

ANDREW W. RUTKOWSKI

A.A.S.A., A.C.I.S.,
ASSOCIATE OF AUSTRALIAN SOCIETY
OF ACCOUNTANTS
CHARTERED SECRETARY

P.O. BOX 284,
WODONGA, VIC., 3690.

29th March, 1978

TO WHOM IT MAY CONCERN

Re: Mr. Terry Stone

I have known Mr. Terry Stone and his family for the period of over six years. During this time, I have had many contacts with Mr. Terry Stone and his family, both privately and in my capacity as Town Clerk of the Rural City of Wodonga.

During this period, I have known Terry as a responsible, industrious and very level headed young man, whose conduct, school work and participation in community affairs has always been exemplary.

I will be pleased to elaborate further on this reference if requested.



A.W. Rutkowski
F.A.S.A., F.C.I.S., A.A.I.M., A.I.M.A.