



Tuesday, 17 September 2013

OUR STORY - Mareea & Max Watts.

Christine Frankham (ex Dee Why Bendigo Bank Manager & Susan Bogaard-ex paid carer of my Mother-Yolanda Hutton) were under Police Investigation from August 2011.

Frankham was suspended for 18 months from Bendigo Bank pending the [Police Investigation](#).

Frankham & Bogaard were Guardians & Financial Managers of my Mother Yolanda Hutton (who in June 2007 was diagnosed with Advanced Dementia) until they relinquished their role prior to the Guardianship Hearing on 26/7/2011 due to intensive investigation & exposure from the Media instigated by the Watts family.

Following "Our Story" being screened by Channel 7 News over 3 nights the matter was referred to the Assistant Police Commissioner-Nick Kaldas. The story was screened on 8/8/2011—22/8/2011—23/8/2011.

After the first night's screening another family contacted Channel 7 advising them that their Aunt (Joan Douglas) had been befriended & targeted by Frankham in a similar way to my Mother when Frankham was manager of the CBA at Brookvale. My Mother also had an account at this branch. Frankham left CBA in July 2002 & went to [Bendigo Bank at Dee Why as manager](#). My Mother's account immediately followed her.

Current Affair-Channel 9 also screened a ½ hour special on 11/11/2011. It started with a Sydney taxi driver who was targeting & defrauding vulnerable people. It then led into our story & our unfortunate involvement with Christine Frankham.

There were also articles in the [Daily Telegraph](#) by John Rolfe (News Director of the Daily Telegraph) on 8/8/2011 & 10/11/2011 relating to Christine Frankham (without her name being mentioned). For legal reasons (my Mother was a Protected Person) the Daily Telegraph were unable to publish her name. Different rules apparently apply to TV Media & they exposed her name & also published our names & other details (with our approval).

The internet also has information on "Our Story" & this can be seen by typing into Google the following—

[News Story: Doubts over Will of sick woman.](#)

[News Story: Police investigate suspended Bendigo Bank manager.](#)

We have documentary evidence in the Just Better Care Diary (found in my Mother's home when we contacted Police to gain access on 21/05/2011. -JBC called at my Mother's home every day for about 3/4 of an hour to prepare her a meal) of the horrendous neglect of my Mother by Frankham & Bogaard. She was in a deplorable state when Max (my husband) & I found her on the 21/5/2011. We had to contact the Police to gain access to the house as Frankham & Bogaard had the locks changed again (for the third time & at my Mother's expense) to deny our family access. My Mother had been on the timber floor for possibly up to 20 hours wearing only a thin nightie. It had also been a very cold night. My Mother was hypothermic, tachycardic, had a urinary tract infection & impacted faeces & severe scalding in her private regions. In other words she had been totally financially abused & medically neglected & had been kept a hostage. My Mother was taken to Mona Vale Hospital by Ambulance. We also have obtained Mona Vale Hospital Emergency Admission & Clinical Notes which have also been given to Dee Why Police.

We have had the Just Better Care Diary transcribed & it consists of 120 pages. The Diary continually mentions the poor state of health of my Mother which obviously Frankham & Bogaard intentionally disregarded. Just Better Care went to my mother's home once a day (for about 3/4 of an hour) to prepare a meal for her.

The most appalling evidence (apart from neglect) that we have appears to be Frankham & Bogaard's efforts in arranging my Mother to sign 4 Wills in 4 years--8/9/06--13/10/06--30/4/08--3/4/09. With each Will Frankham was the Executor & Frankham/ Bogaard's percentage of my Mother's Estate increases up to the final Will in 2009. With this Will Frankham & Bogaard were to inherit the entire estate of approximately \$1.5 million with the proviso that if anything happened to either of them then their share would have gone to their children. They also allowed \$20,000 to be given to my Niece Jacki Riley. Jacki is 1 of the 8 Grandchildren of my Mother.

All of the Wills (some of the copies were found in my Mother's house) were prepared by the solicitor Peter Hedley Wood (friend of Frankham & Bogaard) from Wood Marshall Williams at Brookvale.

