

NESTORPUB0086  
05/05/2016

NESTOR  
pp 00086-00131

PUBLIC  
HEARING

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INDEPENDENT COMMISSION AGAINST CORRUPTION

THE HONOURABLE MEGAN LATHAM

PUBLIC HEARING

OPERATION NESTOR

Reference: Operation E14/1922

TRANSCRIPT OF PROCEEDINGS

AT SYDNEY

ON THURSDAY 5 MAY 2016

AT 10.10AM

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This transcript has been prepared in accordance with conventions used in the Supreme Court.

THE COMMISSIONER: Yes, Mr Robertson.

MR ROBERTSON: I call Veronica Skinner.

THE COMMISSIONER: Yes. Ms Hughes, I take it that you've told Ms Skinner of the effect of the section 38 order?

MS HUGHES: I have, and she understands the effect and she would like to avail herself of that order and she'll give her evidence under oath.

10

THE COMMISSIONER: All right. And she appreciates that there's a limit to the protection that the order gives?

MS HUGHES: She does.

THE COMMISSIONER: Thank you. Pursuant to section 38 of the Independent Commission Against Corruption Act, I declare that all answers given by this witness and all documents and things produced by this witness during the course of the witness's evidence at this public inquiry are to be regarded as having been given or produced on objection and there is no need for the witness to make objection in respect of any particular answer given or document or thing produced.

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**PURSUANT TO SECTION 38 OF THE INDEPENDENT COMMISSION AGAINST CORRUPTION ACT, I DECLARE THAT ALL ANSWERS GIVEN BY THIS WITNESS AND ALL DOCUMENTS AND THINGS PRODUCED BY THIS WITNESS DURING THE COURSE OF THE WITNESS'S EVIDENCE AT THIS PUBLIC INQUIRY ARE TO BE REGARDED AS HAVING BEEN GIVEN OR PRODUCED ON OBJECTION AND THERE IS NO NEED FOR THE WITNESS TO MAKE OBJECTION IN RESPECT OF ANY PARTICULAR ANSWER GIVEN OR DOCUMENT OR THING PRODUCED.**

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THE COMMISSIONER: Yes, can we have the witness sworn, please?

THE COMMISSIONER: Yes.

MR ROBERTSON: Can you state your full name, please?---It's Veronica Helen Grace Skinner.

10 And were you the administrative assistant of the Casino Boolangle Local Aboriginal Land Council between about May of 2008 and about October of 2011?---Yes.

And how old were you when you were first appointed to that role, back in 2008, roughly?---About 21.

About 21. And in that capacity you worked under Linda Stewart?---Yeah.

She was the CEO at that time?---Yes.

20 And she's also known by the name of Lou, is that right?---Yeah.

And was it Ms Stewart who decided to appoint you as administrative assistant, or was it someone else?---No, it was advertised and then I got an interview and it was - - -

And when you say an interview, who did you have the interview with? Was it with Ms Stewart or - - - ?---Yeah.

30 - - - someone else?---I think she was on there and maybe two board members. I think there was three. Or there could have been an independent. I can't remember.

And can you just explain in general terms how that process worked? I think you referred to an advertisement. And so you responded to the advertisement, I take it?---Yeah.

And then there was an interview process after that? Is that right?---Yes.

40 And then you were offered the position after the interview?---Yeah.

And having been appointed, what kind of training or explanation of your role was given, if any? For example, did you have to - - - ?---I can't remember.

- - - do a course or something of that sort? Or was it all, in effect, on-the-job type training?---I really can't remember.

So, well, do you recall whether or not there was any external training? Did you have to go somewhere else to train? Or as best can you recall, was it just done on the job?---Just on the job, I think, from my memory.

Now, whilst you were there, is it correct to say that there was only two people who worked in the office on a full-time basis? It was yourself and Miss Stewart?---Yes.

10 And to the extent that there were other employees, they were effectively casual employees who might do cleaning or they might do work as a site officer or something of that sort?---Yeah.

And so I take it, then, that you worked very closely with Ms Stewart?---Yes.

And you pretty much knew what each other were doing, because you were working in a small office together?---Yeah.

20 You also performed a role of acting CEO when Ms Stewart was away, is that right?---Yeah.

And so you took on all of her roles and responsibilities when she was on leave, correct?---Correct.

Now, while you were there at the Local Aboriginal Land Council, expenses were mostly paid for by cheque, is that right?---Yeah.

There wasn't an established system of net banking or electronic funds transfers or anything of that sort?---No.

30 And so basically all of the expenses were paid by causing a cheque to be issued, is that right?---Yes.

Now, you didn't have any signing authority over any cheque account, is that right?---No.

And nor did Ms Stewart?---No.

40 But rather the people who were authorised to sign the cheques were board members, is that right?---Yes.

And you'd need two people to sign the cheques?---Yeah.

In terms of the physical chequebooks themselves, where were they ordinarily kept?---They'd be kept in the safe or sometimes in the drawer, in the CEO drawer, with the key.

And so at least when they're in a safe, that was a locked safe, I take it? ---Yeah.

And who had access to the keys to that safe?---Linda.

Just Linda or you as well?---I had access to what I needed to when she wasn't there.

So when she wasn't there, did you have access - oh, I'm sorry, when she was there did you have access to the safe?---I could have. I can't remember. But I remember having access to the drawer where the cheques were.

10

Right. So does it follow from that that at least when the cheque books were in the safe you could get into it if you really needed to by getting the keys in some way?---Or a pin, yeah. I think it was a PIN.

Oh, it was PIN?---I think. Yeah, it was, yeah, there was a key actually.

So do you recall whether it was a PIN or a key or - - -?---It was both. You could use a PIN or a key.

20

And do I take it that you knew what the PIN number was at the relevant time?---Um, I think I did. Yeah, no, yeah, probably, yeah.

Doing the best you can you probably knew the PIN and therefore probably could open the safe if you needed to?---Yeah, if I needed to I probably could have, yep.

I think you said that sometimes the cheque books were kept in - - -?---In the drawer.

30

- - - I think you called it the CEO drawer?---Yeah.

And did you say that a locked drawer?---Yeah, it was just locked with a key, just like a normal office drawer.

But, but I take it you knew where the key was so you could open it up - - -?---Yeah.

- - - if need be?---Yep.

40

And so does it follow from that that both when Ms Stewart was there and when she wasn't you would have access to the cheque books if you needed to?---Yep.

Now in terms of causing for a cheque to be issued, was it the case that either you or Ms Stewart would actually write out the details on the cheque, the payee and the amount and things of that sort?---Yes.

That wouldn't be left to the Board members to do in the general course - - -  
?---No.

And, and so is it the case that sometimes Ms Stewart would write out those  
details and sometimes you would write out those details?---Yep.

And then is it the case that either you or Ms Stewart would then attend on  
the Board members to get the, get the cheques signed?---Yep.

10 Now is that mostly something that you did or mostly something that Ms  
Stewart did or was it a bit of a combination of both?---Both.

Did she do the bulk of that work while she was there or did you do most of  
it or was it really just a combination depending on what was most  
convenient?---Yeah, it was just depending, both of us I suppose.

Now from time to time when you did that exercise of taking the cheques to  
the Board members you would ask them to write the words, "Please Pay  
Cash" on the cheque. Is that right?---Yep.

20

And you would sometimes ask them to sign again underneath those words,  
"Please Pay Cash"?---Yep.

And from time to time you would give them both the cheque and some  
supporting material explaining what the nature of the cheque was?---Yep.

Like an authorisation form for example. Is that right?---Yep, yep.

30 But sometimes you would present them with a cheque that had no  
supporting material at all. Is that right?---Yes.

Yet the Board members would still sign the cheque even without the  
supporting documentation. Is that right?---Um, I'm thinking, oh I can't  
remember.

What, is it possible that if - - -?---I can't remember if we, if every cheque  
we did have supporting documents. I just don't recall.

40 Well is it possible that on some occasions you attended Board members to  
say, please sign this cheque but you didn't have any supporting material  
sitting behind it?---Possibly.

It's possible but you can't remember sitting there one way or the other?  
---Yeah, I can't remember, no.

THE COMMISSIONER: There was never an occasion when you  
submitted a cheque for the signature of the Board that that they refused to  
sign it?---No, they didn't refuse.

Right.

MR ROBERTSON: And did you ever present a cheque to a member of the Board that wasn't completed in full, for example it might have had the name of the payee but might not have had the dollar figure or it might have had the dollar figure but not the payee?---Yep.

You did that from time to time?---Yep.

10

So sometimes there was what people sometimes call, call a blank cheque where it's been signed but the details haven't been put in in full. Is that right?---Yeah.

But on no occasion did a Board member say to you, no I'm not prepared to sign a cheque in that fashion?---No.

And do you accept from all of that that obviously these Board members were placing a lot of trust in you as the administrative officer?---Yep.

20

And they in effect assumed that if you were presenting them with a cheque you were going to use that for a legitimate purpose?---Yep.

And you knew that at the time didn't you?---Yes.

Now from time to time these cheques we're talking about you would go down to the bank and you would cash them. Is that right?---Yep.

30 And that involves going down to the relevant branch of the Commonwealth Bank and in effect exchanging the cheque for cash. Is that right?---Yep.

And sometimes you would do that exercise and sometimes Ms Stewart would do that exercise. Correct?---Yeah, yep.

Now did you do that most of the time or did she do it most of the time or again was that a combination of both?---A combination.

