

**NOTE** : Unless, and until, I have it in writing that **DRI** act for, and represent, **all of the parties** to whom this letter is being addressed, including the **agents** of FRL/FRbL/FNB **PWCI, DTT, DRI, Hartard/Mostert and co., CSL**, I will deliver this letter to the Registered Address of the Public Company and the Public bank FRL/FRbL. It is my Constitutional Right so to do.

8/12/2011.

Michael Harris.  
Box 52240 Saxonwold 2132 Jhb.

Mr “**LL**” Dippenaar – Chairman and  
The *Directors* and **FRL/FRBL/FNB** and  
Mr **B Unser** – Company Secretary to FirstRand Limited.  
**PWCI, DTT, DRI, Hartard/Mostert and co., CSL.**

By hand.

**Attn. Mr “LL” Dippenaar–Chairman & major Shareholder Mr BW Unser–Company Secretary FirstRand Ltd.**

Dear “**LL**”, *Directors*, & **BW Unser**, and the others,

### **FRL 2011 AGM**

1.

In this letter I will place on Record, into the permanent Records of the Public Companies called FirstRand Limited and FirstRand bank Limited what took place at the 2011 FRL AGM on the 1/12/2011. I will do this commencing at **point 6 page 5** below. I will do so ‘on the back of’ what has taken place at FRL AGM’s that I have attended in 2001, 2003, 2004, 2005, 2006, 2009, 2010.

**Kindly *table* this letter for discussion at the 2012 AGM of FRL.** Kindly also *table* all correspondence received from me, from today’s date to the date of the 2012 AGM of FRL.

The FRL/FRbL Chairman and the Company Secretary and False Minutes :

i In past years the Chairman and the Company Secretary have conspired together to prepare Minutes of the FRL AGM's that I have attended in 2001, 2003, 2004, 2005, 2006, 2009, 2010 in a way that did not Truthfully and honestly reflect and record what actually took place and what was actually said at these AGM's. The Minutes were thus **False Minutes** and Minutes that Omitted to record the Truth of what was said at these AGM's. These **False Minutes** were prepared by the Company Secretary and signed by the Chairman. On different occasions, and in detail, I have, prior to the **False Minutes** being signed by the Chairman, *set out* the **facts** and the Truth, as apposed to the LIES, and I have also high-lighted the Omissions. On occasions 'draft' Minutes have been supplied to me. I have worked very hard to amend them and to show up the LIES and the Omissions and the Crime/s, including even **Organized Crime** which has been discussed at these FRL AGM's, but left out of the Minutes intentionally. The amendments that I have made to the 'draft' Minutes have, almost invariably, been ignored.

Even when I pointed out that a figure in the **False Minutes** for the 2010 FRL AGM was shown as R 3 million and it should have been shown as R 3 Billion, the arrogant Chairman and his arrogant Company Secretary refused to amend the **False Minutes** to make right this incorrect figure. It is why the tapes must be preserved for future use, to show the utter arrogance of these two people.

ii In breach of Sections of the Company's Act the Chairman and the Company Secretary have conspired to prepare **False Minutes**.

iii I have taken the trouble, at considerable inconvenience and at considerable cost in time and in money, to *set out* the Truth where the Minutes have been **False Minutes**. I have done this to prevent the Chairman from signing **False Minutes** and to give him and his Company Secretary the opportunity to rectify the **False Minutes** before he signed them off, for the *Directors* to accept/ratify. I have then *tabled* into the permanent Records of this Public Company FRL precisely what is **False**, what has been intentionally Omitted, what the LIES are that need to be replaced with the Truth, and what the Crime/s are, including the **Organized Crime**.

**The trouble is** that the Company Secretary, the Chairman, the *Directors*, the FRL Auditors, the FRL lawyers **Don't give a damn**. They are, in their own eyes, above

**the Law of the Land.** In my eyes they are by no means above the Law of the Land, and should all be Prosecuted. Simple.

iv      Though the Chairman has undertaken to supply to me that which I am legally entitled to receive, he has gone back on his word. What's new ... his word is worth no more than he is worth. He is a LIAR of great magnitude. He is most certainly not a man of his word. Not at all. In particular I have been denied a copy of the tape recording of FRL AGM's where I myself have been present, by personal Invitation, and where I have been recorded speaking. The Chairman knows, and he knows it from his lawyer Mr. Robert Driman of DRI, that it is my legal and Constitutional Right to be supplied with a copy of the tape recording of any Public Company Meeting where I am legally present by Invitation, as a shareholder, and I am recorded speaking. I am also legally entitled to a copy of any transcript produced. I have offered to pay for the tape/s to be copied. I offer to, as happened previously, prepare a transcript and to supply it to FRL for free. All I ask is for a copy of the tape/s.

v        I have previously placed on Record that the tapes of previous FRL AGM's must by no means be 'wiped clean' or destroyed. The latest tape/s of the 2011 AGM of FRL must be kept because I have been wrongfully accused of various things, and LIES have been told at past AGM's. The only way that I can clear my name properly is by way of what was recorded, not by what LIARS like the Company Secretary, the Chairman and the *Directors* and the Auditors and the lawyers say in **False Minutes**. Every time I have been "**thrown out**" the Chairman has proceeded to tell LIES about me and my wife and my family and *The Mazlen Trust*. The past Chairman and the present Chairman are serious, huge, LIARS. The tapes prove this, when compared to the **False Minutes**.

vi       Please be informed that the tapes of the 2011 AGM of FRL must not be 'wiped clean'. They must not be destroyed. They must not be 'hidden away' by the Company Secretary or by the Chairman or by the *Directors* or by the lawyers, or by the Auditors. These are all LIARS who must not be given the opportunity to hide the tapes away and then tell LIES, which they inevitably do, and say the tapes are 'lost' or 'wiped clean' or destroyed. I was accused by the Chairman of **Defamation** at the 2011 AGM. I was threatened by a *Director* that he intends to take 'personal' Action against me. I denied any defamatory statements. I tried to reply to the *Director* who threatened me with an Action, but I was denied the 'Right of reply' by the Chairman. Well then, with these types of comments being made about me (that I **defamed**; that I will be Prosecuted for

what I have said about this particular *Director* of FRL) I insist that the tapes be made available to me, to prove my innocence. In the due course of time the tapes will be needed by the Authorities. They must be preserved and not ‘wiped clean’ or destroyed or hidden away.

3.

The FRL/FRbL *Directors* :

i The *Directors* of FRL have, over these years, knowingly, and with intent to cover-over the Truth and to conceal LIES told by the Chairman at these FRL AGM’s, and with *malice*, and trying to cover-over known Crime/s including even **Organized Crime**, accepted/ratified the **False Minutes** signed off by the Chairmen. Even when the *Directors* knew that the Minutes were **False Minutes** full of LIES, and with serious Omissions, they went ahead and they ratified the **False Minutes**. I say this because I have at all times kept the *Directors* fully informed.

ii In breach of Sections of the Company’s Act the **False Minutes** which the Chairman and the Company Secretary conspired to prepare, the *Directors* have, knowing of the breaches of Sections of the Company’s Act, simply ‘rubber stamped’ what the Chairman has already signed.

4.

The FRL/FRbL *Auditors* :

i The Auditors **DTT** and **PWCI** have likewise been party to, and fully and knowingly accepted, the **False Minutes**. As with the *Directors*, I have at all times kept the Auditors fully informed of the LIES and the Crime/s, including even **Organized Crime**, and including the serious Omissions from the Minutes. The **fact** is that the Auditors are heavily involved in, and parties to, the LIES and the Crime/s, including even **Organized Crime**.

Auditors **PWCI** :

i This Criminality by the Auditors is True even to the extent that it is this “**firm**” of Auditors working for FRL who introduced very serious known LIES at the 2001 AGM of FRL and who have consistently refused to “**expunge**” their known LIES and replace their known LIES with the Truth. This, even after the Chairman and the Company Secretary identified their known LIES at a Public Company meeting, and agreed that their known LIES would be “**expunged**” and replaced with the Truth. It has not happened. For 10 years I come back to their AGM’s. For 10 years these Auditors, though their known LIES have been fully identified, and listed, and revealed, and confirmed, and

exposed even by the Company Secretary and by the Chairman at FRL AGM's, these Auditors do not bother to "**expunge**" their known LIES from the permanent Records of these Public Companies FRL and FRbL. It is a disgrace.

Auditors DTT :

- i This "**firm**" of FRL Auditors is involved in the Liquidation and Sequestration of Clients of FNB/FRbL. They do this using a "**secret**" "**dummy**" lawyer through a "**secret**" "**dummy**" Company who's shares are owned, in "**secret**" by the Partners, the CA's, of these Auditors. This terrible *Conflict of Interests*. In the case of the Liquidation of Mazlen Holdings (Pty) Ltd and the Sequestration of my Estate these Auditors helped this bank to carry out **Theft** and **Fraud** because of this terrible *Conflict of Interests*. One only has to read the Report of the Honourable Magistrate Mrs H Raath on my personal website [www.meharris.co.za](http://www.meharris.co.za) to see the Crime.
- ii In breach of Sections of the Company's Act this "**firms**" of Auditors has conspired with the Chairman and the *Directors*, and 'stood back', and permitted these **False Minutes** to be signed by the Chairman and ratified by the *Directors*.

5.

The FRL/FRbL lawyers DRInc :

- i These FRL lawyers have also, like the Auditors, but actually much worse, when they knew the Truth, presented known LIES at the 2003 AGM of FRL. They introduced very serious known LIES at the 2003 AGM of FRL after I had complained bitterly when the Auditors told their known LIES at the 2001 FRL AGM. They have, like the Auditors **PWCI**, consistently refused to "**expunge**" their known LIES and replace their known LIES with the Truth. The Chairman and the Company Secretary identified the known LIES of these lawyers, which they had introduced with *malice* and **deceit**, at a Public Company meeting. It was agreed that their known LIES would be "**expunged**" and replaced with the Truth. It has not happened. For 10 years I come back to their AGM's. For 10 years these lawyers, though their known LIES have been fully identified, and listed, and revealed, and confirmed, and exposed, by the Company Secretary and by the Chairman of FRL, their known LIES have not been replaced with the Truth in the permanent Records of this Public Company FRL. It is a disgrace.

ii In breach of Sections of the Company's Act these lawyers have conspired with the Chairman and the *Directors* and the Auditors, and 'stood back', and permitted these **False Minutes** to be signed by the Chairman and ratified by the *Directors*.

6.

**What transpired at the 2011 AGM of FRL :**

6.1

Something must have happened ! 'Someone' must have spoken to the Chairman ! The Chairman did not "**throw me out**" just as soon as I Objected to anything, or asked a relevant question/s. It was amazing ! It was a new experience. I was permitted to Object by the Chairman. I was permitted to speak by the Chairman. I was even permitted to ask questions by the Chairman.

6.2

It was only when I asked any question that had to do with the known LIES and the known **Organized Crime** that the Chairman 'intervened' and, to 'protect' his Public Company's **agents** and *Directors* e.g. *PWCI* /"PK" Harris and *DTT*/ "RK" Store and *DRI/Robert Driman*, that he, the Chairman, quickly 'spoke for them' whenever I asked these **agents** and this *Director* "RK" Store questions, and when I spoke about the lies involving this *Director* "PK" Harris and "PK" Harris and the past *Director/Chairman* "GT" Ferreira.

6.3

It was only when, towards the end of the meeting, I pointed out for the 2<sup>nd</sup> time, that no provision had been made for **General** in the *afs* for me to ask questions Re the papers which I had asked to be *tabled*, that the Chairman refused to allow me to ask further questions. I wanted to ask questions about the papers which I there and then *tabled* (because the Company Secretary had failed to do it himself). Instead the Chairman quickly closed the meeting down. I was not given the opportunity, as it was my Right to do, to ask questions based on the papers *tabled*.

6.4

Early in the proceedings I asked if the Shareholders' Meeting was being recorded ? If so I said that I require an undertaking that I will be supplied with a copy of the Transcript and a copy of the tape/s. I placed on Record that at the 2009 and 2010 AGM's of FRL I was **promised** by this same Chairmen that what I am entitled to in Law will be supplied to me. I stated that this still had not been done. Once again the **promise** of the Chairman of FRL was broken. The Chairman said that I

am not, in Law, entitled to receive a copy of the tape/s. He knows that this is not the case at all. It is not the Truth. It is more of this man “**LL**” Dippenaar’s LIES.

