

1 **Monday, 21 February 2022**

2 **(10.00 am)**

3 **MS KENNEDY:** Good morning, Chair.

4 **SIR WYN WILLIAMS:** Good morning. Are we all connected

5 properly.

6 **MS KENNEDY:** Yes, Chair, I believe so. Our first witness

7 today is Mr John Dickson.

8 **MR JOHN DICKSON, affirmed**

9 **SIR WYN WILLIAMS:** Good morning, Mr Dickson. I am very

10 pleased that you have been able to make it down from

11 Mansfield in order to give evidence.

12 **Questioned by MS KENNEDY**

13 **MS KENNEDY:** My name is Ruth Kennedy and, as I think you

14 know, I ask questions on behalf of the Chair. Have

15 you got a copy of your witness statement there with

16 you?

17 **A.** Yes.

18 **Q.** And I think it should be dated 14 January 2022.

19 **A.** Correct.

20 **Q.** Is that your signature on page 14 of the statement?

21 **A.** Yes.

22 **Q.** Have you read through this statement recently?

23 **A.** Not recently.

24 **Q.** Is it true to the best of your knowledge and belief so

25 far as you are aware?

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1 **Q.** I think it was called Terling Post Office; is that

2 right?

3 **A.** It's quite close -- well, it's between Chelmsford,

4 Witham and Braintree, like a triangle, and it's right

5 in the middle.

6 **Q.** Why did you want to buy a Post Office?

7 **A.** Well, every couple of months we were getting

8 redundancies at Rolls-Royce then and I was seeing

9 everyone who I'd been working with, they were all

10 going, going their different ways, so I thought then

11 was the time to change tack, especially after 22 years

12 it's time for a change anyway.

13 **Q.** And why the Post Office?

14 **A.** Well, there were -- gave you -- there was an income

15 coming in from the Post Office but you also had your

16 chance of building up your own retail side as well to

17 enhance that.

18 **Q.** You then relocated to Mansfield. Why was that?

19 **A.** Landlord was trying to enforce an unfair lease on us,

20 so ...

21 **Q.** You gave up the Terling Post Office and moved to

22 Mansfield?

23 **A.** Moved to a Mansfield Post Office. Also he wanted to

24 get back on to the housing market because this got --

25 this one was going to be a freehold, whereas we were

3

1 **A.** *(The witness nodded).*

2 **Q.** I'm going to begin by asking a few questions about

3 you. How old are you now?

4 **A.** 65.

5 **Q.** You talk in your statement about your wife. How long

6 have you been married?

7 **A.** Oh, that's a question.

8 **Q.** A long time?

9 **A.** A long time.

10 **Q.** What family do you have?

11 **A.** I've got two sons.

12 **Q.** Prior to working for the Post Office, who did you work

13 for?

14 **A.** Rolls-Royce.

15 **Q.** What jobs did you do for Rolls-Royce?

16 **A.** Back then I was what they call a wibbler, fitter,

17 vertical borer, centre lathe turner, general

18 engineering basically.

19 **Q.** How long did you work for them for?

20 **A.** 22 years.

21 **Q.** I think you say in your statement you bought

22 a Post Office in 1996. Would that be about right?

23 **A.** Yes.

24 **Q.** Where was that?

25 **A.** That was down in Terling in Essex.

2

1 just a tenant down in Terling.

2 **Q.** Which Post Office did you then take over in 2009?

3 **A.** The one up in Mansfield?

4 **Q.** Yes, what was --

5 **A.** Pleasley Post Office.

6 **Q.** How did you finance the purchase of that Post Office?

7 **A.** By selling me previous business.

8 **Q.** Did you have a mortgage?

9 **A.** Yes.

10 **Q.** Or business loan?

11 **A.** It was a business loan.

12 **Q.** And where was that Post Office in relation to your

13 home?

14 **A.** It was part of the home.

15 **Q.** And who operated that Post Office with you?

16 **A.** My wife and we had one assistant.

17 **Q.** Could you just explain to the Chair what kind of

18 services you offered in that Post Office?

19 **A.** Pensions, benefit payments, car tax, foreign exchange.

20 **Q.** And how long did you think you would continue working

21 as a subpostmaster for?

22 **A.** Until I retired.

23 **Q.** What training did you receive on Horizon?

24 **A.** I received that down in Essex. Down in Terling.

25 I had -- I was on a two-day course held in a hotel

4

1 just outside Colchester.

2 **Q.** When you took over at Pleasley, what training did you
3 get then?

4 **A.** Well, we only really had training on how to do car tax
5 because we didn't do that down in Terling, but we'd
6 already been using the other transactions for, oh ...
7 I think we were 13 years down in Terling.

8 **Q.** I'm now going to move on to ask you questions about
9 the alleged shortfalls. You'd noticed alleged
10 shortfalls appearing on the Horizon system. What
11 would you do when you noticed shortfalls appearing?

12 **A.** Well, if they were small we just put the money into
13 the -- make the balance up.

14 **Q.** What kind of sums were those?

15 **A.** £5 or £10 at the time.

16 **Q.** Would you call the helpline?

17 **A.** For that sort of sum, probably not.

18 **Q.** What did you think would happen with the alleged
19 shortfalls if they were bigger?

20 **A.** Well, then -- then you had to notify them.

21 **Q.** And prior to the audit that took place on
22 14 October 2011, what action would the Post Office
23 take in respect of alleged shortfalls?

24 **A.** They expect you to pay them back.

25 **Q.** And when you phoned the helpline, how helpful did you

5

1 find it?

2 **A.** Useless.

3 **Q.** Why was it useless?

4 **A.** They'd just say, "Well, you have to pay it back.
5 You'll get an error notice some through". Sometimes
6 we did, sometimes we didn't.

7 **Q.** You were then audited on 14 October 2011; is that
8 right? Does that sound about right?

9 **A.** Sounds about right.

10 **Q.** Who audited you?

11 **A.** I don't know the name of the person.

12 **Q.** Was it just one person?

13 **A.** Oh, yeah, one person, yeah.

14 **Q.** And what did he tell you the shortfall was?

15 **A.** Something in the region of 29,000-something. I said,
16 "No, it can't be".

17 **Q.** I think you were then suspended after that audit; is
18 that right?

19 **A.** *(The witness nodded)*

20 **Q.** And how did you feel then when you were suspended?

21 **A.** Not very good.

22 **Q.** You were interviewed on around 3 November 2011. Where
23 were you interviewed?

24 **A.** In Chesterfield.

25 **Q.** Do you remember who interviewed you then?

6

1 **A.** Chris -- Chris Knight was one of the investigators.
2 He was there at the interview.

3 **Q.** And who else was there?

4 **A.** I couldn't tell you their names, to be honest with
5 you, apart from the woman from the -- Kim Ledger.

6 **Q.** From the NFSP --

7 **A.** Yeah.

8 **Q.** -- is that right? And your wife was there with you as
9 well; is that right?

10 **A.** Yeah.

11 **Q.** What did they ask you at that investigation meeting?

12 **A.** The main question I can remember them asking me was
13 where I thought the money had gone.

14 **Q.** What did you say in response to that question?

15 **A.** "Stuck in your system".

16 **Q.** And what did they think of that explanation?

17 **A.** They didn't say anything about that.

18 **Q.** How well did you feel supported by the NFSP?

19 **A.** I wasn't.

20 **Q.** I think you say in your statement that they then go
21 on -- went on to do a search. What did they search?

22 **A.** They searched our house, the car, everything.

23 **Q.** How did that make you feel?

24 **A.** It's a bit degrading, isn't it?

25 **Q.** After that you say in your statement you were given

7

1 a choice. That choice was to resign or be dismissed;
2 is that right?

3 **A.** Yes.

4 **Q.** What did you decide to do?

5 **A.** Resign.

6 **Q.** And why was that?

7 **A.** I didn't want a dismissal stuck on a CV if I was going
8 to have to look for another job and, to be honest with
9 you, after what they'd done I wouldn't want to work
10 for them again.

11 **Q.** You then received a summons in I think --

12 **SIR WYN WILLIAMS:** Ms Kennedy, before we go on to the
13 summons, can I just ask one question about the
14 interview, please.

15 In your statement, Mr Dickson, if you want to
16 look at paragraph 21 just for a point of reference,
17 you introduce that paragraph by saying:
18 "I was then interviewed with my wife."
19 And what I wanted to get from you is whether she
20 was simply present at your interview or whether she
21 was also interviewed.

22 **A.** My wife was also interviewed.

23 **SIR WYN WILLIAMS:** Fine. Thank you. That's it. Thanks
24 very much. Carry on, Ms Kennedy.

25 **MS KENNEDY:** Thank you. So turning to the summons that

8

1 you received in around March 2012, who was charged?
 2 **A.** I was -- I was charged.
 3 **Q.** And I think also you --
 4 **A.** My wife was also charged as well.
 5 **Q.** And what did you later find out about the charge
 6 against your wife?
 7 **A.** It shouldn't -- it should never have happened.
 8 **Q.** Why was that?
 9 **A.** She hasn't signed anything for the Post Office.
 10 **Q.** Why did you think the charges were brought against
 11 your wife?
 12 **A.** Because they -- they obviously knew we were
 13 a partnership, but only one -- it's only ever one
 14 subpostmaster in a branch, and that was me.
 15 **Q.** What did you plead eventually?
 16 **A.** Guilty.
 17 **Q.** And why did you plead guilty?
 18 **A.** Because I was offered a choice of -- I asked the
 19 barrister if you keep my wife out of it, I will plead
 20 guilty. Otherwise, if I'd have known she shouldn't
 21 have been in there in the first place, I would never
 22 have pleaded guilty.
 23 **Q.** I think you were then sentenced on 26 July 2012. What
 24 sentence did you receive? Do you remember? I think
 25 you say in your statement it was an eight-month

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1 placed on your family home.
 2 **A.** Yeah.
 3 **Q.** Is that right?
 4 **A.** Yeah.
 5 **Q.** And what were the consequences of that for you and
 6 your wife?
 7 **A.** Well, if we were to have sold -- sold the property
 8 we'd have been left with nothing to try and find
 9 somewhere else to live. So basically -- well, in my
 10 view -- in my opinion, we were held prisoner there.
 11 **Q.** You stayed in that home?
 12 **A.** Yeah.
 13 **Q.** What happened to the -- you mentioned before that the
 14 Post Office was part of your home. What happened to
 15 that?
 16 **A.** That's now just an empty shop, empty premises.
 17 **Q.** And what's happened to that charge?
 18 **A.** I believe it was withdrawn but I don't remember it
 19 actually happening.
 20 **Q.** Just turning then, I'm going to --
 21 **SIR WYN WILLIAMS:** Sorry to interrupt again, but I'm not
 22 quite sure what you mean by that, Mr Dickson, and
 23 I don't want there to be any misunderstanding. Are we
 24 talking about the charge in the criminal proceedings
 25 or are we talking about a charge on your home?

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1 sentence suspended for two years?
 2 **A.** Suspended for two years and 180 hours community
 3 service.
 4 **Q.** And you were also told you had to repay the money to
 5 the Post Office; is that right?
 6 **A.** Yes.
 7 **Q.** The Post Office took a confiscation order on
 8 12 October 2012. What were you ordered to repay per
 9 week? I think in your statement you say initially £15
 10 and then £100 a week.
 11 **A.** Yeah, £15 initially and then the magistrate thought
 12 that that wasn't enough and she pushed it up to £100
 13 a month.
 14 **Q.** And what impact --
 15 **A.** No, it wasn't a month, was it? It was a week.
 16 **Q.** And what impact did that have on you and your wife?
 17 **A.** Well, if wasn't for the fact that I was working away
 18 at the time it's -- if I hadn't have been working away
 19 we'd have been out -- out on the street, finished.
 20 **Q.** And your conviction was overturned by the Court of
 21 Appeal last year; is that right?
 22 **A.** Yes.
 23 **Q.** I'm now going to ask some questions about the impact
 24 that all of this has had on you and your family.
 25 I believe you say in your statement that a charge was

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1 **A.** The charge on the property.
 2 **SIR WYN WILLIAMS:** Yes. And does that actually exist at
 3 the moment, as far as you know?
 4 **A.** As far as I'm aware, no, it doesn't.
 5 **SIR WYN WILLIAMS:** Right.
 6 **A.** I believe it's been lifted now.
 7 **SIR WYN WILLIAMS:** Yes, I've got it now. Thank you.
 8 **MS KENNEDY:** How much money do you think that you paid the
 9 Post Office to make good the alleged shortfalls?
 10 **A.** Off the top of my head, I don't know.
 11 **Q.** What were the financial consequences of your
 12 conviction?
 13 **A.** Well, we were left with no income.
 14 **Q.** What happened to your mortgage, for example?
 15 **A.** NatWest bank were very good. They froze it straight
 16 away.
 17 **Q.** And you mentioned jobs a moment ago. Could you
 18 explain what jobs you got after your time as
 19 a subpostmaster?
 20 **A.** After?
 21 **Q.** Yes.
 22 **A.** I got some relief work from companies like TM Steels
 23 in Chesterfield doing vertical boring with the relief
 24 work. Yeah, that was basically TM Steels. Then
 25 I went to Baker Blowers in Sheffield. I was doing

12

1 vertical boring there.
 2 **Q.** And what was the salary like for those jobs in
 3 comparison to what you were earning with the
 4 Post Office?
 5 **A.** They were -- they were weekly paid, so as far as an
 6 hourly rate goes back, back then it was about £10/£11
 7 an hour.
 8 **Q.** What about your Rolls-Royce pension? I think you
 9 mention in your statement you drew that down early.
 10 **A.** Yes, that was to try and pay back some of the
 11 shortfall.
 12 **Q.** And how much would you say roughly that would have
 13 amounted to?
 14 **A.** With the Rolls-Royce pension?
 15 **Q.** Yes.
 16 **A.** The lump sum I got I paid straight back into the
 17 Post Office. I think it was £2,000.
 18 **Q.** When did you intend to draw down that pension?
 19 **A.** Not until I retired.
 20 **Q.** What impact did all of this have on your reputation in
 21 the community?
 22 Please let me know if you'd like a moment.
 23 **A.** No, I'll be all right.
 24 **Q.** Take your time.
 25 **A.** Quite a lot of the community were quite supportive

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1 because they knew what we were like but there were
 2 a few that were nasty.
 3 **Q.** And when you say nasty, what do you mean by that?
 4 **A.** Well, my wife was shouted at from across the street by
 5 one person who liked to advertise the fact she was
 6 a thief. It's not nice.
 7 **Q.** What impact did that have on your marriage?
 8 **A.** We've always been strong.
 9 **Q.** What about --
 10 **A.** We support each other.
 11 **Q.** What about your health? What impact has this had on
 12 your mental health?
 13 **A.** I didn't think any but apparently it has.
 14 **Q.** Why do you say that?
 15 **A.** Well, it's something -- all this I've tried to block
 16 out, don't want to remember it.
 17 **Q.** We've spoken about your wife. What about the rest of
 18 your family? How have they been affected by this?
 19 **A.** Ian doesn't go out in the village anymore. Scott got
 20 away really quite lightly because his school was over
 21 the other side, so -- over the other side of
 22 Mansfield -- so they didn't really know what was going
 23 on with us.
 24 **Q.** And when you say one of your sons didn't go out in the
 25 village, was that because of what people were saying?

14

1 **A.** He was probably ashamed, like everyone else.
 2 **Q.** What would you like from the Post Office now?
 3 **A.** Some accountability, someone to take responsibility
 4 for what's happened.
 5 **Q.** Is there anything else you'd like to say to the Chair?
 6 **A.** No, I don't think so.
 7 **Q.** I'm just going to turn to the Chair now to see if he
 8 has any questions.
 9 Chair, do you have any questions? I think
 10 you're on mute.
 11 **SIR WYN WILLIAMS:** No, thank you very much. I've asked
 12 the questions that I wanted to, so it just remains,
 13 Mr Dickson, for me to thank you for coming to tell me
 14 the effect all these things have had upon you, and I'm
 15 very grateful for you having the courage to do it.
 16 Thank you.
 17 **MS KENNEDY:** Thank you. Chair, our next two witnesses are
 18 remote. I propose that we take a ten-minute break now
 19 to get that set up.
 20 **SIR WYN WILLIAMS:** Yes, of course.
 21 **MS KENNEDY:** We'll resume at 25 to.
 22 **SIR WYN WILLIAMS:** Yes, that's fine, Ms Kennedy.
 23 (10.21 am)
 24 (A short break)
 25 (10.35 am)

15

1 **MS KENNEDY:** Good morning. Chair, our next witness is
 2 Mrs Pauline Thomson.
 3 **SIR WYN WILLIAMS:** Mrs Thomson, and I have already
 4 introduced ourselves to each other, so we're okay.
 5 Thanks.
 6 **MS KENNEDY:** Very good.
 7 **MRS PAULINE THOMSON (affirmed)**
 8 **Questioned by MS KENNEDY**
 9 **Q.** Thank you. As I think you know, my name is
 10 Ruth Kennedy and I ask questions on behalf of the
 11 Chair. Have you got a copy of your witness statement
 12 there?
 13 **A.** I have, yes.
 14 **Q.** It should be dated 12 January 2022; is that right?
 15 **A.** Yes, it is, yes.
 16 **Q.** If you turn to page 13, is that your signature there?
 17 **A.** Yes, it is.
 18 **Q.** Have you read through this statement recently?
 19 **A.** I read through it quickly this morning.
 20 **Q.** Is it true to the best of your knowledge and belief?
 21 **A.** It is indeed, yes.
 22 **Q.** I'm going to start by asking a few introductory
 23 questions about you. Could you tell the Chair how old
 24 are you now?
 25 **A.** I'm 72 now.

16

1 Q. And I believe you have children. How many children do
2 you have?
3 A. I have two children, a son who's 45 and lives in
4 Sydney, and a daughter who's -- well, I better get her
5 age right, 42 and lives in Oxford.
6 Q. And you were married for many years; is that right?
7 A. We were married for 48 years in September but sadly my
8 husband passed away the end of October.
9 Q. I'm now going to ask you some questions about your
10 work with the Post Office.
11 When did you first start working for
12 a Post Office?
13 A. Oh, when I was about -- probably about 26/27. I've
14 always worked in sub-post offices. Whenever we
15 finished up living with my husband's job, I usually
16 managed to finish up working in the village sub-post
17 offices.
18 Q. You just mentioned your husband's job, what was his
19 job then?
20 A. He was a sales and marketing director for (*unclear*),
21 which is a French company.
22 Q. And I think you said a moment ago you moved around
23 a lot and that's how you would get job since various
24 different post offices as you moved with his job.
25 A. Yes, we did. The only place I didn't work in

17

1 to do all the hard work and get the benefit for
2 myself, you know, instead of for somebody else really.
3 Q. How did you feel about working for the Post Office at
4 that time?
5 A. Well, I still thoroughly enjoyed working for the
6 Post Office. I always -- I always had done. You
7 know, I enjoyed -- I enjoyed whichever sub-post office
8 I was working in. I enjoyed it, I enjoy meeting
9 people. So, yes, it just -- it just really suited me.
10 Q. When you were working for the Post Office, what
11 training did you receive on the Horizon system?
12 A. On the Horizon system I was in Spencers Wood at that
13 time, so the owner I think she got a full day's
14 training and my husband and I got half day each. We
15 had to split it. We went to a hotel for the day's
16 training, and Barry went for the morning and I went
17 for the afternoon. So half a day really.
18 Q. And what about when you became subpostmistress of the
19 Matfield branch?
20 A. No, I didn't have any more training.
21 Q. I'm now going to ask you some questions about the
22 alleged shortfalls that showed up on the system.
23 I think you mention in your statement that between
24 2004 and 2007 you noticed some shortfalls appearing on
25 the system; is that right?

19

1 a Post Office was France. We lived in France for
2 six years.
3 Q. And you say in your witness statement you became
4 subpostmistress of Matfield branch in September 2004;
5 is that right?
6 A. I did, yes.
7 Q. And what position or where were you working
8 immediately before that; do you remember?
9 A. Yes. Before that, we lived in Berkshire in a village
10 called Spencers Wood and I started working in the
11 sub-post office there part-time. And then the owners
12 wanted to retire, so they suggested that my husband
13 and I move into the Post Office and I run it -- well,
14 we didn't pay any rent, so that was my salary, and
15 they moved down to Bournemouth. So I was kind of --
16 I wasn't -- I was running it for them.
17 Q. You were the manager of that branch?
18 A. I was, yes.
19 Q. And why did you want to be a subpostmistress after
20 that?
21 A. Well, I felt that the opportunity -- I saw this
22 opportunity, I think it was in The SubPostmaster's
23 magazine and it was for a position of being an actual
24 subpostmistress and just buying into the actual
25 business, and I thought, well, I'd really quite like

18

1 A. It is, yes.
2 Q. Can you just describe to the Chair what you did when
3 you noticed those shortfalls?
4 A. Well, I tried to make most of them up when I could but
5 it was -- it got to the stage that it was like looking
6 at some other Post Office's screen. It just -- it
7 just did not make sense because -- I mean, it was
8 a small sub-post office in a village and it was
9 telling me that I should have at the time -- just
10 before the auditors came, it was telling me there
11 should be £34,000 in cash. Well, that's -- that's
12 just not possible.
13 Q. Initially --
14 A. A sub-post office would never have that.
15 Q. Initially you said you were making up these
16 shortfalls. What kind of sums were they initially,
17 these shortfalls?
18 A. Well, to start with they were, you know, maybe 100 --
19 just over 100, which, you know, I just put in out of
20 the shop side. But after that it got really big.
21 I phoned the helpline but I didn't get much help from
22 them at all. And then I just, you know, literally
23 kind of shut off from it, you know, left it and went
24 home. I never told my husband anything about this
25 because I wanted just to leave it in the Post Office

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1 and forget about it sort of thing.
 2 **Q.** You mentioned you didn't find the helpline helpful.
 3 **A.** No.
 4 **Q.** Why was that?
 5 **A.** Well, they just -- the original postmistress had
 6 agreed that she would cover me for any holidays,
 7 et cetera, which I didn't take anyway, but for my
 8 daughter's wedding she took it over for me. And it's
 9 a bit complicated but she'd rem'd out some cheques,
 10 which were £6,000, but she hadn't completed it and it
 11 finished up trebling itself, and I phoned the helpline
 12 to get some help, but whoever should have helped me
 13 was on holiday and it just turned in -- so even when
 14 the auditors arrived that discrepancy was still
 15 showing, so that was all part of it as well.
 16 **Q.** So this was in -- I think you mention in your
 17 statement it was June 2008 that you went away for your
 18 daughter's wedding --
 19 **A.** Yes.
 20 **Q.** -- which is what you just mentioned?
 21 **A.** Yes, I did.
 22 **Q.** And I think what you've said is that when you got back
 23 you saw a bigger shortfall which you then tried to
 24 fix --
 25 **A.** Yes.

21

1 **A.** There were two of them. They then gave me a sheet of
 2 paper and asked me to write down why the cash wouldn't
 3 match up, which I didn't write anything because
 4 I hadn't a clue. I then phoned my husband, who hadn't
 5 known anything about this, told him auditors had
 6 turned up, so he came down and got the dog and then
 7 they carried on with their audit.
 8 And then in the afternoon, probably about
 9 3 o'clock, two more men arrived, which were the
 10 Post Office investigators.
 11 **Q.** And how do you feel you were -- just focusing first on
 12 the two auditors, how do you feel you were treated by
 13 them?
 14 **A.** They were -- they were -- they were all right. No,
 15 they definitely -- they were all right. One of them
 16 it was his first audit. He hadn't done an audit
 17 before. No, they -- they -- they were -- they were --
 18 they were quite nice. It changed when the
 19 investigators arrived.
 20 **Q.** What were the two investigators like? How were you
 21 treated by them?
 22 **A.** One wouldn't talk to me at all. The other one kind of
 23 made jokes. The owner of the -- the Post Office was
 24 set inside a tearoom attached to a house, so it was --
 25 you know, it was quite a unique set-up, and the owner

23

1 **Q.** -- by calling the helpline.
 2 **A.** Yes, I did.
 3 **Q.** And so by September 2008, what shortfalls or what
 4 range of sums were being shown on the system as
 5 a shortfall in September 2008?
 6 **A.** It finished up at 34,000 -- 34,300 and something.
 7 **Q.** And you just mentioned as well that you were audited.
 8 I think you say in your statement you were audited on
 9 23 September 2008; is that about right?
 10 **A.** Yes, that's about right.
 11 **Q.** And can you describe for the Chair how you felt --
 12 **A.** No, no, I'm sorry, it was earlier than that, it was
 13 about 11 September.
 14 **Q.** Okay. Can you describe to the Chair how you felt when
 15 the auditors arrived?
 16 **A.** Well, I walked down as usual with our dog to open up
 17 and I saw two men standing outside the Post Office and
 18 I thought auditors, and I was actually quite relieved
 19 because I thought, well, maybe at last there will be
 20 help -- they will be able to help get to the bottom of
 21 it. And as soon I opened up I told them that the
 22 figure on the screen would not match the figure in the
 23 safe. I mean, I told them straight away that it
 24 wouldn't match up.
 25 **Q.** How many of them were there?

22

1 of the whole property had an Aston Martin, which was
 2 parked outside, so one of the -- one of the
 3 investigators joked was that what I'd spent the money
 4 on. He seemed to think he was being quite funny.
 5 **Q.** What did you think of that remark?
 6 **A.** I didn't think much of it at all. But he was
 7 obviously -- you know, he was the -- he was the one
 8 that was kind of the -- you know, the nice jokey one
 9 sort of thing and the other one just wouldn't talk to
 10 me at all.
 11 **Q.** I think then you say they went away, and who did they
 12 return with?
 13 **A.** They -- I just noticed they suddenly -- they just
 14 suddenly disappeared. I was -- I had a small shop in
 15 front of the Post Office, so I was selling newspapers,
 16 so I was getting the returns ready and I realised that
 17 they weren't there, and I asked the auditors where
 18 they were, and they said, "Well, they've just gone" --
 19 or one of them said, "They've just gone to get some
 20 more -- some paperwork". And I carried on and
 21 then ... sorry, five minutes later a police car pulled
 22 up in front of the Post Office.
 23 Now, the Post Office is in the middle of the
 24 village opposite the butcher's, which is the only
 25 other shop in the village, and the investigators' car

24

1 was behind that and then -- oh, sorry, the two
2 policemen came in and the one investigator that
3 wouldn't talk to me at all immediately said, "Charge
4 her with theft". No explanation, nothing just
5 straight away "Charge, her with the theft".

6 So I was charged with theft, put in the back of
7 the police car, taken down to -- I didn't know where
8 I was going actually. I was down to Tonbridge police
9 station, had my DNA taken and fingerprints, put in
10 a cell, and I was told by the police that -- actually
11 they were very nice -- that they were getting a search
12 warrant for the house, and they asked did my husband
13 have any health problems, you know, in other words two
14 policemen turning up at the door, and I said, no, but
15 he had lost his only brother a few weeks earlier and
16 his funeral was the Wednesday after I'd had the audit.

17 So they went to the house and then came back and
18 then I was brought out the cell and then I was
19 interviewed for I think it was well over an hour by
20 the two investigators.

21 **Q.** How long were you held in a cell for?

22 **A.** Oh, it must -- I don't know because my watch and
23 everything was taken from me. I would say it was
24 probably a good hour -- well, it felt a lot longer but
25 I think it was about -- I think it was an hour.

25

1 I then got a taxi home and the keys of the safe
2 and the Post Office were taken by them, so I couldn't
3 get in behind the Post Office, I just had the front of
4 the small shop that I had. And the -- yes, and then
5 the following day I got a phone call saying I'd been
6 suspended altogether. And then when my -- I then got
7 a lawyer involved and then, when the lawyer phoned the
8 police station to find out exactly what day I had to
9 return, they said I didn't have to go back at all,
10 they knew nothing about it. And when my lawyer phoned
11 the Post Office, one of the investigators had been
12 sent on long-term garden leave or something and nobody
13 had been handed my case, so they didn't really know
14 anything about it. So it had to all start again.

15 **Q.** You mentioned -- sorry, you mentioned that your
16 husband didn't know anything about the alleged
17 shortfalls before that day?

18 **A.** Yes.

19 **Q.** How did he feel about it or how was he when he found
20 out about all of this?

21 **A.** It was just -- it was -- it was shock. We both were.
22 You know, he felt I should have told him but I said
23 I just wanted to leave it behind, you know, I wanted
24 to come home and just act normally. I didn't want --
25 you know, I didn't want him to be as worried as I was

27

1 I think they came back -- I think the interview with
2 them started at about 7.00, if I remember rightly, so
3 it must have been well over an hour.

4 **Q.** And how did you feel about all of this at the time?

5 **A.** Absolutely awful. I just went blank. I just kind of
6 froze. There was a very noisy neighbour in the other
7 cell who did an awful lot of swearing. I just --
8 I just literally blanked it, to be honest. I just sat
9 there and just blanked it.

10 **Q.** I think that day you were also suspended; is that
11 right?

12 **A.** I was, yes. They said I was suspended. Well, they
13 suspended me. They interviewed me. I didn't get --
14 I didn't get -- I had to get a taxi home. I didn't
15 get home until after 9 o'clock. They must -- they
16 just went on and on at me, you know, "We know you've
17 got debts", which we had because my husband had been
18 made redundant from a very well paid job, so we did
19 have debts, but they were all being dealt with, and
20 they just kept going on. The jokey one said they
21 liked -- he liked my dog and all the rest of it, and
22 they just kept going on, "Did you take the money?"
23 And I thankfully just kept saying, "No". And then the
24 interview was over. I was told by the investigators
25 to return to the police station in ten days' time.

26

1 because I didn't -- I didn't have an explanation.
2 I didn't tell -- after it happened I didn't tell our
3 son or daughter, I didn't tell my sisters for
4 nearly -- well, for nearly two years. You know, I was
5 too ashamed. What do you say? And I was told that it
6 was only me, there was no -- nobody else had had any
7 problems.

8 **Q.** I think almost a month later you were interviewed at
9 Maidstone mail centre; is that right?

10 **A.** I was, yes.

11 **Q.** Can you describe for the Chair what happened at that
12 interview.

13 **A.** Well, basically I had to go over everything again and
14 they asked a whole lot of more questions, et cetera,
15 and then at the end he said, "Well, I can't find --
16 you know, I can't find anything to say that, you know,
17 this hasn't happened", so everything, you know, went
18 ahead after that.

19 **Q.** And I think you say in your statement it was on the
20 day you returned from your husband's brother's funeral
21 that you found the summons charging you with theft; is
22 that right?

23 **A.** It was, yes. Yes, the audit was on the Friday,
24 Russell's funeral was on the Wednesday. We had to go
25 to Nottingham and just pretend to all the family that

28

1 everything was fine. And then when we came back that
 2 was what I came back to.

3 **Q.** And you say in your statement that you were initially
 4 just charged with theft. There were no false
 5 accounting charges initially; is that right?

6 **A.** There wasn't, no. He was insistent I was charged with
 7 theft, to which I pleaded not guilty.

8 **Q.** And then you say in your statement there was a plea
 9 deal and you say you pled guilty to three counts of
 10 false accounting; is that right?

11 **A.** Yes, I had two appearances at the Magistrates' Court
 12 because I pleaded not guilty to theft, I was sent to
 13 Maidstone Crown Court, and I think it was on -- either
 14 the second or the third appearance that the
 15 Post Office barrister approached my barrister and said
 16 that they would -- well, drop the theft charge, but
 17 I think the technical is put aside the theft charge if
 18 I pleaded guilty to false accounting, which I did
 19 because I thought that was a lesser charge and, you
 20 know, there was less chance of me going to prison.

21 **Q.** What did the local community do for you before your
 22 sentencing hearing?

23 **A.** Most of them were very -- you know, were very
 24 supportive. They came in and asked what they could
 25 do. A lot of them wrote letters on my behalf. A few

29

1 **Q.** No, no. My next question is, what were you sentenced
 2 to? Do you remember your sentence?

3 **A.** Yes, I was sentenced to 180 hours of unpaid work.
 4 I was allotted a probation officer. I had two
 5 meetings. I had to go to the probation office, which
 6 was in Tonbridge, and there I had to attend there
 7 twice. I had to sit in a room full of other young --
 8 well, not other young people but a lot of young people
 9 while we watched a video of how to climb a ladder
 10 safely. I was eventually given my 180 hours down in
 11 the next village, which is almost a small town in one
 12 of the charity shops.

13 **Q.** What did the judge say to you at your sentencing
 14 hearing?

15 **A.** The judge was very kind. He summed it up by saying
 16 that he realised I was in a dark place and finished by
 17 saying to, "Go and enjoy your first grandchild".

18 **Q.** How did you feel that day?

19 **A.** Oh, quite ill actually. I mean, pack a bag. What do
 20 you pack? What do you pack? I was just -- and I was
 21 worried about the effect it was having on my husband,
 22 yes, yeah, it was -- it was not a good time.

23 **Q.** I'm now going to ask you some questions about the
 24 impact that this has had on you. Turning, first, to
 25 the financial impact, what financial impact did all of

31

1 of them I was completely cut off from. One crossed
 2 the road to avoid having to talk to me. I had to stop
 3 walking my dog down the local woods because there was
 4 quite a large travelling community down there and
 5 I got such a lot of abuse from them, so I had to stop
 6 going down there.

7 But I had to sell the local newspaper with my
 8 face all over the front page. So, yes, on the whole
 9 people were -- people were supportive because it's
 10 a small village, you know. I got to know everybody
 11 and all the rest of it, and I felt awful that the
 12 Post Office was closed and I felt it was my fault,
 13 although I knew I hadn't taken the money.

14 **Q.** When you went to your sentencing hearing, what did you
 15 bring to court with you?

16 **A.** My lawyer, told me to pack a bag. Our daughter at
 17 that time was pregnant with our first grandchild,
 18 which I couldn't enjoy the pregnancy because I was
 19 just convinced she would finish up with me in jail.
 20 And the day I was sentenced she gave -- she was in
 21 labour and gave birth to our granddaughter. I felt
 22 that was taken away from me because I just couldn't
 23 enjoy her pregnancy, so -- but, yes, sorry, what
 24 was -- have I -- have I strayed here? I can't -- what
 25 was your original question?

30

1 this have on you?

2 **A.** Well, a huge deal because I was the only one earning.
 3 We finished up we were renting privately a bungalow in
 4 the village from a doctor and eventually we had to be
 5 evicted because we just couldn't pay the full rent.
 6 We had to claim housing benefit, which we've never,
 7 ever claimed before and, yes, it had a huge impact on
 8 us.

9 **Q.** What employment were you able to get subsequently
 10 after your conviction?

11 **A.** I didn't have any proper employment. One of my
 12 ex-customers was going back to work three days a week
 13 and she knew I was really good with dogs, so she asked
 14 would I look after her dog for her. And then kind of
 15 just by word of mouth with different friends,
 16 et cetera, so I finished up walking dogs.

17 **Q.** And how are you now financially?

18 **A.** Not -- not great at all, especially since my husband
 19 has passed away. I mean, that is -- that is my sole
 20 income. I help out in the shop, the local shop, which
 21 is actually attached to a Post Office. I hadn't
 22 actually -- I introduced myself to the postmistress
 23 when I took over because it's two adjoining villages
 24 and -- but I'd never met her, and she -- she heard
 25 that there was a house coming up in the same -- * [...]

32

1 redacted ...] and she heard that one was coming up for
2 rent, and I came down to look at it and my cousin very
3 kindly paid the deposit and six months' rent for us,
4 so we were able to move in in here, and that's
5 where -- that's where I've been for the last ten years
6 now.

7 **Q.** What impact did all of this have on your social life?

8 **A.** Didn't have one. No, I didn't really have one at all.

9 **Q.** Sorry, just to be clear, you didn't have one
10 afterwards. What was your social life like before?

11 **A.** Well, we had people round for dinner. You know, went
12 to people's house for dinner. We never -- we were
13 never one for, you know, going out to pictures or
14 anything like that, it was, you know, we enjoyed nice
15 food. That was kind of, you know, most of our
16 entertaining, et cetera.

17 **Q.** And what about afterwards?

18 **A.** Well, no, because I couldn't really afford anything.
19 Any time I went through to my daughter she always came
20 through to pick me up, you know, because money was
21 very tight. As I say, just apart from the dogs that
22 was it. My husband he helped deliver papers in the --
23 in the village. That was -- that was what he did to
24 kind of help out.

25 **Q.** And what impact did this have on your mental health?

33

1 strong for him and that kind of, you know, helped me
2 get through it all.

3 **Q.** And what about your marriage and the impact all of
4 this had on your relationship with your husband?

5 **A.** It's -- well, it did affect him because, you know, he
6 couldn't understand how it had all happened and
7 everything, and, you know, why hadn't I told him.
8 And, you know, it just was -- money was just such
9 a constant worry the whole time and, yes, so it did
10 have a -- it did have quite an effect.

11 But then, as I say, he was -- he was just -- he
12 was just in and out of hospital for about five years,
13 bleed in the brain, and then he was in intensive care
14 for six weeks with the sepsis and -- so he was
15 never -- he was never the same. He was never the
16 same.

17 **Q.** And what about your children, you have previously
18 mentioned your daughter, did this have an impact on
19 them?

20 **A.** Oh, yes, yes. I mean, my son -- my son felt helpless
21 because he was in Sydney. As I say, I didn't tell my
22 daughter but she sensed there was something wrong and
23 just suddenly appeared in the Post Office when it
24 was -- not -- when after this had happened but I was
25 still had the shop and she had got -- they had got

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1 **A.** Well, a friend made me go -- she found me standing in
2 the shop and -- because I kept -- I did keep the shop
3 side open because that was the only way I had of --
4 you know, people relied on the newspapers, et cetera.
5 I just sold newspapers, greeting cards and stationery,
6 and she kind of found me in the shop one day and I was
7 just standing there shaking. So she made me make an
8 appointment with my doctor, which I did, and he put me
9 on antidepressants, which helped a bit. I'm still on
10 them and I'll probably be on them, I don't know, for
11 the rest of my days, on a lower dose but I still --
12 still need them.

13 **Q.** What impact did all of this have on your husband?

14 **A.** It had a big impact. He was -- he was very strong for
15 me when I needed him at the beginning. He worried
16 terribly. He used to take the front door keys and
17 sleep with them under his pillow because he didn't
18 know if I would still be there in the morning, and he
19 just became very, very frightened of authority. You
20 know, any -- any letters that came through, he would
21 panic. He finished up in intensive care with heart
22 failure and pneumonia and then for the next five years
23 he was in and out of hospital a lot. Three times
24 I was told not to expect him to pull through, which
25 meant that I became stronger because I had to be

34

1 married in Menorca. We didn't -- we didn't pay for
2 anything. They even paid for our flight and our
3 accommodation because, you know, we didn't have a lot
4 of money behind us at that time, and I didn't realise
5 but she had to prove that they had paid for the
6 wedding and that her parents-in-law had paid for the
7 meal and everything. She had to prove that as part
8 of -- as part of the case.

9 So, yes, it did -- it did -- you know, because,
10 I mean, she was pregnant at the time when all this was
11 going on. So, yes, it did -- and my son felt very
12 angry because there was nothing he could do over in
13 Australia.

14 **Q.** What would you like from the Post Office now?

15 **A.** Well, I don't -- I don't want an apology because I've
16 had a paste copied not even signed apology. I really
17 would like somebody to be held responsible.
18 Paula Vennells was in charge when it happened to me.
19 Every letter I got -- and every letter I got arrived
20 on Saturday morning when I could do nothing about it,
21 as far as the lawyer was concerned, until the Monday
22 and I just had to worry about it all weekend. Every
23 single time, it was a Saturday any, you know, court
24 summons or I got demands for the -- for the
25 outstanding money for up to three years after it had

36

1 happened asking me how I was going to pay it back,
2 et cetera, et cetera. And I just, you know -- and, as
3 I say, I was told I was the only one and they knew --
4 you know, even my barrister had found there was quite
5 a few cases in this area. He said, "You're not the
6 only one", but I was told that and I believed it.

7 And I just -- I just feel that nobody's been
8 actually held responsible. Nobody's held their hands
9 up and said, "We got it wrong". Everybody's just been
10 moved to one side, given another job or whatever, and,
11 yes, they went on and on and on and prosecuted all
12 these people. It's just not right.

13 **Q.** Is there anything else you would like to say to the
14 Chair?

15 **A.** No, I think that's about -- that's about summed it up.
16 But I, as I say, thought I was totally on my own until
17 I got a letter from Alan Bates from the Justice of
18 Subpostmasters two years -- yeah, in 2010, and he'd
19 read about my case somewhere and, you know, offered
20 support, and that was the first time I realised that
21 there were other people out there that were going
22 through the same thing, and he's done such a lot of
23 good work.

24 I just feel, you know, it's taken -- nobody knew
25 about it until it started being in the press. You

37

1 know, the general public didn't -- didn't know about
2 it at all. They'd no idea, no idea that this was
3 all -- this was all going on, and I just think it's
4 just -- I wouldn't -- it's ruined a lot of people's
5 lives. I wouldn't let -- I wouldn't give them the
6 satisfaction of saying that it's ruined my life
7 because I'm the person that I am, but it's -- yes,
8 it's just -- it's just been a dreadful, dreadful
9 experience.

10 **Q.** I'm just going to now turn to the Chair to see if he
11 has any questions.

12 **SIR WYN WILLIAMS:** No, thank you, Mrs Thomson. Ms Kennedy
13 has asked all the questions that I wanted asked, so
14 thank you very, very much for coming to give evidence.
15 It's been very nice to meet you.

16 **A.** Thank you.

17 **SIR WYN WILLIAMS:** I'm glad we had an informal chat at the
18 beginning.

