



(BANK) ABUSE OF OLDER PEOPLE

with a public trust consumer protection handbook
Case study: 4,000 ABC reported CBA customer victims



Mum's wake (up call) Ada May Bright, RIP 16-09-19 to 08-10-14.

Case No's 50355, CF208750, 803040160, 380929.

Check all Superfund / Shareholder home mortgage (SHMS) scams.



Follow Senator James McGrath - Public Trustee handbook sections 1 to 9.

Why did the Senate, Federal / QLD Community Cabinet,

& QLS promise to solve the court Registrars

Senate case study: Who checks the checkers,

“TO FIND OUT WHO YOU CAN TURN TO FOR HELP.”

Yes? The ACCC / LBB of Scams, p16, BOTH BOOKS.

FREE AT YOUR LOCAL POLICE STATION

Senate case study: Who checks the checkers, QLS solution?

'TO FIRST DEFEND HOLISTIC LAW' with International 'RICO Act'

- The need to educate and train untrained staff in scamwatch, PESC, CCC, QPS and QDPP. E.g. (i) Now CIB Det. Insp. Trevor Kidd (Mt Isa) who ignored or who has never been made accountable for C.C. Sect. 391, Case 422/2000-2 H.P. to hide a bikie in-home invasion and nun-chucker attack. This was domino standover tactics on our HEHS superfund Manager, Mother and myself, etc. Kidd's fraudulent attempt to charge our team with the theft of a 300mm wide excavator bucket was **thrown out of court**. If Kidd had checked, the bucket was fraudulent payment for the 16mths hire for our tip truck and excavator. This is a joke; no bucket is worth 16mths hire of earthmoving equipment at the going rate from \$50 per hour. (TBC) (ii) The Fraud Squad, then Det. Sgt Brett Heath, who said quote **“If you do not have a copy of the bank loan agreement you do not have a case.”** No! He should have understood C.C. Sect. 399. The CBA abandonment scam **'To hide and destroy the Crown evidence.'** This CBA scam cost the ATO an estimated tax loss of \$460,311 on a normal subcontractor, bikie, victim free, 22 block subdivision. **As proof, check CIB Det. Ian Tuddenham and STO Law records of assault and sabotage proof.** Heath should have worked backwards to solve this case, e.g. have Heath explain what income tax he would expect to pay on a 22 block subdivision. **10% of a gross \$4.4m valuation on completion checks out.** Heath should have checked with ATO tax evasion Team Leader, Tony Coburn, ph 07 32135181, who offered **'whistleblower'** help. (iii) This exposes Davida Ellen Williams, ex-QDPP **Barrister at law insider trading.** As proof, refer plea-bargain scam for the lesser 6 bank \$1.3m scams to give a 3yr prison sentence, but the initial scam was **to ignore the 6mths prison term.**
- Follow the lead of the top ACCC scam for a false billing invoice, **used as a bikie extortion demand.** My Mother's home mortgage conditions were, *(if Mum did not pay this \$47,692.97 fake invoice as a free gift scam to make Mum a 1% shareholder of Badja Pty Ltd, our construction company)* Mum believed the superfund (SHMS) scam that she would not only lose her superfund benefit, but also lose her home. Therefore, Mum did the obvious. (i) Mum gained legal advice, to gain the protection of a family trust. Her motive, to protect her home from racketeering and bikie extortion. (ii) To ensure this CBA led crime cartel *(acting via Davida Williams, Brad Jones & Greg Henwood, both Civil Engineers for the Head Contractor Rob Wilson via Justice Muir, refer fraudulent CALDB / ASIC liquidation scam)* could not steal her home as well. (iii) Yes! This is also called **'Public Trustee Consumer protection'**,



CEO Ian Narev

frustration.

quote

BOOKS.

STATION

QLS solution?