## 6.5

**Questions that I would have asked the Chairman and his *Directors* and agents DTT, PWCI, DRI, based on the papers *tabled*, had the Chairman not suddenly terminated the meeting and so denied me my Right to ask relevant questions :**

At the 2011 AGM on the 1/12/2011 I did raise Objections. I did so by referring to my Objections contained in my letter 2/12/2010 (2<sup>nd</sup> letter). I placed on Record on the 1/12/2011 that I was repeating, at the 2011 AGM of FRL, Objections because these Objections had never been dealt with at the 2010 AGM of FRL because I was “**thrown out**” before I could Object to these items on the **Agenda** of the 2010 *afs* of FRL :

i I would have said at the 2011 AGM that I wish to place an **Objection** on Record in terms of Section 249, 250 and 251 of the Companies Act. I said that my **Objection** is this :

In the past Minutes have been **Falsified** and did not record the Truth of what was said at AGM’s that I have attended. I would have once again said to the Meeting that it was my intention to approach the Registrar of Companies, the Minister of Trade and Industries, the Minister of Finance, the JSE, the Financial Services Board, and others.

ii I would have said to the Meeting that I wished to place an **Objection** on Record in terms of the Companies Act. I would have once again explained that my **Objection** is this :

I have written and asked the Company Secretary and the Chairman to *table* itemised papers. Yet they were not before the Meeting on the 1/12/2011. That is why I myself made copies and I myself *tabled* my letter 28/11/2011, with attachments, to be a part of the permanent Records of this Public Company. I did this under GENERAL which was not on the **Agenda** in the *afs*, but which, because of my earlier Objection and request, the chairman had agreed would be added to the **Agenda**.

iii The Auditor’s Report :

I could have asked that the Auditor read out his Report, but I knew how it angered the Chairman last year, so I did not ask it. I was afraid that the Chairman would again ‘lose it’ and “**throw me out**” of the 2011 AGM like the Chairmen have done consistently in the past. I would have said to the Meeting that I wish to place an **Objection** on Record against the **Auditors PWCI** and the past **Company Secretary AH Arnott** and the present one named **Unser**, in terms of Section 249, 250, 251, 275, 277, 278, 279, 280, 281, 282, 287, 300 and 301 of the Companies Act.

I then would have recorded a vote of no confidence in the Company **Auditors** and the **Company Secretary**, but I was afraid that the Chairman would ‘lose it’ and “**throw me out**”. That is why I said that I was repeating the Objections contained in my letter 2/12/2010 (2<sup>nd</sup> letter) which is a part of the permanent records of this public Company.

(AH Arnott is on one of the ‘lists’ of **Tax Evaders, Money Launderers** etc. alongside the Chairman “**LL**” Dippenaar = **Organized Crime**)

I would have stated to the Meeting that my **Objection** is :

Where is the provision for the about R 3 Billion owed to the so-called ‘black’ People, the so-called ‘simple’ People who were CHEATED Re the ***Emerald Van Zyl, Carte Blanche, Gregory Johnson*** interview? The Policemen, the Teachers, the Government Workers that a Newspaper wrote had been ROBBED by the bank ?

At the 2011 AGM I did ask the Chairman if I could get an answer from the Auditor Tom Wenterboer of **PWCI** as to whether the *afs* made provision for the refund of this R 3 Billion. Chairman Dippenaar quickly spoke for and on behalf of this FRL **agent** (PWCI – Tom Winterboer, the lead banking Auditor) He (the Chairman) said to the Meeting that he would much prefer it for Tom Winterboer not to answer and for the FRL lawyers to answer. The Chairman then turned to a person who I do not know, for the answer. The person was the completely wrong person and obviously the Chairman knew that he was the wrong person. The person seemed confused and embarrassed. Mr Robert Driman (the right person who the Chairman knew full well was the right person i. e. the lawyer for FRL) then took the floor. He said that the claim for this R 3 Billion would not be reflected in the *afs* because it had no hope of success.

I responded that I had heard that the matter was in the High Court and that it had been postponed so that the bank could try to settle the matter. The Chairman and the bank's lawyer (Mr Robert Driman) then 'answered in one voice', with laughter and mirth, that I was completely wrong. The Chairman laughingly told the Meeting that Mr Emerald van Zyl had tendered costs and completely withdrawn the matter off the High Court Role. I repeated that this is not what I had heard. The Chairman and the lawyer both insisted that their version was correct and that my version was totally wrong. They were highly amused. They were 'grinning from ear to ear', both of them. They were actually laughing.

Later, after the meeting the lawyer approached me with a young man from FNB. They wanted to 'quiz' me further on this matter involving Mr. Emerald van Zyl. Ref is at **point 6.20/6.21** below.

iv **Tabling** my letter 28/11/2011 with attachments :

I said to the Meeting that I wished to place an **Objection** on Record in terms of the Companies Act. I explained that my **Objection** is this :

There is no provision in the *afs* under '**Agenda**' for 'GENERAL'. I said that I believed that this was an intentional Omission and that it was wrong. I had written and asked the Company Secretary and the Chairman to **table** papers. Yet they were not before this Meeting. That is why I myself made copies and I myself was going to **table** my letter 28/11/2011 with attachments, to be a part of the permanent Records of this Public Company.

The Chairman said to the Meeting that he would allow 'GENERAL' to be added in at the end of the '**Agenda**'.

v I place into the permanent Records of this Public Company **Objections** because I was not able to raise them while under GENERAL. I was denied my Right to ask questions on the papers which I had asked to be *tabled*, a copy of which papers I did hand in to the Chairman at the AGM on the 1/12/2011.

## The Chairman's Statement :

The Chairman spoke of the **King 3 Report** and stated to the Meeting that there was "**Full Compliance**". How's the following for "**Full Compliance**" ?

I **Object** now because I was not allowed to do so and to ask relevant questions under GENERAL at the AGM on the 1/12/2011. I Object on the basis that he (the Chairman) has 'conspired to commit a Crime'. He has accepted money made from the proceeds of **Organized Crime** in that as a **Shareholder** substantial dividends on his 130,5 million shares (page 070 of the 2010 afs) have been paid to him. He has thus involved himself as a **Director** and as a major **Shareholder** (holding shares worth about R 2,7 Billion) in Illegal 'schemes' 'devised' by the **Directors** in the full knowledge of the Auditors and the **Company Secretary** and the Company lawyers. Examples are the 'scheme' to '**Round-trip**' money, to **Launder** money, to **Evade Tax**, to **Conspire to Commit Crime**, in contravention of **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** – in relation to the 'lists' that are involving **FirstRand Limited/FirstRand Bank Limited/FNB/Ansbacher/RMB/Discovery**, their **Shareholders**, their Clients, their **Directors**, their Managers, their Company Secretaries, their **agents** such as lawyers and **Auditors** - involving **Tax Evasion, Money-Laundering, Organised Crime, 'Conspiracy', 'Corruption', 'Collusion', Fraud**, and so on – and also the **RMB/Barry Tannenbaum 'Skulduggery'**.

I **Object** because he and his Company Secretary Arnott (now retired) are together on a 'list' of **Money Launderers** and **Tax Evaders** supplied to the **Police** and which is recorded in the permanent Records of FRL. It is all on Record with the **Police**.

I **Object** on the basis that he is personally in the knowledge of Crime at the bank and in the FRGroup which is *set out* and contained in about **27 Police Cases**. He LIED to the **Shareholders** that the **Police** had never been to the bank and that not one of the **Interested Parties** that I have approached for their help had written to the bank.

I further **Object** on the basis that year after year he has come to FRL AGM's and he has told LIES about me and my wife and my family and *The Mazlen Trust* when he knows the Truth. He likes to use the *modus oporandi* to point me, shout at me, threaten me, 'stand the Meeting down', call his guards to "**throw me out**", tell LIES about me and my wife and my family and *The Mazlen Trust* behind my back and when I am not present to defend myself. It is what he has done every year. He learned it from his predecessor "**GT**" Ferreira who started with the LIES in 2001. It is all on Record in the permanent Records of FRL. It is all on Record with the **Police**.

At the 2011 AGM I was not "**thrown out**" but I was prevented from asking relevant questions under GENERAL because the meeting was 'closed down' by the Chairman before I could ask my questions.

GENERAL was intentionally Omitted out of the '**Agenda**' – something which is 'unheard of'. I do not believe that it has ever been done before in any *afs* of any Public Company on the JSE, since the JSE started to trade. But it was left out by the Company Secretary and the by the *Directors* and by the Auditors and by the lawyers of FRL. It is just so typical. They are 'a Law unto Themselves' sic !

I **Object** because he has threatened me with murder. It is all on Record with the **Police**.

In all of these **Objections** I can but only refer to the permanent Records of FRL where I have, time and again, recorded the Truth, even *tabling* the Truth and the Crime at FRL AGM's. Even the about **27 Police Cases** are *tabled* into the permanent Records of FRL.

Yet nowhere in the Chairman's Statement is any of this **Organised Crime** involving the Chairman referred to.

**Mr. Theo Botha** was in attendance. He was there to ask some questions Re the figures, the way that the figures were checked, and how they were prepared and presented to the Shareholders by the Company *Directors* and by the Auditors. He referred to an Internal Audit and to the use of the

words ‘independent’ and ‘Assurance Statement’ and ‘internal/external’, and ‘controls’. It appeared to me that Mr. Botha’s questions were, in some respects, relevant to the Objections I have registered over the years Re these Auditors and the *Directors*, especially Mr. “**RK**” Store and the internal ‘checks and balances’ and the ethics of this Company.

To Mr. Botha’s question/s, the *Director* who answered him, Mr. “**JH**” van Greunen, had a long, long answer. It went on and on; spinning round and round, till ‘the head spun’. At the end of all the ‘spinning’ there was only agreement to offer Mr. Botha. Mr. “**JH**” van Greunen thought that Mr. Botha had an ‘**Excellent Idea**’, and he was not too afraid to say so.

To me the *Directors* that I addressed, Mr. “**RK**” Store/*DTT*, and Mr. “**PK**” Harris, and the Lead banking Auditor, Mr. Tom Winterboer/*PWCI*, and the Chairman Mr. “**LL**” Dippenaar - all they had for me was : a ‘stony glare’, fearful, almost tearful silence; a half-hearted ‘muted’ almost inaudible few words; and the ‘blustering’ of the ‘blusterer’. Sad to say, from none of them was there even the slightest of agreement forthcoming to what I was raising with them all. There was no ‘praise/flattery for me ... that I had an ‘**Excellent Idea/s**’ Re my asking, begging, that the LIES should be “**expunged**” and replaced with the Truth; that the Crime/s, including **Organised Crime** should be Prosecuted. I wonder why ?

Even when I asked the Chairman directly, and I then turned to also ask the *Director* “**RK**” Store, “**What is your understanding of the word ETHICS**”, there was no concern from the ‘blustering’ Dippenaar; there was not even a ‘blinking of the eye’ from the ‘stony-faced’ Store.

How disgusting Dippenaar and Store are.

Dippenaar asked me, he wanted to know from me, why it is that the **Police** are not Prosecuting him and the *Directors*. He asked me : “**Why are we not being Prosecuted**”. I replied : “**I believe that you are**”. He laughed at me. I also said to the Meeting “**It is not an easy thing to Prosecute the Directors of a Public Company and a Public bank**”. Again, Dippenaar just laughed at me; he actually ‘scoffed’ at me.

### **The LIES and the promises :**

The retired Chairman “GT” Ferreira made **promises** to me. So did the retired Company Secretary AH Arnott (replaced by Unser)

“GT” Ferreira **promised** to apologise. Ref is at page 7 of the Minutes of the 2008 AGM. I am still waiting. He and Arnott **promised** to “EXPUNGE” the known LIES and to replace them with the Truth. It was at a Public Company Meeting and it was Minuted and it today forms a part of the permanent Records of this Public Company. Ref is also below.

### **The LIES when “GT” Ferreira was the Chairman :**

These are the LIES told by the *Directors* of Public Companies FirstRand Limited/FirstRand Bank Limited to Members of the **General Public**, to their Shareholders and to the News Media present at AGM’s 2001, 2002, 2003, 2004, 2005, 2006; 2007, 2008; 2009, 2010 and the **False** Minutes of Public Meetings 2001, 2002, 2003, 2004, 2005, 2006; 2007, 2008, 2009; 2010 and breaches of the Companies Act.

