

Honourable Kenneth Madison Hayne AC QC

21/09/2018

Dear Sir,

Please bare with me as I outline an historical continuity.

William of the Venician House of Orange, being the remnants of the Roman Empire, travelled to Holland beginning a new imperial system but decided that Britain as and island nation would be more suitable as his headquarters. He installed himself as the ruling King William I, also known as William the Conqueror and commenced the Anglo-Dutch financial usury system, also referred to as a casino economy.

It is not exactly known when the City of London Corporation (CoLC) was established as the square mile financial centre.

Under King James II an Interregnum was enacted that removed the CoLC powers.

This brought William III from Holland who married Mary II and they jointly ruled as King and Queen.

It was under William III that CoLC powers were resumed and strengthened. It is not open to the public as to what those additional powers were, but it would appear the Crown no longer has the right in an official capacity, to enter the CoLC unless accompanied by its Lord Mayor. Some years ago the Mayor was running late and Her Majesty Queen Elizabeth II had to wait in her carriage behind the red cord boundary until the Mayor arrived.

The CoLC has its own police force and a disproportionate electoral vote, as anyone of any nationality who has worked for a company housed in the CoLC is permitted to vote in UK elections.

Of interest is the CoLC retains a person known as the Rememberancer who sits behind the parliamentary Speaker's Chair with the right to veto any matter considered untoward the CoLC interests.

This is the Westminster parliamentary system in action.

Superannuation is somewhat confusing to me. As an ex-RAAF apprentice compulsory superannuation existed since the 1950s. I'm not sure if the rest of the ADF had the same but the RAAF had three different schemes, is still indexed to the CPI rather than average male weekly earnings, and if the former serving spouse dies the survivor is reduced to a 60% income.

Just as with the general population it is difficult to discover what happens with the remaining amount.

When Paul Keating introduced compulsory superannuation for the general population, it was said it was actually a deserved deferred pay rise, and there are many instances where retirees have died before even receiving the full amount of their own contribution. As mentioned, what happens to the remaining amount particularly with a single person without relatives, is not talked about.

Personally I would rather have the deserved pay rise for the following reasons:

Paul Keating stated in his autobiography *Unfinished Business* that superannuation was for the purpose of providing the likes of Maquarie Bank with the funds to buy overseas toll roads. Maquarie recently sold at loss a toll road in USA because of a decline in use due to the lack of jobs in industry.

The largest Australian fund invested in the refurbishment of St Pancreas Station, London and the largest Canadian fund invested \$60billion in Australia.

The international transfer of funds are all subject to immediate fees.

To take the financial usury history a step further 'Old Labor' opposition leader John Curtin in a September 1937 policy speech, noting some of the finding of the 1936 Royal Commission on Banking, he made the observation that the Commission realised that banking was more than mere finance; that it is in fact a great social function which should be controlled in the permanent interest of the people.

Curtin also made another statement to the effect, "That if the government purposefully excludes itself from monetary policy, it can only govern in a secondary degree."

That statement since the demise of the Commonwealth Bank of Australia operating as a nationally owned bank, is as pertinent today if not more so, because both the ALP/NLP since the 1980s big bang deregulation agenda of UK's PM Margaret Thatcher and the economic consensus, handed control of the Australian economy to the private interests of the CoLC and its subsidiaries of the IMF, World Bank, Bank for International Settlements and the Financial Stability Board (FSB). The latter having issued a directive in April 2013 *Implementing the FSB Key Attributes of Effective Resolution Regimes – how far have we come? A Report to the G20 Finance Ministers and*

*Central Bank Governors on progress in reforming resolution regimes and resolution planning for globally systemically important financial institutions (G-SIFIs) that under its section **Completing the resolution toolbox for banks** setting out the powers of the *Key Attributes* "...achieve rapid transfer of assets and liabilities and to write down debt of a failing institution or convert it into equity ("bail-in"), [sic] then went on to list a number of countries including Australia where "...this legislation is in train."*

The said 'legislation' resulted in the APRA Crisis Management (and other measures) Bill that is now enacted legislation having received Royal assent in February 2018.

