



JULIETTE ISHLOVE-MORRIS

FINANCIAL CRIME FIGHTER, FORMER BANK OF AMERICA DIRECTOR, GLOBAL FINANCIAL CRIMES AND MONEY LAUNDERING REPORTING OFFICER AUSTRALIA (RETIRED), CHRISTIAN-ZIONIST, ADVOCATE

Juliette began her career in Tourism, including as an international flight attendant with Emirates Airlines (based in Dubai, United Arab Emirates), where she received the Silver Mabrouk Award for her actions during an in-flight medical emergency, initiating CPR on a passenger.

The tragedy of the 9/11 terrorist attacks profoundly impacted Juliette's career, leading her to become a Financial Crime Fighter. This pivotal event served as a catalyst for the establishment of the Financial Action Task Force (FATF) standards on terrorism financing. These global standards act as a playbook to combat the illicit flow of funds. The FATF Standards outline 40 recommendations¹ designed to prevent criminals, human traffickers, and terrorists from concealing or transferring their money through the global banking system. Countries worldwide have implemented these recommendations into local laws.

Juliette's passion for fighting crime and terrorism stems from a strong belief in justice and doing the right thing. This commitment is deeply ingrained in her family tradition, which has a history of service. Her father was a Lieutenant Colonel in the South African Police Reserves, while her grandparents served with the Allied Forces during World War II.

Throughout her 23-year career, Juliette held various anti-financial crime leadership and subject matter expert roles with international banking groups and in professional services, contributing to the global fight against crime and terrorism. These roles encompassed anti-money laundering, counter-terrorism financing, sanctions evasion, anti-bribery and corruption, and anti-fraud, requiring an understanding of geopolitical events and media literacy.

Juliette actively participated in anti-financial crime Australian industry legislative reform and thought leadership, including as a panel speaker at the ACAMS (Association of Certified Anti-Money Laundering Specialists) Australasia Conference.

Juliette has received numerous employee recognition awards for her role in anti-financial crime risk and compliance management. She volunteered in mentor programs and for the Australian Federal Police ThinkUKnow² program, a public-private partnership that aims to educate parents and educators about preventing online child sexual exploitation.

Juliette holds a Bachelor of Laws (LLB) and was previously admitted to the High Court of South Africa as a non-practicing Advocate. Juliette is a Certified Anti-Money Laundering Specialist³ with qualifications in money laundering control, managing sanctions risk, fighting modern slavery and human trafficking, and ending the illegal wildlife trade.

Juliette is retired and is now dedicated to pro bono anti-financial crime work, advocating for Judeo-Christian values, combating antisemitism and online information warfare. She is also an animal advocate for the voiceless.

Juliette is married to a Gulf War veteran (retired after 43 years of service in the Australian Defence Force) and is a proud German Shepherd mum.

God IS Why

JULIETTE ISHLOVE-MORRIS

I was born a "why" child, driven by an insatiable curiosity to understand the reasons behind everything. I read voraciously and never took anything at face value. At the time, unable to prove God's existence, I settled for an abstract belief in a higher being.

However, my faith was profoundly impacted by significant events.

Fifteen years ago, my father, a police lieutenant colonel, was tragically shot and killed in the line of duty and honored with a state funeral for his bravery in saving lives. Six months prior, he had traveled to Australia for the Christmas holidays. When he returned home, I said to my husband that I had a strong sense we would not see him again.

The news of his death was devastating, and I was in a deep state of shock. Yet, amidst the grief, I also felt an inexplicable calm. I knew in my heart that this was God's will, a preordained plan. My father was where he needed to be, protecting lives in the way he would have wanted.

Overwhelmed by this realization, I felt compelled to discover my own "why." My default setting of fact-checking and seeking proof was not giving me the full picture.

I remembered conversations with my father, who had always advised me to never assume, trust my instincts, and sometimes, it's better to "say *nothing*, do *nothing*." I began to ask myself, "*What am I meant to see here?*" and let go of the need for immediate action. I wanted to embrace my faith and sit with it more deeply.

Over the years since, trusting my faith allowed me to access keen insights into my instincts and intuition. Things began to make sense, and I started to recognize moments of wisdom as God-given. There is a time and place for rationalizing. Having absolute faith is not the same as blind faith.

I began to understand that coincidences aren't always random occurrences. Often, people, thoughts, or experiences are placed in our path for a reason. God has a plan, and we all have a role to play.

For over twenty years, I closely monitored the global war on terror and geopolitical events. The October 7th attack on Israel changed my worldview. I have felt with unwavering clarity that there is now not only a spiritual battle between good and evil, but also the fight for Western civilization.

On December 14, 2025, terror came to my doorstep. I had planned to attend a "Chanukah by the Sea" event at Bondi Beach. At the last minute, I couldn't attend because my husband was hospitalized for an unplanned surgery. Tragically, this event became the target of Australia's deadliest terrorist attack, resulting in catastrophic loss of life and injury.

In the aftermath, I was deeply traumatized. As I lit remembrance candles and prayed, it became clear that now was the time to have courage in my conviction. Knowledge is a tool, faith is power, and God is the reason behind it all.

God IS why.

Footnotes:

- 1) <https://www.fatf-gafi.org/en/publications/Fatfrecommendations/Fatf-recommendations.html>
- 2) <https://www.thinkuknow.org.au/>
- 3) <https://youtu.be/M8iKYIcKLGU?si=leGXQeaHuQ32VOM9>