40 And as a general proposition can we assume that if you, if it's your handwriting on the cheque you are likely to be the person who cashed the cheques or, or is that not the case, sometimes you wrote the cheques and sometimes Ms Stewart cashed them and vice versa?---Yeah, it wouldn't be just me cashing them. It could be both or, or one would write and would cash it.

Right. And so there was no - - -?---It was a combination. There was no - - -

There was no standard practice - - -?---Yeah.

- - - that if you were the person that got the signatures then you would necessarily be the person cashing the cheque?---No.

And I think you said there was no – it wasn't like you were doing cashing most of the time or Ms Stewart was doing cashing most of the time, it was a combination of both - - -?---Yeah.

- - - depending what was most convenient. Is that right?---Yeah.

10 Now, from time to time after you had cashed cheques you actually kept some of the proceeds for yourself. Correct?---Correct.

And so you accept don't you that from time to time you prevented the cash going to its rightful owner, to a site officer or to some other place and you kept that money for yourself. Is that right?---Yeah.

You must accept that my doing that you acted dishonestly?---Yeah.

Accept that?---Yeah.

20

You must accept that by doing that you were deceiving people, in particular deceiving the Board members who put trust in you?---Yeah.

And you knew that you were acting dishonestly at the time?---Yeah.

And you knew that you were being deceptive at the time?---Ah hmm.

You're agreeing with me?---Yeah.

30 Now, does it follow from what you said that to the extent that cheques were being cashed and proceeds were being retained you were really doing that by way of an agreement or arrangement with Ms Stewart as well, she knew what you were doing and you knew what she was doing. Is that fair? ---Yeah.

And was it the case that you had an arrangement where you would share the proceeds of some of those cash cheques?---Yeah.

40 What was that arrangement with Ms Stewart?---It'd just be half of whatever. We'd just share the, whatever.

So does it follow from that that whilst you were the Administrative Assistant and whilst Ms Stewart was the CEO there were a series of cheques which were cashed for your combined benefit and the deal effectively was you will split the proceeds 50/50. Is that right?---I'm guessing so.

Well - - -

THE COMMISSIONER: What do you, sorry.---I - - -

When you say you're guessing so, do you know – can you remember that there was a discussion with Ms Stewart - - -?---I don't even - - -

- - - about this?---Yeah. I don't even remember a discussion being – I don't – I can't even remember how it all started but – I don't remember when she was off or I was off that we'd leave X amount of dollars for each other or whatever when they would return.

10

Right. So - - -?---I don't remember - - -

So if she was away and you were there on your own you might have cashed cheques but taken the whole of the proceeds and she may have done the same thing when you were away. Is that what you're saying?---Yeah, that's what I'm saying.

But otherwise if you were both in the office then you would share in the cheque proceeds by splitting it between the two of you.---Yeah, that's right.

20

Is that right?---That's right.

MR ROBERTSON: So can you just explain how that works as a practical matter. Let's assume that you've written a cheque. You've got it signed by the Board members in the way that you've already explained. You've gone down to the branch and you've replaced the cheque for cash. You then have a little pile of cash or perhaps it's in one of those little plastic coin, coin envelopes the bank sometimes gives you. What happens then, do you then go back to the office and split the proceeds with Ms Stewart at that point or how does that work?---Yeah, that'll be right, yeah.

30

Well, is that how it usually works?---Yeah, that's how it usually works.

Where you cashed a cheque that wasn't – where the cash wasn't going to be paid to someone you basically went straight back from the branch, told Ms Stewart that you've cashed the cheque and what, you then split up the money between yourselves at that point?---Yeah.

And was it a strict 50/50 rule or is it possible that some days when Ms Stewart cashed the cheque she kept a little bit more and gave you a little bit less and perhaps vice versa when you – perhaps the other way around when you cashed the cheques?---Possibly.

40

Well, can you recall or - - -?---Well, I don't know if she - - -

- - - you just can't recall one way or the other?---I can't see – I don't know if she's done that. I can't tell if she's done that or not.

So it wasn't like you both went into the office and there's a little pile of cash  
- - -?---No, that's not right.

- - - and you divide it up, it was more she's gone to the bank, she's cashed  
the cheques and sometime, what, during the course of the day she will give  
you a \$50 note or she might give you a \$20 note or whatever depending on  
what's been cashed. Is that basically how it worked?---No, that doesn't  
sound right.

10 Doing the best you can - - -?---Mmm.

- - - see if you can recall a circumstance in which you cashed the cheques in  
the way that you've explained. You've got some money, let's call it \$200.  
You come back to the office that day. You've said to us that you shared the  
proceeds of those cash cheques with Ms Stewart. I'm just trying to  
understand as best you can, as best you recall how that money then got  
divided up between you and Ms Stewart?---We would just halve it.

So in that - - - ?---It would be halved.

20

- - - scenario, if there's four \$40 notes, you've got them in your pocket from  
the bank, what, sometime during the course of the day, you would give Ms  
Stewart two \$50 notes?---Yeah.

Is that right? Now, this arrangement happened fairly early on in your  
collective work time as administrative assistant and CEO. Is that right?  
You started cashing these cheques when you hadn't been working for the  
LALC for very long?---I can't remember when it started.

30 But it's at least something that was done over a fairly extended period of  
time? At least over many months?---Yeah.

And do you recall what sparked the idea of cashing cheques and sharing the  
proceeds? Do you recall why you and Ms Skinner might have thought that  
that was a good idea?

MS HUGHES: Stewart.

THE WITNESS: I can't even remember.

40

MR ROBERTSON: Well, at the time you had a bit of a gambling habit or a  
gambling problem. Is that right?---Yeah.

So is it possible that it was connected with that gambling problem, that you  
needed funds for gambling and you had a discussion with Ms Stewart with a  
view to finding a way to get money to feed that habit?---I'm guessing so. I  
can't remember how it all started. Like, I'm guessing that's how it probably  
happened.

THE COMMISSIONER: Ms Skinner, did you know Ms Stewart before you went and applied for the job?---No. I knew of her but I didn't know her.

You didn't know her?---No.

So your earliest acquaintance with her was when you got the job?---Yeah.

10 And were you frequenting the local RSL Club to use the poker machines?  
---Yeah.

And you were doing that before you got the job?---Yeah.

And did you see Ms Stewart in the club from time to time?---Yeah, I think so. Yeah.

20 Well, when you started working there and Ms Stewart was effectively supervising you, did you see her more often than at the club using the poker machines? Were you there together using the poker machines from time to time?---Yeah.

So is it in that context that you had a discussion about using the money from these cheques?---Yeah, that probably came of it, yeah.

Well, I'm not asking you to agree with me just because.---Yeah.

I'm asking you whether that's right or whether there's another explanation.  
---No, yeah, that'll be right.

30 MR ROBERTSON: And so is it possible from that, that at least some of the division of this money didn't actually occur at the office? It might have actually occurred at the RSM Club? For example, you may have given money to Ms Skinner to, in effect, put in the pokies and/or vice versa. Or was this all done at the office?---I think it was all done at the office.

40 But I think you said, in answer to one of the Commissioner's questions, that you spent, whilst you were working together with Ms Stewart, you spent a fair bit of time at the RSM.---Yeah, we probably gave each other money while we were there, yeah.

Yes. And spent a lot of time in the club together.---Yeah.

And so does it follow from that, that you both knew that each other had a gambling habit or a gambling problem?---Yeah.

And part of this exercise, or a significant part of this exercise, was to fund that habit or problem?---Yeah.

And I think you said that was a habit or problem that you had from before being employed at the administrative assistant. Is that right? In other words, you did have a gambling problem before you were even appointed as the administrative assistant of the - - - ?---Oh, well, I wasn't - - -

- - - CB LALC?--- I didn't have a problem then, 'cause I didn't – that was my first job, so I didn't really have a lot of money before to go all the time.

10 I see. Well, were you a frequent attender of the - - - ?---Yeah.

- - - Casino RSM Club before - - - ?---Prior.

- - - you got this job?---Yeah.

And did you frequently use the pokies before that time?---Yeah.

So is it fair to say that you at least started the process of gambling before you had the job?---Yeah.

20 But I take it it got worse when you had the job, because you had the money from the job and you had the money from cashing cheques as well.---Yeah.

Can I show you a couple of examples of the cheques that we've been referring to? Can the witness have access to Exhibit N3, which is an exhibits volume. Volume 2 of that. I'll be taking her to page 181. You should now have a folder in front of you called Exhibits Volume 2. If you turn to page 181, using the numbers in the bottom right-hand corner of the page, and they'll come up on the screen as well, if that's easier for you. Do you see there, in about the middle of the page, you can look at the physical page or on the screen, whatever's easiest for you, a reference there to Savins First National? Can you see that there?---Yeah.

And is Savins First National the real estate agent who acts for the landlord of the office for the BLALC? In other words that's the person that you've got to pay the rent to?---Yep.

Now that rent would ordinarily be paid by cheque. Correct?---Yep.

40 You wouldn't pay the rent by cash for example?---No.

And you wouldn't even pay for it by way of a cash cheque. You'd only, you would send them a cheque and they'd bank the cheque?---Yep.

Now on this form that you see on the screen and on page 181, is that your handwriting the words Savins First National?---Yep.

But it's Ms Stewart's signature as authorised by?---Yes.

Can the witness now have access to volume 1 of Exhibit N2? And now can I ask you to turn to page 122, again using the numbers on the bottom right hand corner. Now if you look at the top of the page on the screen can you see a cheque there made out to Savins First National?---Yep.

