



# (BANK) ABUSE OF OLDER PEOPLE

Case study: 4,000 ABC reported CBA customer's  
Use Public Trustee – Consumer Protection

⇒ embezzlement  
⇒ Handbooks

McGrath



Powell

**FREE AT YOUR LOCAL POLICE STATION**

Check Premier's QLS / Court Registrars **FRUSTRATION**,  
to Qld S. Court ordered mediation ignored by the QPS excuse,

**“This is a civil matter outside the control of QPS.”**

Accept Senator James McGrath's ABC model 'senate investigation'

into Mum's wake (*up call*) RIP 16-09-19 to 08-10-14,

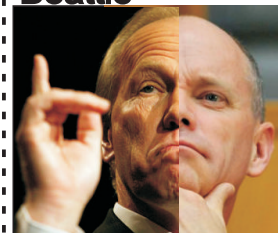


& Minister for EHPA Andrew Powell's teams desire to educate

& train Scamwatch, PESAC Asst. Comm. Peter Martin,

CCC, QPS, QDPP staff & CBA

Beattie



Newman



CEO Ian Narev

## HOW TO PREVENT SUPERFUND & HOME MORTGAGE SCAMS!

Start with: 1. a/ ACCC Little Black Book of Scams!

b/ Public Trustee **“To find out who to turn to for help”** with consumer

⇒ Refer P16.  
⇒ protection.

For the past 14yrs after losing her HEHS superfund benefits, Mum lived in fear of losing her home. This was part of a shareholder home mortgage (SHMS) scam. This was the backup scam to the **'Site Solutions protection racket'**. Take note of the CIB advice **“Time and patience will solve this case”**. This was due mainly to the skill of an ex-QDPP Barrister, now felon to the 6 banks, known as Davida Ellen Williams, who we estimate ran a minimum of 20 forgeries, **fraud and investment advisor scams, where the CBA took advantage of her QDPP fraudulent prosecution skills. To have Davida run the scam, to work for me at \$20 p/h and as my Senior Legal Counsel give our team 4 separate fraudulent criminal records.**

2. a/ Please investigate Minister Powell's solution to explain this EHPA Sect. 32 sabotage model, to use our wet season, by **removing site protection barriers on our superfund subdivision development**, to fraudulently flood the pipes, drains, footpaths and roadways with silt and sand. The Head Contractor, Rob Wilson's motive was to do the maximum amount of flood damage, to prevent completion of the subdivision, so his crime cartel could reap the reward of our HEHS superfund life's work. The good news; our insurance assessor was not stupid and refused to pay this \$10,000 fraudulent insurance scam. However, they did pay \$10,000 as a commercial decision to keep our business to expose this **'Site Solutions protection racket'**. Hence our motive under legal advice, being told of the scam, we planned 5 moves ahead. This is commonly referred to as self entrapment by the crime cartel, so the QPS can lay criminal charges.  
b/ The QLS Law Reform Judge Pat Shanahan advised in support of all Premiers concerned, to find the solution. Our team result is to introduce the International RICO Act into Australian law.
3. a/ This QLS case fits the mould of an abandoned victim or embezzlement scam (*refer attached Act of Tax Embezzlement letter dated 07-01-2015*). By law, as a HEHS superfund Director, I have to be accountable to all beneficiaries, including our family, friends and workmates with **a correct ATO return**. We therefore agree with the ATO estimate as a loss in the area of \$460,311, but more important, working in R & D we support testing and SAA style inspection procedures. **We can explain how losses of this kind can be prevented to improve ATO productivity levels.**

The Court Registrars and QPS '**whistleblowers**' have confirmed the necessity for the Fair Trading consumer protection concept, to refund all monies for a proven incomplete or fraudulent CBA loan product. Obviously, if the CBA Relationship Manager, James Pitman, had acted on our direction to make the loan agreement legal, this would not have opened the door to organised crime.

b/ The obvious question after 40yrs of AAA+ bank service, how did we get into this mess? The loan agreement read, to sell our subdivision land without title and deposit. It turns out with a contract to a contract, it is possible to bypass the CBA mistake. (TBC) The Credit Manager Grahame Ledwidge's (GL) excuse for closing our account was "**Breast cancer and divorce is a death sentence**". This was only a scam as identified by Judge Pat Shanahan. (TBC) I do however have to face the reality that my then wife did contract breast cancer, aged 42 in 1992, and suffered with the fear of death. As a result, both our family, family business and HEHS superfund suffered the effects of both a bad divorce and **bad ATO legal advice**. Then, living with a new partner, an attempted suicide victim, (*refer case history to Belmont Private Hospital*), which was due mainly to our Head Contractor, Rob Wilson's repetitive, standover and violent tactics over a 4yr period. Therefore, we made a decision, to try and find peace and normality. We paid \$30,000 as proof of the **money trail** to lay criminal charges on Brad Jones for his '**Site Solutions protection racket**'. This racket is now well known to most town planners, civil engineers, local Govt. site inspectors and developers. I acted in the hope or belief I could trust Brad Jones, as a registered and qualified Civil Engineer, as confirmed in Baseline Civil Engineers '**damages report**'. I believed Jones could control Rob Wilson's violence and standover tactics on the subcontractors. I was promised our subdivision would finish on time and no more extras would need to be paid. So please explain why the CBA, in paying \$255,000 for extras, notified me that according to JF & Pike, we were paying up to 300% over cost for extras and **the need to sack our then Project Engineer, Greg Henwood**. Due to Davida's cunning and deceit, District Court Judge Brabazon's solution was based on the limited and censored evidence from both Henwood and Davida. Hence, Brabazon's quote "**That is not the way to do it.**" The end result, **the facts of this case, as always were hidden by Davida**.