19 **A.** Yes, that was nice.

20 **SIR WYN WILLIAMS:** So, again, thanks very much.

21 **A.** You're welcome. Thank you for the opportunity.

22 **MS KENNEDY:** Chair, our next witness is Mr Timothy
23 Burgess. He is also appearing remotely so, to enable
24 that to be set up, I would propose we take another
25 10-minute break and come back at 11.20.

38

1 **SIR WYN WILLIAMS:** Yes, that's fine, Ms Kennedy, thanks.
2 (11.11 am)

3 (A short break)

4 (11.23 am)

5 **SIR WYN WILLIAMS:** It's not very often we have unexplained
6 breaks but there does seem to be a slight delay at the
7 moment.

8 **MS KENNEDY:** Hello, Chair. I think we're ready to resume.

9 **SIR WYN WILLIAMS:** It's all right, I've now got into the
10 habit of having a quick chat with the witness in your
11 absence. Don't worry about it.

12 **MS KENNEDY:** Well, then you know that our next witness is
13 Mr Timothy Burgess.

14 **MR TIMOTHY BURGESS (affirmed)**

15 **Questioned by MS KENNEDY**

16 **Q.** As I think you know, my name is Ruth Kennedy and I ask
17 questions on behalf of the Chair. Have you got a copy
18 of your witness statement there with you?

19 **A.** I have, Ruth, yes.

20 **Q.** It should be dated 14 January 2022; is that right?

21 **A.** It is, correct, yes.

22 **Q.** And if you turn to page 17 of the statement, the last
23 page, is that your signature there?

24 **A.** It is, yes.

25 **Q.** Have you read through this statement recently?

39

1 **A.** Yes, I have.

2 **Q.** And is it true to the best of your knowledge and
3 belief?

4 **A.** It is, yes.

5 **Q.** I'm going to start by asking a few introductory
6 questions about you. How old are you now?

7 **A.** I'm 53.

8 **Q.** And who did you start working for when you were 19?

9 **A.** I started working for the Royal Air Force. I joined
10 the Royal Air Force Regiment.

11 **Q.** You say in your statement that while you were there
12 you met your wife; is that right?

13 **A.** That's correct, yeah.

14 **Q.** How long ago was that?

15 **A.** That was 1991 but we sort of didn't start courting
16 until 1992.

17 **Q.** And how many children do you have?

18 **A.** I have two, a girl and a boy.

19 **Q.** And you mention in your statement that you moved
20 around with the RAF; is that right?

21 **A.** I was primarily based at Catterick but we did a lot of
22 detachments, Belize, Cyprus, the Gulf War, first Gulf
23 War, yeah, but I was really based here but we actually
24 did a lot of detachments abroad.

25 **Q.** And you mention you moved to Manchester at one stage

40

1 but then you moved back to Catterick; is that right?
 2 **A.** Yeah, that's right. Yeah, when I got out of the RAF
 3 me and Claire travelled. We lived on a kibbutz for a
 4 while and Claire fell pregnant with our first child,
 5 Hannah. So we had to leave. We decided to settle in
 6 Manchester for a while, but didn't like it over there,
 7 she didn't want to bring kids up round there, it was
 8 a bit sort of rough in parts. So we moved back to
 9 Catterick area in 1995.
 10 **Q.** Around that time I think you did a degree in
 11 engineering; is that right?
 12 **A.** Yeah, it was HND actually, I couldn't afford to do
 13 a degree by the time I started I had two kids under
 14 two. So, yeah, I could only afford to do -- well,
 15 I did the HND because it was a year less. Got work
 16 straight away.
 17 **Q.** And what job was that that you did straight
 18 afterwards?
 19 **A.** Site engineer. The company is primarily based in the
 20 dirty water industry, so we did a lot of tunnel
 21 shafts, open cut pipe laying, reinforced concrete
 22 structures, that kind of thing.
 23 **Q.** Why did you decide to leave that job and become
 24 a subpostmaster?
 25 **A.** Well, Claire had got breast cancer in sort of 2004 and
 41

1 to become the new subpostmaster.
 2 **Q.** And why did you want to work for the Post Office
 3 specifically?
 4 **A.** Again, it was -- it would have been an ideal
 5 situation -- well, it was an ideal situation for us.
 6 I didn't opened the doors until 9 o'clock, so again
 7 I could get Jake on his bus to take him to his school.
 8 I was there. The bus used to stop outside the Post
 9 Office and he'd get escorted and it was just a really
 10 good situation, plus we'd had a nice house as well.
 11 So it was -- it was just a bit of a win-win kind of
 12 thing.
 13 **Q.** You've mentioned the house. Can you just explain for
 14 the Chair where the Post Office was in relation to the
 15 house or what the setup was?
 16 **A.** It was basically the front room of the house. So
 17 you'd walk from the hallway straight into the -- well,
 18 unlock the door and you'd be straight into the
 19 Post Office straight behind the counter. The counter
 20 was just in front of you just as you walk through the
 21 door.
 22 **Q.** And the branch that you bought was the Catterick
 23 village branch; is that right?
 24 **A.** Yes.
 25 **Q.** And it was around June 2006 that you bought that; is
 43

1 Jake, my son, he's autistic, he's quite severely
 2 autistic, and it was just getting more and more
 3 difficult for Claire to handle by herself, so we
 4 decided it was the best time -- I was working away,
 5 you see, I was never at home apart from the weekends
 6 and it was tough on Claire, so we decided to sort of
 7 have a career change. Claire, she was asking for
 8 NAAFI Financial at the time and she sort of devoted
 9 herself to that and I became a postman.
 10 **Q.** How long were you a postman for?
 11 **A.** About 18 months. But it suited us, it suited our
 12 situation. I'd be out early or I'd be there to get
 13 the kids off the bus from school. Claire would
 14 obviously get them ready in the morning. So it was
 15 quite a good little situation for us work-wise.
 16 **Q.** How did you hear about the Post Office being for sale?
 17 **A.** Just -- just off chance Claire went in one day just as
 18 we were passing for stamps or something and got
 19 talking to Judy, the previous incumbent, and she said
 20 it had been on the market for about 18 months but
 21 they'd had no interest. And Claire had babysat for
 22 Dave and Judy years previously and knew the house and
 23 really liked the house, so -- very, very quirky and
 24 quite old in parts. So we sort of decided there and
 25 then that we'd try and become the new -- well, me try
 42

1 that right?
 2 **A.** Yes.
 3 **Q.** Can you just describe what training you received when
 4 you started as subpostmaster?
 5 **A.** Yeah, I had two weeks at a Crown office in Durham.
 6 I think there was about five or six of us. And, yeah,
 7 just basically learning how to use the Horizon. There
 8 was a lot of emphasis on sales, trying to sell like
 9 Post Office financial products, as I remember, credit
 10 cards and the insurance products. You'd obviously go
 11 through all the various mail transactions that you
 12 were likely to come across. Yeah, yes, just like ten
 13 days basically.
 14 **Q.** And what did you think of the training you received?
 15 Did you think it was adequate?
 16 **A.** Not really, no. It was only when I started actually
 17 in the branch that you realised that, you know,
 18 there's that many different transactions you could do,
 19 and I actually remember one day I didn't know how to
 20 do a mail one and Judy, the previous postmistress,
 21 lived next door and she said, "If you ever get stuck,
 22 come and give us a knock". And so I did and she
 23 didn't know how to do it, and she'd been the
 24 postmistress for like 20 years, so it just -- yeah, so
 25 I obviously had to ring the helpline and get a bit of
 44

1 help on that.

2 **Q.** Can you just describe when you started noticing
3 shortfalls on the system?

4 **A.** The first day. The very first day we had I think £130
5 we were down and I had a trainer with me at the time
6 and he couldn't explain where it had gone, so he just
7 told me to settle that centrally and it would get
8 sorted out later.

9 **Q.** I think you've mentioned the helpline. Can you
10 describe your experience of the helpline?

11 **A.** Yeah, they weren't very helpful to be quite honest.
12 A lot of the time, you know, you'd be on the phone to
13 them for 20 minutes trying to explain what your
14 problem was and in the end they'd just tell you to
15 settle it centrally, which you'd do, and then like
16 a month later it would come back and greet you on the
17 morning as you logged into your account you'd have
18 a transaction correction, and you'd go in and you owe
19 the Post Office X amount of pounds.

20 But that seemed to be the answer to quite a few
21 things, and either that or they just didn't know they
22 just didn't know -- they just didn't have the
23 experience to help you. They didn't know the system
24 well enough.

25 **Q.** And you mention in your statement that you put money
45

1 to the new Horizon system, but obviously when it
2 became -- when she became aware there was a shortfall
3 the day after she called in a colleague and the two of
4 them spent the day in the Post Office auditing.

5 **Q.** I think you mention in your statement that that first
6 night the auditor did something after they left. What
7 was that?

8 **A.** They left the safe open because they were there that
9 late the safe locks itself out after a certain time
10 and they'd not -- they didn't have the handle in the
11 right position so they couldn't lock the safe that
12 night. But what they did, they changed the alarm
13 code, so I didn't know the alarm code. But the safe
14 was open all night and there was about £25,000 or
15 something in there.

16 **Q.** What did changing the alarm code mean?

17 **A.** It means I couldn't -- I couldn't go back into the
18 Post Office without the alarm going off.

19 **Q.** The next day you mentioned they came back, and what
20 shortfall did they tell you there was?

21 **A.** About £7,500.

22 **Q.** At that point I think you say you sought advice from
23 the National Federation of SubPostmasters; is that
24 right?

25 **A.** That's correct, yeah. Yeah, the area rep came to
47

1 into the Post Office to balance out the alleged
2 shortfalls. Where did you get that money from?

3 **A.** We were running a café at the time, so we'd put little
4 bits in from a café. We also run a pub in 2000 --
5 November 2007 to January 2009, and when we left we got
6 money back for the fixtures and fittings, and I think
7 we put about £4,000 in at that particular time. It
8 was -- that was early 2009 but they just kept
9 escalating from there, it just -- I was always,
10 always, always had a shortfall pretty much most of the
11 time it felt like.

12 **Q.** And you were audited I think around 1 July 2010; is
13 that right?

14 **A.** About round then, yeah. I think, yeah. We were going
15 to upgrade to the new Horizon system, and this was the
16 first audit I'd had since -- since I moved in. So in
17 the first -- in four years I'd not had any audits.

18 And the lady doing the audit that particular day
19 had been my business development manager, my area
20 manager, a lady called Lesley. Yeah, she came to do
21 the first audit and found out there was a loss and the
22 days after she -- her and her colleague did a full
23 audit.

24 **Q.** Was it just one auditor in --

25 **A.** It was on the Wednesday, yeah, just to transition me
46

1 visit.

2 **Q.** And how -- what did they advise you to do?

3 **A.** To resign before -- jump before I was pushed
4 basically, and they also said that they'd try and get
5 someone to run the branch or to run the branch just
6 to -- just to keep it open, but I think when it was
7 put out to tender no-one was interested in it, which
8 I found a bit surprising because it was a busy office.

9 **Q.** You were then suspended and then resigned shortly
10 afterwards; is that right?

11 **A.** Yes.

12 **Q.** How did you feel at that time?

13 **A.** Terrible. I didn't know why -- why I was having
14 losses so much. I mean, I don't consider myself to be
15 stupid by any means but I just couldn't explain where
16 all the money was going and I'd be in there until like
17 8/9 o'clock at night trying to -- you know, going back
18 through that day's paperwork and that day's
19 transactions just to see if you could see, but you
20 never could. I could never find anything, it would be
21 like, "Oh right, that's where it might have been or
22 that's where it might have gone", just banging your
23 head against a brick wall. So in the end I just sort
24 of stopped doing that and just buried my head in the
25 sand a bit and started hiding the losses basically.
48

1 **Q.** You were interviewed under caution in November 2010;
 2 is that right?
 3 **A.** That's right, yeah, at Richmond police station, yeah.
 4 **Q.** And what representation did you have with you then?
 5 **A.** None. No, it was just me and the two investigators.
 6 **Q.** How did you feel you were treated?
 7 **A.** I don't know why we had to have the interview at
 8 Richmond police station. I thought that was a bit of
 9 a -- like an intimidation sort of tactic. But other
 10 than that, yeah, it was they asked me questions and
 11 I sort of answered them. I wanted the whole thing --
 12 at that time I wanted the whole thing just to be over
 13 and in my naiveté I never expected them to then
 14 subsequently charge me with theft.
 15 **Q.** After the interview, what happened?
 16 **A.** The interviewer -- investigators followed me home,
 17 they took whatever bit of paperwork that I had, had
 18 a look round the house just to make sure there was no
 19 obvious signs of theft, I suppose. I don't know what
 20 they were looking for but they had a good look round
 21 the house and, like I say, took away what paperwork
 22 I had.
 23 **Q.** Then in 2011 the Post Office sought to prosecute you
 24 for theft and false accounting; is that right?
 25 **A.** It was just theft at the time.

49

1 repaid from the lease of a pub; is that right?
 2 **A.** That's correct.
 3 **Q.** And you also borrowed money from your family; is that
 4 right?
 5 **A.** From my father-in-law. By the time the case got to
 6 Crown Court I'd arranged with the Post Office to pay
 7 the £7,500 off at £1,000 a month and my father-in-law
 8 was giving me that. He has a lot of -- well, yeah, he
 9 was giving us that. So by the time it got to Crown
 10 Court I think I only had about 1,000/£1,500 left to
 11 pay. So, yeah, that's -- that was the initial sort of
 12 borrow off my father-in-law and we've been lending off
 13 him ever since.
 14 **Q.** What jobs did you take after yours suspension?
 15 **A.** Just labouring jobs really, just cash-in-hand work,
 16 day here, day there, a couple of days whatever. We
 17 were running the café as well, so -- but it wasn't
 18 sort of busy enough at the time, so I needed to work
 19 as well, but that was the only sort of work I could
 20 see myself getting.
 21 **Q.** And what was the impact on that on your household
 22 earnings?
 23 **A.** Oh, they dropped dramatically. We went into interest
 24 only on the mortgage for -- I think we had two periods
 25 of that. The bank were quite good actually. That was

51

1 **Q.** Was it just theft? And what did you plead to that?
 2 **A.** Not guilty.
 3 **Q.** I think you say in your statement that initially you
 4 were appearing before the Magistrates' Court but that
 5 then changed to the Crown Court; is that right?
 6 **A.** That's right, yeah. I went to Northallerton
 7 Magistrates and the Post Office were still pressing
 8 for a theft charge, so the magistrate there had to
 9 pass it up to Crown Court.
 10 **Q.** What did the judge in the Crown Court say about that?
 11 **A.** He said it should have been settled at Magistrates'
 12 Court. By that time, the Post Office had accepted my
 13 false accounting or my -- yeah, I pleaded guilty to
 14 false accounting and, yeah, the judge at the Crown
 15 Court said this should have been settled at
 16 Magistrates'.
 17 **Q.** What were you sentenced to?
 18 **A.** I did 120 hours community service and I had -- I think
 19 I paid £500 court costs.
 20 **Q.** And your conviction was quashed last year; is that
 21 right?
 22 **A.** Yeah, that's correct.
 23 **Q.** I'm now going to ask you some questions about the
 24 impact that this has had on you. I think you've
 25 already mentioned you used some money that you were

50

1 for six months at a time, so that sort of helped us
 2 get back on our feet. Not back on our feet but it
 3 made us -- the mortgage considerably less than it was.
 4 **Q.** You mention in your statement that you were invited
 5 for an interview as an area manager of a company. Do
 6 you want to tell the Chair about that?
 7 **A.** Yes, it was -- basically it was nailed on, it was an
 8 informal chat, I'd known the lad who was supposed to
 9 be interviewing me from a previous job I'd done. So,
 10 yeah, it was just a chat with him -- him and his boss,
 11 sorry, and then basically, like I say, the job was
 12 mine. It was only when I filled in my personal
 13 details and declared that I had a false accounting
 14 conviction that the offer was withdrawn immediately.
 15 **Q.** How did that feel?
 16 **A.** Oh, I was gutted. Absolutely gutted. Yeah, that
 17 would have been -- it would have been ideal. I mean,
 18 it was -- again, I could be based at home for some of
 19 the time, so would have sorted out -- it would have
 20 been good for our Jake. But, yeah, it was just,
 21 yeah -- and that sort of -- it didn't spiral me into
 22 depression but I thought I'm never going to get
 23 a meanwhile -- a worthwhile job in the industry again.
 24 It put me off. Put me off applying for other
 25 positions.

52

1 **Q.** What was the impact on your mortgage of your
2 conviction?

3 **A.** We nearly got the house -- yeah, we missed three
4 mortgage payments and were sat at the kitchen table
5 one day and got a knock at the door, and a fella just
6 didn't even speak, just handed me an envelope and it
7 was from the bank saying that we're going to foreclose
8 on the mortgage. So, yeah, I had that to -- and then
9 obviously I had to get in touch with the bank. Again,
10 they were quite good, we managed to pay that off with
11 my father-in-law's help. But, yeah, it was -- it was
12 a bit sort of touch and go for a while whether we'd
13 get to keep the house.

14 **Q.** How are you now financially?

15 **A.** Oh, better off now, yeah, yeah. Yeah, I'm working for
16 a construction firm just as a labourer but that was
17 regular employment, five days a week, the café's not
18 doing so bad. So at the moment we're not too bad.

19 **Q.** And you say in your statement that this has changed
20 you as a person. Could you just explain what you mean
21 by that?

22 **A.** Yeah, I used to be sort outgoing, happy-go-lucky
23 I suppose, you know, always up for a bit of a laugh
24 but just became more and more introverted, didn't like
25 going out. I had various sort of accusations levelled

53

1 **Q.** It's okay. Let me know if you need a moment.

2 **A.** Yeah, our relationship deteriorated quite a bit.
3 She'd gone to Ripon Grammar to do her sixth form
4 because she thought -- it's 30 miles away, so she
5 thought that would be far enough away for people not
6 to know about it, but it wasn't. So as it was, she
7 met someone in the year above who were going to go
8 Liverpool to do their degree once they'd finished
9 sixth form, so Hannah sort of tag along -- tagged
10 along with them. Obviously that had the effect that
11 she had to start her sixth form again so she was like
12 a year behind. But -- yeah, so Liverpool that was
13 sort of far enough away for her not to be tainted.

14 **Q.** And how did that affect your relationship with her?

15 **A.** Yeah, it was -- yeah, she didn't like me for a while.
16 Understandable. She was 15. Yeah, it was a -- for
17 a few years it was, yeah, it wasn't very good. Excuse
18 me.

19 **Q.** What was the impact on your wife?

20 **A.** Just the same as -- yeah, just the same as all of us.
21 She was working there -- she had to leave her job, she
22 was working for North Yorkshire County Council as
23 a respite worker at the time taking -- she had like
24 three Down's kids that she used to take out for
25 swimming and McDonald's, that sort of thing. But she

55

1 at me so it just affects your confidence, so in the
2 end, yeah, I just stopped going out.

3 **Q.** On your life in the community, could you just tell the
4 Chair what press coverage your case received?

5 **A.** Yeah, it was in the -- it was in the Northern Echo, it
6 was a half-page spread, "Subpostmaster charged with
7 false accounting" and a picture of me leaving the
8 courthouse. So no-one was in any doubt.

9 **Q.** What impact did that have on your reputation in the
10 village?

11 **A.** Oh, it ruined it. It crushed it overnight. Like
12 I say, Claire's dad had run the pub for 20 years, one
13 of the busiest pubs in the village, so he -- you know
14 he had a lot of goodwill from people. But, yeah, that
15 obviously with his association with me and, yeah, it
16 just got sort of the tarred overnight.

17 **Q.** How did people treat you?

18 **A.** People ignored me, people crossed the street, you'd
19 say, "Hello" to people and they'd just outright ignore
20 you but like in a hostile sort of -- yeah, just --
21 yeah, people were hostile. It killed the village,
22 I had that levelled at me a couple of times.

23 **Q.** Turning then to your family. What was the impact of
24 this on your daughter?

25 **A.** Sorry.

54

1 was asked to leave that. That sort of -- that wasn't
2 good for her. She really enjoyed it, plus it was
3 another income. I mean, we'd work -- she'd work in
4 the café -- she'd work in the café until 2.30 and then
5 like go and do this on an afternoon for another
6 three hours. Like I say, it did -- it did help the
7 finances and she enjoyed it. But, yes, like I say,
8 she was asked to leave because she was with me.

9 **Q.** What impact did that have on your relationship with
10 her?

11 **A.** Well, I don't know. We have a very, very strong
12 relationship. She's my rock. Yeah, so it was ...
13 yeah, it was -- we never got close to splitting up or
14 anything like that because Claire knew I didn't do
15 anything. You know, she was there with me trying
16 to -- when we was going through the accounts on
17 a night, you know, she was trying to help. She'd
18 worked in a Post Office previously when it was just
19 all paper. So, you know, it was just an extra -- but
20 we -- the pair of us I said no -- so she knew I hadn't
21 done anything. So, yeah, it -- but, you know, I don't
22 know what she was thinking privately but, yeah,
23 never -- never expressed to me other than support.

24 **Q.** You've also mentioned your sister-in-law. What
25 happened to her?

56

1 **A.** Yeah, she wanted to buy the pet shop in the village,
2 she'd been working there on a weekend, free of charge
3 actually. She'd been working on a Saturday for
4 nothing. She's been a civil servant and was taking
5 voluntary redundancy I think, so wanted to buy the pet
6 shop, but the chap who owned it at the time said he
7 didn't want to sell it to her because he -- because of
8 her association with me he thinks people would stop
9 using it and it wouldn't have been a going concern for
10 her. So he sort of withdrew the offer to sell it to
11 her, which devastated her because she had her heart
12 set on it, you know, and it was down to me that her
13 dream -- well, not dreams but -- yeah, dream scuppered
14 if you like. Excuse me.

15 **Q.** What about your relationship with your sister?
16 **A.** Yeah. Well, my sister, yeah, that was -- yeah, she --
17 she thought I was guilty. Yeah, she sort of -- I've
18 not had the best relationship with my sister for a lot
19 of years. Yeah, she thought, yeah, obviously no smoke
20 without fire. I was working for one of the most
21 trusted organisations in the country. It had to be --
22 you know, it had to be me. Yeah, subsequently we've
23 sort of made up and what have you but, yeah, at the
24 time, yeah, she ... yeah, she thought I was guilty of
25 something.

57

1 they've done.

2 **Q.** Is there anything else you would like to say to the
3 Chair?
4 **A.** No, no, thank you.

5 **Q.** I'm just going to turn to the Chair now to see if he
6 has any questions for you.
7 Chair, do you have any questions?
8 **SIR WYN WILLIAMS:** No, I don't, thank you very much,
9 Mr Burgess. Ms Kennedy has asked all the questions
10 that I would have wanted to ask you, and it just
11 remains for me to thank you for coming to explain to
12 me what are obviously distressing personal
13 circumstances and I'm very grateful to you for doing
14 it. Thank you.

15 **A.** Thank you.

16 **MS KENNEDY:** Chair, our next witness who is giving
17 evidence in person was going to be the last person
18 today. It's Oyeteju Adedayo but we propose
19 a 15-minute break now to get that set up. So we would
20 come back at 12.05.

21 **SIR WYN WILLIAMS:** Yes, that's fine. Thank you very much.
22 (11.48 am)

23 (A short break)

24 (12.08 pm)

25 **MS HODGE:** Our next witness is Oyeteju Adedayo.

59

1 **Q.** What about your mother?
2 **A.** Yeah. Again, my Mam she died in 2011 so didn't
3 actually get to see -- she obviously sort of supported
4 me but, again, she was living in Manchester, I live
5 over here. The rest of my family live there, so
6 whether they were talking -- I don't know, I don't
7 know. But, yeah, she died without really -- well,
8 without knowing that I'd not actually done anything.

9 **Q.** How does that make you feel?
10 **A.** It's sad, yeah -- really sad, yeah. I had a good --
11 a really good relationship with my Mam and, yeah, for
12 her to think that I'd robbed from the Post Office, you
13 know, that's, yeah -- she took that to the grave.

14 **Q.** What would you like from the Post Office now?
15 **A.** I'd like whoever knew about the Horizon system not
16 being robust enough and anybody who sort of covered up
17 the fact that I wasn't the only -- at the time,
18 I understood that I was the only person this had
19 happened to. You know, they isolate you. They make
20 you feel like, you know, your -- it's only you this
21 has happened to. The investigators never mentioned
22 anything, nor the auditors never said, "Oh, we're
23 doing one of" -- you know, it was just -- whoever knew
24 I think they should be up before you and there's
25 people who probably need to go to jail for what

58

1 **SIR WYN WILLIAMS:** Thank you.

2 **MRS OYETEJU ADEDAYO (sworn)**
3 **Questioned by MS HODGE**

4 **MS HODGE:** My name is Catriona Hodge, as you know, and
5 I ask questions on behalf of the Inquiry.
6 Please can you state your full name.
7 **A.** My name is Oyeteju Adedayo.
8 **Q.** You made a witness statement, Mrs Adedayo, on
9 4 February this year; is that right?
10 **A.** Yes, I did.
11 **Q.** Do you have a copy of that statement before you?
12 **A.** Yes, I have.
13 **Q.** Please could you turn to the final page. Do you see
14 your signature there before you?
15 **A.** Yes, I have it.
16 **Q.** When you made that statement on 4 February of this
17 year, was the content true to the best of your
18 knowledge and belief?
19 **A.** Yes.
20 **Q.** Thank you. I'm going to begin by asking you just
21 a few questions about your background, if I may. How
22 old are you, Mrs Adedayo?
23 **A.** I'm 57.
24 **Q.** Do you have any children?
25 **A.** I have three children.

60

1 **Q.** How old are they now?
 2 **A.** The oldest is 29, the second one is 28, and the
 3 youngest is 25.
 4 **Q.** And do any of them still live with you?
 5 **A.** They live with me but they work away from home.
 6 **Q.** I'd like to ask you about the circumstances in which
 7 you came to work for the Post Office more than
 8 20 years ago now.
 9 **A.** Yes.
 10 **Q.** Why did you decide to start running a Post Office
 11 branch?
 12 **A.** When the kids were younger I wanted to work around the
 13 children where I could have more access to looking
 14 after them, making sure everything is going very well
 15 with them with school, and I wanted to do some kind of
 16 work that I don't have to seek permission before I can
 17 take them to school, bring them home, do homework with
 18 them because sometimes some jobs you have to probably
 19 work away from home or long hours. I wanted to fit
 20 the business around the children.
 21 **Q.** So were you attracted to being your own boss?
 22 **A.** I was attracted to being my own boss.
 23 **Q.** Where did you live at the time you decided to work for
 24 the Post Office?
 25 **A.** We were living in Berkshire, in Slough, Berkshire, and
 61

1 we were -- my husband and I we were looking at
 2 Post Offices, shops around the area. He wanted to do
 3 property and I said that might take me away from home
 4 and he's working as well, who is going to look after
 5 the three children because they are very close
 6 together in age and I started looking.
 7 Around the Berkshire area, we did see some
 8 properties but they were way out of our own reach
 9 financially, they were pretty expensive, and we
 10 started looking further afield, which is Kent, because
 11 I used to go to school in Sevenoaks, and I came back
 12 basically to Kent looking for shops via an agency.
 13 They are called Nationwide Agency and they sell
 14 businesses. So we started looking through them.
 15 **Q.** Where was the Post Office branch that you found?
 16 **A.** I found one in Medway, which is Gillingham in Medway,
 17 and via the agency we were able to negotiate with the
 18 previous owner who were basically wanting to come out
 19 because I think her and her husband they wanted to
 20 travel a little bit, live a little bit. So they were
 21 happy to sell the business to us.
 22 **Q.** Was that the branch of Rainham Road?
 23 **A.** It is the branch of Rainham Road Post Office.
 24 **Q.** When did you take over the running of the branch?
 25 **A.** I took over in 1999 and it was a lovely time because
 62

1 it was -- I was the young entrepreneur, so full of
 2 life, full of looking forward to being part of the
 3 community, being -- it was -- it was beautiful that
 4 I was able to, you know, build something. I wanted to
 5 build something. I wanted to have good feel of the
 6 community and, yeah, that was what I was like at the
 7 time. I was full of life really.
 8 **Q.** What types of products did you sell in the new shop?
 9 **A.** We had the convenience store, which is everything,
 10 including off license, but we didn't do the National
 11 Lottery or anything likely that. We just were a
 12 convenience store because in those days with the
 13 National Lottery you have to space out and
 14 unfortunately the previous vendor did not have it, so
 15 one of the things I wanted to build was that into the
 16 convenience store.
 17 **Q.** Where did you live when you started your business in
 18 Kent?
 19 **A.** We -- when we came from Berkshire, we did not sell our
 20 property in Berkshire. We came into Kent because
 21 I wasn't sure, it's a new thing, I had this
 22 inspiration to build it, to -- I was looking forward
 23 to a successful years, many years, and we didn't sell
 24 the property because we said just in case if something
 25 happens and we cannot run it. We were not even
 63

1 looking at issues with Post Office but like if it got
 2 too tedious or the kids cannot do it we could go back
 3 home to Berkshire and sell it.
 4 So we lived somewhere else. We rented
 5 a property pending the time we could, you know, just
 6 get the feel of what we are really getting ourselves
 7 into, so ...
 8 **Q.** You've explained you took over the branch in May 1999.
 9 Do you recall when the Horizon system was first
 10 installed in your branch?
 11 **A.** It was installed in 2000.
 12 **Q.** Did you receive any training on Horizon?
 13 **A.** I had some training in Maidstone. We went to like the
 14 branch office or the Crown Office in Maidstone and, if
 15 I remember, I'm not sure whether it's a week or two
 16 days. I really cannot remember far back then. But we
 17 went in there and it was like a set-up where also it
 18 was a time when we had a date stamp, new date stamp.
 19 So they were showing us how to do the date stamp and
 20 also how to work on the Horizon. Majority of the time
 21 on the training, as far as I can remember, was to
 22 navigate and sell the products. There was no emphasis
 23 on balancing at the end of the week, and the whole
 24 idea was they wouldn't aggregate it. They ask you for
 25 this product, you should know where to work through on
 64

1 the computer. There was no big emphasis on the
 2 balancing at all, apart from make sure that at the end
 3 of the day you do this and you print off the cash
 4 account report and send it off to Chesterfield.
 5 That's all.
 6 **Q.** How did you learn how to balance your accounts?
 7 **A.** I'm sorry, how did I?
 8 **Q.** How did you learn the process of balancing?
 9 **A.** Well, when I first took over we were doing it through
 10 paper. Everything that we do is written down and you
 11 can go back and check everything. But when we had the
 12 Horizon I can't say it was very helpful. It was just
 13 a case of go through your office in the week at the
 14 end of the week, which is the Wednesday. The office
 15 runs between Thursday to Wednesday. And the whole
 16 idea is at the end of Wednesday we have like
 17 a paperwork, which is called -- we write out
 18 everything we have in the office. It's a worksheet
 19 where you have all the declaration, which is like
 20 a stock take what you have done in the week you write
 21 it. What you have holding within the branch you write
 22 it in there.
 23 When the branch closes, you go on to the
 24 computer and you input everything that you have in the
 25 branch on to the computer. At the end of putting it
 65

1 in, for instance, say -- I'll give a slight example
 2 the stamps are like a thousand but in the branch you
 3 are holding about maybe 500 or 400. You put that 400
 4 in because that is legally what you are holding within
 5 the branch. If you are selling fish -- fishing
 6 licence, anything that you have done, how many did you
 7 sell? The paperwork you put it on to the -- then you
 8 put "submit" -- you press the "submit".
 9 If it comes up with any shortages you go on --
 10 straight on to the network helpline. Sometimes they
 11 tell us to wait. On 99 per cent of the time -- "Let
 12 me just go and have a chat with somebody".
 13 99 per cent of the time they come back and tell us
 14 that you have to accept it otherwise you can't open
 15 the next day, which is the Thursday when the new week
 16 starts. But that is how we are doing it and that is
 17 what the Post Office asked us to do. That is how
 18 we've been told to do balancing. It was not something
 19 that I pluck out of my head or somebody, "We do it
 20 this way". No, you must work with the worksheet, put
 21 it on the computer, print it off, sign it, and send it
 22 off. It's the protocol, send it off to Chesterfield
 23 with all the dockets, with everything that you need to
 24 send that you have done in the previous week.
 25 **Q.** You've described experiencing a discrepancy between
 66

1 what you held physically in your stock and what was
 2 showing on the Horizon system. When did discrepancies
 3 first start emerging for you?
 4 **A.** Oh, it started back in 2000. As soon as they
 5 installed it. It started back, if I remember, because
 6 I started putting money in. At that time it was like,
 7 okay, 50, 100, 200, I would call them, "You have to
 8 accept it". Whenever I call network helpline, "Well,
 9 you have to accept that otherwise you can't open the
 10 branch the next day", and that to me is horror because
 11 people coming in on Thursday do want their money.
 12 They're not concerned about what your Horizon or your
 13 computer is doing. When they come in to want to cash
 14 their giro, their pension credit, their Jobseeker's
 15 Allowance, child benefit, we are the designated branch
 16 for them.
 17 You have a FAD code that you have to give to
 18 whoever is interested in coming to receive money from
 19 your branch, and once they have got that if I turn
 20 them away and say, "I'm sorry, you can't cash anything
 21 because I'm having a problem with this Horizon", they
 22 don't understand that and they would report me
 23 I think. They would definitely go straight on the
 24 phone and report me to DWP and say, "Well, we got this
 25 designated branch. Oh, she never pays us any money".
 67

1 Every Wednesday that she's having a problem, she would
 2 send us somewhere else.
 3 And they were very upset -- I think they would
 4 be upset about that because majority of the time they
 5 have -- if they go to another branch they are going to
 6 have to take an ID to represent themselves to say who
 7 they are. Whereas if they come to me, I've been
 8 working with them, I know who they are, I know who
 9 Sandy is, I know who Joe is, I know everyone, so they
 10 don't need to show me the ID. But to go to another
 11 branch, they would have been very upset because each
 12 time they will have to identify themselves before they
 13 cash in any money.
 14 **Q.** How did you resolve those initial shortfalls that you
 15 experienced in your accounts?
 16 **A.** I just go straight out, go to my till outside, which
 17 is the convenience store I'm running, and take the
 18 money to put in the Post Office because at that time
 19 maybe we did something wrong, maybe we input wrongly.
 20 They've said to us, "Wait until next week", that it
 21 could flag up next week, which is the Thursday to
 22 another Wednesday, it could flag up you could get
 23 a transaction correction notice and it might come
 24 back. So that is what I've been doing. I would go to
 25 the shop. And I was running down the shop like
 68

1 there's no tomorrow because each time whatever I take
 2 from my shop is what I should really be taking to the
 3 cash and carry. But in order not to have any horrors
 4 or any problems, I'm giving it to the Post Office so
 5 that I can balance because if I don't give it, we
 6 can't balance and it means that I've got that over my
 7 head. It's either I do not open the next day, truly,
 8 which is going to hurt the business, or I pay it. And
 9 majority of the time network helpline will say, "You
 10 have you to accept that. You have to accept that".
 11 And I was paying it.

12 I mentioned it to my husband on occasions
 13 that -- and he would say, "Oh, what do you need that
 14 money for?" "Oh, I'll explain later. The balancing
 15 didn't -- it didn't balance. The book didn't balance.
 16 So I have to pay it". So we kept -- that's what I was
 17 doing, running backwards forwards between the
 18 convenience store and the Post Office I was running.

19 **Q.** You've described the experience in shortfalls of 50 or
 20 £60, sometimes several hundred pounds.

21 **A.** Yes.

22 **Q.** Did they at any point increase?

23 **A.** Oh, yes, they increased. There was one time when
 24 I think it was quite high. I had to -- I really said
 25 I have to take out a loan against my property because

69

1 if I don't do it and I take the money from the shop it
 2 means we can't go to cash and carry, or even if we go
 3 to cash and carry a big amount of the money is not
 4 there, which is what we have taken on this side of the
 5 shop, not Post Office.

6 So what I used to do is this particular time
 7 I borrowed against my property so that I can pay the
 8 Post Office.

9 **Q.** Sorry, which property was that?

10 **A.** The one in Slough because we have not sold at the
 11 time.

12 **Q.** And was this in relation to a discrepancy of just over
 13 £20,000?

14 **A.** No, oh, no. This was in relation to about I would say
 15 about 1,000 or so but it started building. Every time
 16 I do -- we do the balancing it's not the same figure
 17 as last week. It goes up. I couldn't understand why
 18 that was going on. I looked at it. At some point
 19 I said, "What's going on? Why is it that every
 20 time" -- it's almost like I have to work with shop and
 21 bring the money over to the Post Office. I said,
 22 "What's going on here?"

23 And it kept building and building to about 20
 24 grand, 5,000, 10,000, 11,000. I just couldn't --
 25 I couldn't -- I couldn't make that up at all with the

70

1 money from the shop. I wasn't earning that much in
 2 the shop side to put in the Post Office, and I looked
 3 at it but with horror in my heart, and I said, "I'm
 4 sure somebody will come in", because we've been
 5 calling to helpline.

6 There was a time when I had like a power cut and
 7 we rebooted and rebooted for a long time. To be
 8 honest, this is a trusted brand, they put a computer
 9 here. Surely it would work. To think what was going
 10 on, we looked at each other. My assistant was an
 11 old-school lovely, lovely lady. She looked at -- she
 12 looked at me and she said, "You know, they're going to
 13 ask that of you". I said, "Really? Why?" They were
 14 coming here and we will work together, we will try and
 15 look through every single document if we are doing
 16 anything wrong because, I don't know, what have we
 17 done? We've done nothing. There's no transaction
 18 correction. You have the odd transaction correction
 19 but not in the amount that we were talking about.

20 I couldn't understand what was going on. Nobody
 21 has reported me. Every time they come in
 22 I couldn't -- if I've -- if I've taken that kind of
 23 money I'm telling my Lord now I cannot open that
 24 Post Office. I will not be able to run it because
 25 it's a big chunk of money and I would have had to turn

71

1 away the pensioners, those who are on -- receiving
 2 child benefit, those who are on Jobseeker's Allowance,
 3 I would have to say to them, "Sorry, you can't come to
 4 this branch", and they would have definitely raised an
 5 eyebrow about that because this is a designated
 6 Post Office, why is it that we can't cash our money?

7 I would have had to actually close because I was
 8 a one-position branch and I've never done half of what
 9 everyone else are doing. It's only when we went to
 10 court I was listening to somebody what they were doing
 11 I said, "Oh, I was building my own Post Office, I was
 12 only on this salary", so I was like a baby. So where
 13 would this huge amount of money come from?

14 **Q.** If I've understood you correctly, what you are saying
 15 is that had you taken the amount of money that Horizon
 16 was showing was missing you wouldn't have been able to
 17 service your clients?

18 **A.** No, I would -- I would have had to close the branch at
 19 least for months to get that kind of money back to run
 20 the branch.

21 **Q.** What happened when the apparent shortfall on Horizon
 22 reached more than £20,000?

23 **A.** I called them all the time. When they -- the week
 24 before they came I called the helpline. There is no
 25 day when you do balancing because Wednesday is a very

72

1 important day. It's almost like the stocktaking
 2 period of what you are holding, what you need to ask
 3 for most times more this, more that. So it's like
 4 a stocktaking before you go on to the next week.
 5 When that happened, I phoned up the helpline and
 6 I said -- I'm like, "This is -- this is getting
 7 ridiculous", because 41,100 or 600 and something
 8 point 35, I mean, even if I'm going to steal 35p as
 9 well, it was really getting -- I was getting worried.
 10 I was getting really worried. And they said, "Well,
 11 you have to accept it". I said, "Okay, I will accept
 12 this but I need someone to look at this for me because
 13 this is not right. It's too much. I don't know what
 14 next week will bring up and I truly cannot afford this
 15 amount of money on the spot to pay back".
 16 **Q.** Your branch was audited on 5 September 2005; is that
 17 correct?
 18 **A.** Yes, that's correct.
 19 **Q.** You have described some men from the Post Office
 20 attending your branch on that day; is that right?
 21 **A.** Yes.
 22 **Q.** Can you describe how the audit was conducted, please.
 23 **A.** Yes, I can. On the day -- they came on the Monday.
 24 They came on the Monday. The previous weekend, which
 25 is a Saturday, I -- before the auditing, the milkman,

73

1 But for the following Monday -- because it's
 2 a Saturday -- the following Monday my assistant and I,
 3 whoever worked on that Saturday doing that, the other
 4 one will come in to count the money together and put
 5 it into the safe. It is in the safe that is provided
 6 and it's a locked safe provided by the Post Office but
 7 I'm supposed to count with my assistant or my
 8 assistant counts with me and we put it back in the --
 9 into the main safe because it is money, and then batch
 10 the slips that goes off to Chesterfield.
 11 On the Monday when they came, I was dropping the
 12 children off at school. I came in at about 8.30 and
 13 I met my assistant outside sitting on the chair. So
 14 I said, "Oh, hello, have you locked yourself out?"
 15 She said "No". She said, "We have people from the
 16 Post Office". I said, "Oh, okay". I said, "What are
 17 you doing -- what are you sitting here for then?
 18 Shouldn't you be in?" Because this is something we've
 19 been waiting for so that they can help us look for
 20 what is missing, because I told them "The Wednesday
 21 when we do the balancing that this is too much for me
 22 £41,000? I've been telling you every week and we
 23 haven't seen any transaction notice to help us with
 24 this".

So I -- she said "No, they asked me to sit

75

1 who had a local business to me, came in and said,
 2 "Look, we are tired of having to rush and pay before
 3 12.30, even some of our customers are not ready to pay
 4 us, can you please -- we love you here, can you please
 5 ask them if you can open a little bit longer so that
 6 we can come and deposit the money? We don't want to
 7 take them home".