Is that in your handwriting?---Yep.

And then if you look about three tenths of the way down the page can you see the words, Please Pay Cash?---Yep.

10

Again that's your handwriting?---Yes.

And then you can see a series of signatures. Those are signatures of Board members. Correct?---Yep.

Now you asked the Board members to sign both the front and the back of that cheque. Correct?---Yep.

20

Now then this cheque you ultimately cashed. Is that right?---Yes.

And you kept the proceeds?---Yep.

That was done I think whilst Ms Stewart was on leave. Is that right?---Yep.

And does that mean you kept 100 percent of the proceeds or did you still split them with Ms Stewart or can you not remember one way or the other? ---I can't remember.

30

You can't remember one way or the other?---No.

So it's quite possible that you kept 100 percent of the proceeds of this cheque?---Yep.

Can I then ask you about superannuation? And you know don't you that as an employer, the employer had an obligation to pay superannuation for the benefit of an, of an employee. You know that?---Yep.

40

And indeed part of your role as Acting CEO at least must have been to ensure people's superannuation including your own were paid from time to time. Do you agree with that?---Yep.

Can the witness be given access to Exhibit N3, volume 2, which you may already have, I'm not sure. And if I can take you to page 259, Ms Skinner. Again it will come up on the screen if it's easier for you. Now can you see there a form entitled Certified Correct For Payment?---Yep.

And there's a reference there to Dwain, D-w-a-i-n Hickling. Do you see that there?---Yeah.

Who is Dwain Hickling?---My partner.

And he was your partner at the time?---Yep.

And he's still your partner?---Yep.

And whose handwriting are the words Dwain Hickling Super, whose handwriting is that in?---That's mine.

10

And does it follow from that that you have started the process for authorising the payment of \$552.73 to your partner, Mr Hickling, well for, for superannuation. Is that right?---Yeah.

Now that amount of money was not ultimately paid into Mr Hickling's superannuation account was it?---I'm not sure.

Well did you ever cause for a cheque to be deposited in Mr Hickling's superannuation account?---I can't remember that one.

20

Did you ever give cash to Mr Hickling and tell him that that's cash that should be paid into his superannuation account?---No.

I'm sorry?---No.

So if this particular cheque, cheque 2-1-6-0 was cashed, do you accept there's at least a possibility that it never saw the inside of a superannuation account?---Yeah, if it's been cashed.

30

And is that the case to the extent that you were otherwise involved in superannuation, in other words did you ever deposit – either as Acting CEO or as Administrative Officer did you ever deposit any cheques into someone's superannuation account?---Not that I can – I can't recall that. No, I can't.

So you can't recall ever going down to the bank and saying here's a cheque, for example, for Dwain Hickling's super. Please deposit it into, into Dwain Hickling's superannuation account?---No.

40

And so does it follow from that that you accept from me that the extent that cheques for super were cashed you probably kept the proceeds of that cheque or at least shared them with Ms Stewart?---Yeah.

You accept that?---Yeah.

Do you still have volume 1 in exhibits with you, Exhibit N3, volume 1, page 104. Sorry, it's just being provided to you now and it will come up on the

screen shortly as well. Can you see there a statement, a bank account statement from one of the LALC's bank accounts?---Yeah.

And it's the case wasn't it that when you were working at the Local Aboriginal Land Council in nett terms you were paid about \$545 a week. Does that ring a bell?---Yeah.

And Ms Stewart was being paid about \$873 per week?---Yeah.

10 You remember that?---Yes.

And can I just ask you to have a look at the statement near 4 October and you'll see a cheque of 2-1-4-9. Do you see that there?---Yeah.

And can you see that's of \$545?---Yeah.

Directly above it is a cheque for 2-1-4-8. See that there?---Yeah.

20 And that's in the sum of \$873,000 (as said). Do you see that?---Yeah.

Can I then ask you to have a look at 5 October, the very next day, and at the start of that date can you then see another \$545 and another \$873?---Yeah.

Now, this might be better done on the screen. Can the witness be shown Exhibit N2, volume 1, page 167. So if you just have a look at the screen in front of you. This is from Exhibit N2, volume 1, page 167. Do you see there a cheque in the name of Linda Stewart?---Yeah.

30 And do you see about four-tenths of the way down the page a computer printed number 2-1-5-3?---Yeah.

That's the cheque number 2-1-5-3. Do you agree with that?---Yeah.

And then if you compare that with the other document that you still have in front of you you'll agree with me won't you that that matches the 2-1-5-3 cheque number for \$873 that I've taken you to on the sheet?---Yeah.

40 Then if you can next be shown on the screen Exhibit N2, volume 1, page 164. And so a similar story with respect to this cheque on the screen. So you can see this cheque on the screen to Veronica Skinner. Do you see that there?---Yes.

And cheque number 2-1-5-2, do you see that?---Yeah.

And you would agree with me wouldn't you that that matches the cheque 2-1-5-2 for \$545 that you see on the bank account statement?---Yes.

And so at least those two cheques look like ordinary weekly wage payments. Is that right?---Yes.

You agree with me on that?---(No Audible Reply)

You agree with me that they look like ordinary weekly wage payments that you would ordinarily get?---Yeah.

10 Can I show you two documents? These will be in hardcopy, they won't be on the screen. Now is one of the documents in front of you a Certified Correct For Payment form and with your name on it, Veronica Skinner?---Yes.

With the date of 4 October, 2011. Do you see that?---Yep.

You might need to just get a little bit closer to the microphone so that it can be picked up. And is that your handwriting on that, on the – that part of the form?---Yep.

20 And do you see towards the bottom of the page the word “wages”?---Yep.

Now that doesn't seem to be in your handwriting. Does that appear to be in Ms Stewart's handwriting or do you not know?---Yeah, it looks like her writing.

Sorry, can you just repeat that?---It looks like her writing.

30 And so does it follow from all of that that this appears to be a Certified Correct For Payment form in respect of \$545, for the ordinary weekly payment of salary?---Yep.

And then can you look at the other document that I've provided to you with the name Linda Stewart on it. Can you see that?---Yep.

Again that's your handwriting on the document?---Yep.

Again a reference to wages near the word “notes”?---Yep.

40 And that one being for \$873?---Yep.

And again that looks like it's a Certified Correct For Payment form with respect to Linda's salary?---Yes.

And on the face of that would you accept from me that it looks like that on 4 and 5 October, 2011 both you and Ms Stewart got paid twice your ordinary weekly salary. Once on the 4<sup>th</sup>, you got 545, she got 873 and once on the 5<sup>th</sup> you got 545 and she got 873. Would you agree with that?---Yep.

So you'd agree that you were paid your weekly salary twice for that relevant week? Is that right?---Yeah.

Is there any reason why you would have been entitled to be paid twice your salary for that particular week?---I can't recall it.

And so on the face of that is it quite possible that the second set of cheques were simply further cash cheques which in turn fed the gambling habit you referred to before?---Quite possibly.

10

And it's quite possible that these amounts of money, an extra 545 for you and an extra 873 for Ms Stewart were not amounts of money to which you were properly entitled from the LALC. Do you agree with that?---Yep.

Commissioner, I tender those two documents. It may be easier if I tender as two separate exhibits.

THE COMMISSIONER: Yes. All right. Well the, the documents relating to cheque number 2-1-4-8 will be Exhibit N6.

20

**#EXHIBIT N6 - BLALC CERTIFIED CORRECT FOR PAYMENT FORM FOR CHEQUE NUMBER 2148**

THE COMMISSIONER: And the documents relating to cheque 2-1-4-9 Exhibit N7.

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**#EXHIBIT N7 - BLALC CERTIFIED CORRECT FOR PAYMENT FORM FOR CHEQUE NUMBER 2149**

MR ROBERTSON: May it please the Commission. While you were the administrative assistant of the LALC was one of the roles of that council to provide site officers to companies?---Yes.

40 And can you just explain in general terms what a site officer actually does?--They got out and um, look for artefacts, see if there's any Aboriginal artefacts. Um, if a company rings up and they need to develop a land or something like that.

And so do I take it it's the kind of thing that happens from time to time, from day to day, it's not in effect a full time job. No one's got a full time job as a site officer?---No. No.

And so a company might ring up and say we've got a, say a construction project, we're concerned about Aboriginal heritage issues. We need

someone to help out as a site officer. Can you provide someone for four hours, two days a week or something of that sort?---Yep.

And so does it follow from that that the people that do that work are effectively paid intermittently, so from time to time they might get \$200 for one shift, they might get \$500 another time, but they're unlikely to get a regular payment of say \$2,000?---Yep.

10 And would you accept that, in fact, more often than not, it would be unlikely for a site officer to be paid more than, say, about \$1,000 for site officer work?---It all depends if there's a building contract or something or - - -

So - - - ?---It may take months. They might. But, yeah, it varies. You can't really say yes or no to that question.

So It'll depend on the circumstances.---Yeah, depends.

20 Sometimes it'll be a relatively small amount of money and sometimes it'll be a bit more.---Yeah.

And then how do those payments actually work? If a site officer works on a particular day, do they get paid from day-to-day? Or do they get paid for a week's work at a time or a fortnight? How would that ordinarily work?---It would depend on what, yeah, whoever's paying. I don't know. It just depends.

Well, at least getting - - - ?---Sometimes - - -

30 I'm sorry.---I think day-to-day or you just, yeah, depends. Because you just don't know how long it will go for.

But at least if I'm doing work as a site officer, I get my money fairly quickly. Is that fair to say?---Yeah, fairly quickly. Yeah.

