

Tuesday, 30 January 2024

1  
2 (10.00 am)  
3 **MS MILLAR:** Good morning, sir, can you see and hear us?  
4 **SIR WYN WILLIAMS:** Yes, I can, thank you very much.  
5 **MS MILLAR:** May we please call Mr Thorpe.  
6 **SIR WYN WILLIAMS:** Yes.  
7 **FREDERICK LESLIE THORPE (affirmed)**  
8 **Questioned by MS MILLAR**  
9 **MS MILLAR:** Could you please confirm your full name  
10 Mr Thorpe?  
11 **A.** Frederick Leslie Thorpe.  
12 **Q.** Thank you very much for coming to the Inquiry to give  
13 evidence and for the provision of your witness  
14 statement. You should have that witness statement in  
15 front of you. It's dated 22 December 2023.  
16 **A.** Yes.  
17 **Q.** If you turn to the last page of that, which is page 14,  
18 is that your signature?  
19 **A.** It is, yes.  
20 **Q.** I understand that you have a couple of corrections you'd  
21 like to make before we proceed?  
22 **A.** Yes, the first correction is that when I made the  
23 statement I hadn't had sight -- or I wrote in it that  
24 I hadn't had sight of Mrs McKelvey's taped transcript.  
25 I've since had sight of that, so if that could be

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1 contents of that witness statement true to the best of  
2 your knowledge and belief?  
3 **A.** They are, yes.  
4 **Q.** For the purposes of the transcript the URN is  
5 WITN10410100. As you know, my name is Megan Millar and  
6 I will be asking you questions on behalf of the Inquiry.  
7 I think you'd agree that you've had a long and varied  
8 career working for the Post Office?  
9 **A.** Yes.  
10 **Q.** For the purposes of your evidence today, I'll just be  
11 focusing on the conduct of investigations and  
12 particularly in Northern Ireland.  
13 **A.** Okay. Yeah.  
14 **Q.** So could we start, please, with the roles you held while  
15 working for the Post Office. Is it correct that your  
16 career with the Post Office spanned from 1976 to January  
17 2003?  
18 **A.** It does, yes, albeit the very first part I wasn't  
19 a direct employee of the Post Office; I was  
20 a subpostmaster so I was agent of the Post Office but  
21 was working for the Post Office at that time, yeah.  
22 **Q.** Thank you. So, when you started working as  
23 a subpostmaster, that was in 1976; is that correct?  
24 **A.** Yes.  
25 **Q.** You then held a number of roles in Post Office branches

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1 altered.  
2 And the other amendments were that I wrote in it  
3 after the interview with Mr McLaughlin and Mrs McKelvey,  
4 I hadn't -- had no further involvement in the  
5 prosecution case of either party. But, in fact, it  
6 brought to my attention, that because I made a witness  
7 statement I had in fact had some involvement, so those  
8 are just the two amendments I feel I should make.  
9 **Q.** For us for the purpose of the transcript, in relation to  
10 the interview tapes of Mrs McKelvey -- that should be  
11 paragraph 39 of your witness statement at page 13 -- you  
12 say that "I have now seen case papers relating to this  
13 case but not the interview taped transcripts"; so that's  
14 a correction in relation to that, that you have seen  
15 those transcripts?  
16 **A.** So, in fact, if you just delete the "but not the" --  
17 "but not the" and put in there "and" -- "I've seen the  
18 case papers relating to this case and the interview  
19 taped transcripts", that would satisfy that one.  
20 **Q.** Then, just in relation to both case studies, that you  
21 did provide a witness statement in both cases but those  
22 were limited to describing the fact of both the audit  
23 and the interview; is that correct?  
24 **A.** Yes, yes.  
25 **Q.** Thank you. So having made those corrections, are the

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1 until 1987 when you became an Audit Manager?  
2 **A.** Yes.  
3 **Q.** You were promoted to District Audit Manager in 1990  
4 before you became a Security and Investigation Manager  
5 in 1993; is that right?  
6 **A.** Yes.  
7 **Q.** In that role, were you based in Leeds?  
8 **A.** Sorry?  
9 **Q.** Were you based in Leeds when you became a Security and  
10 Investigation Manager?  
11 **A.** Well, I became a Security and Investigation Manager  
12 following a business reorganisation. The area I was  
13 working in, the district of Newcastle, was merged with  
14 Leeds and my job as an Audit Manager disappeared but  
15 I went with my Finance Manager into Security  
16 Investigation. Initially, I was doing the physical  
17 security, procedural security and the design of security  
18 equipment for sub post offices, before I was moved on to  
19 the investigation side.  
20 **Q.** So then in 1996, is it right that you were asked if  
21 you'd be interested in becoming an Investigation  
22 Manager?  
23 **A.** Yes.  
24 **Q.** So, just in terms of the titles of those roles, up to  
25 that point you'd been a Security and Investigation

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1 Manager, how did this role then, the new one in 1996,  
2 differ from that?

3 **A.** It differed in so much as the -- as I say, the first  
4 part of the job was security, physical security,  
5 procedural security, and then the second part was purely  
6 looking at the investigative side of crime or potential  
7 crime against the Post Office.

8 **Q.** You then explain in your statement at paragraph 10 that  
9 when this vacancy arose, so the Investigation Manager  
10 vacancy, there was no one who was suitably qualified to  
11 fill that vacancy as almost all of the Investigators had  
12 been part of the Post Office Investigation Department,  
13 which, at that point, had been disbanded; is that  
14 correct?

15 **A.** What had happened, when it was disbanded, the respective  
16 Investigators had been moved into Royal Mail or Post  
17 Office Counters. Not everybody seemed to be happy with  
18 their allotted business and one of the Investigators put  
19 into Post Office Counters in Leeds didn't like the  
20 job -- well, he liked the job but he transferred to  
21 Royal Mail at the first opportunity and there were no  
22 other suitably qualified ex-POID officers available, and  
23 I was asked would I like to do the job, subject to  
24 an assessment to see whether I was at the right  
25 capabilities.

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1 **A.** Well, I don't know anything about the recruitment  
2 process for the POID officers, as they were then. So  
3 I'm not sure whether that was part of their initiation  
4 or sort of initial interview. I'm not sure.

5 **Q.** Were you told what the results of that psychiatric  
6 evaluation was?

7 **A.** Well, I assume I was okay because I got the job but  
8 I didn't get a formal feedback for it, no.

9 **Q.** So is it right then you believe you were the first  
10 person to be recruited since the Post Office  
11 Investigation Department was disbanded as  
12 an Investigator.

13 **A.** I believe at that time I was but that's my belief.  
14 I may be wrong because, obviously, the Post Office is  
15 spread all throughout the UK but I believe I was the  
16 first one to go through it.

17 **Q.** So in 1996, what geographical areas were you responsible  
18 for?

19 **A.** 1996, it was -- well, I was based on Leeds but my area  
20 was the Northeast from the -- Hull up to the Scottish  
21 Borders, bordering by the Pennines, so the very North  
22 East section of England.

23 **Q.** Then is it right that, following the retirement of two  
24 officers in Scotland and Northern Ireland in 2000, you  
25 also became responsible for those regions?

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1 **Q.** So it wasn't, then, that the ex-POID officers were  
2 unsuitable, in so much as they were unqualified to fill  
3 the new vacancy, but they'd already been allocated to  
4 different roles; is that right?

5 **A.** I think it was because they'd been allocated different  
6 roles in a different business, rather than the lack of  
7 qualifications.

8 **Q.** How was your suitability for that role assessed?

9 **A.** Well, I had to come to London for an interview with the  
10 ex-Head of Post Office Investigations and, also, there  
11 was a psychiatrist available who did a psychiatric  
12 evaluation. Following the interview, then my boss in  
13 Leeds was told they felt I was suitable, subject to  
14 being able to arrange some training. There wasn't  
15 a formal training course available at that time --

16 **Q.** Can I just stop you there, just to go back to the  
17 evaluation. What did you understand the purpose of the  
18 psychiatric evaluation to be?

19 **A.** To be quite honest, I wasn't quite sure whether it  
20 was -- I don't know to decide whether I was too gung-ho  
21 to go charging into investigating people or -- I wasn't  
22 sure. It was just something that was thrown in when  
23 I was interviewed for the job. So ...

24 **Q.** Did you understand that to be common practice? Did  
25 other Investigators undergo psychiatric evaluation?

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1 **A.** Well, my boss at that time said, "You're the nearest,  
2 would you like to do the job?" and they -- yeah, well,  
3 that was basically it. And I said okay, so I shadowed  
4 the outgoing POID officer in Scotland and --

5 **Q.** Do you remember who that was?

6 **A.** It was a man called Peter Webb. He'd formerly been  
7 a Senior Manager within POID.

8 **Q.** Did you also mentor someone, the person who had been  
9 responsible for Northern Ireland?

10 **A.** I don't know, I never met them. I don't know who they  
11 were.

12 **Q.** Do you know why those individuals weren't replaced, so  
13 why another person wasn't sent to Scotland and another  
14 person wasn't sent to Northern Ireland, rather than you  
15 being asked to take over those roles?

16 **A.** Well, I was doing the investigation role in the North  
17 East of England, I don't know what efforts were made to  
18 find somebody else to do that area, I don't know.  
19 Geographically, I was the nearest person to take it  
20 over.

21 **Q.** So is it right, then, from 2000 until your retirement in  
22 2003, that you managed a team of four Investigators who  
23 were based in Newcastle, Glasgow, Perth and Belfast?

24 **A.** Yes.

25 **Q.** Were you still based in the North East of England

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1 throughout that time?  
 2 **A.** Well, I didn't actually have an office as such. So  
 3 I just used to divide my time between Newcastle and  
 4 Glasgow, spending more time probably in Glasgow than  
 5 I did in Newcastle.  
 6 **Q.** Were you ever based in Belfast throughout that time?  
 7 **A.** No, no. I -- well, traditionally, going back, POID did.  
 8 There was only ever one officer in Belfast and so what  
 9 would happen -- the Investigator was Suzanne Winter and  
 10 I would fly over, probably once a month, more often if  
 11 there was a need for it, which sometimes there was,  
 12 but -- so Glasgow was a good base for me.  
 13 **Q.** So, as you've said, the manager in Belfast was Suzanne  
 14 Winter, who the Inquiry heard from last Friday; that's  
 15 right?  
 16 **A.** Yes, yes, I believe so.  
 17 **Q.** Then the manager based in Perth was Raymond Grant, who  
 18 the Inquiry also heard from last week? Was it Raymond  
 19 Grant who you managed?  
 20 **A.** Raymond Grant was the officer in Perth, yes.  
 21 **Q.** So was part of your role supervising the day-to-day  
 22 conduct of investigations in Northern Ireland?  
 23 **A.** Well, Suzanne would do that. Basically, we were a small  
 24 team and, although I had the title Team Leader, there  
 25 was enough work to keep everybody active, including

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1 and Scottish law to be able to advise. So it became  
 2 quite a steep learning curve for Suzanne and myself to  
 3 learn how to process cases to the prosecution, partly  
 4 because, previously, we'd been able to deal directly  
 5 with the DPP, Director of Public Prosecutions --  
 6 **Q.** So we'll come on to that but just back to your point  
 7 about whenever you first took on the role, you didn't  
 8 really have experience in Northern Ireland --  
 9 **A.** No.  
 10 **Q.** -- and you sought advice from Post Office Legal  
 11 Services?  
 12 **A.** Yeah.  
 13 **Q.** Do you remember who that was in Post Office Legal  
 14 Services?  
 15 **A.** Well, I had a lot of dealings with Rob Wilson but  
 16 I can't say for certain that it was Rob Wilson who  
 17 actually said, "We can't help".  
 18 **Q.** Okay.  
 19 **A.** But I sort of remember him from my days in England.  
 20 **Q.** So moving, then, to the training that you received,  
 21 first when you became an Investigator and then  
 22 throughout your time in the role, in your statement at  
 23 paragraph 11 you explain that when you first became  
 24 an Investigator in 1993, there was no formal training  
 25 available, and you touched on that earlier.

11

1 myself. So rather than being sort of sitting at a desk  
 2 managing, I was sort of active as well. So all  
 3 activities in Northern Ireland were conducted by Suzanne  
 4 Winter; in Scotland, it depended. There wasn't  
 5 a geographical split, so Shirley Stockdale or Raymond  
 6 Grant would pick up the work, wherever it was within  
 7 Scotland and, in the North East of England, the officer  
 8 there, I would support him if necessary or, if I was  
 9 unavailable, then somebody from the Northeast team,  
 10 based in Leeds, would go and support him.  
 11 **Q.** So did you have any supervisory function in Northern  
 12 Ireland with Ms Winter's investigations?  
 13 **A.** Well, I was her supervisor, as such, so any work that  
 14 she undertook, we would discuss as a team, rather than  
 15 leaving her out there on a limb, yeah.  
 16 **Q.** Before 2000, when you took responsibility for Northern  
 17 Ireland, did you have any experience of conducting  
 18 investigations there yourself?  
 19 **A.** Not in Northern Ireland or Scotland, no.  
 20 **Q.** When you took in the role did you appreciate the  
 21 differences in how the legal systems and processes  
 22 worked in Northern Ireland and Scotland?  
 23 **A.** Not until I moved there, no. I did speak to Post Office  
 24 Legal Services for advice but the advice was they don't  
 25 know -- well, they weren't fully up to speed on Irish

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1 **A.** Yeah.  
 2 **Q.** Is it right, then, that your initial training was  
 3 provided by the Security and Investigation Service in  
 4 Croydon?  
 5 **A.** It was, yes. The training team in Croydon, yes.  
 6 **Q.** Was that team an external team or an internal team?  
 7 **A.** No, it was an internal team.  
 8 **Q.** To the best of your recollection, who provided that  
 9 training? Was it Investigators or lawyers or a mixture?  
 10 **A.** It -- well, several of them I know were ex-POID  
 11 officers, who'd changed to a training role but whether  
 12 everybody was, I'm not sure.  
 13 **Q.** How long did that initial course last?  
 14 **A.** Well, it wasn't like a formal course of sort of three  
 15 weeks or four weeks, it was a case of I would go down to  
 16 Croydon and this week we would do interview techniques,  
 17 investigation techniques, or whatever, and then another  
 18 week I'd go down and it may just be going round courts  
 19 to see how a court system operated, and things like  
 20 that. So it was very much made up on the -- as it went  
 21 along, it was made up until, eventually, they felt I had  
 22 sufficient knowledge. And then I went back to Leeds  
 23 with a POID officer, who was then going to be my shadow,  
 24 and mentor for any work that I did.  
 25 **Q.** At the end of the course, was there any assessment see