8 That Saturday. Before that Saturday I did --
 9 long before I did ask the permission from the
 10 Post Office and I was told, "Yes, you can open but you
 11 have to lock the safe, which is the one that links to
 12 Romec, you have to lock it at 12.30 because if you
 13 have a robbery or anything, you'll be liable. You
 14 must lock that". But they provided me with two safes.
 15 One safe that we put every coins inside and it's also
 16 locked, they said, "Use that one because it's not,
 17 alarmed. Use that one". Every single milkman that
 18 comes we have like a money bag, they have -- they come
 19 in various colours and when they bring it we count the
 20 money, we count -- they bring it with a slip, which is
 21 like a cheque -- a paying in slip, kind of, and we
 22 have to input that on to the computer. But obviously
 23 the safe is locked. I wrap it round with a rubber
 24 band, I put it back in the money bag, I put it in the
 25 safe.

74

1 outside". "Oh, okay". So I went straight in to the
 2 Post Office. They said, "No, no, no, wait outside".
 3 But one thing I noticed is they've cleared everything
 4 on the table in the Post Office. So I thought, okay,
 5 maybe the analysis or something because they have
 6 changed my keyboard before. So I thought maybe
 7 something -- they're going to change the computer or
 8 something. So I stood outside with my assistant
 9 talking.

10 When they came out, they said, "Oh, you are
 11 50,000 adrift on the computer". I said, "Well, I said
 12 Wednesday I don't agree with that because I said
 13 Wednesday it was 41,600 and something and I made it
 14 known to the helpline that there's something wrong
 15 with this and I need someone to help". I said, "Are
 16 you here to help us so that we can go through?
 17 Because it's only a small Post Office, it's not huge,
 18 so this kind of money is a massive amount", and they
 19 said "No, we're not here to do that, we are plain
 20 clothes police officers".

21 Oh, God. I was like, "Okay, all right, so where
 22 are all the things in the Post Office?" They said
 23 they've taken them all off, they've taken them away.
 24 I said, "For why? Why?" "Because 50,000 is missing
 25 and you need to tell us where the money is, what you

76

1 have done with the money". I said, "Hang on, hang on,
2 there is milkman's money in the side post -- safe
3 which I took on the Wednesday. I have not added those
4 milkman's money into the safe. Have you done anything
5 with them? They said they will get back to me on that
6 one. Okay.

7 "So what am I going to do?" They said, "Well
8 you going to tell us" -- and at that time my voice was
9 going really up because I was really, like, "No,
10 I didn't take the money. I didn't take any money".
11 They said, "Well, you tell us what has happened
12 because it's not here". I said, "I haven't taken --
13 I've been talking about this discrepancy for weeks,
14 for weeks and you have not done anything about it.
15 Nobody has come to -- I've never been audited since
16 I took over the branch". I said, "I've been telling
17 you about these discrepancies". I've been putting
18 money when it was small but as it got bigger I could
19 not afford that kind of money. And they said "No, I'm
20 telling you now if you don't come up with a story
21 you're going to be going to prison for two or three
22 years".

23 That was when I thought to myself, oh, police
24 officer -- plain clothes police officer I'm done here.
25 I'm absolutely done here, done. I'm going to be put

77

1 Chesterfield and they said, "Is that your signature?"
2 I said "Yes". "Is that your signature?" I said,
3 "Yes". That was my false accounting because they were
4 just saying that time, "This -- this figure there it,
5 did you -- did you manipulate it or something?" How
6 can I manipulate the figure? This -- when we do
7 balancing, which is what the Post Office told us to
8 do, told me to do, write all that you have in the
9 office, including cash, denomination, everything, put
10 it on the computer. There is no dispute button on the
11 computer, you submit, there's a discrepancy you ask
12 network helpline, "What do I do because I've got some
13 discrepancies here?" They will tell you accept it.
14 They were not -- I think it was a call centre if you
15 ask me -- they were not doing anything about helping
16 me to go through it.

17 **Q.** Ms Adedayo, just to come back a bit, you have
18 mentioned that you were asked questions by men you've
19 described as plain clothes police officers. Did you
20 understand them to be employees of the Post Office or
21 police officers?

22 **A.** Police officers, like detectives or something, because
23 they were -- there were not wearing anything that is
24 Post Office. So I believed what they said and they
25 were in that -- we were in that meeting and I was

79

1 in prison. I've not done anything before in my life.

2 I've never been in trouble with the police.

3 And the next thing they said to me -- I think of
4 my -- some the customers were walking in and they were
5 looking towards where we were talking outside the
6 office and they said, "Are you okay? Are you okay?"
7 So one of them turned to me and said, "Is there
8 anywhere we can go to talk?" I said, "Yeah, we go
9 upstairs and talk". This is from 8.30. We didn't go
10 upstairs until about after 2.00, a little after 2.00,
11 a tiny little after 2.00 I took them into the branch
12 upstairs -- into the flat upstairs. And they started
13 cautioning and everything, and I thought the way --
14 they were aggressive, absolutely aggressive towards me
15 the way they were talking, "We are plain clothes
16 police officers and this offence carries a lot of
17 prison sentence", and I was all I could think about
18 was my three young children, like, "What? I'm going
19 to go to prison for two/three years, a good two/three
20 years out of the life of my children". I couldn't do
21 that. I said, "No".

22 So they asked me, "Oh, we are going to ask you
23 all these questions". They were pointing at -- they
24 brought me the -- about three cash account reports
25 that we printed and we sent to, what do you call it,

78

1 like -- at some point I said to myself, "I have to
2 tell some story here otherwise you will be going
3 inside a police car with handcuffs", because the way
4 they were at me I thought I was going to prison that
5 day, and I started telling the story like, "Oh, yes,
6 some family and friends lent me the money and I had to
7 pay them", because they said, "Come up with story. We
8 need the story where the money" -- I didn't -- I've
9 never had a brush with the authority before, never
10 done anything wrong. If they ask me to toe the line,
11 I toe the line. So I've never done anything for me to
12 know how to answer what I should have said. So
13 I started coming up with this story, "Oh, family and
14 friend" -- I didn't have family and friend to borrow
15 that kind of money from. My sister was young as well
16 with young family. If she tells me she's got 5,000
17 I will ask her, "Where did you get that from?" So
18 there was no family and friends. I don't have that
19 kind of friends to borrow that kind of money from to
20 start the business.

21 We had savings and we went to the bank to get
22 loans against the business to buy the business. And
23 when the time to buy our freehold we went to the bank
24 and we got a mortgage to buy the business. We did --
25 I did not collect any money from anybody. I did not

80

1 borrow from anyone. I did not borrow from family and
 2 friends, I did not have anyone at that time who would
 3 even have that kind of money. We were young, young.
 4 **Q.** You've described your interview and being asked to
 5 come up with an explanation for where this money that
 6 appeared to be missing had gone.
 7 **A.** Yes.
 8 **Q.** Were you represented during your interview?
 9 **A.** No, no, because I didn't think. When they said "Let's
 10 go and talk somewhere", I wish I've stayed in the shop
 11 because I think they were embarrassed by the people
 12 coming in, and I maybe would have been a little bit
 13 better, I don't know. But I thought we were going --
 14 "Let's go somewhere where we can have a chat", because
 15 I was saying, "No, I don't agree, I have not taken any
 16 money. We have not -- my assistant" -- she's an old
 17 school. She would have -- she would have had me.
 18 I said, "No, I didn't take any money. There was no
 19 rep". They had said something about a rep I can't
 20 remember, I don't know, but I said "No, we can -- I
 21 don't need anyone because I haven't done anything.
 22 I haven't stolen. I haven't taken anything from here
 23 and I've never stolen in my life". So I went with
 24 them to the flat -- my flat upstairs to talk to them.
 25 **Q.** Were you alone with them when they asked you

81

1 to listen to me?
 2 **Q.** I think you've explained that you told the men who
 3 interviewed you that you'd borrowed the money from
 4 family and friends; is that right?
 5 **A.** I did.
 6 **Q.** And that was the explanation you provided for the
 7 shortfall that was showing?
 8 **A.** That was the explanation I provided when in the --
 9 when we were talking just a little after 2.00, and
 10 then I got so agitated, so all over the place and at
 11 3 o'clock I looked at the time, I thought somebody has
 12 to go and get the kids from school. So I said to
 13 them, "Can I get someone to go and get my kids from
 14 school?" And they said, "Okay, we'll give you five
 15 minutes' break". So I was back like a little after
 16 3.00 to carry on.
 17 But when I came back, I couldn't remember what
 18 I was saying in the first -- apart from the fact that
 19 I know I didn't steal any money but I couldn't
 20 remember the story I was telling them. So I said
 21 I was going to be repossessed also and I need the
 22 money. But I was not going to be repossessed at all
 23 because I've already -- when the money flagged up for
 24 41,600 and something I can't remember exactly, I've
 25 already started the process, even way before, that if

83

1 questions?
 2 **A.** I was alone with them unfortunately.
 3 **Q.** What evidence did they produce of this alleged
 4 shortfall of £50,000?
 5 **A.** Sorry?
 6 **Q.** What evidence -- did they produce any to you --
 7 **A.** No, the cash accounts, the report from the computer
 8 was the only thing they showed me, and they said --
 9 because on the front page we sign it and they said it
 10 was that my signature. I said, "Yes, because that is how
 11 I've been trained, we must sign the document and send
 12 them off to Chesterfield". That's what I was doing.
 13 **Q.** Did you ask whether anyone else had experienced
 14 discrepancies?
 15 **A.** I did. When we went downstairs and the argument was
 16 going backwards and forwards I turned around I said,
 17 "Has anyone else experienced this?" They turned
 18 around, they said, "Have you heard of it? Have you
 19 heard of it anywhere?" I said, "No", which is true,
 20 "I didn't hear anything about it". They said, "Well,
 21 there you are, it's peculiar to you".
 22 And that was when I thought, "In the whole of
 23 United Kingdom only me?" I didn't know what to do.
 24 That was when I started inventing the story because if
 25 I'm the only one in the United Kingdom, who is going

82

1 should it flag up any more money I'm going to have to
 2 pay it. I've already started the process of
 3 remortgaging so that I can put right the book, because
 4 again this was not a case of getting a loan, this is
 5 a remortgage situation because it's a lot of money, as
 6 far as I'm concerned.
 7 So I started that process. So I told them, "I'm
 8 going to be repossessed so, I'm sorry, that's why
 9 I took the money because" -- and then the man said,
 10 "You've changed your story. The story you said before
 11 was you borrowed from friends and family to" --
 12 I said, "Well, I didn't do it. That's why. But you
 13 told me to come up with a story".
 14 **Q.** The Post Office terminated your contract on
 15 5 September 2005 --
 16 **A.** Yes, they did.
 17 **Q.** -- that was the day that the audit was carried out?
 18 **A.** That was the day it was carried out.
 19 **Q.** Did you obtain any assistance from a lawyer after you
 20 had been interviewed?
 21 **A.** Yes. I went to look for a lawyer because they said to
 22 me, "You'd better get yourself a lawyer because you're
 23 going to go down for a very long time and we are going
 24 to make sure that you never work again". It was
 25 awful. I don't have a clue about the law.

84

1 **Q.** What did your lawyer do?
 2 **A.** My lawyer looked at it. I told her -- oh, she was
 3 young, she looked at it and she started writing -- she
 4 asked me what happened and I said, "Look, I have not
 5 done this but, you know what, they said if I pay it
 6 back quickly, I will -- it won't go in the paper,
 7 nobody needs to know about it". And all I wanted to
 8 do was carry on running my business. So my lawyer
 9 wrote to them and said, "Just because the computer
 10 said this and the money that is in the office is this
 11 doesn't mean that theft has taken place. Can you give
 12 me a statement or some -- you've taken all the
 13 paperwork and everything out of the office, can you
 14 tell us how the money or -- what happened to the
 15 money? If you've looked in the paperwork, can you
 16 tell us how it has been taken? Can you give us some
 17 kind of statement to -- just in case Mrs Adedayo is
 18 wrong in whatever she's saying?" And they didn't come
 19 back to him -- to her about it. They didn't come back
 20 until we went to Magistrates' Court. The just looked
 21 at it and said, "I'm sorry, I have to transfer this to
 22 the Crown Court because the money involved is pretty
 23 high".

24 Before that my lawyer said to me, "It is a very
 25 serious offence and you are all over the place, but --

85

1 shortfall --
 2 **A.** Was pretty high.
 3 **Q.** Was high. When you were told your case was being
 4 transferred, what were you told you might face by way
 5 of sentence?
 6 **A.** Prison sentence. They said I might go to prison for
 7 two or three years, that it carries a lot of prison
 8 terms because it's a serious offence, and I was beside
 9 myself on that matter because I just couldn't imagine
 10 going to prison, leaving my children who are under
 11 probably 12 at the time or so, 13/12, the three of
 12 them, and it was terrible, terrible.

13 Before I went to prison -- before I went to
 14 Crown Court I said to the oldest -- I took her round
 15 the house and I was showing her how to work the
 16 washing machine, and I got them an alarm clock,
 17 "Please get up -- make sure you get up to go to school
 18 and make sure that you do your homework". It was
 19 terrible, terrible, terrible to tell a young
 20 child ... I'm sorry.

21 **Q.** Please don't apologise.

22 **A.** Okay.

23 **Q.** Would you like to take a short break?

24 **A.** No, no, no, I'm fine.

25 **Q.** The judge at your sentencing hearing made some

87

1 your disposition and everything, but I want you to
 2 know that this is a serious offence and you are better
 3 off pleading guilty to this because you can't even
 4 explain how the money is missing in your branch", and
 5 I said, "Okay, I will plead guilty to the offence".

6 The magistrate transferred us to Crown Court.

7 **Q.** Before your case was transferred you've been charged
 8 with three counts of false accounting; is that right?

9 **A.** Yes.

10 **Q.** And, as you said, you pleaded guilty to that charge on
 11 the advice of your barrister.

12 **A.** Yes, I did.

13 **Q.** Do you recall when you entered your guilty plea in the
 14 Magistrates' Court?

15 **A.** I think it was January the following year. I couldn't
 16 remember.

17 **Q.** 2006?

18 **A.** 6, and we went in front of the Maidstone Crown Court
 19 judge in March.

20 **Q.** So, as you've said, your case was transferred for the
 21 purposes of sentencing; is that right?

22 **A.** Yes --

23 **Q.** Because you pleaded guilty?

24 **A.** -- because the amount.

25 **Q.** Because the amount was -- the amount of the alleged

86

1 enquiries of the Post Office about the sums; is that
 2 correct?

3 **A.** The judge asked them -- because on the day of the
 4 sentencing they asked them to -- they wanted
 5 confiscation order on that particular day. They
 6 wanted everything done and the judge wouldn't have it.
 7 He said, "I'm going to set that aside but I want
 8 a statement", because I was questioning the milkman's
 9 money. I told my lawyer about that. I said the
 10 milkman's money was in the safe. I don't know what
 11 has happened to that and can they come back and say,
 12 "Yes, it's been added on to what -- the money",
 13 otherwise I'm sure I'm liable for that as well because
 14 it was not added on to the main safe money when they
 15 took everything away. And my lawyer was writing
 16 backwards and forwards to them about, "Give me
 17 a statement". For months or weeks they didn't answer
 18 him -- answer her.

19 My judge at the time, Judge Caddick, asked them
 20 the same thing to give him a statement of all the
 21 money -- whatever they have found regarding the
 22 missing money, and they haven't -- they didn't come
 23 back. They failed to give any statement to the judge.

24 And one of the things I said to the judge was
 25 the money for the milkman also and the 9,000 that I've

88

1 been paying over my -- over the period that I have
 2 been subpostmaster from the installation of Horizon
 3 I've been paying towards shortfalls.
 4 And they didn't come back with anything. But in
 5 my disclosure one of the things I found that they said
 6 there is lack of dishonesty, lack of dishonesty, and
 7 also bottom line they said in the paperwork that they
 8 put all my paperwork that they took from the office
 9 into a room and they didn't touch it for months.
 10 **Q.** When you said that you saw something that -- you said
 11 that there was lack of dishonesty. Where did you --
 12 how did you come to know that? Did you read it or did
 13 you hear that?
 14 **A.** The Post Office was made to -- for the sake of CCRC to
 15 disclose what they have on everyone.
 16 **Q.** So this wasn't at the time of the confiscation
 17 order --
 18 **A.** That wasn't at the time.
 19 **Q.** -- this is later --
 20 **A.** I was just surprised that nobody told me that there
 21 was no -- there was -- because I knew I was innocent
 22 but nobody said anything. During all those years,
 23 since 2006 nobody told me anything.
 24 **Q.** At your sentencing hearing you received 50 weeks'
 25 imprisonment; is that right?
 89

1 **A.** Yes, I did.
 2 **Q.** Which was suspended for two years.
 3 **A.** For two years.
 4 **Q.** And a 12-month supervision order; is that right?
 5 **A.** Yes.
 6 **Q.** And you were ordered to pay -- forgive me, to carry
 7 out 200 hours of unpaid work.
 8 **A.** Yes.
 9 **Q.** What were you told by your judge at your sentencing
 10 hearing as to why a custodial sentence had not been
 11 imposed on you?
 12 **A.** My judge said -- my barrister must have put my case
 13 forward to them because I was really, really petrified
 14 of going to prison, I was worried, and the judge said
 15 because I've started the process of the remortgaging
 16 to pay back the Post Office and also because I have
 17 three very young children and I've never been in any
 18 trouble, so he's going to let me go but I must pay the
 19 Post Office back.
 20 **Q.** Your conviction was ultimately overturned in May last
 21 year; is that right?
 22 **A.** Yes.
 23 **Q.** Before that, however, you've described the
 24 confiscation order being sought by the Post Office.
 25 That was after your conviction; is that correct?
 90

1 **A.** They came in on the 1st -- to be honest, like I said,
 2 I don't know the judiciary at all as such, but in
 3 March 2006 when they were in front of the judge they
 4 asked for that and he didn't grant it. He said he
 5 would do it in May, or he wanted them to give him
 6 statements of how the money was missing. And
 7 I remember that when they came to me because they were
 8 going on at me so much and I didn't know where the
 9 money is, they were showing me the cash account and
 10 everything, reports, and I said -- they said, "Well,
 11 how did you take it? How did you take it?" I said,
 12 "Well, 20/20/10, 20/20/10", because that's the figure
 13 they gave me, 50,000. So I didn't know where the
 14 money was. I didn't take it. So I said that. And
 15 the judge said they should give him the order of --
 16 a statement more like a homework how the money was
 17 taken and the judge never got that.
 18 **Q.** But a confiscation was made?
 19 **A.** The confiscation order was made because they wanted
 20 that, and now I know the reason for that because when
 21 we were in the High Court and the QC asked them, "Why
 22 were you after confiscation order on the
 23 sub-postmasters?" They said so they can gain an
 24 access to their assets.
 25 **Q.** The amount of the confiscation order was £52,864; is
 91

1 that right?
 2 **A.** Yes.
 3 **Q.** Did you pay that amount?
 4 **A.** I paid the amount.
 5 **Q.** How did you manage to do that?
 6 **A.** I remortgaged my property.
 7 **Q.** How much do you think you paid to the Post Office in
 8 addition to the confiscation order to make good the
 9 shortfalls that were shown by Horizon?
 10 **A.** I paid, I would say, about 9,000 because it would
 11 start with 100 and then 200. Every single week it
 12 never balanced. It's almost like someone stood there
 13 just inputting more figures than we've ever had in the
 14 office, a tiny office for that matter, a very, very
 15 tiny office. So when it built up, when I see that,
 16 I paid. I stop paying it because I could not afford
 17 that. I stopped paying maybe when it started with
 18 three grand, four grand, five grand, and it was going
 19 up like that, and then all of a sudden it was
 20 10 grand, 20. I can't afford that. I couldn't afford
 21 it and I stopped paying it. We were rolling over. We
 22 were rolling over.
 23 **Q.** Mrs Adedayo, I would like to ask you now about the
 24 effect that these events had upon you? Can you
 25 describe what the impact has been on your mental
 92

1 health.

2 **A.** Yeah. It was awful because I became very, very, very

3 angry. I became also -- I didn't want to talk to

4 anyone. I didn't want to see anyone. I didn't want

5 to talk to my husband. I could -- the children only

6 because they were so young. I would talk to them.

7 When I go out to maybe church and come back, now,

8 normally I'm full of bubbles, I would go up, "Oh,

9 hello, girls, what are you doing?" I would stay in

10 the kitchen crying. I'd keep -- my oldest daughter

11 has found me many occasions sitting downstairs crying

12 or in the kitchen crying because I just -- I didn't

13 know what to do. I was -- I was having a nervous

14 break down. I didn't want to see anyone. The curtain

15 in our house used to be like pulled in the middle.

16 I didn't want them to go near the curtains, I didn't

17 want to go out. I didn't want to go out. They missed

18 out on socialising as well because if anybody invites

19 them -- invited them to like birthday party I would

20 find an excuse to say, "Oh, no, no, no, no, you can't

21 go to that one", because I couldn't face anyone.

22 I couldn't go to the school gates to meet them because

23 I was too ashamed, so ashamed.

24 **Q.** You described suffering weight loss at that time; is

25 that right?

93

1 school, "You're not going to go school today, sorry",

2 because I just couldn't face anyone. I didn't --

3 I couldn't face anyone. I just went straight back to

4 bed and I covered up in bed. I just put the duvet

5 over my head and I wanted to die. I really did want

6 to die. I really did.

7 The kids were very supportive. My other half

8 too he would talk but I couldn't hear him. I don't

9 want to hear because I'm not useful. If I die, it

10 will be easier for all of you to go forward because

11 the shame will stop with me, even though my daughter

12 was pulled, in one of her trips, outside to the show

13 that, "Your Mum robbed a bank. I heard your Mum

14 robbed a bank". And my daughter goes -- I don't know

15 all these things she just said, "Well, sorry my Mum

16 didn't rob a bank", and then she walked off. But she

17 was upset. By the time she got home, she was

18 absolutely upset about it. It was terrible. It was

19 absolutely terrible, terrible period, very dark

20 horrible, horrible period. I was a recluse.

21 When they repossessed my property eventually and

22 they moved us into this village it was like, "Oh,

23 thank God, I'm in a village where nobody knows me",

24 but let's just keep it low profile, nobody knows my

25 name. I started using a name that nobody knows so

95

1 **A.** Yes, I did because ... I couldn't eat. I was worried.

2 Everything I held so dear, all my plans, all my

3 aspirations went down the drain, and I didn't go

4 shopping. I would go shopping at night.

5 I couldn't -- I really couldn't face people. I was

6 worthless. I was rubbish. I would stand outside the

7 shop or if I drive around in the area, people will

8 stare at me. Some will actually physically stare you

9 out almost like, "Scumbag, she stole the money".

10 I was -- I was the pillar of the community. They all

11 "Hello. Hello you. Hello", and I'm like okay --

12 I was like an agony aunt in my shop for them. They

13 would come -- everybody would be telling me all their

14 stories, what help they want, what advice and this,

15 and all of a sudden I'd been stealing, "This is the

16 thief", they wrote it on the wall "thief".

17 **Q.** Where was that written?

18 **A.** It was written on the wall of the shop.

19 **Q.** Was your conviction reported in the local press?

20 **A.** Yes, it was. The day it was in the local press I went

21 round where they put the papers, because I do papers

22 and I have a paper round, I looked at the front page

23 of the paper and I locked up and I went straight back

24 to bed and cover myself up. I just stayed in bed.

25 I just -- I told the kids they are not going to

94

1 that they wouldn't link me with the -- with the

2 atrocity. And I was -- I didn't take them to doctors

3 for years not even -- we're not talking months. They

4 will say anything, "No, we're going to sort it out in

5 the house". When we moved and I wanted to open --

6 register them -- because they are getting a bit older

7 and I wanted to register them at the surgery they've

8 taken all our medical reports and put it in archive

9 with Kent County Council because they've never seen

10 us. They haven't seen us, so they didn't know whether

11 we're around or not because I couldn't face all those

12 things. I just couldn't face them. It was awful.

13 **Q.** You described your property being repossessed.

14 **A.** Yes.

15 **Q.** You say in your statement that when your Post Office

16 branch closed you fell into debt and into mortgage

17 arrears; is that right?

18 **A.** Oh, yes, into massive, massive debt. It was just

19 building because the shop wasn't doing very well,

20 people wouldn't come, "The thief is in there. Well,

21 she's taken our bit, that's it". So they wouldn't

22 come. We had the light from morning until night you

23 can tell what you have in the safe -- in the till,

24 nothing. So I had to make a decision like, what do we

25 do?

96

1 **Q.** Did you try to sell the branch?
 2 **A.** We tried to sell it. Nobody wanted it because it's
 3 got everything to do with stealing. They didn't think
 4 they could work with it and nobody wanted to touch it.
 5 You get the odd people coming. I don't know whether
 6 to come and laugh or just to put a face to the thief.
 7 They looked at you and have hope, oh, maybe they will
 8 ... they just walk away, "Oh, sorry, we're not
 9 interested". Just like when I was looking for
 10 employment, I was treated the same way.
 11 **Q.** You tried to find another work; is that right?
 12 **A.** I tried to find other work. I got one and it was good
 13 they said, "Oh, she's spoken of very well, and this is
 14 one to watch, you know, she's really good", and all
 15 that.
 16 And then we got into the office after the
 17 training and I heard they are going to do an enhanced
 18 DBS on the newbies. So I sat there and I was like,
 19 "Oh, my God", and I went -- I thought to myself, "This
 20 is the time where you've got to go and tell them. You
 21 can't wait for them to find out". So I called my
 22 manager and I said, "Can I have a word? I'm sorry,
 23 I have a criminal record". She said, "What happened?"
 24 I said ... she said, "Let me go and talk to the
 25 accountant", which is the director. And she went to
 97

1 the director, they called me and they said, "How far
 2 back did it happen?" I said it happened recently,
 3 Post Office, it was my business and I was running the
 4 business as well as the Post Office but money went
 5 missing.
 6 And they said, "No, sorry you have to leave
 7 because it's too -- it's just too risky. You are
 8 freshly in your conviction, so, I'm sorry, you can't
 9 stay" and they escorted me off the premises. They
 10 called the security ... they called the security man
 11 to escort me off the premises to my car, walked me to
 12 my car to make sure I got off the premises. And many
 13 more like that. The estate -- the recruitment agency
 14 don't want to engage with me. As soon as they do,
 15 they check, they don't want to engage with me.
 16 **Q.** Your family were affected by what happened; is that
 17 right?
 18 **A.** Very much? Yes.
 19 **Q.** You described your three children at school suffering
 20 bullying.
 21 **A.** Yes. I moved the youngest from school because the
 22 things she would come home and say -- she was so young
 23 and I was worried about her, so I moved her a little
 24 bit away from where we were before the school. And
 25 the older one was really getting into trouble at
 98

1 school because she could -- she was angry, she was
 2 angry. She could see what was happening to me at
 3 home. Once bubbly mum has become somebody who is like
 4 don't open that curtain very well, just leave it
 5 slightly, let's lock the door, don't go near the door,
 6 if anyone ever is knocking don't open it. So, you
 7 know, it was terrible, absolutely -- I felt for them
 8 because ... they were lost in it all. They didn't
 9 know what to do, how to help me, and I didn't know how
 10 to help them. I didn't know how to -- because I was
 11 in a dark place. I've never done anything, not one
 12 record with the authority. If they say, "Line up over
 13 there", I line up. "Jump", I jump. That's me. If
 14 it's anything wrong I might ask later, "Why we all
 15 jumping?" But that's what the protocol is I'll do it.
 16 So when all this was happening I couldn't
 17 understand. I was -- I was -- I was upset, extremely
 18 sick, I was sick actually, I was actually physically
 19 sick, mentally sick, and I tried to be my -- the
 20 mother the children wanted, the wife he wanted, but
 21 I couldn't be because I sit there sometimes just
 22 staring. I'm looking at -- it's almost like
 23 everything I've ever worked for went down the pan
 24 overnight and I have not done anything, nothing, and
 25 that is the honest truth.
 99

1 I worked for them. I never asked them, "Oh, if
 2 I open the Post Office until 3.30 on Saturday for them
 3 what remuneration am I" -- I never all those things
 4 didn't bother me, I just wanted to make a successful
 5 business. To me I was with a trusted brand. It's got
 6 the logo of the Queen. That was my beauty, my parents
 7 used to tell me this story of the Queen because it was
 8 their time, and I thought to myself I didn't go down
 9 the road to go and do a business with Mr Jones down
 10 the road or Mrs Whatever down the road, I went into
 11 this business because of the trusted brand, the logo
 12 was my pride and look what I've got out of it.
 13 **Q.** Looking back on what happened to you, your conviction
 14 16 years ago now, how do you feel about the treatment
 15 the Post Office subjected you to?
 16 **A.** I think to them I'm a thief and I'm extremely upset
 17 with them because in -- when they came out and said,
 18 oh, they were going to give everyone this interim
 19 payment because, you know what, we have done wrong, we
 20 want to learn from our mistakes, we want to move
 21 forward. I was, like, talking to my lawyer and said
 22 maybe, just maybe -- I've often said it to quite a few
 23 of my colleagues, they can testify to it -- maybe they
 24 did, something went wrong, maybe something went wrong
 25 and they could tell us what it is. Maybe we should
 100

1 give them the opportunity to explain because this is
 2 out of this world to actually look at the amount of --
 3 the number of people you prosecuted, why did it not
 4 occur to anybody to say, "Hang on a minute, this
 5 cannot be right. They came into our business, into
 6 our partnership, with no criminal record. They are
 7 walking out with criminal record. Let's look at what
 8 we are doing". I didn't get that feel.
 9 When they put up interim payment, I got a letter
 10 saying my case was not integral to the Horizon and
 11 I thought to myself, "Hang on a minute, we went to
 12 court". The lady judge read out -- because they have
 13 no evidence. They didn't come with any evidence.
 14 They didn't come back in 2006 to give the judge
 15 anything, and they are saying that we're still -- I'm
 16 still a criminal. The judge told them to let us move
 17 on with our lives and hope we can put all this behind
 18 us. But when it came to interim payment, he turned
 19 around to tell me that is my word. It might not be
 20 what they said, I don't know, but my words looks
 21 like -- their word to me look like the judge may have
 22 quashed it but you are still a criminal and you stole
 23 the money.
 24 **Q.** Are you saying that, notwithstanding your conviction
 25 being quashed, you've been refused any compensation?
 101

1 **A.** Yes. They refused the interim payment.
 2 **Q.** What do you think the Post Office needs to do to put
 3 these things right now?
 4 **A.** These are real people and it's not just us it
 5 affected. It affected our family, all the families.
 6 There's nobody that can say this does not have like
 7 a domino effect into the family.
 8 They need to come. I'm willing to hear what
 9 they've got to say. What happened? Who knows it?
 10 Who actually came up to say, "Hang on a minute, this
 11 computer is not what we think it is. Let's do
 12 something about it. Let's look at it. Let's halt
 13 everything that we are doing and let's do something
 14 about this. Get the engineers to look at it". It's
 15 a computer. Look at it. Look at what has gone wrong.
 16 And stop the goalpost. They've got imaginary
 17 goalposts and they move it about to suit them whenever
 18 they want to and I'm not very happy about that because
 19 this is the time. There is time and place for
 20 everything. This is the time you can heal the people
 21 you have wronged. This is the time to stick together
 22 and come forward and say, "We are truly, truly sorry
 23 about what we did to you and your families".
 24 **MS HODGE:** I've no further questions for you, Mrs Adedayo.
 25 Is there anything further you would like to say?
 102

1 **A.** No, nothing.
 2 **MS HODGE:** Chair, do you have any questions for the
 3 witness?
 4 **SIR WYN WILLIAMS:** I would like to ask Mrs Adedayo
 5 a little more about the refusal to grant her an
 6 interim payment.
 7 Mrs Adedayo, I take it that this has happened
 8 quite recently, has it?
 9 **A.** Yes, I did. Sorry, sir.
 10 **SIR WYN WILLIAMS:** No, no, that's fine. I take it that
 11 either you or your lawyers must have the letter which
 12 contains this refusal. Would you be prepared to send
 13 that letter to me, please, so that I can read it for
 14 myself?
 15 **A.** Yes, yes, I'm more than happy to send it to you, sir.
 16 **SIR WYN WILLIAMS:** Thank you very much. I'd like to see
 17 the terms of it.
 18 **A.** Thank you, sir.
 19 **SIR WYN WILLIAMS:** And thank you, Mrs Adedayo, for being
 20 brave enough to come and describe all these events
 21 which have impacted upon you over the years. I'm very
 22 grateful to you.
 23 **A.** Thank you so much, sir, for this platform. Thank you
 24 very much. I'm not -- this is not my comfort zone but
 25 I thought today I have to come and I have to come and
 103

1 say my thing because it's -- it's the mental issue is
 2 starting all over again with me and I just wanted it
 3 out for the sake of my children so that they will know
 4 that this is it, it's out now.
 5 And I just need someone to just stop them, stop
 6 them, stop what they are doing. The game they are
 7 playing right now to stop, stop. We are all getting
 8 old. We are all -- we are not spring chickens
 9 anymore. We are old. The children were under 12. My
 10 oldest is now 29.
 11 **SIR WYN WILLIAMS:** All right.
 12 **A.** Thank you, sir.
 13 **SIR WYN WILLIAMS:** Thank you again.
 14 **A.** Thank you, sir.
 15 **SIR WYN WILLIAMS:** Ms Hodge, it's about 1.20 now, I guess,
 16 so shall we start again at 2.20?
 17 **MS HODGE:** Yes, sir, thank you.
 18 **SIR WYN WILLIAMS:** Convey my apologies to Ms Sayer that
 19 she will be a little later than we anticipated, all
 20 right.
 21 **MS HODGE:** Will do, thank you.
 22 **SIR WYN WILLIAMS:** Thanks everybody.
 23 **(1.20 pm)**
 24 **(Luncheon Adjournment)**
 25 **(2.21 pm)**
 104

1 **MS HODGE:** Good afternoon, sir. Our final witness for
 2 today is Siobhan Sayer.
 3 **MRS SIOBHAN SAYER (sworn)**
 4 **Questioned by MS HODGE**
 5 **Q.** As you know, Ms Sayer, my name is Catriona Hodge and
 6 I ask questions on behalf of the Inquiry.
 7 Please can you state your full name?
 8 **A.** Yes, it's Mrs Siobhan Sayer.
 9 **Q.** Thank you, Mrs Sayer. You made a witness statement on
 10 13 January of this year; is that correct?
 11 **A.** That's correct.
 12 **Q.** Do you have a copy of that statement before you?
 13 **A.** Yes, I do.
 14 **Q.** Please could you turn to the final page of your
 15 statement on page 10.
 16 **A.** Got it.
 17 **Q.** Can you see your signature at the bottom of that page?
 18 **A.** Yes, I can.
 19 **Q.** When you made that statement on 13 January, was the
 20 content true to the best of your knowledge and belief?
 21 **A.** Yes, it was.
 22 **Q.** I'm going to begin, Mrs Sayer, by asking you a few
 23 questions about your background, if I may.
 24 **A.** Yes, that's fine.
 25 **Q.** How old are you now?
 105

1 **A.** I'm 56.
 2 **Q.** Are you married?
 3 **A.** I am.
 4 **Q.** For how long have you been married?
 5 **A.** 35 years.
 6 **Q.** Do you have any children?
 7 **A.** I have four.
 8 **Q.** How old are your children now?
 9 **A.** Now they are 32, 30, 25 and 14.
 10 **Q.** You are currently living with your husband and one of
 11 your four children; is that right?
 12 **A.** I am, yes.
 13 **Q.** Until recently I believe you had worked as a teaching
 14 assistant; is that correct?
 15 **A.** That's correct, yes, I had.
 16 **Q.** At the local high school; is that right?
 17 **A.** At the high school, yes.
 18 **Q.** For how long had you held that role?
 19 **A.** Six years.
 20 **Q.** I'd like to ask you some questions about how you came
 21 to work for the Post Office as a subpostmistress?
 22 **A.** Yes, that's fine.
 23 **Q.** Please can you explain the circumstances in which you
 24 came to acquire a branch?
 25 **A.** My husband and I ran a classic car restoration company
 106

1 and the garage site and Post Office that we purchased
 2 had the Post Office included in it. We wanted to
 3 expand our classic car restoration business into a bit
 4 larger site, and this site came up so we could all be
 5 under one umbrella. So we purchased the garage with
 6 the intent the classic car restoration company would
 7 join it there, but within that was the Post Office we
 8 agreed to take on.
 9 **Q.** Which part of the business were you responsible for?
 10 **A.** Post Office and everyday running of the shop, petrol
 11 sales and things like that.
 12 **Q.** And your husband, what did he do?
 13 **A.** Classic car -- he was doing the classic car. So he
 14 was in the other garage on the site at the time.
 15 **Q.** Which branch of the Post Office was it?
 16 **A.** Erpingham.
 17 **Q.** Do you recall when you became the subpostmistress of
 18 the branch?
 19 **A.** 2000, I think. 2001, 2000.
 20 **Q.** I think in your statement you mention a date of
 21 6 January of 2000. Does that sound right?
 22 **A.** Yes, that sounds right.
 23 **Q.** When was the Horizon system installed at your
 24 Post Office branch?
 25 **A.** It was installed before we purchased, about a year
 107

1 before.
 2 **Q.** And when --
 3 **A.** So it was already in there when we bought the
 4 Post Office.
 5 **Q.** Did you receive any training on Horizon --
 6 **A.** No.
 7 **Q.** -- when you were appointed?
 8 **A.** No. I had four days -- a trainer came into the
 9 Post Office and literally sat beside me, but there was
 10 no training as far as the Horizon system, it was just
 11 day-to-day stuff on Horizon.
 12 **Q.** Did you experience any problems using the Horizon
 13 system?
 14 **A.** Not at that time.
 15 **Q.** Your branch was audited in January 2008; is that
 16 correct?
 17 **A.** That's correct.
 18 **Q.** What was the outcome of that audit?
 19 **A.** There was a shortfall of I think it was 23,000, which
 20 was then changed to 18,000 by the Post Office. They
 21 came in and audited and then removed my keys.
 22 **Q.** When you say they, to whom are you referring?
 23 **A.** Two auditors from the Post Office.
 24 **Q.** Were you present when the audit was carried out?
 25 **A.** Yes.
 108

1 **Q.** Can you describe how it was conducted?
 2 **A.** Well, I was present but I was sent out of the office
 3 when it was done and felt I was being talked over
 4 rather than talked to. They weren't really interested
 5 in any explanations, it was just getting those --
 6 those figures off and locking me out of the
 7 Post Office, really.
 8 **Q.** What happened after the alleged shortfall of about
 9 £18,500 was discovered?
 10 **A.** The keys were removed from me. I came home because
 11 I was in absolute shock. I wanted to just explain to
 12 someone what -- you know, what was going on, and
 13 I then received a phone call the following day from
 14 Colin Price, one of the Post Office investigators, to
 15 say that they would want to now make an investigation.
 16 **Q.** What enquiries did they carry out?
 17 **A.** They came to the house. That was their first port of
 18 call was coming to my home address. Three of them
 19 arrived. There was Colin Price, Paul Dawkins and
 20 Jon Longman arrived at my door just saying that they
 21 wanted to have a chat about, you know -- and try to
 22 see my point of view and my case and we were going to
 23 just have a chat through about it but, in fact, it
 24 turned to be a full investigation with recording
 25 equipment, which I was unaware of.