Also interesting to point out that Frankham had been involved in a similar situation before with another elderly lady called Joan Douglas who died in 2004. Refer to [Bendigo Bank's First & Final Warning letter](#) (page1) dated 10/10/2007 where it states that Frankham was counselled for a similar situation when she was manager at the Colonial State/CBA at Brookvale. This letter was [found in my Mother's home](#) along with many other sensitive internal Bank Documents & Emails.

In July 2002 Frankham left CBA & went to Bendigo Bank-Dee Why.

On 26/4/2000 Frankham arranged to take Joan Douglas to prepare a new Will to a solicitor (David Tuckerman from Rees Tuckerman in Brookvale) whereby Frankham became a beneficiary to receive \$30,000. Frankham was also included in the line of beneficiaries for Joan's house at Beacon Hill. Frankham was also present during discussions when Joan's Will was being changed which would appear to be highly irregular behaviour for a bank manager.

In February 2001 Frankham asked Joan for a loan of \$10,000 & this money was transferred to Frankham on 19/2/2001.

Joan then had great difficulty in the loan being repaid & as Joan's demands became more public, the loan was eventually repaid on 30/4/2001. Possibly \$10,000 was withdrawn by Frankham from my Mother's Visa Credit Card account at CBA Brookvale-where Frankham was manager. This card had a limit of \$10,000 & had never been used before.

Joan died on 18/12/2004 but Frankham was unaware that Joan had made another Will whereby Frankham was not a beneficiary. When Frankham found out that she would not benefit she then appealed to Joan's Nephew (Frank Henry & major beneficiary) for \$40,000. On 26/1/2005 Frankham arrived at the Nephew's house one night in an aggressive manner & the Nephew told her she was trespassing & asked her to leave. On 28/2/2005 the Nephew received a letter from Frankham in a Bendigo Bank envelope demanding \$40,000.

Joan's Nephew ignored Frankham's demands.

We have also found out that Frankham used to take my Mother & Joan Douglas for drives at weekends when my Mother was living at Roseville. Once again this appears to be highly suspicious behaviour for a bank manager considering that she had her own family.

We have documents to support all of the above relating to Joan Douglas. These documents have also been given to the Police.

It is also very important to emphasise that Yolanda Hutton is my Mother & the 8 Grandchildren's Grandmother. My Mother also has 11 Great Grandchildren. Bogaard & Frankham are not related to our family in any way.

When my Mother was in Manly Hospital in July 2007 following another fall, Frankham, Bogaard & solicitor Peter Hedley Wood on 13/7/2007 were intercepted by alert Hospital Staff trying to coerce my Mother to sign an Enduring Power Of Attorney Form. That same morning my Mother had been diagnosed with Advanced Dementia with a MMSE score of 8/30 when 23/30 is considered a pass.

The Hospital Legal Team referred the matter to Manly Police who said there was nothing they could do.

Frankham & Bogaard were also caught taping conversations with Hospital Staff without their permission.

We did not find out until June 2007 that Frankham & Bogaard with the help of Peter Hedley Wood had taken out [Enduring Guardianship](#) over my Mother on 8/9/2006. When Max & I arrived at the Hospital the Hospital Staff refused to discuss anything to do with my Mother as I was not her Guardian.

Also refer to [Bendigo Bank's First & Final Warning letter](#) of 10/10/2007 -page 2 (this letter we found in my Mother's house) whereby they are aware of & point out the obvious irregularities of the Form Of Appointment Of Enduring Guardian. The Form was falsely witnessed by Wood & dates altered by him. As with the Wills this document was also prepared by solicitor Peter Hedley Wood. They were also aware that Frankham was a beneficiary of my mother's Will.

It also appears that Frankham & Bogaard had been withdrawing \$1000 a week in cash cheques from my Mother's account for a considerable time.

Documentary evidence of this is in the 60 minute CD investigation of Frankham on 3/8/07 by the Bendigo Bank Fraud Investigator (Dean Butler) where Frankham admits that this has happened. Butler also asks Frankham to explain why Hutton Yacht Charters account had gone from \$700,000 to \$200,000 within the last couple of years. Copy of this CD can be supplied if required. This CD was also found in my Mother's home.

