Dear Premier Newman; refer Community Cabinet QPS Forensic Reform to:-CBA 'BIG BROTHER' SUPERFUND PROTECTION RACKET! & YOUR CMC/ABC 4 CORNERS/QLS/ATO SOLUTION!



 a/ In a nutshell, all the QPS needs to confirm is the time and place, with the help of the NAB Legal Team and Court records, that the CBA broke the 'Law of Accession'. The CBA Credit Manager, Grahame Ledwidge, knew Davida Ellen Williams, then Barrister at Law, was a known criminal, who attempted to extort 6 banks for a total of \$1.3m.



ASST COMM PETER MARTIN

Knowing this, Ledwidge blackmailed her to act on their behalf. The CBA condition was, providing Davida destroyed the CBA's incomplete and illegal Loan Agreement from our file, Davida would be struck off from the Bar and given a 3 year jail term sentence. Therefore the Justice Minister, Rod Welford, was called into the CBA office to arrange a plea bargain. The plea bargain meant Davida initially would walk free. The Police Minister, Judy Spence, suggested that we volunteer a *(million dollar)* Police Budget to correct the illegal 'plea bargain'. The result being after a 2 year period, Davida served a 6 month jail term. Not for the above CBA/QDPP insider trading and racketeering but for the \$1.3m in forgery and fraud which was used as a diversion or illusion that justice had been served. This means Ledwidge was as guilty as his actor, Davida Williams, a self confessed NAB forger for \$198,000, fraudster and now felon, and this is also known as breaking the 'Law of Association'.

b/The NAB Legal Team were not happy with the following chain of events:- for 40 years the Commonwealth Bank gave me AAA+ service and we prospered and grew, running up to 5 small businesses at the one time. In 1979, the Bond and Skase style Ponzi scams <u>dried up bank capital!</u> This caused the CBA to compete with this Ponzi to pay the old investors fraudulent benefits with the new investor's capital, until the crash and **Bond's imprisonment**. Therefore, the CBA offered a 17.75% fixed interest term over a 6 month period. As our Balmoral, 5 pitch indoor sports stadium gave only the normal 8.75% net return, we decided to sell 2 businesses and take advantage of this Bank's once in a lifetime offer. If only we could make CBA guaranteed 17.75% interest on our HEHS Superfund today?

2. a/ Like the NAB every bank suffered as a result of this Ponzi scam, hence the now smart QPS Crime Prevention Program to use the ACCC/LBB on scams, (note Pg 16), available free at your local Police Station.

b/ Therefore, the CBA decided to privatise. Previously, as a young man I would sit down with our Bank Manager and ask for advice which was freely given and appreciated. Finally, I was told we had grown too large for the local banks and that I would be transferred to the Business Section of the Bank and given our own Loans and Relationship Manager, James Pitman, a much younger man with obvious little experience and training in Business Management.*** As proof, the CBA sacked him and paid me \$25,000 to admit CBA liability but not full blame. This is yet to be determined. c/ Having employed an experienced Canadian Accountant full-time, his advice was to open our own HEHS Self Managed Superfund and in turn to build a 22 block subdivision. Pitman arranged a small subdivision loan, but I notified Pitman that the Loan Agreement was both incomplete and obviously illegal! Pitman advised in brief 'The new Bank Policy was to downsize for efficiency and replace staff with computers and ATMs'. As a result Pitman's excuse was that in cutting staff, quote, "Just do as the loan agreement reads". To mean, in brief, I had to sell the proposed subdivision land to the value of \$850,000 without title and deposit to gain approval for the loan.

You need to understand this one key fact. If I was prevented from finishing the project, I could go bankrupt. *** Understand this fact and you understand the motive to this 'Site Solution Protection Racket'.