These are the LIES and the **promises** made for **23 months** by the *Directors* and by the representative appointed by the *Directors* of Public Companies FirstRand Limited/ FirstRand Bank Limited/FNB in regard to the *funding/sponsorship* of the ***FC-OC 2007 anti-crime and rehabilitation campaign***, a *Mazlen initiative*.

The LIES must still be “EXPUNGED” (removed and replaced with the Truth) according to the **promises** made to me at a FRL AGM/s and Minuted. Up until 2008 the LIES about me and my family and *The Mazlen Trust* at these Public Meeting were not the personal LIES of “GT” alone. “GT” was the Chairman, but the LIARS included Mr Tom Winterboer and his whole Board of Directors and Partners at PWCInc. as well as Mr Robert Driman and his whole Board of Directors and Partners at DRInc., as well as the whole Board of *Directors* of FRL. “PK” Harris in particular was the CEO and he knew the Truth when he passed on the LIES from Winterboer/PWCI to his Chairman Ferreira. Ever since “PK” Harris sits in at all FRL AGM’s and he participates in the LIES. Accordingly, I can honestly say that it looks to me as though “PK” Harris ‘relishes’ in the known LIES. In particular I place a huge amount of blame on “PK” Harris for the known LIES

which started in 2001 when he was the CEO and the letter from PWCI was addressed to him as the CEO.

**The LIES since “LL” Dippenaar has been the Chairman :**

At the 2009 AGM of FLR “LL” Dippenaar told massive LIES about me and my wife (the directors of *fc-oc2007*) and about *fc-oc2007*. The previous old LIES told by “GT” Ferreira were again repeated by “LL” Dippenaar. He repeated these old LIES especially after he had threatened me and got me to remove myself from the AGM. I had done nothing wrong, but I left the AGM because this is the same man who has previously threatened me with murder. I did not want him to set his ‘guards’ on me. This previous threat of murder is but one of the about

**27 Police Cases** that also name this Chairman of this Public Company. Once I was no longer present to at least try to protect my personal dignity and the dignity of my wife and family and of *The Mazlen Trust* then the old LIES flowed once again. This when “LL” Dippenaar knows the Truth and he knows I have repeatedly *set out* the Truth in writing and *tabled* the Truth into the permanent Records of this Public Company. He knows that I come back year after year to try my very best to see if the LIES are going to be “EXPUNGED” (removed and replaced with the Truth) according to the **promises** made to me at a FRL AGM/s and Minuted. These **promises** were made to me by “GT” Ferreira when he was still the Chairman and by the Company Secretary Arnott before he retired. It is all Minuted and forms a part of the permanent Records of this Public Company.

**Re all the LIES : On the 1/12/2011 at the 2011 AGM I did refer Mr. Tom Winterboer to the so-called ‘Forensic Report’ which he had submitted to the CEO Mr. “PK” Harris. I ask the lead banking Auditor Tom Winterboer when he was going to “EXPUNGE” his known LIES which were/are contained in the so-called ‘Forensic Report’ which is to this day forming a part of the permanent Records of this Public Company and Public bank. I Objected to these LIES remaining based on the Promises by Ferreira and Arnott at the 2005 AGM of FRL :**

F “Alright Mr Harris we will take out the wrong Police Cases and details and we will put in the correct details into the permanent Records of this Company.”

F “Mr Harris, you have now heard I have said in front of this audience, we will take them out. We will replace them with whatever else you want us to replace them with.”

Arnott : “Mr Harris, before I ask the Chairman to perhaps have you removed from the room .....

in this letter here that you’ve tabled, you’ve got on page 9 – “This is the True list of Police Cases that must replace the LIES”. Is that what you want ... would like me to include in the Minutes ?” (reading from my letter 22/11/05 – Information)

H “That and other things. Yes to the Police Cases. Thank you. OK”

H “Can I please have an undertaking from Mr Arnott in front of his Partners/Directors on record that you will put the Truth about the bond for Buccleuch. Remember that one OK. And there are several others Sir, which I hope I will get a chance to high-light. Even a Magistrate has said so. And this man Mr Driman sat in Court when he heard ....”

(I was, of course, referring to the Report by the Honourable Magistrate Mrs H Raath which Report can be seen in full at my web-site [www.meharris.co.za](http://www.meharris.co.za))

Although I have asked this question at AGM’s 2006, 2009, 2010 and I asked it again on the 1/12/2011 at the 2011 AGM, Mr Tom Winterboer was not given a chance to answer me. Instead the Chairman spoke for him and, as he usually does, he ‘ducked and he dived’ answering the question by saying to the Meeting that this has been repeated over and over again since 2000. In fact it has been repeated each year ever since the past Chairman and his Company Secretary identified the LIES and agreed to “expunge” them = replace them with the Truth. It was at the 2005 AGM of FRL.

“GT” Ferreira promised to support the *anti-crime and rehabilitation campaign* known as First Community Outreach Centre or *fc-oc 2007*, a *Mazlen initiative*. Then for the next 23 months “GT” and “LL” ducked and dived me etc. They encouraged me to work full-time for two years with promises, then they won’t even pay me my wages. I come to the FRL AGM’s to get my wages.

It was at this ‘forum’ in 2001 that all the LIES started. I would have made it clear to the

Meeting that I am back at this 'forum' because the LIES continue to this day, but the Chairman suddenly "**Closed the Meeting down**" thus denying me my Right to insist on getting the apology that was **promised** to me, and getting an answer as to when the LIES will be removed and replaced with the Truth.

6.9

**The known Crime/s including Organized Crime :**

**The about 27 Police Cases :**

i The **2 Police Cases** which are including **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** – in relation to **the 'lists'** that are involving **FirstRand Limited/FirstRand Bank Limited/FNB Ansbacher/RMB/Discovery**, their **Shareholders**, their Clients, their **Directors**, their Managers, their Company Secretaries, their **agents** such as lawyers and Auditors – in **Tax Evasion, Money-Laundering, Organised Crime, 'Conspiracy', 'Corruption', 'Collusion', Fraud**, and so on – and also the **RMB/Barry Tannenbaum 'Skulduggery'**.

ii The about **25 Police Cases** involving Charges of **Theft, Fraud, Misrepresentation** of the Truth, "**undue influence**", **Duress, Coercion, Defamation** of Character, **Threats** of physical violence, (including **murder**), of **'Conspiracy'**, of **'Corruption'** (including **Bribery**), of **'Defeating the Ends of Justice'**, **Organised Crime, 'Collusion', Money-Laundering, Tax Evasion** against **First Rand Limited/FRBL/FNB**, their **agents** and others, such as – the **Directors**, Co. Secretaries, **CA Directors/Partners** of Auditors Deloitte and Touche Thamatsu and PricewaterhouseCoopers Inc. and **Directors/Partners** of lawyers Deneys Reitz Incorporated. and

**The Memorandum/Petition to Mr Johann Rupert and Mr Adrian Gore 11/8/2010.**

Under GENERAL I wanted to ask questions that have never been answered Re all this **Crime**, including **Organised Crime**, and also about the **Memorandum/Petition**. The meeting was 'closed down' by the Chairman before I was allowed to ask my questions. This was a denial of my Rights in terms of the Company's Act and in terms of the Constitution. I reserve my Rights accordingly.

I will attend at the 2012 AGM of FRL to ask these same questions.

6.10

**Appointment of Directors of FRL/FRbL/FNB :**

**Lauritz Lanser Dippenaar :**

I Objected and I stated to the Meeting that my Objection was equal to and repeated my Objection contained in my letter 2/12/201 (2<sup>nd</sup> letter). I did this in a sort of 'disguised' way because of my fear that the Chairman would again 'lose it' and 'rant and rave' and perhaps even threaten my life again, and then call in his guards to "**throw me out**". I did it this way to make sure that my Objection was on record, in the permanent Records of this Public Company, so that, in the due course of time, the Authorities would be able to have full access to the Truth about this man and his connections to **Organized Crime**. I did it this way so as to avoid using the word LIES and LIAR when Objecting to the re-appointment of this LIAR who has told such terrible LIES about me and my wife and my family and the trust. I was scared that if I used the words LIES and LIAR I would be "**thrown out**" again.

I did use the words **Organized Crime**, I did say that this man knows about **Organized Crime** and I did refer to the 2 Acts **The Prevention of Organized Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** when I was Objecting to the appointment of this *Director* "**LL**" Dippenaar on the 1/12/2011 at the 2011 AGM of FRL.

I **Object** now because I was not allowed to do so and to ask relevant questions under GENERAL at the AGM on the 1/12/2011. I Object on the basis that he (the Chairman) has 'conspired to commit a Crime'. He has accepted money made from the proceeds of **Organized Crime** in that as a **Shareholder** substantial dividends on his 130,5 million shares (page 070 of the 2010 afs) have been paid to him. He has thus involved himself as a **Director** and as a major **Shareholder** (holding shares worth about R 2,7 Billion) in Illegal 'schemes' 'devised' by the *Directors* in the full knowledge of the Auditors and the **Company Secretary** and the Company lawyers. Examples are the 'scheme' to '**Round-trip**' money, to **Launder** money, to **Evade Tax**, to **Conspire to Commit Crime**, in contravention of **The Prevention of Organised Crime Act, 1998 (POCA)** and the

**Prevention and Combating of Corrupt Activities Act (PACCA)** – in relation to **the ‘lists’** that are involving **FirstRand Limited/FirstRand Bank**

**Limited/FNB/Ansbacher/RMB/Discovery**, their **Shareholders**, their Clients, their **Directors**, their Managers, their Company Secretaries, their **agents** such as lawyers and **Auditors** - involving **Tax Evasion, Money-Laundering, Organised Crime, ‘Conspiracy’, ‘Corruption’, ‘Collusion’, Fraud**, and so on – and also the **RMB/Barry Tannenbaum ‘Skulduggery’**.

I **Object** because he and his Company Secretary Arnott (now retired) are together on a ‘list’ of **Money Launderers** and **Tax Evaders** supplied to the **Police** and which is recorded in the permanent Records of FRL. It is all on Record with the **Police**.

I **Object** on the basis that he is personally in the knowledge of **Crime** at the bank and in the FRGroup which is **set out** and contained in about **27 Police Cases**. He LIED to the **Shareholders** that the **Police** had never been to the bank and that not one of the **Interested Parties** that I have approached for their help had written to the bank.

I further **Object** on the basis that year after year he has come to FRL AGM’s and he has told LIES about me and my wife and my family and **The Mazlen Trust** when he knows the Truth. He likes to use the *modus oporandi* to point me, shout at me, threaten me, ‘stand the Meeting down’, call his guards to “**throw me out**”, tell LIES about me and my wife and my family and **The Mazlen Trust** behind my back and when I am not present to defend myself. It is what he has done every year. He learned it from his predecessor “**GT**” Ferreira who started with the LIES in 2001. It is all on Record in the permanent Records of FRL. It is all on Record with the **Police**.

I **Object** because he has previously threatened me with murder. It is all on Record with the **Police**.

**Vivian Wade Bartlett** :

I Objected and I stated to the Meeting that my Objection was equal to, and repeated, my Objection/s contained in my letter 2/12/201 (2<sup>nd</sup> letter) in relation to the appointment of **Directors**. Again, I did this in a sort of ‘disguised’ way because of my fear that the Chairman would again ‘lose it’ and

‘rant and rave’ and perhaps even threaten my life again, and then call in his guards to “**throw me out**”. I did it this way to make sure that my Objection was on record, in the permanent Records of this Public Company, so that, in the due course of time, the Authorities would be able to have full access to the Truth about this man and his connections to **Organized Crime**. I did it this way so as to avoid using the word LIES and LIAR when Objecting to the re-appointment of this man who is a party to such terrible LIES that have been told about me and my wife and my family and the trust by such persons as Tom Winterboer/PWCI/“**PK**” Harris (no relation of mine) past CEO, yet to be Chairman/“**GT**” Ferreira, past Chairman and *Director*; Robert Driman/DRI/ “**GT**” *Ferreira*; “**RK**” Store past Chairman of *DTT*, now a FRL *Director* on the Ethics Committee, and/or the Auditors’ Committee. I was scared that if I used the words LIES and LIAR I would be “**thrown out**” again. This man has sat in at FRL AGM’s and listened to the LIES by these LIARS and he has done nothing to intervene. Yet he, perhaps more than any other FRL *Directors* knows the Truth because he was the **MD** of FRbL when the Truth about known Crime/s in the bank was brought to his attention.