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1 whether you had reached the sufficient knowledge to  
 2 proceed with --  
 3 **A.** There was no formal assessment as such, no.  
 4 **Q.** Who was the ex-POID officer, then, that mentored you  
 5 when you went back up to Leeds?  
 6 **A.** I can't remember. It was a lady but I can't remember  
 7 her name. She was based in Croydon. She travelled up  
 8 from Croydon to Leeds on a weekly basis to mentor me,  
 9 but I can't -- no, I can't remember her name, sorry, it  
 10 was 20 odd -- 25 years ago.  
 11 **Q.** So your initial training pre-dated the Criminal  
 12 Procedure and Investigations Act, which came into force  
 13 in 1996. Do you remember receiving any specific  
 14 training on disclosure after that legislation came into  
 15 force?  
 16 **A.** No, I don't, no.  
 17 **Q.** Do you remember at any point receiving training on  
 18 disclosure?  
 19 **A.** We had -- after my training was complete, we had regular  
 20 Security Investigation Team meetings, where most points  
 21 of law and changes to the law were discussed but, no,  
 22 they were held probably every -- probably every couple  
 23 of months but I can't be -- you know, be specific as to  
 24 how often about that.  
 25 **Q.** Who would have communicated the changes in the law to

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1 managers responsible for the particular topic we were  
 2 talking about.  
 3 **Q.** In relation to that periodic training, in your statement  
 4 you say that the topics covered included audit and it  
 5 says "investigator" but I think that should probably be  
 6 "investigation", so audit and investigation, with  
 7 Horizon afterwards in brackets you've put?  
 8 **A.** Well, that was -- I think it was just a one-day  
 9 familiarisation session, where they said, "This is  
 10 Horizon, this is what it can do. These are the reports  
 11 you can get from it", but that was it. There was no  
 12 real hands on working on it, which, in hindsight, was  
 13 probably a failing but that's all it was, is a one-day,  
 14 this is what's coming in to replace the old pen and  
 15 paper system.  
 16 **Q.** Do you remember when that was, was that around the time  
 17 of the rollout of Horizon?  
 18 **A.** It must have been around about the time of the rollout,  
 19 so I'd say what, about 1998/1999 but I can't be sure of  
 20 the date.  
 21 **Q.** Can you remember who, in particular, led that one-day  
 22 session?  
 23 **A.** No, I can't think who delivered that session, no.  
 24 **Q.** During that one-day session, did you receive training on  
 25 how to analyse the data from the Horizon system?

15

1 you in those team meetings?  
 2 **A.** Yes, yes.  
 3 **Q.** Who would that have been, sorry?  
 4 **A.** Sorry. Sorry?  
 5 **Q.** Who would the person have been in those team meetings  
 6 who would have explained to you, as an Investigator,  
 7 "This piece of law has now changed"?  
 8 **A.** Um, most of the training was headed by people from  
 9 Security Investigations in Croydon, and Phil Gerrish was  
 10 often active in that -- in the role of leading the  
 11 meetings.  
 12 **Q.** You then also explain in your statement that team  
 13 members would also attend periodic training, arranged by  
 14 the Central Security and Investigation Team; is that  
 15 right?  
 16 **A.** That's right, yes.  
 17 **Q.** Did you attend that training or was it members of your  
 18 team?  
 19 **A.** No, usually -- usually the whole team would attend.  
 20 **Q.** Who delivered that training?  
 21 **A.** Again, it would probably be somebody from the National  
 22 Security or an Investigation Team -- one of the  
 23 trainers. They had a -- as far as I understand, they  
 24 had a group of trainers who would come out and give  
 25 that -- or it may just be Phil Gerrish or one of the

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1 **A.** I don't think the session lasted that long. It was more  
 2 a case of, "This is the kit they're going to be using in  
 3 the post offices, you can get your information of it or  
 4 it can go back to Horizon and ask for information", but  
 5 it was very, very basic, as best that I remember.  
 6 **Q.** Did any of your training or the periodic training  
 7 covering the conduct of investigations or prosecutions  
 8 in Northern Ireland?  
 9 **A.** It didn't, no. Because, as I say, the two experts were  
 10 Suzanne Winter and myself. We didn't know a great deal  
 11 at that time.  
 12 **Q.** Is it right, then, that you mentored Ms Winter whenever  
 13 she started conducting investigations in Northern  
 14 Ireland?  
 15 **A.** Well, we worked together -- I think the first  
 16 investigation we did I led the actual investigation. We  
 17 submitted the -- we were told that we couldn't submit  
 18 the papers directly to the DPP, as we were now a limited  
 19 company, and we had no more clout than Marks & Spencer  
 20 or one of the big chains.  
 21 So we had to go through the PSNI, and the first case  
 22 that I remember doing, we submitted the papers to the  
 23 police in Londonderry, and we got a response back  
 24 "That's rubbish, there's nothing I can do with those",  
 25 and that was it. So we had to sort of rethink what the

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1 problem was because the detective sergeant who'd  
2 reviewed the cases didn't seem interested in meeting up  
3 with us, so we made arrangements to speak to the police  
4 in Belfast, to try and work out a system whereby we  
5 could report -- as the first line of reporting was going  
6 to be the police, how we would report to the police.

7 **Q.** Just before we get into a bit more detail on that  
8 process that you developed, so you explain at  
9 paragraph 23 of your statement that investigations  
10 followed the roles set out in the P&CE Order Northern  
11 Ireland 1989, is that the Police and Criminal Evidence  
12 Order?

13 **A.** Yes, Police and Criminal Evidence Order, yes, of  
14 Northern Ireland, yes.

15 **Q.** So does it follow from your earlier answers that you  
16 didn't remember any specific internal policies or  
17 guidance for Northern Ireland?

18 **A.** Not that I can remember, no.

19 **Q.** So there was nothing for you to access in terms of  
20 guidance, it was for you and Ms Winter to decide how to  
21 conduct the investigation?

22 **A.** Unfortunately it was because, by the time we were  
23 getting to the point of submitting cases, Mr Webb, who'd  
24 been the Senior Investigator in Scotland and Northern  
25 Ireland, had left the business and there was really

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1 **A.** I can't. Suzanne Winter would have been the one  
2 because, as I say, initially I was involved; then,  
3 because of my location in Glasgow, it was easier for  
4 Suzanne to liaise with the police on a day-to-day or  
5 month-to-month basis.

6 **Q.** Do you remember when it was, roughly, in terms of the  
7 year, that that process then was developed?

8 **A.** I think it must have been probably around about 2000.  
9 It was fairly early on in the -- in my involvement in  
10 Northern Ireland.

11 **Q.** So the Inquiry hasn't been able to find a written  
12 process dated from around that time specific to Northern  
13 Ireland. Do you remember if that process was committed  
14 to writing by Ms Winter?

15 **A.** I can't remember whether it was or not.

16 **Q.** Can you describe briefly what the process that you  
17 developed or Ms Winter led in developing involved?

18 **A.** Well, pretty much the same as we had been doing in  
19 England; it was preparing a prosecution file which  
20 included the sort of offender report, the tape  
21 transcriptions, list of evidence, list of the unused  
22 material and a disclosure listing, as well. So ...

23 **Q.** So just want to take one step become, back to the audit  
24 process before going into the investigation process in  
25 a little bit more detail. Could we please have page 6

19

1 nobody to actually talk with within the Post Office.  
2 We'd spoken to Legal Services, they said that they  
3 couldn't offer us any specific advice and so we  
4 contacted the police.

5 I say "we" -- initially, I was involved and then  
6 Suzanne Winter took it on and she, in fact, developed  
7 a process for submitting files to the police service, so  
8 that they could be assessed and considered for action,  
9 or non-action.

10 **Q.** So the catalyst for that was really, whenever you and  
11 Suzanne Winter submitted your first case, the feedback  
12 from the PSNI was "The quality of that's not good  
13 enough", and you then went away to develop a process  
14 that you could put in place?

15 **A.** Well, the process -- because, ultimately, the files that  
16 we were producing were very similar to the files we  
17 produced in that first instance. As I say, the police  
18 sergeant who reviewed the case wasn't willing to meet us  
19 and critique and say "Well, you know, that was rubbish  
20 because". So we took it on ourselves to speak to the  
21 police service, see what they suggested, where we had  
22 failed and how we could improve, and how they wanted  
23 everything reporting to them.

24 **Q.** So do you remember who, from the police side, assisted  
25 you in developing that process?

18

1 of Mr Thorpe's witness statement on screen, it's  
2 WITN10410100.

3 Page 6, please, and down to paragraph 19. So you  
4 explain at paragraph 19 that:

5 "Where the pattern of irregularities suggested  
6 deliberate action rather than error, then the District  
7 Audit Manager would be contacted and a special audit of  
8 the accounts of the post office under suspicion  
9 requested."

10 So is this a description of what would happen before  
11 a special audit?

12 **A.** Well, it depends. One of the most common problems --  
13 well, problems we had was with pension allowances, and  
14 what would happen is that they, the Paid Order Unit,  
15 Lisahally, up in Londonderry, would take an office,  
16 check all the pension allowances, if they found any  
17 discrepancies, they would report that back to us after  
18 a period of time. We would then intercept the pouches  
19 from the office locally, have them checked locally and  
20 a schedule would be produced from the results of the  
21 checks.

22 When it was decided that the evidence was such that  
23 it was probably deliberate action, rather than error,  
24 then we would ask for a special order to be committed,  
25 and then we would attend the office on the day of the

20

1 audit.

2 **Q.** Who then decided that the evidence was such that it  
3 suggested that there was deliberate action, as opposed  
4 to error?

5 **A.** Well, ultimately, it would have been myself.

6 **Q.** So in what circumstances would you consider that the  
7 evidence would suggest that there was deliberate action,  
8 rather than just error on the part of a subpostmaster or  
9 subpostmistress?

10 **A.** Well, with the regularity of the pension overclaims --  
11 We're going back sort of almost pre-Horizon, when people  
12 still had paid pension books and you had to tear a foil  
13 out, the subpostmaster retained the foil and paid the  
14 person the appropriate amount. And these pension  
15 allowance foils were accumulated in the office, adlisted  
16 and a figure put into the cash account. Now, if they  
17 were -- once they started being checked, if they were  
18 regularly missing, then you would check the office  
19 account and, if there wasn't the corresponding surplus,  
20 the question is why.

21 And sometimes there were large amounts and sometimes  
22 only small amounts which were possibly a keying error  
23 and, once we'd established that, we would then call  
24 an audit.

25 If, after doing the checks, there wasn't a pattern  
21

1 weren't -- at that level we weren't sure who would be  
2 involved.

3 So we would speak to the subpostmaster in the first  
4 instance; we would explain that we would be conducting  
5 the interview under caution; we would further explain  
6 the legal rights and that, if they wanted to make  
7 arrangements to have a solicitor present, or make  
8 arrangements to have -- to interview in the solicitor's  
9 office or whatever, they could do that once the audit  
10 was completed; and we would also mention the friend  
11 option and say "If you want to invite" -- often it was  
12 a union representative from branch office staff or  
13 Federation of SubPostmasters for the subpostmasters, but  
14 we were fairly lenient on who we allowed as a friend  
15 just in the -- just so as not to overwhelm the person  
16 being interviewed.

17 **Q.** Was it ever the case, though, that a special audit  
18 revealed that there was actually no problem with the  
19 branch and that the accounts had been balanced?

20 **A.** It could do. I can't think of a particular instance  
21 where it did but it could do, in which case we'd say,  
22 "Okay, there's no problem here, just a careless  
23 subpostmaster", and then we'd speak to the Retail  
24 Network Manager and arrange to have error notices issued  
25 to collect the monies due or repay the monies due from  
23

1 developing, then we would perhaps pass it back to the  
2 Retail Network Manager as a training issue or just to  
3 speak to the subpostmaster and say ...

4 **Q.** So a few line down then on paragraph 19, you explain  
5 that:

6 "On initial entry [at the office] the Investigation  
7 Manager would introduce themselves and explain why the  
8 audit had been arranged."

9 Did you or Ms Winter attend a special audit as  
10 a matter of course?

11 **A.** Yes, special audits we would, yes.

12 **Q.** You also explain that:

13 "The Investigator would explain that following the  
14 audit the subpostmaster or staff from a directly managed  
15 branch office would be invited to attend a formal due  
16 under caution."

17 **A.** Yes.

18 **Q.** Were they invited to that interview before the audit had  
19 actually taken place?

20 **A.** Yes, we would have done. The reason being that we had  
21 a potential problem, which the schedule demonstrated,  
22 and so we would need to speak to the subpostmaster in  
23 the first instance because we didn't how they ran their  
24 office. Did they run it hands on? Did they run it from  
25 a distance? You know, were staff involved? So we  
22

1 the overstating of the pension allowances that we'd  
2 found.

3 **Q.** In those situations then a formal interview under  
4 caution wouldn't be necessary; is that right?

5 **A.** We'd probably would still do that, maybe seem a bit  
6 heavy-handed but, as I say, until we spoke to the  
7 subpostmaster, we didn't know exactly how the office was  
8 managed and how many staff they had, was it a one-man  
9 band, as I say, or whether he managed the office from  
10 afar or what.

11 **Q.** Does it follow from that that, before a special audit  
12 had taken place, it that already been decided that  
13 a criminal investigation of some description would  
14 follow the audit?

15 **A.** Yes, we would speak with the Retail Network Manager,  
16 explain what evidence we had, and we would then report  
17 back to the Retail Network Manager following the audit,  
18 and it could be to say "Look, it's not the  
19 subpostmaster, there's no evidence to show that he's  
20 involved in this in any way", in which case the Retail  
21 Network Manager would take -- there's no action to take  
22 other than arrange for the error notices to be raised or  
23 it could point to the member of staff, in which case,  
24 you know, they would need to be interviewed as well.