- 3. a/ To my surprise, my then Solicitor, Adam Sambrook, from Grants Lawyers, was able to provide a solution to the CBA Loan Agreement mistake. He advised that it was the Solicitors job to fix bank mistakes for his Client. The method he used, confirmed by Prof Pathè, is known as a Contract to a Contract.
 - b/ To fix the first mistake and in general to move forward with a new 'completed' and 'legal' Contract.
 - c/As a result, the Contracts were signed, but Ledwidge for the CBA, made his next major mistake. Ledwidge stated, "Rip up the sales contracts or we will close your account apart from a small housing loan". Ledwidge later apologised and in brief he said "You should have known what I meant". As Judge Shanahan explained for the QLS, as a case of interest for Law Reform, Ledwidge should have said "Redraft the Contracts, have the new Contracts signed and then rip up the old Contracts". But no! Ledwidge closed our account in the obvious belief he could hide his second mistake by deceiving the 14 Judges on this case and in brief make a fool out of our Civil Arbitration, (refer lan Miller Engineering House), the QDPP and Justice System, best understood as why did the CBA ignore Justice White's Contempt of Court order, as to why the CBA paid \$25,000 and sacked their Manager where Ledwidge wrote, "The Bank does not give disclosure to Bank's business". (But there is more).
- 4. a/ As Police Comm. Bob Atkinson said, "The QPS must take notice of the QLS findings".
 - b/ Judge Shanahan's findings were in brief 'This is the best case to prove Abandonment is Fraud'! This provides Premier Beattie/Newman's solution to create the 'Law of Abandonment'. This is part of the bigger process to move towards the International RICO Act, an involved process to cover kickbacks and bribes. Today known in Australia as the Lobbyist. To make cash payments to Members of Parliament, Project or Purchasing Officers etc. to gain Government Contracts and Tenders without the due process by law. Yes, as Pathè's team has confirmed, this is a billion dollar crime industry. Therefore, the importance of our BCC/QPS directed \$10,000 EPA Section 32 Sabotage test case to gain fraudulent abandonment, litigation and liquidation=all-fraud. At a \$4.4m projected profit, it makes for a good CMC, QLS, QPS and ATO model, where the ATO estimate as part of the money trail, their tax loss was \$460,311. Well done by the Tax Evasion Team.
- 5. a/ When Ledwidge's boss, Chris Watts, amended the Loan Agreement as he had to, to make it legal (*known as self entrapment*), it was too late for the Superfund beneficiaries. The damage was done.
 - b/ Therefore, I chose what I believed would be our best Crown witness and victim. Our then outside/independent Accountant, Tim Allen, who agreed to accept \$10,000 as part of the money trail proof to rip up his Contract only. This left all other legal Contracts intact because by law I could not rip them up as Ledwidge ordered. Tim therefore lost in the area of \$115,000 and wrote his 'Damages Report' that was never seen in Court due to this Court Abandonment known as Criminal Code Sect. 399. This Criminal Code Sect 399 has never been written into Law. *** Refer Justice Byrne's 3 step Arbitration/Court procedure.
 - c/ I had no idea how low the CBA via Ledwidge would go to smash our lives, best understood in trying to give us a fraudulent criminal record as **'Character Assassination'**. This is similar to the ABC Australian Story on **'Broken Lives'**, to use the QPS/CIB and Fraud Squad against the Crown to hide the kickbacks and bribes. Prof Pathè has confirmed this Police Risk Management Department has now been disbanded. (As this is also known as a form of money laundering.)

- 6. a/ In brief, Ledwidge for the CBA, blackmailed our ex QDPP Barrister, Davida Williams, (about to be charged), because it was known in the Banking Industry that she was a known criminal who tried to defraud 6 banks for \$1.3m, and he arranged for Justice Minister Rod Welford to gain a QDPP 'plea bargain', for Davida to hide the CBA fraudulent Loan Agreement and in return, Davida would be stood down from the Bar for life and be given a 3 year jail term. But the scam was for Davida to initially walk free and not to do time in our prison system. Then Justice Minister Rod Welford apologised to me, gave this case to Police Minister Judy Spence, and resigned.
 b/ It took 2 years with Police Minister Spence, using our \$1m Police volunteered budget, to correct Davida's fraudulent QDPP plea bargain. This correction meant Davida went to prison for 6 months. In reality, the prison sentence was needed to protect the 'crime cartel' as Davida was under severe mental pressure and exposed some of the details of her racketeering and corruption to me direct. This Racketeering Influenced Corrupt Organisation Act is known as the International RICO Act.
- 7. a/ The first step was our first 3 Barristers, Barlow, Sweeney, and McQuade, were able to gain Justice Ken Mackenzie's mediation order, (personally ignored by Chief Justice Paul de Jersey), but I was abandoned and left to my own devices to mediate with the CBA. In brief, to expose well organised crime. This is best understood as the CBA 'Big Brother' Superfund Protection Racket.