I don't have to wait for a month or two for the company to pay the money back to the Local Aboriginal Land Council?---Yeah.

You'd pay the money out fairly quickly, is that right?---Yeah.

40 And how quickly does that tend to be? Will I get my money on the same day that I did the work? Or might it take, say, a week?---It can be the same day or the next day.

Is it always the same day or the next day? Or is it sometimes a bit longer than that? I'm just trying to get a sense - - - ---I don't know.

- - - of the size of these cheques. Obviously if it's only ever a cheque for a day or two, that's a smaller size of a cheque than if you might get a cheque

for a whole week's work or a whole fortnight's work. Do you remember whether there was - - - ?---I can't remember.

- - - a standard practice of paying everyone at least weekly or at least daily or at least every two or three days? Or can you just not recall, sitting there?  
---I can't.

Now, it's the case, isn't it, that on some occasions you arranged for a cheque to be issued in the name of a site officer, but you then cashed that cheque and kept the proceeds, or some of the proceeds, yourself. Is that right?

10 ---Yeah.

And does it follow from what you said before that to the extent that you did that, at least while Ms Stewart was on hand, you would share those proceeds with her?---Yeah.

So, for example, it might be a cheque in the name of your partner, Mr Hickling. He might not have actually done the work, the subject of the cheque. You've cashed the cheque and you've kept about half the proceeds and given the remainder to Ms Stewart. Is that right?---Yeah.

20

Can the witness be given access to Exhibit N3, which is the exhibits folders volume 3? Now, when people did work for the LALC, there's supposed to be a timesheet. Is that correct?---Yeah.

And that's effectively the supporting documentation that authorises or confirms that the payment is properly made. Is that right?---Yes.

Can I ask you to turn to page 221 of the folder that you now have in front of you? The numbers in the bottom right-hand corner, and it'll come up on the screen as well, if that's easier for you. Have you got a timesheet there in the name of your partner, Mr Hickling?---Yeah.

30

And about seven-tenths of the way down the page, there's "authorised by chief executive officer". Do you see that there?---Yeah.

And that's your signature there? Correct?---Yeah.

Now, adjacent to the words "employee signature", that's not Mr Hickling's signature, is it?---No.

40

You put that signature on the page, correct?---Yeah.

Now, you did that, didn't you, to basically provide supporting material which supported a cheque to be issued in the sum of \$320?---Yeah.

And in effect the purpose of signing in that fashion was to deceive anyone else who might be looking at it, for example the bookkeeper Mr Van Rotterdam, as to the nature of the payment of the \$320. Correct?---Yeah.

And to convince him and perhaps others that Mr Hickling had in fact done site officer work and was in fact entitled to \$320. Correct?---Yeah.

If you then turn to the next page, page 222 of that same folder. This is probably easier done with the physical version but it will come up on your screen as well. Do the answers that you just gave apply equally to the timesheet at page 52?---I'm not sure. I can't say yes or no to every individual cheque because - - -

10

Well, it's you that signed - - -?---Yeah, I know that. I'm agreeing to sign for them but I'm not sure - I don't know if they're correct or not.

All right. Well, let's focus on the signature first. Do you accept that - - -? ---I accept that that's mine.

- - - the squiggle near - - -?---Yeah.

- - - employee signature was something that you did?---Yeah.

20

And do you accept that that's the case with respect to the remaining pages between 223 and 243? If you just flip through those you'll see a whole series of timesheets and I want you to confirm that it was you that signed as the employee on each of the timesheets between 223 and 243?---Yeah.

That was your signature on each, each and every occasion?---Yeah.

Can you just go to page 234. Now, I just want to make sure that you are sure that it's you that signed at page 234 near employee signature?---Yeah, I signed that.

30

Now, if you have a look in the top right-hand corner do you see a date range between 22 December, 2011 and 28 December, 2011, do you see that there?---Yeah.

That was after you had resigned as the Administrative Assistant of the Local Aboriginal Land Council. Is that right?---Yeah.

I'm sorry, is that right?---Yeah, I think so, yeah.

40

Well, does it follow from all of that then that you signed at least some of these documents after you were no longer the Administrative Assistant, given that one would think that this document hadn't been prepared until at least 28 December, 2011?---Yeah, I must have.

I'm sorry, I didn't hear that?---I can't remember. I must have then if that's the date.

So are you saying doing the best you can - - -?---I can't remember it though.

You can't remember one way or the other but doing the best you can you think you probably did sign some of these documents after you ceased to be the Administrative Assistant, is that what you're saying?---(No Audible Reply)

And if you don't know tell me you don't know.---Yeah, I just don't recall that.

10

Well, do you recall whether you had any further dealings with Ms Stewart after you resigned as Administrative Assistant?---No, I can't recall.

So you can't recall whether you had any further dealings with Ms Stewart after you resigned?---No.

Why was it that you resigned, did you, did you get another job or you had enough of the job or, what was the reason?---Yeah, I just got another job.

20 THE COMMISSIONER: Where was that?---The one I'm in now.

Sorry?---The one I'm in now.

The one you're in now?---It's Aboriginal Out of Home Care Agency.

And was that because it was on a better wage?---Yeah, just because – well, I was told that they didn't really need me there any more before so I, I was looking in the meantime.

30 So you'd been told had you that your position with the Land Council was going to be done away with, is that what you're saying?---Yeah, just that they didn't need, they didn't really need to – need, need me there.

And who, who gave you that information?---Um, Linda.

And did she say whether or not that was because the Board had given her that instruction or was it just a decision she took herself?---Um, she just said Charley mentioned it to her.

40 Charley?---Yeah.

Being Charley who?---Charley Van Rotterdam.

I see. Right.

MR ROBERTSON: When you say she said that Charley told her about it, what do you mean about it, what - - -?---About - - -

- - - the expenses were too high and therefore they need to be reduced or what was the context of that discussion?---Maybe to save money. I'm not sure. Maybe that they did not need me there and they could do it themselves. I'm not sure. I don't know.

So, so to be clear it was Ms Stewart who was giving you this information but - - -?---Yeah,

10 - - - but saying that she was in part passing on something from Mr Van Rotterdam. Is that right?---Well that he must have mentioned it to her. I don't know. That's what she said to me.

Yes, but he - - -?---She just said Charley mentioned that we could probably um, we don't really need you here or something like to that effect.

But Charley didn't mention that directly to you?---No.

It's just that Ms Stewart said that Charley said that. Is that right?---Yeah.

20 And you said you were looking for another job for a little while. So does that allow you to remember roughly when you might have had that conversation with Ms Stewart? Was it a month before you left, two months before you left, three months, longer, shorter?---Um, it probably was, it probably was a while because I applied for two jobs in that time.

And when you say a while - - -?---I could have been a year.

30 - - - I'm not expecting you to remember exactly - - -?---A year, a year, a year or something.

About a year or so?---About a year.

So does it follow from, well it must follow from that mustn't it that that conversation was reasonably early on in your appointment as administrative assistant because you weren't there for that, for that long?---Yep.

40 But at least as far as you're aware was there anything that sparked to that conversation? Did you have a falling out with Ms Stewart or anything of that sort?---No, no.

So your working relationship until the end was, was fine. Is that, is that a fair statement?---Yeah.

But that you knew your time was numbered so to speak because there was pressure from somewhere to reduce costs?---Yep.

And as a result of that you were looking for jobs - - - ?---Yep.

- - - for a, I think, I think you said for about a year or so?---Yep, for a year.

Can the witness then have access to Exhibit N1, volume 5? Again this will come up on the screen. And can I ask you to turn to page 47 of that volume, using the numbers on the bottom right hand corner. Do you see there a timesheet in the name of William Walker?---Yep.

You might need to just get a little bit closer to the microphone, I'm sorry?  
---Yes.

10

And do you see adjacent to employee's signature, a signature that looks pretty similar to the other ones that we were looking at. Do you see that there?---Yep.

And do you accept that that's your signature as well?---Yeah.

And so again you are signing pretending to be the employee Mr Walker?  
---Well the reason why I – I remember this now, is because um, I had the bulk of the timesheets in front of me and I got asked to sign them for Dwain,  
20 my partner and that must have been in the bulk of it. So I didn't even read the top.

Now do you recall roughly when that would have been? Whether it would have been for example before or after you left or - - -?---No it was before.

Are you sure about that noting that this document is dated or the date ranges between 12 April and 18 April, 2012, near the top of the document?---I don't know why that that's date because I haven't, I haven't been back there since.  
30

So you're quite - - -?---I left, I haven't been back into the office after I resigned.

I see. So you're quite, you're quite sure that you, you didn't go back into the office after you resigned as administrative assistant or at least after you finished - - -?---Not that I can recall.

I'm sorry?---Not that I can recall, and definitely not six to eight months later.

40 And just so I can understand how this worked, is it the case that at a particular point of time, Ms Stewart gave you a stack of timesheets and asked you to sign them?---I don't think that was after I left, though.

Well - - - ---That wasn't after I left.

Yeah, but - - - ---I know the dates on there. It says that. But it wasn't after I left.

Well, let's put aside when - - - ---I didn't sign anything.

Yeah. Well, let's put aside when it is for the time being. But at some point in time, and you think it was whilst you were still employed at the LALC, Ms Stewart gives you a bundle of timesheets to sign. Is that right?---Yeah.

And did you understand that to sign timesheets on behalf of your partner, Mr Hickling? Is that what you're saying?---Yeah.