c/ I have since learnt this is called a **come-on scam**. Once you pay that first payment you set a precedence and you keep paying. As I was told by John Koek, our new Project Engineer, in brief, '**You must finish the project at all cost (including the 300% for extras) and then lay criminal charges.**' Obviously, Davida broke C.C. Sect. 399 to ensure none of this evidence ever reached the 14 Judges involved in this case.

d/ In essence we worked with the crime cartel to gain Wilson's objective, which was to own our 22 block subdivision on paper only as fraudulent ASIC / CALDB creditors. **This is important**; Wilson believed, despite his best efforts that we did not have time to sell off the subdivision **at a fire sale price (at a third of the value, we had immediate sales)**. Wilson believed that some blocks would be available to him, as a creditor to pay out his crime cartel, **but he was mistaken and he was furious**. So as a result, he relied on the (SHMS) scam and believed with a fake invoice he could convince my Mother to pay him \$47,692.97 or based on the mortgage conditions, **Mum would lose her home and again the creditors would gain the fraudulent benefits**.

4. Again, you must focus on the big picture; Premier Beattie to Newman's request was to find a solution to the estimated \$1.25b lost in roting in the building and construction industry each year in Qld alone. **Now we have a solution!**
5. a/ With the assistance of Minister Andrew Powell's team, we can now set out the '**Site Solutions protection racket**' in a nutshell. Powell's office wish to act as a support team to the Federal Government, to expose ASIC / CALDB (*Companies Auditors Liquidation Discrepancy Board*) scam using this Senate Investigation, which is especially set up for superfund / fraudulent investment advisors scams for bank reform. We have done all the research that is needed. Yes, between the CBA and Badja Pty Ltd, our construction company, **we used our joint resources to fund this crime**. As a prison reform consultant, we used the crime control correction model.  
b/ As to be expected, Court of Appeal Justice John Muir asked the obvious question. I will try and put it into simple English. '**Why did you self liquidate your 22 block subdivision worth \$4.4m on completion, by not paying the EPA Sect. 32, \$10,000 insurance scam? The EPA scam was identified by both the Insurance Assessor and the BCC Site Inspector, Gary Kopp. This evidence was recorded by the QPS through to the Prosecution Dept. Tank Street, Bne. as being a sabotage scam.**'

Unfortunately, at the time I still trusted Davida's charisma and cunning. Davida turned to me in court and said **"Keep your mouth shut"**. I just sat there and then began to realise how I had been abandoned and cried. I could not understand this madness. Over the course of 14 Judges, I realised Davida was lowlife filth and deserves the maximum prison sentence. Other victims came to me and told me similar stories to my own. *(Some were worse than mine.)* I was just one of her many victims **and lucky enough not to finish up in prison like some of the others.**