25 **Q.** So that deals, then, with special audits. Could you  
24

1 just explain briefly what the difference between  
2 a special audit and a scheduled audit is?  
3 **A.** Well, a special audit, the -- would be arranged for  
4 a Thursday morning. Each branch had to prepare a weekly  
5 account -- it did then, I think it's changed since --  
6 but they had to prepare a weekly account on a Wednesday,  
7 so going in on a Thursday, you should be faced with  
8 a signed cash account representing all the cash and  
9 stock which should be in the office at that time and  
10 there should be no further business transacted between  
11 that being prepared and the audit taking place.

12 So it was a checking exercise, there was no sort of  
13 room for error, that should be what's there, if it isn't  
14 there, why not?

15 And a standard audit was -- would be when the  
16 Auditors went in, any day of the week, and completed  
17 an audit of the office on that day.

18 **Q.** There was no particular reason for that audit, in terms  
19 of an error hadn't been flagged necessarily, in terms of  
20 the scheduled audit?

21 **A.** A specialist audit wouldn't be called unless there was  
22 grounds for an investigation, no. We would do that to  
23 try and establish the facts of what was happening.

24 **Q.** A scheduled audit was just done at certain periods in  
25 time, just to check in on a branch?

25

1 would then assess the facts and then invite the  
2 subpostmaster again. It was the first point of contact,  
3 because they were the ones who ran the operation.

4 **Q.** So your Investigation Team wouldn't be present at  
5 a scheduled audit; is that right?

6 **A.** At a scheduled audit no, no.

7 **Q.** So is it the decision of the Retail Network Manager  
8 alone to decide whether to involve your team?

9 **A.** Basically, yes, yeah.

10 **Q.** But if they decided to deal with it as a disciplinary  
11 matter, you wouldn't become involved or know about it  
12 necessarily at all?

13 **A.** There would be no need to involve ourselves, no.

14 **Q.** That statement can come down, please. Thanks.

15 Was that the case throughout the time you were  
16 involved in conducting criminal investigations, that the  
17 Retail Network Manager would make the decision as to  
18 whether an investigation was necessary?

19 **A.** Well, they had that right, because the outlet was  
20 managed by the Retail Line and, obviously, if they made  
21 a decision which was wrong, then they would be held to  
22 account. So it was, you know, up to them to decide on  
23 the facts what they -- how they wanted to treat the  
24 matter.

25 **Q.** When you say they would be held to account if they made

27

1 **A.** Well, the District Audit Manager would draw up an audit  
2 programme and Auditors would go out so every office was  
3 audited over a period. So the Auditors would just go  
4 out and do an audit on any day of the week, really.

5 **Q.** So if we could go over the page, then, to paragraph 20  
6 of your witness statement, please. Can you explain that  
7 there:

8 "Where accounting discrepancies were identified  
9 during a scheduled audit, the first point of contact by  
10 the Auditors would usually be the respective Retail  
11 Network Manager."

12 When you say "usually" there, would there be  
13 exceptions to that?

14 **A.** Sorry, I missed the last part of that.

15 **Q.** So you say that the first point of contact would usually  
16 be the Retail Manager?

17 **A.** Yes.

18 **Q.** Were there exceptions when it wasn't the Retail Manager?

19 **A.** No, no. The Retail Network Managers were responsible  
20 for their outlets. So, if the audit found  
21 a discrepancy, they would speak to the Retail Network  
22 Manager who had the option just dealing with it himself,  
23 recovering the monies, whether it was operational errors  
24 or whatever. If the Retail Network Manager felt there  
25 was more to it, then he would speak to ourselves and we

26

1 the wrong decision, who would they be held to account  
2 by?

3 **A.** Well, each district had a Head of Retail Network, and  
4 all these Retail Network Managers reported to the Head  
5 of Retail Network, but obviously their actions had to be  
6 explained to the Head, if they were wrong.

7 **Q.** Did you have a view at the time on whether it was  
8 appropriate for the Retail Network Managers to decide if  
9 a criminal investigation was appropriate?

10 **A.** Not really. They managed the outlets so, if they  
11 decided they would deal with it, that was fine. I had  
12 no strong feelings that we should always be involved as  
13 Investigators.

14 **Q.** Then, focusing on what happened following an audit in  
15 Northern Ireland, it's correct, then, that once your  
16 team became involved, the case would be allocated to  
17 Ms Winter; is that correct?

18 **A.** Yes, yes.

19 **Q.** You explain in your statement that, as you were a small  
20 team, you've already said, you were actively involved in  
21 interviews; is that correct?

22 **A.** That's right, yes.

23 **Q.** Sometimes you were the Lead Investigator and sometimes  
24 you were Second Officer?

25 **A.** Yes.

28

1 Q. You go on to explain that the circumstances in location  
 2 of the case would dictate your role. Can you just  
 3 explain what you mean by that?  
 4 A. Well, sometimes it would be workload. If the  
 5 Investigator for the area, say Ms Winter in Northern  
 6 Ireland, had a couple of active cases she was working  
 7 on, then I would take the lead and then I could do the  
 8 necessary write-ups and preparation of prosecution  
 9 files, if necessary, to relieve the work load from her.  
 10 Q. So in Northern Ireland you were both Lead Investigator  
 11 and Second Officer on different cases; is that right?  
 12 A. Yes, yeah, could do either role, yeah.  
 13 Q. In your statement, you describe Ms Winter as a "highly  
 14 trained and experienced Investigator".  
 15 A. Yes.  
 16 Q. What was your understanding of her training and  
 17 experience?  
 18 A. To be quite honest, I don't think I ever went into what  
 19 her training had been. My observations were just  
 20 working with her, seeing the quality of her work and  
 21 I had every confidence that what she was doing was good  
 22 so I was quite happy with that. But what training she'd  
 23 received, I may have known but I obviously can't  
 24 remember.  
 25 Q. So going back to the interview process, then, is it

29

1 necessary in a particular case?  
 2 A. Yes, we would discuss cases on a regular basis.  
 3 Q. You explain in your statement that the Investigation  
 4 Manager would liaise with other departments where  
 5 necessary to request further information?  
 6 A. Yes.  
 7 Q. You explain that the most common departments were the  
 8 Post Office Audit Department --  
 9 A. Yes.  
 10 Q. -- the Department for Work and Pensions --  
 11 A. Yes.  
 12 Q. -- and National Savings in Girobank; is that correct?  
 13 A. That's correct, yes.  
 14 Q. You also explain, at the time of your involvement, it  
 15 was not common practice to contact Horizon?  
 16 A. No, my involvement, Horizon was in its infancy. We were  
 17 still operating the paper-based system, Horizon, and  
 18 even a different system in the branch post offices, and  
 19 we'd never been given any direct contact with Horizon  
 20 and --  
 21 Q. When you say, "Horizon", do you mean Fujitsu?  
 22 A. Sorry, Fujitsu, yeah.  
 23 Q. Would you have been aware of how you could have  
 24 contacted Fujitsu if you'd wanted to?  
 25 A. I don't think I was aware at that time. If we needed

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1 correct that, up until 2001, interviews in Northern  
 2 Ireland were recorded in writing by your team?  
 3 A. Notes of interview, that's right, yes.  
 4 Q. Then it was only after 2001 that they were recorded on  
 5 tape?  
 6 A. Sometimes, and I can't remember where I saw the  
 7 authority to do that, but, yes, we were allowed to do  
 8 that.  
 9 Q. You estimate that you personally conducted in excess of  
 10 100 interviews.  
 11 A. Well, I was trying to work it out and I think probably  
 12 around about the 100 mark, including all my interviews  
 13 in England, Scotland and Northern Ireland, yeah.  
 14 Q. Following the interview, then, would it be the case that  
 15 the Investigation Manager would conduct further  
 16 enquiries to follow up on the account given interview?  
 17 A. Well, yes, it's possible. As I said, our first point of  
 18 contact would be the subpostmaster. Now, whatever came  
 19 from that could lead out to further investigations, yes.  
 20 Q. Were you involved in liaising with Ms Winter in respect  
 21 of what further enquiries were necessary in a particular  
 22 case?  
 23 A. Sorry, could you repeat that?  
 24 Q. No problem. Were you involved in liaising with  
 25 Ms Winter in respect of what further enquiries might be

30

1 to, we'd have had to probably go through National  
 2 Security.  
 3 Q. Were you aware of the availability of the different  
 4 types of data from Fujitsu, such as ARQ data?  
 5 A. I think at that time we would be more reliant on audit  
 6 because they had the hands-on experience of dealing with  
 7 Horizon and we'd say, you know, we're looking at pension  
 8 allowances, can you run off some reports and get them to  
 9 run off the reports, which we could then use and check  
 10 any evidence or information that we had.  
 11 Ultimately, the investigators did develop a skill of  
 12 interrogating the system and getting reports from  
 13 Fujitsu but, in the early days, it was still in its  
 14 infancy and it was a little bit vague as to what we  
 15 could get and when we could get it.  
 16 Q. So at some point, did you then start to request reports  
 17 from Fujitsu, which was data from the system?  
 18 A. Personally, I've never requested any. I never requested  
 19 anything from Fujitsu and, up until my leaving, I don't  
 20 believe anybody on the team, whether Scotland or  
 21 Northern Ireland, would have requested information.  
 22 Q. Could we please have Mr Thorpe's witness statement back  
 23 on screen at page 7. While we're waiting for that to  
 24 come up, was it your role, then, to review the file and  
 25 then decide whether a case should be submitted for

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1 prosecution advice?  
 2 **A.** Yes. Yes.  
 3 **Q.** About halfway through this paragraph, paragraph 20, you  
 4 explain that, that as Team Leader you would decide:  
 5 "... whether to submit the case for prosecution  
 6 advice ..."  
 7 Then you've written:  
 8 "... [comma], England [comma], Post Office Legal  
 9 Services if prosecution was advised I would discuss it  
 10 with my line manager."  
 11 Do you mean there that, before you submitted a case  
 12 for prosecution advice, you would discuss it with your  
 13 line manager in England?  
 14 **A.** Usually, yes. Yes.  
 15 **Q.** Then you go on to say:  
 16 "In Scotland and Northern Ireland cases were  
 17 referred to the Procurator Fiscal who would decide on  
 18 what action to take without further consultation with  
 19 the Post Office Limited managers."  
 20 Should you also have included "Procurator Fiscal or  
 21 the DPP in Northern Ireland"?  
 22 **A.** Yes, sorry, I missed that, yes.  
 23 **Q.** That's fine.  
 24 **A.** Yes. My line manager appreciated that we, unlike in  
 25 England, where the Legal Services team would suggest

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1 **A.** No, it didn't go to Legal Services, No.  
 2 **Q.** Did you understand what the reason for that was? Was it  
 3 just because Post Office had no decision making power in  
 4 relation to whether to prosecute?  
 5 **A.** Well, I think it was historical. When I took over, that  
 6 was the process. It went straight to the deciding  
 7 authority and our Legal Services were not involved and,  
 8 whenever we spoke for advice, they always said, "Well,  
 9 we're not really 100 per cent sure on Scottish and Irish  
 10 law to give advice on that", so they were missed out of  
 11 the chain of events.  
 12 **Q.** So that statement can come down. Thank you very much.  
 13 So, in respect of the Northern Irish cases, you were  
 14 responsible for reviewing them to decide whether they  
 15 should be submitted to PSNI.  
 16 **A.** Yes, yes.  
 17 **Q.** That would involve cases where you'd been the Second  
 18 Officer or the Lead Investigator?  
 19 **A.** Yes.  
 20 **Q.** So, in effect, you would be reviewing cases you'd  
 21 already worked on?  
 22 **A.** It's possible, yes. Yes.  
 23 **Q.** And at that point, when you were considering whether to  
 24 submit a case, what test did you apply before you  
 25 submitted it, or what factors did you consider?

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1 charges, if necessary, in Scotland and Northern Ireland,  
 2 we had no control over what the prosecution advice would  
 3 be, whether it was to reject the case, whether it was to  
 4 prosecute. And so it was agreed that we would just --  
 5 once the case was completed, we would discuss it with  
 6 the line manager and then he would sort of give the nod,  
 7 okay, push it through to the appropriate authorities to  
 8 see what their view is on the case.  
 9 **Q.** So is it the case that when you're reviewing the file  
 10 before you've submitted it, in England you did speak to  
 11 your line manager, but in Northern Ireland and Scotland  
 12 you didn't?  
 13 **A.** Well, we would, in so much as given the bare bones of  
 14 the case, what the issue was, what we'd found out as  
 15 part of the investigation, and then we could submit it  
 16 through to the Procurator Fiscal or the PSNI. In  
 17 England we would do the same, the same discussion, but  
 18 then send it down to Post Office Legal Services and,  
 19 once it came back with a decision, we would then discuss  
 20 that with the line manager before applying for summonses  
 21 and the like to progress the case further, if that was  
 22 the issue.  
 23 **Q.** So is it -- so it's correct, is it, that in Northern  
 24 Ireland and Scotland the file didn't go off to Legal  
 25 Services?

