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TO WHOM IT MAY CONCERN

REFERENCE: DUNCAN BELL

I have had the pleasure of knowing Duncan for the past 13 years. I first met Duncan when he was employed by Howard Harnett Builders and was serving his building apprenticeship under the guidance of Howard Harnett.

I contracted Harnett Builders to build a holiday home at Oakura on the Whangaruru Harbour, on a labour only basis. I worked, and lived through the working week, with the builders on the project for a period of 6 ½ months, during which time I got to know Duncan very well. Duncan actually completed his building apprenticeship on my project. Duncan at this time was also playing senior grade rugby and was representing Northland.

Duncan is a very conscientious worker, methodical, and relates well to other sub-trade contractors, suppliers and in particular, the client. He is also well presented, clean and tidy in his work and personal habits and very articulate.

Following the project at Oakura Harnett Builders undertook building a large traditional bungalow dwelling for an acquaintance of mine in Arney Road, Remuera, Auckland. I had input into this project also, and Duncan's skills as a quality builder were again clearly demonstrated.

In subsequent years Duncan has employed his own apprentice builders and tradesmen and their quality of workmanship and understanding of good trade practices is evident in the quality of work and positions within the industry that they command.

On another very large project that I had a small involvement in at Ngunguru, Duncan was in sole charge in the construction of a +2000m² dwelling, from initial earthworks, set-out, to completion. Again, his ability to liaise with the client, sub-contractors, architects, interior designers and suppliers, was clearly demonstrated.

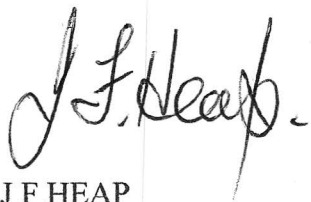
Duncan has in recent years formed his own building company, "Bell Construction Ltd" and has predominantly built 'high spec' homes from Lang's Beach to north of the Bay of Islands. The quality of these dwellings is testament to his administration and building skills and is reflected in the finished product.

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I can recommend Duncan to any prospective client as a quality builder, competent, honest and very trustworthy. He is a fine example of what the building industry employers in New Zealand should aspire to.

Should any recipient of this reference require further information, I would be pleased to respond.

I wish Duncan, and Bell Construction continued success in the future.

A handwritten signature in black ink, appearing to read 'J. F. Heap', with a stylized flourish at the end.

J F HEAP