'RICO Act'

where our now Wilson Craig Solicitors ph 07 54412044, reference Tiffany French, is waiting for your calls to explain how this family trust works, to protect all victims in part from CBA led investment scams. Again I repeat, work backwards. Davida was a known criminal, better understood as a MOB Barrister to the CBA Credit Manager, Grahame Ledwidge. As proof, check NAB legal team and CBA Senior Manager '**whistleblower**'. Davida's special skill after first gaining our trust is called a '**come-on scam**', to create the illusion that her clients were the criminals. Check; do not trust the people you trust the most, trust only the facts. You have underestimated Davida's ability as a trained DPP Prosecution expert. (TBC)

3. a/ Hence, QLS law reform Judge Pat Shanahan's findings, quote "**This is the best case for law reform.**" Identified by the Chief Admin, Supreme Court Justice John Byrne for the need for this 3 step Arbitration procedure, with a circuit breaker protection or warning, quote "**If you are not telling the truth you face a 5yr jail term.**" Yes! This is not a joke. b/ As a prison reform consultant, our aim is to complete the International RICO program with the laws of (i) bikie association, (ii) CBA accession, (iii) to create closure to unsolved cases wasting the time of 14 Judges, causing the court Registrars frustration to take, we expect 15yrs to solve this case, (*\$900,000 later*). We wish to introduce the law of abandonment, to support C.C. Sects. 200, 205, 391 & the key section 399. Confirmed by the Asst. Comm. of Police, '**whistleblower**' as the Judicial Review Act, to review the 14 Judges court transcripts. Davida admitted, as Snr. Legal Counsel, how easy it was to cheat the Arbitrator, Ian Miller, who collected \$3,000 a day to rent his room at Engineering House for Davida to run this '**Site Solutions protection racket**'. Davida admitted her ease at defrauding **Magistrates and District Court Judges that trusted her within chamber meetings**. As proof, Davida confessed she was able to get away with 6 scams limited to \$200,000, to stay within the confines of the District Court, but with scams totalling \$1.3m, Supreme Court Judges became aware of her deception. But, due to the Vexatious Litigants Act, we rely on the Justice Minister, then Rod Welford to give more than an apology, to enforce criminal charges.
4. What makes this the QLS best case for law reform is that we are looking at up to 20 scams that the QPS and QDPP have ignored, due to the RICO Act of Davida's racketeering Influenced Corrupt Organisation / friendship with the then Justice Minister, Rod Welford and key Supreme Court Judges (*who, like me were tricked and fooled by Davida's charisma and cunning as a proven forger, fraudster and investment scammer*). Special note: follow the money trail; **always check the victim's claims and double check the creditor's liquidation motives**. Therefore, then Justice Minister, Rod Welford, apologised on behalf of the Justice Dept. and QDPP and gave this case to the Police Minister, Judy Spence, and then resigned. I was then given the task by Spence to volunteer this \$1m Police requested budget to expose Davida's QDPP / QPS insider trading. **I'm doing as ordered, to give you the facts to lay criminal charges.**
5. Now take note of the downside of the criminal act of abandonment. As any chess player knows strategy, to plan at least 5 moves ahead. Known in the crime industry as what is going to happen before it happens. Hence, the best form of defence is attack. The importance of freedom of the press, **to print the truth**. This means, our case is open and not closed as PESC Asst. Comm. Peter Martin would have you believe. As proof, refer Asst. Comm. Pat Doonan's apology for Martin's obstruction of justice, via the scam, quote "**Due to Police availability and time this case is closed.**"
6. Based on the balance of law to run a legal argument the CBA have 3 choices; **yes, no or wait!** **Yes!** Quote "**To put things right.**" Put simply, whatever it takes to set out the field and win. We start with the top ten '**whistleblowers**' in alphabetical order. (i) Accountant, Tim Allen's original damage report (*as written but despite 14 Judges has never been seen in court*). (ii) ATO tax office loss report. (iii) BCC site inspection EHPA report with the Minister Powell's and Wynnum QPS promised report "**Help will come.**" We give the detail of the sabotage via Sect. 32. (iv) CBA Snr. Manager '**whistleblower's**' report and Grahame Ledwidge's written confession of contempt of court to Justice Margaret White's **discovery order**.