Section 11C of that Bill of what can be 'bail-in' included the loosely worded "and any other instrument" that can be taken to mean bank deposits and guaranteed superannuation.

I can see no other way of interpreting this concentration of international control of supposed sovereign nation states (The Australia Acts 1986) as anything other than to continuing the privatisation of profits and socialisation of losses due to private financial institutions insatiable addiction to gambling and market manipulation.

In addition, as Treasurer under the Howard government Peter Costello created the Future Fund to guarantee politicians and senior bureaucrats superannuation. Mr Costello is now the Chairman of the Future Fund Board. Few people would be in a position to create a job providing additional income in their retirement. Perhaps it may even be seen as a conflict of interest.

It also raises the question as to why if politician's superannuation is guaranteed why doesn't a guarantee apply to everyone else?

If compulsory superannuation is to be allowed to continue, it should only be used within and for the benefit of Australia.

The passage into legislation of the introduced Banking System Reform (Separation of Banks) Bill 2018, and, the reestablishment of a Nationally Owned Credit Bank, would return financial control to Australian citizens where it belongs.

The other matter I wish to raise is Telecommunication companies (Telcos) with the apparent complicity of the banks' automatic payment system, being able to plunder the bank accounts of deceased customers.

The attached letter plus many months of bills received addressed to Mr Ian Pilling, were handed to Mr Pitt personally on the notated date.

In May 2018 I travelled to Mr Pitt's electoral office in Bundaberg to meet with him. His secretary recognised me from the March 13, 2017 meeting and when I mentioned the Telco billing was still happening, she made a matter of fact comment of, "Oh well."

Since having written to Mr Pitt I have spoken to a local church deacon who stated that he had heard the same story of deceased being charged for mobile 'phone accounts.

It does seem ridiculous that Telcos would continue to receive automatic deductions from bank accounts for so many years after there has been no activity on the mobile 'phone account.

In the instance of Mr Pilling who died intestate, after I accidentally opened one of the bills it appeared that the missed closure of his bank account had been charged some \$3,000, but once the bank account was empty, the bills also included a late payment fee of \$15 on his \$20/month mobile plan.

According to the law firm of the now retired solicitor as a partner in the firm that handled the closure of Mr Pilling's estate, and bought his residential unit, he had no recollection of anything to do with the matter.

Theoretically, were a bank account to be linked to the likes of a lottery account, it could be milked of funds indefinitely.

Your Royal Commission has revealed that banks have been engaged in outright theft and the local daily newspaper ran a story on August 9, that ██████ charged superannuation fees to dead people.

There is the additional matter that a spouse, or relative, must provide a bank with a death certificate that probate can take up to 3 months to provide, along with other documents, before the bank will close the account yet in that time the monthly fees charged are not refunded back to the date of death.

In the matter brought to the attention of Mr's Pitt and Sorensen apparently no such documentation was provided in closing the Pilling account.

I did in fact receive a last TELSTRA letter addressed to Mr Pilling's 'Estate' noting how overdue his account was.

Copy attached which I also accidentally opened.

I realise this maybe a somewhat difficult matter to resolve as Banks and Telcos operate nationally whereas marriages, births and deaths are state matters, but it should be resolved.

Yours faithfully,



Mr Keith Pitt MP
Federal Member for Hinkler

Mr Peter J. Bronzack




13 March 2017

Dear Mr Pitt,

There is a problem with mobile telephone service providers that needs to be addressed at a Federal/State level.

I moved to my current address about 2 years ago and every month since, a letter has arrived from Telstra addressed to a previous owner. I dutifully returned to sender with the note that the person is not known at this address. The letters kept coming and with the fourth one I took it to the local Telstra shop to be told that as I was not the addressee nothing could be done other than to return the letter to the sender. I was also told at the time that another person regularly dropped letters into the shop addressed to a person who had been dead for some 17 years, and all they could do was to return them to the Melbourne address listed.