10 So was it just Mr Hickling timesheets? Or was it, as you understood it at least, was it for a series of different site officers as well as Mr Hickling?  
---Can't remember. I can remember my partner's, but I can't, yeah, maybe. I don't know.

But having been given that stack of timesheets, you then effectively just went through the page and signed them adjacent to the words "employee signature"?---Yeah.

20 You didn't check to see whether they're accurate?---No.

And for all you know, Mr Hickling and Mr Walker didn't do any of the work, the subject of these timesheets?---They could have. I'm not saying that - - -

Yeah, but you don't know one way or the other?---Yeah, I don't know.

30 And so therefore it's quite possible, isn't it, that you have signed one of these sheets of paper that says that, for example, Mr Hickling did six point five hours on the 19<sup>th</sup> of May, 2012, when that in fact didn't occur at all, correct?

MS HUGHES: Commissioner, I'd just like to say the answer she gave before is that she definitely didn't come back to the office.

THE COMMISSIONER: She doesn't know one way or the other.

40 MS HUGHES: Yeah. And she definitely didn't come back into the office. At least she doesn't recall coming back into the office at any stage after she resigned, and she certainly didn't come back to the office at some time in April or May 2012.

MR ROBERTSON: I'll withdraw the question, put a separate one. You didn't check the accuracy of any of these timesheets before you signed them?---No.

You didn't ask your partner, Mr Hickling, whether they were correct or not?  
---No.

And so you simply don't know one way or the other whether they're accurate, inaccurate or anything else?---No.

But at least the purpose of you signing it was to ensure that there was supporting documentation that would allow cheques to be issued in the amounts indicated on the timesheets. Is that right?---Sorry, can you repeat that?

10 The reason that you've signed these documents is that you wanted to ensure that there was supporting material which would support the issuing of cheques from the LALC.---Yeah.

And I think you accepted that in at least some cases you received cash with respect to some of those cheques, which were said to be for site officers.---Yeah.

20 Is it possible that you signed some timesheets that were blank and then details were added in afterwards? Or do you not recall one way or the other?---I can't - - -

Well, let me put it a bit more clearly. Do you recall whether there was any circumstance in which you signed a form that looked something like this but which didn't have the details filled in?---I can't recall. How would you even do that when it's a printed - - -

So you have no recollection of signing, in effect, a blank timesheet or something of that sort?---No.

30 Is that right? You've got no recollection?---Yeah, no recollection.

Moving to another category. From time to time, you or Ms Stewart would have cheques issued for the purposes of petty cash. Is that right?---Yeah.

And those cheques might range in value from \$50, say, or may even be \$100 or \$200. Correct?---Ah hmm. Yeah.

40 Now, was there a policy that you were informed of to say that petty cash should be kept to, say, \$50 or \$100 or something of that sort? Was there a policy about that?---I don't recall, because I don't think I used the petty cash. I didn't use that.

So was this - - - ---Maybe. I don't know. I can't remember.

Was there some cash on hand in the office for petty cash? A drawer or a little till or something like that?---Yeah, I think so.

And do you recall roughly how much money might be in it, was it \$50, \$100, \$10?---I don't know.

So are you saying you – I think you're saying that you recall that there may have been some petty cash available, you just don't recall how much that might have been?---Yeah, I don't think I used it. Maybe I did. I can't remember. Or I'd just collect the receipts and then get the petty cash paid. I don't know. I just, yeah, I can't really remember that far.

10 And sometimes would you arrange for a cheque to be issued in a name like Woolworths and then cash that cheque and then use that money to buy supplies for the office or for some other purpose?---Yeah.

And if there was money left over in respect of that cheque what would happen with that money left over?---I don't know.

Well, is it possible for example that if there was a cheque issued to Woolworths for \$300 and you only had to spend \$250 that you actually kept some of the excess proceeds?---I can't recall.

20 So is it possible that that's happened - - -?---So it could be possible

- - - but you just don't recall one way or the other?---Yeah. Yeah, it could be possible.

It could be possible but you don't specifically recall. Is that - - -?---No. Yeah.

30 What about any cheques in the name of NAIDOC, N-A-I-D-O-C. Do you recall any cheques being issued in that name, to NAIDOC or NAIDOC Committee?---Yeah.

And what were the purpose of those cheques?---They were for NAIDOC Day celebrations.

Now, can you explain how that worked in terms of the expenses, was that – were those cheques cashed as well or were they deposited into some other account?---No, they were cashed.

40 And so a cheque would be issued - - -?---That was used for like barbeque stuff and just whatever was planned for that time.

So if I understand that correctly, the cheques issued to NAIDOC or NAIDCO Committee you or Ms Stewart banks the cheque, turns it into cash and you then use the cash for barbeque supplies and the other things that you've just referred to. Is that right?---Yeah.

And again if there was money left over what would happen to that money? ---I don't know. I didn't have, I didn't control that NAIDOC stuff.

So who controlled it if you didn't?---Linda.

So do we take it from that that to the extent that there was a NAIDOC cheque you're aware of it, you're aware that it's been cashed but it was Linda's role and responsibility - - -?---Well, that was just - - -

- - - to control that money?---Yeah. That was for the NAIDOC celebrations so I'm not – I don't know.

10 But that, that money at least so far as you know wasn't given to some other committee, the NAIDOC Committee or some other organisation, it was kept within your organisation but it was spent on things for NAIDOC Week. Is that - - -?---Yeah, there was other people involved though.

Yes.---Yeah. Like in helping arrange the community day and stuff like that.

But Ms Stewart - - -?---So - - -

20 Ms Stewart retained control of that money and she would give it to the appropriate people?---I'm guessing so, yeah.

And does it follow from that that at least so far as you can recall you never received yourself any of that NAIDOC money?---I don't know. Possibly.

It's possible that you did but you just don't recall one way or the other? ---Yeah.

Is that, is that a fair summary?---Yeah.

30 And does a similar position apply with respect to cheques issued with respect to travel expenses, is it possible that there was money left over from those cheques that you might have ultimately received either directly or through Ms Stewart?---What was that, sorry?

If there were cheques instead of in the name of NAIDOC or in the name of petty cash or in the name of travel expenses and then cashed, it is possible that some of that money ended up back with you as well or you just don't know either way?---I don't know – what are you referring to, is it a travel allowance cheque or something?

40

Yes, yes.---Well, the travel allowance cheque is usually – is a set rate - - -

Yes.--- - - - that you're given so staff – it's a set rate. Like it could be, you know, if you're travelling to Sydney or whatever it could be \$180 per night, whatever, and that's for your accommodation, and then your meal allowance so that's a set – so that's just what you're given.

Okay. So does it follow from that that at least so far as you understand if we see a cheque made out to travel expenses, everything else being equal - - -?---I don't know what travel expenses is.

Everything else - - -?---Unless that's the same thing. I don't know.

But everything, at least from your perspective if there's a cheque to travel expenses that looks, that looks legitimate because it was based on a, on a standard rate?---Yeah, it's on a standard rate, yeah.

10

Can the witness be given access to Exhibit N1, volume 2. This will probably be easier done in the hardcopy. It'll come up on the screen as well. And can I ask you to turn to page 168 of that volume. Now I think you said before that you were a fairly regular visitor to the local RSM Club. Is that right?---Yep.

And you at least from about 2010 you were a member of that club?---Yep.

20

And as part of being a member you get a badge or a card. Is that right?---Yep.

And can you see there on page 168 a reference to your name, Veronica Skinner?---Yep.

And is that a reference to your badge number there, 4-7-0-4?---Yep.

30

Now were you the only person to ever use that, that badge or card or was that something that was actually shared with anyone?---No we share it because if me or my partner or a friend or whatever go and buy a drink we'd just use one card, save going up, you know if we get a drink, you just build up your points that way and you might use somebody else's card or if you're going into the club you need to swipe to get in. Sometimes you leave your card at home or you leave it there and - - -

So in terms of sharing your card that's principally with your partner, Mr Hickling. Is that right?---Yep.

40

But from time to time it may have been someone else if you were at the club with someone else?---Yeah.

And you also used the card to effectively log on and log off with, with respect to the poker machines. Is that, is that right?---Yep.

And you gain points not just for buying drinks but you gain points for using the poker machines. Is that right?---No you don't build, yeah, you can build points up on your card but not to use at - - -

I'm sorry, I mean when you log in and you do things in the RSM Club, buy drinks, play the pokies or whatever, that that gains you points?

---Yes.

Now those points you can't necessarily use on the poker machines - - -?

---No.

- - - but you might be able to use it for other things. Is that right?---Yeah.

10 Can you see on about two tenths of the way down the page a reference to visits and 37?---Yep.

And then can you see a series of dates that are underneath that number 37?

---Yep.

And if you see that from, towards a little bit higher up the page it seems to be a summary between September of 2010 and 30 December, 2010. Can you see that in bold text underneath the heading?---Yep.

20 Now just casting your eye down that summary of visits, does that, does that accord with your recollection as to the number of times you probably visited the Casino RSM in September of 2010 through to December of 2010?  
---Yeah.

I'm not expecting you to remember it exactly, but is it, is that around about right based on your recollection?---Yeah, it looks around about right.

So in 2010 at least you were going sort of a couple times a week, something along that, along those lines?---Yep.

30

Can I then ask you to have a look at the column marked turn, can you see that, t-u-r-n? Sort of towards the right hand side of the page, about five columns in from the right. Can you see that there?---Yep.