I did use the words **Organized Crime**, I did say that this man knows about **Organized Crime** and I did refer to the 2 Acts **The Prevention of Organized Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** when I was Objecting to the appointment of this *Director* “**Viv**” Bartlett on the 1/12/2011 at the 2011 AGM of FRL.

I think that it was precisely when I used the word “**Organized Crime**” (but I will need to listen to the tape/s to be quite sure) when the Chairman interrupted me and he directly accused me of **Defamation of the Character** of Mr. “**Viv**” Bartlett. It will be heard from the tape/s that I even asked the Chairman what he was accusing me of, and I asked the Chairman if he had said I was using ‘**derogatory**’ words. He made it clear to me when he repeated “**No, Defamatory words**”. I then said to the Meeting, and to the Chairman in particular, that I deny this accusation.

I have said in the past, though I did not say it at the 2011 AGM of FRL, that to me this man “**Viv**” Bartlett is just/nothing but, a dirty little CROOK. In fact he is a dirty BIG CROOK, but I always see

him as a little man. Hence to me he is a dirty little CROOK as apposed to a dirty BIG CROOK. It is just how I 'see' him, how I know him.

For instance :

i When he was the **MD** of the bank in 1996/8 and I approached him for assistance but he ignored me. My approach included Crime/s but he refused to help me prevent the Liquidation of a Company that had banked with 'his' bank since 1971, and I had banked there since 1957. When the Crime/s included **Duress** against innocent women, and **Theft** and **Fraud** involving a trust set up for my family and for Charity in 1971, he chose to refuse to meet with me. He chose to tell his *pa* to tell me it is all *sub judice*. I had banked with 'his' bank since I was a young man of 17, going back to 1957.

ii When he was with the **BCSA**, I think he was the Chairman or the **MD**, I approached him and I placed before him an affidavit and details of Crime/s that involved **Duress** against innocent women, and **Theft** and **Fraud** . He chose to ignore the Truth. He did not even have the common decency to reply to the Truth placed before him at considerable expense and time and effort.

iii When he was the **MD** or the Chairman of the **BO** I again placed before him the Crime/s. I asked him for his help and to 'stand up and be counted' and to approach the Authorities with all the known Crime/s. He did not even bother to reply to me, let alone meet with me.

iv He did nothing to help the Authorities and to help me and my family and the trust when he was a **Director** of FRL and he sat in at AGM's 2001, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010 and listened to the known LIES being told by Tom Winterboer/**PWCI**; by "PK" Harris his own CEO, by "GT" Ferreira his own Chairman, by Robert Driman/**DRI** his Company lawyers; by "LL" Dippenaar when he was the CEO and when he was the Chairman.

v He did nothing to help the Authorities and to help me and my family and the trust when he signed Minutes that he knew were **False Minutes** containing LIES and covering-up known Crime/s, even including known **Organized Crime**;

vi He did nothing to help the Authorities and to help me and my family and the trust when he read the **Report** of the Honourable Magistrate Mrs H Raath calling for Prosecutions because of the known Crime/s;

vii He did nothing to help the Authorities and to help me and my family and the trust when he read my website [www.meharris.co.za](http://www.meharris.co.za) and he saw all the about **27 Police Cases** itemized there;

viii He did nothing to help the Authorities and to help me and my family and the trust when he looked at the **Police Cases** *tabled* into the permanent Records of the Public Company of which he has been a **Director**, during the period 1996 to 2011, when all the known Crime/s were brought to his attention, including **Organized Crime**.

viii He did nothing to help the Authorities and to help me and my family and the trust when he was a **Director**, when the FRL Company ‘puppet’ of the FRL ‘Puppet-Master’ (Bruce Unser, Company Secretary/ “LL” Dippenaar Chairman) was making me promises and telling me LIES, and leading us ‘up the garden path’ concerning the *anti-crime and rehabilitation campaign*, a **Mazlen initiative**, for two years.

ix He rather chose to become a party to the **Theft** of, the ‘copy-cattng’ of, my entrepreneurial idea, where FNB used my idea to start their own Entrepreneur ‘thing’ on **Radio 702** and **Crime SA** and elsewhere etc.

x He is included in the many Newspaper and Magazine Articles that have been written over the years about the CROOKS and the THIEVES and the CHEATS at FRL/FRbL/FNB, of which he is one, because he has been a **Director** over these same years. One only has to take a look at the few articles listed and shown on my very own website at [www.meharris.co.za](http://www.meharris.co.za) to see the magnitude of the Crime/s, including **Organized Crime**.

So, I do not agree that I defamed the Chairman’s fellow banker and common **Director** at FRL, at the 2011 AGM of FRL on the 1/12/2011. Not at all. I did not even list all of the above, though I could of, if I had the time. All I mentioned was that this man is involved in, and knows about, **Organized Crime** in terms of the **POCA** and the **PACCA** Acts of our Parliament.

What about the revelations that have already come out, and that are still to come out, that seriously involve this person “Viv” Bartlett as a **Director** Re :

the “**Oilgate Scandal**”;

the “**Maharaj Scandal**”;

the “**Mazlen Scandal**”;

the “**Ansbacher Scandal**”;

the “**Money Laundering Scandal**” lists;

the “**Tax Evasion Scandal**” lists;

the “**Arms Deal Scandal**”;

the “**Tannenbaum Scandal**”

**And there are more ! These are just from my memory !**

It would be I alone who would call this man “**Viv**” Bartlett a dirty little CROOK because to me he is such a little man; others would surely call him a dirty BIG BIG CROOK, to be sure.

**Mr. “BJ” van der Ross threatened me :**

At about the same time that the Chairman accused me of **Defamation of Character** relating to his ‘pal’ “**Viv**” Bartlett, then Mr. “**BJ**” van der Ross stood up/jumped up and he threatened me that **he will be bringing a Private Prosecution against me**. I tried to understand him, but I did not quite get what he was ‘on about’. When I asked the Chairman to please allow me to ask this person what he was actually referring to I was denied my ‘Right of reply’. That was wrong. I don’t know if it was the **Organized Crime** that I was speaking about, or if it was the Crime/s against myself, my wife, my family and the trust that caused this person, this **Director**, to stand, to jump up, and to threaten me. It may have been the words ‘LIES’ and the ‘LIARS’ ? I simply don’t know. To try to put this person’s mind at rest let me just refer him to the following :

i        When “**Viv**” Bartlett was the **MD** of the bank in 1996/8 and I approached him for assistance but he ignored me. My approach included Crime/s but he refused to help me prevent the Liquidation of a Company that had banked with ‘his’ bank since 1971. When the Crime/s included **Duress** against innocent women, and **Theft** and **Fraud** involving a trust set up for my family and for Charity in 1971, he chose to refuse to meet with me. He chose to tell his *pa* to tell me it is all *sub judice*. I had banked with ‘his’ bank since I was a young man of 17, going back to 1957.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website [www.meharris.co.za](http://www.meharris.co.za).

ii When “**Viv**” Bartlett was with the **BCSA**, I think he was the Chairman or the **MD**, I approached him and I placed before him an affidavit and details of Crime/s that involved **Duress** against innocent women, and **Theft** and **Fraud** . He chose to ignore the Truth. He did not even have the common decency to reply to the Truth placed before him at considerable expense and time and effort.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website [www.meharris.co.za](http://www.meharris.co.za).

iii When “**Viv**” Bartlett was the **MD** or the Chairman of the **BO** I again placed before him the Crime/s. I asked him for his help and to ‘stand up and be counted’ and to approach the Authorities with all the known Crime/s. He did not even bother to reply to me, let alone meet with me.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website [www.meharris.co.za](http://www.meharris.co.za).

iv “**Viv**” Bartlett did nothing to help the Authorities and to help me and my family and the trust when he was a **Director** of FRL and he sat in at AGM’s 2001, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010 and listened to the known LIES being told by Tom Winterboer/**PWCI**; by “**PK**” Harris his own CEO, by “**GT**” Ferreira his own Chairman, by Robert Driman/**DRI** his Company lawyers; by “**LL**” Dippenaar when he was the CEO and when he was the Chairman.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website [www.meharris.co.za](http://www.meharris.co.za).

v “**Viv**” Bartlett did nothing to help the Authorities and to help me and my family and the trust when he signed Minutes that he knew were **False Minutes** containing LIES and covering-up known Crime/s, even including known **Organized Crime**.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website [www.meharris.co.za](http://www.meharris.co.za).

vi “**Viv**” Bartlett did nothing to help the Authorities and to help me and my family and the trust when he read the **Report** of the Honourable Magistrate Mrs H Raath calling for Prosecutions because of the known Crime/s.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website [www.meharris.co.za](http://www.meharris.co.za).

vii “**Viv**” Bartlett did nothing to help the Authorities and to help me and my family and the trust when he read my website and he saw all the about **27 Police Cases** itemized there.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website [www.meharris.co.za](http://www.meharris.co.za).

viii “**Viv**” Bartlett did nothing to help the Authorities and to help me and my family and the trust when he looked at the **Police Cases** *tabled* into the permanent Records of the Public Company of which he has been a **Director**, from 1996 to 2011, when all the known Crime/s were brought to his attention, including **Organized Crime**.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website [www.meharris.co.za](http://www.meharris.co.za).

viii “**Viv**” Bartlett did nothing to help the Authorities and to help me and my family and the trust when he was a **Director**, when the FRL Company ‘puppet’ of the FRL ‘Puppet-Master’ (Bruce Unser, Company Secretary/ “**LL**” Dippenaar Chairman) was making me **promises** and telling me LIES, and leading us ‘up the garden path’ concerning the **anti-crime and rehabilitation campaign**, a **Mazlen initiative**, for two years.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website [www.meharris.co.za](http://www.meharris.co.za).

ix ix He rather chose to become a party to the **Theft** of, the ‘copy-cattig’ of, my entrepreneurial idea, where FNB used my idea to start their own Entrepreneur ‘thing’ on **Radio 702** and **Crime SA** and elsewhere etc.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings.

x “**Viv**” Bartlett is included, and obviously so is Mr. “**BJ**” van der Ross, in the many Newspaper and Magazine Articles that have been written over the years about the CROOKS and the THIEVES and the CHEATS at FRL/FRbL/FNB, of which they are two, because they have been **Directors** over these same years. One only has to take a look at the few articles listed and shown on my very own website at [www.meharris.co.za](http://www.meharris.co.za) to see the magnitude of the Crime/s, including **Organized Crime**.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website [www.meharris.co.za](http://www.meharris.co.za).

So, I do not agree that I **Defamed** the Chairman's fellow banker and common *Director* at FRL, at the 2011 AGM of FRL on the 1/12/2011. Not at all. I did not even list all of the above, though I could of, if I had the time. I was denied the time. All I mentioned was that this man is involved in, and knows about, **Organized Crime** in terms of the **POCA** and the **PACCA** Acts of our Parliament.

Mr. "**BJ**" van der Ross will know this from FRL Board Meetings, from FRL AGM's, from the correspondence; from my website [www.meharris.co.za](http://www.meharris.co.za).

What about the revelations that have already come out, and that are still to come out that seriously involve these two persons s *Directors* Re :

the "**Oilgate Scandal**";

the "**Maharaj Scandal**";

the "**Mazlen Scandal**";

the "**Ansbacher Scandal**";

the "**Money Laundering Scandal**" lists;

the "**Tax Evasion Scandal**" lists;

the "**Arms Deal Scandal**";

the "**Tannenbaum Sdandal**"

**And there are more ! These are just from my memory !**

Mr. "**BJ**" van der Ross will know this from FRL Board Meetings, from FRL AGM's, from the correspondence; from my website [www.meharris.co.za](http://www.meharris.co.za).

So, all in all, these two Directors "**Viv**" Bartlett and "**BJ**" van der Ross are, like 'two peas in a pod'. What the one knows about all this Crime, including **Organized Crime** and all these terrible, hurtful, deceitful, malicious LIES, the other knows as well. However, just to remind this *Director* "**BJ**" van der Ross, here follows the Crime, including **Organized Crime** that he is well informed about, and is a party to because of his dividends which include money coming from **Organized Crime**. For his convenience I have also *set out* the LIES to this LIAR Director of FRL "**BJ**" van der Ross. He can also see it all on my website at [www.meharris.co.za](http://www.meharris.co.za).

