

T/O. LWH &  
P. Anderson

November 10, 1998

Mr. R.P. Anderson  
 Harwood Andrews Pty Ltd  
 PO Box 101  
 Geelong, 3220

Dear Richard,

**Re: Issues raised by the BKK and BIR Claims**

Thank you for your note on the above. I would like to take up your kind offer to discuss these issues and the matter of introducing appropriate procedures or policies. It might also be helpful to do this in the context of a more cohesive approach to risk management along the lines of our earlier discussion.

I will be in contact with you shortly to follow-up these matters.

Best wishes.

Yours sincerely,

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**Lister W. Hannah**  
**Principal**

Cc: A.W. Patterson

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 R. P. Anderson  
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