I accidentally opened one of the letters to find that it was a mobile 'phone bill. After asking the Body Corp., of the unit complex where I live, I was told that the addressee had died some 6 years ago. It appear the bill addressee had set up an automatic payment from a bank account and from the numbers it appears that the account balance was depleted about 3 years ago activating the arrears and late payment fines. Apparently the account was accidentally missed by the solicitors closing the Estate; this is something being followed up. It does raise the question of the legality of charging ongoing costs to a dead person.

Hervey Bay is known for the large number of retirees so it would be reasonable to expect there would be more than just 2 dead people being sent monthly bills.

The sending of 'accounts due' is a cost to business and a taxable deduction. Even were it to be completely digital, it would still cost some amount, and particularly older customers still prefer to receive 'hard copy'. Mobile 'phones have become common-place since they became smaller than a brick so that is about 20 years. Telstra is only one of quite a number of service providers so the total number of bills being mailed to dead people all over Australia would be quite mind boggling. All of this is a cost to taxpayers and a waste of resources.

I request that you take up this matter with the appropriate Minister on my behalf, to ensure that some measure is put in place that will put an end to what is a ridiculous situation. I would also like to be kept informed of the progress in the resolution of the matter.

Yours faithfully,



CC: Ted Sorensen MP, State Member for Hervey Bay

From: Howard, Anne (K. Pitt, MP) <anne.howard@aph.gov.au>

Subject: Telstra Account

16/03/2017 10:24 AM

Good Morning Mr Pronczak

I have contacted our Telstra liaison officer regarding the matter that you wrote to Keith about.

I have been advised the following:-

Good Morning Anne,

Thank you for your email.

I have raised a service request to have Mr Ian Pilling's account [REDACTED] retired (Closed). I have also tagged his account as deceased with our credit manage department to stop any future correspondence being sent to Mr Pronczak address. Our Bereavement Support Team will manage this complaint until the account is closed & all outstanding money written off.

Complaint reference number: [REDACTED]

Please do not hesitate to contact me if you have any questions or require any further information regarding this matter.

If you wish to contact the Telecommunications Ombudsman also about this matter contact details are as below:-

[REDACTED]

Thank you for bringing this matter to our attention.

Kind Regards



[REDACTED]

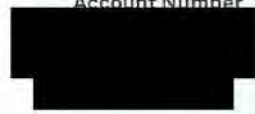
The information contained in this email is intended for the addressee. It may contain privileged and confidential information. If the message has been received in error please notify the sender and delete this message. The unauthorised use, disclosure, copying or alteration of this email is strictly prohibited. Please ensure you carry out your own virus checks before opening any attachments contained within this email as, although checked internally before distribution, the sender cannot accept responsibility for any damage caused by any software viruses contained in this message or attachments.



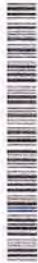
Telstra Corporation Limited
ABN 33 051 775 556

Enquiries
1800 816 025
Monday to Friday
8.00am to 8.00pm

Account Number



Date Issued
12 Jul 17



ESTATE OF MR IAN PILLING
UNIT 10/137 FRESHWATER ST
TORQUAY QLD 4655

\$2,160.00
OVERDUE

YOUR ACCOUNT IS OVERDUE

We haven't received payment for your account:

You may have incurred charges or made extra payments since we printed this letter, which may not be included in the amount printed above. To check the total amount owing, please access your online bill at telstra.com/myaccount

We need you to pay the full overdue amount before 19 Jul 17

If you don't make payment of the full overdue amount before **19 Jul 17**:

- Services to this account may be restricted (including slowing your internet speed) or suspended on this date.
- We may also subsequently cancel your services after this date and will continue to apply regular service charges until your service is cancelled.
- A late payment fee may be charged to your account (turn over for details).

To pay now simply visit telstra.com/paybill online or on your smart phone. If you're having difficulties paying your bill, you can request an extension online at telstra.com/paymentextension or via the Telstra 24x7 App.

Further payment options are listed on the 'How to Pay' section over the page.

For convenient access to your bill, you may wish to receive your bill by email. Visit telstra.com/emailbill for more information.

Please return this section with your payment



\$2,160.00

ESTATE OF MR IAN PILLING



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