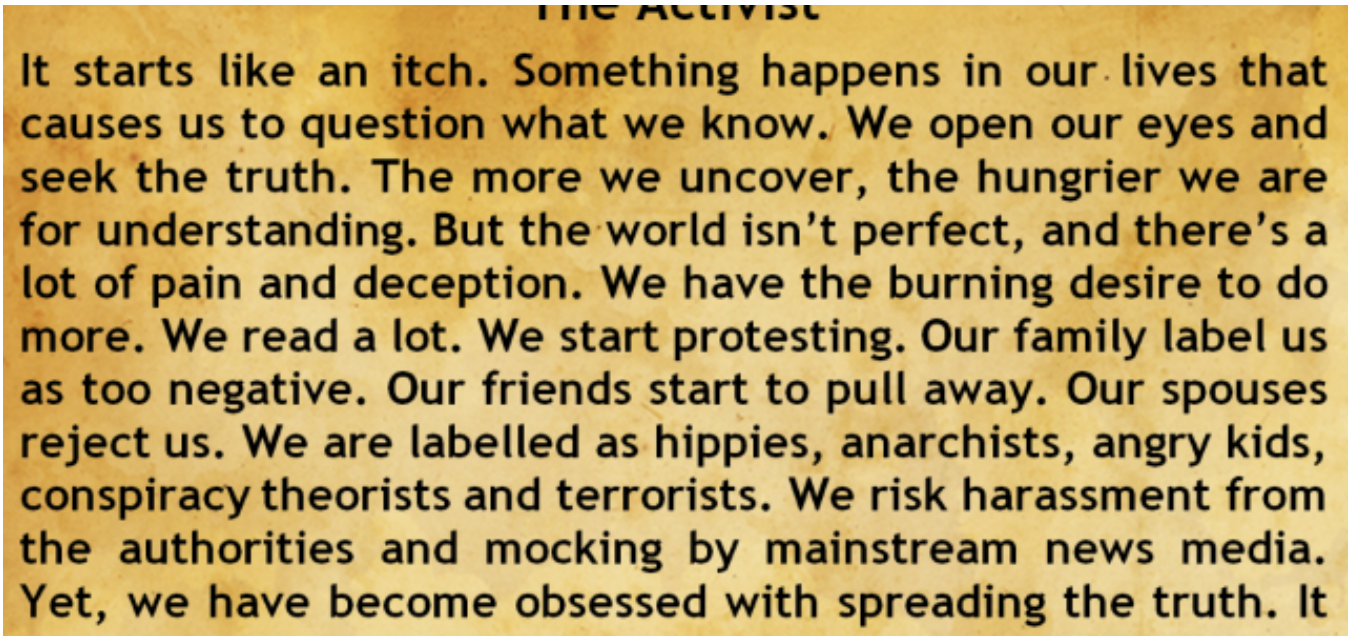
12 Months Post Telling Turnbull The Truth At The Canberra Rally - What now?

Summary:
On the anniversary of the BRN Tell The Truth To Turnbull Rally we present a summary showing how the campaign has progressed and what people can do to bring about real reforms that will make a big difference in the way we can live, work and play. Bank reform is just the first step if you want a harmonious and prosperous nation. It's a tough job but if we don't do it our kids will have a much tougher time making ends meet and affording a home of their own. The deck is stacked against us and if we keep voting left right ... left right ... nothing will change. We need to harness the power of the people to make sure that whichever party and politicians are in power we have them working in our interests.

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Bank Reform Now Campaign Update

Becoming an activist and starting a grassroots reform movement is not for the fainthearted. The idea for BRN was brewing for a number of years post the troubles of 2008. It accelerated after a fateful

meeting with a NAB underling in late 2013. NAB's David Tonuri was given an opportunity to settle our dispute. After the standard delays and denials he refused as did his boss - then NAB CEO - Cameron Clyne. He also ignored the promise of an escalation that would lead to the bank not only settling with me in some form but also the whole industry being put under the spotlight. From very early on it became clear that quietly settling for a fraction of the damages along with a gag clause was no longer acceptable for me ..... and it should not be for any victim of predatory lending or other bank crimes. So what have we achieved through the Bank Reform Now campaign so far?