 b/ Davida's scam, as the next step, was to gain access to our legal file. For this she offered a deal too good to refuse. She first proved her credibility as a Barrister previously working for the Crown in the Public Prosecution Department. Previously married to a Police Inspector with 2 wonderful sons, I could not help but be impressed with her family at the
 - Inspector with 2 wonderful sons, I could not help but be impressed with her family at the time. Davida was also well connected with the Justice Minister Rod Welford down, and dealt with most Judges on a first name basis. Davida offered to work for me at an unheard of rate of \$20 an hour as our Senior Legal Counsel instead of her normal rate of \$3,000 a day. This was the answer to my prayer. This proves without doubt how low Ledwidge would go to hide his ongoing mistakes. ***
 - c/This, as Premier Newman has explained, brings into play the 'Law of Association' that ran all the way from the nun-chucker attack with the use of bikie thugs. Hence the 'Law of Accession' the Principle is as guilty as the Actor.
- 8. Davida revealed (i) The CBA/QPS Risk Management style corruption (ii) The Site Solution Protection Racket (iii) The 'Shareholder' Home Mortgage Loan scam (iv) Davida's insider trading and protection level to the District Court level as proof, Davida explained, why the limit of \$200,000 to stay within the confines of the District Court, but confessed she did not take into account that with 6 Banks totalling \$1.3m this exposed her to the Supreme Court where no protection was given. (v) Remember, we not only provided an office at no charge, I provided my personal Secretary who typed Davida's letters and revealed much of her corruption (which I learnt to my disadvantage at a later date.) *** For special attention refer the Prison System, where Davida offered to work for prisoners, provided they gave her 'Power of Attorney' to claim costs by using their homes or other assets as fraudulent legal costs to pay the kickbacks and bribes to the Prison Warders.
- 9. a/ It's obvious, Davida had to give the illusion that she acted on our behalf as her official Client. After all, as Ledwidge said, "We never said you were a fool". Therefore, Davida came up with C.C. Sect 391, that is in line with C.C. Sect 399. This is all to do with the need for the 'Law of Abandonment'. The need is to understand the law and the strategy of law. The crime cartel has the advantage, in brief, in the game of chess it is best explained that checkmate can make either side the winner but a stalemate makes only the criminal the winner. This creates the first step in chess, to create an advantage and to build on that advantage, and plan 5 moves ahead.
 - To confirm, our subdivision was completed under the direction of Ledwidge,

who was directed by JF & Pike, the bank's Civil Engineering valuation, to expose the 300% we paid for extras, known in the Building/Racketeering Industry as a self funded crime:- to pay for the litigation to fraudulently liquidate the subdivision to become fraudulent creditors to pay the kickbacks and bribes.

b/ Today I am in receipt of an email from Prof/Dr Pathè that states in brief, the QPS cannot understand the structure of our Case. This brings us back to Justice Ken Mackenzie and our first 3 Barristers, white-faced Barlow, Sweeney and McQuade and the last opinion from McQuade, quote, "You will not get justice in the Supreme Court. You will need a Supreme Court Mediation Order". The question being, how do you instigate a Supreme Court Mediation Order where Justice Ken Mackenzie, personally apologised under witness outside the Commonwealth Bank that during early morning walks with Chief Justice Paul de Jersey, he was directed to abandon this case without following the due process?

Dr Pathè has gone on to state, quote, from her email, "You run the risk, by persisting in sending them, of a further mental health assessment. I cannot prevent this happening if you continue to draw attention to your mental state (which is, on three separate occasions, I have been proven sane and obviously not delusional) in this way". c/ I am being put back in the same position I was in last August, when I was locked up for 16 days, under duress, by force, via the Mental Health Act. This was instigated by the Minister, Mark McArdle, via his staff, which pushed the emergency button to have me evicted from his office. This was against the local Kawana Police direction for me to contact Minister McArdle, who was our previous local Member, as they believed he was in charge of this case dating back to a period from 2000 to 2003 when I lived at Caloundra with my then partner, Noelene Lambert. Noelene attempted suicide several times because she was witness to the ongoing violence and intimidation by the Head Contractor, Rob Wilson, as partly explained in the 9 Police Crime Reports under the supervision of now Asst. Police Commissioner, Peter Martin, who was told by his then boss, Asst. Comm. Doonan, to say, quote, "Due to Police availability and time this case is closed". I was found to be of sound mind by Dr Hudson-Jessop who summed up my case by stating quote, "Shit happens".

10.a/ I therefore repeat the obvious, as explained by Judge Shanahan for the QLS, Ledwidge knew Davida was a criminal. This is reason enough for Justice Paul de Jersey to order a retrial.

b/ Our last and final option is to use what is left of our \$1m Police budget to engage legal Counsel that have made progress against the criminal actions of the now proven Commonwealth Bank's 'Storm Investment Scam', via Maurice Blackburn Lawyers, or to listen to any further instructions from the Qld Law Society on how to obtain justice. As Dr Frank Walsh, a clinical Psychologist said to me, quote, "I cannot solve your legal problems. I can only state you are of 'sound mind' and that you have the ability within you to solve this problem". He also added, "It's never over until it's over and it is not over yet!" And in brief, 'as the son of a WO1 in the RAAF, I was drilled to follow orders'. When this crime cartel ran the 'Shareholder' Home Mortgage Loan scam to try and steal my Mother's home I was left no option but to protect my now 94 year old Mother from losing her home. As I am proven to be of sound mind, if I am not telling the truth, then Ledwidge has every right to act in support of the Commonwealth Bank to sue me for slander.

One way or another WE WILL HAVE THE PREMIER'S SOLUTION!

FOR NEWMAN TO GAIN JUSTICE FOR ALL.

To make it legal

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TO ABANDON, LITIGATE, LIQUIDATE = ALL-FRAUD.

CRIME PREVENTION IS THE SOLUTION

Email: brights@live.com.au Website: www.all-fraud.net