And I want you to assume that that stands for turnover. And so turnover, as you might know, if you've got a one-cent machine and you're playing one line, that's one turnover. If you win five cents, that's five wins, and you'll see wins in the next column. Do you understand that explanation?---No.

40 Sorry, Ms Skinner. Do you understand the explanation I just gave with respect to turnover and wins?---Yeah.

So, to be clear, turnover, if there was a one-cent machine and one line, press the button once, that's one in the turnover column.---Okay.

If you win one cent - - - ---Yeah.

- - - that's one in the wins column. Do you understand that - - - ?---Yeah.

- - - as a summary of how this works? And so looking at the first row underneath turnover, or turn, can you see a figure of 5458055?---Yeah.

And having regard to the explanation I've given you, you understand that's a reference to \$54,580.55? Does that make sense?---Yeah.

And then you see the wins column, which is the next column, which is another total. You see figures 4830577. Do you see that there?---Yeah.

10

Can I tell you the difference between those two columns in dollars is \$6,274? Now, do you accept that \$6,274 is probably around about how much you lost at the Casino RSM in that period, from September 2010 to December 2010? I don't expect you to remember the figure, but does that sound around about right?---Yeah, probably. I can't – I don't know. Yeah.

Well, do you think that sounds about right?---Yeah.

20

But the precise figure might be a little bit different because you might have linked your card to someone else. Is that right?---Yeah.

And indeed, the actual figure might be a little bit higher, because you might have borrowed someone else's card when you've played the pokies at some time. For example, Mr Hickling. Is that right?---Yeah.

Can I then ask you to turn two pages on, to page 170. We're then moving into 2011. You see there a similar table but with respect to the calendar year 2011?---Yeah.

30

Now, can I tell you that the difference between the turnover aggregate figure, which is the 28618802 figure, and the wins figure of 25901128, the difference between those two figures in dollars is about \$27,176. Now, does that sound about right as to the amount that you lost at the Casino RSM in 2011?---Yeah.

Now, again, the actual figure might be slightly different, because you might have lent your card to Mr Hickling. Or sometimes you might have used Mr Hickling's or someone else's card. Is that right?---Yeah.

40

But these figures are around about right as to the amount of money that you lost at the RSM Club?---Yeah.

Now, in terms of where that money came from, at the time that you were working as administrative assistant, you had your ordinary salary as a source of income. It seems you had the cashed cheques as a source of income. Was there any other source of income that you had at that time? You didn't have another job or any other source of income?---During that time I could have possibly cared for my sister and my cousin.

THE COMMISSIONER: But were you being paid for that?---I was getting like Centrelink and stuff.

I beg your pardon?---Centrelink and I was getting carers.

Would that have been on a, on a part time basis or - - -?---Yeah.

10 Is this while you're working as well?---I, I can't remember. Pardon?

We're talking about the period of time that you're working full time?  
---Yeah, yep.

Were there any other sources of income apart from your wages?---Yeah, I was getting paid for caring for my sister. It was, I don't know how long was the period.

20 And how were you doing that in addition to your full time job?---Oh she was, she's um, at the time she would have been like 11, 12.

Was she living with you?---Yeah.

MR ROBERTSON: So does it follow from that that in addition to your salary and in addition to the cashed cheques you might have received a small amount of money from Centrelink for what's sometimes called a Carers Allowance. Is that what you're saying?---Yeah.

30 And correct me if I'm wrong but as I understand it, a Carers Allowance is not \$50,000 or anything like that. It's a relatively small payment to compensate for some of the expenses that you might have as a carer. Is that a fair summary of the Carers Allowance as you understand it or have I got it wrong?---Um, and I was also getting paid from FACS 'cause she was in care.

THE COMMISSIONER: From who?---FACS, Family and Community Services.

40 But that was in relation to the same child that you were looking after?  
---Yeah, my sister.

Well approximately how much per week were the payments that you were receiving in relation to the care of the, of the child, roughly? Was it \$50 a week?---Roughly about \$600 a week.

\$600 a week. So you were being paid \$600 a week in addition to your wages of \$545 a week?---Yeah.

MR ROBERTSON: So you're quite sure about that, you were making more money, I withdraw that. More money is being paid, paid to you from FACS or by the Carers Allowance or whatever than what you were getting as a full time administrative assistant?---Yep.

THE COMMISSIONER: Are you sure it wasn't \$600 a week all together, that is your wage plus the Centrelink allowance combined?---I was getting Centrelink as well as um, like a Carers Payment from FACS.

10 MR ROBERTSON: And you're quite sure you were getting all of this at the same time that you were working full time?---Yeah, but I don't know how long that was for either. I can't remember if it was, you know, a couple of months or a year or - - -

I see. So it wasn't, it wasn't necessarily the whole period in which - - -?---It wasn't the whole period, no.

But it may have been a couple of months or something of that sort?---Yeah.

20 But while you were, while you were getting that money were you also working full time and getting paid at the LALC or were you on leave from the LALC or how did, how did the two different roles fit together?---Yeah, I was still full time employed.

So during this period of time, which may be a couple of months, maybe longer you had in effect two full time jobs. You had the full time job as the administrative assistant and you had effectively a full time job as a carer? ---Yep.

30 And that's when you weren't at the, at the RSM Club, that's in effect an additional, not a job but an additional tax on your time. Is that right?---Yep.

Were the Centrelink allowances paid directly into your bank account? ---Yep.

MR ROBERTSON: And so is that now a complete statement of your income at that time? You say ordinary salary, the cash cheques, the carers payments, if I can use that in the broader sense, was that the - - -?---Yeah, well I don't know what period that was in.

40 Yes?---It might have been in the early, you know when I, yeah. I don't know if it was around that, that, this time here.

When you say this time here you mean the time that you were working as an administrative assistant?---Well this one that's in front of me, the - - -

2011?---Yeah, 2011, it mightn't of been in that year. It could have been in a different year.

O.K. So to summarise when you, when you were the administrative assistant you had your salary and you had some cash cheques as well. For some of that period of time, and you can't remember how much, you were also getting some additional money - - -?---Yep.

- - - by way of what I'll call carers payments, but I'm using that to cover both the FACS payments you referred to and any Carers Allowance you might have got from Centrelink?---Yep.

10

Now, is that the whole of the sources of income that you had while you were employed as Administrative Assistant?---Yeah.

And just to be clear, were you full-time, by which I mean five days a week as Administrative Assistant or were you, were you part-time?---Full-time.

So it was – during the time where you're also getting the carers money, five days a week at the office, some time at the RSM Club and obviously you had your duties as a carer as well. Is that right?---Yeah.

20

And there was no other, there was no other source of income at any of those times?---No.

What about for Mr Hickling, Mr Hickling, he must have put in some expenses and things of that sort?---Yes, in and out of work.

Mr Hickling was in and out of work around about that time, is that, is that what you're saying?---Yeah.

30

Sometimes he had work and sometimes he didn't?---Yeah.

And what about expenses, so I assume you had rent expenses to come out of that amount of money?---Yeah.

And food and ordinary everyday expenses?---Yeah.

Were there any other significant expenses like to a, to a car or to a loan or anything of that sort?---Not that I can recall at the moment, no.

40

So in light of all of those integers or those components, is it fair to say that what, what you really did is this, you had a few sources of income as you've indicated. You would need to pay money for rent and for food and things of that sort but basically the remainder of your income was going to the pokies. Is that what was happening?---Yeah.

And to the extent that you ran out of money from your ordinary salary and from any other allowances you got, you needed some extra money by way of the cash cheques that we've been referring to?---Yeah.

And at least roughly we can work out how much in cashed cheques you probably received can't we because we know that to the extent that you had any spare money, the spare money was going into the pokies. Do you agree with that?---Yeah.

We're about to move onto another topic but I note the time.

10 THE COMMISSIONER: Yes, we might take a short adjournment. We'll resume at 10 to 12.00. Thank you.

### SHORT ADJOURNMENT

[11.28am]

THE COMMISSIONER: Yes.

20 MR ROBERTSON: Ms Skinner, I just want to clarify a matter that you were addressing just before we adjourned. And to be quite clear about this, are you saying that you did actually have other income when working at the Casino office other than your salary and other than the cashed cheques that we've been talking about?---Yeah.

You had, you had additional income which was what we've grouped as being called Carers Payments. Is that right?---Yeah, just from um, Family and Community Services and that was paid fortnightly.

30 And that, and that was being in part paid whilst you were working for the Casino Boolangle - - -?---Yep.

- - - Local Aboriginal Land Council?---Yep.

Can I show you – in fact before I do that those payments were made directly into your bank account. Is that right?---Yes.

And at that time did you just have the one bank account or did you have more than one bank account?---I'm not quite sure.

40 Can I show you a document, just looking at the first page first, does that appear to be a copy of a bank statement with the Commonwealth Bank with an account in your name?---Yep.

Now do you recall whether that was the only bank account that you had at that time or is it possible that you had other bank accounts?---Yeah, it's possible that I had other ones.

But is it likely that this was at least the main bank account that you had and that you received into and you took money out of?---Yep, at the time, yep.

If you have a look, if you go a few pages in, you'll start to see reference to statement numbers. There'll be statement 4, pages 1 to 8, and so on and so forth. And I want to take you to statement number 5. I'm sorry, they're not globally numbered, but if you look out for the words "statement 5". Have you found statement 5, Ms Skinner?---Yes.

Can I ask you to turn to page 4 of 8 in statement 5? Those numbers appear towards the top of the page. Have you got page 4 there?---Yeah.