(v) Crown forensic report by Prof/Dr. Pathè, supported by the Psych and Case Officer's report **"Shit Happens."** (vi) Det. Kidd, Heath and Asst. Comm. Peter Martin's PESC report on Welford and Spence's **direction has been totally ignored, and there-in lies the crime of abandonment.** (vii) HEHS superfund victims, starting with my ex-Manager, Gary Armstrong who was initially charged by the CIB for Davida's forgery for \$198,000 from the NAB. (TBC) (viii) Legal reports from (a) the Head Contractor's Solicitors who reported the **'Site Solutions protection racket'** details to our then local Solicitor, Adam Sambrook. (b) Reg Klieidon, our uptown Solicitors quote **"I will swear in court I did the best I could", "\$10,000 is throwaway money in cases of this kind"**. To mean, like Welford, Spence and myself, Klieidon became aware that Davida was a MOB Barrister. But then Chief of Staff Supt. Peter Martin was fraudulently ordered to close this case by Doonan. (c) Previous Barristers Barlow, Sweeney and McQuade just found this case too difficult to present in the Supreme Court, hence the need for a prison reform consultant to fill in the gaps. (d) Davida, as an obvious key witness has a long history in investment scams that she has been able to hide from the courts. (ix) QLS law reform and RICO Act. As a prison reform consultant, I take a major role in this report. (x) Valuers report (a) JF & Pike's valuation prior to the subdivision, to buy our subdivision for lezzi Constructions, who owned the surrounding properties. (b) JF & Pike for the CBA during the construction phase, where **extras were being paid at 300% over cost to cover Rob Wilson's legal costs. This is known as a self funded crime.** (c) Report on completion of project, Baseline Civil Engineers report to confirm 300% for extras. As proof of Davida's cunning, all District Court Judge Brabazon said to Davida and the Project Engineer Greg Henwood was, quote **"That's not the way to do it."** The obvious scam, no-one wants to be accountable for charging 300% for extras to pay the kickbacks and bribes.

No! The CBA has a right to sue 4,000 bank customers for slander.

Wait! The CBA hope 4,000 bank customers will give up. **That will not happen.** So follow the Senate **'check the checker model'** with the obvious QLS law reform. (i) The bank blamed and sacked their Loans and Relationship Manager, James Pitman. (TBC) (ii) The CBA paid me \$25,000 for a **'deed of compromise'** to admit liability to one victim only, not our full superfund beneficiaries. Therefore we accepted the \$25,000 to prove Barristers Barlow, Sweeney, McQuade and Reg Klieidon's legal direction. (iii) Therefore, Justice John Muir asked in brief, why we ran this \$10,000 EHPA site sabotage with illegal flooding, causing silt and sand to flow into the pipes, drains and road system, known as a Sect 32 test case under the direction of the BCC Site Inspector, for the Wynnum Police to provide a copy of the act. All of this evidence was hidden by Davida to prevent District Court Judge Brabazon exposing the **'Site Solutions protection racket'**. It is our duty to correct the court Registrars frustration. Police cannot use the excuse **"This is a civil matter outside the control of the Queensland Police"**. This is part of the reported \$1.25b rorting in the building and construction industry in Qld. each year. As requested, for Premier Newman's promised backup press release to expose bkie racketeering. (iv) Justice Margaret White then asked the CBA for their reason **"Why did you pay Mr Bright \$25,000?"** Grahame Ledwidge's written reply; **The CBA does not give disclosure to bank business.** We have proved without doubt this bank business is a cover-up or protection by gross incompetence of both the **'Site Solutions protection racket'** and our **HEHS superfund (SHMS) scam.** (v) Yes! This only scratches the surface of organised crime.

7. a/ As Clinical Psychologist, Dr. Frank Walsh, would say **"Focus! Why are we here?"** If we cannot trust Det. Kidd, Heath, Asst. Comm. Martin and Davida to solve this case, who can we turn to for help? Based on the QLS, Public Trustee and ACCC findings, we trust the **'whistleblowers'** who understand or have read the above handbooks. The **'whistleblowers'** have directed me to, quote (i) **"Keep doing what you are doing. Just keep telling the truth, because help will come."** Quote (ii) **"The Fair Trading Act is treated as a joke."** As proof, **possession is 90% of the law.** To mean, the law protects the low life filth that will steal your money by any means. Hence, we only have a 10% chance of getting our money back. This case was seen as too much of a risk for our original Barristers Barlow, Sweeney and McQuade, but we did not give up. Refer Crown consultant and forensic expert Prof/Dr. Pathè's advice, despite the fact that she agrees that this Crown evidence is real and that it has been proven I am not delusional. Pathè believes **we will not get justice.**