109

1 to go to her, so it just finished me completely and
 2 I just had to end the interview because I couldn't
 3 continue any longer.
 4 **Q.** You've mentioned that an interview was carried out.
 5 Was that in your home?
 6 **A.** Yes, it was. It was in my dining room.
 7 **Q.** Were you legally represented?
 8 **A.** No, I wasn't given the offer.
 9 **Q.** Was anything seized or taken by the investigators from
 10 your home?
 11 **A.** Bin bags of paperwork. It was not identified on what.
 12 I think there was bank statements and business bank
 13 statements and credit card statements but it was not
 14 individualised and they left with several bin bags of
 15 paperwork.
 16 **Q.** Did you ever see that paperwork again?
 17 **A.** Only when I had to -- I went through my then legal
 18 team and demanded it came back that was about
 19 two years before I saw it back, and then I don't know
 20 whether it was all back or what it was. It just
 21 arrived in an envelope.
 22 **Q.** What was the condition of your mental health at the
 23 time this investigation was carried out?
 24 **A.** I was suffering post-natal depression, which I had
 25 been warned about, so I was then -- I had to go and

111

1 **Q.** When you say there was recording equipment, are you
 2 referring to an interview?
 3 **A.** Yes.
 4 **Q.** Before we come to your interview, you said your home
 5 was searched; is that right?
 6 **A.** That's correct, yes.
 7 **Q.** Can you describe how the search was conducted, please.
 8 **A.** They came in, asked if they could search the property,
 9 which at the time I said there was no issue because
 10 I had nothing to hide. So they went through all my
 11 kitchen drawers, they went through filing cabinets,
 12 they went through all the bedrooms, they ended up in
 13 my bedroom tipping my underwear drawer upside down
 14 while joking about where I'd hidden the money, and it
 15 would make their job a lot easier if I could just say
 16 where the money was. I felt humiliated, scared to
 17 death. It was a horrific time, horrific.
 18 **Q.** Your youngest child was a baby at this point; is that
 19 right?
 20 **A.** Six months. Yes, she was six months old.
 21 **Q.** Was she present in the home when the search was
 22 carried out?
 23 **A.** At home but I wasn't allowed to see her.
 24 **Q.** What effect did this have on her?
 25 **A.** She then started crying and I wasn't allowed to leave

110

1 see a GP and I was then told I was not fit for
 2 interview because I just went to pieces. I just went
 3 to pieces.
 4 **Q.** You've described going to see your GP. What was the
 5 outcome of visiting your GP?
 6 **A.** I was put on medication and a letter was written by
 7 him to the Post Office investigators to say that I was
 8 not fit for interview.
 9 **Q.** Did the investigation cease at that point?
 10 **A.** It ceased on the fact that I then didn't have any more
 11 investigations, but Mr Price felt it necessary to come
 12 to my door regularly to find out how I was and whether
 13 we could set a date for another investigation with
 14 a solicitor, and I would regularly find him parked
 15 outside the house and I just felt generally harassed
 16 and intimidated.
 17 **Q.** Were you interviewed again?
 18 **A.** Yes, I was, but I had -- by that time had got legal
 19 reputation, so it was at a solicitor's.
 20 **Q.** Do you recall roughly how long it was before your
 21 first interview and your second interview?
 22 **A.** Eight months I think, I believe.
 23 **Q.** What action did the Post Office take as a result of
 24 this alleged shortfall that was found on Horizon?
 25 **A.** They pursued me through the courts for false

112

1 accounting and at the time they wanted theft as well
 2 but, in fact, on the day of my case the theft was
 3 dropped.
 4 **Q.** Just in terms of our timing, the audit initially took
 5 place in January of 2008; that's right?
 6 **A.** Yes.
 7 **Q.** You were suspended in March of that year; is that
 8 correct?
 9 **A.** Yes, that's correct.
 10 **Q.** How was your suspension communicated to you?
 11 **A.** They just -- a letter was written by the contracts
 12 manager to say it had been terminated.
 13 **Q.** The following month -- forgive me, I think you were
 14 first suspended; is that right?
 15 **A.** Yes, yes, suspended me. I think when they came to the
 16 house that day I was told I was suspended, then they
 17 terminated my contract.
 18 **Q.** And the termination took effect in April of 2008; is
 19 that right?
 20 **A.** Yes, it was straight away, yes.
 21 **Q.** You were later charged with theft and false
 22 containing; is that right?
 23 **A.** That's correct.
 24 **Q.** Was that in connection with the shortfall of
 25 approximately £18,500?

113

1 **A.** Yes.
 2 **Q.** How did you plead to the charges?
 3 **A.** I was advised by counsel to plead guilty to false
 4 accounting because technically I had -- had false
 5 accounted and they felt that no jury -- because
 6 I wanted to -- I wanted to plead not guilty but they
 7 felt that a jury would not believe me over the
 8 Post Office and that my best bet was to just take the
 9 false accounting and the chances are then I wouldn't
 10 actually then have a prison sentence.
 11 **Q.** Did you or your barrister know whether there were
 12 others in a similar position to you?
 13 **A.** Not at that time because I was told I was the only
 14 one -- constantly told by the Post Office.
 15 **Q.** How did it make you feel to be advised that you should
 16 be pleading guilty to these charges?
 17 **A.** Absolutely horrendous because I didn't want to.
 18 I wasn't guilty. I did nothing wrong. It just -- it
 19 absorbed my life. I just -- yeah, I haven't been the
 20 same since, really.
 21 **Q.** You entered your guilty plea I think in February 2010;
 22 is that right?
 23 **A.** Yes, it was my daughter's birthday.
 24 **Q.** How old were your children when you were prosecuted by
 25 the Post Office?

114

1 **A.** 19, 16, 10 and he would have been two.
 2 **Q.** What did you tell them about your trial?
 3 **A.** I couldn't tell them. I went to court that morning
 4 thinking I wouldn't be coming home and that would be
 5 left to Dad, it would be left to Paul to discuss that
 6 with them if I didn't return because I couldn't bring
 7 myself to tell them.
 8 **Q.** You just said you didn't think you would be returning
 9 home. Were you expecting to receive a custodial
 10 sentence?
 11 **A.** That's what I was -- yeah, that's what I was advised
 12 by barristers that I would receive a custodial
 13 sentence.
 14 **Q.** How did it feel to know you might be separated from
 15 your four children?
 16 **A.** Horrific, absolutely -- I couldn't even begin
 17 imagining what that would be like and I just went to
 18 court that day with a case packed not knowing whether
 19 I'd be coming home.
 20 **Q.** What sanction did the judge in fact impose?
 21 **A.** I got 40 weeks suspended for 18 months I believe it
 22 was, 250 hours community service.
 23 **Q.** Where did you carry out your community service?
 24 **A.** At the cancer charity shop in Norwich.
 25 **Q.** And what type of work did you do for the charity?

115

1 **A.** I was behind the till. Because they felt I had retail
 2 training so I'd be best placed behind the till when
 3 the Post Office felt that I hadn't been best placed.
 4 **Q.** You described in your statement that the Post Office
 5 brought an application under the Proceeds of Crime
 6 Act; is that correct?
 7 **A.** Yes, that's correct.
 8 **Q.** Do you recall roughly when that application was made?
 9 **A.** Shortly after my sentence, as far as I'm aware. It
 10 was all around the same time period.
 11 **Q.** And can you explain what the Post Office were seeking
 12 to recover from you?
 13 **A.** They wanted to recover the 18,500.
 14 **Q.** What was the outcome of that application?
 15 **A.** They have put a hold or had put a hold over the house,
 16 a charge over the house, because at the time we didn't
 17 have £18,500 to pay the Post Office back.
 18 **Q.** Does the charge remain on your house today?
 19 **A.** It should have been removed but I have never checked
 20 since I was acquitted last year. I haven't actually
 21 followed that up on whether the charge is still on my
 22 home and I haven't been notified it isn't.
 23 **Q.** Did you ultimately pay the £18,500?
 24 **A.** No, I didn't. It went on to a stay at court because
 25 I think everything was snowballing, as far as the

116

1 Post Office was concerned, and their legal team then
 2 put it on a stay at the courts --
 3 **Q.** Your conviction --
 4 **A.** -- until the outcome.
 5 **Q.** Forgive me, your conviction was overturned in April
 6 last year; is that right?
 7 **A.** It was. Yes, it was.
 8 **Q.** I'd like to ask you now a little bit about the effect
 9 that these events have had upon you and your family.
 10 **A.** Yes.
 11 **Q.** When you were accused by the Post Office of theft and
 12 fraud, what effect did that have on your mental
 13 health?
 14 **A.** It just spiralled, spiralled down and down. I didn't
 15 leave the house for a couple of years. It's at least
 16 two years. Ashamed, no-one would believe me, they
 17 constantly told me I was the only one, and eventually
 18 when that's told to you enough you begin to believe
 19 it, so I began doubting whether it was me that had not
 20 intentionally taken anything but something I had done
 21 wrong. I called for help. I had done everything that
 22 helpline asked me to and it just got worse and worse
 23 and worse.
 24 And that had put an impact on my mental health
 25 for several years. I've now -- I deal with it now --
 117

1 I've dealt with it now by just tucking it away in the
 2 back of my head because that's the only way I have
 3 been able to continue for the last 12 years, else
 4 I wouldn't have been able to go forward.
 5 **Q.** Did you receive any treatment for the problems you
 6 were suffering?
 7 **A.** I'm receiving treatment at this point now, yes.
 8 **Q.** But when you were first convicted, did you receive --
 9 **A.** (Shook head)
 10 **Q.** Was your conviction reported in the local press?
 11 **A.** Yes, it was, yes, the following day, which also added
 12 to my anxieties and stress because I knew -- I live in
 13 a small village and everybody was talking about it,
 14 and that made it very difficult for me to then carry
 15 on my normal life going to the local shops, being seen
 16 by people I knew. I knew a lot of people running the
 17 Post Office and I was ashamed.
 18 **Q.** How did it affect your standing in the local
 19 community?
 20 **A.** I had quite a lot of support from people but a lot of
 21 people just avoided me because that was easier then,
 22 I think, than them actually having to doubt that I may
 23 or may not have done it.
 24 **Q.** What about your friendships?
 25 **A.** My close friends have all stuck by me, those that I've
 118

1 allowed in, and family have stuck by me but I keep
 2 myself very much to myself now and I trust no-one.
 3 **Q.** What happened to your business after you were
 4 convicted?
 5 **A.** We had to sell because I couldn't continue any longer
 6 going to work, going into that business. It just was
 7 too much strain. I couldn't cope with it.
 8 **Q.** Were you able to recover what you had invested in it
 9 originally?
 10 **A.** No. No. I just wanted to get out. I just needed to
 11 get out and we couldn't run it. It couldn't be run
 12 without me, so we decided to cut our losses and sell.
 13 **Q.** After your contract with the Post Office was
 14 terminated, were you able to obtain other employment?
 15 **A.** I did, after a couple of years, because I didn't feel
 16 I was fit enough to do anything and I was terrified
 17 because I knew it would come up on my disclosure and
 18 barring, anything I wanted to do. So I went to the
 19 local college and applied to be a learning support
 20 assistant there, which I got the job but not without
 21 having to have another interview with human resources
 22 to explain why that was on my disclosure and barring,
 23 and again they were very good and very supportive but
 24 it's still something that I struggle with. I struggle
 25 to say this is why it's on there because I still --
 119

1 I still feel an amount of guilt, even though I know
 2 I wasn't guilty.
 3 **Q.** Do you still work in the role of teaching assistant?
 4 **A.** No, I gave up that post recently because with the
 5 Post Office now still continuing it brought everything
 6 back and I just couldn't continue my role
 7 professionally with the children while having my own
 8 problems.
 9 **Q.** You and your husband have worked as foster carers; is
 10 that right?
 11 **A.** Yes, it has, yes.
 12 **Q.** What effect did your conviction have upon your ability
 13 to foster young children?
 14 **A.** As far as our fostering agency, they were brilliant.
 15 They backed us. That wasn't a problem. We had a lot
 16 of parents of children that we had that were then
 17 obviously having little jibes and was I fit to be
 18 a foster carer, et cetera, et cetera, but with support
 19 of the local authority and my fostering agency they
 20 stuck by us the last 12 years and now everything's
 21 fine, but it was embarrassing. Again it was this
 22 humiliation of having to explain to people and them
 23 believing me really.
 24 **Q.** How many children have you and your husband fostered?
 25 **A.** To date 25. 25. And I think this has given me some
 120

1 strength on -- on being an advocate for them and
 2 fighting for what is right because if nothing else
 3 that's taught me that's what you need to do, is you
 4 need to fight for what is right.
 5 **Q.** What effect did the Post Office investigation and
 6 prosecution have on your husband?
 7 **A.** I think at work his close friends were very
 8 supportive. A lot of people just didn't speak about
 9 it, even though it was in the local press and
 10 everybody -- after my case last April and I was
 11 cleared, it was amazing how many people came out then
 12 to say, "Didn't think she'd done it". But no-one said
 13 that at the moment because I just don't think people
 14 believed. So I think he found it a little bit
 15 difficult really.
 16 **Q.** Were your own children affected by your conviction?
 17 **A.** Yes, they were bullied at school. Because it was in
 18 the local -- I say it's a small village community. It
 19 was made very public knowledge by local newspapers and
 20 they were at the local high school. So, yeah, their
 21 life wasn't fun for a while.
 22 **Q.** We've discussed the fact that your conviction was
 23 overturned last year.
 24 **A.** Yes.
 25 **Q.** How did it feel to discover your conviction was being
 121

1 quashed?
 2 **A.** Absolute relief and -- but I still -- I still struggle
 3 to get excited about that. I can't -- it's impacted
 4 on my life so much that I think I've learnt to live
 5 with it that at the moment I still don't feel free of
 6 it and I don't know whether I ever will.
 7 **Q.** How do you feel now about the way in which you were
 8 treated by Post Office?
 9 **A.** Appalled how -- I think my biggest trouble is
 10 understanding how any human being can be like that to
 11 another human being, knowing that those people are
 12 innocent. And when the investigators came into my
 13 house, I wasn't the first person. They knew I wasn't
 14 the first person, yet they went out and lied to me, as
 15 did the Post Office, and I can't live with myself
 16 knowing I'd done that to someone, to another human
 17 being, and I don't know how they can.
 18 **Q.** What would you like the Post Office to do to put right
 19 what happened to you and others in your position?
 20 **A.** I want to see the people that were responsible for
 21 this to be held to account, to go through what I've
 22 been through. Yes, they need to be held to account.
 23 Someone knew, from top to bottom people responsible
 24 for this, and they need to be held to account now on
 25 how many lives they've destroyed because even though
 122

1 I've been found not guilty, that's still affected my
 2 life and it always will.
 3 **Q.** I've no further questions for you, Mrs Sayer. Is
 4 there anything else you would like to say to the Chair
 5 that we've not already covered?
 6 **A.** No, I don't think there is, thank you.
 7 **MS HODGE:** Chair, do you have any questions for Mrs Sayer?
 8 **SIR WYN WILLIAMS:** No questions, just my thanks to you,
 9 Mrs Sayer, for coming to give evidence to me.
 10 **A.** Thank you.
 11 **SIR WYN WILLIAMS:** And being so clear and concise in your
 12 evidence. Thank you very much.
 13 **A.** Thank you very much indeed. Thank you.
 14 **MS HODGE:** Thank you, Chair. That concludes our evidence
 15 for this afternoon.
 16 **SIR WYN WILLIAMS:** All right. So we start again at 10.00
 17 in the morning, Ms Hodge?
 18 **MS HODGE:** Yes, sir.
 19 **SIR WYN WILLIAMS:** All right. Goodbye everyone.
 20 (2.48 pm)
 21 (Adjourned until 10.00 am the following day)
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 23
 24
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1 **INDEX**

2	MR JOHN DICKSON, affirmed	1
3	Questioned by MS KENNEDY	1
4	MRS PAULINE THOMSON (affirmed)	16
5	Questioned by MS KENNEDY	16
6	MR TIMOTHY BURGESS (affirmed)	39
7	Questioned by MS KENNEDY	39
8	MRS OYETEJU ADEDAYO (sworn)	60
9	Questioned by MS HODGE	60
10	MRS SIOBHAN SAYER (sworn)	105
11	Questioned by MS HODGE	105
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		

<p>MS HODGE: [10] 59/25 60/4 102/24 103/2 104/17 104/21 105/1 123/7 123/14 123/18</p> <p>MS KENNEDY: [13] 1/3 1/6 1/13 8/25 12/8 15/17 15/21 16/1 16/6 38/22 39/8 39/12 59/16</p> <p>SIR WYN WILLIAMS: [34] 1/4 1/9 8/12 8/23 11/21 12/2 12/5 12/7 15/11 15/20 15/22 16/3 38/12 38/17 38/20 39/1 39/5 39/9 59/8 59/21 60/1 103/4 103/10 103/16 103/19 104/11 104/13 104/15 104/18 104/22 123/8 123/11 123/16 123/19</p>	<p>11.11 am [1] 39/2 11.20 [1] 38/25 11.23 am [1] 39/4 11.48 am [1] 59/22 12 [3] 87/11 87/11 104/9 12 January 2022 [1] 16/14 12 October 2012 [1] 10/8 12 years [2] 118/3 120/20 12.05 [1] 59/20 12.08 pm [1] 59/24 12.30 [2] 74/3 74/12 120 hours [1] 50/18 13 [1] 16/16 13 January [2] 105/10 105/19 13 years [1] 5/7 13/12 [1] 87/11 130 [1] 45/4 14 [2] 1/20 106/9 14 January 2022 [2] 1/18 39/20 14 October 2011 [2] 5/22 6/7 15 [3] 10/9 10/11 55/16 16 [1] 115/1 16 years [1] 100/14 17 [1] 39/22 18 months [3] 42/11 42/20 115/21 18,000 [1] 108/20 18,500 [5] 109/9 113/25 116/13 116/17 116/23 180 hours [3] 10/2 31/3 31/10 19 [2] 40/8 115/1 1991 [1] 40/15 1992 [1] 40/16 1995 [1] 41/9 1996 [1] 2/22 1999 [2] 62/25 64/8 1st [1] 91/1</p>	<p>2.20 [1] 104/16 2.21 pm [1] 104/25 2.30 [1] 56/4 2.48 pm [1] 123/20 20 [2] 70/23 92/20 20 minutes [1] 45/13 20 years [3] 44/24 54/12 61/8 20,000 [2] 70/13 72/22 20/20/10 [2] 91/12 91/12 200 [2] 67/7 92/11 200 hours [1] 90/7 2000 [6] 46/4 64/11 67/4 107/19 107/19 107/21 2001 [1] 107/19 2004 [3] 18/4 19/24 41/25 2005 [2] 73/16 84/15 2006 [5] 43/25 86/17 89/23 91/3 101/14 2007 [2] 19/24 46/5 2008 [7] 21/17 22/3 22/5 22/9 108/15 113/5 113/18 2009 [3] 4/2 46/5 46/8 2010 [4] 37/18 46/12 49/1 114/21 2011 [5] 5/22 6/7 6/22 49/23 58/2 2012 [3] 9/1 9/23 10/8 2022 [4] 1/1 1/18 16/14 39/20 21 [1] 8/16 21 February 2022 [1] 1/1 22 years [2] 2/20 3/11 23 September 2008 [1] 22/9 23,000 [1] 108/19 25 [5] 15/21 61/3 106/9 120/25 120/25 25,000 [1] 47/14 250 hours [1] 115/22 26 July 2012 [1] 9/23 26/27 [1] 17/13 27 [1] 17/13 28 [1] 61/2 29 [2] 61/2 104/10 29,000-something [1]</p>	<p>6/15 3 3 November 2011 [1] 6/22 3 o'clock [2] 23/9 83/11 3.00 [1] 83/16 3.30 [1] 100/2 30 [1] 106/9 30 miles [1] 55/4 32 [1] 106/9 34,000 [2] 20/11 22/6 34,300 [1] 22/6 35 [1] 73/8 35 years [1] 106/5 35p [1] 73/8</p> <p>4 4 February [2] 60/9 60/16 4,000 [1] 46/7 40 weeks [1] 115/21 400 [2] 66/3 66/3 41,000 [1] 75/22 41,100 [1] 73/7 41,600 [2] 76/13 83/24 42 [1] 17/5 45 [1] 17/3 48 years [1] 17/7</p>	<p>7 7,500 [2] 47/21 51/7 7.00 [1] 26/2 72 [1] 16/25</p> <p>8 8.30 [2] 75/12 78/9 8/9 [1] 48/17</p> <p>9 9,000 [2] 88/25 92/10 99 per cent [2] 66/11 66/13</p>
<p>.</p> <p>... [3] 87/20 97/8 97/24 ... they [1] 97/8</p> <p>1 1 July 2010 [1] 46/12 1,000 [3] 51/7 51/10 70/15 1,500 [1] 51/10 1.20 [1] 104/15 1.20 pm [1] 104/23 10 [6] 5/15 13/6 91/12 91/12 105/15 115/1 10 grand [1] 92/20 10,000 [1] 70/24 10-minute [1] 38/25 10.00 [2] 123/16 123/21 10.00 am [1] 1/2 10.21 am [1] 15/23 10.35 am [1] 15/25 100 [6] 10/10 10/12 20/18 20/19 67/7 92/11 11 [1] 13/6 11 September [1] 22/13 11,000 [1] 70/24</p>	<p>2 2,000 [1] 13/17 2.00 [4] 78/10 78/10 78/11 83/9</p>	<p>6 6 January [1] 107/21 6,000 [1] 21/10 60 [1] 69/20 600 [1] 73/7 65 [1] 2/4</p>	<p>A ability [1] 120/12 able [12] 1/10 22/20 32/9 33/4 62/17 63/4 71/24 72/16 118/3 118/4 119/8 119/14 about [125] above [1] 55/7 abroad [1] 40/24 absence [1] 39/11 absolute [2] 109/11 122/2 absolutely [9] 26/5 52/16 77/25 78/14 95/18 95/19 99/7 114/17 115/16 absorbed [1] 114/19 abuse [1] 30/5 accept [8] 66/14 67/8 67/9 69/10 69/10 73/11 73/11 79/13 accepted [1] 50/12 access [2] 61/13 91/24 accommodation [1] 36/3 account [7] 45/17 65/4 78/24 91/9 122/21 122/22 122/24 accountability [1] 15/3 accountant [1] 97/25 accounted [1] 114/5 accounting [13] 29/5 29/10 29/18 49/24 50/13 50/14 52/13 54/7 79/3 86/8 113/1 114/4 114/9</p>	

<p>A</p> <p>accounts [4] 56/16 65/6 68/15 82/7</p> <p>accusations [1] 53/25</p> <p>accused [1] 117/11</p> <p>acquire [1] 106/24</p> <p>acquitted [1] 116/20</p> <p>across [2] 14/4 44/12</p> <p>act [2] 27/24 116/6</p> <p>action [2] 5/22 112/23</p> <p>actual [2] 18/23 18/24</p> <p>actually [26] 11/19 12/2 22/18 25/8 25/10 31/19 32/21 32/22 37/8 40/23 41/12 44/16 44/19 51/25 57/3 58/3 58/8 72/7 94/8 99/18 99/18 101/2 102/10 114/10 116/20 118/22</p> <p>added [4] 77/3 88/12 88/14 118/11</p> <p>addition [1] 92/8</p> <p>address [1] 109/18</p> <p>Adedayo [14] 59/18 59/25 60/2 60/7 60/8 60/22 79/17 85/17 92/23 102/24 103/4 103/7 103/19 124/8</p> <p>adequate [1] 44/15</p> <p>adjoining [1] 32/23</p> <p>Adjourned [1] 123/21</p> <p>Adjournment [1] 104/24</p> <p>adrift [1] 76/11</p> <p>advertise [1] 14/5</p> <p>advice [3] 47/22 86/11 94/14</p> <p>advise [1] 48/2</p> <p>advised [3] 114/3 114/15 115/11</p> <p>advocate [1] 121/1</p> <p>affect [3] 35/5 55/14 118/18</p> <p>affected [6] 14/18 98/16 102/5 102/5 121/16 123/1</p> <p>affects [1] 54/1</p> <p>affirmed [6] 1/8 16/7 39/14 124/2 124/4</p>	<p>124/6</p> <p>afford [8] 33/18 41/12 41/14 73/14 77/19 92/16 92/20 92/20</p> <p>afield [1] 62/10</p> <p>after [39] 3/11 6/17 7/25 8/9 12/18 12/20 18/19 20/20 25/16 26/15 28/2 28/18 32/10 32/14 35/24 36/25 46/22 47/3 47/6 47/9 49/15 51/14 61/14 62/4 78/10 78/10 78/11 83/9 83/15 84/19 90/25 91/22 97/16 109/8 116/9 119/3 119/13 119/15 121/10</p> <p>afternoon [5] 19/17 23/8 56/5 105/1 123/15</p> <p>afterwards [4] 33/10 33/17 41/18 48/10</p> <p>again [23] 8/10 11/21 27/14 28/13 38/20 43/4 43/6 52/18 52/23 53/9 55/11 58/2 58/4 84/4 84/24 104/2 104/13 104/16 111/16 112/17 119/23 120/21 123/16</p> <p>against [6] 9/6 9/10 48/23 69/25 70/7 80/22</p> <p>age [2] 17/5 62/6</p> <p>agency [6] 62/12 62/13 62/17 98/13 120/14 120/19</p> <p>aggregate [1] 64/24</p> <p>aggressive [2] 78/14 78/14</p> <p>agitated [1] 83/10</p> <p>ago [5] 12/17 17/22 40/14 61/8 100/14</p> <p>agony [1] 94/12</p> <p>agree [2] 76/12 81/15</p> <p>agreed [2] 21/6 107/8</p> <p>ahead [1] 28/18</p> <p>Air [2] 40/9 40/10</p> <p>Alan [1] 37/17</p> <p>alarm [5] 47/12 47/13 47/16 47/18 87/16</p>	<p>alarmed [1] 74/17</p> <p>all [99] 1/4 3/9 10/24 13/20 13/23 14/15 15/14 19/1 20/22 21/15 23/14 23/15 23/22 24/6 24/10 25/3 26/4 26/19 26/21 27/9 27/14 27/20 28/25 30/8 30/11 31/25 32/18 33/7 33/8 34/13 35/2 35/3 35/6 36/10 36/22 37/11 38/2 38/3 38/3 38/13 39/9 44/11 47/14 48/16 55/20 56/19 59/9 65/2 65/5 65/19 66/23 70/25 72/23 76/21 76/22 76/23 78/17 78/23 79/8 83/10 83/22 85/7 85/12 85/25 88/20 89/8 89/22 91/2 92/19 94/2 94/2 94/10 94/13 94/15 95/10 95/15 96/8 96/11 97/14 99/8 99/14 99/16 100/3 101/17 102/5 103/20 104/2 104/7 104/8 104/11 104/19 107/4 110/10 110/12 111/20 116/10 118/25 123/16 123/19</p> <p>alleged [12] 5/9 5/9 5/18 5/23 12/9 19/22 27/16 46/1 82/3 86/25 109/8 112/24</p> <p>allotted [1] 31/4</p> <p>Allowance [2] 67/15 72/2</p> <p>allowed [3] 110/23 110/25 119/1</p> <p>almost [7] 28/8 31/11 70/20 73/1 92/12 94/9 99/22</p> <p>alone [2] 81/25 82/2</p> <p>along [2] 55/9 55/10</p> <p>already [8] 5/6 16/3 50/25 83/23 83/25 84/2 108/3 123/5</p> <p>also [22] 3/15 3/23 8/21 8/22 9/3 9/4 10/4 26/10 38/23 46/4 48/4 51/3 56/24 64/17</p>	<p>64/20 74/15 83/21 88/25 89/7 90/16 93/3 118/11</p> <p>although [1] 30/13</p> <p>altogether [1] 27/6</p> <p>always [10] 14/8 17/14 19/6 19/6 33/19 46/9 46/10 46/10 53/23 123/2</p> <p>am [13] 1/2 1/9 15/23 15/25 38/7 39/2 39/4 59/22 77/7 100/3 106/3 106/12 123/21</p> <p>amazing [1] 121/11</p> <p>amount [15] 45/19 70/3 71/19 72/13 72/15 73/15 76/18 86/24 86/25 86/25 91/25 92/3 92/4 101/2 120/1</p> <p>amounted [1] 13/13</p> <p>analysis [1] 76/5</p> <p>angry [4] 36/12 93/3 99/1 99/2</p> <p>another [13] 8/8 37/10 38/24 56/3 56/5 68/5 68/10 68/22 97/11 112/13 119/21 122/11 122/16</p> <p>answer [4] 45/20 80/12 88/17 88/18</p> <p>answered [1] 49/11</p> <p>anticipated [1] 104/19</p> <p>antidepressants [1] 34/9</p> <p>anxieties [1] 118/12</p> <p>any [53] 11/23 14/13 15/8 15/9 18/14 19/20 21/6 25/13 28/6 32/11 33/19 34/20 34/20 36/23 38/11 46/17 48/15 54/8 59/6 59/7 60/24 61/4 64/12 66/9 67/25 68/13 69/3 69/4 69/22 75/23 77/10 80/25 81/15 81/18 82/6 83/19 84/1 84/19 88/23 90/17 101/13 101/25 103/2 106/6 108/5 108/12 109/5 111/3 112/10 118/5</p>	<p>119/5 122/10 123/7</p> <p>anybody [4] 58/16 80/25 93/18 101/4</p> <p>anymore [2] 14/19 104/9</p> <p>anyone [12] 81/1 81/2 81/21 82/13 82/17 93/4 93/4 93/14 93/21 95/2 95/3 99/6</p> <p>anything [49] 7/17 9/9 15/5 20/24 23/3 23/5 27/14 27/16 28/16 33/14 33/18 36/2 37/13 48/20 56/14 56/15 56/21 58/8 58/22 59/2 63/11 66/6 67/20 71/16 74/13 77/4 77/14 78/1 79/15 79/23 80/10 80/11 81/21 81/22 82/20 89/4 89/22 89/23 96/4 99/11 99/14 99/24 101/15 102/25 111/9 117/20 119/16 119/18 123/4</p> <p>anyway [2] 3/12 21/7</p> <p>anywhere [2] 78/8 82/19</p> <p>apart [5] 7/5 33/21 42/5 65/2 83/18</p> <p>apologies [1] 104/18</p> <p>apologise [1] 87/21</p> <p>apology [2] 36/15 36/16</p> <p>Appalled [1] 122/9</p> <p>apparent [1] 72/21</p> <p>apparently [1] 14/13</p> <p>Appeal [1] 10/21</p> <p>appearance [1] 29/14</p> <p>appearances [1] 29/11</p> <p>appeared [2] 35/23 81/6</p> <p>appearing [5] 5/10 5/11 19/24 38/23 50/4</p> <p>application [3] 116/5 116/8 116/14</p> <p>applied [1] 119/19</p> <p>applying [1] 52/24</p> <p>appointed [1] 108/7</p> <p>appointment [1] 34/8</p> <p>approached [1] 29/15</p>
---	---	---	---	--

<p>A</p> <p>approximately [1] 113/25</p> <p>April [3] 113/18 117/5 121/10</p> <p>archive [1] 96/8</p> <p>are [76] 1/4 1/25 2/3 11/23 11/25 15/17 16/24 32/17 40/6 53/14 59/12 60/22 61/1 62/5 62/13 64/6 66/2 66/3 66/4 66/5 66/16 67/15 68/5 68/7 68/8 71/15 72/1 72/2 72/9 72/14 73/2 74/2 74/3 75/16 75/17 76/10 76/15 76/19 76/22 78/6 78/6 78/15 78/22 82/21 84/23 85/25 86/2 87/10 93/9 94/25 96/6 97/17 98/7 101/6 101/8 101/15 101/22 101/24 102/4 102/13 102/22 104/6 104/6 104/7 104/8 104/8 104/9 105/25 106/2 106/8 106/9 106/10 108/22 110/1 114/9 122/11</p> <p>area [8] 37/5 41/9 46/19 47/25 52/5 62/2 62/7 94/7</p> <p>argument [1] 82/15</p> <p>around [17] 6/22 9/1 17/22 40/20 41/10 43/25 46/12 61/12 61/20 62/2 62/7 82/16 82/18 94/7 96/11 101/19 116/10</p> <p>arranged [1] 51/6</p> <p>arrears [1] 96/17</p> <p>arrived [8] 21/14 22/15 23/9 23/19 36/19 109/19 109/20 111/21</p> <p>as [85] 1/13 1/25 3/16 4/21 7/8 9/4 12/3 12/3 12/4 12/4 12/18 13/5 13/5 16/9 17/24 21/15 22/4 22/7 22/16 22/21 27/25 27/25 33/21</p>	<p>35/11 35/21 36/7 36/8 36/21 36/21 37/2 37/16 39/16 42/17 43/10 43/20 44/4 44/9 45/17 51/17 51/19 52/5 53/16 53/20 55/6 55/20 55/20 55/22 60/4 62/4 64/21 64/21 67/4 67/4 70/17 73/8 77/18 79/19 80/15 84/5 84/6 86/10 86/20 88/13 90/10 91/2 93/18 98/4 98/4 98/14 98/14 105/5 106/13 106/21 108/10 108/10 112/23 113/1 116/9 116/9 116/25 116/25 120/9 120/14 120/14 122/14</p> <p>ashamed [6] 15/1 28/5 93/23 93/23 117/16 118/17</p> <p>aside [2] 29/17 88/7</p> <p>ask [31] 1/14 5/8 7/11 8/13 10/23 16/10 17/9 19/21 31/23 39/16 50/23 59/10 60/5 61/6 64/24 71/13 73/2 74/5 74/9 78/22 79/11 79/15 80/10 80/17 82/13 92/23 99/14 103/4 105/6 106/20 117/8</p> <p>asked [29] 9/18 15/11 23/2 24/17 25/12 28/14 29/24 32/13 38/13 38/13 49/10 56/1 56/8 59/9 66/17 75/25 78/22 79/18 81/4 81/25 85/4 88/3 88/4 88/19 91/4 91/21 100/1 110/8 117/22</p> <p>asking [8] 2/2 7/12 16/22 37/1 40/5 42/7 60/20 105/22</p> <p>aspirations [1] 94/3</p> <p>assets [1] 91/24</p> <p>assistance [1] 84/19</p> <p>assistant [11] 4/16 71/10 75/2 75/7 75/8 75/13 76/8 81/16 106/14 119/20 120/3</p>	<p>association [2] 54/15 57/8</p> <p>Aston [1] 24/1</p> <p>Aston Martin [1] 24/1</p> <p>atrocious [1] 96/2</p> <p>attached [2] 23/24 32/21</p> <p>attend [1] 31/6</p> <p>attending [1] 73/20</p> <p>attracted [2] 61/21 61/22</p> <p>audit [16] 5/21 6/17 23/7 23/16 23/16 25/16 28/23 46/16 46/18 46/21 46/23 73/22 84/17 108/18 108/24 113/4</p> <p>audited [9] 6/7 6/10 22/7 22/8 46/12 73/16 77/15 108/15 108/21</p> <p>auditing [2] 47/4 73/25</p> <p>auditor [2] 46/24 47/6</p> <p>auditors [9] 20/10 21/14 22/15 22/18 23/5 23/12 24/17 58/22 108/23</p> <p>audits [1] 46/17</p> <p>aunt [1] 94/12</p> <p>Australia [1] 36/13</p> <p>authority [4] 34/19 80/9 99/12 120/19</p> <p>autistic [2] 42/1 42/2</p> <p>avoid [1] 30/2</p> <p>avoided [1] 118/21</p> <p>aware [4] 1/25 12/4 47/2 116/9</p> <p>away [28] 10/17 10/18 12/16 14/20 17/8 21/17 22/23 24/11 25/5 30/22 32/19 41/16 42/4 49/21 55/4 55/5 55/13 61/5 61/19 62/3 67/20 72/1 76/23 88/15 97/8 98/24 113/20 118/1</p> <p>awful [6] 26/5 26/7 30/11 84/25 93/2 96/12</p>	<p>babysat [1] 42/21</p> <p>back [64] 2/16 3/24 5/24 6/4 13/6 13/6 13/10 13/16 21/22 25/6 25/17 26/1 27/9 29/1 29/2 32/12 37/1 38/25 41/1 41/8 45/16 46/6 47/17 47/19 48/17 52/2 52/2 59/20 62/11 64/2 64/16 65/11 66/13 67/4 67/5 68/24 72/19 73/15 74/24 75/8 77/5 79/17 83/15 83/17 85/6 85/19 85/19 88/11 88/23 89/4 90/16 90/19 93/7 94/23 95/3 98/2 100/13 101/14 111/18 111/19 111/20 116/17 118/2 120/6</p> <p>backed [1] 120/15</p> <p>background [2] 60/21 105/23</p> <p>backwards [3] 69/17 82/16 88/16</p> <p>bad [2] 53/18 53/18</p> <p>bag [4] 30/16 31/19 74/18 74/24</p> <p>bags [2] 111/11 111/14</p> <p>Baker [1] 12/25</p> <p>balance [7] 5/13 46/1 65/6 69/5 69/6 69/15 69/15</p> <p>balanced [1] 92/12</p> <p>balancing [9] 64/23 65/2 65/8 66/18 69/14 70/16 72/25 75/21 79/7</p> <p>band [1] 74/24</p> <p>banging [1] 48/22</p> <p>bank [11] 12/15 51/25 53/7 53/9 80/21 80/23 95/13 95/14 95/16 111/12 111/12</p> <p>barring [2] 119/18 119/22</p> <p>barrister [7] 9/19 29/15 29/15 37/4 86/11 90/12 114/11</p> <p>barristers [1] 115/12</p> <p>Barry [1] 19/16</p>	<p>based [4] 40/21 40/23 41/19 52/18</p> <p>basically [13] 2/18 11/9 12/24 28/13 43/16 44/7 44/13 48/4 48/25 52/7 52/11 62/12 62/18</p> <p>batch [1] 75/9</p> <p>Bates [1] 37/17</p> <p>be [87] 1/18 2/22 3/25 6/16 7/4 8/1 8/8 11/23 13/23 16/14 18/19 20/11 22/19 22/20 26/8 27/25 32/4 33/9 34/10 34/18 34/25 36/17 38/24 39/6 39/20 42/12 42/12 43/18 45/11 45/12 45/20 48/14 48/16 48/20 49/12 52/9 52/18 53/22 55/5 55/13 57/21 57/22 58/24 59/17 68/4 69/2 71/7 71/24 74/13 75/18 77/21 77/25 79/20 80/2 81/6 83/21 83/22 84/8 91/1 93/15 94/13 95/10 99/19 99/21 101/5 101/19 103/12 104/19 107/4 109/24 114/15 114/16 115/4 115/4 115/5 115/8 115/14 115/17 115/19 116/2 119/11 119/19 120/17 122/10 122/21 122/22 122/24</p> <p>beautiful [1] 63/3</p> <p>beauty [1] 100/6</p> <p>became [11] 18/3 19/18 34/19 34/25 42/9 47/2 47/2 53/24 93/2 93/3 107/17</p> <p>because [177]</p> <p>become [4] 41/23 42/25 43/1 99/3</p> <p>bed [4] 94/24 94/24 95/4 95/4</p> <p>bedroom [1] 110/13</p> <p>bedrooms [1] 110/12</p> <p>been [75] 1/10 2/6 3/9 5/6 9/21 10/18 10/19 11/8 12/6 14/8 14/18</p>
--	--	---	---	---

<p>B</p> <p>been... [64] 26/3 26/17 27/5 27/11 27/13 33/5 37/7 37/9 38/8 38/15 42/20 43/4 44/23 46/19 48/21 50/11 50/15 51/12 52/17 52/17 52/20 57/2 57/3 57/4 57/9 66/18 68/7 68/11 68/24 71/4 72/16 75/19 75/22 77/13 77/15 77/16 77/17 78/2 81/12 82/11 84/20 85/16 86/7 88/12 89/1 89/2 89/3 90/10 90/17 92/25 94/15 101/25 106/4 111/25 113/12 114/19 115/1 116/3 116/19 116/22 118/3 118/4 122/22 123/1</p> <p>before [41] 8/12 11/13 18/8 18/9 20/10 23/17 27/17 29/21 32/7 33/10 48/3 48/3 50/4 58/24 60/11 60/14 61/16 68/12 72/24 73/4 73/25 74/2 74/8 74/9 76/6 78/1 80/9 83/25 84/10 85/24 86/7 87/13 87/13 90/23 98/24 105/12 107/25 108/1 110/4 111/19 112/20</p> <p>began [1] 117/19</p> <p>begin [5] 2/2 60/20 105/22 115/16 117/18</p> <p>beginning [2] 34/15 38/18</p> <p>behalf [6] 1/14 16/10 29/25 39/17 60/5 105/6</p> <p>behind [9] 25/1 27/3 27/23 36/4 43/19 55/12 101/17 116/1 116/2</p> <p>being [25] 18/23 22/4 24/4 26/19 37/25 42/16 58/16 61/21 61/22 63/2 63/3 81/4</p>	<p>87/3 90/24 96/13 101/25 103/19 109/3 118/15 121/1 121/25 122/10 122/11 122/17 123/11</p> <p>belief [5] 1/24 16/20 40/3 60/18 105/20</p> <p>believe [11] 1/6 10/25 11/18 12/6 17/1 106/13 112/22 114/7 115/21 117/16 117/18</p> <p>believed [3] 37/6 79/24 121/14</p> <p>believing [1] 120/23</p> <p>Belize [1] 40/22</p> <p>benefit [5] 4/19 19/1 32/6 67/15 72/2</p> <p>Berkshire [7] 18/9 61/25 61/25 62/7 63/19 63/20 64/3</p> <p>beside [2] 87/8 108/9</p> <p>best [10] 1/24 16/20 40/2 42/4 57/18 60/17 105/20 114/8 116/2 116/3</p> <p>bet [1] 114/8</p> <p>better [5] 17/4 53/15 81/13 84/22 86/2</p> <p>between [5] 3/3 19/23 65/15 66/25 69/17</p> <p>big [5] 20/20 34/14 65/1 70/3 71/25</p> <p>bigger [3] 5/19 21/23 77/18</p> <p>biggest [1] 122/9</p> <p>bin [2] 111/11 111/14</p> <p>birth [1] 30/21</p> <p>birthday [2] 93/19 114/23</p> <p>bit [24] 7/24 21/9 34/9 41/8 43/11 44/25 48/8 48/25 49/8 49/17 53/12 53/23 55/2 62/20 62/20 74/5 79/17 81/12 96/6 96/21 98/24 107/3 117/8 121/14</p> <p>bits [1] 46/4</p> <p>blank [1] 26/5</p> <p>blanked [2] 26/8 26/9</p> <p>bleed [1] 35/13</p> <p>block [1] 14/15</p>	<p>Blowers [1] 12/25</p> <p>book [2] 69/15 84/3</p> <p>borer [1] 2/17</p> <p>boring [2] 12/23 13/1</p> <p>borrow [5] 51/12 80/14 80/19 81/1 81/1</p> <p>borrowed [4] 51/3 70/7 83/3 84/11</p> <p>boss [3] 52/10 61/21 61/22</p> <p>both [1] 27/21</p> <p>bother [1] 100/4</p> <p>bottom [4] 22/20 89/7 105/17 122/23</p> <p>bought [4] 2/21 43/22 43/25 108/3</p> <p>Bournemouth [1] 18/15</p> <p>boy [1] 40/18</p> <p>brain [1] 35/13</p> <p>Braintree [1] 3/4</p> <p>branch [44] 9/14 18/4 18/17 19/19 43/22 43/23 44/17 48/5 48/5 61/11 62/15 62/22 62/23 62/24 64/8 64/10 64/14 65/21 65/23 65/25 66/2 66/5 67/10 67/15 67/19 67/25 68/5 68/11 72/4 72/8 72/18 72/20 73/16 73/20 77/16 78/11 86/4 96/16 97/1 106/24 107/15 107/18 107/24 108/15</p> <p>brand [3] 71/8 100/5 100/11</p> <p>brave [1] 103/20</p> <p>break [9] 15/18 15/24 38/25 39/3 59/19 59/23 83/15 87/23 93/14</p> <p>breaks [1] 39/6</p> <p>breast [1] 41/25</p> <p>brick [1] 48/23</p> <p>brilliant [1] 120/14</p> <p>bring [8] 30/15 41/7 61/17 70/21 73/14 74/19 74/20 115/6</p> <p>brother [1] 25/15</p> <p>brother's [1] 28/20</p> <p>brought [5] 9/10</p>	<p>25/18 78/24 116/5 120/5</p> <p>brush [1] 80/9</p> <p>bubbles [1] 93/8</p> <p>bubbly [1] 99/3</p> <p>build [4] 63/4 63/5 63/15 63/22</p> <p>building [6] 3/16 70/15 70/23 70/23 72/11 96/19</p> <p>built [1] 92/15</p> <p>bullied [1] 121/17</p> <p>bullying [1] 98/20</p> <p>bungalow [1] 32/3</p> <p>Burgess [5] 38/23 39/13 39/14 59/9 124/6</p> <p>buried [1] 48/24</p> <p>bus [3] 42/13 43/7 43/8</p> <p>busiest [1] 54/13</p> <p>business [26] 4/7 4/10 4/11 18/25 46/19 61/20 62/21 63/17 69/8 74/1 80/20 80/22 80/22 80/24 85/8 98/3 98/4 100/5 100/9 100/11 101/5 107/3 107/9 111/12 119/3 119/6</p> <p>businesses [1] 62/14</p> <p>busy [2] 48/8 51/18</p> <p>but [143]</p> <p>butcher's [1] 24/24</p> <p>button [1] 79/10</p> <p>buy [6] 3/6 57/1 57/5 80/22 80/23 80/24</p> <p>buying [1] 18/24</p> <p>by [68] 1/12 2/2 4/7 7/18 8/17 10/20 11/22 14/3 14/4 14/18 16/8 16/22 22/1 22/3 23/12 23/21 25/10 25/19 26/24 27/2 31/15 31/16 32/15 39/15 40/5 41/13 42/3 48/15 50/12 51/5 51/9 53/21 60/3 60/20 75/6 79/18 81/11 87/4 90/9 90/24 92/9 95/17 98/16 105/4 105/22 108/20 111/9 112/6 112/18</p>	<p>113/11 114/3 114/14 114/24 115/12 117/11 118/1 118/16 118/25 119/1 120/20 121/16 121/19 122/8 124/3 124/5 124/7 124/9 124/11</p> <hr/> <p>C</p> <p>cabinets [1] 110/11</p> <p>Caddick [1] 88/19</p> <p>café [5] 46/3 46/4 51/17 56/4 56/4</p> <p>café's [1] 53/17</p> <p>call [9] 2/16 5/16 27/5 67/7 67/8 78/25 79/14 109/13 109/18</p> <p>called [13] 3/1 18/10 46/20 47/3 62/13 65/17 72/23 72/24 97/21 98/1 98/10 98/10 117/21</p> <p>calling [2] 22/1 71/5</p> <p>came [44] 20/10 23/6 25/2 25/17 26/1 29/1 29/2 29/24 33/2 33/19 34/20 46/20 47/19 47/25 61/7 62/11 63/19 63/20 72/24 73/23 73/24 74/1 75/11 75/12 76/10 83/17 91/1 91/7 100/17 101/5 101/18 102/10 106/20 106/24 107/4 108/8 108/21 109/10 109/17 110/8 111/18 113/15 121/11 122/12</p> <p>can [54] 7/12 8/13 20/2 22/11 22/14 28/11 43/13 44/3 45/2 45/9 60/6 61/16 64/21 65/11 69/5 70/7 73/22 73/23 74/4 74/4 74/5 74/6 74/10 75/19 76/16 78/8 79/6 81/14 81/20 83/13 84/3 85/11 85/13 85/15 85/16 88/11 91/23 92/24 96/23 97/22 100/23 101/17 102/6 102/20 103/13 105/7</p>
--	--	---	---	---