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1 **A.** Well, obviously, the evidence, the evidential trail, any  
 2 admissions or denials made by the people who'd been  
 3 interviewed, the completeness of the case, so just  
 4 an overall sort of picture: is this a viable case to  
 5 submit?  
 6 **Q.** At that point, did you ever decide that the case  
 7 shouldn't be submitted for prosecution advice?  
 8 **A.** It's possible. There are times when cases have been  
 9 investigated, and -- excuse me, I've got a dry throat.  
 10 **Q.** No problem.  
 11 **A.** There's been a case where cases have been investigated  
 12 and the outcome hasn't been sufficiently serious to  
 13 warrant a prosecution, and that's when it would have  
 14 been passed back to the Retail Line for him to make  
 15 a decision as to how to handle it, whether it be  
 16 discipline or just issue the error notices, recover the  
 17 money and just business as usual.  
 18 **Q.** Do you remember doing that in some of the cases you  
 19 reviewed, so you decided "No, actually, we're not going  
 20 to submit this, we're going to hand it back to the  
 21 retail" --  
 22 **A.** Yes, that has happened, yes.  
 23 **Q.** So you've explained before, but just to make it clear,  
 24 that when you initially became involved in  
 25 investigations in Northern Ireland, files could be

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1 submitted directly from your team to the Director of  
 2 Public Prosecutions; is that correct?  
 3 **A.** That was my understanding but --  
 4 **Q.** Then following a change in 2001, cases had to be  
 5 submitted to the Police Service of Northern Ireland?  
 6 **A.** That's right because, as the Post Office, we were sort  
 7 of a corporate body, which had the authority to go  
 8 straight to the DPP. Once we became Post Office  
 9 Limited, we then became a limited company, albeit solely  
 10 owned by the Government. But the status changed, so we  
 11 then had to go the roundabout route, through the police,  
 12 through the PPS and then the DPP, yes.  
 13 **Q.** So what would that file, initially submitted to the  
 14 PSNI, contain?  
 15 **A.** That would contain everything.  
 16 **Q.** That would contain everything that your team had?  
 17 **A.** Everything we had, yes. It would be a complete file:  
 18 the offender report, the taped transcripts, the  
 19 disclosure material, witness statements; everything  
 20 would be there for them to make a judgment on the merits  
 21 of the case.  
 22 **Q.** So you also explain that PSNI would assess the evidence  
 23 and consider whether the case had merit, that's how  
 24 you've described it; is that correct?  
 25 **A.** Yes.

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1 the PSNI to the Public Prosecution Service, which also  
 2 referred to as the PPS.  
 3 **A.** Yes, yes.  
 4 **Q.** It's the Inquiry's understanding that, from 2000 to  
 5 2003, the majority of cases in Northern Ireland would  
 6 have been prosecuted still by the DPP, with the PPS only  
 7 having been established in 2005. Does that accord with  
 8 your understanding, that it would have been the DPP, the  
 9 file --  
 10 **A.** That sounds like error on my behalf. So --  
 11 **Q.** So should we understand the references in your statement  
 12 to PPS to be to the DPP?  
 13 **A.** I think that could have been -- that's -- yeah,  
 14 I understand that, but that was after my time with the  
 15 Post Office, so yeah, that's an error on my behalf.  
 16 Yeah.  
 17 **Q.** So is it the case, then, that, even after it had been  
 18 submitted by the PSNI to the DPP, that Ms Winter would  
 19 still be involved in assisting?  
 20 **A.** Yes, she, to my understanding, was involved throughout  
 21 the process, to provide and assist, provide additional  
 22 information to the DPP or PSNI to progress the case,  
 23 yeah.  
 24 **Q.** Were you also involved in helping to progress the case?  
 25 **A.** Not directly. I would be if -- Ms Winter and I would

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1 **Q.** What was your understanding of the test being applied by  
 2 the PSNI to decide whether a case had merit?  
 3 **A.** Well, whether they felt there was dishonest involved in  
 4 the case. Often they would liaise with Suzanne Winter  
 5 because the cases were slightly unusual, in the fact  
 6 that they involved Post Office accounting procedures.  
 7 So sometimes they needed a bit of clarity,  
 8 clarification, guiding them through how the process  
 9 worked and showing them what evidence there was to show  
 10 why we believed that an offence had taken place.  
 11 **Q.** Once a case had been submitted to the PSNI, who did you  
 12 understand was in charge of the investigation at that  
 13 point?  
 14 **A.** Then PSNI would be involved -- they would be in charge  
 15 of the case. They'd had all the evidence they had the  
 16 prosecution or the -- sorry, the file of evidence, and  
 17 it would be then, they'd then take it through their  
 18 system to whatever level they required to decide, yeah,  
 19 we can prosecute this case or sent it back, it has no  
 20 merit.  
 21 **Q.** So it was a PSNI investigation with the assistance of  
 22 Ms Winter from Post Office?  
 23 **A.** Basically yes, yeah.  
 24 **Q.** So in your statement and in your evidence, you've  
 25 referred to the prosecution file then being submitted by

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1 discuss the case and see what was required, what she'd  
 2 been asked to produce, could she produce it, and she  
 3 would normally progress the case through without my  
 4 involvement -- without my direct involvement.  
 5 **Q.** Do you remember the PSNI or the DPP ever requesting that  
 6 further reasonable lines of inquiry were pursued by the  
 7 Post Office?  
 8 **A.** I can't remember such a case, no.  
 9 **Q.** Once the case then been submitted to the DPP, whose  
 10 decision was it whether to prosecute a case in Northern  
 11 Ireland?  
 12 **A.** If the DPP said there were grounds for prosecution, the  
 13 business would accept it, you know, I would say, "Well,  
 14 okay, go ahead with it". I would discuss it with my  
 15 line manager and explain what was happening, and that  
 16 would usually go forward. The problem is the length of  
 17 time it took. In England, it was fairly quick process  
 18 because we had direct access to the legal advice; in  
 19 Northern Ireland it took a while.  
 20 **Q.** So did you have any input into the decision whether the  
 21 DPP was going to prosecute a case or not?  
 22 **A.** No. No, I didn't.  
 23 **Q.** What would happen if the DPP decided not to prosecute  
 24 the case?  
 25 **A.** Then we would recover the case and discuss that with my

40

1 boss, and with the Retail Line Manager because,  
 2 ultimately, it would be his responsibility to decide  
 3 what he wanted to happen with the case, whether he still  
 4 wanted to deal with it as a discipline matter or whether  
 5 he just wanted to say we'll recover the monies and  
 6 reinstate the subpostmaster, or whatever.

7 **Q.** Who did you then report to at the time from 2000 to  
 8 2003?

9 **A.** Well, my initial boss was a Duncan McFadyen, who wasn't  
 10 an Investigator or had no investigation background and,  
 11 if I was stuck with a problem with an investigation  
 12 I would go to National Security Investigations for  
 13 advice from them.

14 **Q.** So he was your line manager but had no experience of  
 15 investigations; is that correct?

16 **A.** That's right, yeah.

17 **Q.** What was his title, his job title?

18 **A.** I've been racking my brains for weeks on that and  
 19 I can't remember.

20 **Q.** Don't worry.

21 **A.** But he was in charge of the physical security side and  
 22 the investigation side, and his area covered North West  
 23 England, Scotland, Northern Ireland and a little bit  
 24 North East England but he had no investigative  
 25 background in the job.

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1 submitted it on to the DPP if they considered it had  
 2 merits?

3 **A.** Yes.

4 **Q.** The DPP would review the case and then would decide to  
 5 prosecute if appropriate; is that right?

6 **A.** Yes.

7 **Q.** So then, in contrast with the scheduled audit, at the  
 8 very start, you would have also had the Retail Network  
 9 Manager, who would have decided whether there was going  
 10 to be a criminal investigation at the start; is that  
 11 right?

12 **A.** They had that option, I was going to say authority, but  
 13 it's probably more of an option, to decide whether or  
 14 not -- it would depend on the history of the office, you  
 15 know. Offices were audited not overly frequently but  
 16 frequently, and if the previous audit report and the  
 17 current audit report showed there is an issue in the  
 18 office, the Retail Line may decide it's a disciplinary  
 19 issue, a training issue, we will deal with it and  
 20 recover the monies ourselves.

21 **Q.** So do you agree, then, that the case potentially passed  
 22 through quite a few hands before the decision to  
 23 prosecute was made in Northern Irish cases?

24 **A.** Not every case. Some cases, where we did the special  
 25 audits -- again, I keep going back to pension allowance

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1 **Q.** So I just want to go back to summarise the people that  
 2 were involved at the various stages because it'll be  
 3 useful whenever we come to look at the case studies. So  
 4 in respect of cases in Northern Ireland after 2001, if  
 5 there was a shortfall discovered following a special  
 6 audit, the case would have gone to Ms Winter in the  
 7 first instance?

8 **A.** Yeah.

9 **Q.** Then you would have decided whether to submit the case  
 10 to the PSNI?

11 **A.** You said a special audit?

12 **Q.** Yes.

13 **A.** A special audit would be something we'd arranged. If it  
 14 was a cash shortage then scheduled audit, then that  
 15 possibly would have been reported to Ms Winter; is that  
 16 what -- or I misunderstood what you were asking, sorry.

17 **Q.** So following a special audit, the case would have sat  
 18 with Ms Winter --

19 **A.** Yeah.

20 **Q.** -- and then you would have submitted it to the PSNI?

21 **A.** Following our investigations --

22 **Q.** Yes.

23 **A.** -- and any follow-up investigations, yes, we would have  
 24 done, yes.

25 **Q.** PSNI would have reviewed the case and then would have

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1 fraud but that was because it was probably the most  
 2 common one that we dealt with. It would be discussed  
 3 with the Retail Line before we went in for a special  
 4 audit, and then they would be told of the outcome and,  
 5 based on the outcome, they could say "Well, it was a sub  
 6 office assistant rather than a subpostmaster, it's  
 7 business as usual but the subpostmaster is ultimately  
 8 responsible for the shortfall".

9 **Q.** At the time, what was your view of how effective the  
 10 investigation process in Northern Ireland was?

11 **A.** As effective as anywhere else.

12 **Q.** So you considered --

13 **A.** Just --

14 **Q.** Sorry.

15 **A.** As effective as in England or Scotland, except the  
 16 timescale was a bit of an issue but, other than that,  
 17 I think it was just as effective as anywhere else.

18 **Q.** So, in your experience, how long would it take from the  
 19 interview to the decision to prosecute being made by the  
 20 DPP in Northern Ireland, just as an estimate?

21 **A.** Well, we're looking at probably four years, three/four  
 22 years.

23 **Q.** How did that compare with prosecutions in England or  
 24 Wales?

25 **A.** Well, England and Wales, it was a case of we would do

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1 the investigation, submit the file to the Legal  
2 Services, they would come back and say, "Yes, a case to  
3 answer, these are the specimen charges". Then we'd have  
4 an officer available to go to a local Magistrates Court,  
5 swear out the summonses, and then we would serve the  
6 summonses. So it was a fairly compact process.

7 **Q.** How long would you estimate that would take in England  
8 or Wales?

9 **A.** Well, it would probably be done within five or six  
10 weeks, in some cases. Other cases, it may drag out  
11 a bit longer but it was a fairly compact, self-contained  
12 system.

13 **MS MILLAR:** Sir, that would be an appropriate moment in my  
14 questions for a break, if that's a convenient moment for  
15 you.

16 **SIR WYN WILLIAMS:** Yes, certainly. So 15 minutes from now  
17 takes us to where?

18 **MS MILLAR:** Just after 11.20.

19 **SIR WYN WILLIAMS:** Fine. Well, let's give ourselves  
20 an extra minute or two and say 11.25, all right.

21 **MS MILLAR:** Thank you very much, sir.

22 (11.06 am)

(A short break)

24 (11.25 am)

25 **MS MILLAR:** Good morning, sir, can you see and hear us?

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1 processes are free from system inaccuracies or  
2 discrepancies'."

3 We can see that the first paragraph above that box,  
4 the Terms of Reference were agreed with the Horizon  
5 Programme Director on 15 July 1999. Did you recognise  
6 this document from before you were provided it by the  
7 Inquiry?

8 **A.** No, I can't remember seeing it at all.

9 **Q.** The Inquiry understands this document to have been  
10 written by Jeremy Folkes; do you remember him?

11 **A.** Jeremy?

12 **Q.** Folkes: F-O-L-K-E-S.

13 **A.** No, I don't recognise the name.

14 **Q.** If we just go down the name a little bit, under  
15 "Management Summary", it says, "POSIS [Post Office  
16 Security and Investigation Service] Investigations at  
17 Outlets". We can see it says:

18 "We were extremely concerned to be informed during  
19 the review that POSIS currently do not have access to  
20 archived data from the system. Data on the system is  
21 compressed and archived after 35 days. It was  
22 originally intended that access would be gained via the  
23 Fraud Risk Management Server, which formed parts of the  
24 Benefits Payment System and has now been withdrawn.

25 This means the business could be in a position where it

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1 **SIR WYN WILLIAMS:** Yes, I can.

2 **MS MILLAR:** Thank you.

3 Mr Thorpe, before I move on, then, to discuss the  
4 two case studies -- the case of Alan McLaughlin and the  
5 case of Maureen McKelvey -- I want to just ask you some  
6 questions about your knowledge or involvement with the  
7 Horizon system.

8 So in your statement you say:

9 "In the limited time that I was involved with  
10 Horizon I had no knowledge of any problems with the  
11 accuracy of the Horizon system."

12 Does that remain your position?

13 **A.** Yes, it hasn't changed. As I say, I left the Post  
14 Office beginning of 2003 and, in that period, between  
15 its rollout, it was still a very limited number of  
16 offices had Horizon, and I wasn't aware and nobody said,  
17 "We have a potential problem with the system".

18 **Q.** Could we please have the document reference  
19 WITN05970134, on screen, please.

20 We can see that this document has, as its title,  
21 "Review of Horizon Cash Account System -- Stage 2", and  
22 just in the box below the introduction, it says:

23 "... the original TOR [which the Inquiry understands  
24 is Terms of Reference] had as its objective 'to confirm  
25 that the end-to-end reconciliation and accounting

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1 is unable to investigate potential frauds or prosecute  
2 cases due to the unavailability of critical data."

3 Then just going on to the second line, the end of  
4 the second line, in the paragraph below:

5 "Les Thorpe, Investigation Manager in the North East  
6 Region ..."

7 Do you understand that to be a reference to you?

8 **A.** Yes, yes.

9 **Q.** "... advised us that Pathway had estimated the cost to  
10 reintroduce the Fraud Risk Management Server to be in  
11 the region of £180,000 with an additional fee of £1,500  
12 per man day for performing extraction. These concerns  
13 were highlighted after a possible fraud at Grange Park  
14 SPSO, which is involved in the Horizon Live Trial."

15 Can you remember this advice that you've given or  
16 being involved in this review?

17 **A.** I can't remember this document at all and I agree that's  
18 my name, and "Investigative Manager North East Region",  
19 so I'm assuming it must have been 1999/1998, somewhere  
20 in those -- that period when it was written, but I just  
21 can't remember it at all or what enquiries I made to  
22 find out the cost of reintroducing the server or what  
23 fees would be involved thereafter. I can't remember.