This means we are all victims in common. This is due to the fault of the key Detectives in this case. As proof, Magistrate Ian Austin stated in Case 422/2000-2 H.P. **“This is not a joke, you have been charged by the CIB for the theft of an excavator bucket. Get yourself legal counsel, get back into this courtroom and defend yourself.”** b/ This proves the QPS are not perfect. The Criminal Code was broken by the Vexatious Litigants, Fair Trading, Scamwatch, PESAC, CCC and Judicial Review Acts. As a HEHS superfund Director, it's my duty to act for the key superfund beneficiaries. Mum never received one cent of her expected superfund benefit, believed to be in the area of \$125,000. (TBC)

8. Pathè agrees, we need to upgrade our checking models. The good news is, thanks to FOI under Supreme Court ordered mediation and discovery, we must check the Scamwatch, PESAC, CCC, QPS and QDPP records to gain proof of abandonment to upgrade the law to support the court Registrars case 422/2000-2 H.P. that took 3yrs to be thrown out of court with no solution. As a result, my Mother was abused for 14yrs, from 80yrs of age on. Her main worry was in losing her home. As Mum is now deceased, the damage is done, but we can protect other Mums and Dads from worry in part, with a family trust to give you the time to act.
9. To sort out what the CBA Snr. Credit Manager referred to:- **“As a bank circus I do not wish to be part of.”** This can be proved by a number of ways, starting with the official bank witness who was disgusted with Grahame Ledwidge's incompetence. Instead of Chris Watts running the mediation as standard procedure, he left Ledwidge to make one mistake after another. Ledwidge sacked and blamed his junior manager, but as CBA self-entrapment, Chris Watts modified the loan agreement to make it legal. Ledwidge compounded his mistake by ordering to rip up the superfund beneficiaries' contracts. Being told of the **'Site Solutions protection racket'**, the QPS advised on numerous occasions, we cannot lay criminal charges on the basis of intent or hearsay. This again answers Justice Muir's question; Yes! We had to let these scams run their natural course. Known in the crime industry, as natural justice. If the Police had acted before the event it's obvious they would have failed the QDPP Prosecution Dept. It's now the time to lay criminal charges and go after the real criminals.
10. a/ Yes! This is called teamwork or class action. The good news comes **for the CBA to enhance their profits through customer support.***** The CBA are not criminals by intent, but they allowed these criminal acts to occur by the lesser crime of customer neglect or abuse. Hence, crime prevention is the solution to put procedures in place to enforce the RICO / prison reform act. b/ This is thanks to the teamwork of a minimum of 10 **'whistleblowers'**. Minister Powell's office, under witness, as directed by Prof. Pathè has informed me that this case is too much for Minister Powell. We have been directed to take advantage of the Senate investigation and to offer EHPA support where needed. *(Help will come.)* But in support the ACCC is seen as a Federal matter. c/ So we urge the ACCC to act, as we are supported by Supreme Court mediation and discovery orders that have been ignored by the QPS and QDPP to prevent Davida suffering **the embarrassment of a long prison sentence.** The ATO example is only a test case. The bank, in operating on this crime, control, correction model will reduce the effects of **organised crime.** So, in order for CEO Ian Narev to put things right, under the direction of Prof. Pathè, we suggest the printing of a (CALDB) ASIC LBB of Scams, focussing on the key scams. (i) Ponzi Scam (ii) the Subprime Mortgage Loan Scam (iii) The **'Site Solutions protection racket'** (iv) The SHMS Scam. The end result is called a win-win solution.

EXCEPT FOR THE CRIMINALS!

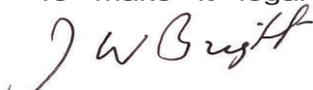
WE CAN SOLVE THIS BATTLE WITH YOUR SUPPORT.

FOR NEWMAN'S  JUSTICE FOR ALL.

TO ABANDON, LITIGATE, LIQUIDATE = ALL-FRAUD.

CRIME PREVENTION IS THE SOLUTION

To make it legal



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