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29 November 2016

**The Presiding Magistrate
Parramatta Local Court**

Dear Magistrate,

RE: Joe Bloggs – Character Reference

I am Joe Bloggs' manager at Company Insurance where Joe has worked as an underwriter for the past 5 years. Joe is a senior underwriter at the age of 28 years old and Company Insurance has invested heavily in him since he was employed as a university graduate. We expect, if allowed to continue his employment, he will rise to a senior managerial level in our organisation.

Unfortunately for all, Joe's employment will be terminated if he is convicted of possession of 3 tablets of MDMA. I have annexed a copy of Joe's employment contract and direct your attention to clause 8.2. An employee convicted of criminal offence is to be terminated immediately.

As Joe's manager, I confirm the policy of Company Insurance is that no discretion can be exercised. If convicted, a person's contract is terminated irrespective of their contribution to the company or the seniority of their position.

Company Insurance places significant weight on honesty to avoid any risk of fraud. The logic at is that if a person is convicted of a criminal offence then they cannot be honest. The company values its corporate image and as such does not want persons convicted of a crime associated with it.

My personal view is that in Joe's case, the rigidity of this policy will have terrible consequences and if I had the power, I would retain Joe irrespective of the outcome at court. It is, however, not my decision. The reason I say this is because I can vouch for the character of Joe, including his impeccable honesty, having known him personally and professional for half a decade.

As an employee, Joe is fair to a fault and in determining claims is fair. In our industry, I have found employees who can successfully balance the needs of the insurer and customer to be honest without fault. He is respected by all and that is why he is risen so quickly through the ranks and Company Insurance has spent more than \$100,000.00 on his masters and other courses to ensure his growth.

As a person, Joe has a young family and a mortgage. Joe has told me he would rather work two jobs and drive an *Uber* than default on his mortgage and I believe him but I hope it does not come to that.

Joe has expressed remorse to me for his offending and promised nothing like this will happen again. I have never seen or suspected he had used illicit substances. I am confident he will not reoffend. I ask that you take the contents of this letter into account in deciding the appropriate punishment.

Yours faithfully.

Dennis Spencer
Manager

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