24 **Q.** Do you remember having any involvement during the time  
25 of the live trial in feeding in to the audit trail or

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1 anything to do with investigations?  
 2 **A.** I honestly can't. I saw this document in the bundle  
 3 that I was sent and it gave me a shock when I saw my  
 4 name but I can't remember anything about it at all or  
 5 any involvement with Horizon -- the Horizon live trial.  
 6 **Q.** If we could just go down, then, to the bottom of page 3  
 7 of that document, it's under the heading "Transaction  
 8 Processing". It says under that title:  
 9 "During the course of the review we were made aware  
 10 of concerns that Transaction Processing had regarding  
 11 the level of errors generated by Horizon outlets and the  
 12 impact on operations with the rollout further outlets.  
 13 This is because the level of Class and Pivot errors are  
 14 well above the expected levels of 195 and 110 per week  
 15 respectively."  
 16 Did you have any awareness of these errors?  
 17 **A.** None whatsoever, no.  
 18 **Q.** Then finally, if we just look at page 5, the  
 19 "Conclusion" of that document, we see it says:  
 20 "There is a need to ensure that the problems  
 21 relating to the audit trail or S&IE investigations  
 22 demonstrating that the system meets the requirements of  
 23 the Police and Criminal Evidence Act have been impact  
 24 assessed as incidents and are considered by the  
 25 Acceptance and Release Authorisation Boards if not  
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1 I'd like to turn then, please, to your involvement  
 2 in the investigation of Alan McLaughlin and, to help  
 3 with your memory of the case, Alan McLaughlin was the  
 4 postmaster at Brookfield Post Office in Tennent Street  
 5 in Belfast, and he was prosecuted for 15 offences of  
 6 false accounting, which were said to have occurred  
 7 between 13 December 2000 and 26 July.  
 8 After initially contesting the charges, he pleaded  
 9 guilty on 16 February 2005. He received a fine and was  
 10 or interested to pay compensation and, following his  
 11 conviction, he lost his business and was made bankrupt,  
 12 and his convictions were quashed by the Court of Appeal  
 13 in Northern Ireland in 2022.  
 14 Is it correct, then, that you were the Second  
 15 Officer in Mr McLaughlin's case?  
 16 **A.** Yes.  
 17 **Q.** So I'd like to start, then, with the special audit which  
 18 was arranged at Mr McLaughlin's branch. You attended  
 19 that audit on 26 July 2001 with Ms Winter; is that  
 20 correct?  
 21 **A.** I did, yes.  
 22 **Q.** You explain in your statement that the audit and  
 23 subsequent interview had been arranged following  
 24 irregularities having been identified in respect of  
 25 pension allowance claims at the branch?  
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1 satisfactorily resolved. In addition, it will be  
 2 necessary to consider whether the current level of cash  
 3 account errors will affect the accuracy of settlement  
 4 with clients, when considering the rate at which the  
 5 system should rollout."  
 6 From your earlier answers, do we take it that you  
 7 had no involvement in the conclusion to that report?  
 8 **A.** None whatsoever, and the names that are mentioned, none  
 9 of the names ring a bell either.  
 10 **Q.** Would you agree that the conclusion appears to draw  
 11 a link between cash account errors and the accuracy of  
 12 the audit trail which was used in investigations?  
 13 **A.** It would appear from that that there was significant  
 14 problems, yes.  
 15 **Q.** Would you have expected that to have been communicated  
 16 to you?  
 17 **A.** I would have thought so, yes, yes.  
 18 **Q.** So you don't remember any follow-up work after this  
 19 period, in relation to those errors or concerns that  
 20 were raised?  
 21 **A.** None whatsoever, or any discussions regarding the  
 22 suitability of the system as to the Police and Criminal  
 23 Evidence Act, or anything like that, I really can't  
 24 remember anything at all.  
 25 **Q.** Thank you, that document can come down.  
 50

1 **A.** Yes.  
 2 **Q.** Did you have any involvement in looking at those issues  
 3 before you attended the audit?  
 4 **A.** Yes, Suzanne Winter and myself, we'd been through all  
 5 the case papers, we'd looked -- she had collated all the  
 6 information which she'd received regarding pension  
 7 allowance overclaims and we discussed the matter,  
 8 a schedule was prepared and we decided there was  
 9 sufficient evidence to go and talk to the subpostmaster.  
 10 As I'd previously said, the subpostmaster was our first  
 11 and primary source of contact.  
 12 **Q.** So during the special audit, what was your role?  
 13 **A.** Nothing. Nothing at all. The special audit -- as  
 14 previously mentioned, Mr McLaughlin was told special  
 15 audit had been recalled because of irregularities in the  
 16 cash account and we were required to speak to him after  
 17 the audit was complete and he was asked to watch the  
 18 audit take place, mentioned he would have the right of  
 19 legal representation and/or a friend, and he chose to  
 20 have his mother present as friend, which although  
 21 strictly wasn't part of it but, in the interests of  
 22 fairness, we said that was not a problem with the  
 23 interview, and then the audit progressed.  
 24 **Q.** During the audit, did you conduct any searches of  
 25 Mr McLaughlin's branch?  
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- 1 A. No, no.
- 2 Q. Could we please have AMCL0000032 on screen, please, at  
3 page 177. This is an excerpt from Mr McLaughlin's  
4 interview, which we'll come back to in more detail in  
5 a minute, but it's right, isn't it, that you were one of  
6 the interviewing officers along with Ms Winter?
- 7 A. Yes, yeah.
- 8 Q. If we look about halfway down the page, page 177, so we  
9 see the initials "FT", do we take it that that's you  
10 speaking?
- 11 A. *(No audible answer)*
- 12 Q. Then you say:  
13 "Now we also recovered from the dustbin this morning  
14 the -- to try to assist the auditors -- there's actually  
15 a listing that somebody had prepared. I'm now showing  
16 you a listing which has been stuck together with  
17 Sellotape because it had been destroyed."  
18 So did you carry out searches of the branch at any  
19 point?
- 20 A. I suppose that constitutes a search. We didn't actually  
21 go through drawers and cupboards, and the like, but  
22 obviously we'd noticed something in the dustbin which  
23 was recovered, rather than sort of searching the  
24 property, as such, yeah.
- 25 Q. To your recollection, was that bin inside the branch or

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- 1 Q. So that can come down for a moment. We'll go back to  
2 it, thank you very much.  
3 So is it correct, then, that the interview was  
4 conducted later the same day as the special audit?
- 5 A. It was conducted the same day, yes, at Mr McLaughlin's  
6 premises.
- 7 Q. In your statement, you say that, having read the tape  
8 transcripts of the interview, Mr McLaughlin briefly  
9 mentioned Horizon but did not suggest or have concerns  
10 about the reliability of the Horizon system, which could  
11 have contributed to the accounting irregularities  
12 identified; does that remain your understanding of the  
13 interview?
- 14 A. Yes, he did mention Horizon and he said initially he'd  
15 had a few problems with it but then, when we started  
16 talking to him regarding the pension allowance  
17 overclaims, he didn't actually say "Oh, it's Horizon's  
18 problem". He didn't say that.
- 19 Q. So if we could go back then to that interview transcript  
20 it's AMCL0000032, starting at page 94 of the document.  
21 So we can see that, as you've said, Ms Winter and you  
22 were the interviewing officers and Mr McLaughlin was  
23 interviewed and his mother, Margaret McLaughlin, was  
24 present?
- 25 A. Yes.

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- 1 was it outside the branch?
- 2 A. That -- I can't remember but I'm assuming it would have  
3 been under the counter in the branch, in the secure area  
4 of the Post Office.
- 5 Q. So it's your evidence, is it, that you didn't actually  
6 formally search the branch but you did search the bin  
7 inside the branch?
- 8 A. Well, we didn't formally search the premises but we --  
9 but I suppose from that, it would appear we searched the  
10 dustbins. I can't remember actually doing it. In fact,  
11 when I think about it, I think it actually wasn't myself  
12 or Ms Winter who found it, I believe it was one of the  
13 Auditors who actually found it. I can't remember which  
14 one. I think they mention in their statement that they  
15 actually found that in the bin and brought it to our  
16 attention.
- 17 Q. So what you said in that little excerpt of the  
18 interview, you said, "we also recovered from the dustbin  
19 this morning the -- to try to assist the Auditors". So  
20 you agree that it sounds like it wasn't one of the  
21 auditors; it was either you or Ms Winter who recovered  
22 that?
- 23 A. Well, perhaps we did recover it. I honestly can't  
24 remember, you know, it was sort of 23 years ago. You  
25 know, it's difficult.

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- 1 Q. I'd like to take you then to page 152 of the transcript.  
2 About a third of the way down that page, we see your  
3 initials again, and you say:  
4 "Your balancing is quite exceptionally good."  
5 Do you see that --
- 6 A. Yeah.
- 7 Q. -- just highlighted there? You then go on to say:  
8 "Ian [which I think must be Alan] must be all credit  
9 to you to the systems in the way you operating but when  
10 I look through them going back to the beginning of the,  
11 of the financial year ..."  
12 You go on to say:  
13 "... there's ups and downs because there's nothing,  
14 I don't usually want to go above £50."  
15 Then, towards the bottom of that page, you say:  
16 "But things that have been declared and you know  
17 ..."  
18 Then if we look over to the top of the next page you  
19 say:  
20 "... £13 surplus, £9 surplus, £25 short."  
21 You then go on to say:  
22 "It's exceptionally good except ...  
23 ... this."  
24 So were you then looking through Mr McLaughlin's  
25 accounts at this point and commenting that, in general,

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1 they were of good quality, except for this issue with  
 2 the pension and allowance claims; is that your reading  
 3 of that transcript?  
 4 **A.** Yes.  
 5 **Q.** Do you agree with that, yes?  
 6 **A.** Yes.  
 7 **Q.** Going then, please, to page 154. At this stage of the  
 8 interview Ms Winter was putting to Mr McLaughlin  
 9 apparent discrepancies relating to pension payments  
 10 shown by two documents, and that was the computer adlist  
 11 and the weekly summary sheet, which I think you've  
 12 referred to earlier in your evidence?  
 13 **A.** Yes, yes.  
 14 **Q.** About a third of the way down, we can see you're  
 15 referring to the summary and also the actual adlists.  
 16 Is your understanding that those are two automated  
 17 documents produced by the Horizon system, the adlist and  
 18 the weekly summary?  
 19 **A.** The adlisting can be produced by the Horizon system,  
 20 yes, the idea being that, as you transact a document, it  
 21 goes into the memory of the system and then, at the end  
 22 of the week, it produced a -- or you can produce  
 23 a snapshot at any time and print off the list of  
 24 vouchers that should be contained within the bundle,  
 25 yes, yeah.

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1 **Q.** If we go over to the top of the next page, then, you  
 2 then ask:  
 3 "When did you go onto Horizon?"  
 4 He says:  
 5 "In September of '99 and it wasn't stable, the  
 6 balance were not stable at all."  
 7 In your statement, you've described that you think  
 8 Mr McLaughlin was one of the first branches to move  
 9 under Horizon; is that correct?  
 10 **A.** Sorry?  
 11 **Q.** In your statement you said that you thought  
 12 Mr McLaughlin was one of the first branches to move --  
 13 **A.** Yes, it was rolled -- I believe it was rolled out  
 14 sometime in July 1999, so Mr McLaughlin would have been  
 15 one of the first offices, yeah.  
 16 **Q.** Then just a little bit further down, you say:  
 17 "But that's 2 years ago."  
 18 Then you say:  
 19 "Yeah, well, you could control by now not then."  
 20 So was what you were saying there that that seemed  
 21 to be a problem two years ago but didn't explain the  
 22 problem now; was that your view?  
 23 **A.** Yes, yeah.  
 24 **Q.** So going on, then, to page 166. If we see beside the  
 25 tape counter time 29.18, Ms Winter says:

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1 **Q.** Is the same of the weekly summary, that's a document  
 2 produced by the computer system?  
 3 **A.** And -- so, yes, so what would happen is the -- if the  
 4 pension allowance had been run off on a daily basis,  
 5 which it would have been on a busy office, then they  
 6 would be collated so, at the end of the week, just  
 7 a gross figure would be showing in the cash account for  
 8 pension allowances paid, yes.  
 9 **Q.** At the bottom, then, of page 154, please. We see  
 10 Ms Winter says:  
 11 "And what made it interesting was that you always  
 12 seem to be balancing."  
 13 Then Mr McLaughlin further down says:  
 14 "Yeah, it would start, we got dreadful problems  
 15 starting [because] of the problems with the Capture  
 16 system and the change over to Horizon, things were very  
 17 see-saw, very up and down you know."  
 18 He then at the bottom of the page says:  
 19 "It wasn't stable at all ..."  
 20 So do you understand that to be him raising issues  
 21 with the Horizon system when his branch first moved  
 22 over?  
 23 **A.** Well, yeah, the Capture was the earlier system and it  
 24 transferred to Horizon but that was one of the few  
 25 limited mentions that he had of the Horizon system.

