

ALLSTATE LIFE INSURANCE COMPANY

ALLSTATE PLAZA
NORTHBROOK, ILLINOIS 60062

ROBERT S. SEILER
SENIOR VICE PRESIDENT, SECRETARY
AND GENERAL COUNSEL

312 291-5766

September 20, 1979

Mr. Clifford H. Goldsmith
President
Phillip Morris Corporation
100 Park Avenue
New York, NY 10017

Dear Sir:

As you know, the Tobacco Growers Information Committee has mounted a campaign protesting Allstate's introduction of a non-smoker discount on life insurance and are seeking to have us discontinue advertisements of that plan. The campaign has spread to include Sears. The enclosed letter has been directed to the Board members of the Committee and is sent for your information.

As one businessman to another, we can understand your concern for the future of your industry and the potential impact on the thousands of people engaged in some facet of the tobacco industry. We hope you will take a broader view of Allstate Life's action than that taken by the Tobacco Growers Information Committee.

We sincerely believe that the Committee's actions against Allstate and Sears will ultimately redound to the detriment of the entire tobacco industry. May we respectfully request that you review this situation in light of the facts and as objectively as possible. Having done so, we ask that you use your considerable influence with the Committee to convince them to cease their actions against Allstate and Sears out of self-interest, if for no other reason.

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Thank you for taking the time to review this material.

Sincerely,

Robert S. Seiler
ROBERT S. SEILER *ks*

RSS:ka
Enclosure

cc: H. Kornegay ✓

PHILIP MORRIS

INCORPORATED

100 PARK AVENUE, NEW YORK, N Y 10017

THOMAS F. AHRENSFELD
SENIOR VICE PRESIDENT AND GENERAL COUNSEL

September 25, 1979

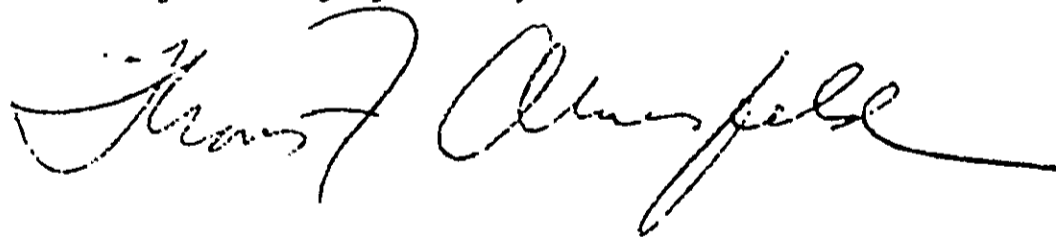
Robert S. Seiler, Esq.
Senior Vice President
Allstate Life Insurance Company
Allstate Plaza
Northbrook, Illinois 60062

Dear Mr. Seiler:

Mr. Clifford H. Goldsmith, President of Philip Morris Incorporated, has asked me to acknowledge your letter of September 20th.

Philip Morris has been thoroughly familiar with the alleged "facts" behind this type of promotion of the sale of life insurance for more than a decade. We only regret that a company of the stature of Sears now finds it necessary to adopt such questionable techniques.

Very truly yours,



TFA/add

bcc: Mr. Goldsmith ✓
Mr. Kornegay ✓

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