

IN THE CORONERS COURT
OF VICTORIA
AT MELBOURNE

Court Reference: COR 2013 2106

FINDING INTO DEATH WITH INQUEST

Form 37 Rule 60(1)

Section 67 of the Coroners Act 2008

Inquest into the Death of: FREDERICK RUSSELL MORGAN

Delivered On:	13 August 2014
Delivered At:	Coroners Court of Victoria 65 Kavanagh Street Southbank 3006
Hearing Date:	13 August 2014
Finding Of:	AUDREY JAMIESON, CORONER
Police Coronial Support Unit	Leading Senior Constable Andrea Hibbins

I, AUDREY JAMIESON, Coroner having investigated the suspected death of **FREDERICK RUSSELL MORGAN**

AND having held an inquest in relation to his suspected death on 13 August 2014
at MELBOURNE

find that **FREDERICK RUSSELL MORGAN**

born on 19 May 1923

and the death occurred between 15 July 1971 and 17 July 1971

at Mount Martha beach.

from:

1 (a) UNKNOWN CAUSES

in the following circumstances:

1. On 13 August 2014, an inquest under section 52(1) of the *Coroners Act 2008* (Vic) (the Act) was held into the death of Mr Frederick Russell Morgan, as “suspected deaths” are included in the definition of “deaths” contained in section 3 of the Act.

BACKGROUND AND CIRCUMSTANCES

2. Mr Morgan was 48 years of age at the time of his disappearance. He was the only child of Frederick and Vera Morgan. At the time of his disappearance, Mr Morgan was married to Mrs Colleen Morgan, and he had four sons, Frederick, David, Robert and Matthew. They resided at 40 Wattle Valley Road, Canterbury. He was a happily married man, and was held in high regard in the community. He was an active member of Legacy, and established the Canterbury Elderly Citizens Club.
3. In December 1941, at the age of 18, Mr Morgan joined the Royal Australian Navy. In February 1946, he was discharged from the navy on medical grounds. After leaving the navy, Mr Morgan studied commerce at Melbourne University, and first gained employment in the mining sector. In 1967, he established a stockbroking firm, F.R. Morgan and Co. Mr Morgan became a leading stock broker with particular expertise in the metals/mining area. The business grew rapidly and three partners joined the firm in 1970. Mr Morgan was a conscientious and extremely hard worker, and was under enormous pressure. It was during this time that Mrs Morgan became concerned about her husband’s declining mental health.

4. In early 1970, the company's financial prospects were good. However, in late September 1970, the company's financial prospects and expectations changed dramatically. Mr Morgan discovered that there was no reasonable prospect that future profits would be maintained at the same level as the previous year. At the same time, the company's bank was pressing for the immediate reduction of an overdraft, which was significantly in excess of agreed limits. In addition to these problems, Mr Morgan was advised that the Taxation Department was proposing to issue assessments totalling \$238,000.00. Mr Morgan held a great fear that he would lose his company and have to declare bankruptcy.
5. Mr Morgan sought the assistance of his accountant, Mr Bruce Pascoe. Mr Pascoe arranged a temporary reprieve by the Taxation Department. Mr Pascoe noted that the considerable worry caused by these financial problems resulted in Mr Morgan becoming depressed and unable to make decisions about how to overcome the problems. In November 1970, Mrs Morgan arranged for her husband to see Psychotherapist, Dr Geoffrey Rickarby. Dr Rickarby diagnosed Mr Morgan with depression and prescribed him antidepressant medication, however, the treatment had limited value due to the financial problems remaining unresolved.
6. In December 1970, discussions were held with the partners of the firm in relation to the future of the company. Mr Morgan wanted to do everything he could to save the company and protect his partners from bankruptcy. Having regard to the state of Mr Morgan's mental health at the time, Mr Pascoe formed the view that the only viable thing to do for the company was for Mr Morgan to retire. All of the partners agreed, and Mr Morgan retired from the company.
7. Mr Morgan spent the Christmas holidays with his family in Mt Martha, and by February 1971, he appeared to be somewhat better, and Mrs Morgan was hopeful of a recovery. Mr Pascoe reached further agreement with the Taxation Department, and Mr Morgan's tax liability was reduced. Between March and May 1971, Mr Pascoe had several discussions with Mr Morgan about his future. Mr Morgan was very depressed about his limited financial resources, his future professional prospects, and his ability to produce a stable income for his family. Mr Morgan spent the May school holidays with his family in Mt Martha, and again his mental health began to improve. He began to think about the future and he decreased his antidepressant medication.

8. In June 1971, Mr Morgan became concerned about the agreement struck with the Taxation Department, and felt that he was again facing possible bankruptcy. It was at this time, Mrs Morgan noted a rapid decline in his mental health. Mr Morgan had become incapable of making simple decisions, and became helplessly dependant on her. On 10 July 1971, Mr Morgan's father passed away. The funeral was held on 13 July 1971. The day after the funeral, Mr Morgan was very upset, and Mrs Morgan asked him if he intended on taking his own life. He told her that he was a burden to his family, and they would be better off without him. Mrs Morgan made an appointment for Mr Morgan to see Dr Rickarby the next day.
9. On 15 July 1971, Mr Morgan attended the appointment with his wife. Dr Rickarby reports that at this appointment, Mr Morgan told him that he did not want to keep on struggling, and he had been preoccupied with the thought of suicide for ten days but did not know if he had the courage to kill himself. Dr Rickarby discussed treatment options such as electro-convulsive therapy or admission to hospital. Neither option appealed to Mr Morgan, so Dr Rickarby prescribed new antidepressant medication. Dr Rickarby felt that Mr Morgan's mood had improved by the end of the appointment, and that any imminent danger of suicide had been averted.
10. Later that day, Mrs Morgan noted that Mr Morgan's anxiety had returned. Soon after, Mr Morgan left the house to collect his car from a garage in Richmond, but he did not return. Early that evening, Mrs Morgan contacted friends and business associates in the hope of locating her husband. She then contacted the police and the Missing Persons Bureau and reported her husband missing.
11. No contact has been made with Mr Morgan since his disappearance.