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1 "It should, it doesn't explain how for last night  
 2 for instance there's 3 amounts were then put through the  
 3 system."  
 4 Mr McLaughlin says:  
 5 "Again it's person time trying to get the balance on,  
 6 trying to get it you know done by a certain time in  
 7 a way. [Because] when I was first here you know and  
 8 they were all over the place, we were 8 o'clock,  
 9 9 o'clock at night, yeah."  
 10 So do you agree that at that point he's talking  
 11 about having further problems getting his balancing  
 12 correct?  
 13 **A.** Well, it would appear so but whether that was the result  
 14 of the Horizon system or Mr McLaughlin's operating  
 15 system, I don't know. But, yes, it would appear that it  
 16 was the system or some problems.  
 17 **Q.** Do you agree that one possible explanation for the  
 18 problems could have been the system?  
 19 **A.** One possible explanation could be the Horizon, yeah.  
 20 **Q.** Then at page 169, please. So this second comment from  
 21 you on that page is:  
 22 "Right okay. So you've had some big shortages. You  
 23 become ..."  
 24 Mr McLaughlin, three lines down agrees with you and  
 25 he says:

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1 "Big, big shortages yep."  
 2 You go on to say:  
 3 "And for that reason with a little bit of  
 4 manipulation here to (inaudible) the surpluses to make  
 5 good the shortages."  
 6 So was your view at that point that the only  
 7 explanation for the shortages was that Mr McLaughlin had  
 8 been manipulating the figures?  
 9 **A.** Well, what Mr McLaughlin was doing wouldn't have created  
 10 shortages; it would have created surpluses. So what he  
 11 seems to be saying here is that he was having some  
 12 shortage with the Horizon system, and -- well, that's  
 13 one explanation, the Horizon system -- and he was taking  
 14 it upon himself correct those shortages by manipulating  
 15 the pension allowance payments that the office was  
 16 making.  
 17 On this, he does say he was having shortages but, at  
 18 one point during the interview, he also said he had  
 19 a member of staff who was dishonest and she was  
 20 dismissed. Shortly after, his balancing did improve, so  
 21 that was another explanation, not always the Horizon  
 22 system.  
 23 **Q.** He then goes on to say, at the bottom of that page  
 24 there, on the screen:  
 25 "You think oh fine, that's balancing and all the  
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1 that your understanding?  
 2 **A.** That's what he suggested that he was doing. He was  
 3 making the accounts balance so they looked acceptable,  
 4 and that was one occasion where he'd made the --  
 5 adjusted it by £660, yeah.  
 6 **Q.** Then going to page 196, please. So the second line of  
 7 that page, we see that the allegation of false  
 8 accounting is put to Mr McLaughlin:  
 9 "So that is a false account which is for you to  
 10 submit this to the Post Office?  
 11 **"Answer:** Hmm.  
 12 **"Question:** Is actually a criminal offence. And ...  
 13 **"Answer:** ... sorry.  
 14 **"Question:** No, no, it's an, an, this pattern as  
 15 you'd said has been going on regularly since perhaps  
 16 January-February of the current year when ...  
 17 **"Answer:** Yeah. In ... when I found out that, you  
 18 know, what er procedure (*inaudible*) what the postmasters  
 19 were actually doing wasn't, because obviously we've had  
 20 (*sighs*) wildly variation erm cash accounts for a period  
 21 but whenever I found out that what they would do would  
 22 be, they would take the money, hold it, put it in, or  
 23 keep it aside as according to what indication they were  
 24 getting of where their cash account was going. I mean  
 25 that is what in my unclear way erm it's always been well  
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1 rest of it, but stores up, a bit stupid really it stores  
 2 up problems and you know it's not accurate accounting."  
 3 Do you agree that there he is suggesting that it's  
 4 the system that isn't accurately accounting, rather than  
 5 him?  
 6 **A.** I took that to be that his accounting wasn't accurate,  
 7 because of what he was doing, manipulating the  
 8 cash-on-hand figures and overstating the pension  
 9 allowances that had been paid, not necessarily  
 10 attributable to the Horizon system.  
 11 **Q.** Would you agree that it's not necessarily clear, though,  
 12 on that account there, that he's talking about his own  
 13 accurate accounting, it could be that he's talking about  
 14 the computer system?  
 15 **A.** Okay, it's not 100 per cent clear but, as I say, that  
 16 would have been my understanding at the time.  
 17 **Q.** If we could go on, then, to page 181, please. We see  
 18 a question from you which is:  
 19 "Which was the figure we just carried in your cash  
 20 account. So why did you adjust it by £660?  
 21 **"Answer:** Obviously to make the cash account show  
 22 a reasonable balance. If that was the amount over that  
 23 must have been the adjustment."  
 24 So, at that stage, Mr McLaughlin accepts adjusting  
 25 the figures but that's to make the accounts balance; is  
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1 this is the practice that everyone's doing so it must be  
 2 what you do to establish a continuum of (*inaudible*)  
 3 acceptable accounts."  
 4 So, in summary, do you understand that what  
 5 Mr McLaughlin was saying was that there are other people  
 6 with variations in their account and this was how he  
 7 understood other people were trying to accurately  
 8 balance their accounts?  
 9 **A.** That's what he's saying. Whether it's based on fact or  
 10 wishful thinking, I don't know.  
 11 **Q.** Was that something that, taking it at face value, you  
 12 would have wanted to look at further, if, in fact, other  
 13 people were having the same problems as him?  
 14 **A.** Well, there were no specific allegations there, just  
 15 other subpostmasters. It could have been  
 16 a subpostmaster in Northern Ireland or nationally, or  
 17 whatever. At one point, Mr McLaughlin employed on  
 18 a part-time basis the former subpostmaster. So whether  
 19 they had been talking and the other subpostmaster, from  
 20 his experience, was saying "Everybody's doing it, get  
 21 over it", I don't know where that came from. But  
 22 certainly, from our experience, you know, it's not  
 23 a wild -- not a widely operated system of fiddling the  
 24 cash account to make it look good.  
 25 **Q.** Do you mean: in your experience, that isn't what other  
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1 subpostmasters and mistresses were doing?  
 2 **A.** It's possible. It's difficult to generalise but,  
 3 ultimately, if a subpostmaster doing that, the  
 4 likelihood is they're going to be caught out when the  
 5 office is audited. If they're doing what Mr McLaughlin  
 6 was doing, by inflating the value of paid pension  
 7 allowances, then, I think subpostmasters realised that  
 8 the sheer volume of pension allowance vouchers collated  
 9 or collected any week there was no way anybody could,  
 10 actually, or any organisation could physically count  
 11 every one. So I think there was a belief that it's  
 12 a bit -- you know, if you try it on like that, then you  
 13 may get away with it, you may not.  
 14 **Q.** So my question wasn't so much were other people also  
 15 inflating the figures but whether you were concerned  
 16 that other people seemed to be saying they were having  
 17 wild variations in their accounts. Would that have been  
 18 something that would concern you as an Investigator?  
 19 **A.** That would concern me. What is the problem is that, if  
 20 they were doing the same as Mr McLaughlin, they were  
 21 disguising the fact, so nobody would actually know,  
 22 unless they said to the Retail Network Manager "I'm  
 23 having problems", that there was a problem in the  
 24 office. By falsifying the cash on hand or inflating the  
 25 paid pension allowances to make an acceptable balance,

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1 falsifying your accounts?  
 2 **"Answer:** Not -- I wouldn't have set out to do that  
 3 in that form, or, with that intention or plan, but ...  
 4 as it were that by allowing this kind of pattern to go  
 5 on the, the, the final accounting probably would not be  
 6 completely accurate."  
 7 Do you accept that Mr McLaughlin is denying  
 8 criminality? He's saying that it wasn't the case that  
 9 at the start he was intending to inflate his figures, he  
 10 was doing it to balance his accounts?  
 11 **A.** Yeah, I accept, on the points to prove for this, he's  
 12 not accepting dishonesty. But what he was doing was  
 13 still wrong and so, obviously, others had to decide  
 14 whether there was a criminal intent in what he was  
 15 doing.  
 16 **Q.** In terms of points to prove, did you ever consider or  
 17 give any thought to whether there was an actual loss at  
 18 this branch?  
 19 **A.** There was an actual loss which was shown in the -- well,  
 20 there was a loss, because of the value of the pension  
 21 allowances overclaimed, which was round about £10,000,  
 22 I believe, without checking the schedules. So there was  
 23 a loss to the Post Office in that respect.  
 24 **Q.** Was there evidence of that loss on the weekly summary in  
 25 the adlists that we talked about?

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1 it's not showing a true account but it's also not  
 2 highlighting the problem there is an issue in the  
 3 office, with the balancing or with the Horizon system.  
 4 **Q.** Would you agree that as an Investigator, you would have  
 5 had the obligation to look to see whether there are  
 6 actually problems with the balancing and the figures in  
 7 the branch?  
 8 **A.** Well, as I say, we did actually look at the cash  
 9 accounts for the office but, because they were being  
 10 manipulated, it was difficult to actually identify  
 11 when -- or when the errors occurred or what the value of  
 12 the errors were because of what Mr McLaughlin was doing.  
 13 **Q.** Okay. Thank you. If we can move, then, on to page 202,  
 14 and the second line down, Ms Winter says:  
 15 "And you were aware that this was a criminal offence  
 16 because it was falsifying accounts?  
 17 **"Answer:** I wasn't that -- I never thought about it  
 18 or erm put it in those terms at all. No I wasn't -- as  
 19 aware of that, I weren't as aware of that ...  
 20 **"Question:** You were aware that it was wrong to do  
 21 that?  
 22 **"Answer:** I was aware that erm what I thought was if  
 23 not unaccepted but a common practice to keep reasonable  
 24 accounts ...  
 25 **"Question:** So you were aware that you were

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1 **A.** It was a combination of all of the adlists which had  
 2 been submitting, which had been checked either by  
 3 Lisahally or by Ms Winter, after the Lisahally had  
 4 reported a number of discrepancies in the office.  
 5 **Q.** I think you accepted earlier that those two documents,  
 6 the adlist and the weekly summary, were documents  
 7 produced by the Horizon system?  
 8 **A.** Yes, yes, yes. They were, yeah.  
 9 **Q.** So did you ever give any thought to the fact that there  
 10 could be errors in the system that were generating  
 11 a loss, which wasn't actually there?  
 12 **A.** Well, they weren't generating losses, they were  
 13 generating discrepancies.  
 14 **Q.** Or a discrepancy, I beg your pardon.  
 15 **A.** So I know the Horizon system -- sorry, going onwards --  
 16 has shown that a lot of offices were finding lots of  
 17 losses but what Mr McLaughlin was doing, or what was  
 18 coming through on the Horizon printouts from his office,  
 19 was -- would have generated a surplus, not a shortage.  
 20 **Q.** So, in any event, it was a discrepancy in his accounts?  
 21 **A.** It would be a discrepancy but in his favour.  
 22 **Q.** But did you ever consider that that was caused by  
 23 an error in the system, rather than Mr McLaughlin?  
 24 **A.** Well, no, because we were dealing with physical  
 25 documents. This was going back in the day. Now, it's

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1 all electronic but, back in the day, when you tore  
 2 a foil out of a pension book, kept that in your office  
 3 as your record and paid your client however much was  
 4 due. So there should be a voucher in each adlist to  
 5 support the figure in the adlist. If there was  
 6 a voucher missing, then where was it, basically? And if  
 7 it was happening once or twice, there may be an error.  
 8 **Q.** But the adlist itself was a computer generated document?  
 9 **A.** The adlist would be computer generated but controlled by  
 10 the operator.  
 11 **Q.** Okay. So is it still the case, then, that you think  
 12 that potential errors with the system were only  
 13 mentioned briefly by Mr McLaughlin or do you accept that  
 14 he did, on numerous occasions, report potential  
 15 problems?  
 16 **A.** He mentions them in passing. He doesn't mention -- the  
 17 difficulty, is, substantiating what he's saying by  
 18 comparing it with the respective cash accounts because  
 19 these was manipulating the figures in the cash account.  
 20 If he'd been showing true accounts, then it would have  
 21 given more scope for an investigation to be carried out,  
 22 but because he was changing the figures, it was more  
 23 difficult to actually go back and find out what he'd  
 24 been -- what the real state of the account was.  
 25 **Q.** But do you agree that it still was your role, as the

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1 involvement was, other than the interview.  
 2 **Q.** Can you remember requesting that Ms Winter pursue any  
 3 lines of inquiry following the interview?  
 4 **A.** No, I don't think I did. No, I'm sure I didn't.  
 5 **Q.** So you've mentioned that the PSNI hadn't progressed this  
 6 case prior to your leaving the Post Office in January  
 7 2003. Do we take it from that that, at some point prior  
 8 to that, you must have submitted the case to the PSNI?  
 9 **A.** I can't remember when the case was submitted to the  
 10 PSNI. It would be fairly timely, I would suggest, but  
 11 I can't say that it was, you know, the end of 2001, the  
 12 beginning of 2002; I can't remember.  
 13 **Q.** Can you remember what stage the case was left, whenever  
 14 you left the Post Office, in January 2003?  
 15 **A.** I can't -- I can't be certain. I would suggest it would  
 16 be well progressed, if not ready for submission to the  
 17 PSNI, but I can't be certain.  
 18 **Q.** Moving on, then, please from that to your involvement in  
 19 the case of Maureen McKelvey. Again, to --  
 20 **SIR WYN WILLIAMS:** Before you do that, sorry -- before you  
 21 do that, let me just get Mr Thorpe's view about the  
 22 likelihood of where the case was when he left.  
 23 This interview under caution was July 2001 and you  
 24 left in early 2003. I mean, from your -- even if you  
 25 can't remember this specific case, from your dealings

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1 Investigator with Ms Winter, to get to the bottom of  
 2 that, as best you could?  
 3 **A.** We got to the bottom of it as best we could, I think,  
 4 under the circumstances and, plus, Mr McLaughlin's  
 5 admission that he manipulated the cash account, the cash  
 6 on hand, and he also adjusted the pension allowances to  
 7 make the account look good.  
 8 **Q.** So moving on, then, after the interview you explain in  
 9 your statement that it would have been normal procedure  
 10 for you to liaise with Ms Winter regarding the  
 11 preparation of the case, but do you have any  
 12 recollection of actually doing that in Mr McLaughlin's  
 13 case?  
 14 **A.** I would have spoken to Ms Winter regarding that,  
 15 obviously given her a statement because I was involved  
 16 in the interview but, what direct involvement I had  
 17 after the interview, I wouldn't like to say. Maybe it  
 18 was quite limited because the length of it took for the  
 19 case to be presented to the PSNI and for them to process  
 20 it, most of the work would have fallen on Ms Winter's  
 21 shoulders.  
 22 **Q.** Just to be clear, when you say you wouldn't like to say  
 23 what your involvement was, is that because you don't  
 24 have a specific recollection of it?  
 25 **A.** I don't have a recollection of exactly what my

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1 with cases in Northern Ireland, would you think it  
 2 likely that you hadn't submitted the case to the PSNI  
 3 over a period of 18 months?  
 4 **A.** I feel certain, sir, that the case would have been  
 5 submitted to the PSNI before I left but, as I say,  
 6 I can't actually categorically say, yes, it was within  
 7 six months or within six weeks. I can't remember.  
 8 **SIR WYN WILLIAMS:** Well, in relation to English cases, you  
 9 said that it was quite common for them to be processed  
 10 quickly. My impression from what you've been saying  
 11 earlier was that you -- from your perspective, namely  
 12 the Post Office, you would reasonably quickly decide  
 13 whether or not to present a case to the PSNI, and the  
 14 delays occurred thereafter. Now, you seem to be  
 15 suggesting that it could have taken many months for the  
 16 Post Office to decide whether or not to present a case  
 17 to the PSNI. I would just like to get a flavour of all  
 18 of this, if I could.  
 19 **A.** No, I believe, sir, that the delays were once the case  
 20 was submitted to the PSNI, rather than within the Post  
 21 Office. Once the case was completed -- the interview  
 22 was completed, witness statements, all evidence  
 23 gathered, the case would then have been presented to the  
 24 PSNI for them to progress it. So, as I say, I can't but  
 25 a timescale on it, but it would be reasonably quickly.