In July 2014 my story was featured on ABC's The Business program. That same night we publicly launched our BRN Facebook page. Soon after we had local and national media stories ... and the ball began rolling.

The last three years has been an amazing journey. Here I will run through the good, the bad ..... and the ugly.

In addition the BRN team has:

1) Contributed to many government banking and finance system related inquiries. We have been in contact with many people who have been very harshly treated by the banks - including people who have been criminally stripped of all their assets. Many families have seen loved ones take their own lives **once the banks, lawyers and liquidators have had their way with them.** Our submissions have highlighted their cases of being **brutalised by predatory and unconscionable banking activities.**

2) Had formal and informal meetings with politicians both for and against a Royal Commission.

3) Organised the successful November 21, 2016 - **Tell the Truth to Turnbull Rally.** The crew that came together for the Canberra rally were amazing and a pleasure to work with. We made sure that every Senator and Member of Parliament received a personal invitation to attend. Folks - Dianne, Michelle, Dario, Suzi, Tanya along with me and several key supporters have made sure that every politician in this country knows exactly what the banks are doing. The special guest presenters and the attending audience were phenomenal. Bank victims came from the far West (WA), the far South (Tas) and the far North (Qld). There are some powerful, intelligent forces working for change and I am confident we will succeed.

4) Published a **Draft Royal Commission Terms of Reference** which has been made available to politicians and activists as a guide and discussion tool. The bankers are also well aware regarding the extent of inquiry we are pushing for. We feel that we have well and truly advanced the movement demanding a fair dinkum Royal Commission.

5) Communicated with victims, activists and whistleblowers both nationally and internationally.

6) Helped give a big kick to both major political parties at the last election with an effective marginal seat campaign encouraging voters to put minor parties and independents ahead of the ALP and LNP. This worked far better than we had hoped for. At its peak that aspect of our work reached half a million people. When you consider that in marginal seats it could come down to a handful of votes - **effective social media activity brings us great power to trigger meaningful reforms.**

We have come to the conclusion that a major roadblock to genuine reform is blind allegiance to either of the major political parties. More and more people now hold both the LNP and ALP in equal regard and respect. **Individual politicians on the other hand get a chance to earn respect. This is done by actions taken ... not by words spoken.**

7) Launched our website just prior to the Canberra rally. Through our website and Facebook presence we have provided a central point of contact for people who have been damaged by

criminal banking as well as those who realise that major reforms are required to reverse the corrosive corruption that permeates big business and big government. See links below to – Join, Contribute & Purchase a T-Shirt - it all helps.

8) Put in place a campaign with many elements - some running concurrently and some yet to be launched. Our main focus is on bank reform but it is not an isolated issue. To enjoy the fruits of an honest banking system in a healthy and fair democracy we must also be concerned about other issues. Including - but not limited to: **political donations and corruption within government and the corporate sector.**

9) We have highlighted the need to **cherish and enhance our people's rights and freedoms. In addition we have campaigned against dodgy trade deals and policies that have led to the housing affordability crisis.**

10) Been in contact with some of the finest finance journalists in the country.

11) Highlighted the terrible consequences flowing from the financial pressure too many of us face: **drug & alcohol abuse; domestic violence; divorce; mental illness – including anxiety, depression & suicide; homelessness; crime** and a pervasive feeling that we are gradually developing a pathological society where the young will find it much harder to build a good life for themselves and their families.

This will accelerate as artificial intelligence and automation leads to under & unemployment. Job insecurity will become the norm and the middle class will be hollowed out. The elite will continue to rule over a population made more dependent on government largess of one form or another.