But he does nothing about it, except to threaten me with a **Private Prosecution**.

**A. The about 27 Police Cases :**

**i** The 2 Police Cases which are including **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** – in relation to **the ‘lists’** that are involving **FirstRand Limited/FirstRand Bank Limited/FNB Ansbacher/RMB/Discovery**, their **Shareholders**, their Clients, their **Directors**, their Managers, their Company Secretaries, their **agents** such as lawyers and Auditors – in **Tax Evasion, Money-Laundering, Organised Crime, ‘Conspiracy’, ‘Corruption’, ‘Collusion’, Fraud**, and so on – and also the **RMB/Barry Tannenbaum ‘Skulduggery’**.

**ii** The about 25 Police Cases involving Charges of **Theft, Fraud, Mis-representation** of the Truth, **“undue influence”, Duress, Coercion, Defamation** of Character, **Threats** of physical violence, (including **murder**), of **‘Conspiracy’, of ‘Corruption’** (including **Bribery**), of **‘Defeating the Ends of Justice’, Organised Crime, ‘Collusion’, Money-Laundering, Tax Evasion** against **First Rand Limited/FRBL/FNB**, their **agents** and others, such as – the **Directors**, Co. Secretaries, **CA Directors/Partners** of Auditors Deloitte and Touche Thamatsu and PricewaterhouseCoopers Inc. and **Directors/Partners** of lawyers Deneys Reitz Incorporated.

**B. The LIES and the promises :**

**i** The LIES told by the **Directors** of Public Companies FirstRand Limited/FirstRand Bank Limited to Members of the **General Public**, to their Shareholders and to the News Media present at AGM’s 2001, 2002, 2003, 2004, 2005, 2006; 2007, 2008; 2009; 2010 and the **False Minutes** of Public Meetings 2001, 2002, 2003, 2004, 2005, 2006; 2007, 2008, 2009; and breaches of the Companies Act.

**ii** The LIES and the promises made for 23 months by the **Directors** and by the representative appointed by the **Directors** of Public Companies FirstRand Limited/ FirstRand Bank Limited/FNB in regard to the *funding/sponsorship* of the **FC-OC 2007 anti-crime and rehabilitation campaign**, a **Mazlen initiative**.

If Mr. **“BJ”** van der Ross wants to know more about the above, i. e. more than he knows already from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website [www.meharris.co.za](http://www.meharris.co.za), then I will refer him to his ‘pal’ and zealous fellow banker/FRL **Director** Mr. **“Viv”** Bartlett himself.

**Ronald Keith Store :**

I repeated that the Objections contained in my letter 2/12/2010 (2<sup>nd</sup> letter) which relate to the appointment of *Directors* are repeated at the 2011 AGM. I was scared to say too much about how I see this person because I was afraid that I would have been “**thrown out**” by the Chairman and his guards, with the ‘puppet-man’ Mr. Bruce Unser hovering about trying to ‘put the boot in’ whilst hiding behind his chairman’s many guards. I did not want to use words like CROOK, CHEAT, THIEF because I thought the Chairman would “**throw me out**”.

I did directly address this person - this Accountant/Auditor/CA/lecturer/Audit Committee Member/Ethics Committee Member/Boards Committee Member, at the 2011 AGM. I did ask him to comment on the **Organized Crime** and the terrible *Conflict of Interests* where he was the Chairman of DTT (I at first wrongly referred to PWCI instead of DTT and the Chairman rightly corrected me) when there was this “**secret**” Company established where the shares of this “**secret**” company were held in “**secret**” by this “**dummy**” lawyer for the Auditors/CA’s/ Partners at DTT. I asked this person to comment on the way this bank uses this “**secret**” Company and this “**dummy**” lawyer to Liquidate and to Sequester Clients of this bank **FNB/FRbL**.

All that I got back in response to my reasonable question was a ‘stony glare’ from this person. He offered no comment. He offered no explanation. No apology to the Shareholders that this is how this Public Company and their Auditors treats it’s bank Clients.

6.11

**The R 60,286,251-40 Damages Claims** – in regard to the disputes between the Harris family (including Willie and Agnes)/The Mazlen Trust and FirstRand Limited/FirstRand Bank Limited/FNB and the **Settlement Agreement 19/11/2007** which was subsequently cancelled on the 9/10/09.

I asked the Auditor Tom Winterboer/PWCI the question whether this Claim for **Damages** is in the figures in the *afs* before the meeting. The Chairman quickly ‘spoke for’ the lead banking Auditor Tom Winterboer/PWCI. All that Tom Winterboer was permitted by the Chairman to say was that the Claimed figures are not reflected in the figures in the *afs*. As recorded elsewhere in this latter the Chairman purposefully asked the wrong person, who he just embarrassed, then the right person Mr Drimna/DRI answered.

6.12

**Mr. Emerald van Zyl and the R 3 Billion odd Claim by the so-called poor, so-called ‘black’ People e.g. Policemen/women, School Teachers, Government Employees who have been intentionally “robbed” (overcharged) by FNB/FRbL/FRL :**

I would have stated to the Meeting that my **Objection** is :

Where is the provision for the about R 3 Billion owed to the so-called ‘black’ People, the so-called ‘simple’ People who were CHEATED Re the *Emerald Van Zyl, Carte Blanche, Gregory Johnson* interview? The Policemen, the Teachers, the Government Workers that a Newspaper wrote had been ROBBED by the bank ?

At the 2011 AGM I did ask the Chairman if I could get an answer from the Auditor Tom Wenterboer of **PWCI** as to whether the *afs* made provision for the refund of this R 3 Billion. Chairman Dippenaar quickly spoke for and on behalf of this FRL **agent** (PWCI – Tom Winterboer, the lead banking Auditor) He said to the Meeting that he would much prefer it for Tom Winterboer not to answer and for the FRL lawyers to answer. The Chairman then turned to a person who I do not know, for the answer. The person was the completely wrong person and obviously the Chairman knew that he was the wrong person. The person seemed confused and embarrassed. Mr Robert Driman (the right person who the Chairman knew full well was the right person i. e. the lawyer for FRL) then took the floor. He said that the claim for this R 3 Billion would not be reflected in the *afs* because it had no hope of success.

I responded that I had heard that the matter was in the High Court and that it had been postponed so that the bank could try to settle the matter. The Chairman and the bank’s lawyer (Mr Robert Driman) then ‘answered in one voice’, with laughter and mirth, that I was completely wrong. The Chairman laughingly told the Meeting that Mr Emerald van Zyl had tendered costs and completely withdrawn the matter off the High Court Role. I repeated that this is not what I had heard. The Chairman and the lawyer both insisted that their version was correct and that my version was totally wrong. They were highly amused. They were ‘grinning from ear to ear’, both of them.

Later, after the meeting the lawyer approached me with a young man from FNB. They wanted to ‘quiz’ me further on this matter. Ref is at **point 6.20/6.21** below.

**The tapes and Documents/items promised by the Chairman of FRL :**

Though the Chairman has undertaken to supply to me that which I am legally entitled to receive, he has gone back on his word. What's new ... his word is worth no more than he is worth. He is also a LIAR of great magnitude. He is most certainly not a man of his word. Not at all. In particular I have been denied a copy of the tape recording of FRL AGM's where I myself have been present, by personal Invitation, and where I have been recorded speaking. The Chairman knows, and he knows it from his lawyer Robert Driman of DRI, that it is my legal and Constitutional Right to be supplied with a copy of the tape recording of any Public Company Meeting where I am legally present by Invitation, as a shareholder, and I am recorded speaking. I am also legally entitled to a copy of any transcript produced. I have offered to pay for the tape/s to be copied. I offer to, as happened previously, prepare a transcript and to supply it to FRL for free. All I ask is for a copy of the tape/s.

I have previously placed on Record that the tapes of previous FRL AGM's must by no means be 'wiped clean' or destroyed. The latest tape/s of the 2011 AGM of FRL must be kept because I have been wrongfully accused of various things, and LIES have been told at past AGM's. The only way that I can clear my name properly is by way of what was recorded, not by what LIARS like the Company Secretary, the Chairman and the *Directors* and the Auditors and the lawyers say in **False Minutes**. Every time I have been "**thrown out**" the Chairman has proceeded to tell LIES about me and my wife and my family and *The Mazlen Trust*. The past Chairman and the present Chairman are serious, huge, LIARS. The tapes prove this, when compared to the **False Minutes**.

**I can but only emphasize and repeat :**

Please be informed that the tapes of the 2011 AGM of FRL must not be 'wiped clean'. They must not be destroyed. They must not be 'hidden away' by the Company Secretary or by the Chairman or by the *Directors* or by the lawyers, or by the Auditors. These are all LIARS who must not be given the opportunity to hide the tapes away and then tell LIES, which they inevitably do, and say the tapes are 'lost' or 'wiped clean' or destroyed. I was accused by the Chairman of **Defamation** at the 2011 AGM. I was threatened by a *Director* that he intends to take 'personal' Action against me. I denied any defamatory statements. I tried to reply to the *Director* who threatened me with an

Action, but I was denied the 'Right of reply' by the Chairmen. Well then, with these types of comments being made about me (that I **defamed**; that I will be Prosecuted for what I have said about this particular **Director** of FRL) I insist that the tapes be made available to me, to prove my innocence. In the due course of time the tapes will be needed by the Authorities. They must be preserved and not 'wiped clean' or destroyed or hidden away.

6.14

**The fc-oc2007 anti-crime and rehabilitation campaign, a Mazlen initiative :**

On the 1/12/2011 at the 2011 AGM the Chairman said to the Meeting "**The FRL Foundation did not want to go into Partnership with Mr. Harris**". He said it in such a way as to say "**Obviously the FRL Foundation did not want to go into a Partnership with Mr. Harris**".

Here is what I have already said about this so-called "**Partnership**". It was actually the 3<sup>rd</sup> 'leg' of the **Settlement Agreement 19/11/2007**.

Re the **False Minutes** of the 2009 FRL AGM signed by Mr Dippenaar and dated by him as the 11 March 2010. At **points 2** and **3** below I have responded to these latest LIES by Arnott/Dippenaar. Here I just want to record what transpired between Mr Unser and I at a 'foyer meeting' Re these **False Minutes** .

Mr Unser had not read the Minutes. This is what he told me. At our 'foyer meeting' Mr Unser took the Minutes from me and he then read parts of the Minutes. How this came about is as follows :

**i** I said to Mr Unser that it was strange to me how Mr Dippenaar and Mr Arnott send him down to meet with me in the foyer, to have a 'foyer meeting' whereas Mr Arnott is the Company Secretary of FRL and not Mr Unser, and these are FRL Minutes, not FRBL Minutes.

**ii** I started to call Mr Unser 'Mr Arnott' to show him the absurdity of this sort of 'game' that he and Mr Dippenaar and Mr Arnott are playing with me. Where, apparently Mr Arnott and Mr Dippenaar are too afraid, or too ashamed, or too embarrassed, or they are playing their 'game' to 'bamboozle' me and the **Shareholders**, and to mess me around, and to create 'smoke screens' and to 'play with mirrors'. They had not come to have a 'foyer meeting' with me themselves. They rather had rather sent Mr Unser. Mr Unser did not prepared the Minutes. He told me that he knows nothing of what

Mr Dippenaar and Mr Arnott have together decided to put into the Minutes.

iii I read the part in the signed Minutes where Mr Dippenaar and Mr Arnott have now changed their 'story' (read LIES) of what they now want to say Mr Dippenaar actually said about the “**support**” and the “**funding**” of the 'project' (“**Mr Harris' Prisoner Rehabilitation Programme**”), at the AGM on the 25/11/09.