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1 **SIR WYN WILLIAMS:** All right. Thank you.  
 2 Yes, sorry, Ms Millar.  
 3 **MS MILLAR:** Thank you very much, sir.  
 4 Moving on, then, please, to your involvement in the  
 5 case of Maureen McKelvey. So Mrs McKelvey cell was the  
 6 subpostmistress at Clanabogan Post Office in Omagh and  
 7 she was prosecuted for the theft of £4,623.48, which was  
 8 alleged to have occurred between --  
 9 I beg your pardon, she was prosecuted for the theft  
 10 of in the region of £4,600 and she was tried and found  
 11 not guilty on 16 September 2004 but, nonetheless, she  
 12 lost her business and was made bankrupt.  
 13 Is it correct that, similarly to the case of  
 14 Mr McLaughlin, you were the Second Officer in this case  
 15 and Ms Winter was the Lead Investigator again?  
 16 **A.** Yes.  
 17 **Q.** Also, similarly to Mr McLaughlin's case, a special audit  
 18 had been arranged following a number of irregularities  
 19 in the pension and allowance claims?  
 20 **A.** Exactly, yes.  
 21 **Q.** Again, you attended the audits on 4 April 2002 with  
 22 Ms Winter and members of the Audit Team.  
 23 **A.** *(No audible answer)*  
 24 **Q.** Later that day, is it right that you and Ms Winter  
 25 interviewed Ms McKelvey?

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1 and I know if it's a mistake made, I know I have made it  
 2 and just a simple mistake and it will all sort itself  
 3 out the following week but that's the way I do to the  
 4 best of my ability and I don't do anything wrong as far  
 5 as I can see."  
 6 Do you agree when that Mrs McKelvey was explaining  
 7 that she had trouble balancing her accounts but, in her  
 8 experience, it usually worked itself out?  
 9 **A.** Yes, yeah. I think what she's also referring to is that  
 10 the fact that she's running, because it's a rural  
 11 office, she's bending the rules a little bit and  
 12 allowing people to come in at all times, and she has  
 13 this Camphill Community which she runs a post office  
 14 account for outside of the Post Office. And I think  
 15 what she's saying is there that she can have errors  
 16 occurring with the Camphill Community office and with  
 17 people coming in at odd times of the day but it's likely  
 18 that, if she'd made a mistake this week, it could  
 19 correct itself next week when she brings everything to  
 20 account that she's transacted late on the Wednesday,  
 21 yeah.  
 22 **Q.** Going, please, then, to page 76 of this document. If we  
 23 go -- sorry, thank you very much.  
 24 So if we just look towards the bottom of the screen,  
 25 Ms Winter says:

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1 **A.** We did in the presence of her solicitor, yes.  
 2 **Q.** Could we have the interview transcript on screen,  
 3 please. It's PNI00000001\_062, and it's page 50 of that  
 4 document.  
 5 Thank you. So we can see the date of the interview,  
 6 you're present with Ms Winter and Mrs McKelvey, and then  
 7 Stephen Atherton was her solicitor; is that correct?  
 8 **A.** Yes.  
 9 **Q.** Going then to page 54 of that document, please. If we  
 10 look, then, to Ms Winter's question which is:  
 11 "How do you go about preparing everything for your  
 12 cash account?"  
 13 **"Answer:** On the Wednesday?  
 14 **"Question:** Yes."  
 15 Mrs McKelvey then gives an account, I'm not going to  
 16 read all of it but, starting at the end of line 5, she  
 17 says:  
 18 "You try to audit and do everything, you know put  
 19 everything out to go through it at different stages on  
 20 the computer and bring it all to a balance now it  
 21 doesn't always balance first time as we all know ... but  
 22 some weeks if I'm out, the next week it usually balances  
 23 itself out, you know, it's neither big amounts here or  
 24 there. I know it will balance itself out and I'm happy  
 25 enough with that [because] I'm the one who's doing it

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1 "Just before the completion of the interview I just  
 2 want to confirm a conversation that I had with  
 3 Mrs McKelvey this morning where Mrs McKelvey you  
 4 produced a bundle of 12 paid pension and allowance foils  
 5 with an adlist paperclipped around them and the date on  
 6 the adlist was 4 May 2001 timed at 17.52 and it was cash  
 7 account period 07 and you stated to me that you'd found  
 8 the bundle of fills last week in an envelope under the  
 9 counter in the post office, is that correct?"  
 10 **"Answer:** Yes."  
 11 Then, if we could go to just about two-thirds of the  
 12 way down the page, at the bottom of the screen we see  
 13 you say:  
 14 "We can have with us (paper rustling) the foils to  
 15 be checked to date. Would you like to examine those  
 16 foils again, that's with the tape recorder off whilst  
 17 you do that, if you would like to examine them in any  
 18 way.  
 19 **"Answer:** No."  
 20 Going down the page then, please, you say:  
 21 "To see if there's anything on there that you can  
 22 suggest there has been a problem.  
 23 **"Answer:** Are these foils wrong you're saying, these  
 24 ones from ..."  
 25 Ms Winter says:

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1 "from this schedule."  
 2 **"Answer:** No, that's okay, no they're okay."  
 3 Just skipping to the bottom line she says:  
 4 "If it's there, it's there like, I can't, you're  
 5 saying it's on paper, that's it."  
 6 So do you understand that Mrs McKelvey is accepting  
 7 that she wouldn't find fault with the hard copy  
 8 documents, in terms of the foils themselves?  
 9 **A.** Sorry, I'm not quite sure what you're asking.  
 10 **Q.** So you have presented the foils to her and you've asked  
 11 her "Do you want to check these to see if you can find  
 12 a problem with them?" and she seems to be saying, "No,  
 13 those are all fine, the foils themselves are fine, I'm  
 14 not going to find any issue with them". Would you agree  
 15 with that?  
 16 **A.** Yes, yeah -- that she doesn't feel there's anything  
 17 wrong with the foils on that particular bundle, yeah.  
 18 **Q.** Ms Winter at the bottom of that page then asks:  
 19 "Have you anything else you'd like to say  
 20 Mrs McKelvey before we conclude the interview?"  
 21 If we look over the page, Mrs McKelvey says:  
 22 "Yes I do believe I did everything to the best of my  
 23 ability, I've been doing it for 11 years and I done it  
 24 right, if there's been an error on the computer?? I've  
 25 just done that, I didn't mean to do it, that's all I can

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1 **A.** Perhaps, yes, it should have been explored slightly  
 2 further on that particular instance, yeah.  
 3 **Q.** This interview was taking place less than a year after  
 4 you interviewed Mr McLaughlin. Did you appreciate that  
 5 there were any similarities between those two cases,  
 6 Mr McLaughlin and Mrs McKelvey's case?  
 7 **A.** Not really. Pension allowance manipulation was quite  
 8 a common inquiry that we had to deal with and the  
 9 surpluses generated could have been to do with  
 10 satisfying losses on the Horizon system but often  
 11 subpostmasters would use the means of financing their  
 12 private business and this sort of thing. I'm not  
 13 suggesting that in either case that was the issue here.  
 14 But there was no real suggestion that Horizon was in any  
 15 way at fault in this because, again, if Horizon was  
 16 generating these errors then it would have been  
 17 surpluses in the account, rather than shortages in the  
 18 account.  
 19 **Q.** Do you accept, though, that, even if it was a surplus,  
 20 that would have still been an error?  
 21 **A.** Oh, yeah --  
 22 **Q.** It wouldn't have reflected a true account?  
 23 **A.** -- it still would have been an error --  
 24 **Q.** So there could have been a system problem?  
 25 **A.** *(The witness nodded)*

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1 say."  
 2 Do you agree then that she raised that there might  
 3 be an error with the computer at that point?  
 4 **A.** Well, it's sort of speculative, isn't it, if there's  
 5 been an error on the computer? I know earlier in the  
 6 interview she did say that she liked the new computer  
 7 system and she felt proud of herself in the way she was  
 8 coping with it.  
 9 **Q.** But, at this point, you say it was speculative but she  
 10 did raise it in her answer to Ms Winter at that point,  
 11 as a potential issue?  
 12 **A.** Well, she's suggesting there could have been error on  
 13 the computer but only a suggestion, really.  
 14 **Q.** We can see then, the next questions from yourself and  
 15 Ms Winter, that there were no follow-up questions in  
 16 relation to there being a potential error on the  
 17 computer. Is there a reason why neither of you probed  
 18 that suggestion that there was an error on the computer?  
 19 **A.** Sorry, I'm not sure what we're looking at.  
 20 **Q.** So we're just looking at Mrs McKelvey had made the  
 21 suggestion that, if there had been an error on the  
 22 computer, she says with a question mark after it; would  
 23 that have been something you would have thought  
 24 "I should ask further to understand what she means by  
 25 that?" or do you think you --

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1 **Q.** In both of these cases, both postmaster and  
 2 subpostmistress had described problems balancing, in  
 3 both cases in relation to pensions and allowances, and  
 4 also mentioned the possibility of there being computer  
 5 errors; did you draw any link between the two cases at  
 6 the time?  
 7 **A.** At the time, no, no.  
 8 **Q.** You told us that Mr McLaughlin's case hadn't been  
 9 progressed by the time you left the Post Office so, at  
 10 the time of Mrs McKelvey's interview, the investigation  
 11 into Mr McLaughlin's case would have still been ongoing?  
 12 **A.** Yes, yes.  
 13 **Q.** Similarly to Mr McLaughlin's case, did you liaise with  
 14 Ms Winter about this case following the interview?  
 15 **A.** Liaise with Ms Winter regarding the?  
 16 **Q.** The investigation in Mrs McKelvey's case?  
 17 **A.** I would have liaised with her, yes, but we did feel, in  
 18 Mrs McKelvey's case, that there was possible confusion  
 19 because of the way she was manipulating -- not  
 20 manipulating -- the way she was operating the Downhill  
 21 Community (*sic*) because there was large sums of money  
 22 involved in that, because you're paying pension  
 23 allowance out and things like that. That was a possible  
 24 source of the -- to generate losses but then it didn't  
 25 account for the fact that there was systematic pension

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1 allowances being claimed systematically, which hadn't  
 2 been paid -- which had been shown as being paid but  
 3 hadn't been -- no documents were there to support the  
 4 payment.

5 **Q.** So is it the case, then, that you considered that part  
 6 of it might have been down to Mrs McKelvey's error,  
 7 innocent error, but then it left things unexplained that  
 8 you considered were -- merited a criminal prosecution?

9 **A.** In hindsight, it possibly is, as we talked about earlier  
 10 on, a borderline case where the subpostmaster could be  
 11 referred back to the Retail Network Manager for them to  
 12 say "We think it's an error, therefore we're going to  
 13 deal with it on a disciplinary matter -- disciplinary  
 14 form". However, the strength of the evidence shown on  
 15 the schedules which Ms Winter prepared showed that this  
 16 was happening week after week, after week, after week,  
 17 which suggests that it wasn't error; it was more  
 18 a deliberate action, and we never got to the bottom of  
 19 why it was occurring.

20 **Q.** So, firstly, do you accept that she could, if  
 21 uncorrected, just have been making the same error, again  
 22 and again, not realising that she was making an error?

23 **A.** She could have been. But the amounts varied week on  
 24 week and, if it was the same error, as I say, that  
 25 should be shown in the cash account as surpluses, which

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1 me.

2 **Q.** Was there any kind of handover process between the two  
 3 of you, where you explained "These are my cases, here's  
 4 the case Mr McLaughlin and Mrs McKelvey"?

5 **A.** Well, at the time of the handover, I had no active  
 6 cases, so I spoke to Mr Pardoe and, obviously,  
 7 introduced the team and explained how we worked. So it  
 8 wasn't an in-depth handover because each of the  
 9 Investigators would be able to sort of talk him through  
 10 what they did, how they did it, what the reporting  
 11 procedure was, and the like, because Mr Pardoe had come  
 12 from England where, obviously, the reporting system was  
 13 different.

14 **Q.** So when you say, though, that you retired and you had no  
 15 live cases, Mr McLaughlin and Mrs McKelvey's cases were  
 16 still live at the point where you left?

17 **A.** Sorry, yes, yeah, I -- yeah, it's the same mistake  
 18 I made in my witness statement, yeah. I was active,  
 19 insomuch as I had made a witness statement in both the  
 20 McKelvey and the McLaughlin cases but, unless I was  
 21 called, I wouldn't have had any more input into the case  
 22 than that.

23 **Q.** In terms of them handing over to Mr Pardoe, do you  
 24 remember talking him through either case and saying,  
 25 "This needs to be done, this is where we are with it"?

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1 wasn't the case.

2 **Q.** Did you request that any reasonable lines of inquiry  
 3 were pursued by Ms Winter?

4 **A.** We didn't follow anything further than the evidence we  
 5 already had.

6 **Q.** Because you said that you didn't get to the -- you felt  
 7 like you didn't get to the bottom of it?

8 **A.** As to what was causing the overclaims, if it was  
 9 error -- and it didn't appear to be error, it appeared  
 10 to be more direct action, rather than error, and from  
 11 what we had and the evidence we had, it didn't warrant  
 12 further inquiry.

13 **Q.** So is it right that this case was still in progress when  
 14 you left the Post Office?

15 **A.** Yes, yes.

16 **Q.** Do you remember what stage this case was at whenever you  
 17 left the Post Office in 2003?

