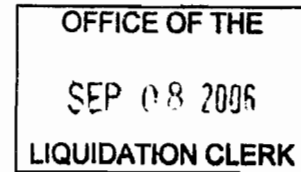


HENRY P. LENZ
25 E. MADISON AVENUE
FLORHAM PARK, NJ 07932-2605

August 26, 2006

Honorable Paula T. Rogers
Referee, HICIL
286 Commercial Street
Manchester, NH 03101

Re: Liquidator No. 2006-HICIL-22
Proof of Claim EMPL-17440
Telephone Conference-August 4, 2006
Agreement Dated June 19, 1981



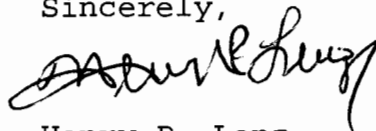
Dear Honorable Referee:

Yesterday, I wrote you that "it's not my position to comment on (T.W.Kober's) findings to you". I withdraw that observation since he commented on my August 5, 2006 submission - on Page 3 of his report. I never stated I believed my payments constitute annuity proceeds owed under an annuity policy. My quote was from Class II that "annuity proceeds or investment values shall be treated as loss claims". The key word is OR - investment values - my interest payments. I do not consider my 6-19-81 agreement an annuity.

To compare my case with 36 employees with deferred compensation contracts that aggregate more than 1.9 million dollars is stretching law and equity to an extreme limit.

If he will check the Home Retirement Plan he will come across a feature which states that you (the employee) are not required, or even allowed, to make contributions to the plan. That is why I believe my agreement is not labeled Deferred Compensation and that is why I feel it is not a retirement benefit but interest money under loss claim - Class II.

Sincerely,



Henry P. Lenz

HPL:K
CC: Thomas W.Kober, Esq.
Enc.copy of 8-25-06 letter