POLICE INVESTIGATION

12. The circumstances of Mr Morgan's death have been the subject of investigation by Victoria Police. No evidence suggesting direct third party involvement was identified.
13. On 17 July 2011, Mr Morgan's Rover Sedan registration number KMM 656 was located on a beach track approximately 3km from the township of Mt Martha. A search of the vicinity located clothing on the beach and a wallet with documents in Mr Morgan's name. Mr Morgan's vehicle was searched and a note to his wife was located. The note expressed his loving feelings towards his wife and children. It stated that he could not go on, and he asked

for his wife's forgiveness. It also contained instructions regarding his will and insurance policies.

14. A police search of land and sea failed to find any trace of Mr Morgan.
15. In the year following Mr Morgan's death, affidavits were prepared in support for the application of Probate for Mr Morgan's will. The Supreme Court of Victoria issued a Determination of Death on 24 August 1972 declaring that Mr Morgan died on 15, 16 or 17 July 1971.
16. Mr Morgan's Missing Person file was reviewed by Detective Senior Constable Mark Rippon of the Boroondara Criminal Investigation Unit. He was assigned to investigate a number of Long Term Missing Person cases relevant to the Boroondara Police Service Area. D/S/C Rippon has reviewed the original missing persons file, which contained reports and documents obtained by police at the time. He also met with Mrs Morgan and other family members. They confirmed that they have had no contact with Mr Morgan since 15 July 1971.
17. D/S/C Rippon obtained the documents that were prepared in support of Probate in 1972. These include: copies of sworn affidavits by Mr Bruce Pascoe and Mrs Colleen Morgan; copies of unsworn affidavits prepared Mr Peter Danby, Mrs Norma Stevens, Mr Herbert Stevens and Mrs Adams; and statements from Mr Gregory Rosman, Mr Colin Humby and Dr Geoffrey Rickarby. Mr Morgan's family and friends spoke of witnessing his declining mental health. They all firmly believed that Mr Morgan was not the type of person to stage a disappearance. They felt that at the time of his death, Mr Morgan was totally dependant on his wife's care, could not make the simplest decisions, and would not have been able to survive on his own. Mrs Morgan reported that it was against Mr Morgan nature to have deliberately staged a disappearance as he was a conscientious husband and father, and would consider such action as dishonest.
18. Dr Rickarby reported that Mr Morgan was depressed by events in his business that were beyond his control, and his depression fluctuated with his perception of his business position at the time. Mr Morgan expected a great deal of himself and could not accept failure on a permanent basis. Mr Rickarby was of the view that Mr Morgan's mental state was consistent with him taking his own life.
19. Mr Morgan was very close to his father, who he cared for in his home. Mr Morgan's close friend, Mr Gregory Rosman, stated that on several occasions, Mr Morgan told Mr Rosman

that looking after his father “was his final responsibility”. Mr Rosman also recalled a conversation he had with Mr Morgan at the beach at Mr Martha in January 1971, where Mr Morgan told him he was “washed up” and of little use to anyone. Mr Morgan then referred to the sea and commented that it was a “very clean way to die”.

20. Whilst investigating the matter, D/S/C Rippon searched unidentified human remains files. He compiled a list of human remains located between 1973 and 1990, on or near the water, in the vicinity of where Mr Morgan disappeared. D/S/C Rippon was unable to match any of the remains with the disappearance of Mr Morgan.
21. D/S/C Rippon states that DNA samples have been obtained from family members in the event that other relevant remains are located. Military records obtained by D/S/C Rippon also contain dental records that may be of use to identify remains.
22. D/S/C Rippon enquired with Births, Deaths and Marriages and Deed Poll to ascertain if Mr Morgan had changed his identity. This enquiry did not yield results.

FINDING

1. Mr Frederick Russell Morgan has had a prolonged absence of contact with any persons, and together with the totality of the evidence of the circumstances surrounding his disappearance, supports a finding that he is dead.
2. In the absence of having located Mr Morgan’s body, I am unable to make a finding as to identity.
3. AND the weight of the evidence before me also supports a finding that Mr Morgan took his own life in the vicinity of Mt Martha beach between 15 July 1971 and 17 July 1971, however, I am unable to make any findings as to the cause of his death.

Accordingly the investigation into the death of Mr Frederick Russell Morgan may be re-opened pursuant to section 77(3) of the *Coroner Act 2008* should any new facts and circumstances come to light.

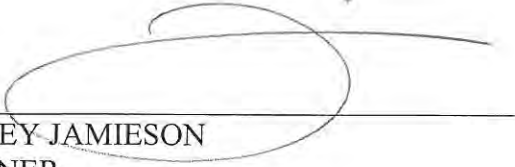
Pursuant to section 73(1) of the **Coroners Act 2008**, I order that the following be published on the internet.

I direct that a copy of this finding be provided to the following:

Mrs Colleen Morgan

D/S/C Mark Rippon

Signature:



AUDREY JAMIESON
CORONER
Date: **13 August 2014**