We estimate that there is possibly a minimum of \$500,000 that has been misappropriated from my Mother's accounts by Frankham & Bogaard.

We have also discovered that Bogaard was also paying herself \$500 a week to visit my Mother whenever she was in Hospital.

My Brother Carl Joseph Hutton (who suffered from schizophrenia) lived with our Mother until his death on 20/8/2006. Within 3 weeks of Carl's death and on exactly the same day of 8/9/2006 the following events took place—

- On this day we lodged a complaint with the Bendigo Bank State Office at Pymble regarding my concerns with Frankham's close & highly suspicious & unusually close involvement with my Mother. We can only assume that the person we spoke to immediately contacted Frankham advising her of our complaint which resulted in the following action being taken by Frankham—
- Frankham & Bogaard with the help of their solicitor friend Peter Hedley Wood took out Enduring Guardianship over my Mother without consulting myself or any family member. The Form was falsely witnessed by Wood & dates had been altered by Wood.
- Also on this day Frankham & Bogaard once again with the help of solicitor Peter Hedley Wood arranged for my Mother to sign a Will making Frankham & Bogaard beneficiaries of ¼ share each & the remaining ½ to be left to my Mother's Grandchildren. As mentioned previously they then arranged for another 3 Wills to be made. Another Will in 2006-another Will in 2008-another Will in 2009.

Since September 2006, when Frankham & Bogaard obtained [Enduring Guardianship](#), my Mother had been a hostage in her own environment.

Frankham & Bogaard left their occupations off the Form as they would have been fully aware (possibly advised by their solicitor friend Peter Hedley Wood) that they did not qualify under the Guardianship Rules & Guidelines.

The Form was falsely witnessed on 9 September 2006 by Frankham & Bogaard's solicitor friend-Peter Hedley Wood & dates where Yolanda (supposedly ???) signed & Bogaard signed on 8 September 2006 had also been altered by Peter Hedley Wood.

Even Bendigo Bank were aware of the inaccuracies & errors on the Form & this was pointed out to Frankham in their First & Final Warning Letter to her of 10 October 2007 (copy of which you have).

To the best of my knowledge it is a Criminal Offence to submit a falsified document for a Court Hearing. The Guardianship Tribunal is classified as a Court.

At the Guardianship Tribunal Hearing on 31 August 2007 our Daughter Angela, brought the inaccuracies to the attention of the Chairman-John Cipolla. Cipolla glanced at it & then threw it back to Angela—in other words he was completely disinterested.

We have a friend (now deceased) who was a Judge. When we showed him the Form his reply was that it was not worth the paper it was written on & if it had been presented to him in Court he would not have accepted it as a Legal Document.

Another interesting point is that directly above Bendigo Bank Dee Why branch (where Frankham) was manager, was an office of the NSW Public Trustee & Guardian. We can only assume that they (or someone working there) was another one of Frankham's many connections & they would have advised her of the process of filling out the Form of Appointment of Enduring Guardian.

Frankham & Bogaard had dictated who was allowed to see my Mother. This was demonstrated with the numerous lock changes, the obscene signs placed inside the house & the coded key security box which only Frankham & Bogaard "approved persons" (not family) were allowed the code.

Frankham & Bogaard had also "dumped" my Mother in a deplorable nursing home at Collaroy Plateau. Since I rightfully obtained Guardianship on 26/7/2011 my Mother is now residing at a far more appropriate nursing home at Terrey Hills.

Frankham's email of 30/11/2011 to the Guardianship Tribunal states that 3 of Yolanda's Grandchildren were present at the hearing in 2007 & that they supported the Tribunal's decision is totally incorrect.

The 3 Grandchildren present were Angela Beard (Daughter of Max & myself) & my 2 Nieces Kirsty Blabey & Jackie Riley. All of these Grandchildren of my Mother were totally opposed to Frankham & Bogaard. They were there to support me & they were definitely not there to support Frankham & Bogaard.

Since 2007 all of our family have realised that the behaviour of Frankham & Bogaard towards my Mother was highly irregular but unfortunately no one in authority (Police & other Government Departments) would listen & we were totally powerless to do anything as Frankham & Bogaard were her (illegal) Guardians & Joint Financial Managers.