I had to try my best to stop myself from bursting out laughing aloud, it is such LIES and so absurd. It is now such a 'made up' 'story' and such LIES. I am referring to the **last sentence on page 3** commencing “**To demonstrate .....** going on to the **eighth sentence on page 4** ending ..... **reviewed**”. It is not the Truth of what Mr Dippenaar said to the Shareholders at the AGM. It is a pack of LIES that Mr Dippenaar and Mr Arnott are now writing in the signed Minutes. This is not what was said at all. I will approach the Shareholders myself about these LIES and I will ask them to refute these LIES.

iv I was actually saying to Mr Unser that I would have to come back to the 2010 AGM of FRL to **EXPUNGE** the statement from the Records that money was paid to me. I was referring to the words “**.... , agreed to an amount being paid to Mr Harris ...**” which are stated in the **2<sup>nd</sup> line** of the **last paragraph of page 3**. I was saying to Mr Unser that Mr Dippenaar knows that the **Settlement Agreement 19/11/2007** which carries his (Dippenaar's) name clearly states that the R 3,2 million was paid to *The Mazlen Trust* and not to me. I said to Mr Unser that Mr Dippenaar knew this on the 19/11/07 and Mr Dippenaar knew this on the 25/11/09.

v It was at this point that Mr Unser took the Minutes from me and he then read the whole of the last two paragraphs on page 3 and the rest of the paragraph on page 4, going down to the words “**... resulting unpleasantness**”.

vi I said to Mr Unser that this is what happens each year. LIES are told about me to the Shareholders. I said that there is not a “**vendetta**” from my side and that there never has been one. I said to Mr Unser that Mr Dippenaar knows this, but he tells LIES to say I have a “**vendetta**”. I said to Mr Unser that money was not paid to me. I said that this happens every year. So that I come back the following year to try to **EXPUNGE** the LIES only to be “**thrown out**”. In this way the LIES remain on Record as if they are the Truth. I said to Mr Unser that I am so tired of all these LIES. I asked Mr Unser whether Mr Dippenaar had 'murdered' anybody because I said he 'gets away with murder', with his LIES. I said to Mr Unser that he has even threatened to murder me (or have me murdered). Mr Unser just grinned, he laughed softly, but he did not comment.

vii I said to Mr Unser that he was at the AGM and he knows that Mr Dippenaar certainly never read

anything from the **Settlement Agreement 19/11/07**. I said to Mr Unser that Mr Arnott and Mr Dippenaar are telling LIES in the Minutes by saying that Mr Dippenaar read from the **Settlement Agreement 19/11/07**. Mr Unser just grinned, he laughed softly, and his comment was “I do not want to be ‘drawn in’ to this kind of thing”.

**viii** I said to Mr Unser that it is clear that I must receive a copy of the tape and the transcript because here Arnott/Dippenaar are first telling one set of LIES in the unsigned Minutes, then they are changing their ‘story’ and telling a second set of LIES in the signed Minutes. Mr Unser just grinned, he laughed softly, and his comment was “You are not going to get the tape or the transcript”. I said to Mr Unser that I had been supplied the tapes in the past. He repeated “You are not going to get the tape or the transcript”. I then said to Mr Unser that I will approach the Court myself because the tape will **prove** the LIES. The tape will **prove** that Arnott is a LIAR. The tape will prove that Dippenaar is a LIAR, and that he willingly and wilfully tells LIES to his **Shareholders**.

**ix** Mr Unser said to me that he has been ‘doing this kind of thing’ for a long time. He said that Minutes are sometimes changed, but that generally speaking Minutes are not changed because they are not a ‘*verbatim*’ recording of what takes place at an AGM of a Company. I agreed with Mr Unser that it is not a word for word recording, but I said that where there are blatant LIES and OMISSIONS I will not accept it. Mr Unser just grinned, he laughed softly, but he did not comment further.

I place on record that Mr Arnott has never said to me that I must only deal with your lawyers, which is what Mr Unser said Mr Arnott told me. It is not the Truth. How come Mr Unser today had a ‘foyer meeting’ with me if I have been instructed by Mr Arnott that only your lawyers will deal with me ? There is no consistency. This is because Mr Dippenaar hides behind Mr Unser and Mr Arnott; he has refused to meet with me. Mr Arnott and Mr Dippenaar use Mr Unser to speak for them, but Mr Unser, by his own admission, does not know what he is doing and what is going on with the Minutes and the LIES in the Minutes, or so he says. (Actually I say that Mr Unser knows far more than he lets on. After all, he was in attendance at the FRL AGM on the 25/11/09 and he heard what was said) I believe that Mr Dippenaar and Mr Arnott and Mr Unser are working closely together to CHEAT us and to **Falsify** the Minutes in order to **Defame** me further, to tell LIES to the **Shareholders**, and to ROB GOD of what was agreed would be paid towards this wonderful *campaign* to fight Crime – the *fc-oc 2007 anti-crime and rehabilitation campaign*, a *Mazlen initiative*, partly supported and portly *funded* by FirstRand Limited/FirstRand Bank Limited/FNB.

## **The False Minutes of the 2009 AGM's of FRL :**

I wish to comment further, and to place it all on record, into the permanent Records of this Public Company and this Public Bank, concerning the LIES of Arnott/Dippenaar who are working as a sort of 'team' to further **Defame** me and to attack my personal dignity with their LIES, and to confuse the **Shareholders** and to try like anything to 'cover over' the Truth so as to try to disguise and to hide the known Crime at FRL/FRBL/FNB. It is **Conspiracy to Commit Crime**, including :

**Tax Evasion, Money-Laundering, Organised Crime, 'Conspiracy', 'Corruption', 'Collusion', Fraud**, including the **RMB/Barry Tannenbaum 'Skulduggery', Theft, Mis-representation** of the Truth, **"undue influence", Duress, Coercion, Defamation** of Character, **Threats** of physical violence, (including **murder**), **'Corruption'** (including **Bribery**), **'Defeating the Ends of Justice'**.

I refer to my letter 8/1/10 which deals with the LIES and the OMISSIONS and the inaccuracies which are contained in the unsigned Minutes which were handed to me on the 6/1/10 by the Company Secretary of FRL, Arnott.

I wish to isolate out of the **Falsified** signed Minutes the following words which have been added into the unsigned Minutes and I wish to comment further :

Words added in are at the foot of **page 3** and carrying on onto **page 4** :

***"To demonstrate this Mr Dippenaar read the relevant clause in the agreement entered into with Mr Harris at the time the ex gratia payment had been made i.e. "We undertook to place your plans and proposals for funding, when you are ready to submit them into the hands of the relevant people in the Group to ensure that they receive consideration, but we can make no commitment in this regard on their behalf". Mr Dippenaar said that FirstRand Limited had no commitment or liability to provide funding to Mr Harris' Prisoner Rehabilitation Programme. To date, for various reasons, the proposal which had been received very late had not been reviewed."***

Arnott/Dippenaar are telling LIES again in these **Falsified** signed Minutes. It is not the Truth that -

**“ .... Mr Dippenaar read the relevant clause in the agreement entered into with Mr Harris at the time the ex gratia payment had been made i.e. “*We undertook to place your plans and proposals for funding, when you are ready to submit them into the hands of the relevant people in the Group to ensure that they receive consideration, but we can make no commitment in this regard on their behalf*”.”.**

Mr Dippenaar did not read this ‘clause’ (actually it is a paragraph – **paragraph 11**) at all. Both Arnott and Dippenaar know this. The tape will **prove** this. The **Directors** who have approved these **False Minutes** know that this paragraph was not read out. The **Shareholders** know that this paragraph was not read out. I will approach the **Shareholders** myself.

**If** Mr Dippenaar had read out this paragraph then he would have also read out the other paragraphs that are also dealing with the *Anti Crime Campaign by The Mazlen Trust* :

Paragraph 2 :

**“This letter is written in the spirit of the goodwill and trust that, we all concurred, had been established at your meeting with Mr Ferreira on 7 November and ours subsequently. The purpose is to record the agreement reached at our meeting on 17 November 2007”**

*Settlement of your claims*

Paragraph 3 :

**“We agreed that the Bank would make a cash payment in the spirit of reconciliation of R 3,000,000-00 to The Mazlen Trust in full and final settlement of your claims and all other allegations.”**

*Marlboro 1146*

Paragraph 4:

**“You advised that you wished to regain access to this property which you planned to utilise in your anti-crime initiative.”**

Paragraph 5 :

**“We agreed that we would assist you to gain ownership of the property which, based on the information that we have been able to access, was abandoned by the liquidator (with the Master’s consent) when the liquidation order on Mazlen Holdings (Proprietary) Limited was granted.”**

Paragraph 6 :

**“We agreed further that we would assist with the rehabilitation of the building thereon.”**

Paragraph 7 :

**“The Bank will not take any action to hinder your acquisition of the property and will cooperate with the agents that you appoint to enable you to gain ownership of the property.”**

Paragraph 8 :

**“We accept your proposal that the Bank’s contribution to the costs of acquisition and the rehabilitation be limited to the amount of R 200,000-00 and that this would be the full extent of such assistance.”**

Paragraph 9 :

**“Accordingly this amount of R 200,000-00 will be added to the cash payment to be made to The Mazlen Trust. You would thereafter not seek further financial support from the Bank in this regard.”**

*Proposed Anti Crime Campaign by The Mazlen Trust*

Paragraph 10 :

**“It became clear during our discussions that your plans are relatively far advanced, but not yet at a stage where formal proposals could be submitted to any potential donor/funder.”**

Paragraph 11 :

(This is the paragraph which Arnott/Dippenaar **Falsely** have written into the Minutes – they say Dippenaar read this Paragraph out to the Meeting but they know it is LIES. It was not read out)

Paragraph 12 :

**“I think that it is appropriate to record that we said that we were not familiar with the requirements that the Group may have for initiative of this nature. We advised that we were, however, aware that some sort of initiative for the rehabilitation of criminal offenders was under discussion.”**

Paragraph 14 :

Dippenaar would have read out ... **given his (Ferreira's) personal commitment to this process of reconciliation**”.

Words placed into the signed Minutes (they have been added to the unsigned Minutes) :

**“Mr Dippenaar said that FirstRand Limited had no commitment or liability to provide funding to Mr Harris' Prisoner Rehabilitation Programme.”**

I repeat what I have recorded under **point 4.4.8 v** on page 32/33 of my letter 8/1/10 :

v What TRASH and what JUNK and what LIES the Chairman has told the **Shareholders** and all those present at the FRL AGM on the 25/11/09 when he said to them that “ **... at no time had Mr Ferreira or any company executive indicated that they would support the project**”. a) Mr Ferreira said to me on the 7/11/07 that the FirstRand Group would support the 'project' (*campaign*) – ref is my notes and also the correspondence which has never been denied b) Prior to signing the **Settlement Agreement 19/11/07** the duly appointed representative of FRL/FRBL/FNB and of DRI/PWCI/DTT/and others (Unser) told me that FirstRand Group would support the 'project' (*campaign*) – ref is my notes and also the correspondence which has never been denied. c) **The Settlement Agreement 19/11/07** makes it clear that the FirstRand Group did support the 'project' (*campaign*) – ref is the written Agreement. d) Payment of R 200,000-00 to **The Mazlen Trust** was specifically in support of the 'project' (*campaign*) – ref is the written Agreement. e) The names of the **Directors** at the foot of the **Settlement Agreement 19/11/07** shows clearly that they (including the present Chairman) knew about the 'project' (*campaign*) and supported it – ref is the written Agreement. f) Correspondence directly between the Chairman (Ferreira) and I, after the **Settlement Agreement 19/11/07** had been signed, makes in quite clear that the FirstRand Group supported the 'project' (*campaign*) – ref is the correspondence. This very same correspondence between the

Chairman (Ferreira) and I deals also with the quantum of the **promised funding/sponsorship** by the FirstRand Group. This correspondence between the Chairman (Ferreira) and I was all **tabled** into the **permanent Records of this Public Company** on the 25/11/09 g) After the signing of the **Settlement Agreement 19/11/07** the signatory to the Agreement (Unser) supported the ‘**project**’ (*campaign*) - ref is the correspondence. There is extensive correspondence to confirm this support (it was **tabled** into the **permanent Records of this Public Company** on the 25/11/09 and includes the **Settlement Agreement 19/11/07**). This **tabled** correspondence deals also with the *quantum* of the **promised funding/sponsorship** by the FirstRand Group. This extensive correspondence is addressed to the **Directors** of the FirstRand Group and others, and it specifically named the present Chairman (Dippenaar). Much of this extensive correspondence is marked for the personal attention of the Chairman (Dippenaar). How then this man (Chairman Dippenaar) could tell the Meeting on the 25/11/09 “ .... **at no time had Mr Ferreira or any company executive indicated that they would support the project**” is perhaps nearly the biggest LIE told at any FRL AGM that I have had the unfortunate personal experience to attend. This LIE by the Chairman (Dippenaar) almost exceeds the LIES of the Auditor Tom Winterboer/PWCI, the lawyer Robert Driman/DRI, the past Chairman (Ferreira) .... and that is really saying something ! – ref is the correspondence where all the LIES told by all these LIARS can be easily seen.