12. Come down like a ton of bricks on the absolute shambles that our Parliament has become with **politicians ignoring their responsibilities under our Constitution.**

13. Been very active in educating people about the gradual attack on our middle class through the abuse of debt and taxes. **The debt to the international banking cartel will never be repaid but increasing taxes are levied on workers and transferred to the elite to pay interest and purchase arms.** The military, financial, industrial complex is like a parasite sucking up your and your country's wealth & freedoms. There is a simple three point plan we propose as a mechanism to make things right and bring justice and power back to the people but it will only be released when we have the numbers needed for the best chance of success.

The bad ...

On the downside while many people are enjoying the ride we have not raised anywhere near the money required to bring to fruition two important elements of the campaign. We wanted to build a war chest of at least $10 million. This was to fund reparation payments to selected bank victims. A precedent was to be set and the banks were to eventually be forced into the position of taking over exactly these types of payments. Ambitious? You bet ... **BRN was always about the people taking action in a well-planned way. The regulators and politicians are not doing the job – so who else will?**

Rather than BRN being a conduit to compensate victims until the banks come to the party we will now shift focus on helping facilitate the banks to directly compensate victims. We haven't worked out how to fund this. Whether people just contribute to the campaign or we work out a formula to cover expenses requires further thought.

In addition, the house giveaway element was only possible when enough contributions came in to enable the prize to be unencumbered and given to one BRN supporter. This was not a lottery. The recipient was to be carefully selected according to the criteria that they assisted the building of the

campaign in a significant way. In case there was any confusion - the recipient was never able to be me, a relative or a BRN staffer. It also wasn't to be a ... bank CEO :) .. despite how much they have helped boost our call for reform with their rolling scandals and misbehaviour.

I've funded the vast bulk of this up to now and I cannot carry the debt any longer. I am committed to the campaign but if others are not as committed it is just silly to sacrifice further my health, my family and my finances. I don't want to be a martyr and I'm not interested in sympathy. I'm interested in bringing about action that will lead to genuine change ..... and not just in banking. I am still very confident that it can be done. Every day more people are becoming increasingly fed up with the status quo. People are getting hungry for change. They just don't know what is possible with deep and meaningful reform ... but they will very soon.

I'm going to have to sell the house and withdraw that element of the campaign. Don't worry - the bank is still on the hook and the campaign will continue - just with less stress on me. We have a very important element to launch when the time is right and I am determined to see that come to fruition. We thank everyone who has contributed to date. All funds raised have been used on campaign expenses. We still have plenty of outstanding expenses particularly web design and maintenance ... so all future help is most welcome.

Bank victims will understand this. The drive to succeed at sorting the banks out is **B.A.D – Bitterness – Anger – Determination.** Many of us here have enough of it to do the job. We just have to focus its intensity effectively. We will get the job done provided BRN also receives plenty of help from our supporters and friends. The question is .... what type of society do you want your kids to grow up and work in?

The Battle Continues with two important elements -



1. We have recently relaunched the Big Bank BANG Countdown .... but we have adjusted the details. Twelve months after the initial launch we were to announce the very simple action supporters and other concerned people need to take to put real pressure on the system and finally teach the banks an important lesson. The first bank to feel the heat was going to be NAB. In view of recent developments we decided to extend the countdown timer to April 22, 2018 - Ian Narev's birthday ... and we are going to start with CBA. We're taking on CBA. We are focusing critical public action on one bank at a time - we hit them where it hurts – their brand and their bottom line.

So join in and we will launch the Big Bank BANG and show Turnbull and the banks what well organised people power can do. You think the banks are too big to fail? In reality the people of Australia are too big to fail ..... and we won't.