After the Media heard about "Our Story" & we were able to provide them with the volumes of documentary evidence to substantiate our serious allegations they (Channels 7 & 9 & the Daily Telegraph) then proceeded with their news stories. Without their wonderful help we would not be in the situation we are now whereby the various authorities are suddenly listening to us.

After discovering the evidence in my Mother's home & another family speaking out about their Aunt (Joan Douglas) who was befriended in a similar scenario by Frankham, we now realise that we had every right to be suspicious.

It also must be emphasised that my Mother now would be in a far better state of health if she had been properly cared for by me (HER DAUGHTER).

On the 26/7/2011 I was appointed Guardian (under the supervision of the NSW Public Guardian) & Financial Manager (under the supervision of the NSW Trustee & Guardian) of my Mother following my Application for a Review to the Guardianship Tribunal. Kerry Griffiths--Social Work Manager for Mona Vale & Manly Hospitals instructed me that I should apply for an urgent Review. A copy of her Report to the Guardianship Tribunal is enclosed. The Chairman of the Tribunal made the inane & moronic decision that Frankham & Bogaard were to have visiting rights to my Mother on the grounds of "fairness" & that she had to be placed in a nursing home that was convenient & suitable to them. These visiting rights were suspended (by instructions from the Police) while Frankham & Bogaard were under Police Investigation.

Frankham & Bogaard (& their solicitor friend Peter Hedley Wood) had completely disregarded "fairness" to myself & family over recent years with their atrocious behaviour.

On 23/7/12 the Guardianship Tribunal held a Hearing & the decision was that the Order made on 26/7/11 was to lapse. It had become obvious that I (Mareea) was more than capable of looking after my Mother's accommodation, medical & health needs without the supervision of the Public Guardian. In other words my Mother was no longer a Protected Person.

Following "Our Story" receiving extensive media attention in 2011 Frankham was suspended by Bendigo Bank. We discovered late in 2012 that she was working at Bendigo Community Bank at Spit Junction, Mosman. Frankham's name has been removed from the website as manager of Bendigo Bank, Dee Why where Gail Fitzpatrick is now the manager. The Dee Why branch is owned & operated by Bendigo Bank. The Spit Junction, Mosman branch is franchised.

RECENT EVENTS

Following a fall at the Terrey Hills Nursing Home on 22/04/2013 my Mother passed away on 24/04/2013.

Early this year we had a meeting with the Police Detective handling the case.

He said that he knew Frankham & Bogaard were guilty of fraud but due to my Mother's advanced age & mental state she could not be considered a reliable witness as she was the one who was defrauded. He was extremely annoyed that he could not pursue the matter. He was also annoyed with the Financial Crimes Manager (Gavin Andrews) from Bendigo Bank Head Office in Bendigo who lied to him by telling him that Frankham was now working in the back office at Pymble shuffling papers. Max told him this was totally incorrect as we had positive evidence that Frankham was actually working at Bendigo Community Bank at Mosman. He also advised us that at our now advanced ages (I am 70 & Max is 73) that we would be better off letting go & start to enjoy our possibly limited time left as he was fully aware that the last 6 years for us has been a "living nightmare".

Last year we lodged a complaint with the Financial Services Ombudsman who has been most helpful. The FSO has the ability to order Bendigo Bank to award Mum's Estate a maximum of \$280,000 plus costs & interest. At this stage we do not know what the outcome of this will be & the FSO are regularly in contact with us wanting more information.

Last year we also applied to the Office of the Legal Services Commissioner with a list of complaints regarding solicitor Peter Hedley Wood. The OLSC considered our allegations so serious that he over ruled the statutory period of 3 years within which a complaint can be lodged & they have instructed the Law Society that all of our complaints have to be investigated going back to 2006. We are hoping that Wood will be "struck off" as acting as a solicitor.

Our many complaints include falsely witnessing documents, altering dates on documents, redacting documents, taking instructions from Frankham & Bogaard when my Mother was unknowingly paying his accounts, acting without a proper Cost Agreement signed by my Mother, failing to pay GST on the sale of a commercial office unit at Brookvale which resulted in a fine from the ATO of approx. \$6500.

