EXHIBIT 9
DATE 2-16-05
HB HB687

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January 21, 2005

VIA FIRST CLASS MAIL

Noah J. Hanft, Esq.
General Counsel
MasterCard International
2000 Purchase Street
Purchase, NY 10577

Dear Mr. Hanft,

The undersigned attorneys general are writing to request your assistance in stopping illegal sales of tobacco products over the Internet by means of MasterCard International credit cards.

Based on a number of recent investigations, we have concluded that most, if not all Internet tobacco purchases are paid for with a credit card. Additionally, virtually all online tobacco retailers engage in illegal sales for at least one of the following reasons: (1) they make no effort to verify the age of their customers, as required by state and local laws; (2) they do not report shipments of cigarettes to the tobacco tax administrator of the state into which such shipments are made as required by 15 U.S.C. § 375 et seq. ("the Jenkins Act"); (3) they violate laws in certain states specifically regulating and/or prohibiting the sale of tobacco products over the Internet; (4) they violate state tax laws; and/or (5) they utilize the Internet and the mail to complete illegal tobacco transactions, in violation of federal wire fraud and mail fraud statutes.

Since these sales are illegal, MasterCard International should not allow its credit cards to be used to purchase tobacco products over the Internet unless and until a specific retailer can prove that it is not selling its tobacco products over the Internet in violation of state or federal laws. We therefore request that MasterCard International and its affiliated companies take appropriate steps to ensure that its credit card is not used to facilitate violations of state and/or federal laws.

We appreciate your assistance in this matter. We look forward to discussing these issues with you and finding out what steps MasterCard International will take to address this serious problem.

Sincerely,

Gregg Renkes
Attorney General of Alaska

Mike Beebe
Attorney General of Arkansas

Bill Lockyer
Attorney General of California

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Interim Attorney General of Colorado

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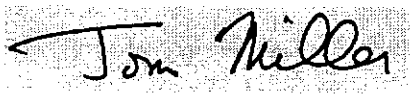
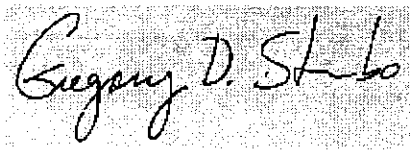
Lisa Madigan
Attorney General of Illinois



Tom Miller
Attorney General of Iowa



Gregory D. Stumbo
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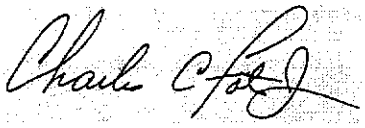

Charles C. Foti
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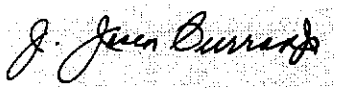

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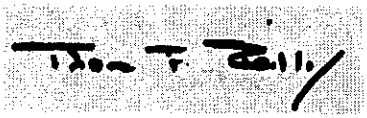

Tom F. Reilly
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Michael A. Cox
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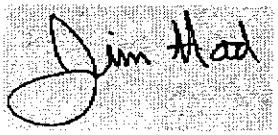

Jim Hood
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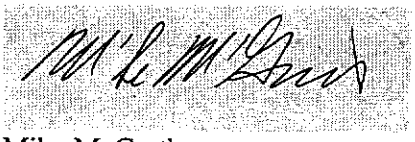
Jeremiah W. Nixon
Attorney General of Missouri



Mike McGrath
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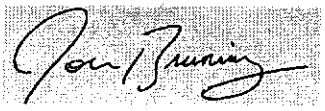
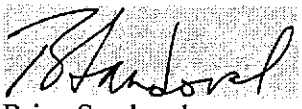
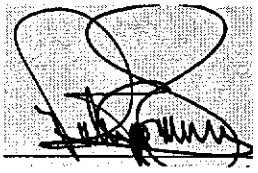


Jon Bruning
Attorney General of Nebraska



Brian Sandoval
Attorney General of Nevada



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