Further words placed into the **signed Minutes** (they have been added to the **unsigned Minutes**) :

**“To date, for various reasons, the proposal which had been received very late had not been reviewed.”**

This is a SHOCKING admission, if it is the Truth. Here Arnott/Dippenaar, this pair of LIARS, this pair of CHEATS **Money Launderers** and **Tax Evaders** who are together, alphabetically, on the short ‘list’ of CHEATS and **Money Launderers** and **Tax Evaders** with the **Police (Police Case 21)** are actually trying to say to their **Shareholders** that for **23 months** we were messed around with **promises**, but in fact all of our efforts were in vain because our Proposal **“To date (25/11/2009) .... had not been reviewed.”**

**What a disgrace. How absurd. How disgusting. What a bunch of LIARS and CROOKS and CHEATS.** And to think that this duo of Arnott/Dippenaar have got this JUNK and this TRASH past the full Board of **Directors** at a Board Meeting in March 2010.

I need only to refer to what I have recorded under **point 4.9 iii, iv, v and vi** on **page 34/35** of my letter 8/1/10 :

**iii** In **January 2008** and **February 2008** the Chairman (Ferreira) and the FirstRand Group representative (Unser) had already received the ‘draft’ Proposal and had already placed it into the hands of the “**relevant people**” in the FirstRand Group. I was advised by the FirstRand Group that the comments of the “**relevant people**” in the FirstRand Group had already been requested. This was in a letter 11/2/08 bearing the name of the Chairman at the time (Ferreira), as well as the name of the current Chairman (Dippenaar) at the foot of the page. It was on a letter-head similar to the **Settlement Agreement 19/11/07** – ref is the correspondence which was *tabled* into the permanent Records of this Public Company on the 25/11/09.

**iv** Between **January 2008** and **November 2008** there is extensive correspondence which bears witness to the fact that a number of ‘draft’ Proposals and a number of ‘Report-backs’ and ‘up-dated’ were received by the FirstRand Group representative (Unser), the Chairman (Ferreira), and the Chairman (Dippenaar) as well as by the *Directors* of the FirstRand Group. This extensive correspondence includes my many pleas, for about 12 months, to the FirstRand Group to supply the details of the “**initiative**” which the Chairman (Ferreira) had mentioned to me when he was trying to influence me to ‘settle’ on the 7/11/07, before I shook hands with him on the ‘deal’. We even made a **DVD** about the *campaign* which was sent personally to 9 of the *Directors*, including the Chairman (Ferreira), and the Chairman (Dippenaar) (who was then just a *Director*) I have a signature on the Final Formal Proposal proving that it was submitted in November 2008. From November 2008 to October 2009 there were a number of ‘Report-backs’ and ‘up-dates’ as well as two Invoices submitted, all dealing with the *campaign* – ref is the correspondence and the Proposal/s and the ‘Report-backs’ and ‘up-dates’ which were all *tabled* into the permanent Records of this Public Company on the 25/11/09.

**v** Of significant importance is the agreement reached with the FirstRand Group representative (Unser) that I could put into the Proposal the cost of the building acquired for the **Rehabilitation** of ex-Inmates which **The Mazlen Trust** then purchased, in the full knowledge of the FirstRand Group, as well as the estimated cost to build accommodation within the building, to house ex-Inmates. I did then include these two costs when I submitted the Final Formal Proposal – which the Chairman of FirstRand Limited told the Meeting on the 25/11/09 had “**... not happened**” – ref is the correspondence and the Proposal/s which were all *tabled* into the permanent Records of this Public

Company on the 25/11/09. (901/2 Marlboro were purchased in order to try my very best to fit in with the FirstRand Group “**initiative**” – later, after we bought the building, I was told “**It is none of your Business**” by Unser. Yet it is in the Agreement and it was Ferreira (then acting as the Chairman) who influenced me sign the **Settlement Agreement 19/11/07** when he mentioned it to me on the 7/11/07) This is how Unser and Dippenaar carry on. It is a disgrace.

**vi** I was asked to “**indulge**” the FirstRand Group and to be patient while the “**relevant people**” in the FirstRand Group were busy with the Proposal. This was in **February 2009**. I have always believed that the “**relevant people**” in the FirstRand Group are the *Directors* because I was expected to stop proceedings with about **19 Police Cases** (now 21) against them.

I want to now add the following to what is on record through the contents of my letter 8/1/10 :

Arnott/Dippenaar say that Dippenaar told the AGM that the Proposal was “ **... received very late ...** ”. I have *set out* the reason that the Proposal was submitted in a ‘draft’ form in December 2007 to the Chairman of FRL, and as a Final Proposal in November 2008. It is at **point 4.9 iv** of my letter 8/1/10.

Arnott/Dippenaar say that Dippenaar told the AGM that the Proposal -

**“To date (25/11/09) ... had not been reviewed ... ”.**

Here are more LIES as Arnott/Dippenaar try to again ‘wriggle’ out of the web of *deceit* and LIES that they so easily tell their **Shareholders**. What does the tape say ? Give me the tape to **prove** the LIES of Arnott/ Dippenaar in these signed Minutes.

**i** Here are more of the Arnott/Dippenaar LIES, JUNK and TRASH. How utterly absurd. What LIARS. This is the Chairman and the Company Secretary of a National/International bank putting LIES into the Minutes of an AGM of a Public Company. What next ?

**ii** In **December 2007** the Chairman (Ferreira) already had the outline of the Proposal. He corresponded with me personally in regard to this ‘draft’ Proposal. The Proposal was being “reviewed” – ref is the correspondence which was *tabled* into the permanent Records of this Public Company on the 25/11/09.

**iii** In **January 2008** and **February 2008** the Chairman (Ferreira) and the FirstRand Group

representative (Unser) had already received the 'draft' Proposal and had already placed it into the hands of the “**relevant people**” in the FirstRand Group. I was advised by the FirstRand Group that the comments of the “**relevant people**” in the FirstRand Group had already been requested. This was in a letter 11/2/08 bearing the name of the Chairman at the time (Ferreira), as well as the name of the current Chairman (Dippenaar) at the foot of the page. It was on a letter-head similar to the **Settlement Agreement 19/11/07**. The Proposal was being “**reviewed**” – ref is the correspondence which was *tabled* into the permanent Records of this Public Company on the 25/11/09.

iv Between **January 2008** and **November 2008** there is extensive correspondence which bears witness to the fact that a number of 'draft' Proposals and a number of 'Report-backs' and 'up-dated' were received by the FirstRand Group representative (Unser), the Chairman (Ferreira), and the Chairman (Dippenaar) as well as by the *Directors* of the FirstRand Group. This extensive correspondence includes my many pleas, for about 12 months, to the FirstRand Group to supply the details of the “**initiative**” which the Chairman (Ferreira) had mentioned to me when he was trying to influence me to 'settle' on the 7/11/07, before I shook hands with him on the 'deal'. We even made a **DVD** about the *campaign* which was sent personally to 9 of the *Directors*, including the Chairman (Ferreira), and the Chairman (Dippenaar) (who was then just a *Director*) I have a signature on the Final Formal Proposal proving that it was submitted in November 2008. From November 2008 to October 2009 there were a number of 'Report-backs' and 'up-dates' as well as two Invoices submitted, all dealing with the *campaign*. The Proposal was being “**reviewed**” – ref is the correspondence and the Proposal/s and the 'Report-backs' and 'up-dates' which were all *tabled* into the permanent Records of this Public Company on the 25/11/09.

v Of significant importance is the agreement reached with the FirstRand Group representative (Unser) that I could put into the Proposal the cost of the building acquired for the *Rehabilitation* of ex-Inmates which *The Mazlen Trust* then purchased, in the full knowledge of the FirstRand Group, as well as the estimated cost to build accommodation within the building, to house ex-Inmates. I did then include these two costs when I submitted the Final Formal Proposal – which the Chairman of FirstRand Limited told the Meeting on the 25/11/09 had “**... not happened**” – ref is the correspondence and the Proposal/s which were all *tabled* into the permanent Records of this Public Company on the 25/11/09. (901/2 Marlboro were purchased in order to try my very best to fit in with the FirstRand Group “**initiative**” – later, after we bought the building, I was told “**It is none of your Business**” by Unser. Yet it is in the Agreement and it was Ferreira (then acting as the Chairman) who influenced me sign the **Settlement Agreement 19/11/07** when he mentioned it to me on the 7/11/07) The Proposal was being “**reviewed**”. This is how Unser and Dippenaar carry on.

It is a disgrace.

**vi** I was asked to “**indulge**” the FirstRand Group and to be patient while the “**relevant people**” in the FirstRand Group were busy with the Proposal. This was in **February 2009**. I have always believed that the “**relevant people**” in the FirstRand Group are the *Directors* because I was expected to stop proceedings with about **19 Police Cases** (now 21) against them.

**vii** The lawyer Robert Driman of Deneys Reitz told me that all that was needed was to “*adjust the fit of the shoe where it is pinching*” or to “*cross the t’s and dot the i’s*” (my words) so that the *funding/sponsorship* would materialise. The Proposal was being “**reviewed**” – ref is the Agreement and the correspondence which was *tabled* into the permanent Records of this Public Company on the 25/11/09.

**viii** Every step of the way we kept the FirstRand Group fully informed. Not once were we told, over a period of **23 months**, to stop, or not to proceed as we were proceeding. We were encouraged to proceed. We were told to be patient and that our Proposal was with the “**relevant people**” in the FirstRand Group, being considered. The Proposal was being “**reviewed**”. After **23 months** of empty idle **promises** (LIES) it became apparent to us that we were just being ‘led up the garden path’, only to ‘have the garden gate slammed shut in our faces’, so Notice was given for the about 4<sup>th</sup> or 5<sup>th</sup> time. When the Notice was not even acknowledged; when it was not even replied to; when it was totally ignored, then this showed to us the *intent* of the FirstRand Group – ref is the correspondence, the Proposal/s, the ‘Report-backs’ and ‘up-dates’, the Invoices submitted, the written Notices, which were all *tabled* into the permanent Records of this Public Company on the 25/11/09.

In the unsigned Minutes Arnott/Dippenaar say that Dippenaar told the AGM :

**“With regard to the proposal, he had undertaken to place this, when received, before the relevant people within the Group for consideration. To date this had, for various reasons, not happened.”**

Below are my comments on these LIES in the unsigned Minutes- ref is at **Point 4.4.9** on page 33/34/35 of my letter 8/1/10 :

**i** Here are more of the Chairman’s LIES, JUNK and TRASH told to the Shareholders, to the News Media present, to the visitors, etc on the 25/11/09. When he used the word “**this**” in the sentence “**To date this had, for various reasons, not happened**” I believe he was trying to tell the

**Shareholders**, the News Media present, the visitors, etc that the Proposal had never been received **and** that the Proposal had never been placed into the hands of the “**relevant people**” in the FirstRand Group. How utterly absurd. What a LIAR. This is the Chairman of a National/ International bank speaking at an AGM of a Public Company. What next ?

**ii** In **December 2007** the Chairman (Ferreira) already had the outline of the Proposal. He corresponded with me in regard to this ‘draft’ Proposal – ref is the correspondence which was **tabled** into the permanent Records of this Public Company on the 25/11/09.

**iii** In **January 2008** and **February 2008** the Chairman (Ferreira) and the FirstRand Group representative (Unser) had already received the ‘draft’ Proposal and had already placed it into the hands of the “**relevant people**” in the FirstRand Group. I was advised by the FirstRand Group that the comments of the “**relevant people**” in the FirstRand Group had already been requested. This was in a letter 11/2/08 bearing the name of the Chairman at the time (Ferreira), as well as the name of the current Chairman (Dippenaar) at the foot of the page. It was on a letter-head similar to the **Settlement Agreement 19/11/07** – ref is the correspondence which was **tabled** into the permanent Records of this Public Company on the 25/11/09.