<p>C</p> <p>can... [8] 105/17 105/18 106/23 109/1 110/7 116/11 122/10 122/17</p> <p>can't [21] 6/16 28/15 28/16 30/24 65/12 66/14 67/9 67/20 69/6 70/2 72/3 72/6 81/19 83/24 86/3 92/20 93/20 97/21 98/8 122/3 122/15</p> <p>cancer [2] 41/25 115/24</p> <p>cannot [6] 63/25 64/2 64/16 71/23 73/14 101/5</p> <p>car [14] 4/19 5/4 7/22 24/21 24/25 25/7 80/3 98/11 98/12 106/25 107/3 107/6 107/13 107/13</p> <p>card [1] 111/13</p> <p>cards [2] 34/5 44/10</p> <p>care [2] 34/21 35/13</p> <p>career [1] 42/7</p> <p>carer [1] 120/18</p> <p>carers [1] 120/9</p> <p>carried [8] 23/7 24/20 84/17 84/18 108/24 110/22 111/4 111/23</p> <p>carries [2] 78/16 87/7</p> <p>carry [10] 8/24 69/3 70/2 70/3 83/16 85/8 90/6 109/16 115/23 118/14</p> <p>case [18] 27/13 36/8 37/19 51/5 54/4 63/24 65/13 84/4 85/17 86/7 86/20 87/3 90/12 101/10 109/22 113/2 115/18 121/10</p> <p>cases [1] 37/5</p> <p>cash [15] 20/11 23/2 51/15 65/3 67/13 67/20 68/13 69/3 70/2 70/3 72/6 78/24 79/9 82/7 91/9</p> <p>Catriona [2] 60/4 105/5</p> <p>Catterick [4] 40/21</p>	<p>41/1 41/9 43/22</p> <p>caution [1] 49/1</p> <p>cautioning [1] 78/13</p> <p>CCRC [1] 89/14</p> <p>cease [1] 112/9</p> <p>ceased [1] 112/10</p> <p>cell [4] 25/10 25/18 25/21 26/7</p> <p>cent [2] 66/11 66/13</p> <p>centrally [2] 45/7 45/15</p> <p>centre [3] 2/17 28/9 79/14</p> <p>certain [1] 47/9</p> <p>cetera [9] 21/7 28/14 32/16 33/16 34/4 37/2 37/2 120/18 120/18</p> <p>chair [32] 1/3 1/6 1/14 4/17 15/5 15/7 15/9 15/17 16/1 16/11 16/23 20/2 22/11 22/14 28/11 37/14 38/10 38/22 39/8 39/17 43/14 52/6 54/4 59/3 59/5 59/7 59/16 75/13 103/2 123/4 123/7 123/14</p> <p>chance [3] 3/16 29/20 42/17</p> <p>chances [1] 114/9</p> <p>change [4] 3/11 3/12 42/7 76/7</p> <p>changed [7] 23/18 47/12 50/5 53/19 76/6 84/10 108/20</p> <p>changing [1] 47/16</p> <p>chap [1] 57/6</p> <p>charge [19] 9/5 10/25 11/17 11/24 11/25 12/1 25/3 25/5 29/16 29/17 29/19 36/18 49/14 50/8 57/2 86/10 116/16 116/18 116/21</p> <p>charged [9] 9/1 9/2 9/4 25/6 29/4 29/6 54/6 86/7 113/21</p> <p>charges [4] 9/10 29/5 114/2 114/16</p> <p>charging [1] 28/21</p> <p>charity [3] 31/12 115/24 115/25</p> <p>chat [8] 38/17 39/10</p>	<p>52/8 52/10 66/12 81/14 109/21 109/23</p> <p>check [2] 65/11 98/15</p> <p>checked [1] 116/19</p> <p>Chelmsford [1] 3/3</p> <p>cheque [1] 74/21</p> <p>cheques [1] 21/9</p> <p>Chesterfield [7] 6/24 12/23 65/4 66/22 75/10 79/1 82/12</p> <p>chickens [1] 104/8</p> <p>child [5] 41/4 67/15 72/2 87/20 110/18</p> <p>child ... I'm [1] 87/20</p> <p>children [30] 17/1 17/1 17/3 35/17 40/17 60/24 60/25 61/13 61/20 62/5 75/12 78/18 78/20 87/10 90/17 93/5 98/19 99/20 104/3 104/9 106/6 106/8 106/11 114/24 115/15 120/7 120/13 120/16 120/24 121/16</p> <p>choice [3] 8/1 8/1 9/18</p> <p>Chris [2] 7/1 7/1</p> <p>chunk [1] 71/25</p> <p>church [1] 93/7</p> <p>circumstances [3] 59/13 61/6 106/23</p> <p>civil [1] 57/4</p> <p>claim [1] 32/6</p> <p>claimed [1] 32/7</p> <p>Claire [10] 41/3 41/4 41/25 42/3 42/6 42/7 42/13 42/17 42/21 56/14</p> <p>Claire's [1] 54/12</p> <p>classic [5] 106/25 107/3 107/6 107/13 107/13</p> <p>clear [2] 33/9 123/11</p> <p>cleared [2] 76/3 121/11</p> <p>clients [1] 72/17</p> <p>climb [1] 31/9</p> <p>clock [1] 87/16</p> <p>close [7] 3/3 56/13 62/5 72/7 72/18 118/25 121/7</p>	<p>closed [2] 30/12 96/16</p> <p>closes [1] 65/23</p> <p>clothes [4] 76/20 77/24 78/15 79/19</p> <p>clue [2] 23/4 84/25</p> <p>code [4] 47/13 47/13 47/16 67/17</p> <p>coins [1] 74/15</p> <p>Colchester [1] 5/1</p> <p>Colin [2] 109/14 109/19</p> <p>colleague [2] 46/22 47/3</p> <p>colleagues [1] 100/23</p> <p>collect [1] 80/25</p> <p>college [1] 119/19</p> <p>colours [1] 74/19</p> <p>come [46] 27/24 38/25 44/12 44/22 45/16 59/20 62/18 66/13 67/13 68/7 68/23 71/4 71/21 72/3 72/13 74/6 74/18 75/4 77/15 77/20 79/17 80/7 81/5 84/13 85/18 85/19 88/11 88/22 89/4 89/12 93/7 94/13 96/20 96/22 97/6 98/22 101/13 101/14 102/8 102/22 103/20 103/25 103/25 110/4 112/11 119/17</p> <p>comes [2] 66/9 74/18</p> <p>comfort [1] 103/24</p> <p>coming [16] 3/15 15/13 32/25 33/1 38/14 59/11 67/11 67/18 71/14 80/13 81/12 97/5 109/18 115/4 115/19 123/9</p> <p>communicated [1] 113/10</p> <p>community [14] 10/2 13/21 13/25 29/21 30/4 50/18 54/3 63/3 63/6 94/10 115/22 115/23 118/19 121/18</p> <p>companies [1] 12/22</p> <p>company [5] 17/21 41/19 52/5 106/25 107/6</p>	<p>comparison [1] 13/3</p> <p>compensation [1] 101/25</p> <p>completed [1] 21/10</p> <p>completely [2] 30/1 111/1</p> <p>complicated [1] 21/9</p> <p>computer [15] 65/1 65/24 65/25 66/21 67/13 71/8 74/22 76/7 76/11 79/10 79/11 82/7 85/9 102/11 102/15</p> <p>concern [1] 57/9</p> <p>concerned [4] 36/21 67/12 84/6 117/1</p> <p>concise [1] 123/11</p> <p>concludes [1] 123/14</p> <p>concrete [1] 41/21</p> <p>condition [1] 111/22</p> <p>conducted [3] 73/22 109/1 110/7</p> <p>confidence [1] 54/1</p> <p>confiscation [9] 10/7 88/5 89/16 90/24 91/18 91/19 91/22 91/25 92/8</p> <p>connected [1] 1/4</p> <p>connection [1] 113/24</p> <p>consequences [2] 11/5 12/11</p> <p>consider [1] 48/14</p> <p>considerably [1] 52/3</p> <p>constant [1] 35/9</p> <p>constantly [2] 114/14 117/17</p> <p>construction [1] 53/16</p> <p>containing [1] 113/22</p> <p>contains [1] 103/12</p> <p>content [2] 60/17 105/20</p> <p>continue [5] 4/20 111/3 118/3 119/5 120/6</p> <p>continuing [1] 120/5</p> <p>contract [3] 84/14 113/17 119/13</p> <p>contracts [1] 113/11</p> <p>convenience [5] 63/9 63/12 63/16 68/17</p>
---	---	---	--	---

<p>C</p> <p>convenience... [1] 69/18</p> <p>Convey [1] 104/18</p> <p>convicted [2] 118/8 119/4</p> <p>conviction [19] 10/20 12/12 32/10 50/20 52/14 53/2 90/20 90/25 94/19 98/8 100/13 101/24 117/3 117/5 118/10 120/12 121/16 121/22 121/25</p> <p>convinced [1] 30/19</p> <p>cope [1] 119/7</p> <p>copied [1] 36/16</p> <p>copy [5] 1/15 16/11 39/17 60/11 105/12</p> <p>correct [22] 1/19 39/21 40/13 47/25 50/22 51/2 73/17 73/18 88/2 90/25 105/10 105/11 106/14 106/15 108/16 108/17 110/6 113/8 113/9 113/23 116/6 116/7</p> <p>correction [4] 45/18 68/23 71/18 71/18</p> <p>correctly [1] 72/14</p> <p>costs [1] 50/19</p> <p>could [37] 4/17 12/17 16/23 20/4 29/24 36/12 36/20 41/14 43/7 44/18 48/19 48/20 48/20 51/19 52/18 53/20 54/3 60/13 61/13 64/2 64/5 68/21 68/22 68/22 77/18 78/17 92/16 93/5 97/4 99/1 99/2 100/25 105/14 107/4 110/8 110/15 112/13</p> <p>couldn't [46] 7/4 27/2 30/18 30/22 32/5 33/18 35/6 41/12 45/6 47/11 47/17 47/17 48/15 70/17 70/24 70/25 70/25 71/20 71/22 78/20 83/17 83/19 86/15 87/9 92/20 93/21 93/22</p>	<p>94/1 94/5 94/5 95/2 95/3 95/8 96/11 96/12 99/16 99/21 111/2 115/3 115/6 115/16 119/5 119/7 119/11 119/11 120/6</p> <p>Council [2] 55/22 96/9</p> <p>counsel [1] 114/3</p> <p>count [4] 74/19 74/20 75/4 75/7</p> <p>counter [2] 43/19 43/19</p> <p>country [1] 57/21</p> <p>counts [3] 29/9 75/8 86/8</p> <p>County [2] 55/22 96/9</p> <p>couple [5] 3/7 51/16 54/22 117/15 119/15</p> <p>courage [1] 15/15</p> <p>course [2] 4/25 15/20</p> <p>court [26] 10/20 29/11 29/13 30/15 36/23 50/4 50/5 50/9 50/10 50/12 50/15 50/19 51/6 51/10 72/10 85/20 85/22 86/6 86/14 86/18 87/14 91/21 101/12 115/3 115/18 116/24</p> <p>courthouse [1] 54/8</p> <p>courting [1] 40/15</p> <p>courts [2] 112/25 117/2</p> <p>cousin [1] 33/2</p> <p>cover [2] 21/6 94/24</p> <p>coverage [1] 54/4</p> <p>covered [3] 58/16 95/4 123/5</p> <p>credit [3] 44/9 67/14 111/13</p> <p>Crime [1] 116/5</p> <p>criminal [6] 11/24 97/23 101/6 101/7 101/16 101/22</p> <p>crossed [2] 30/1 54/18</p> <p>Crown [13] 29/13 44/5 50/5 50/9 50/10 50/14 51/6 51/9 64/14 85/22 86/6 86/18 87/14</p>	<p>crushed [1] 54/11</p> <p>crying [4] 93/10 93/11 93/12 110/25</p> <p>currently [1] 106/10</p> <p>curtain [2] 93/14 99/4</p> <p>curtains [1] 93/16</p> <p>custodial [3] 90/10 115/9 115/12</p> <p>customers [3] 32/12 74/3 78/4</p> <p>cut [4] 30/1 41/21 71/6 119/12</p> <p>CV [1] 8/7</p> <p>Cyprus [1] 40/22</p> <hr/> <p>D</p> <p>dad [2] 54/12 115/5</p> <p>dark [3] 31/16 95/19 99/11</p> <p>date [6] 64/18 64/18 64/19 107/20 112/13 120/25</p> <p>dated [3] 1/18 16/14 39/20</p> <p>daughter [10] 17/4 28/3 30/16 33/19 35/18 35/22 54/24 93/10 95/11 95/14</p> <p>daughter's [3] 21/8 21/18 114/23</p> <p>Dave [1] 42/22</p> <p>Dawkins [1] 109/19</p> <p>day [44] 4/25 19/14 19/17 26/10 27/5 27/8 27/17 28/20 30/20 31/18 34/6 42/17 44/19 45/4 45/4 46/18 47/3 47/4 47/19 51/16 51/16 53/5 65/3 66/15 67/10 69/7 72/25 73/1 73/20 73/23 80/5 84/17 84/18 88/3 88/5 94/20 108/11 108/11 109/13 113/2 113/16 115/18 118/11 123/21</p> <p>day's [4] 19/13 19/15 48/18 48/18</p> <p>day-to-day [1] 108/11</p> <p>days [9] 32/12 34/11 44/13 46/22 51/16 53/17 63/12 64/16 108/8</p>	<p>days' [1] 26/25</p> <p>DBS [1] 97/18</p> <p>deal [3] 29/9 32/2 117/25</p> <p>dealt [2] 26/19 118/1</p> <p>dear [1] 94/2</p> <p>death [1] 110/17</p> <p>debt [2] 96/16 96/18</p> <p>debts [2] 26/17 26/19</p> <p>decide [3] 8/4 41/23 61/10</p> <p>decided [6] 41/5 42/4 42/6 42/24 61/23 119/12</p> <p>decision [1] 96/24</p> <p>declaration [1] 65/19</p> <p>declared [1] 52/13</p> <p>definitely [3] 23/15 67/23 72/4</p> <p>degrading [1] 7/24</p> <p>degree [3] 41/10 41/13 55/8</p> <p>delay [1] 39/6</p> <p>deliver [1] 33/22</p> <p>demanded [1] 111/18</p> <p>demands [1] 36/24</p> <p>denomination [1] 79/9</p> <p>deposit [2] 33/3 74/6</p> <p>depression [2] 52/22 111/24</p> <p>describe [12] 20/2 22/11 22/14 28/11 44/3 45/2 45/10 73/22 92/25 103/20 109/1 110/7</p> <p>described [11] 66/25 69/19 73/19 79/19 81/4 90/23 93/24 96/13 98/19 112/4 116/4</p> <p>designated [3] 67/15 67/25 72/5</p> <p>destroyed [1] 122/25</p> <p>detachments [2] 40/22 40/24</p> <p>details [1] 52/13</p> <p>detectives [1] 79/22</p> <p>deteriorated [1] 55/2</p> <p>devastated [1] 57/11</p> <p>development [1] 46/19</p>	<p>devoted [1] 42/8</p> <p>Dickson [7] 1/7 1/8 1/9 8/15 11/22 15/13 124/2</p> <p>did [185]</p> <p>didn't [119] 5/5 6/6 7/17 8/7 14/13 14/22 14/24 17/25 18/14 19/20 20/21 21/2 21/7 23/3 24/6 25/7 26/13 26/14 26/14 27/9 27/13 27/16 27/24 27/25 28/1 28/1 28/2 28/2 28/3 32/11 33/8 33/8 33/9 34/17 35/21 36/1 36/1 36/3 36/4 38/1 38/1 40/15 41/6 41/7 43/6 44/19 44/23 45/21 45/22 45/22 45/23 47/10 47/13 48/13 52/21 53/6 53/24 55/15 56/14 57/7 58/2 63/10 63/23 69/15 69/15 69/15 77/10 77/10 78/9 80/8 80/14 81/9 81/18 82/20 82/23 83/19 84/12 85/18 85/19 88/17 88/22 89/4 89/9 91/4 91/8 91/13 91/14 93/3 93/4 93/4 93/12 93/14 93/16 93/16 93/17 94/3 95/2 95/16 96/2 96/10 97/3 99/8 99/9 99/10 100/4 100/8 101/8 101/13 101/14 112/10 114/17 115/6 115/8 116/16 116/24 117/14 119/15 121/8 121/12</p> <p>die [3] 95/5 95/6 95/9</p> <p>died [2] 58/2 58/7</p> <p>different [4] 3/10 17/24 32/15 44/18</p> <p>difficult [3] 42/3 118/14 121/15</p> <p>dining [1] 111/6</p> <p>dinner [2] 33/11 33/12</p> <p>director [3] 17/20 97/25 98/1</p> <p>dirty [1] 41/20</p>
--	---	---	---	--

<p>D</p> <p>disappeared [1] 24/14</p> <p>disclose [1] 89/15</p> <p>disclosure [3] 89/5 119/17 119/22</p> <p>discover [1] 121/25</p> <p>discovered [1] 109/9</p> <p>discrepancies [4] 67/2 77/17 79/13 82/14</p> <p>discrepancy [5] 21/14 66/25 70/12 77/13 79/11</p> <p>discuss [1] 115/5</p> <p>discussed [1] 121/22</p> <p>dishonesty [3] 89/6 89/6 89/11</p> <p>dismissal [1] 8/7</p> <p>dismissed [1] 8/1</p> <p>disposition [1] 86/1</p> <p>dispute [1] 79/10</p> <p>distressing [1] 59/12</p> <p>DNA [1] 25/9</p> <p>do [117] 2/10 2/15 5/4 5/5 5/11 6/25 7/21 8/4 9/24 12/8 14/3 14/14 15/9 15/15 17/1 18/8 19/1 23/11 23/12 28/5 29/21 29/25 31/2 31/19 31/20 36/12 36/20 40/17 41/12 41/14 44/18 44/20 44/23 45/15 46/20 48/2 52/5 55/3 55/8 56/5 56/14 59/7 60/11 60/13 60/24 61/4 61/15 61/17 62/2 63/10 64/2 64/9 64/19 65/3 65/10 66/17 66/18 66/19 67/11 69/7 69/13 70/1 70/6 70/16 70/16 72/25 75/21 76/19 77/7 78/20 78/25 79/6 79/8 79/8 79/12 79/12 82/23 84/12 85/1 85/8 86/13 87/18 91/5 92/5 92/7 93/13 94/21 96/24 96/25 97/3 97/17 98/14 99/9</p>	<p>99/15 100/9 100/14 102/2 102/2 102/11 102/13 103/2 104/21 105/12 105/13 106/6 107/12 107/17 112/20 115/25 116/8 119/16 119/18 120/3 121/3 122/7 122/18 123/7</p> <p>dockets [1] 66/23</p> <p>doctor [2] 32/4 34/8</p> <p>doctors [1] 96/2</p> <p>document [2] 71/15 82/11</p> <p>does [7] 6/8 12/2 39/6 58/9 102/6 107/21 116/18</p> <p>doesn't [3] 12/4 14/19 85/11</p> <p>dog [5] 22/16 23/6 26/21 30/3 32/14</p> <p>dogs [3] 32/13 32/16 33/21</p> <p>doing [25] 12/23 12/25 46/18 48/24 53/18 58/23 59/13 65/9 66/16 67/13 68/24 69/17 71/15 72/9 72/10 75/3 75/17 79/15 82/12 93/9 96/19 101/8 102/13 104/6 107/13</p> <p>domino [1] 102/7</p> <p>don't [53] 6/11 11/18 11/23 12/10 14/16 15/6 25/22 34/10 36/15 36/15 39/11 48/14 49/7 49/19 56/11 56/21 58/6 58/6 59/8 61/16 67/22 68/10 69/5 70/1 71/16 73/13 74/6 76/12 77/20 80/18 81/13 81/15 81/20 81/21 84/25 87/21 88/10 91/2 95/8 95/14 97/5 98/14 98/15 99/4 99/5 99/6 101/20 111/19 121/13 122/5 122/6 122/17 123/6</p> <p>done [35] 8/9 19/6 23/16 37/22 52/9 56/21 58/8 59/1 65/20</p>	<p>66/6 66/24 71/17 71/17 72/8 77/1 77/4 77/14 77/24 77/25 77/25 78/1 80/10 80/11 81/21 85/5 88/6 99/11 99/24 100/19 109/3 117/20 117/21 118/23 121/12 122/16</p> <p>door [10] 25/14 34/16 43/18 43/21 44/21 53/5 99/5 99/5 109/20 112/12</p> <p>doors [1] 43/6</p> <p>dose [1] 34/11</p> <p>doubt [2] 54/8 118/22</p> <p>doubting [1] 117/19</p> <p>down [34] 1/10 2/25 4/1 4/24 4/24 5/5 5/7 13/9 13/18 18/15 22/16 23/2 23/6 25/7 25/8 30/3 30/4 30/6 31/10 33/2 45/5 57/12 65/10 68/25 84/23 93/14 94/3 99/23 100/8 100/9 100/10 110/13 117/14 117/14</p> <p>Down's [1] 55/24</p> <p>downstairs [2] 82/15 93/11</p> <p>drain [1] 94/3</p> <p>dramatically [1] 51/23</p> <p>draw [1] 13/18</p> <p>drawer [1] 110/13</p> <p>drawers [1] 110/11</p> <p>dreadful [2] 38/8 38/8</p> <p>dream [2] 57/13 57/13</p> <p>dreams [1] 57/13</p> <p>drew [1] 13/9</p> <p>drive [1] 94/7</p> <p>drop [1] 29/16</p> <p>dropped [2] 51/23 113/3</p> <p>dropping [1] 75/11</p> <p>Durham [1] 44/5</p> <p>during [2] 81/8 89/22</p> <p>duvet [1] 95/4</p> <p>DWP [1] 67/24</p>	<p>19/14 68/11 69/1 71/10</p> <p>earlier [2] 22/12 25/15</p> <p>early [3] 13/9 42/12 46/8</p> <p>earning [3] 13/3 32/2 71/1</p> <p>earnings [1] 51/22</p> <p>easier [3] 95/10 110/15 118/21</p> <p>eat [1] 94/1</p> <p>Echo [1] 54/5</p> <p>effect [12] 15/14 31/21 35/10 55/10 92/24 102/7 110/24 113/18 117/8 117/12 120/12 121/5</p> <p>eight [2] 9/25 112/22</p> <p>Eight months [1] 112/22</p> <p>eight-month [1] 9/25</p> <p>either [4] 29/13 45/21 69/7 103/11</p> <p>else [16] 7/3 11/9 15/1 15/5 19/2 28/6 37/13 59/2 64/4 68/2 72/9 82/13 82/17 118/3 121/2 123/4</p> <p>embarrassed [1] 81/11</p> <p>embarrassing [1] 120/21</p> <p>emerging [1] 67/3</p> <p>emphasis [3] 44/8 64/22 65/1</p> <p>employees [1] 79/20</p> <p>employment [5] 32/9 32/11 53/17 97/10 119/14</p> <p>empty [2] 11/16 11/16</p> <p>enable [1] 38/23</p> <p>end [11] 17/8 28/15 45/14 48/23 54/2 64/23 65/2 65/14 65/16 65/25 111/2</p> <p>ended [1] 110/12</p> <p>enforce [1] 3/19</p> <p>engage [2] 98/14 98/15</p> <p>engineer [1] 41/19</p> <p>engineering [2] 2/18</p>	<p>41/11</p> <p>engineers [1] 102/14</p> <p>enhance [1] 3/17</p> <p>enhanced [1] 97/17</p> <p>enjoy [4] 19/8 30/18 30/23 31/17</p> <p>enjoyed [7] 19/5 19/7 19/7 19/8 33/14 56/2 56/7</p> <p>enough [9] 10/12 45/24 51/18 55/5 55/13 58/16 103/20 117/18 119/16</p> <p>enquiries [2] 88/1 109/16</p> <p>entered [2] 86/13 114/21</p> <p>entertaining [1] 33/16</p> <p>entrepreneur [1] 63/1</p> <p>envelope [2] 53/6 111/21</p> <p>equipment [2] 109/25 110/1</p> <p>Erpingham [1] 107/16</p> <p>error [1] 6/5</p> <p>escalating [1] 46/9</p> <p>escort [1] 98/11</p> <p>escorted [2] 43/9 98/9</p> <p>especially [2] 3/11 32/18</p> <p>Essex [2] 2/25 4/24</p> <p>estate [1] 98/13</p> <p>et [9] 21/7 28/14 32/16 33/16 34/4 37/2 37/2 120/18 120/18</p> <p>et cetera [9] 21/7 28/14 32/16 33/16 34/4 37/2 37/2 120/18 120/18</p> <p>even [18] 21/13 36/2 36/16 37/4 53/6 63/25 70/2 73/8 74/3 81/3 83/25 86/3 95/11 96/3 115/16 120/1 121/9 122/25</p> <p>events [3] 92/24 103/20 117/9</p> <p>eventually [5] 9/15 31/10 32/4 95/21 117/17</p>
--	--	---	--	---

<p>E</p> <p>ever [9] 9/13 32/7 44/21 51/13 92/13 99/6 99/23 111/16 122/6</p> <p>every [13] 3/7 36/19 36/19 36/22 68/1 70/15 70/19 71/15 71/21 74/15 74/17 75/22 92/11</p> <p>everybody [5] 30/10 94/13 104/22 118/13 121/10</p> <p>Everybody's [1] 37/9</p> <p>everyday [1] 107/10</p> <p>everyone [7] 3/9 15/1 68/9 72/9 89/15 100/18 123/19</p> <p>everything [30] 7/22 25/23 28/13 28/17 29/1 35/7 36/7 61/14 63/9 65/10 65/11 65/18 65/24 66/23 76/3 78/13 79/9 85/13 86/1 88/6 88/15 91/10 94/2 97/3 99/23 102/13 102/20 116/25 117/21 120/5</p> <p>everything's [1] 120/20</p> <p>evicted [1] 32/5</p> <p>evidence [10] 1/11 38/14 59/17 82/3 82/6 101/13 101/13 123/9 123/12 123/14</p> <p>ex [1] 32/12</p> <p>ex-customers [1] 32/12</p> <p>exactly [2] 27/8 83/24</p> <p>example [2] 12/14 66/1</p> <p>exchange [1] 4/19</p> <p>excited [1] 122/3</p> <p>excuse [3] 55/17 57/14 93/20</p> <p>exist [1] 12/2</p> <p>expand [1] 107/3</p> <p>expect [2] 5/24 34/24</p> <p>expected [1] 49/13</p> <p>expecting [1] 115/9</p> <p>expensive [1] 62/9</p>	<p>experience [5] 38/9 45/10 45/23 69/19 108/12</p> <p>experienced [3] 68/15 82/13 82/17</p> <p>experiencing [1] 66/25</p> <p>explain [16] 4/17 12/18 43/13 45/6 45/13 48/15 53/20 59/11 69/14 86/4 101/1 106/23 109/11 116/11 119/22 120/22</p> <p>explained [2] 64/8 83/2</p> <p>explanation [6] 7/16 25/4 28/1 81/5 83/6 83/8</p> <p>explanations [1] 109/5</p> <p>expressed [1] 56/23</p> <p>extra [1] 56/19</p> <p>extremely [2] 99/17 100/16</p> <p>eyebrow [1] 72/5</p> <p>F</p> <p>face [9] 30/8 87/4 93/21 94/5 95/2 95/3 96/11 96/12 97/6</p> <p>fact [9] 10/17 14/5 58/17 83/18 109/23 112/10 113/2 115/20 121/22</p> <p>FAD [1] 67/17</p> <p>failed [1] 88/23</p> <p>failure [1] 34/22</p> <p>false [15] 29/4 29/10 29/18 49/24 50/13 50/14 52/13 54/7 79/3 86/8 112/25 113/21 114/3 114/4 114/9</p> <p>families [2] 102/5 102/23</p> <p>family [21] 2/10 10/24 11/1 14/18 28/25 51/3 54/23 58/5 80/6 80/13 80/14 80/16 80/18 81/1 83/4 84/11 98/16 102/5 102/7 117/9 119/1</p> <p>far [15] 1/25 12/3 12/4</p>	<p>13/5 36/21 55/5 55/13 64/16 64/21 84/6 98/1 108/10 116/9 116/25 120/14</p> <p>father [4] 51/5 51/7 51/12 53/11</p> <p>fault [1] 30/12</p> <p>February [4] 1/1 60/9 60/16 114/21</p> <p>February 2010 [1] 114/21</p> <p>Federation [1] 47/23</p> <p>feel [27] 6/20 7/18 7/23 19/3 23/11 23/12 26/4 27/19 31/18 37/7 37/24 48/12 49/6 52/15 58/9 58/20 63/5 64/6 100/14 101/8 114/15 115/14 119/15 120/1 121/25 122/5 122/7</p> <p>feet [2] 52/2 52/2</p> <p>fell [2] 41/4 96/16</p> <p>fella [1] 53/5</p> <p>felt [20] 18/21 22/11 22/14 25/24 27/22 30/11 30/12 30/21 35/20 36/11 46/11 99/7 109/3 110/16 112/11 112/15 114/5 114/7 116/1 116/3</p> <p>few [12] 2/2 14/2 16/22 25/15 29/25 37/5 40/5 45/20 55/17 60/21 100/22 105/22</p> <p>fight [1] 121/4</p> <p>fighting [1] 121/2</p> <p>figure [6] 22/22 22/22 70/16 79/4 79/6 91/12</p> <p>figures [2] 92/13 109/6</p> <p>filing [1] 110/11</p> <p>filled [1] 52/12</p> <p>final [3] 60/13 105/1 105/14</p> <p>finance [1] 4/6</p> <p>finances [1] 56/7</p> <p>financial [5] 12/11 31/25 31/25 42/8 44/9</p> <p>financially [3] 32/17 53/14 62/9</p> <p>find [14] 6/1 9/5 11/8</p>	<p>21/2 27/8 28/15 28/16 48/20 93/20 97/11 97/12 97/21 112/12 112/14</p> <p>fine [10] 8/23 15/22 29/1 39/1 59/21 87/24 103/10 105/24 106/22 120/21</p> <p>fingerprints [1] 25/9</p> <p>finish [2] 17/16 30/19</p> <p>finished [10] 10/19 17/15 21/11 22/6 31/16 32/3 32/16 34/21 55/8 111/1</p> <p>fire [1] 57/20</p> <p>firm [1] 53/16</p> <p>first [27] 1/6 9/21 17/11 23/11 23/16 30/17 31/17 31/24 37/20 40/22 41/4 45/4 45/4 46/16 46/17 46/21 47/5 64/9 65/9 67/3 83/18 109/17 112/21 113/14 118/8 122/13 122/14</p> <p>fish [1] 66/5</p> <p>fishing [1] 66/5</p> <p>fit [5] 61/19 112/1 112/8 119/16 120/17</p> <p>fitter [1] 2/16</p> <p>fittings [1] 46/6</p> <p>five [7] 24/21 34/22 35/12 44/6 53/17 83/14 92/18</p> <p>five days [1] 53/17</p> <p>five minutes [1] 24/21</p> <p>five years [2] 34/22 35/12</p> <p>fix [1] 21/24</p> <p>fixtures [1] 46/6</p> <p>flag [3] 68/21 68/22 84/1</p> <p>flagged [1] 83/23</p> <p>flat [3] 78/12 81/24 81/24</p> <p>flight [1] 36/2</p> <p>focusing [1] 23/11</p> <p>followed [2] 49/16 116/21</p> <p>following [8] 27/5 75/1 75/2 86/15</p>	<p>109/13 113/13 118/11 123/21</p> <p>food [1] 33/15</p> <p>Force [2] 40/9 40/10</p> <p>foreclose [1] 53/7</p> <p>foreign [1] 4/19</p> <p>forget [1] 21/1</p> <p>forgive [3] 90/6 113/13 117/5</p> <p>form [3] 55/3 55/9 55/11</p> <p>forward [7] 63/2 63/22 90/13 95/10 100/21 102/22 118/4</p> <p>forwards [3] 69/17 82/16 88/16</p> <p>foster [3] 120/9 120/13 120/18</p> <p>fostered [1] 120/24</p> <p>fostering [2] 120/14 120/19</p> <p>found [15] 27/19 28/21 34/1 34/6 37/4 46/21 48/8 62/15 62/16 88/21 89/5 93/11 112/24 121/14 123/1</p> <p>four [6] 46/17 92/18 106/7 106/11 108/8 115/15</p> <p>four days [1] 108/8</p> <p>four years [1] 46/17</p> <p>France [2] 18/1 18/1</p> <p>fraud [1] 117/12</p> <p>free [2] 57/2 122/5</p> <p>freehold [2] 3/25 80/23</p> <p>French [1] 17/21</p> <p>freshly [1] 98/8</p> <p>Friday [1] 28/23</p> <p>friend [3] 34/1 80/14 80/14</p> <p>friends [9] 32/15 80/6 80/18 80/19 81/2 83/4 84/11 118/25 121/7</p> <p>friendships [1] 118/24</p> <p>frightened [1] 34/19</p> <p>from [79] 1/10 3/15 7/5 7/5 7/6 8/19 12/22 14/4 15/2 20/21 20/23 25/23 26/18 28/20</p>
--	---	--	---	--