On 28 February 2013 Gavin Andrews (Head of Financial Crimes at Bendigo Bank) & Phil Jones (NSW State Manager of Bendigo Bank) came to our house at St. Ives for a meeting. On 4 March 2013 Andrews rang Max & said that he was going on holidays & he would call us on his return. As to be expected we are still waiting for his phone call.

About June 2013 we discovered that Frankham was working at Bendigo Bank NSW State Office at Bridge Street, Pymble. This office was closed in August 2013 & moved to 175 Pitt Street, Sydney. Phone 94973600.

On 20 August 2013 Channel 9, Current Affair screened our story titled-- [Money Missing?](#)



<http://aca.ninemsn.com.au/article.aspx?id=8709421>

Bendigo Bank have continually lied to the Police, the Media and ourselves-the family. They have publicly said that they have spoken to the family & that there is no problem--ALL OF THIS IS NOT TRUE.

Mareea (& Max) Watts.

<http://www.bankvictims.com.au/bendigo-bank/item/10921-bendigo-bank-christine-frankham-this-will-not-go-away>

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BFCSA: Speak up now or seal your fate.

Comments



doyla66 Tuesday, 15 October 2013

Atrocious behavior by the Bendigo Bank

This is absolutely atrocious behavior by a bank, the only words that comes to mind is FRAUD and THEFT from an elderly old lady with Dementia.!!

Really how low can a person go into the absolute depths of immoral behavior and for the Bendigo bank showing the family total disrespect like that is beneath contempt and totally reprehensible behavior.

That just goes to show that they feel like they are above the law and have no FIDUCIARY DUTY at all.

No senior citizen in Australia should even consider putting their money into the Benigo Bank, because if anything goes wrong they have proven to be absolutely dishonest and unreliable .

I say Seniors should BOYCOTT the Bendigo Bank...!!



doyla66 Tuesday, 15 October 2013

What I think we are seeing here is actually a case of "Undue Influence" being perpetrated by Bendigo Bank Manager Ms. Christine Frankham and others including the Paid Caregiver Sue Bogaard and Attorney Peter Wood as was defined By Margaret Thaler Singer, Ph.D (USA).

Many think this is Stockholm Syndrome when it is not, Undue Influence is often used by Elderly Financial Abusers often Criminal Guardians and or Dishonest Caregivers to Financially Exploit their Wards and Clients as we can clearly see here in this case

This would have to be one of the worst and best documented cases at least with Australia, perhaps the world leaving no doubt that this case should both be studied and criminally prosecuted as it would be an opportunity lost if it was not for both the Criminal Justice System and Criminal Psychologists.

Then we can better understand what really goes on in the head of the Elderly and Disabled Financial Abusers mind, to help prevent this from becoming an even worse Global Criminal Pandemic that it already is..!!



doyla66 Wednesday, 16 October 2013

Rarely do we have such a well documented case of Elderly Financial Abuse that also appears to have been the gateway to other forms of Elder Abuse being perpetrated, as we do in the case of Yolanda Hutton who was a Customer of the Bendigo Bank and a client of Christine Frankham.

We also appear to actually have the prima facie case against the Bendigo Bank and its Management for aiding and abetting Christine Frankham and in turn her co-conspirators, this is a prime opportunity that appears to be lost on Attorney General and Minister for Justice Greg Smith to use existing laws to prosecute these perpetrators.

The failure to prosecute Christine Frankham and her co-conspirators, including the Management of Bendigo Bank would be a lost opportunity and a Travesty of Justice, Attorney General and Minister for Justice Greg Smith is turning his back on Seniors and the 47% of the Electorate of Mandatory Voters that supported his Party in the last State Election.

As Seniors and Retiree Associations start to look at this case and ask the question of why was there not an arrest and why the old excuse has been used of the victim being too old or too ill to make a good witness for the stand is still being used to fail to protect Elderly Senior Victims, the present NSW Government and its Ministers of Parliament (MP's) should be worried.

The people of NSW and Australia should be asking themselves who owns there Government, is it the People or the Banks and Financial Institutions and with the next election for NSW less than 18 months away the pendulum of politics can swing the other way, as confidence in the present Government and the Criminal Justice System heads in the opposite direction.

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