, Chairman & CEO

Shipowners Claims Bureau, Inc., Managers for

THE AMERICAN CLUB