<p>F</p> <p>from... [65] 30/1 30/5 30/22 32/4 33/21 36/14 37/17 37/17 42/5 42/13 43/17 46/2 46/4 46/9 47/22 51/1 51/3 51/5 52/9 53/7 54/14 58/12 58/14 61/5 61/19 62/3 63/19 65/2 67/18 69/2 70/1 71/1 72/13 73/19 74/9 75/15 78/9 80/15 80/17 80/19 80/25 81/1 81/1 81/22 82/7 83/3 83/12 83/13 83/18 84/11 84/19 89/2 89/8 96/22 98/21 98/24 100/20 108/23 109/10 109/13 111/9 115/14 116/12 118/20 122/23</p> <p>front [11] 24/15 24/22 27/3 30/8 34/16 43/16 43/20 82/9 86/18 91/3 94/22</p> <p>froze [2] 12/15 26/6</p> <p>full [11] 19/13 31/7 32/5 46/22 60/6 63/1 63/2 63/7 93/8 105/7 109/24</p> <p>fun [1] 121/21</p> <p>funeral [3] 25/16 28/20 28/24</p> <p>funny [1] 24/4</p> <p>further [4] 62/10 102/24 102/25 123/3</p>	<p>22/20 24/19 26/13 26/14 26/14 26/15 27/3 32/9 35/2 42/12 42/14 43/7 43/9 44/21 44/25 45/7 46/2 48/4 52/2 52/22 53/9 53/13 58/3 59/19 64/6 68/22 72/19 77/5 80/17 80/21 83/12 83/13 83/13 84/22 87/17 87/17 97/5 101/8 102/14 119/10 119/11 122/3</p> <p>getting [15] 3/7 24/16 25/11 42/2 51/20 64/6 73/6 73/9 73/9 73/10 84/4 96/6 98/25 104/7 109/5</p> <p>Gillingham [1] 62/16</p> <p>girl [1] 40/18</p> <p>girls [1] 93/9</p> <p>giro [1] 67/14</p> <p>give [19] 1/11 38/5 38/14 44/22 66/1 67/17 69/5 83/14 85/11 85/16 88/16 88/20 88/23 91/5 91/15 100/18 101/1 101/14 123/9</p> <p>given [5] 7/25 31/10 37/10 111/8 120/25</p> <p>giving [4] 51/8 51/9 59/16 69/4</p> <p>glad [1] 38/17</p> <p>go [69] 7/20 8/12 14/19 14/24 27/9 28/13 28/24 31/5 31/17 34/1 44/10 45/18 47/17 53/12 53/22 55/7 56/5 58/25 62/11 64/2 65/11 65/13 65/23 66/9 66/12 67/23 68/5 68/10 68/16 68/16 68/24 70/2 70/2 73/4 76/16 78/8 78/8 78/9 78/19 79/16 81/10 81/14 83/12 83/13 84/23 85/6 87/6 87/17 90/18 93/7 93/8 93/16 93/17 93/17 93/21 93/22 94/3 94/4 95/1</p>	<p>95/10 97/20 97/24 99/5 100/8 100/9 111/1 111/25 118/4 122/21</p> <p>goalpost [1] 102/16</p> <p>goalposts [1] 102/17</p> <p>God [3] 76/21 95/23 97/19</p> <p>goes [4] 13/6 70/17 75/10 95/14</p> <p>going [91] 2/2 3/10 3/10 3/25 5/8 8/7 10/23 11/20 14/22 15/7 16/22 17/9 19/21 25/8 26/20 26/22 29/20 30/6 31/23 32/12 33/13 36/11 37/1 37/21 38/3 38/10 40/5 46/14 47/18 48/16 48/17 50/23 52/22 53/7 53/25 54/2 55/7 56/16 57/9 59/5 59/17 60/20 61/14 62/4 68/5 69/8 70/18 70/19 70/22 71/9 71/12 71/20 73/8 76/7 77/7 77/8 77/9 77/21 77/21 77/25 78/18 78/22 80/2 80/4 81/13 82/16 82/25 83/21 83/22 84/1 84/8 84/23 84/23 87/10 88/7 90/14 90/18 91/8 92/18 94/25 95/1 96/4 97/17 100/18 105/22 109/12 109/22 112/4 118/15 119/6 119/6</p> <p>gone [8] 7/13 24/18 24/19 45/6 48/22 55/3 81/6 102/15</p> <p>good [29] 1/3 1/4 1/9 6/21 12/9 12/15 16/1 16/6 25/24 31/22 32/13 37/23 42/15 43/10 49/20 51/25 52/20 53/10 55/17 56/2 58/10 58/11 63/5 78/19 92/8 97/12 97/14 105/1 119/23</p> <p>Goodbye [1] 123/19</p> <p>goodwill [1] 54/14</p> <p>got [68] 1/15 2/11</p>	<p>3/24 12/7 12/18 12/22 13/16 14/19 16/11 19/13 19/14 20/5 20/20 21/22 23/6 26/17 27/1 27/5 27/6 30/5 30/10 35/25 35/25 36/19 36/19 36/24 37/9 37/17 39/9 39/17 41/2 41/15 41/25 42/18 46/5 51/5 51/9 53/3 53/5 54/16 56/13 64/1 67/19 67/24 69/6 77/18 79/12 80/16 80/24 83/10 87/16 91/17 95/17 97/3 97/12 97/16 97/20 98/12 100/5 100/12 101/9 102/9 102/16 105/16 112/18 115/21 117/22 119/20</p> <p>GP [3] 112/1 112/4 112/5</p> <p>Grammar [1] 55/3</p> <p>grand [5] 70/24 92/18 92/18 92/18 92/20</p> <p>grandchild [2] 30/17 31/17</p> <p>granddaughter [1] 30/21</p> <p>grant [2] 91/4 103/5</p> <p>grateful [3] 15/15 59/13 103/22</p> <p>grave [1] 58/13</p> <p>great [1] 32/18</p> <p>greet [1] 45/16</p> <p>greeting [1] 34/5</p> <p>guess [1] 104/15</p> <p>guilt [1] 120/1</p> <p>guilty [24] 9/16 9/17 9/20 9/22 29/7 29/9 29/12 29/18 50/2 50/13 57/17 57/24 86/3 86/5 86/10 86/13 86/23 114/3 114/6 114/16 114/18 114/21 120/2 123/1</p> <p>Gulf [2] 40/22 40/22</p> <p>gutted [2] 52/16 52/16</p>	<p>H</p> <p>habit [1] 39/10</p> <p>had [159]</p> <p>hadn't [10] 10/18 21/10 23/4 23/4 23/16 30/13 32/21 35/7 56/20 116/3</p> <p>half [5] 19/14 19/17 54/6 72/8 95/7</p> <p>half-page [1] 54/6</p> <p>hallway [1] 43/17</p> <p>halt [1] 102/12</p> <p>hand [1] 51/15</p> <p>handcuffs [1] 80/3</p> <p>handed [2] 27/13 53/6</p> <p>handle [2] 42/3 47/10</p> <p>hands [1] 37/8</p> <p>hang [5] 77/1 77/1 101/4 101/11 102/10</p> <p>Hannah [2] 41/5 55/9</p> <p>happen [2] 5/18 98/2</p> <p>happened [32] 9/7 11/13 11/14 11/17 12/14 15/4 28/2 28/11 28/17 35/6 35/24 36/18 37/1 49/15 56/25 58/19 58/21 72/21 73/5 77/11 85/4 85/14 88/11 97/23 98/2 98/16 100/13 102/9 103/7 109/8 119/3 122/19</p> <p>happening [3] 11/19 99/2 99/16</p> <p>happens [1] 63/25</p> <p>happy [4] 53/22 62/21 102/18 103/15</p> <p>happy-go-lucky [1] 53/22</p> <p>harassed [1] 112/15</p> <p>hard [1] 19/1</p> <p>has [30] 10/24 14/11 14/13 15/8 31/24 32/19 38/11 38/13 50/24 51/8 53/19 58/21 59/6 59/9 71/21 77/11 77/15 82/17 83/11 85/11 85/16 88/11 92/25 93/11 99/3 102/15 103/7</p>
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<p>H</p> <p>has... [3] 103/8 120/11 120/25</p> <p>hasn't [2] 9/9 28/17</p> <p>have [215]</p> <p>haven't [10] 75/23 77/12 81/21 81/22 81/22 88/22 96/10 114/19 116/20 116/22</p> <p>having [14] 15/15 30/2 31/21 39/10 48/13 67/21 68/1 74/2 93/13 118/22 119/21 120/7 120/17 120/22</p> <p>he [75] 3/23 6/14 7/2 15/1 15/7 17/20 23/6 23/16 24/4 24/4 24/6 24/7 24/7 25/15 26/21 27/19 27/19 27/19 27/22 28/15 29/6 31/15 31/16 33/22 33/23 34/8 34/14 34/14 34/15 34/16 34/17 34/18 34/20 34/21 34/23 35/5 35/11 35/11 35/11 35/13 35/14 35/15 35/15 35/21 36/12 37/5 38/10 38/23 45/6 45/6 50/11 51/8 51/8 54/13 54/14 57/6 57/7 57/8 57/10 59/5 62/2 69/13 88/7 91/4 91/4 91/4 91/5 95/8 99/20 101/18 107/12 107/13 107/13 115/1 121/14</p> <p>he'd [2] 37/18 43/9</p> <p>he's [5] 37/22 42/1 42/1 62/4 90/18</p> <p>head [7] 12/10 48/23 66/19 69/7 95/5 118/2 118/9</p> <p>heal [1] 102/20</p> <p>health [8] 14/11 14/12 25/13 33/25 93/1 111/22 117/13 117/24</p> <p>hear [6] 42/16 82/20 89/13 95/8 95/9 102/8</p> <p>heard [7] 32/24 33/1 48/24 82/18 82/19 95/13 97/17</p>	<p>hearing [6] 29/22 30/14 31/14 87/25 89/24 90/10</p> <p>heart [3] 34/21 57/11 71/3</p> <p>held [12] 4/25 11/10 25/21 36/17 37/8 37/8 67/1 94/2 106/18 122/21 122/22 122/24</p> <p>hello [7] 39/8 54/19 75/14 93/9 94/11 94/11 94/11</p> <p>help [19] 20/21 21/12 22/20 22/20 32/20 33/24 45/1 45/23 53/11 56/6 56/17 75/19 75/23 76/15 76/16 94/14 99/9 99/10 117/21</p> <p>helped [5] 21/12 33/22 34/9 35/1 52/1</p> <p>helpful [4] 5/25 21/2 45/11 65/12</p> <p>helping [1] 79/15</p> <p>helpless [1] 35/20</p> <p>helpline [18] 5/16 5/25 20/21 21/2 21/11 22/1 44/25 45/9 45/10 66/10 67/8 69/9 71/5 72/24 73/5 76/14 79/12 117/22</p> <p>her [41] 17/4 25/4 25/5 30/23 32/14 32/14 32/24 36/6 46/22 46/22 55/3 55/11 55/13 55/14 55/21 56/2 56/10 56/25 57/7 57/8 57/10 57/11 57/11 57/11 57/12 58/12 62/19 62/19 80/17 85/2 85/19 87/14 87/15 88/18 95/12 98/23 98/23 103/5 110/23 110/24 111/1</p> <p>here [18] 30/24 33/4 40/23 51/16 58/5 70/22 71/9 71/14 74/4 75/17 76/16 76/19 77/12 77/24 77/25 79/13 80/2 81/22</p> <p>herself [2] 42/3 42/9</p>	<p>hidden [1] 110/14</p> <p>hide [1] 110/10</p> <p>hiding [1] 48/25</p> <p>high [8] 69/24 85/23 87/2 87/3 91/21 106/16 106/17 121/20</p> <p>him [20] 23/5 27/22 27/25 34/15 34/24 35/1 35/5 35/7 43/7 51/13 52/10 52/10 85/19 88/18 88/20 91/5 91/15 95/8 112/7 112/14</p> <p>his [12] 14/20 17/18 17/24 23/16 25/15 25/16 34/17 43/7 43/7 52/10 54/15 121/7</p> <p>HND [2] 41/12 41/15</p> <p>HODGE [8] 60/3 60/4 104/15 105/4 105/5 123/17 124/9 124/11</p> <p>hold [2] 116/15 116/15</p> <p>holding [4] 65/21 66/3 66/4 73/2</p> <p>holiday [1] 21/13</p> <p>holidays [1] 21/6</p> <p>home [34] 4/13 4/14 11/1 11/11 11/14 11/25 20/24 26/14 26/15 27/1 27/24 42/5 49/16 52/18 61/5 61/17 61/19 62/3 64/3 74/7 95/17 98/22 99/3 109/10 109/18 110/4 110/21 110/23 111/5 111/10 115/4 115/9 115/19 116/22</p> <p>homework [3] 61/17 87/18 91/16</p> <p>honest [7] 7/4 8/8 26/8 45/11 71/8 91/1 99/25</p> <p>hope [2] 97/7 101/17</p> <p>Horizon [26] 4/23 5/10 19/11 19/12 44/7 46/15 47/1 58/15 64/9 64/12 64/20 65/12 67/2 67/12 67/21 72/15 72/21 89/2 92/9 101/10 107/23 108/5 108/10 108/11 108/12</p>	<p>112/24</p> <p>horrendous [1] 114/17</p> <p>horrible [2] 95/20 95/20</p> <p>horrific [3] 110/17 110/17 115/16</p> <p>horror [2] 67/10 71/3</p> <p>horrors [1] 69/3</p> <p>hospital [2] 34/23 35/12</p> <p>hostile [2] 54/20 54/21</p> <p>hotel [2] 4/25 19/15</p> <p>hour [5] 13/7 25/19 25/24 25/25 26/3</p> <p>hourly [1] 13/6</p> <p>hours [8] 10/2 31/3 31/10 50/18 56/6 61/19 90/7 115/22</p> <p>house [27] 7/22 23/24 25/12 25/17 32/25 33/12 42/22 42/23 43/10 43/13 43/15 43/16 49/18 49/21 53/3 53/13 87/15 93/15 96/5 109/17 112/15 113/16 116/15 116/16 116/18 117/15 122/13</p> <p>household [1] 51/21</p> <p>housing [2] 3/24 32/6</p> <p>how [103] 2/3 2/5 2/19 4/6 4/20 5/4 5/25 6/20 7/18 7/23 12/8 13/12 14/18 16/23 17/1 17/23 19/3 22/11 22/14 22/25 23/11 23/12 23/20 25/21 26/4 27/19 27/19 31/9 31/18 32/17 35/6 37/1 40/6 40/14 40/17 42/10 42/16 44/7 44/19 44/23 48/2 48/12 49/6 52/15 53/14 54/17 55/14 58/9 60/21 61/1 64/19 64/20 65/6 65/6 65/7 65/8 66/6 66/16 66/17 68/14 73/22 79/5 80/12 82/10 85/14 85/16 86/4 87/15</p>	<p>89/12 91/6 91/11 91/11 91/16 92/5 92/7 98/1 99/9 99/9 99/10 100/14 105/25 106/4 106/8 106/18 106/20 109/1 110/7 112/12 112/20 113/10 114/2 114/15 114/24 115/14 118/18 120/24 121/11 121/25 122/7 122/9 122/10 122/17 122/25</p> <p>however [1] 90/23</p> <p>huge [4] 32/2 32/7 72/13 76/17</p> <p>human [4] 119/21 122/10 122/11 122/16</p> <p>humiliated [1] 110/16</p> <p>humiliation [1] 120/22</p> <p>hundred [1] 69/20</p> <p>hurt [1] 69/8</p> <p>husband [23] 17/8 18/12 19/14 20/24 23/4 25/12 26/17 27/16 31/21 32/18 33/22 34/13 35/4 62/1 62/19 69/12 93/5 106/10 106/25 107/12 120/9 120/24 121/6</p> <p>husband's [3] 17/15 17/18 28/20</p> <hr/> <p>I</p> <p>I actually [1] 44/19</p> <p>I always [2] 19/6 19/6</p> <p>I am [4] 1/9 38/7 106/3 106/12</p> <p>I ask [5] 1/14 16/10 39/16 60/5 105/6</p> <p>I asked [2] 9/18 24/17</p> <p>I became [4] 34/25 42/9 93/2 93/3</p> <p>I began [1] 117/19</p> <p>I believe [3] 1/6 10/25 11/18</p> <p>I believed [2] 37/6 79/24</p> <p>I better [1] 17/4</p> <p>I borrowed [1] 70/7</p> <p>I call [1] 67/8</p> <p>I called [4] 72/23 72/24 97/21 117/21</p>
---	---	--	---	--

I	93/17 94/3 95/2 96/2 99/9 100/8 101/8 114/17 115/6 116/24 119/15	111/17 111/24 111/25 112/18 114/4 116/1 117/20 117/21 118/20	I may [1] 118/22 I mean [10] 20/7 22/23 31/19 32/19 35/20 36/10 48/14 52/17 56/3 73/8 I mentioned [1] 69/12 I met [1] 75/13 I might [2] 87/6 99/14 I move [1] 18/13 I moved [3] 46/16 98/21 98/23 I must [1] 90/18 I need [3] 73/12 76/15 83/21 I never [4] 20/24 49/13 100/1 100/3 I noticed [1] 76/3 I obviously [1] 44/25 I only [1] 51/10 I open [1] 100/2 I opened [1] 22/21 I paid [5] 13/16 50/19 92/4 92/10 92/16 I pay [2] 69/8 85/5 I phoned [3] 20/21 21/11 73/5 I pleaded [4] 29/7 29/12 29/18 50/13 I pluck [1] 66/19 I propose [1] 15/18 I provided [1] 83/8 I put [2] 74/24 74/24 I ran [1] 106/25 I read [1] 16/19 I realised [2] 24/16 37/20 I really [6] 36/16 64/16 69/24 94/5 95/5 95/6 I received [1] 4/24 I remember [5] 26/2 44/9 64/15 67/5 91/7 I retired [2] 4/22 13/19 I run [1] 18/13 I said [45] 6/15 25/14 27/22 62/3 70/19 70/21 71/3 71/13 72/11 73/6 73/11 75/14 75/16 75/16 76/11 76/11 76/12 76/15 76/24 77/1	77/12 77/16 78/8 78/21 79/2 79/2 80/1 81/18 81/20 82/10 82/16 82/19 83/20 84/12 85/4 86/5 87/14 88/9 88/24 91/10 91/11 91/14 97/22 98/2 110/9 I said ... she [1] 97/24 I sat [1] 97/18 I saw [3] 18/21 22/17 111/19 I say [10] 35/11 35/21 37/3 37/16 49/21 52/11 54/12 56/6 56/7 121/18 I see [1] 92/15 I should [4] 20/9 27/22 69/2 80/12 I sit [1] 99/21 I sort [1] 49/11 I started [11] 18/10 40/9 41/13 44/16 62/6 67/6 80/5 80/13 82/24 84/7 95/25 I still [7] 19/5 34/11 119/25 120/1 122/2 122/2 122/5 I stood [1] 76/8 I stop [1] 92/16 I stopped [2] 92/17 92/21 I strayed [1] 30/24 I struggle [2] 119/24 119/24 I suppose [2] 49/19 53/23 I take [4] 69/1 70/1 103/7 103/10 I thankfully [1] 26/23 I then [5] 23/4 27/1 27/6 109/13 112/10 I think [67] 1/13 1/18 2/21 3/1 5/7 7/20 8/11 9/3 9/24 10/9 13/8 13/17 15/9 16/9 17/22 18/22 19/13 19/23 21/16 22/8 25/19 25/25 25/25 26/1 26/1 28/8 28/19 29/13 29/17 37/15 39/8 39/16 41/10 44/6 45/4
----------	---	--	---	---

<p>I</p> <p>I think... [32] 46/12 46/14 47/22 48/6 50/24 51/10 51/24 57/5 58/24 62/19 67/23 69/24 78/3 79/14 81/11 86/15 100/16 107/19 107/20 108/19 111/12 112/22 113/13 113/15 114/21 116/25 118/22 120/25 121/7 121/14 122/4 122/9</p> <p>I thought [20] 3/10 7/13 18/25 22/18 22/19 29/19 49/8 52/22 76/4 76/6 77/23 78/13 80/4 81/13 82/22 83/11 97/19 100/8 101/11 103/25</p> <p>I toe [1] 80/11</p> <p>I told [7] 22/21 22/23 35/7 75/20 84/7 85/2 88/9</p> <p>I took [7] 32/23 62/25 77/3 77/16 78/11 84/9 87/14</p> <p>I tried [3] 20/4 97/12 99/19</p> <p>I truly [1] 73/14</p> <p>I trust [1] 119/2</p> <p>I turn [1] 67/19</p> <p>I turned [1] 82/16</p> <p>I understood [1] 58/18</p> <p>I used [3] 53/22 62/11 70/6</p> <p>I usually [1] 17/15</p> <p>I walked [1] 22/16</p> <p>I want [3] 86/1 88/7 122/20</p> <p>I wanted [21] 8/19 15/12 20/25 27/23 38/13 49/11 49/12 61/12 61/15 61/19 63/4 63/5 63/15 85/7 95/5 96/5 96/7 109/11 114/6 114/6 119/18</p> <p>I was [153]</p> <p>I wasn't [12] 7/19 18/16 58/17 63/21</p>	<p>71/1 110/23 110/25 111/8 114/18 120/2 122/13 122/13</p> <p>I we [1] 62/1</p> <p>I went [15] 12/25 19/16 33/19 50/6 76/1 84/21 87/13 87/13 94/20 94/23 97/19 100/10 111/17 115/3 119/18</p> <p>I will [6] 9/19 71/24 73/11 80/17 85/6 86/5</p> <p>I wish [1] 81/10</p> <p>I worked [1] 100/1</p> <p>I would [22] 9/21 25/23 34/18 38/24 59/10 67/7 68/24 70/14 71/25 72/3 72/7 72/18 72/18 92/10 92/23 93/6 93/19 94/4 94/6 103/4 112/14 115/12</p> <p>I wouldn't [6] 8/9 38/4 38/5 114/9 115/4 118/4</p> <p>I wrap [1] 74/23</p> <p>I'd [28] 3/9 9/20 18/25 24/3 25/16 27/5 32/24 42/12 42/12 46/16 46/17 48/16 51/6 52/8 52/9 58/8 58/12 58/15 61/6 93/10 94/15 103/16 106/20 110/14 115/19 116/2 117/8 122/16</p> <p>I'd arranged [1] 51/6</p> <p>I'd had [1] 25/16</p> <p>I'll [5] 13/23 34/10 66/1 69/14 99/15</p> <p>I'm [73] 2/2 5/8 10/23 11/20 11/21 12/4 15/7 15/14 16/22 16/25 17/9 19/21 22/12 31/23 34/9 38/7 38/10 38/17 40/5 40/7 50/23 52/22 53/15 59/5 59/13 60/20 60/23 64/15 65/7 67/20 67/21 68/17 69/4 71/3 71/23 73/6 73/8 75/7 77/19 77/24 77/25 77/25 78/18 82/25</p>	<p>84/1 84/6 84/7 84/8 85/21 87/20 87/24 88/7 88/13 88/13 93/8 94/11 95/9 95/23 97/22 98/8 99/22 100/16 100/16 101/15 102/8 102/18 103/15 103/21 103/24 105/22 106/1 116/9 118/7</p> <p>I've [48] 2/11 12/7 14/15 15/11 17/13 33/5 36/15 39/9 57/17 68/7 68/24 69/6 71/22 71/22 72/8 72/14 75/22 77/13 77/15 77/16 77/17 78/1 78/2 79/12 80/8 80/11 81/10 81/23 82/11 83/23 83/24 84/2 88/25 89/3 90/15 90/17 99/11 99/23 100/12 100/22 102/24 117/25 118/1 118/25 122/4 122/21 123/1 123/3</p> <p>I've never [1] 80/11</p> <p>Ian [1] 14/19</p> <p>ID [2] 68/6 68/10</p> <p>idea [4] 38/2 38/2 64/24 65/16</p> <p>ideal [3] 43/4 43/5 52/17</p> <p>identified [1] 111/11</p> <p>identify [1] 68/12</p> <p>if [62] 5/12 5/19 8/7 8/15 9/19 9/20 10/17 10/18 11/7 13/22 15/7 16/16 26/2 29/17 34/18 38/10 39/22 44/21 48/19 55/1 57/14 59/5 60/21 63/24 64/1 64/14 66/5 66/9 67/5 67/19 68/5 68/7 69/5 70/1 70/2 71/15 71/22 71/22 72/14 73/8 74/5 74/12 77/20 79/14 80/10 80/16 82/24 83/25 85/5 85/15 93/18 94/7 95/9 99/6 99/12 99/13 100/1 105/23 110/8 110/15 115/6 121/2</p>	<p>ignore [1] 54/19</p> <p>ignored [1] 54/18</p> <p>ill [1] 31/19</p> <p>imaginary [1] 102/16</p> <p>imagine [1] 87/9</p> <p>imagining [1] 115/17</p> <p>immediately [3] 18/8 25/3 52/14</p> <p>impact [25] 10/14 10/16 10/23 13/20 14/7 14/11 31/24 31/25 31/25 32/7 33/7 33/25 34/13 34/14 35/3 35/18 50/24 51/21 53/1 54/9 54/23 55/19 56/9 92/25 117/24</p> <p>impacted [2] 103/21 122/3</p> <p>important [1] 73/1</p> <p>impose [1] 115/20</p> <p>imposed [1] 90/11</p> <p>imprisonment [1] 89/25</p> <p>included [1] 107/2</p> <p>including [2] 63/10 79/9</p> <p>income [4] 3/14 12/13 32/20 56/3</p> <p>increase [1] 69/22</p> <p>increased [1] 69/23</p> <p>incumbent [1] 42/19</p> <p>indeed [2] 16/21 123/13</p> <p>individualised [1] 111/14</p> <p>industry [2] 41/20 52/23</p> <p>informal [2] 38/17 52/8</p> <p>initial [2] 51/11 68/14</p> <p>initially [9] 10/9 10/11 20/13 20/15 20/16 29/3 29/5 50/3 113/4</p> <p>innocent [2] 89/21 122/12</p> <p>input [3] 65/24 68/19 74/22</p> <p>inputting [1] 92/13</p> <p>Inquiry [2] 60/5 105/6</p> <p>inside [3] 23/24 74/15 80/3</p>	<p>insistent [1] 29/6</p> <p>inspiration [1] 63/22</p> <p>installation [1] 89/2</p> <p>installed [5] 64/10 64/11 67/5 107/23 107/25</p> <p>instance [1] 66/1</p> <p>instead [1] 19/2</p> <p>insurance [1] 44/10</p> <p>integral [1] 101/10</p> <p>intend [1] 13/18</p> <p>intensive [2] 34/21 35/13</p> <p>intent [1] 107/6</p> <p>intentionally [1] 117/20</p> <p>interest [2] 42/21 51/23</p> <p>interested [4] 48/7 67/18 97/9 109/4</p> <p>interim [5] 100/18 101/9 101/18 102/1 103/6</p> <p>interrupt [1] 11/21</p> <p>interview [20] 7/2 8/14 8/20 26/1 26/24 28/12 49/7 49/15 52/5 81/4 81/8 110/2 110/4 111/2 111/4 112/2 112/8 112/21 112/21 119/21</p> <p>interviewed [13] 6/22 6/23 6/25 8/18 8/21 8/22 25/19 26/13 28/8 49/1 83/3 84/20 112/17</p> <p>interviewer [1] 49/16</p> <p>interviewing [1] 52/9</p> <p>intimidated [1] 112/16</p> <p>intimidation [1] 49/9</p> <p>into [35] 5/12 13/16 18/13 18/24 39/9 43/17 43/18 45/17 46/1 47/17 51/23 52/21 63/15 63/20 64/7 75/5 75/9 77/4 78/11 78/12 89/9 95/22 96/16 96/16 96/18 97/16 98/25 100/10 101/5 101/5 102/7 107/3 108/8</p>
---	--	--	---	---

I	104/4 104/15 105/8 117/15 119/24 119/25 121/18 122/3 itself [2] 21/11 47/9	July [2] 9/23 46/12 jump [3] 48/3 99/13 99/13 jumping [1] 99/15 June [2] 21/17 43/25 June 2006 [1] 43/25 June 2008 [1] 21/17 jury [2] 114/5 114/7 just [206] Justice [1] 37/17	56/14 56/20 58/15 58/23 89/21 118/12 118/16 118/16 119/17 122/13 122/23 Knight [1] 7/1 knock [2] 44/22 53/5 knocking [1] 99/6 know [134] knowing [4] 58/8 115/18 122/11 122/16 knowledge [6] 1/24 16/20 40/2 60/18 105/20 121/19 known [4] 9/20 23/5 52/8 76/14 knows [4] 95/23 95/24 95/25 102/9	laying [1] 41/21 learn [3] 65/6 65/8 100/20 learning [2] 44/7 119/19 learnt [1] 122/4 lease [2] 3/19 51/1 least [2] 72/19 117/15 leave [12] 20/25 27/12 27/23 41/5 41/23 55/21 56/1 56/8 98/6 99/4 110/25 117/15 leaving [2] 54/7 87/10 Ledger [1] 7/5 left [10] 11/8 12/13 20/23 46/5 47/6 47/8 51/10 111/14 115/5 115/5 legal [3] 111/17 112/18 117/1 legally [2] 66/4 111/7 lending [1] 51/12 lent [1] 80/6 Lesley [1] 46/20 less [3] 29/20 41/15 52/3 lesser [1] 29/19 let [7] 13/22 38/5 55/1 66/11 90/18 97/24 101/16 let's [9] 81/9 81/14 95/24 99/5 101/7 102/11 102/12 102/12 102/13 letter [8] 36/19 36/19 37/17 101/9 103/11 103/13 112/6 113/11 letters [2] 29/25 34/20 levelled [2] 53/25 54/22 liable [2] 74/13 88/13 licence [1] 66/6 license [1] 63/10 lied [1] 122/14 life [14] 33/7 33/10 38/6 54/3 63/2 63/7 78/1 78/20 81/23 114/19 118/15 121/21 122/4 123/2 lifted [1] 12/6
into... [2] 119/6 122/12 introduce [1] 8/17 introduced [2] 16/4 32/22 introductory [2] 16/22 40/5 introverted [1] 53/24 inventing [1] 82/24 invested [1] 119/8 investigation [7] 7/11 109/15 109/24 111/23 112/9 112/13 121/5 investigations [1] 112/11 investigator [1] 25/2 investigators [15] 7/1 23/10 23/19 23/20 24/3 25/20 26/24 27/11 49/5 49/16 58/21 109/14 111/9 112/7 122/12 investigators' [1] 24/25 invited [2] 52/4 93/19 invites [1] 93/18 involved [2] 27/7 85/22 isn't [2] 7/24 116/22 isolate [1] 58/19 issue [2] 104/1 110/9 issues [1] 64/1 it's [72] 3/3 3/3 3/4 3/12 7/24 9/13 10/18 12/6 14/6 14/15 21/8 30/9 32/23 35/5 37/12 37/24 38/3 38/4 38/6 38/7 38/8 38/8 38/15 39/5 39/9 55/1 55/4 58/10 58/20 59/18 63/21 64/15 65/18 66/22 69/7 70/16 70/20 71/25 72/9 73/1 73/3 73/13 74/15 74/16 75/1 75/6 76/17 76/17 77/12 82/21 84/5 87/8 88/12 92/12 97/2 98/7 98/7 99/14 99/22 100/5 102/4 102/14 104/1 104/1	J jail [2] 30/19 58/25 Jake [3] 42/1 43/7 52/20 January [10] 1/18 16/14 39/20 46/5 86/15 105/10 105/19 107/21 108/15 113/5 January 2008 [1] 108/15 January 2009 [1] 46/5 jibes [1] 120/17 job [16] 8/8 17/15 17/18 17/19 17/23 17/24 26/18 37/10 41/17 41/23 52/9 52/11 52/23 55/21 110/15 119/20 jobs [7] 2/15 12/17 12/18 13/2 51/14 51/15 61/18 Jobseeker's [2] 67/14 72/2 Joe [1] 68/9 John [3] 1/7 1/8 124/2 join [1] 107/7 joined [1] 40/9 joked [1] 24/3 jokes [1] 23/23 jokey [2] 24/8 26/20 joking [1] 110/14 Jon [1] 109/20 Jon Longman [1] 109/20 Jones [1] 100/9 judge [23] 31/13 31/15 50/10 50/14 86/19 87/25 88/3 88/6 88/19 88/19 88/23 88/24 90/9 90/12 90/14 91/3 91/15 91/17 101/12 101/14 101/16 101/21 115/20 judiciary [1] 91/2 Judy [3] 42/19 42/22 44/20	K keep [7] 9/19 34/2 48/6 53/13 93/10 95/24 119/1 KENNEDY [15] 1/12 1/13 8/12 8/24 15/22 16/8 16/10 38/12 39/1 39/15 39/16 59/9 124/3 124/5 124/7 Kent [5] 62/10 62/12 63/18 63/20 96/9 kept [7] 26/20 26/22 26/23 34/2 46/8 69/16 70/23 keyboard [1] 76/6 keys [4] 27/1 34/16 108/21 109/10 kibbutz [1] 41/3 kids [10] 41/7 41/13 42/13 55/24 61/12 64/2 83/12 83/13 94/25 95/7 killed [1] 54/21 Kim [1] 7/5 kind [27] 4/17 5/14 18/15 20/16 20/23 23/22 24/8 26/5 31/15 32/14 33/15 33/24 34/6 35/1 41/22 43/11 61/15 71/22 72/19 74/21 76/18 77/19 80/15 80/19 80/19 81/3 85/17 kindly [1] 33/3 Kingdom [2] 82/23 82/25 kitchen [4] 53/4 93/10 93/12 110/11 knew [19] 9/12 14/1 27/10 30/13 32/13 37/3 37/24 42/22	labour [1] 30/21 labourer [1] 53/16 labouring [1] 51/15 lack [3] 89/6 89/6 89/11 lad [1] 52/8 ladder [1] 31/9 lady [4] 46/18 46/20 71/11 101/12 Landlord [1] 3/19 large [1] 30/4 larger [1] 107/4 last [14] 10/21 22/19 33/5 39/22 50/20 59/17 70/17 90/20 116/20 117/6 118/3 120/20 121/10 121/23 late [1] 47/9 later [10] 9/5 24/21 28/8 45/8 45/16 69/14 89/19 99/14 104/19 113/21 lathe [1] 2/17 laugh [2] 53/23 97/6 law [6] 36/6 51/5 51/7 51/12 56/24 84/25 law's [1] 53/11 lawyer [15] 27/7 27/7 27/10 30/16 36/21 84/19 84/21 84/22 85/1 85/2 85/8 85/24 88/9 88/15 100/21 lawyers [1] 103/11	

L	58/5 61/4 61/5 61/23 62/20 63/17 118/12 122/4 122/15 lived [5] 18/1 18/9 41/3 44/21 64/4 Liverpool [2] 55/8 55/12 lives [5] 17/3 17/5 38/5 101/17 122/25 living [4] 17/15 58/4 61/25 106/10 loan [4] 4/10 4/11 69/25 84/4 loans [1] 80/22 local [17] 29/21 30/3 30/7 32/20 74/1 94/19 94/20 106/16 118/10 118/15 118/18 119/19 120/19 121/9 121/18 121/19 121/20 lock [5] 47/11 74/11 74/12 74/14 99/5 locked [5] 74/16 74/23 75/6 75/14 94/23 locking [1] 109/6 locks [1] 47/9 logged [1] 45/17 logo [2] 100/6 100/11 long [16] 2/5 2/8 2/9 2/19 4/20 25/21 27/12 40/14 42/10 61/19 71/7 74/9 84/23 106/4 106/18 112/20 long-term [1] 27/12 longer [4] 25/24 74/5 111/3 119/5 Longman [1] 109/20 look [21] 8/8 8/16 32/14 33/2 49/18 49/20 62/4 71/15 73/12 74/2 75/19 84/21 85/4 100/12 101/2 101/7 101/21 102/12 102/14 102/15 102/15 looked [12] 70/18 71/2 71/10 71/11 71/12 83/11 85/2 85/3 85/15 85/20 94/22 97/7 looking [15] 20/5	49/20 61/13 62/1 62/6 62/10 62/12 62/14 63/2 63/22 64/1 78/5 97/9 99/22 100/13 looks [1] 101/20 Lord [1] 71/23 loss [2] 46/21 93/24 losses [3] 48/14 48/25 119/12 lost [2] 25/15 99/8 lot [29] 13/25 17/23 25/24 26/7 28/14 29/25 30/5 31/8 34/23 36/3 37/22 38/4 40/21 40/24 41/20 44/8 45/12 51/8 54/14 57/18 78/16 84/5 87/7 110/15 118/16 118/20 118/20 120/15 121/8 Lottery [2] 63/11 63/13 love [1] 74/4 lovely [3] 62/25 71/11 71/11 low [1] 95/24 lower [1] 34/11 lucky [1] 53/22 lump [1] 13/16 Luncheon [1] 104/24	88/14 majority [3] 64/20 68/4 69/9 make [22] 1/10 5/13 7/23 12/9 20/4 20/7 34/7 49/18 58/9 58/19 65/2 70/25 84/24 87/17 87/18 92/8 96/24 98/12 100/4 109/15 110/15 114/15 making [2] 20/15 61/14 Mam [2] 58/2 58/11 man [2] 84/9 98/10 manage [1] 92/5 managed [2] 17/16 53/10 manager [6] 18/17 46/19 46/20 52/5 97/22 113/12 Manchester [3] 40/25 41/6 58/4 manipulate [2] 79/5 79/6 Mansfield [6] 1/11 3/18 3/22 3/23 4/3 14/22 many [12] 17/1 17/6 22/25 40/17 44/18 63/23 66/6 93/11 98/12 120/24 121/11 122/25 March [4] 9/1 86/19 91/3 113/7 March 2006 [1] 91/3 market [2] 3/24 42/20 marketing [1] 17/20 marriage [2] 14/7 35/3 married [6] 2/6 17/6 17/7 36/1 106/2 106/4 Martin [1] 24/1 massive [3] 76/18 96/18 96/18 match [3] 22/22 22/24 23/3 Matfield [2] 18/4 19/19 matter [2] 87/9 92/14 may [8] 60/21 64/8 90/20 91/5 101/21 105/23 118/22 118/23	May 1999 [1] 64/8 maybe [16] 20/18 22/19 66/3 68/19 68/19 76/5 76/6 81/12 92/17 93/7 97/7 100/22 100/22 100/23 100/24 100/25 McDonald's [1] 55/25 me [164] meal [1] 36/7 mean [15] 11/22 14/3 20/7 22/23 31/19 32/19 35/20 36/10 47/16 48/14 52/17 53/20 56/3 73/8 85/11 means [4] 47/17 48/15 69/6 70/2 meant [1] 34/25 meanwhile [1] 52/23 medical [1] 96/8 medication [1] 112/6 Medway [2] 62/16 62/16 meet [2] 38/15 93/22 meeting [3] 7/11 19/8 79/25 meetings [1] 31/5 men [5] 22/17 23/9 73/19 79/18 83/2 Menorca [1] 36/1 mental [7] 14/12 33/25 92/25 104/1 111/22 117/12 117/24 mentally [1] 99/19 mention [9] 13/9 19/23 21/16 40/19 40/25 45/25 47/5 52/4 107/20 mentioned [18] 11/13 12/17 17/18 21/2 21/20 22/7 27/15 27/15 35/18 43/13 45/9 47/19 50/25 56/24 58/21 69/12 79/18 111/4 met [4] 32/24 40/12 55/7 75/13 middle [3] 3/5 24/23 93/15 might [9] 48/21 48/22 62/3 68/23 87/4 87/6 99/14 101/19 115/14
----------	---	--	---	--

M	101/23 110/14 110/16 month [8] 9/25 10/13 10/15 28/8 45/16 51/7 90/4 113/13 months [12] 3/7 42/11 42/20 52/1 72/19 88/17 89/9 96/3 110/20 110/20 112/22 115/21 months' [1] 33/3 more [20] 19/20 23/9 24/20 28/14 42/2 42/2 53/24 53/24 61/7 61/13 72/22 73/3 73/3 84/1 91/16 92/13 98/13 103/5 103/15 112/10 morning [13] 1/3 1/4 1/9 16/1 16/19 19/16 34/18 36/20 42/14 45/17 96/22 115/3 123/17 mortgage [9] 4/8 12/14 51/24 52/3 53/1 53/4 53/8 80/24 96/16 most [6] 20/4 29/23 33/15 46/10 57/20 73/3 mother [2] 58/1 99/20 mouth [1] 32/15 move [6] 5/8 18/13 33/4 100/20 101/16 102/17 moved [15] 3/21 3/23 17/22 17/24 18/15 37/10 40/19 40/25 41/1 41/8 46/16 95/22 96/5 98/21 98/23 Mr [14] 1/7 1/8 1/9 8/15 11/22 15/13 38/22 39/13 39/14 59/9 100/9 112/11 124/2 124/6 Mr Burgess [1] 59/9 Mr Dickson [4] 1/9 8/15 11/22 15/13 Mr John [1] 1/7 MR JOHN DICKSON [2] 1/8 124/2 Mr Jones [1] 100/9 Mr Price [1] 112/11 Mr Timothy [2] 38/22	39/13 MR TIMOTHY BURGESS [2] 39/14 124/6 Mrs [24] 16/2 16/3 16/7 38/12 60/2 60/8 60/22 85/17 92/23 100/10 102/24 103/4 103/7 103/19 105/3 105/8 105/9 105/22 123/3 123/7 123/9 124/4 124/8 124/10 Mrs Adedayo [8] 60/8 60/22 85/17 92/23 102/24 103/4 103/7 103/19 MRS OYETEJU ADEDAYO [2] 60/2 124/8 Mrs Pauline [3] 16/2 16/7 124/4 Mrs Sayer [5] 105/9 105/22 123/3 123/7 123/9 Mrs Siobhan [1] 105/8 MRS SIOBHAN SAYER [2] 105/3 124/10 Mrs Thomson [2] 16/3 38/12 Mrs Whatever [1] 100/10 MS [21] 1/12 8/12 8/24 15/22 16/8 38/12 39/1 39/15 59/9 60/3 79/17 104/15 104/18 105/4 105/5 123/17 124/3 124/5 124/7 124/9 124/11 Ms Adedayo [1] 79/17 Ms Hodge [2] 104/15 123/17 MS KENNEDY [8] 1/12 8/12 8/24 15/22 38/12 39/1 59/9 124/3 Ms Sayer [2] 104/18 105/5 much [26] 8/24 12/8 13/12 15/11 20/21 24/6 38/14 38/20	46/10 48/14 59/8 59/21 71/1 73/13 75/21 91/8 92/7 98/18 103/16 103/23 103/24 119/2 119/7 122/4 123/12 123/13 mum [4] 95/13 95/13 95/15 99/3 must [9] 25/22 26/3 26/15 66/20 74/14 82/11 90/12 90/18 103/11 mute [1] 15/10 my [187] myself [16] 19/2 32/22 48/14 51/20 77/23 80/1 87/9 94/24 97/19 100/8 101/11 103/14 115/7 119/2 119/2 122/15	neighbour [1] 26/6 nervous [1] 93/13 network [4] 66/10 67/8 69/9 79/12 never [38] 9/7 9/21 20/14 20/24 32/6 32/24 33/12 33/13 35/15 35/15 35/15 42/5 48/20 48/20 49/13 52/22 56/13 56/23 56/23 58/21 58/22 67/25 72/8 77/15 78/2 80/9 80/9 80/11 81/23 84/24 90/17 91/17 92/12 96/9 99/11 100/1 100/3 116/19 new [8] 42/25 43/1 46/15 47/1 63/8 63/21 64/18 66/15 newbies [1] 97/18 newspaper [1] 30/7 newspapers [4] 24/15 34/4 34/5 121/19 next [19] 15/17 16/1 31/1 31/11 34/22 38/22 39/12 44/21 47/19 59/16 59/25 66/15 67/10 68/20 68/21 69/7 73/4 73/14 78/3 NFSP [2] 7/6 7/18 nice [8] 14/6 23/18 24/8 25/11 33/14 38/15 38/19 43/10 night [7] 47/6 47/12 47/14 48/17 56/17 94/4 96/22 no [98] 6/16 10/15 12/4 12/13 13/23 15/6 15/11 19/20 21/3 22/12 22/12 23/14 23/17 25/4 25/14 26/23 28/6 29/4 29/6 31/1 31/1 33/8 33/18 37/15 38/2 38/2 38/12 42/21 44/16 48/7 49/5 49/18 54/8 56/20 57/19 59/4 59/4 59/8 64/22 65/1 66/20 69/1 70/14 70/14 71/17
		N		
		NAAFI [1] 42/8 nailed [1] 52/7 naiveté [1] 49/13 name [11] 1/13 6/11 16/9 39/16 60/4 60/6 60/7 95/25 95/25 105/5 105/7 names [1] 7/4 nasty [2] 14/2 14/3 natal [1] 111/24 National [3] 47/23 63/10 63/13 Nationwide [1] 62/13 NatWest [1] 12/15 navigate [1] 64/22 near [2] 93/16 99/5 nearly [3] 28/4 28/4 53/3 necessary [1] 112/11 need [19] 34/12 55/1 58/25 66/23 68/10 69/13 73/2 73/12 76/15 76/25 80/8 81/21 83/21 102/8 104/5 121/3 121/4 122/22 122/24 needed [3] 34/15 51/18 119/10 needs [2] 85/7 102/2 negotiate [1] 62/17		