2. Malcolm Turnbull was limping toward the last sitting weeks of Parliament when he clumsily tried to sabotage our democracy by chopping short the Parliament's return. This pathetic performance will backfire. He thinks he can get away with mini-Mugabe style machinations. **We are continuing to ask all people to join in and contact their Senators and MPs before Monday November 27.** Turnbull has not got the numbers. He has lost the support of the people, the party

and the Parliament. Many of his own can now be convinced to cross the floor. We want them to support the people and not corporate interests on six key issues:

a. Stopping the government from giving APRA the power to steal depositors funds. **Stop the Bail In proposal. Banks that fail must not steal our wealth.** If the system goes down .... we need a new system. It's not as hard as it sounds ... as long as the new system serves our interests.

b. Introduction of **Glass Steagall-style separation of regular commercial banking services from speculative "investment" banking.**

c. The establishment of **a fair dinkum Royal Commission into Banking & Finance**

d. The **establishment of a Federal ICAC.** The LNP & ALP oppose it. Tell your MPs you want it anyway.

e. Laws that will see **corporate criminals jailed.** This includes bank CEOs & Directors where appropriate. **Victims of corporate crimes must be compensated.**

f. A proper **audit of all MP's citizenship status. Plus the cancellation of all Parliamentary pensions to all past serving politicians who were ineligible to sit.**

Join in at Facebook >> Right Here

We have had great help over the last three years from a lot of people who have sent tips, contacts, links, videos and articles. We have so much material coming our way it is impossible to use it all but we make sure to pick the best to share with our followers.

Since the beginning we have been inundated with communication from many victims of bank bastardry. Unfortunately we are unable to help each and every person because we just don't have the resources and manpower to do it the way we would like. So I take this opportunity to apologise to the people we just were not able to run with. On the other hand - we have talked to, met and helped many others. **A good number who had shocking cases and who were prepared to work with us have – we believe - been positioned well for the future compensation payments banks will be forced to make.**

We've also had some contact from whistleblowers too. This leads us to -

The ugly ...

The whistleblower story we featured back in March this year was an absolute killer. It was one of the most visited pages on the website and boy did it hit the mark. Pieter is a straight-shooter. A more honest and decent character you couldn't find. We were happy to have him tell us about his experiences over 16 years in the industry. However a couple of colourful characters he referred to weren't happy. So we copped some foul behaviour. The sort of thing you see from those with nasty personality disorders. It didn't last long because the best way to handle trolls and psychopaths is pretty simple. But it was just fascinating to see how vile and pathetic some of these creatures in the industry really are when they are unmasked. Folks - this is like holding a mirror up to a vampire or exposing them to sunlight. They shrivel up and scurry off into their little caves. The industry is full of these people and unfortunately as you all know by now - the scum just seems to rise to the top.

You may have noticed since the story we don't hear much from NAB's CEO Thorburn. He seems to be keeping a very low profile these days. These bankers know that whistleblowers have the goods on them. Brave whistleblowers are lining up and they are not afraid to expose what they have seen. With NAB firing 6,000 staff we'll soon see many more stories from behind the scenes.

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Banking is simply a utility. Bankers don't deserve multi-million dollar salaries. They are souped up used car salesmen serving elite interests. Many of them wouldn't even know what they are really being paid this sort of money for.

So once again – thank you to everyone who is working with us to expose the crooks and see them cop meaningful penalties. Just as importantly we want to see banks begin reparation and compensation payments to the victims they have fleeced. BRN has also assisted with cases of historical financial abuse going back 30 years. We will see a fair dinkum Royal Commission implemented and we will do our best to see that justice will be done.

LINKS - Key issues referred to in this update can be seen below.

Websites For More Information: Contact Your Members of Parliament
https://www.aph.gov.au/Senators_and_Members/Members
Contact Your Senators
https://www.aph.gov.au/Senators_and_Members/Senators

Related Links: Bank Reform Rally Canberra Nov 2016
Big Bank BANG Countdown - to April 22, 2018
Draft Terms Of Reference Royal Commission Banking & Finance
Donate To Bank Reform Now
BRN Black TShirt
Australia's Bill of Rights and Responsibilities
Housing Affordability - A Rigged Game
Aussie Parliament A Shambles

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