6. I would like to quote an example from the Public Trustee Customer Protection book;  
**Who can be affected by abuse?**; *'Older people may experience more than one type of abuse. For example it's common that people who are subject to financial abuse often experience some form of emotional manipulation and psychological abuse. Abuse can be experienced by men and women from all cultures and races and by both rich and poor. An abused older person may live on their own or in a household. They could be taking care of themselves. Caring for someone or being cared for by someone.'*
7. **Who does the abusing?**; *The person doing the abusing is often someone the older person knows and should trust; such as a spouse, son or daughter, grandchild, other family members, carer or friend.*  
 There is a need to include a *(liability limited by a scheme approved under Professional Standards Legislation)* warning not to trust Investment Advisors, Accountants or banks. My Mother's legal advice therefore was to set up a family trust, so no-one could steal her home.
8. a/ **Why abuse often remains unreported?**; *Sadly there are thousands of older people living in Queensland who experience abuse. The real number is not known as many older people who experience abuse are isolated from social contact or are living in an isolated location. Older people often feel shame, embarrassment or fear of consequences of speaking out. This stops them reporting abuse or speaking out. Many believe that 'family matters' should be kept private. Most don't realise that the problem is not theirs alone, this problem is shared by many in the community.*  
 b/ Therefore, I made a promise to my Mother as a young man, one day I will pay you back for all the hard work you have done. This was covered in our HEHS superfund with an expected payment of \$125,000. This money was stolen via the **'Site Solutions protection racket'**. As her Doctor, Dr. Michelle Johnston will confirm, at 95, Mum was showing signs of Dementia. However, my Father died with a lot of pain; his last words to me were **"You were a good son."** *(This gave me RAAF style direction to keep doing what I am doing as help will come.)* It's too late for my Mother, but Mum's case can be used as a test case.  
 c/ As Dr Hudson-Jessop reported in her Psych report **"Shit happens"**. As Prof. Pathè, Forensic Expert reported, quote **"You will not get justice"**.
9. **Working in the field of preventative medicine**, Prof. Pathè will confirm; our solution is to help produce an ASIC, CALDB, ATO, CBA consumer protection handbook. My primary reason is most Scamwatch, CCC, PESK, QPS, ATO and CBA staff are **not aware of the detail** *(close enough is not good enough)* to (a) the **Ponzi scam** (b) the **Subprime mortgage loan scam** (c) the **'Site Solutions protection racket'** and (d) the **Shareholder home mortgage loan scam**.
10. Let me close by saying this: **"If the people you trust the most are not trained in crime and consumer protection, what chance do we have to stamp out elder abuse"**? If you have any questions please contact our original Healthequip sponsor, the past Minister for Welfare, Terry White. Our basic principle being, working as a consultant, no-one has ever told me they are too fit or too smart. Penicillin saved my life when I was 7yrs of age, but no drug will improve your fitness *(of both body and the mind)*. Fitness means **'you have to work at it'**. Commonwealth Bank CEO, Ian Narev's promise, is **"TO PUT THINGS RIGHT"**.

Commissioner of Taxation  
Chris Jordan AO  
Deputy Commissioner Superannuation  
Alison Lendon

Australian Taxation Office  
PO Box 900, Civic Sq,  
Canberra ACT 2608  
07-01-2015

Refer: Explore Super  
P O Box 6339  
Mitchelton Q 4053  
Ph: 07 3354 4021

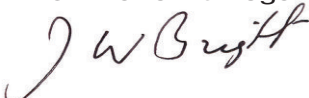
E: enquire@exploresuper.com.au

Refer: ACT OF TAX EMBEZZLEMENT TO HEHS SUPERFUND

To mean:- To redirect fraudulently and misappropriate (money in trust, e.g. superfund benefits including income tax payable to the Crown).

- Please find 'medical certificate' as an application for the ATO refund for late lodgement.**  
This application is based on a combination of reports from a Crown forensic expert, Psychiatrist, Case Officer, Accountants and Civil Engineering details etc. of racketeering and extortion, causing medical damage to my **Mother**, family, workmates and myself.
- Our all-fraud.net website covers the relevant details to assist the Supreme Court ordered discovery and mediation orders to confirm your estimated tax loss in the area of \$460,311.
- We agree, as Judge Pat Shanahan explained, quote **"The obvious"**. If we had sold our 22 block subdivision free from CBA incompetence, racketeering and extortion, we expected to make a handsome profit for the HEHS superfund beneficiaries, including the estimated full tax office payment.
- Called the due process of law, or better understood as Criminal Code Section 399. The CBA hid or destroyed all the relevant records (including ours) **which is a criminal act**. This was confirmed in a warning by the Chief Admin, Justice John Byrne, for the Queensland Government, with a warning that the penalty for this crime is a 5yr jail term.
- Under Supreme Court order we are also looking to assist the QLS / QPS to lay criminal charges. We were directed to follow the money trail and the court transcripts as ordered by the Crown to obtain this goal.
- The importance to understand change in law reform. Previously many Police Officers were confused and were in the habit of throwing these reports in the bin, but now they are starting to read them and act. For example, it has been reported that **'Maleny Law'** has been charged by the CIB for embezzlement of clients' funds, which is a similar case to our own.
- We therefore advise you to take notice of the Public Trustee booklet known as **'Let's Talk About Elderly Abuse'**. Therefore it is my duty to follow Dr. Michelle Johnston direction to ensure ATO efficiency. Please see her letter attached where Dr. Johnston stands ready to prevent **elderly abuse**.

To make it legal



Signed John Bright

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DR MICHELLE JOHNSTON  
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B.Med, FRACGP

06/01/2015

### Medical Certificate

Re:  
Mr John Bright  
DOB 9/4/41

John has been treated for a medical condition at this surgery over the past 6 years. He has been unable to complete his tax affairs in a timely manner for medical reasons. I am happy to discuss this if needed.

This Certificate was completed on 06/01/2015

DR MICHELLE JOHNSTON  
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