10

And can I ask you to go about seven-tenths of the way down the page, the 11<sup>th</sup> of December. Can you see a reference there to Aus, a-u-s, space, Gov, g-o-v, Families?---Yeah.

\$93.10. Can you see that there?---Yeah.

Do you know what that payment related to?---Yeah, that's the Family Tax Benefit.

20 And so is that the case as well for the next item? The 11<sup>th</sup> of December, Aus Gov Families, of \$288.26?---Yeah.

What about the preceding item, which says M for Mike, W for Whiskey, and then a date range between the 27<sup>th</sup> of November, 2010 – I'm sorry, withdraw that. The 27<sup>th</sup> of November through to the 10<sup>th</sup> of December, 2009. Can you see that one for 452?---Yeah.

That starts with MW. Do you know what that's a reference to?---Yeah, I'm guessing that's the payment from FACS.

30

From Family and Community Services?---Yeah.

You're not sure, but you're guessing that that's probably it, given the amount of money involved?---Yeah.

Is that - - - ?---Yeah. Yeah, it is it, actually. Because MW stands for the initials of my sister.

And, sorry, what's your sister's name?---Molly Woods.

40

So is that a benefit that's effectively payable to you? Or is it a benefit that's notionally hers but you are managing it?---No, she's a minor. She's only – it was a payment to me for caring for her.

Yes. So - - - ---Yeah.

It's a payment, in effect, intended for her benefit.---Yeah.

But received by you and managed by you.---Yeah.

And money falling within that category, is that money that went in the pokies with the other money? Or was that money quarantined for other purposes?---That was for her needs, whatever she wanted.

Well, does it follow from that that to the extent that we see payments in your accounts for MW or for Australian Government Families, that was money that you didn't put into the pokies and you quarantined for her benefit? Or is it possible that you've used some or all of this money for the pokies?---Probably used some.

So you've used some but not necessarily all? Is that what you mean?  
---Yeah.

THE COMMISSIONER: Was the 452, that was paid fortnightly, was it?  
---Yeah, fortnightly.

And the other amount from Aus Gov Families, which was approximately \$400, that was paid fortnightly as well, was it?---Yes.

So all up that's \$800 a fortnight you were receiving in addition to your wages?---Yeah.

Could you go to page 7 of that statement. Page 7. At about point 8 on the page the Australian Government Family payment there is 587.19 rather than 288.26. Do you see that?---Yeah.

Do you know why it was that much on that occasion 587?---It could have been a lump sum payment where you can draw in advance and then it'll be lesser the next fortnight.

I see. So you could ask for that could you?---Yeah.

MR ROBERTSON: So is it fair to say it's not necessarily a regular weekly or fortnightly payment, sometimes you would get the payments earlier and sometimes you might get them later?---Yeah.

Can I then ask you to turn to statement 6. If you go beyond page 8 of 8 of statement 5 you'll get to statement 6. Have you got page 1 of 3 of statement 6?---Oh, yeah.

You've got that. If you go to 20 January about halfway down the page you'll see a reference there to CTRLink, one word, Edu, E-d-u, pay. Can you see that there?---Yeah.

Do you know what that is a reference to?---It could have been a – the education bonus that the Government rolled out.

I'm sorry, can you repeat that. I just couldn't quite hear you?---It could have been a Centrelink education bonus.

So effectively an additional Centrelink payment on top of other payments that you might receive?---Yeah. I'm not quite sure what it means but I did do some studies - - -

10 I see.--- - - - during the time I was there.

And what that - - -?---It was just about once or twice a night.

When you say studies, studies in what?---It was just at TAFE. It was - - -

Was it something connected - - -?---I can't remember what it was called.

Was it something connected with your role or - - -?---No, it wasn't.

20 - - - was it a broader - - -?---Just a personal thing I wanted to study.

And if you just look at the preceding item, 20 January, can you see another one of these MW items, can you see that there for - - -?---Yeah.

- - - \$355.14?---Yeah.

30 Now, that seems to be a different figure to some of the ones we were looking on page for example 7 of 8 of statement 5. Are you able to explain why or help us as to why that number seems to be changing from time to time?---It could have been the dates, the payment rates or, don't why. It could have been anything.

Well, if you wouldn't mind turning to statement number 7 and go to payment – page 4 of 7 of statement 7. Can you see another MW for 31 March?---Yeah.

40 We've got another figure again there 575.36 and some Aus Gov Families on 1 April \$6.65 and \$20.73. Are you able to assist us as to what that might be and in particular why the figure seems to be changing again?---No, I don't know why.

And are you aware of any reason why it appears that there were no payments of that sort in February but they started again in March and April? I may well have missed one but it looks like there was a gap in time? ---Yeah, I don't think there was either but she came in and out of my care. It wasn't just a consistent gap.

I see.---So she, she ran away and stuff like that.

So does that mean you need to be reporting to FACS or whoever from time to time - - -?---Yeah.

- - - to say I'm the carer - - -?---She's ran away.

- - - in this period or - - -?---Yeah.

10 Or she's run away or she's not, or she's not here, there's some other arrangement and then you don't get the payments for that time period. Is that - - -?Yeah, that's right.

And your best recollection is that that might have happened in February of, of that year which I think is 2011?---Yep.

I'm sorry, 2010. Is that right?---Yep.

20 So I take it then if three of these statements we add up the MW's and we add up the AusGov Family, we'll then be able to make a total as to the amount of payments of this sort that have been to you, the things we've been describing as Carers Payments. Is that right?---Yep.

So as you're aware there weren't any other payments that were made say into another bank account or in some other way?---No.

You don't think you - - -?---I know I said earlier, but I didn't know that that it was on this statement until I realised that that's what it meant – that MW.

30 Right. And - - -?---So I wouldn't have had another account that that went into, it would have been just this one.

I see. So, so you're quite confident are you that to the extent that you received any other money from – sorry to the extent that you received any money with respect to Carers Payments and things of that sort they would have been paid into this bank account. Is that right?---Yep.

40 And once one adds those together, the MW's and the AusGov Families, one adds your salary from acting as an administrative officer and adds the cashed cheques, that is then the whole of the income that you had while you were administrative officer at CBLALC. Is that right?---Yep.

Other than perhaps any sort of shared expenses and things of that sort that you might have with Mr Hickling. Have I got that right?---Yep.

And you're quite sure about that now?---Yep.

Can I hand you two other documents? Just before I do Commissioner, I'll show it to my friend. I hand you two single page documents. Can you see

there two sets of tables, one which refers the MW payments and one which refers to the AusGov Families payments? Do you see that there?---Yep.

And can you see that those two tables are attempting to summarise the various payments which have been made and been described in that fashion?---Yep.

Can you see that there?---(No Audible Reply).

10 And doing the best you can and noting that you obviously don't have time to – you're not in a position to check every single one of them, do those totals that you see handwritten in pen, do they seem to be about the right totals for the MW payments and the AusGov Families payments?---Yep.

I tender those two pages. Copies are being made of that at the moment, Commissioner. I'm sorry I haven't been able to - - -

THE COMMISSIONER: That's all right. Do you want to tender the bank statements?

20

MR ROBERTSON: I think that's probably what I'll do and perhaps I should tender that first so - - -

THE COMMISSIONER: Yes.

MR ROBERTSON: I first tender a bundle of documents containing statements of Ms Skinner with a bank account number ending in 9-3-8-9 and which appear to be statements 3 through to 12 inclusive.

30 THE COMMISSIONER: Yes, that document will be Exhibit N8. And then - - -

**#EXHIBIT N8 - COMMONWEALTH BANK STATEMENTS FOR  
VERONICA HELEN SKINNER'S ACCOUNT DATED 1 JULY 2009  
TO 24 JUNE 2011**

40 MR ROBERTSON: And then I tender two pages containing tables which seek to summaries MW payments and AusGov Family payments.

THE COMMISSIONER: Exhibit N9.

**#EXHIBIT N9 - TABLE SUMMARISING FAMILY TAX BENEFIT  
PAYMENTS TO VERONICA SKINNER AND TABLE  
SUMMARISING CARERS PAYMENTS TO VERONICA SKINNER**

MR ROBERTSON: Now, I've asked you some questions before the morning tea break about your expenses. Do you recall that?---Yeah.

Do we need to add an additional expense to that? Namely the expenses associated with your caring responsibilities?---Yeah.

10 So that, I don't think, was an expense you identified before. But are you saying that at least some of the amounts of money on the tables that you're looking at, and the statements, went to your caring responsibilities rather than going into paying rent, paying ordinary food or going to the pokies? ---Yeah.

And so you're not saying, are you, that all of the carer's payments went straight into the pokies? You in fact used some of that as part of your caring responsibilities. Is that right?---Yeah.

20 And in the face of that, it wouldn't be correct to say, would it, that while you were employed as the administrative officer that your only outgoing was rent and your food and your utilities bills? That would be wrong to say that, wouldn't it?---Yeah.

Can I just ask you to give those two tables back to the Associate? Commissioner, I ask that you lift any existing direction under section 112 to the extent that it would otherwise prevent me from raising two matters with this witness, relating to a compulsory examination.

30 THE COMMISSIONER: Yes, and that was – sorry, what date, Mr Robertson?

MR ROBERTSON: It occurred on the 11<sup>th</sup> of August, 2015, and pertains only to pages 43 and 59 - - -

THE COMMISSIONER: Thank you.

MR ROBERTSON: - - - of that transcript.