<p>N</p> <p>no... [53] 72/18 72/24 75/15 75/25 76/2 76/2 76/2 76/19 77/9 77/19 78/21 79/10 80/18 81/9 81/9 81/15 81/18 81/18 81/20 82/7 82/19 87/24 87/24 87/24 89/21 93/20 93/20 93/20 93/20 96/4 98/6 101/6 101/13 102/24 103/1 103/10 103/10 108/6 108/8 108/10 110/9 111/8 114/5 116/24 117/16 119/2 119/10 119/10 120/4 121/12 123/3 123/6 123/8 no-one [5] 48/7 54/8 117/16 119/2 121/12 nobody [15] 27/12 28/6 37/24 71/20 77/15 85/7 89/20 89/22 89/23 95/23 95/24 95/25 97/2 97/4 102/6 nobody's [2] 37/7 37/8 nodded [2] 2/1 6/19 noisy [1] 26/6 None [1] 49/5 nor [1] 58/22 normal [1] 118/15 normally [2] 27/24 93/8 North [1] 55/22 Northallerton [1] 50/6 Northern [1] 54/5 Norwich [1] 115/24 not [106] 1/23 5/17 6/21 11/21 13/19 14/6 20/7 20/12 22/22 29/7 29/12 31/8 31/22 32/18 32/18 34/24 35/24 36/16 37/5 37/12 39/5 44/16 46/17 47/10 50/2 52/2 53/17 53/18 55/5 55/13 57/13 57/18 58/8 58/15 63/14 63/19 63/25 64/15</p>	<p>66/18 67/12 69/3 69/7 70/3 70/5 70/10 70/16 71/19 71/24 73/13 74/3 74/16 76/17 76/19 77/3 77/12 77/14 77/19 78/1 79/14 79/15 79/23 80/25 80/25 81/1 81/2 81/15 81/16 83/22 84/4 85/4 88/14 90/10 92/16 94/25 95/1 95/9 96/3 96/3 96/11 97/8 99/11 99/24 101/3 101/10 101/19 102/4 102/6 102/11 102/18 103/24 103/24 104/8 108/14 111/11 111/13 112/1 112/8 114/6 114/7 114/13 115/18 117/19 118/23 119/20 123/1 123/5 nothing [13] 11/8 25/4 27/10 36/12 36/20 57/4 71/17 96/24 99/24 103/1 110/10 114/18 121/2 notice [3] 6/5 68/23 75/23 noticed [6] 5/9 5/11 19/24 20/3 24/13 76/3 noticing [1] 45/2 notified [1] 116/22 notify [1] 5/20 Nottingham [1] 28/25 notwithstanding [1] 101/24 November [3] 6/22 46/5 49/1 November 2007 [1] 46/5 November 2010 [1] 49/1 now [54] 2/3 5/8 10/23 11/16 12/6 12/7 15/2 15/7 15/18 16/24 16/25 17/9 19/21 24/23 31/23 32/17 33/6 36/14 38/10 39/9 40/6 50/23 53/14 53/15 58/14 59/5 59/19 61/1 61/8 71/23 77/20 91/20 92/23</p>	<p>93/7 100/14 102/3 104/4 104/7 104/10 104/15 105/25 106/8 106/9 109/15 117/8 117/25 117/25 118/1 118/7 119/2 120/5 120/20 122/7 122/24 number [1] 101/3</p> <p>O</p> <p>o'clock [5] 23/9 26/15 43/6 48/17 83/11 obtain [2] 84/19 119/14 obvious [1] 49/19 obviously [14] 9/12 24/7 42/14 44/10 44/25 47/1 53/9 54/15 55/10 57/19 58/3 59/12 74/22 120/17 occasions [2] 69/12 93/11 occur [1] 101/4 October [4] 5/22 6/7 10/8 17/8 odd [2] 71/18 97/5 off [29] 12/10 20/23 30/1 42/13 42/17 47/18 51/7 51/12 51/12 52/24 52/24 53/10 53/15 63/10 65/3 65/4 66/21 66/22 66/22 75/10 75/12 76/23 82/12 86/3 95/16 98/9 98/11 98/12 109/6 offence [5] 78/16 85/25 86/2 86/5 87/8 offer [3] 52/14 57/10 111/8 offered [3] 4/18 9/18 37/19 office [156] Office's [1] 20/6 officer [3] 31/4 77/24 77/24 officers [5] 76/20 78/16 79/19 79/21 79/22 offices [4] 17/14 17/17 17/24 62/2 often [2] 39/5 100/22</p>	<p>oh [41] 2/7 5/6 6/13 17/13 25/1 25/22 31/19 35/20 48/21 51/23 52/16 53/15 54/11 58/22 67/4 67/25 69/13 69/14 69/23 70/14 72/11 75/14 75/16 76/1 76/10 76/21 77/23 78/22 80/5 80/13 85/2 93/8 93/20 95/22 96/18 97/7 97/8 97/13 97/19 100/1 100/18 okay [16] 16/4 22/14 55/1 67/7 73/11 75/16 76/1 76/4 76/21 77/6 78/6 78/6 83/14 86/5 87/22 94/11 old [14] 2/3 16/23 40/6 42/24 60/22 61/1 71/11 81/16 104/8 104/9 105/25 106/8 110/20 114/24 old-school [1] 71/11 older [2] 96/6 98/25 oldest [4] 61/2 87/14 93/10 104/10 once [3] 55/8 67/19 99/3 one [78] 3/25 4/3 4/16 6/12 6/13 7/1 8/13 9/13 9/13 14/5 14/24 23/15 23/22 23/22 24/2 24/2 24/7 24/8 24/9 24/19 25/2 26/20 27/11 30/1 31/11 32/2 32/11 33/1 33/8 33/8 33/9 33/13 34/6 37/3 37/6 37/10 40/25 42/17 44/19 44/20 46/24 48/7 53/5 54/8 54/12 57/20 58/23 61/2 62/16 63/15 69/23 70/10 72/8 74/11 74/15 74/16 74/17 75/4 76/3 77/6 78/7 82/25 88/24 89/5 93/21 95/12 97/12 97/14 98/25 99/11 106/10 107/5 109/14 114/14 117/16 117/17 119/2 121/12</p>	<p>only [31] 5/4 9/13 9/13 17/25 24/24 25/15 28/6 32/2 34/3 37/3 37/6 41/14 44/16 51/10 51/19 51/24 52/12 58/17 58/18 58/20 72/9 72/12 76/17 82/8 82/23 82/25 93/5 111/17 114/13 117/17 118/2 open [16] 22/16 34/3 41/21 47/8 47/14 48/6 66/14 67/9 69/7 71/23 74/5 74/10 96/5 99/4 99/6 100/2 opened [2] 22/21 43/6 operated [1] 4/15 opinion [1] 11/10 opportunity [4] 18/21 18/22 38/21 101/1 opposite [1] 24/24 or [65] 4/10 5/15 8/1 8/20 11/25 18/7 22/3 24/19 27/12 27/19 28/3 29/14 33/13 36/24 37/10 42/12 42/18 43/15 44/6 45/21 47/14 48/5 48/21 50/13 56/13 61/19 63/11 64/2 64/14 64/15 66/3 66/19 67/12 69/4 69/8 69/19 70/2 70/15 73/7 74/13 75/7 76/5 76/7 77/21 79/5 79/20 79/22 85/12 85/14 87/7 87/11 88/17 89/12 91/5 93/12 94/7 96/11 97/6 100/10 103/11 111/9 111/20 114/11 116/15 118/23 order [12] 1/11 10/7 69/3 88/5 89/17 90/4 90/24 91/15 91/19 91/22 91/25 92/8 ordered [2] 10/8 90/6 organisations [1] 57/21 original [2] 21/5 30/25 originally [1] 119/9</p>
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<p>O</p> <p>other [23] 5/6 14/10 14/21 14/21 16/4 20/6 23/22 24/9 24/25 25/13 26/6 31/7 31/8 37/21 49/9 52/24 56/23 71/10 75/3 95/7 97/12 107/14 119/14 others [2] 114/12 122/19</p> <p>otherwise [5] 9/20 66/14 67/9 80/2 88/13</p> <p>our [41] 1/6 7/22 15/17 16/1 22/16 28/2 30/16 30/17 30/21 33/15 36/2 36/2 38/22 39/12 41/4 42/11 52/2 52/2 52/20 55/2 59/16 59/25 62/8 63/19 72/6 74/3 80/23 93/15 96/8 96/21 100/20 101/5 101/6 101/17 102/5 105/1 107/3 113/4 119/12 120/14 123/14</p> <p>ourselves [2] 16/4 64/6</p> <p>out [70] 9/5 9/19 10/19 10/19 14/16 14/19 14/24 20/19 21/9 25/18 27/8 27/20 32/20 33/13 33/24 34/23 35/12 37/21 41/2 42/12 45/8 46/1 46/21 47/9 48/7 52/19 53/25 54/2 55/24 62/8 62/18 63/13 65/17 66/19 68/16 69/25 75/14 76/10 78/20 84/17 84/18 85/13 90/7 93/7 93/17 93/17 93/18 94/9 96/4 97/21 100/12 100/17 101/2 101/7 101/12 104/3 104/4 108/24 109/2 109/6 109/16 110/22 111/4 111/23 112/12 115/23 119/10 119/11 121/11 122/14</p> <p>outcome [4] 108/18 112/5 116/14 117/4</p> <p>outgoing [1] 53/22</p>	<p>outright [1] 54/19</p> <p>outside [13] 5/1 22/17 24/2 43/8 68/16 75/13 76/1 76/2 76/8 78/5 94/6 95/12 112/15</p> <p>outstanding [1] 36/25</p> <p>over [38] 4/2 5/2 14/20 14/21 20/19 21/8 25/19 26/3 26/24 28/13 30/8 32/23 36/12 41/6 49/12 58/5 62/24 62/25 64/8 65/9 69/6 70/12 70/21 77/16 83/10 85/25 89/1 89/1 92/21 92/22 95/5 99/12 103/21 104/2 109/3 114/7 116/15 116/16</p> <p>overnight [3] 54/11 54/16 99/24</p> <p>overturned [4] 10/20 90/20 117/5 121/23</p> <p>owe [1] 45/18</p> <p>own [8] 3/16 37/16 61/21 61/22 62/8 72/11 120/7 121/16</p> <p>owned [1] 57/6</p> <p>owner [4] 19/13 23/23 23/25 62/18</p> <p>owners [1] 18/11</p> <p>Oxford [1] 17/5</p> <p>Oyeteju [5] 59/18 59/25 60/2 60/7 124/8</p> <p>P</p> <p>pack [4] 30/16 31/19 31/20 31/20</p> <p>packed [1] 115/18</p> <p>page [12] 1/20 16/16 30/8 39/22 39/23 54/6 60/13 82/9 94/22 105/14 105/15 105/17</p> <p>page 10 [1] 105/15</p> <p>page 13 [1] 16/16</p> <p>page 14 [1] 1/20</p> <p>page 17 [1] 39/22</p> <p>paid [13] 12/8 13/5 13/16 26/18 33/3 36/2 36/5 36/6 50/19 92/4 92/7 92/10 92/16</p> <p>pair [1] 56/20</p>	<p>pan [1] 99/23</p> <p>panic [1] 34/21</p> <p>paper [6] 23/2 56/19 65/10 85/6 94/22 94/23</p> <p>papers [3] 33/22 94/21 94/21</p> <p>paperwork [13] 24/20 48/18 49/17 49/21 65/17 66/7 85/13 85/15 89/7 89/8 111/11 111/15 111/16</p> <p>paragraph [2] 8/16 8/17</p> <p>paragraph 21 [1] 8/16</p> <p>parents [3] 36/6 100/6 120/16</p> <p>parked [2] 24/2 112/14</p> <p>part [8] 4/14 11/14 18/11 21/15 36/7 36/8 63/2 107/9</p> <p>part-time [1] 18/11</p> <p>particular [4] 46/7 46/18 70/6 88/5</p> <p>partnership [2] 9/13 101/6</p> <p>parts [2] 41/8 42/24</p> <p>party [1] 93/19</p> <p>pass [1] 50/9</p> <p>passed [2] 17/8 32/19</p> <p>passing [1] 42/18</p> <p>paste [1] 36/16</p> <p>Paul [2] 109/19 115/5</p> <p>Paula [1] 36/18</p> <p>Paula Vennells [1] 36/18</p> <p>Pauline [3] 16/2 16/7 124/4</p> <p>pay [25] 5/24 6/4 13/10 18/14 32/5 36/1 37/1 51/6 51/11 53/10 69/8 69/16 70/7 73/15 74/2 74/3 80/7 84/2 85/5 90/6 90/16 90/18 92/3 116/17 116/23</p> <p>paying [7] 69/11 74/21 89/1 89/3 92/16 92/17 92/21</p> <p>payment [5] 100/19 101/9 101/18 102/1 103/6</p>	<p>payments [2] 4/19 53/4</p> <p>pays [1] 67/25</p> <p>peculiar [1] 82/21</p> <p>pending [1] 64/5</p> <p>pension [4] 13/8 13/14 13/18 67/14</p> <p>pensioners [1] 72/1</p> <p>Pensions [1] 4/19</p> <p>people [40] 14/25 19/9 30/9 30/9 31/8 31/8 33/11 34/4 37/12 37/21 54/14 54/17 54/18 54/18 54/19 54/21 55/5 57/8 58/25 67/11 75/15 81/11 94/5 94/7 96/20 97/5 101/3 102/4 102/20 118/16 118/16 118/20 118/21 120/22 121/8 121/11 121/13 122/11 122/20 122/23</p> <p>people's [2] 33/12 38/4</p> <p>per [3] 10/8 66/11 66/13</p> <p>period [5] 73/2 89/1 95/19 95/20 116/10</p> <p>periods [1] 51/24</p> <p>permission [2] 61/16 74/9</p> <p>person [11] 6/11 6/12 6/13 14/5 38/7 53/20 58/18 59/17 59/17 122/13 122/14</p> <p>personal [2] 52/12 59/12</p> <p>pet [2] 57/1 57/5</p> <p>petrified [1] 90/13</p> <p>petrol [1] 107/10</p> <p>phone [4] 27/5 45/12 67/24 109/13</p> <p>phoned [7] 5/25 20/21 21/11 23/4 27/7 27/10 73/5</p> <p>physically [3] 67/1 94/8 99/18</p> <p>pick [1] 33/20</p> <p>picture [1] 54/7</p> <p>pictures [1] 33/13</p> <p>pieces [2] 112/2 112/3</p>	<p>pillar [1] 94/10</p> <p>pillow [1] 34/17</p> <p>pipe [1] 41/21</p> <p>place [10] 5/21 9/21 17/25 31/16 83/10 85/11 85/25 99/11 102/19 113/5</p> <p>placed [3] 11/1 116/2 116/3</p> <p>plain [4] 76/19 77/24 78/15 79/19</p> <p>plans [1] 94/2</p> <p>platform [1] 103/23</p> <p>playing [1] 104/7</p> <p>plea [3] 29/8 86/13 114/21</p> <p>plead [8] 9/15 9/17 9/19 50/1 86/5 114/2 114/3 114/6</p> <p>pleaded [7] 9/22 29/7 29/12 29/18 50/13 86/10 86/23</p> <p>pleading [2] 86/3 114/16</p> <p>please [14] 8/14 13/22 60/6 60/13 73/22 74/4 74/4 87/17 87/21 103/13 105/7 105/14 106/23 110/7</p> <p>pleased [1] 1/10</p> <p>Pleasley [2] 4/5 5/2</p> <p>pled [1] 29/9</p> <p>pluck [1] 66/19</p> <p>plus [2] 43/10 56/2</p> <p>pm [4] 59/24 104/23 104/25 123/20</p> <p>pneumonia [1] 34/22</p> <p>point [10] 8/16 47/22 69/22 70/18 73/8 80/1 109/22 110/18 112/9 118/7</p> <p>point 35 [1] 73/8</p> <p>pointing [1] 78/23</p> <p>police [17] 24/21 25/7 25/8 25/10 26/25 27/8 49/3 49/8 76/20 77/23 77/24 78/2 78/16 79/19 79/21 79/22 80/3</p> <p>policemen [2] 25/2 25/14</p> <p>port [1] 109/17</p>
--	---	--	---	--

<p>P</p> <p>position [6] 18/7 18/23 47/11 72/8 114/12 122/19</p> <p>positions [1] 52/25</p> <p>possible [1] 20/12</p> <p>post [146]</p> <p>Post Office [123] 2/12 3/1 3/13 3/15 3/23 4/2 4/5 4/6 4/12 4/15 4/18 5/22 9/9 10/5 10/7 11/14 12/9 13/4 13/17 15/2 17/10 18/13 19/3 19/6 19/10 20/25 22/17 23/10 23/23 24/15 24/22 24/23 27/2 27/3 27/11 29/15 30/12 35/23 36/14 42/16 43/2 43/14 43/19 44/9 45/19 46/1 47/4 47/18 49/23 50/12 51/6 58/12 58/14 61/7 61/24 62/15 62/23 64/1 66/17 68/18 69/4 69/18 70/5 70/8 70/21 71/2 71/24 72/6 72/11 73/19 74/10 75/6 75/16 76/2 76/4 76/17 76/22 79/7 79/20 79/24 84/14 88/1 89/14 90/19 90/24 92/7 96/15 98/3 98/4 100/2 100/15 102/2 106/21 107/1 107/2 107/7 107/10 107/15 107/24 108/4 108/9 108/20 108/23 109/7 109/14 112/7 112/23 114/8 114/14 114/25 116/3 116/4 116/11 116/17 117/1 117/11 118/17 119/13 120/5 121/5 122/8 122/15 122/18</p> <p>Post Office's [1] 20/6</p> <p>Post Offices [1] 62/2</p> <p>post-natal [1] 111/24</p> <p>postman [2] 42/9 42/10</p> <p>postmasters [1]</p>	<p>91/23</p> <p>postmistress [4] 21/5 32/22 44/20 44/24</p> <p>pounds [2] 45/19 69/20</p> <p>power [1] 71/6</p> <p>pregnancy [2] 30/18 30/23</p> <p>pregnant [3] 30/17 36/10 41/4</p> <p>premises [4] 11/16 98/9 98/11 98/12</p> <p>prepared [1] 103/12</p> <p>present [4] 8/20 108/24 109/2 110/21</p> <p>press [7] 37/25 54/4 66/8 94/19 94/20 118/10 121/9</p> <p>pressing [1] 50/7</p> <p>pretend [1] 28/25</p> <p>pretty [4] 46/10 62/9 85/22 87/2</p> <p>previous [8] 4/7 42/19 44/20 52/9 62/18 63/14 66/24 73/24</p> <p>previously [3] 35/17 42/22 56/18</p> <p>Price [3] 109/14 109/19 112/11</p> <p>pride [1] 100/12</p> <p>primarily [2] 40/21 41/19</p> <p>print [2] 65/3 66/21</p> <p>printed [1] 78/25</p> <p>prior [2] 2/12 5/21</p> <p>prison [13] 29/20 77/21 78/1 78/17 78/19 80/4 87/6 87/6 87/7 87/10 87/13 90/14 114/10</p> <p>prisoner [1] 11/10</p> <p>privately [2] 32/3 56/22</p> <p>probably [9] 5/17 15/1 17/13 23/8 25/24 34/10 58/25 61/18 87/11</p> <p>probation [2] 31/4 31/5</p> <p>problem [4] 45/14 67/21 68/1 120/15</p>	<p>problems [6] 25/13 28/7 69/4 108/12 118/5 120/8</p> <p>proceedings [1] 11/24</p> <p>Proceeds [1] 116/5</p> <p>process [5] 65/8 83/25 84/2 84/7 90/15</p> <p>produce [2] 82/3 82/6</p> <p>product [1] 64/25</p> <p>products [4] 44/9 44/10 63/8 64/22</p> <p>professionally [1] 120/7</p> <p>profile [1] 95/24</p> <p>proper [1] 32/11</p> <p>properly [1] 1/5</p> <p>properties [1] 62/8</p> <p>property [14] 11/7 12/1 24/1 62/3 63/20 63/24 64/5 69/25 70/7 70/9 92/6 95/21 96/13 110/8</p> <p>propose [3] 15/18 38/24 59/18</p> <p>prosecute [1] 49/23</p> <p>prosecuted [3] 37/11 101/3 114/24</p> <p>prosecution [1] 121/6</p> <p>protocol [2] 66/22 99/15</p> <p>prove [2] 36/5 36/7</p> <p>provided [5] 74/14 75/5 75/6 83/6 83/8</p> <p>pub [3] 46/4 51/1 54/12</p> <p>public [2] 38/1 121/19</p> <p>pubs [1] 54/13</p> <p>pull [1] 34/24</p> <p>pulled [3] 24/21 93/15 95/12</p> <p>purchase [1] 4/6</p> <p>purchased [3] 107/1 107/5 107/25</p> <p>purposes [1] 86/21</p> <p>pursued [1] 112/25</p> <p>pushed [2] 10/12 48/3</p> <p>put [42] 5/12 20/19 25/6 25/9 29/17 34/8 45/25 46/3 46/7 48/7 52/24 52/24 66/3 66/7</p>	<p>66/8 66/20 68/18 71/2 71/8 74/15 74/24 74/24 75/4 75/8 77/25 79/9 84/3 89/8 90/12 94/21 95/4 96/8 97/6 101/9 101/17 102/2 112/6 116/15 116/15 117/2 117/24 122/18</p> <p>putting [3] 65/25 67/6 77/17</p> <hr/> <p>Q</p> <p>QC [1] 91/21</p> <p>quashed [4] 50/20 101/22 101/25 122/1</p> <p>Queen [2] 100/6 100/7</p> <p>question [6] 2/7 7/12 7/14 8/13 30/25 31/1</p> <p>Questioned [10] 1/12 16/8 39/15 60/3 105/4 124/3 124/5 124/7 124/9 124/11</p> <p>questioning [1] 88/8</p> <p>questions [35] 1/14 2/2 5/8 10/23 15/8 15/9 15/12 16/10 16/23 17/9 19/21 28/14 31/23 38/11 38/13 39/17 40/6 49/10 50/23 59/6 59/7 59/9 60/5 60/21 78/23 79/18 82/1 102/24 103/2 105/6 105/23 106/20 123/3 123/7 123/8</p> <p>quick [1] 39/10</p> <p>quickly [2] 16/19 85/6</p> <p>quirky [1] 42/23</p> <p>quite [26] 3/3 11/22 13/25 13/25 14/20 18/25 22/18 23/18 23/25 24/4 30/4 31/19 35/10 37/4 42/1 42/15 42/24 45/11 45/20 51/25 53/10 55/2 69/24 100/22 103/8 118/20</p> <hr/> <p>R</p> <p>RAF [2] 40/20 41/2</p> <p>Rainham [2] 62/22</p>	<p>62/23</p> <p>raised [1] 72/4</p> <p>ran [1] 106/25</p> <p>range [1] 22/4</p> <p>rate [1] 13/6</p> <p>rather [1] 109/4</p> <p>reach [1] 62/8</p> <p>reached [1] 72/22</p> <p>read [8] 1/22 16/18 16/19 37/19 39/25 89/12 101/12 103/13</p> <p>ready [4] 24/16 39/8 42/14 74/3</p> <p>real [1] 102/4</p> <p>realise [1] 36/4</p> <p>realised [4] 24/16 31/16 37/20 44/17</p> <p>really [44] 5/4 14/20 14/22 18/25 19/2 19/9 19/17 20/20 27/13 32/13 33/8 33/18 36/16 40/23 42/23 43/9 44/16 51/15 56/2 58/7 58/10 58/11 63/7 64/6 64/16 69/2 69/24 71/13 73/9 73/10 77/9 77/9 90/13 90/13 94/5 95/5 95/6 97/14 98/25 109/4 109/7 114/20 120/23 121/15</p> <p>reason [1] 91/20</p> <p>rebooted [2] 71/7 71/7</p> <p>recall [5] 64/9 86/13 107/17 112/20 116/8</p> <p>receive [10] 4/23 9/24 19/11 64/12 67/18 108/5 115/9 115/12 118/5 118/8</p> <p>received [8] 4/24 8/11 9/1 44/3 44/14 54/4 89/24 109/13</p> <p>receiving [2] 72/1 118/7</p> <p>recently [8] 1/22 1/23 16/18 39/25 98/2 103/8 106/13 120/4</p> <p>recluse [1] 95/20</p> <p>record [4] 97/23 99/12 101/6 101/7</p> <p>recording [2] 109/24 110/1</p>
---	---	---	---	---

<p>R</p> <p>recover [3] 116/12 116/13 119/8</p> <p>recruitment [1] 98/13</p> <p>redacted [1] 33/1</p> <p>redundancies [1] 3/8</p> <p>redundancy [1] 57/5</p> <p>redundant [1] 26/18</p> <p>reference [1] 8/16</p> <p>referring [2] 108/22 110/2</p> <p>refusal [2] 103/5 103/12</p> <p>refused [2] 101/25 102/1</p> <p>regarding [1] 88/21</p> <p>Regiment [1] 40/10</p> <p>region [1] 6/15</p> <p>register [2] 96/6 96/7</p> <p>regular [1] 53/17</p> <p>regularly [2] 112/12 112/14</p> <p>reinforced [1] 41/21</p> <p>relation [4] 4/12 43/14 70/12 70/14</p> <p>relationship [8] 35/4 55/2 55/14 56/9 56/12 57/15 57/18 58/11</p> <p>relied [1] 34/4</p> <p>relief [3] 12/22 12/23 122/2</p> <p>relieved [1] 22/18</p> <p>relocated [1] 3/18</p> <p>rem'd [1] 21/9</p> <p>remain [1] 116/18</p> <p>remains [2] 15/12 59/11</p> <p>remark [1] 24/5</p> <p>remember [20] 6/25 7/12 9/24 11/18 14/16 18/8 26/2 31/2 44/9 44/19 64/15 64/16 64/21 67/5 81/20 83/17 83/20 83/24 86/16 91/7</p> <p>remortgage [1] 84/5</p> <p>remortgaged [1] 92/6</p> <p>remortgaging [2] 84/3 90/15</p> <p>remote [1] 15/18</p> <p>remotely [1] 38/23</p>	<p>removed [3] 108/21 109/10 116/19</p> <p>remuneration [1] 100/3</p> <p>rent [4] 18/14 32/5 33/2 33/3</p> <p>rented [1] 64/4</p> <p>renting [1] 32/3</p> <p>rep [3] 47/25 81/19 81/19</p> <p>repaid [1] 51/1</p> <p>repay [2] 10/4 10/8</p> <p>report [4] 65/4 67/22 67/24 82/7</p> <p>reported [3] 71/21 94/19 118/10</p> <p>reports [3] 78/24 91/10 96/8</p> <p>repossessed [5] 83/21 83/22 84/8 95/21 96/13</p> <p>represent [1] 68/6</p> <p>representation [1] 49/4</p> <p>represented [2] 81/8 111/7</p> <p>reputation [3] 13/20 54/9 112/19</p> <p>resign [3] 8/1 8/5 48/3</p> <p>resigned [1] 48/9</p> <p>resolve [1] 68/14</p> <p>resources [1] 119/21</p> <p>respect [1] 5/23</p> <p>respite [1] 55/23</p> <p>response [1] 7/14</p> <p>responsibility [1] 15/3</p> <p>responsible [5] 36/17 37/8 107/9 122/20 122/23</p> <p>rest [5] 14/17 26/21 30/11 34/11 58/5</p> <p>restoration [3] 106/25 107/3 107/6</p> <p>result [1] 112/23</p> <p>resume [2] 15/21 39/8</p> <p>retail [2] 3/16 116/1</p> <p>retire [1] 18/12</p> <p>retired [2] 4/22 13/19</p> <p>return [4] 24/12 26/25</p>	<p>27/9 115/6</p> <p>returned [1] 28/20</p> <p>returning [1] 115/8</p> <p>returns [1] 24/16</p> <p>Richmond [2] 49/3 49/8</p> <p>ridiculous [1] 73/7</p> <p>right [91] 2/22 3/2 3/4 6/8 6/8 6/9 6/18 7/8 7/9 8/2 10/5 10/21 11/3 12/5 13/23 16/14 17/5 17/6 18/5 19/25 22/9 22/10 23/14 23/15 26/11 28/9 28/22 29/5 29/10 37/12 39/9 39/20 40/12 40/20 41/1 41/2 41/11 43/23 44/1 46/13 47/11 47/24 48/10 48/21 49/2 49/3 49/24 50/5 50/6 50/21 51/1 51/4 60/9 73/13 73/20 76/21 83/4 84/3 86/8 86/21 89/25 90/4 90/21 92/1 93/25 96/17 97/11 98/17 101/5 102/3 104/7 104/11 104/20 106/11 106/16 107/21 107/22 110/5 110/19 113/5 113/14 113/19 113/22 114/22 117/6 120/10 121/2 121/4 122/18 123/16 123/19</p> <p>rightly [1] 26/2</p> <p>ring [1] 44/25</p> <p>Ripon [1] 55/3</p> <p>risky [1] 98/7</p> <p>road [6] 30/2 62/22 62/23 100/9 100/10 100/10</p> <p>rob [1] 95/16</p> <p>robbed [3] 58/12 95/13 95/14</p> <p>robbery [1] 74/13</p> <p>robust [1] 58/16</p> <p>rock [1] 56/12</p> <p>role [3] 106/18 120/3 120/6</p> <p>rolling [2] 92/21 92/22</p> <p>Rolls [5] 2/14 2/15</p>	<p>3/8 13/8 13/14</p> <p>Rolls-Royce [5] 2/14 2/15 3/8 13/8 13/14</p> <p>Romec [1] 74/12</p> <p>room [4] 31/7 43/16 89/9 111/6</p> <p>rough [1] 41/8</p> <p>roughly [3] 13/12 112/20 116/8</p> <p>round [9] 33/11 41/7 46/14 49/18 49/20 74/23 87/14 94/21 94/22</p> <p>Royal [2] 40/9 40/10</p> <p>Royce [5] 2/14 2/15 3/8 13/8 13/14</p> <p>rubber [1] 74/23</p> <p>rubbish [1] 94/6</p> <p>ruined [3] 38/4 38/6 54/11</p> <p>run [10] 18/13 46/4 48/5 48/5 54/12 63/25 71/24 72/19 119/11 119/11</p> <p>running [13] 18/16 46/3 51/17 61/10 62/24 68/17 68/25 69/17 69/18 85/8 98/3 107/10 118/16</p> <p>runs [1] 65/15</p> <p>rush [1] 74/2</p> <p>Russell's [1] 28/24</p> <p>Ruth [4] 1/13 16/10 39/16 39/19</p> <p>Ruth Kennedy [1] 16/10</p> <hr/> <p>S</p> <p>sad [2] 58/10 58/10</p> <p>sadly [1] 17/7</p> <p>safe [19] 22/23 27/1 47/8 47/9 47/11 47/13 74/11 74/15 74/23 74/25 75/5 75/5 75/6 75/9 77/2 77/4 88/10 88/14 96/23</p> <p>safely [1] 31/10</p> <p>safes [1] 74/14</p> <p>said [137]</p> <p>sake [2] 89/14 104/3</p> <p>salary [3] 13/2 18/14 72/12</p>	<p>sale [1] 42/16</p> <p>sales [3] 17/20 44/8 107/11</p> <p>same [11] 32/25 35/15 35/16 37/22 55/20 55/20 70/16 88/20 97/10 114/20 116/10</p> <p>sanction [1] 115/20</p> <p>sand [1] 48/25</p> <p>Sandy [1] 68/9</p> <p>sat [4] 26/8 53/4 97/18 108/9</p> <p>satisfaction [1] 38/6</p> <p>Saturday [9] 36/20 36/23 57/3 73/25 74/8 74/8 75/2 75/3 100/2</p> <p>savings [1] 80/21</p> <p>saw [5] 18/21 21/23 22/17 89/10 111/19</p> <p>say [76] 2/21 6/4 7/14 7/17 7/20 7/25 9/25 10/9 10/25 13/12 14/3 14/14 14/24 15/5 18/3 22/8 24/11 25/23 28/5 28/16 28/19 29/3 29/8 29/9 31/13 33/21 35/11 35/21 37/3 37/13 37/16 40/11 47/22 49/21 50/3 50/10 52/11 53/19 54/12 54/19 56/6 56/7 59/2 65/12 66/1 67/20 67/24 68/6 69/9 69/13 70/14 72/3 88/11 92/10 93/20 96/4 96/15 98/22 99/12 101/4 102/6 102/9 102/10 102/22 102/25 104/1 108/22 109/15 110/1 110/15 112/7 113/12 119/25 121/12 121/18 123/4</p> <p>Sayer [11] 104/18 105/2 105/3 105/5 105/8 105/9 105/22 123/3 123/7 123/9 124/10</p> <p>saying [17] 8/17 14/25 26/23 27/5 31/15 31/17 38/6 53/7 72/14 79/4 81/15</p>
---	---	---	--	--

<p>S</p> <p>saying... [6] 83/18 85/18 101/10 101/15 101/24 109/20</p> <p>scared [1] 110/16</p> <p>school [23] 14/20 42/13 43/7 61/15 61/17 62/11 71/11 75/12 81/17 83/12 83/14 87/17 93/22 95/1 95/1 98/19 98/21 98/24 99/1 106/16 106/17 121/17 121/20</p> <p>Scott [1] 14/19</p> <p>screen [2] 20/6 22/22</p> <p>Scumbag [1] 94/9</p> <p>scuppered [1] 57/13</p> <p>search [6] 7/21 7/21 25/11 110/7 110/8 110/21</p> <p>searched [2] 7/22 110/5</p> <p>second [3] 29/14 61/2 112/21</p> <p>security [2] 98/10 98/10</p> <p>see [22] 15/7 38/10 42/5 48/19 48/19 51/20 58/3 59/5 60/13 62/7 92/15 93/4 93/14 99/2 103/16 105/17 109/22 110/23 111/16 112/1 112/4 122/20</p> <p>seeing [1] 3/8</p> <p>seek [1] 61/16</p> <p>seeking [1] 116/11</p> <p>seem [1] 39/6</p> <p>seemed [2] 24/4 45/20</p> <p>seen [4] 75/23 96/9 96/10 118/15</p> <p>seized [1] 111/9</p> <p>sell [16] 30/7 44/8 57/7 57/10 62/13 62/21 63/8 63/19 63/23 64/3 64/22 66/7 97/1 97/2 119/5 119/12</p> <p>selling [3] 4/7 24/15 66/5</p> <p>send [8] 65/4 66/21</p>	<p>66/22 66/24 68/2 82/11 103/12 103/15</p> <p>sense [1] 20/7</p> <p>sensed [1] 35/22</p> <p>sent [4] 27/12 29/12 78/25 109/2</p> <p>sentence [11] 9/24 10/1 31/2 78/17 87/5 87/6 90/10 114/10 115/10 115/13 116/9</p> <p>sentenced [5] 9/23 30/20 31/1 31/3 50/17</p> <p>sentencing [8] 29/22 30/14 31/13 86/21 87/25 88/4 89/24 90/9</p> <p>separated [1] 115/14</p> <p>sepsis [1] 35/14</p> <p>September [8] 17/7 18/4 22/3 22/5 22/9 22/13 73/16 84/15</p> <p>September 2004 [1] 18/4</p> <p>September 2008 [2] 22/3 22/5</p> <p>serious [3] 85/25 86/2 87/8</p> <p>servant [1] 57/4</p> <p>service [5] 10/3 50/18 72/17 115/22 115/23</p> <p>services [1] 4/18</p> <p>set [9] 15/19 23/24 23/25 38/24 57/12 59/19 64/17 88/7 112/13</p> <p>set-up [1] 23/25</p> <p>settle [3] 41/5 45/7 45/15</p> <p>settled [2] 50/11 50/15</p> <p>setup [1] 43/15</p> <p>Sevenoaks [1] 62/11</p> <p>several [3] 69/20 111/14 117/25</p> <p>severely [1] 42/1</p> <p>shafts [1] 41/21</p> <p>shaking [1] 34/7</p> <p>shall [1] 104/16</p> <p>shame [1] 95/11</p> <p>she [105] 8/19 8/20 9/9 9/20 10/12 14/5 19/13 21/6 21/8 21/10 30/19 30/20 30/20</p>	<p>32/13 32/13 32/24 32/24 33/1 33/19 34/1 34/6 34/7 35/22 35/25 36/5 36/7 36/10 41/7 42/7 42/8 42/19 44/21 44/22 46/20 46/22 47/2 47/3 55/4 55/4 55/6 55/11 55/11 55/15 55/16 55/21 55/21 55/21 55/23 55/24 55/25 56/2 56/7 56/8 56/8 56/15 56/17 56/20 56/22 57/1 57/11 57/16 57/17 57/17 57/19 57/24 57/24 58/2 58/3 58/4 58/7 58/13 67/25 68/1 71/11 71/11 71/12 75/15 75/15 75/25 80/16 81/17 81/17 85/2 85/3 85/3 85/3 94/9 95/15 95/16 95/16 95/17 95/17 97/23 97/24 97/25 98/22 98/22 99/1 99/1 99/1 99/2 104/19 110/20 110/21 110/25</p> <p>she'd [9] 21/9 44/23 55/3 56/3 56/4 56/17 57/2 57/3 121/12</p> <p>she's [9] 56/12 57/4 68/1 80/16 81/16 85/18 96/21 97/13 97/14</p> <p>sheet [1] 23/1</p> <p>Sheffield [1] 12/25</p> <p>shock [2] 27/21 109/11</p> <p>Shook [1] 118/9</p> <p>shop [29] 11/16 20/20 24/14 24/25 27/4 32/20 32/20 34/2 34/2 34/6 35/25 57/1 57/6 63/8 68/25 68/25 69/2 70/1 70/5 70/20 71/1 71/2 81/10 94/7 94/12 94/18 96/19 107/10 115/24</p> <p>shopping [2] 94/4 94/4</p> <p>shops [4] 31/12 62/2 62/12 118/15</p>	<p>short [4] 15/24 39/3 59/23 87/23</p> <p>shortages [1] 66/9</p> <p>shortfall [15] 6/14 13/11 21/23 22/5 46/10 47/2 47/20 72/21 82/4 83/7 87/1 108/19 109/8 112/24 113/24</p> <p>shortfalls [19] 5/9 5/10 5/11 5/19 5/23 12/9 19/22 19/24 20/3 20/16 20/17 22/3 27/17 45/3 46/2 68/14 69/19 89/3 92/9</p> <p>shortly [2] 48/9 116/9</p> <p>should [19] 1/18 9/7 16/14 20/9 20/11 21/12 27/22 39/20 50/11 50/15 58/24 64/25 69/2 80/12 84/1 91/15 100/25 114/15 116/19</p> <p>shouldn't [3] 9/7 9/20 75/18</p> <p>shouted [1] 14/4</p> <p>show [2] 68/10 95/12</p> <p>showed [2] 19/22 82/8</p> <p>showing [7] 21/15 64/19 67/2 72/16 83/7 87/15 91/9</p> <p>shown [2] 22/4 92/9</p> <p>shut [1] 20/23</p> <p>sick [4] 99/18 99/18 99/19 99/19</p> <p>side [9] 3/16 14/21 14/21 20/20 34/3 37/10 70/4 71/2 77/2</p> <p>sign [3] 66/21 82/9 82/11</p> <p>signature [8] 1/20 16/16 39/23 60/14 79/1 79/2 82/10 105/17</p> <p>signed [2] 9/9 36/16</p> <p>signs [1] 49/19</p> <p>similar [1] 114/12</p> <p>simply [1] 8/20</p> <p>since [9] 17/23 32/18 46/16 46/16 51/13 77/15 89/23 114/20</p>	<p>116/20</p> <p>single [4] 36/23 71/15 74/17 92/11</p> <p>Siobhan [4] 105/2 105/3 105/8 124/10</p> <p>sir [9] 103/9 103/15 103/18 103/23 104/12 104/14 104/17 105/1 123/18</p> <p>sister [5] 56/24 57/15 57/16 57/18 80/15</p> <p>sisters [1] 28/3</p> <p>sit [3] 31/7 75/25 99/21</p> <p>site [5] 41/19 107/1 107/4 107/4 107/14</p> <p>sitting [3] 75/13 75/17 93/11</p> <p>situation [6] 42/12 42/15 43/5 43/5 43/10 84/5</p> <p>six [8] 18/2 33/3 35/14 44/6 52/1 106/19 110/20 110/20</p> <p>six months [3] 52/1 110/20 110/20</p> <p>six weeks [1] 35/14</p> <p>six years [2] 18/2 106/19</p> <p>sixth [3] 55/3 55/9 55/11</p> <p>sleep [1] 34/17</p> <p>slight [2] 39/6 66/1</p> <p>slightly [1] 99/5</p> <p>slip [2] 74/20 74/21</p> <p>slips [1] 75/10</p> <p>Slough [2] 61/25 70/10</p> <p>small [10] 5/12 20/8 24/14 27/4 30/10 31/11 76/17 77/18 118/13 121/18</p> <p>smoke [1] 57/19</p> <p>snowballing [1] 116/25</p> <p>so [192]</p> <p>social [2] 33/7 33/10</p> <p>socialising [1] 93/18</p> <p>sold [4] 11/7 11/7 34/5 70/10</p> <p>sole [1] 32/19</p> <p>solicitor [1] 112/14</p>
---	---	--	---	--

