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John Alexander Francis McVean

By Alex Gordon LLB.

This McVean is the older brother of Hugh Douglas McVean, the Criminal Pharmacist of Nambour. Maybe there is something in the McVean family that explains Hugh McVean's propensity for repeated criminal and simply lowlife acts. Investigating that possibility is the reason we profile John McVean.

John McVean is married to Marion Joan McVean. They live at 12 Snowgum Drive, Bilambil Heights NSW 2486 with the phone number of +61 2 5590 8117. [Not surprisingly, Telstra White pages gives postcode 2486 as being in Queensland. Bilambil Heights is in fact in Northern NSW just inland from Tweed Heads.] [Google will pick up all that detail and index it from our archived copy of this journal.] This journal, by the time it is read, has been obtained and is held by the National Library of Australia in Canberra, the State Library of Queensland and the Queensland Parliamentary library, for good coverage.

This Journal is part of the Hugh McVean topic which we have and are covering in the journals:
[http://AustLawPublish.com/20070618 Australian Criminal Law Journal issue200706.hugh.mcvean.pdf](http://AustLawPublish.com/20070618%20Australian%20Criminal%20Law%20Journal%20issue200706.hugh.mcvean.pdf),
<http://AustLawPublish.com/20070716openlettersissue200701.nambour.people.pdf> ,
<http://AustLawPublish.com/20070716openlettersissue200701.coral.mcvean.pdf> , and
<http://AustLawPublish.com/20070716dossierof.john.mcvean.pdf> .

John McVean would now be in his mid 70s. His “career” has been involved in selling **one of the biggest financial cons of the 20th century, Whole of Life, Life Insurance [WLLI]**, for South British Insurance. The deceit and dishonesty involved in selling WLLI, means that it should have been outlawed, for consumer protection. At AuLP, we are all qualified Accountants with full Lawyer training [ie LLBs]. [None of us, though, would descend morally to the level of working as lawyers, in the Court and Judicial system.] We all have strong mathematical leanings. This greatly assists with understanding financial instruments and products. We unanimously believe that WLLI is a **FRAUD.**

Basically, WLLI is such a “beneficial” product for life insurance companies, because the “victim's” first year's premiums are paid directly to the salesman as commission, and the second year's premiums are kept by the Life Company and returned as profit. They make accounting entries to show that the “victim's policy”, has the “value” of the money paid by the victim, but of course, there is no money there to represent it as it has been paid out to the Salesman, who was John McVean in so many cases. The Life Company manages the problem of a victim's waking up to the con, by stating that the policy will not have a “surrender value” for ten years or whatever they determine. The dishonesty and deceit arises when the WLLI salesman is conning the “victim”, as the victim tries to understand the product. A part of the con is linking the return to the “death cover” - “SURELY YOU WOULDNT WANT TO LEAVE YOUR WIFE DESTITUTE, IF, SAY, YOU WERE HIT BE A DRUNK DRIVER, WOULD YOU?” They have their palaver practiced to the *n*th degree. Like Hugh McVean, John McVean does not talk a great deal, but when he does, unlike Hugh, he talks with gush and palaver – what one would expect of a life insurance or used car salesman. We wonder what John McVean thinks of his younger brother's criminal conduct.

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