40 THE COMMISSIONER: The previous order under section 112, made in respect of the compulsory examination conducted on the 11<sup>th</sup> of August, 2015, is varied to the extent that it is necessary to disclose matters appearing on pages 43 and 59 of the transcript. Thank you.

**THE PREVIOUS ORDER UNDER SECTION 112, MADE IN RESPECT OF THE COMPULSORY EXAMINATION CONDUCTED ON THE 11<sup>TH</sup> OF AUGUST, 2015, IS VARIED TO THE EXTENT THAT IT IS NECESSARY TO DISCLOSE MATTERS APPEARING ON PAGES 43 AND 59 OF THE TRANSCRIPT**

MR ROBERTSON: Ms Skinner, on the 11<sup>th</sup> of August, 2015, you attended the Commission for a compulsory examination. Is that correct?---Yes.

And you answered a series of questions that were asked of you during the course of that examination?---Yeah.

10 Is that correct? Can I ask the witness be shown page 43 of the transcript of proceedings on that day? Do you have page 43 in front of you there?---Yes.

Can you have a look towards the top of the page? You were asked this question at about line 4, “And you had no other income when you were working at the Casino office than the salary. Is that true as well?” And the question continues, “Did you have any other source of income, like another job or anything?” And you answered, “No.” Can you see that there? ---Yeah.

20 So that answer was incorrect, wasn't it?---Yeah, well, I just assumed it was, like, income like a job. I didn't – and at the time I didn't recall – I didn't remember that I did have that other money coming in, which isn't income-based.

So just to be clear about that, you're accepting, I think, that it's wrong if you read income to include the kinds of carers payments that you've been talking about today? Do you at least agree to that point?---Yeah.

30 But are you saying that you thought the reference to income, on page 43, about line 8, was income through a job and not income through other means. Is that what you're saying?---Yeah, well, if I would have remembered then, I would have said it then. But I just didn't – I didn't remember that I had that other income coming in.

Right, so - - - ---Like, I didn't - - -

40 So it wasn't a misunderstanding of the word income. Rather you just didn't remember that income when you were asked that question. Is that right? ---Yeah, at the time I assumed income was just, like, job-based, at the time when I got that. When you asked me today, I understood it to be anything coming in.

But in the course of the compulsory examination which one was it, was it that you forgot about that carers payment or was it that you thought the question was asking about something else?---Well, I just - - -

Which one was it?---Well, I didn't, didn't think that, yeah.

No, what I'm asking, you've given two possible explanations as to why you answered this question in the way in which you did. I'm asking you which of those explanations was it, was it that you understood the word income in a particular way or was it that you simply forgot about the carers payment income?---Well, it's a bit of both really. I just, yeah, I forgot at the time and I, yeah, I just assumed that he was talking about a job income.

10 Can I then ask you to turn to page 59. Do you have page 59? And can you have a look at the very bottom of page 59. Do you see a question that says, "So the only outgoing was your rent and your food and your utilities bills. Is that right?" And you answered, "Yeah." Do you see that there?---Yeah.

That was also wrong wasn't it in that you didn't identify the expenses associated with your caring responsibilities?---Yeah. Well, if I did identify it then then I would have added that to that question.

So are you saying - - -?---I would have answered that differently if I answered the other question differently.

20 I see. So you're saying are you that what, you'd forgotten about that carers income and carers expenses when you were asking these – when you were being asked these questions?---Yeah, I just totally forgot, didn't come into my head.

So you accept that the answer that you gave is wrong but - - -?---Yeah, it is wrong.

- - - you say that that was caused by not recalling the carers matter?---Yes.

30 So now that we've clarified those sources of income and sources of expenses, are we now in a position where we can, we can at least estimate the amount that you received by way of the cash cheques because we know what your income is from the Local Aboriginal Land Council, we know that there's some additional income that you've just referred to and we have some idea as to the amount of money that you've lost on the pokies, and I think you have said that to the extent that you had spare money not spent on rent, on food, on caring responsibilities and the like, it was spent on the pokies. Do you agree with that analysis so far?---Yeah.

40 And so on the face of that you would agree would you that we're at least in a position to estimate the amount of money that you received by way of cash cheques because we know how much money is coming in and we've got a general idea as to how much money is coming out. Would you agree with that?---Yeah.

Do you agree with that?

MS HUGHES: I object to that. There isn't an estimate of what she's spending on food and I think that's too general. I don't see how she could make an estimate of what - - -

THE COMMISSIONER: Well, anyway, look, before we go there can I just raise something else. Ms Skinner, in the statements which – the bank statements which are now exhibit N8 there's regular debit payments to an entity called PayDay Mate which seems to happen every fortnight in the sum of about \$120. 64.99 but there's two payments of 64.99 on each  
10 occasion. Do you know what that is?---Yeah, it's just a payday loan.

It's a payday?---payday loan.

A loan?---Yeah.

What did you – was that a regular repayment that you had to make each time was it to the - - -?---Yeah, well, if you – yeah. So you would get a certain amount of – apply for a loan, a certain amount and then you just pay that off every week or - - -  
20

Right. Well, in addition to those amounts there's another amount that seems to regularly come out to a company called Thorn Australia. Was that also a loan?---No, that could have been a prior debt. I'm not – I can't - - -

Could have been a prior debt?---Yeah.

So apart from your food and groceries and utilities and your child care expenses you were also paying off debts that you had accrued over a period of time?---Yeah.  
30

Is that right?---Yes.

Right. Go on.

MR ROBERTSON: I asked you about loans before the morning adjournment didn't I?---Yeah.

And unless I've misremembered I think you said there weren't loans of that nature. Was that a wrong answer as well?---Yeah, I just forgot. I forgot  
40 that I had them until I looked on the statement.

So to be clear, so to be clear when I asked you about loans this morning you said no. Do you agree that that was your answer this morning?---Yeah, I agree that was this morning.

And do you say that having been shown these bank statements you now recall there were some loans?---Yeah, I can't remember every single thing that's been five years ago. I can't.

In respect to PayDay Mate, I think said in answer to one of the Commissioner's questions that that was what someone described as a pay day loan. Is that right?---Yep.

And a pay day loan effectively involves going to a loan business well my pay is not due until next week or next fortnight can I have the money now, please? Is that how, how those kinds of loans work?---Yeah, they don't give you, yeah, pretty much.

10

Well, have I correctly summarised how that works?---Yeah.

And they pay you the money in advance, but they have to be paid back with administration fees and interest and the like once your pay is actually due? ---Yep.

And so is that the explanation for these items referred to as PayDay Mate is it?---Yep.

20

THE COMMISSIONER: Just following on from that can I ask you this, Ms Skinner, did – does, does the fact that you owed these amounts of money for these loans over this period of time is that a reflection of the fact that you were spending all of your wages and all of the allowances that you received practically every fortnight?---Yep.

So the, so the 800 a fortnight or thereabouts that you were getting from, from FACS and Centrelink and the \$500 odd that you were receiving every week for your wages, all of that was being spent and then you needed to borrow more. Is that the position?---Yep.

30

MR ROBERTSON: And is it just PayDay Mate that falls in that category or are there other examples of that kind of loan type arrangement?---Yes, Thorn Australia.

I'm sorry, I didn't hear you?---Thorn Australia.

That's another loan facility is it?---Yep, it's a loan.

40

THE COMMISSIONER: And I also notice in some parts of the statement it says a reference to Quick Finance. Was that another loan facility that you accessed?---Um - - -

Statement 7, if you look at statement 7, page 2 there's, there's two entries to Quick Finance, each in the sum of \$130. Do you see that? About halfway down and then three quarters of the way down the page?---Oh that was um, a car.

A car was it?---I would have leased, yep.

MR ROBERTSON: So again is that another expense - - -?---Yeah.

- - - that I asked you about this morning but you've only now just recalled?  
---Yep.

And similarly in the compulsory examination when you were asked about expenses you didn't refer to those loans either did you?---No I didn't  
10 because I didn't remember. And now that I've got it here, I can see, it's the only reason how I remembered it. I can't remember. It was too long ago.

So you say you didn't remember it at the time but having seen these statements - - -?---I didn't remember – yep.

I'm sorry?---I didn't remember it at all, any of this.

But now you remember having seen the statements?---Yep.

I note the time Commissioner. I don't have a lot more for this witness, but -  
20 - -

THE COMMISSIONER: There'll be other questions I take it.

MR ROBERTSON: There is likely to be some other questions and in fairness to her, we're asking her questions as she's flicking through the bundle. She's only had it for a short period - - -

THE COMMISSIONER: And then perhaps – I don't know if Ms Hughes has seen the document that she can look at it over the luncheon  
30 adjournment.

MR ROBERTSON: She's seen Exhibit N8, but I did in effect ambush her with N9, so she might want to have an opportunity to look at that document as well.

THE COMMISSIONER: All right. Mr Lewis, do you have – will you have many questions of Ms Skinner?

MR LEWIS: About two, Commissioner. But could I ask that I be given N8  
40 and N9 as well, I don't have them.

THE COMMISSIONER: Yes, certainly. Yes, certainly. We'll give you those.

MR LEWIS: Thank you.

MR ROBERTSON: I'm sorry.

THE COMMISSIONER: And, and I take it that Ms, Ms Stewart is available for after the luncheon adjournment?

MR ROBERTSON: Yes.

THE COMMISSIONER: Yes. Thank you. All right. We'll resume at 2 o'clock. Thank you.

10 **LUNCHEON ADJOURNMENT**

**[1.05pm]**