<p>S</p> <p>solicitor's [1] 112/19</p> <p>some [35] 6/5 10/23 12/22 13/10 15/3 17/9 19/21 19/24 20/6 21/9 21/12 24/19 24/20 31/23 50/23 50/25 52/18 61/15 61/18 62/7 64/13 70/18 73/19 74/3 78/4 79/12 80/1 80/2 80/6 85/12 85/16 87/25 94/8 106/20 120/25</p> <p>somebody [8] 19/2 36/17 66/12 66/19 71/4 72/10 83/11 99/3</p> <p>someone [11] 15/3 48/5 55/7 73/12 76/15 83/13 92/12 104/5 109/12 122/16 122/23</p> <p>something [33] 6/15 6/15 14/15 22/6 27/12 35/22 42/18 47/6 47/15 57/25 63/4 63/5 63/24 66/18 68/19 73/7 75/18 76/5 76/7 76/8 76/13 76/14 79/5 79/22 81/19 83/24 89/10 100/24 100/24 102/12 102/13 117/20 119/24</p> <p>sometimes [6] 6/5 6/6 61/18 66/10 69/20 99/21</p> <p>somewhere [6] 11/9 37/19 64/4 68/2 81/10 81/14</p> <p>son [6] 17/3 28/3 35/20 35/20 36/11 42/1</p> <p>sons [2] 2/11 14/24</p> <p>soon [3] 22/21 67/4 98/14</p> <p>sorry [25] 11/21 22/12 24/21 25/1 27/15 30/23 33/9 52/11 54/25 65/7 67/20 70/9 72/3 82/5 84/8 85/21 87/20 95/1 95/15 97/8 97/22 98/6 98/8 102/22 103/9</p>	<p>sort [32] 5/17 21/1 24/9 40/15 41/8 41/25 42/6 42/8 42/24 48/23 49/9 49/11 51/11 51/18 51/19 52/1 52/21 53/12 53/22 53/25 54/16 54/20 55/9 55/13 55/25 56/1 57/10 57/17 57/23 58/3 58/16 96/4</p> <p>sorted [2] 45/8 52/19</p> <p>sought [3] 47/22 49/23 90/24</p> <p>sound [2] 6/8 107/21</p> <p>sounds [2] 6/9 107/22</p> <p>space [1] 63/13</p> <p>speak [2] 53/6 121/8</p> <p>specifically [1] 43/3</p> <p>Spencers [2] 18/10 19/12</p> <p>spent [2] 24/3 47/4</p> <p>spiral [1] 52/21</p> <p>spiralled [2] 117/14 117/14</p> <p>split [1] 19/15</p> <p>splitting [1] 56/13</p> <p>spoken [2] 14/17 97/13</p> <p>spot [1] 73/15</p> <p>spread [1] 54/6</p> <p>spring [1] 104/8</p> <p>stage [2] 20/5 40/25</p> <p>stamp [3] 64/18 64/18 64/19</p> <p>stamps [2] 42/18 66/2</p> <p>stand [1] 94/6</p> <p>standing [4] 22/17 34/1 34/7 118/18</p> <p>stare [2] 94/8 94/8</p> <p>staring [1] 99/22</p> <p>start [14] 16/22 17/11 20/18 27/14 40/5 40/8 40/15 55/11 61/10 67/3 80/20 92/11 104/16 123/16</p> <p>started [29] 18/10 26/2 37/25 40/9 41/13 44/4 44/16 45/2 48/25 62/6 62/10 62/14 63/17 67/4 67/5 67/6 70/15 78/12 80/5</p>	<p>80/13 82/24 83/25 84/2 84/7 85/3 90/15 92/17 95/25 110/25</p> <p>starting [1] 104/2</p> <p>starts [1] 66/16</p> <p>state [2] 60/6 105/7</p> <p>statement [48] 1/15 1/20 1/22 2/5 2/21 7/20 7/25 8/15 9/25 10/9 10/25 13/9 16/11 16/18 18/3 19/23 21/17 22/8 28/19 29/3 29/8 39/18 39/22 39/25 40/11 40/19 45/25 47/5 50/3 52/4 53/19 60/8 60/11 60/16 85/12 85/17 88/8 88/17 88/20 88/23 91/16 96/15 105/9 105/12 105/15 105/19 107/20 116/4</p> <p>statements [4] 91/6 111/12 111/13 111/13</p> <p>station [5] 25/9 26/25 27/8 49/3 49/8</p> <p>stationery [1] 34/5</p> <p>stay [4] 93/9 98/9 116/24 117/2</p> <p>stayed [3] 11/11 81/10 94/24</p> <p>steal [2] 73/8 83/19</p> <p>stealing [2] 94/15 97/3</p> <p>Steels [2] 12/22 12/24</p> <p>stick [1] 102/21</p> <p>still [22] 19/5 21/14 34/9 34/11 34/12 34/18 35/25 50/7 61/4 101/15 101/16 101/22 116/21 119/24 119/25 120/1 120/3 120/5 122/2 122/2 122/5 123/1</p> <p>stock [2] 65/20 67/1</p> <p>stocktaking [2] 73/1 73/4</p> <p>stole [2] 94/9 101/22</p> <p>stolen [2] 81/22 81/23</p> <p>stood [2] 76/8 92/12</p> <p>stop [12] 30/2 30/5 43/8 57/8 92/16 95/11 102/16 104/5 104/5</p>	<p>104/6 104/7 104/7</p> <p>stopped [4] 48/24 54/2 92/17 92/21</p> <p>store [5] 63/9 63/12 63/16 68/17 69/18</p> <p>stories [1] 94/14</p> <p>story [12] 77/20 80/2 80/5 80/7 80/8 80/13 82/24 83/20 84/10 84/10 84/13 100/7</p> <p>straight [16] 12/15 13/16 22/23 25/5 41/16 41/17 43/17 43/18 43/19 66/10 67/23 68/16 76/1 94/23 95/3 113/20</p> <p>strain [1] 119/7</p> <p>strayed [1] 30/24</p> <p>street [3] 10/19 14/4 54/18</p> <p>strength [1] 121/1</p> <p>stress [1] 118/12</p> <p>strong [4] 14/8 34/14 35/1 56/11</p> <p>stronger [1] 34/25</p> <p>structures [1] 41/22</p> <p>struggle [3] 119/24 119/24 122/2</p> <p>stuck [6] 7/15 8/7 44/21 118/25 119/1 120/20</p> <p>stuff [1] 108/11</p> <p>stupid [1] 48/15</p> <p>sub [7] 17/14 17/16 18/11 19/7 20/8 20/14 91/23</p> <p>sub-post [2] 17/14 17/16</p> <p>sub-post office [3] 18/11 19/7 20/8</p> <p>sub-postmasters [1] 91/23</p> <p>subjected [1] 100/15</p> <p>submit [3] 66/8 66/8 79/11</p> <p>subpostmaster [8] 4/21 9/14 12/19 41/24 43/1 44/4 54/6 89/2</p> <p>SubPostmaster's [1] 18/22</p> <p>Subpostmasters [2] 37/18 47/23</p>	<p>subpostmistress [6] 18/4 18/19 18/24 19/18 106/21 107/17</p> <p>subsequently [3] 32/9 49/14 57/22</p> <p>successful [2] 63/23 100/4</p> <p>such [4] 30/5 35/8 37/22 91/2</p> <p>sudden [2] 92/19 94/15</p> <p>suddenly [3] 24/13 24/14 35/23</p> <p>suffering [4] 93/24 98/19 111/24 118/6</p> <p>suggested [1] 18/12</p> <p>suit [1] 102/17</p> <p>suited [3] 19/9 42/11 42/11</p> <p>sum [2] 5/17 13/16</p> <p>summed [2] 31/15 37/15</p> <p>summons [5] 8/11 8/13 8/25 28/21 36/24</p> <p>sums [4] 5/14 20/16 22/4 88/1</p> <p>supervision [1] 90/4</p> <p>support [6] 14/10 37/20 56/23 118/20 119/19 120/18</p> <p>supported [2] 7/18 58/3</p> <p>supportive [6] 13/25 29/24 30/9 95/7 119/23 121/8</p> <p>suppose [2] 49/19 53/23</p> <p>supposed [2] 52/8 75/7</p> <p>sure [12] 11/22 49/18 61/14 63/21 64/15 65/2 71/4 84/24 87/17 87/18 88/13 98/12</p> <p>Surely [1] 71/9</p> <p>surgery [1] 96/7</p> <p>surprised [1] 89/20</p> <p>surprising [1] 48/8</p> <p>suspended [15] 6/17 6/20 10/1 10/2 26/10 26/12 26/13 27/6 48/9 90/2 113/7 113/14 113/15 113/16 115/21</p>
---	---	---	--	---

S	78/15 83/9 96/3 100/21 118/13 tarred [1] 54/16 taught [1] 121/3 tax [2] 4/19 5/4 taxi [2] 26/14 27/1 teaching [2] 106/13 120/3 team [2] 111/18 117/1 tearoom [1] 23/24 technical [1] 29/17 technically [1] 114/4 tedious [1] 64/2 tell [30] 6/14 7/4 15/13 16/23 28/2 28/2 28/3 35/21 45/14 47/20 52/6 54/3 66/11 66/13 76/25 77/8 77/11 79/13 80/2 85/14 85/16 87/19 96/23 97/20 100/7 100/25 101/19 115/2 115/3 115/7 telling [9] 20/9 20/10 71/23 75/22 77/16 77/20 80/5 83/20 94/13 tells [1] 80/16 ten [4] 15/18 26/25 33/5 44/12 ten years [1] 33/5 tenant [1] 4/1 tender [1] 48/7 Terling [7] 2/25 3/1 3/21 4/1 4/24 5/5 5/7 term [1] 27/12 terminated [4] 84/14 113/12 113/17 119/14 termination [1] 113/18 terms [3] 87/8 103/17 113/4 terrible [10] 48/13 87/12 87/12 87/19 87/19 87/19 95/18 95/19 95/19 99/7 terribly [1] 34/16 terrified [1] 119/16 testify [1] 100/23 than [11] 22/12 49/10 52/3 56/23 61/7 72/22 92/13 103/15 104/19	109/4 118/22 thank [38] 8/23 8/25 12/7 15/11 15/13 15/16 15/17 16/9 38/12 38/14 38/16 38/21 59/4 59/8 59/11 59/14 59/15 59/21 60/1 60/20 95/23 103/16 103/18 103/19 103/23 103/23 104/12 104/13 104/14 104/17 104/21 105/9 123/6 123/10 123/12 123/13 123/13 123/14 thankfully [1] 26/23 thanks [6] 8/23 16/5 38/20 39/1 104/22 123/8 that [561] that's [53] 2/7 8/23 11/16 15/22 17/23 20/11 20/11 22/10 33/4 33/5 37/15 37/15 39/1 40/13 41/2 47/25 48/21 48/22 49/3 50/6 50/22 51/2 51/11 58/13 59/21 65/5 69/16 73/18 82/12 84/8 84/12 91/12 96/21 99/13 99/15 103/10 105/11 105/24 106/15 106/22 108/17 110/6 113/5 113/9 113/23 115/11 115/11 116/7 117/18 118/2 121/3 121/3 123/1 theft [20] 25/4 25/5 25/6 28/21 29/4 29/7 29/12 29/16 29/17 49/14 49/19 49/24 49/25 50/1 50/8 85/11 113/1 113/2 113/21 117/11 their [17] 3/10 7/4 23/7 37/8 55/8 67/11 67/14 67/14 67/14 91/24 94/13 100/8 101/21 109/17 110/15 117/1 121/20 them [107] 2/19 5/20 5/24 7/12 8/10 18/16 20/4 20/22 22/21	22/23 22/25 23/1 23/13 23/15 23/21 24/19 26/2 27/2 29/23 29/25 30/1 30/5 34/10 34/10 34/12 34/17 35/19 38/5 42/14 45/13 47/4 49/11 49/13 55/10 61/4 61/14 61/15 61/17 61/17 61/18 62/14 67/7 67/16 67/20 68/8 72/3 72/23 74/5 74/7 75/20 76/23 76/23 77/5 78/7 78/11 79/20 80/7 81/24 81/24 81/25 82/2 82/12 83/13 83/20 84/7 85/9 87/12 87/16 88/3 88/4 88/16 88/19 90/13 91/5 91/21 93/6 93/16 93/19 93/19 93/22 94/12 96/2 96/6 96/7 96/12 97/20 97/21 99/7 99/10 100/1 100/1 100/2 100/16 100/17 101/1 101/16 102/17 104/5 104/6 109/18 115/2 115/3 115/6 115/7 118/22 120/22 121/1 themselves [2] 68/6 68/12 then [90] 2/16 3/8 3/10 3/18 4/2 5/3 5/20 5/20 6/7 6/17 6/20 6/25 7/20 8/11 8/18 9/23 10/10 10/11 11/20 12/24 13/6 17/19 18/11 20/22 21/23 23/1 23/4 23/6 23/8 24/11 24/21 25/1 25/17 25/18 25/18 26/23 27/1 27/4 27/6 27/6 27/7 28/15 29/1 29/8 32/14 34/22 35/11 35/13 39/12 41/1 42/25 45/15 46/14 48/9 48/9 49/4 49/13 49/23 50/5 52/11 53/8 54/23 56/4 64/16 66/7 75/9 75/17 83/10 84/9 92/11	92/19 95/16 97/16 108/20 108/21 109/13 110/25 111/17 111/19 111/25 112/1 112/10 113/16 114/9 114/10 117/1 118/14 118/21 120/16 121/11 there [109] 1/15 3/14 3/14 7/2 7/3 7/8 9/21 11/10 11/23 13/1 14/1 15/5 16/12 16/16 18/11 20/10 22/19 22/25 23/1 24/17 26/6 26/9 28/6 29/4 29/6 29/8 29/20 30/3 30/4 30/6 31/6 31/6 32/25 34/7 34/18 35/22 36/12 37/4 37/13 37/21 37/21 39/6 39/18 39/23 40/11 41/6 41/7 42/12 42/24 43/8 44/6 44/7 46/9 46/21 47/2 47/8 47/14 47/15 47/20 48/16 49/18 50/8 51/16 55/21 56/15 57/2 58/5 59/2 60/14 64/17 64/22 65/1 65/22 69/23 70/4 71/6 72/24 77/2 78/7 79/4 79/10 79/23 80/18 81/18 82/21 89/6 89/11 89/20 89/21 92/12 96/20 97/18 99/13 99/21 102/19 102/25 107/7 108/3 108/9 108/19 109/19 110/1 110/9 111/12 114/11 119/20 119/25 123/4 123/6 there's [7] 44/18 58/24 69/1 71/17 76/14 79/11 102/6 these [13] 15/14 20/15 20/17 37/12 77/17 78/23 92/24 95/15 102/3 102/4 103/20 114/16 117/9 they [323] they'd [9] 6/4 8/9 38/2 42/21 45/14 47/10 48/4 54/19 55/8
----------	---	---	---	---

<p>T</p> <p>they're [3] 67/12 71/12 76/7</p> <p>they've [12] 24/18 24/19 59/1 68/20 76/3 76/23 76/23 96/7 96/9 102/9 102/16 122/25</p> <p>thief [6] 14/6 94/16 94/16 96/20 97/6 100/16</p> <p>thing [14] 21/1 24/9 37/22 41/22 43/12 49/11 49/12 55/25 63/21 76/3 78/3 82/8 88/20 104/1</p> <p>things [12] 15/14 45/21 63/15 76/22 88/24 89/5 95/15 96/12 98/22 100/3 102/3 107/11</p> <p>think [104] 1/13 1/18 2/21 3/1 4/20 5/7 5/18 6/17 7/16 7/20 8/11 9/3 9/10 9/23 9/24 10/9 12/8 13/8 13/17 14/13 15/6 15/9 16/9 17/22 18/22 19/13 19/23 21/16 21/22 22/8 24/4 24/5 24/6 24/11 25/19 25/25 25/25 26/1 26/1 26/10 28/8 28/19 29/13 29/17 37/15 38/3 39/8 39/16 41/10 44/6 44/14 44/15 45/4 45/9 46/6 46/12 46/14 47/5 47/22 48/6 50/3 50/18 50/24 51/10 51/24 57/5 58/12 58/24 62/19 67/23 68/3 69/24 71/9 78/3 78/17 79/14 81/9 81/11 83/2 86/15 92/7 97/3 100/16 102/2 102/11 107/19 107/20 108/19 111/12 112/22 113/13 113/15 114/21 115/8 116/25 118/22 120/25 121/7 121/12 121/13 121/14 122/4 122/9 123/6</p>	<p>thinking [2] 56/22 115/4</p> <p>thinks [1] 57/8</p> <p>third [1] 29/14</p> <p>this [124] 1/22 3/24 3/25 10/24 13/20 14/11 14/15 14/18 16/18 16/19 18/21 20/24 21/16 23/5 26/4 27/20 28/17 31/24 32/1 33/7 33/25 34/13 35/4 35/18 35/24 36/10 37/5 38/2 38/3 39/25 46/15 50/15 50/24 53/19 54/24 56/5 58/18 58/20 60/9 60/16 63/21 64/25 65/3 66/20 67/21 67/24 70/4 70/6 70/12 70/14 71/8 72/4 72/5 72/12 72/13 73/3 73/6 73/6 73/12 73/12 73/13 73/14 75/18 75/21 75/24 76/15 76/18 77/13 78/9 78/16 79/4 79/4 79/6 80/13 81/5 82/3 82/17 84/4 84/4 85/5 85/10 85/10 85/21 86/2 86/3 89/16 89/19 94/14 94/15 95/22 97/13 97/19 99/16 100/7 100/11 100/18 101/1 101/2 101/4 101/17 102/6 102/10 102/14 102/19 102/20 102/21 103/7 103/12 103/23 103/24 104/4 105/10 107/4 110/18 110/24 111/23 112/24 118/7 119/25 120/21 120/25 122/21 122/24 123/15</p> <p>Thomson [5] 16/2 16/3 16/7 38/12 124/4</p> <p>thoroughly [1] 19/5</p> <p>those [15] 5/14 13/2 20/3 63/12 68/14 72/1 72/2 77/3 89/22 96/11 100/3 109/5 109/6 118/25 122/11</p> <p>though [4] 95/11 120/1 121/9 122/25</p>	<p>thought [27] 3/10 7/13 10/11 18/25 22/18 22/19 29/19 37/16 49/8 52/22 55/4 55/5 57/17 57/19 57/24 76/4 76/6 77/23 78/13 80/4 81/13 82/22 83/11 97/19 100/8 101/11 103/25</p> <p>thousand [1] 66/2</p> <p>three [21] 29/9 32/12 34/23 36/25 53/3 55/24 56/6 60/25 62/5 77/21 78/18 78/19 78/19 78/24 86/8 87/7 87/11 90/17 92/18 98/19 109/18</p> <p>three days [1] 32/12</p> <p>three hours [1] 56/6</p> <p>three years [2] 36/25 87/7</p> <p>through [30] 1/22 6/5 16/18 16/19 33/19 33/20 34/20 34/24 35/2 37/22 39/25 43/20 44/11 48/18 56/16 62/14 64/25 65/9 65/13 71/15 76/16 79/16 109/23 110/10 110/11 110/12 111/17 112/25 122/21 122/22</p> <p>Thursday [4] 65/15 66/15 67/11 68/21</p> <p>tight [1] 33/21</p> <p>till [4] 68/16 96/23 116/1 116/2</p> <p>time [96] 2/8 2/9 3/11 3/12 5/15 10/18 12/18 13/24 18/11 19/4 19/13 20/9 26/4 26/25 30/17 31/22 33/19 35/9 36/4 36/10 36/23 37/20 41/10 41/13 42/4 42/8 45/5 45/12 46/3 46/7 46/11 47/9 48/12 49/12 49/25 50/12 51/5 51/9 51/18 52/1 52/19 55/23 57/6 57/24 58/17 61/23 62/25 63/7 64/5 64/18 64/20 66/11 66/13</p>	<p>67/6 68/4 68/12 68/18 69/1 69/9 69/23 70/6 70/11 70/15 70/20 71/6 71/7 71/21 72/23 77/8 79/4 80/23 81/2 83/11 84/23 87/11 88/19 89/16 89/18 93/24 95/17 97/20 100/8 102/19 102/19 102/20 102/21 107/14 108/14 110/9 110/17 111/23 112/18 113/1 114/13 116/10 116/16</p> <p>times [3] 34/23 54/22 73/3</p> <p>timing [1] 113/4</p> <p>Timothy [4] 38/22 39/13 39/14 124/6</p> <p>tiny [3] 78/11 92/14 92/15</p> <p>tipping [1] 110/13</p> <p>tired [1] 74/2</p> <p>TM [2] 12/22 12/24</p> <p>to [811]</p> <p>today [6] 1/7 59/18 95/1 103/25 105/2 116/18</p> <p>toe [2] 80/10 80/11</p> <p>together [4] 62/6 71/14 75/4 102/21</p> <p>told [38] 10/4 20/24 22/21 22/23 23/5 25/10 26/24 27/22 28/5 30/16 34/24 35/7 37/3 37/6 45/7 66/18 74/10 75/20 79/7 79/8 83/2 84/7 84/13 85/2 87/3 87/4 88/9 89/20 89/23 90/9 94/25 101/16 112/1 113/16 114/13 114/14 117/17 117/18</p> <p>tomorrow [1] 69/1</p> <p>Tonbridge [2] 25/8 31/6</p> <p>too [10] 28/5 53/18 64/2 73/13 75/21 93/23 95/8 98/7 98/7 119/7</p> <p>took [20] 5/2 5/21 10/7 21/8 32/23 49/17 49/21 58/13 62/25</p>	<p>64/8 65/9 77/3 77/16 78/11 84/9 87/14 88/15 89/8 113/4 113/18</p> <p>top [2] 12/10 122/23</p> <p>totally [1] 37/16</p> <p>touch [4] 53/9 53/12 89/9 97/4</p> <p>tough [1] 42/6</p> <p>towards [3] 78/5 78/14 89/3</p> <p>town [1] 31/11</p> <p>trained [1] 82/11</p> <p>trainer [2] 45/5 108/8</p> <p>training [16] 4/23 5/2 5/4 19/11 19/14 19/16 19/20 44/3 44/14 64/12 64/13 64/21 97/17 108/5 108/10 116/2</p> <p>transaction [5] 45/18 68/23 71/17 71/18 75/23</p> <p>transactions [4] 5/6 44/11 44/18 48/19</p> <p>transfer [1] 85/21</p> <p>transferred [4] 86/6 86/7 86/20 87/4</p> <p>transition [1] 46/25</p> <p>travel [1] 62/20</p> <p>travelled [1] 41/3</p> <p>travelling [1] 30/4</p> <p>treat [1] 54/17</p> <p>treated [5] 23/12 23/21 49/6 97/10 122/8</p> <p>treatment [3] 100/14 118/5 118/7</p> <p>trebling [1] 21/11</p> <p>trial [1] 115/2</p> <p>triangle [1] 3/4</p> <p>tried [7] 14/15 20/4 21/23 97/2 97/11 97/12 99/19</p> <p>trips [1] 95/12</p> <p>trouble [4] 78/2 90/18 98/25 122/9</p> <p>true [6] 1/24 16/20 40/2 60/17 82/19 105/20</p> <p>truly [4] 69/7 73/14 102/22 102/22</p>
--	--	---	---	--

T	49/1 87/10 104/9 107/5 116/5 understand [6] 35/6 67/22 70/17 71/20 79/20 99/17 Understandable [1] 55/16 understanding [1] 122/10 understood [2] 58/18 72/14 underwear [1] 110/13 unexplained [1] 39/5 unfair [1] 3/19 unfortunately [2] 63/14 82/2 unique [1] 23/25 United [2] 82/23 82/25 United Kingdom [2] 82/23 82/25 unlock [1] 43/18 unpaid [2] 31/3 90/7 until [18] 4/22 13/19 26/15 36/21 37/16 37/25 40/16 43/6 48/16 56/4 68/20 78/10 85/20 96/22 100/2 106/13 117/4 123/21 up [74] 3/16 3/21 4/3 5/13 10/12 15/19 17/15 17/16 19/22 20/4 20/15 21/11 22/6 22/16 22/21 22/24 23/3 23/6 23/25 24/22 25/14 30/19 31/15 32/3 32/16 32/25 33/1 33/20 34/21 36/25 37/9 37/15 38/24 41/7 50/9 53/23 56/13 57/23 58/16 58/24 59/19 64/17 66/9 68/21 68/22 70/17 70/25 73/5 73/14 77/9 77/20 80/7 80/13 81/5 83/23 84/1 84/13 87/17 87/17 92/15 92/19 93/8 94/23 94/24 95/4 99/12 99/13 101/9 102/10 107/4 110/12 116/21	119/17 120/4 upgrade [1] 46/15 upon [5] 15/14 92/24 103/21 117/9 120/12 upset [7] 68/3 68/4 68/11 95/17 95/18 99/17 100/16 upside [1] 110/13 upstairs [5] 78/9 78/10 78/12 78/12 81/24 us [44] 3/19 14/23 32/8 33/3 36/4 42/11 42/15 43/5 44/6 44/22 51/9 52/1 52/3 55/20 56/20 62/21 64/19 66/11 66/13 66/17 67/25 68/2 68/20 74/4 75/19 75/23 76/16 76/25 77/8 77/11 79/7 85/14 85/16 85/16 86/6 95/22 96/10 96/10 100/25 101/16 101/18 102/4 120/15 120/20 use [3] 44/7 74/16 74/17 used [9] 34/16 43/8 50/25 53/22 55/24 62/11 70/6 93/15 100/7 useful [1] 95/9 useless [2] 6/2 6/3 using [4] 5/6 57/9 95/25 108/12 usual [1] 22/16 usually [1] 17/15	38/15 38/20 39/5 42/23 42/23 45/4 45/11 55/17 56/11 56/11 59/8 59/13 59/21 61/14 62/5 65/12 68/3 68/11 72/25 84/23 85/24 90/17 92/14 92/14 93/2 93/2 93/2 95/7 95/19 96/19 97/13 98/18 99/4 102/18 103/16 103/21 103/24 118/14 119/2 119/23 119/23 121/7 121/19 123/12 123/13 via [2] 62/12 62/17 video [1] 31/9 view [2] 11/10 109/22 village [20] 14/19 14/25 17/16 18/9 20/8 24/24 24/25 30/10 31/11 32/4 33/23 43/23 54/10 54/13 54/21 57/1 95/22 95/23 118/13 121/18 villages [1] 32/23 visit [1] 48/1 visiting [1] 112/5 voice [1] 77/8 voluntary [1] 57/5	100/20 100/20 102/18 109/15 114/17 122/20 wanted [44] 3/23 8/19 15/12 18/12 20/25 27/23 27/23 38/13 49/11 49/12 57/1 57/5 59/10 61/12 61/15 61/19 62/2 62/19 63/4 63/5 63/15 85/7 88/4 88/6 91/5 91/19 95/5 96/5 96/7 97/2 97/4 99/20 99/20 100/4 104/2 107/2 109/11 109/21 113/1 114/6 114/6 116/13 119/10 119/18 wanting [1] 62/18 War [2] 40/22 40/23 warned [1] 111/25 warrant [1] 25/12 was [618] washing [1] 87/16 wasn't [25] 7/19 10/12 10/15 10/17 18/16 29/6 51/17 55/6 55/17 56/1 58/17 63/21 71/1 89/16 89/18 96/19 110/23 110/25 111/8 114/18 120/2 120/15 121/21 122/13 122/13 watch [2] 25/22 97/14 watched [1] 31/9 water [1] 41/20 way [11] 34/3 62/8 66/20 78/13 78/15 80/3 83/25 87/4 97/10 118/2 122/7 ways [1] 3/10 we [226] we did [1] 17/25 we'd [8] 5/5 10/19 11/8 42/25 43/10 46/3 53/12 56/3 we'll [2] 15/21 83/14 we're [11] 16/4 39/8 53/7 53/18 58/22 76/19 96/3 96/4 96/11 97/8 101/15 we've [12] 14/8 14/17 32/6 51/12 57/22 66/18 71/4 71/17
U	ultimately [2] 90/20 116/23 umbrella [1] 107/5 unaware [1] 109/25 unclear [1] 17/20 under [7] 34/17 41/13	various [4] 17/23 44/11 53/25 74/19 vendor [1] 63/14 Vennells [1] 36/18 vertical [3] 2/17 12/23 13/1 very [66] 1/9 6/21 8/24 12/15 15/11 15/15 16/6 25/11 26/6 26/18 29/23 29/23 31/15 33/2 33/21 34/14 34/19 34/19 36/11 38/14 38/14	W wait [4] 66/11 68/20 76/2 97/21 waiting [1] 75/19 walk [3] 43/17 43/20 97/8 walked [3] 22/16 95/16 98/11 walking [4] 30/3 32/16 78/4 101/7 wall [3] 48/23 94/16 94/18 want [37] 3/6 8/7 8/9 8/15 11/23 14/16 18/19 27/24 27/25 36/15 41/7 43/2 52/6 57/7 67/11 67/13 74/6 86/1 88/7 93/3 93/4 93/4 93/14 93/16 93/17 93/17 94/14 95/5 95/9 98/14 98/15	

<p>W</p> <p>we've... [4] 75/18 92/13 121/22 123/5</p> <p>wearing [1] 79/23</p> <p>wedding [3] 21/8 21/18 36/6</p> <p>Wednesday [13] 25/16 28/24 46/25 65/14 65/15 65/16 68/1 68/22 72/25 75/20 76/12 76/13 77/3</p> <p>week [20] 10/9 10/10 10/15 32/12 53/17 64/15 64/23 65/13 65/14 65/20 66/15 66/24 68/20 68/21 70/17 72/23 73/4 73/14 75/22 92/11</p> <p>weekend [3] 36/22 57/2 73/24</p> <p>weekends [1] 42/5</p> <p>weekly [1] 13/5</p> <p>weeks [7] 25/15 35/14 44/5 77/13 77/14 88/17 115/21</p> <p>weeks' [1] 89/24</p> <p>weight [1] 93/24</p> <p>welcome [1] 38/21</p> <p>well [87] 3/3 3/7 3/14 3/16 5/4 5/12 5/20 6/4 7/9 7/18 9/4 10/17 11/7 11/9 12/13 14/4 14/15 17/4 18/13 18/21 18/25 19/5 20/4 20/11 20/18 21/5 21/15 22/7 22/16 22/19 24/18 25/19 25/24 26/3 26/12 26/18 28/4 28/13 28/15 29/16 31/8 32/2 33/11 33/18 34/1 35/5 36/15 39/12 41/14 41/25 42/25 43/5 43/10 43/17 45/24 51/8 51/17 51/19 56/11 57/13 57/16 58/7 61/14 62/4 65/9 67/8 67/24 73/9 73/10 76/11 77/7 77/11 80/15 82/20 84/12</p>	<p>88/13 91/10 91/12 93/18 95/15 96/19 96/20 97/13 98/4 99/4 109/2 113/1</p> <p>went [55] 7/21 12/25 19/15 19/16 19/16 20/23 21/17 24/11 25/17 26/5 26/16 28/17 30/14 33/11 33/19 37/11 42/17 50/6 51/23 64/13 64/17 72/9 76/1 80/21 80/23 81/23 82/15 84/21 85/20 86/18 87/13 87/13 94/3 94/20 94/23 95/3 97/19 97/25 98/4 99/23 100/10 100/24 100/24 101/11 110/10 110/11 110/12 111/17 112/2 112/2 115/3 115/17 116/24 119/18 122/14</p> <p>were [195]</p> <p>weren't [3] 24/17 45/11 109/4</p> <p>what [227]</p> <p>what's [4] 11/17 15/4 70/19 70/22</p> <p>whatever [7] 37/10 49/17 51/16 69/1 85/18 88/21 100/10</p> <p>when [118] 5/2 5/11 5/25 6/20 13/18 14/3 14/24 17/11 17/13 19/10 19/18 20/2 20/4 21/13 21/22 22/14 23/18 27/6 27/7 27/10 27/19 29/1 30/14 32/23 34/15 35/23 35/24 36/10 36/18 36/20 40/8 41/2 44/3 44/16 45/2 46/5 47/1 47/2 48/6 52/12 56/16 56/18 60/16 61/12 62/24 63/17 63/19 64/9 64/18 65/9 65/11 65/23 66/15 67/2 67/13 69/23 71/6 72/9 72/21 72/23 72/25 73/5 74/19 75/11 75/21 76/10 77/18</p>	<p>77/23 79/6 80/23 81/9 81/25 82/15 82/22 82/24 83/8 83/9 83/17 83/23 86/13 87/3 88/14 89/10 91/3 91/7 91/20 92/15 92/15 92/17 93/7 95/21 96/5 96/15 97/9 99/16 100/17 101/9 101/18 105/19 107/17 107/23 108/2 108/3 108/7 108/22 108/24 109/3 110/1 110/21 111/17 113/15 114/24 116/2 116/8 117/11 117/18 118/8 122/12</p> <p>whenever [3] 17/14 67/8 102/17</p> <p>where [41] 2/24 4/12 6/22 7/13 18/7 24/17 25/7 33/5 33/5 43/14 45/6 46/2 48/15 48/21 48/22 61/13 61/23 62/15 63/17 64/17 64/25 65/19 72/12 76/21 76/25 78/5 80/8 80/17 81/5 81/14 89/11 91/8 91/13 94/17 94/21 95/23 97/20 98/24 110/14 110/16 115/23</p> <p>whereas [2] 3/25 68/7</p> <p>whether [15] 8/19 8/20 53/12 58/6 64/15 82/13 96/10 97/5 111/20 112/12 114/11 115/18 116/21 117/19 122/6</p> <p>which [58] 4/2 17/21 20/19 21/7 21/10 21/20 21/23 23/3 23/9 24/1 24/24 26/17 29/7 29/18 30/18 31/5 31/11 32/6 32/20 34/8 34/9 34/24 45/15 48/7 57/11 61/6 62/10 62/16 63/9 65/14 65/17 65/19 66/15 68/16 68/21 69/8 70/4 70/9 73/24 74/11 74/20 77/3 79/7 82/19 90/2 97/25 103/11</p>	<p>103/21 106/23 107/9 107/15 108/19 109/25 110/9 111/24 118/11 119/20 122/7</p> <p>whichever [1] 19/7</p> <p>while [9] 31/9 40/11 41/4 41/6 53/12 55/15 110/14 120/7 121/21</p> <p>who [34] 2/12 3/9 4/15 6/10 6/25 7/3 9/1 14/5 23/4 24/11 26/7 40/8 52/8 55/7 57/6 58/16 58/25 59/16 62/4 62/18 68/6 68/8 68/8 68/9 72/1 72/2 74/1 81/2 82/25 83/2 87/10 99/3 102/9 102/10</p> <p>who's [2] 17/3 17/4</p> <p>whoever [5] 21/12 58/15 58/23 67/18 75/3</p> <p>whole [9] 24/1 28/14 30/8 35/9 49/11 49/12 64/23 65/15 82/22</p> <p>whom [1] 108/22</p> <p>why [33] 3/6 3/13 3/18 6/3 8/6 9/8 9/10 9/17 14/14 18/19 21/4 23/2 35/7 41/23 43/2 48/13 48/13 49/7 61/10 70/17 70/19 71/13 72/6 76/24 76/24 84/8 84/12 90/10 91/21 99/14 101/3 119/22 119/25</p> <p>wibbler [1] 2/16</p> <p>wife [16] 2/5 4/16 7/8 8/18 8/22 9/4 9/6 9/11 9/19 10/16 11/6 14/4 14/17 40/12 55/19 99/20</p> <p>will [29] 9/19 22/19 22/20 68/12 69/9 71/4 71/14 71/14 71/24 73/11 73/14 75/4 77/5 79/13 80/2 80/17 85/6 86/5 94/7 94/8 95/10 95/11 96/4 97/7 104/3 104/19 104/21 122/6 123/2</p> <p>willing [1] 102/8</p>	<p>win [2] 43/11 43/11</p> <p>wise [1] 42/15</p> <p>wish [1] 81/10</p> <p>with [145]</p> <p>Witham [1] 3/4</p> <p>withdrawn [2] 11/18 52/14</p> <p>withdrew [1] 57/10</p> <p>within [3] 65/21 66/4 107/7</p> <p>without [6] 47/18 57/20 58/7 58/8 119/12 119/20</p> <p>witness [17] 1/6 1/15 2/1 6/19 16/1 16/11 18/3 38/22 39/10 39/12 39/18 59/16 59/25 60/8 103/3 105/1 105/9</p> <p>witnesses [1] 15/17</p> <p>woman [1] 7/5</p> <p>won't [1] 85/6</p> <p>Wood [2] 18/10 19/12</p> <p>woods [1] 30/3</p> <p>word [4] 32/15 97/22 101/19 101/21</p> <p>words [2] 25/13 101/20</p> <p>work [43] 2/12 2/19 8/9 12/22 12/24 17/10 17/25 19/1 31/3 32/12 37/23 41/15 42/15 43/2 51/15 51/18 51/19 56/3 56/3 56/4 61/5 61/7 61/12 61/16 61/19 61/23 64/20 64/25 66/20 70/20 71/9 71/14 84/24 87/15 90/7 97/4 97/11 97/12 106/21 115/25 119/6 120/3 121/7</p> <p>work-wise [1] 42/15</p> <p>worked [7] 17/14 56/18 75/3 99/23 100/1 106/13 120/9</p> <p>worker [1] 55/23</p> <p>working [24] 2/12 3/9 4/20 10/17 10/18 17/11 17/16 18/7 18/10 19/3 19/5 19/8 19/10 40/8 40/9 42/4 53/15 55/21 55/22</p>
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<p>W</p> <p>working... [5] 57/2 57/3 57/20 62/4 68/8</p> <p>worksheet [2] 65/18 66/20</p> <p>world [1] 101/2</p> <p>worried [8] 27/25 31/21 34/15 73/9 73/10 90/14 94/1 98/23</p> <p>worry [3] 35/9 36/22 39/11</p> <p>worse [3] 117/22 117/22 117/23</p> <p>worthless [1] 94/6</p> <p>worthwhile [1] 52/23</p> <p>would [93] 2/22 4/20 5/11 5/16 5/18 5/22 9/21 13/12 13/12 15/2 17/23 20/14 21/6 22/22 25/23 29/16 30/19 32/14 34/18 34/20 36/14 36/17 37/13 38/24 42/13 43/4 45/7 45/16 48/20 52/17 52/17 52/19 52/19 55/5 57/8 58/14 59/2 59/10 59/19 67/7 67/22 67/23 68/1 68/3 68/11 68/24 69/13 70/14 71/9 71/25 72/3 72/4 72/7 72/13 72/18 72/18 81/2 81/12 81/17 81/17 87/23 91/5 92/10 92/10 92/23 93/6 93/8 93/9 93/19 94/4 94/6 94/13 94/13 95/8 98/22 102/25 103/4 103/12 107/6 109/15 110/15 112/14 114/7 115/1 115/4 115/5 115/8 115/12 115/17 117/16 119/17 122/18 123/4</p> <p>wouldn't [19] 8/9 22/24 23/2 23/22 24/9 25/3 38/4 38/5 38/5 57/9 64/24 72/16 88/6 96/1 96/20 96/21 114/9 115/4 118/4</p> <p>wrap [1] 74/23</p>	<p>write [6] 23/2 23/3 65/17 65/20 65/21 79/8</p> <p>writing [2] 85/3 88/15</p> <p>written [5] 65/10 94/17 94/18 112/6 113/11</p> <p>wrong [14] 35/22 37/9 68/19 71/16 76/14 80/10 85/18 99/14 100/19 100/24 100/24 102/15 114/18 117/21</p> <p>wronged [1] 102/21</p> <p>wrongly [1] 68/19</p> <p>wrote [3] 29/25 85/9 94/16</p> <hr/> <p>Y</p> <p>yeah [89] 6/13 6/13 7/7 7/10 10/11 11/2 11/4 11/12 12/24 31/22 37/18 40/13 40/23 41/2 41/2 41/12 41/14 44/5 44/6 44/12 44/24 45/11 46/14 46/14 46/20 46/25 47/25 47/25 49/3 49/3 49/10 50/6 50/13 50/14 50/22 51/8 51/11 52/10 52/16 52/20 52/21 53/3 53/8 53/11 53/15 53/15 53/15 53/22 54/2 54/5 54/14 54/15 54/20 54/21 55/2 55/12 55/15 55/15 55/16 55/17 55/20 56/12 56/13 56/21 56/22 57/1 57/13 57/16 57/16 57/16 57/17 57/19 57/19 57/22 57/23 57/24 57/24 58/2 58/7 58/10 58/10 58/11 58/13 63/6 78/8 93/2 114/19 115/11 121/20</p> <p>year [15] 10/21 41/15 50/20 55/7 55/12 60/9 60/17 86/15 90/21 105/10 107/25 113/7 116/20 117/6 121/23</p>	<p>years [42] 2/20 3/11 5/7 10/1 10/2 17/6 17/7 18/2 28/4 33/5 34/22 35/12 36/25 37/18 42/22 44/24 46/17 54/12 55/17 57/19 61/8 63/23 63/23 77/22 78/19 78/20 87/7 89/22 90/2 90/3 96/3 100/14 103/21 106/5 106/19 111/19 117/15 117/16 117/25 118/3 119/15 120/20</p> <p>yes [139]</p> <p>yet [1] 122/14</p> <p>Yorkshire [1] 55/22</p> <p>you [726]</p> <p>you'd [13] 5/9 13/22 15/5 43/17 43/18 44/10 45/12 45/15 45/17 45/18 54/18 83/3 84/22</p> <p>you'll [2] 6/5 74/13</p> <p>you're [6] 15/10 37/5 38/21 77/21 84/22 95/1</p> <p>you've [22] 21/22 26/16 43/13 45/9 50/24 56/24 64/8 66/25 69/19 79/18 81/4 83/2 84/10 85/12 85/15 86/7 86/20 90/23 97/20 101/25 111/4 112/4</p> <p>young [15] 31/7 31/8 31/8 63/1 78/18 80/15 80/16 81/3 81/3 85/3 87/19 90/17 93/6 98/22 120/13</p> <p>younger [1] 61/12</p> <p>youngest [3] 61/3 98/21 110/18</p> <p>your [209]</p> <p>yours [1] 51/14</p> <p>yourself [2] 75/14 84/22</p> <hr/> <p>Z</p> <p>zone [1] 103/24</p>		
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