**iv** Between **January 2008** and **November 2008** there is extensive correspondence which bears witness to the fact that a number of ‘draft’ Proposals and a number of ‘Report-backs’ and ‘up-dated’ were received by the FirstRand Group representative (Unser), the Chairman (Ferreira), and the Chairman (Dippenaar) as well as by the **Directors** of the FirstRand Group. This extensive correspondence includes my many pleas, for about 12 months, to the FirstRand Group to supply the details of the “**initiative**” which the Chairman (Ferreira) had mentioned to me when he was trying to influence me to ‘settle’ on the 7/11/07, before I shook hands with him on the ‘deal’. We even made a **DVD** about the *campaign* which was sent personally to 9 of the **Directors**, including the Chairman (Ferreira), and the Chairman (Dippenaar) (who was then just a **Director**) I have a signature on the Final Formal Proposal proving that it was submitted in November 2008. From November 2008 to October 2009 there were a number of ‘Report-backs’ and ‘up-dates’ as well as two Invoices submitted, all dealing with the *campaign* – ref is the correspondence and the Proposal/s and the ‘Report-backs’ and ‘up-dates’ which were all **tabled** into the permanent Records of this Public Company on the 25/11/09.

**v** Of significant importance is the agreement reached with the FirstRand Group representative (Unser) that I could put into the Proposal the cost of the building acquired for the **Rehabilitation** of ex-Inmates which **The Mazlen Trust** then purchased, in the full knowledge of the FirstRand Group, as well as the estimated cost to build accommodation within the building, to house ex-Inmates. I did

then include these two costs when I submitted the Final Formal Proposal – which the Chairman of FirstRand Limited told the Meeting on the 25/11/09 had “ ... **not happened**” – ref is the correspondence and the Proposal/s which were all *tabled* into the permanent Records of this Public Company on the 25/11/09. (901/2 Marlboro were purchased in order to try my very best to fit in with the FirstRand Group “**initiative**” – later, after we bought the building, I was told “**It is none of your Business**” by Unser. Yet it is in the Agreement and it was Ferreira (then acting as the Chairman) who influenced me sign the **Settlement Agreement 19/11/07** when he mentioned it to me on the 7/11/07) This is how Unser and Dippenaar carry on. It is a disgrace.

vi I was asked to “**indulge**” the FirstRand Group and to be patient while the “**relevant people**” in the FirstRand Group were busy with the Proposal. This was in **February 2009**. I have always believed that the “**relevant people**” in the FirstRand Group are the *Directors* because I was expected to stop proceedings with about **19 Police Cases** (now 21) against them.

When one reads the unsigned Minutes and my response letter 8/1/10 – 39 pages, and then one reads these signed Minutes it can be seen that these Minutes (unsigned and now signed) are **False Minutes** and they are Minutes that OMIT things that were said at the AGM. What the Chairman told the Meeting and what is in these Minutes intentionally sets out to **Defame** me once again and to once again attack my personal dignity, as well as my wife and family and *The Mazlen Trust*. These are **False Minutes** that set out to ‘bamboozle’ and tell LIES to the Shareholders of this Public Company, of which I am a shareholder. I will accordingly again approach the **Police** and **Interested Parties** to try my very best to get the help that I have to have in order to **EXPUNGE** the known LIES and to put a stop to these LIES once and for good. I will then continue to try my very best to get the Authorities to Prosecute the Shareholders, *Directors*, Company Secretaries, Auditors, lawyers, and ‘fat cat’ Clients of this Public Company and Public bank FRL/FRBL/FNB, on the basis that they are all involved together in this Conspiracy to Commit Crime, which is including :

**Tax Evasion, Money-Laundering, Organised Crime, ‘Conspiracy’, ‘Corruption’, ‘Collusion’, Fraud**, including the **RMB/Barry Tannenbaum ‘Skulduggery’, Theft, Mis-representation** of the Truth, “**undue influence**”, **Duress, Coercion, Defamation** of Character, **Threats** of physical violence, (including **murder**), “**Corruption**” (including **Bribery**), “**Defeating the Ends of Justice**”.

At the 2011 AGM on the 1/12/2011 I was denied the opportunity/my Right to ask questions Re the LIES told to the Shareholders by the Chairman and his ‘puppet’ Unser at the 2009 and 2010 AGM’s concerning the funding for the campaign.

I did say to the Meeting on the 1/12/2011 that the bank had paid R 3 million plus R 200,00-00 towards the rehabilitation of a building which the bank had taken (STOLEN) 10 years ago. I said that only GOD can do such a thing as this ! I wanted to ask a question Re the money for the *anti-crime and rehabilitation campaign*, a *Mazlen initiative*, but the Chairman prevented me from doing so when his ‘puppet’ Unser whispered in his ear.

I do want to place on record here, into the permanent Records of this Public Company and Public bank FRL/FRbL the following :

It was never a question of me, or the trust, being in a “**Partnership**” with FRL/FRbL/FNB. It was a matter of fulfilling the obligation/s made by the hand-shake of the Chairman of FRL “**GT**” Ferreira when he shook my hand on the 7/11/2007. It was about the money to *fund/sponsor* the *anti-crime and rehabilitation campaign*, a *Mazlen initiative*. Surely by now the Chairman and his Church-going ‘puppet’ Unser know that I would not go into a “**Partnership**” with FRL/FRbL/FNB. It would be impossible because I would never ever be ‘unevenly yoked’ to such an Organisation as this. I mean really. It has always been about the money, not about the ‘glory’ that others seem to seek in being associated with such a Company/ies, ans such people, as these.

6.16

**I asked Chairman to meet with me :**

I told the Meeting that I come back each year because the Chairman refuses to meet with me. I said to the Meeting that for 3 years I had been trying to meet with the Chairman so as to try to bring finality to the LIES and the Crime/s and the promises and the **Damages** claim/s.

I asked the Chairman directly : “**Will you please meet with me ?**”

I got a direct and a resounding, sort of ‘booming’ answer : It was “**NO**”.

I will try throughout the year to meet with the Chairman to bring this ‘matter’ of all the known Crime/s including **Organized Crime** and the LIES and the **Damages** Claim/s to finality.

Otherwise I will be back at the 2012 AGM of FRL to try again.

6.17

**Renumeration of Directors of FRL/FRbL/FNB :**

I said to the Meeting that I repeat what I had said at the 2010 FRL AGM. I Object – on the basis that this Chairman who wants R 1 million for the year wont even agree to pay me the R 6,000-00 pm that I worked for for 2 years with his knowledge and consent.

I said that I Objected on the basis that there are so many poor People unemployed, yet here were these ‘fat cat’ *Directors* earning so much. I asked the Chairman, and I asked all the *Director* present, why they would not take a reasonable salary and enjoy the work they do.

The Chairman ‘waffled on’ somewhat, but I can not recall any single thing that he said that made any sense to me on this ‘topic’ of these huge *Directors* fees. I will need to listen to the tape/s.

6.18

**Renumeration of Auditors of FRL/FRbL/FNB :**

I Objected. I said they are not worthy of such huge fees when they have told such terrible LIES and are party to the Crime/s including **Organized Crime**.

6.19

GENERAL :

Had the Meeting not been ‘conveniently declared “**closed**” by the Chairman, because the Chairman said to the Meeting that he and the other *Directors* had a *Director’s* Meeting scheduled to begin ‘20

minutes ago', then I would have **Objected** and I would have asked questions concerning the contents of my letter 2/12/2010 with the 4 'bundles' of documents which I *tabled* at the 2010 AGM of FRL and in terms of my letter 28/11/2011 with attachments, which I *tabled* on the 1/12/2011 because the Company Secretary had, as usual, what's new, not bothered to himself have the papers at the Meeting in terms of the Company's Act.:

I would have gone through the contents of my letter 2/12/2010 and my letter 28/11/2011.

I would have stated to the Meeting that I am here to ask for the names of the trustees on the 'short' list of Big Fish. Ref is the **Police Case *tabled*** at the 2010 AGM in 'bundle' 2.

I would have asked the Meeting and the Chairman to comment on the **Memorandum/ Petition** as well as on the correspondence delivered to Mr Adrienne Gore and Mr. Johan Rupert which is contained in 'bundle' No. 4 of papers previously tabled at the 2010 AGM of FRL..

6.20

**Discussion with Mr Robert Driman/DRI** (after the AGM was closed by the Chairman):

Mr. Robert Driman approached me, after the AGM was declared "**closed**" by the Chairman. He said to me : "**Mr. Harris I wish you and your family all of the best**". I said to Mr. Driman : "**Mr. Driman I wish you and your family a long life, and I Pray that you come to know JESUS before He returns.**" Mr. Driman said : "**I wish this every day of my life.**" I replied : "**The trouble is that if you do, then you will have to stop working for these CROOKED lawyers that you work for, and for these CROOKED *Directors* and Companies**".

I said : "**You know Mr. Driman you said to me 'If I had the money I would give it to you for your anti crime campaign'**". Mr. Driman said : "**I did. I still say it**". Mr. Driman then said to me : "**Come and have a cup of tea with us**". I replied : "**I don't drink tea, but I would not drink tea with you in any event.**" Then I added : "**You would probably poison my tea**". Mr. Driman laughed. I did not. I know Mr. Driman to be a real 'snake in the grass'.

6.21

**The young man from FNB** :

When Mr. Driman from **DRI** approached me he did so together with a youngish man. This man and Mr. Driman wanted to know from me who it was that had told me about the **R 3 Billion** ‘matter’ being ‘postponed. When I hesitated to reply Mr. Driman added : **“Now the Truth”**. I asked this youngish man : **“Who are you ?”**. I know Mr. Drimn quite well from all the FRL AGM’s that I have attended where he has always been present as the lawyer for the **Directors** and for FRL, but I did not know who this other person was. Mr. Driman responded first and he said to me : **“He is from FNB”**. Together they both again asked me a question. It was : **“Was it Emerald van Zyl who told you ?”**. I answered the question put to me and I said : **“I don’t want to get anybody into trouble, perhaps it was the editor, the newsman, from the Newspaper. Perhaps it was Emerald van Zyl”**. They were both laughing at me. They both conveyed to me that it was nonsense what I had told the Meeting i. e that the ‘matter’ was postponed so that the bank could try to settle the ‘matter’. They repeated to me that the ‘matter’ had been completely withdrawn and removed from the role, and that Mr. Emarald van Zyl had tendered to pay all the costs. I wanted to ask this youngish man from FNB why he was so interested in what I knew about this ‘matter’, but he turned on his heels and proceeded to walk away from me while I was actually asking him the question. I said, to his back, as he was walking away : **“Don’t walk away from me when I am asking you a question, like a coward.”**. He sort of ‘stopped in his tracks’ and he came right up to me and he said to me, in my face : **“Don’t you call me a coward.”**. I said to him **“I said to you ‘Don’t walk away from me when I am asking you a question, like a coward’.”** It was then that Mr. Driman said to me **“Come and have a cup of tea with us”**, which I have *set out* above. I added : **“Or this young man will probably poison my tea, look how cross he is.”**

Yours Sincerely,

Michael Harris.

28/11/2011.

Michael Harris.  
Box 52240 Saxonwold 2132 Jhb.

Mr “LL” Dippenaar – Chairman and  
The *Directors* and **FRL/FRBL/FNB** and  
Mr **B Unser** – Company Secretary to FirstRand Limited.  
PWCI, DTT, DRI, Hartard/Mostert and co.

By hand.

**Attn. Mr “LL” Dippenaar–Chairman &  
major Shareholder Mr BW Unser–Company  
Secretary FirstRand Ltd.**

Dear “LL”, *Directors*, & **BW Unser**, and the others,

#### **FRL 2011 AGM**

1.

I have made a written request that the following papers are to be *tabled* for discussion at the AGM of FRL on the 2/12/2011. For convenience I will hand in copies. I will be referring to these paper at the 2011 AGM on the 2/12/2011. I also requested that these papers be *tabled* so that they will become a part of the permanent Records of this Public Company. Then, **in the due course of time the Truth will be available to the Authorities.**

Letters : 2/12/2010 (letter No. 2); 6/12/2010; 9/12/2010 with newspaper articles attached; 29/12/2010; 13/4/2011 (from); 16/5/2011 (from); 19/1/2011; email 13/5/2011 with letters 13/5/2011 x 2 attached.

Yours Sincerely,

ME Harris.