18 **A.** Well, again, I would imagine it was already complete and  
 19 ready for submission, if not already being submitted to  
 20 the PSNI, but I can't remember at what stage it was when  
 21 I left.

22 **Q.** When you retired in 2003, who was it that became  
 23 responsible for managing investigations in Northern  
 24 Ireland?

25 **A.** It was a gentleman called Dave Pardoe, he took over from

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1 **A.** I can't remember doing that, no.

2 **Q.** So lastly, then, with the benefit of hindsight, do you  
 3 have any reflections in respect of the way in which  
 4 criminal investigations were conducted specifically in  
 5 Northern Ireland?

6 **A.** I don't think so. I think the cases were investigated  
 7 to the best of our ability and to the best of our  
 8 knowledge regarding the Horizon system at that time.  
 9 Things have progressed since then, so, obviously, as  
 10 things have progressed, things will have changed in the  
 11 way investigations were carried out but, on these  
 12 particular investigations, it was early days within the  
 13 rollout of Horizon, we were operating three systems,  
 14 there was Horizon, the pen and paper system and the  
 15 branch offices had a different system again. So it was  
 16 learning as we went along, in that respect. But  
 17 I believe we did what was necessary and the outcomes  
 18 were what we would have expected, really.

19 **MS MILLAR:** Thank you very much for your assistance,  
 20 Mr Thorpe. I don't have any further questions for you.

21 Sir, do you have any questions before I check  
 22 whether there are any from Core Participants?

23 **SIR WYN WILLIAMS:** No, thank you, no.

24 **MS MILLAR:** Mr Jacobs, thank you, sir.

Questioned by MR JACOBS

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1 **MR JACOBS:** Thank you, Mr Thorpe. I act for Mrs McKelvey.  
 2 I have a few questions for you.  
 3 You were taken by Ms Millar to Mrs McKelvey's  
 4 interview, in which she said, to the best of her  
 5 ability, she'd been doing her job for 11 years and there  
 6 may have been an error on the computer, and you  
 7 acknowledged that should have been explored further; is  
 8 that right?  
 9 **A.** Sorry, um --  
 10 **Q.** In your evidence just now, you acknowledged that  
 11 Mrs McKelvey's raising the computer system matter at  
 12 interview should have been explored further?  
 13 **A.** She only mentioned it very briefly. Earlier on she said  
 14 how satisfied she was with the system and how she felt  
 15 she was coping with operating the system. I think she  
 16 said, "at my age", which is I disregarded saying but  
 17 I don't think there's much more we could have done to  
 18 interrogate the system.  
 19 **Q.** I'm just referring you to the answer you gave at 12.15  
 20 today, you said that you now think this should have been  
 21 explored further.  
 22 **A.** Had we had the means to do that, yes, yes.  
 23 **Q.** You left in January 2003; is that right?  
 24 **A.** That's right, yes.  
 25 **Q.** Your name was on the investigation report?

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1 Mrs McKelvey said she'd had problems balancing and she'd  
 2 raised the possibility of computer errors?  
 3 **A.** I feel sure that would have been discussed between  
 4 Suzanne Winter and the PSNI. I certainly wasn't privy  
 5 to any discussions regarding that. Perhaps, in  
 6 hindsight, it was an issue which could have been raised  
 7 and could have been recorded in writing but I think it  
 8 was a minor issue regarding what had actually gone on in  
 9 the office.  
 10 **Q.** Well, isn't this something that should have gone into  
 11 the investigation report to assist PSNI to decide what  
 12 to do with the case?  
 13 **A.** Yes, I accept the point, yeah.  
 14 **Q.** You also said at 10.50 this morning in your evidence  
 15 that you never requested evidence from Fujitsu and you  
 16 don't believe anybody in the Scottish team or the  
 17 Northern Ireland team requested information, certainly  
 18 while you were there; is that right?  
 19 **A.** From Fujitsu?  
 20 **Q.** Mm.  
 21 **A.** Yeah, no, we never did.  
 22 **Q.** If a subpostmaster or subpostmistress had raised  
 23 an issue with the computer system, why didn't you think  
 24 it was appropriate to investigate that with Fujitsu,  
 25 given that you had a duty to undertake reasonable lines

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1 **A.** Yes.  
 2 **Q.** Did you see that report?  
 3 **A.** I think I did but I can't remember it. It's not in the  
 4 bundle and I can't remember --  
 5 **Q.** Right, perhaps we can have that on screen, then. It is  
 6 POL00000001\_082 [Inquiry note: please note the correct  
 7 URN is PNI00000001\_082]. Ms Winter was taken to this on  
 8 Friday. I don't know if you followed that hearing. So  
 9 if we go to page 4 of the pdf, please, and scrolling  
 10 down to the bottom, please, of that page, I think we can  
 11 see there you're named as Les Thorpe --  
 12 **A.** Yes.  
 13 **Q.** -- and you're the Investigation Team Leader --  
 14 **A.** Yeah.  
 15 **Q.** -- and the report is submitted in December 2002, so  
 16 that's a month before you left; is that right?  
 17 **A.** Yes, yes.  
 18 **Q.** So now, if we can go to page 7 of the pdf. If we scroll  
 19 down, please, to the last line there. So what we can  
 20 see here is:  
 21 "McKelvey could or would not offer a reason for the  
 22 discrepancies and stated she had done everything to the  
 23 best of her ability."  
 24 Do you accept that, in your investigation report  
 25 with Ms Winter, you didn't raise the fact with PSNI that

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1 of inquiry?  
 2 **A.** Well, in the two cases we've looked at, we were dealing  
 3 with physical documents, not computer generated  
 4 information, as is the case now, where everything is on  
 5 the computer. Then we were dealing with physical  
 6 documents which were missing. It didn't seem to be  
 7 an issue with the computer system because, if it was  
 8 an issue with the computer system, that would have been  
 9 reflected in the balance recorded by the office on  
 10 a weekly basis, and that wasn't the case in either  
 11 McKelvey or McLaughlin cases.  
 12 **Q.** If we could move on, then, going to the next page of the  
 13 investigation report. What is said on the last page, if  
 14 you could scroll down, please, the third paragraph from  
 15 the bottom there:  
 16 "The discrepancies summarised on the pension  
 17 schedule indicate it is due to deliberate action and not  
 18 error and McKelvey is the only person with the  
 19 appropriate access and opportunity."  
 20 Now, do you remember that an issue came up in the  
 21 interview for week 32, which was in October 2001, the  
 22 work had been done with a red pen in a different way to  
 23 how Mrs McKelvey would normally have done it?  
 24 **A.** Mrs McKelvey did say during the interview she was the  
 25 soul operator in the post office, with the exception

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1 that when her daughter came back from university,  
 2 I believe the daughter would occasionally help in the  
 3 post office. But I can't remember the particular --  
 4 **Q.** Maybe we could then just very quickly go to that  
 5 interview transcript. If we could go to PNI0000000\_062  
 6 [Inquiry note: please note the correct URN is  
 7 PNI00000001\_062], and it's at page 86 of 304 in the  
 8 pdfs.  
 9 So if we could get up to 12.46, please. If we could  
 10 scroll down. I think it's two pages on from there, 197,  
 11 if that helps. So we've got Ms Winter saying:  
 12 "... I'm showing you copies of updated pension  
 13 schedule dated 21 May ... for Clanabogan ..."  
 14 She goes on to say:  
 15 "My interest why anybody had covered for you, if we  
 16 just go to the final page of the summary, it's just  
 17 summarising the discrepancies that I discovered when  
 18 checking the weeks right through from week 26 to week 53  
 19 and what I had said on week 32 just halfway down the  
 20 page, I've indicated it was prepared differently to  
 21 other weeks compared to the way, week 32 was week ending  
 22 31 October 2001 ..."  
 23 Mrs McKelvey says:  
 24 "I wouldn't have been on leave I don't think."  
 25 She's not sure and Ms Winter says:

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1 to the office and he had gone through everything for  
 2 that week's cash account, hence the red ticks. Quite  
 3 what he found, I think it was £101 surplus -- shortage  
 4 in the account.  
 5 **Q.** Did you consider that you should have contacted  
 6 Mr Groogan to say, "In week 32, did you do the balance  
 7 at a time when Mrs McKelvey wasn't present at the  
 8 branch?"  
 9 **A.** I don't think that's said. He'd actually prepared the  
 10 balance or hadn't she -- hadn't Mrs McKelvey had  
 11 a problem with the balance and contacted the Retail  
 12 Network Manager for assistance, to try and find the  
 13 source of the loss? But we would have spoken with  
 14 Mr Groogan.  
 15 **Q.** There's no evidence that Mr Groogan was ever contacted  
 16 and asked, "Were you present without the subpostmistress  
 17 in week 32 and did you undertake this balance?" There's  
 18 no evidence of that at all.  
 19 **A.** Okay, well, I feel certain -- I can't remember doing it,  
 20 personally, but I feel certain that a conversation would  
 21 have taken place with Mr Groogan, whether it was  
 22 evidenced in writing -- as you're saying, it isn't. So  
 23 I can't be sure what they said -- exactly went on.  
 24 **Q.** Do you accept that this is a point that potentially  
 25 points away from the guilt of Mrs McKelvey and should

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1 "It just seems strange."  
 2 Mrs McKelvey says:  
 3 "Prepared differently from other weeks, red tick on  
 4 list."  
 5 There's a conversation about whether it was  
 6 Hallowe'en, at the bottom there and, if we scroll over  
 7 two pages down, at 17.17, and we can see she says:  
 8 "Would that have been the week we had the errors  
 9 that I got Garry out?"  
 10 Then she says:  
 11 "Yeah there was a week, I remember I said £500 was  
 12 it short or over?"  
 13 **"Question:** That particular week, week 32, your  
 14 office was showing £101 of a loss in your cash account.  
 15 **"Answer:** That seems like Garry or someone has  
 16 checked all the bundles or something. There was a week  
 17 that, so hard to remember ..."  
 18 So what we have here is we have a suggestion that  
 19 one of the transactions that was later said to have  
 20 amounted to an act of theft could have been undertaken  
 21 by Garry Groogan, who was the Area Manager; do you  
 22 recall that?  
 23 **A.** Well, reading that, obviously Mrs McKelvey had had  
 24 a problem balancing and she had contacted the Retail  
 25 Network Manager for advice and assistance. He had come

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1 have been investigated?  
 2 **A.** I wouldn't like to accept that it points away from  
 3 Mrs McKelvey. It just shows that she was asking for  
 4 additional help or she wanted somebody else to prepare  
 5 a balance, which was £101 short, either Mrs McKelvey  
 6 prepared that balance or would the pension allowances  
 7 had been manipulated to cover that £101?  
 8 **Q.** You're aware that Mrs McKelvey was acquitted by a jury  
 9 after you left, of course?  
 10 **A.** She was. Yes, I saw it was a majority verdict, yes.  
 11 **Q.** This is a point that should have been raised in the  
 12 investigation report, isn't it, this point about  
 13 Mr Groogan --  
 14 **A.** Okay, I accept that it's another factor which should  
 15 have been recorded but, at the time, it probably didn't  
 16 seem overly relevant. That's all I can assume.  
 17 **Q.** Isn't that really something for PSNI to decide, not for  
 18 you?  
 19 **A.** Yes, it would have been, yeah.  
 20 **MR JACOBS:** I haven't got any further questions. Thank you.  
 21 **SIR WYN WILLIAMS:** Any other questions?  
 22 **MS MILLAR:** Thank you, sir. There's no further questions in  
 23 the room.  
 24 **SIR WYN WILLIAMS:** All right.  
 25 **MS MILLAR:** Oh no, sorry, I beg your pardon. Ms Page.

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1 **MS PAGE:** Very sorry, very quickly.  
2 **Questioned by MS PAGE**  
3 **MS PAGE:** Mr Thorpe, it's about the document you were shown  
4 which you hadn't seen at the time and you've only seen  
5 much more recently, which names you.  
6 **A.** Yes.  
7 **Q.** Just to remind you, after going through the figures that  
8 you had apparently found out about what it was going to  
9 cost to reinstall the Fraud Management system, it says  
10 this:  
11 "These concerns were highlighted after a possible  
12 fraud at Grange Park SPSO."  
13 Can you remember what happened at Grange Park?  
14 **A.** I have no recollection at all of that document or  
15 anything that's within it. The actual name of Grange  
16 Park doesn't ring a bell. With a lot of sub post  
17 offices, you'll go "Oh, yeah, that's Leeds" or "That's  
18 Glasgow", or whatever. That doesn't ring a bell at all  
19 and I can't remember at all being involved in any  
20 research into finding out the cost of getting  
21 information from computer systems.  
22 **Q.** No, all right. So no recollection of Grange Park. No  
23 recollection of these concerns at all. But you accept,  
24 didn't you, that these were serious concerns?  
25 **A.** The way it's been worded there, yes, obviously there  
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1 Ms Millar?  
2 **MS MILLAR:** It does, sir, and we're back again tomorrow for  
3 the evidence of Kevin Shiels at 10.00.  
4 **SIR WYN WILLIAMS:** All right, so we'll adjourn until then.  
5 Thank you.  
6 **MS MILLAR:** Thank you.  
7 (12.42 pm)  
8 (The hearing adjourned until 10.00 am the following day)  
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1 were concerns at that time.  
2 **Q.** Can you help us with who would have been responsible for  
3 trying to get to the bottom of these concerns and what  
4 needed to happen as a result?  
5 **A.** Well, I didn't recognise any of the names on the report,  
6 so I can only imagine it would have been controlled by  
7 the Security Investigation Team nationally, rather than  
8 just localised, possibly picking on local outlets to  
9 sort of create case studies.  
10 **Q.** So is that Tony Marsh, at this time?  
11 **A.** At that time, it wouldn't have been. I would think it  
12 possibly would have been Phil Gerrish. Tony Marsh,  
13 I think, took over after Phil Gerrish but, over time,  
14 I can't remember exactly when people were moved in and  
15 out of post.  
16 **MS PAGE:** All right. Thank you very much, those are my only  
17 questions.  
18 **SIR WYN WILLIAMS:** Thank you.  
19 **MS MILLAR:** Thank you, sir.  
20 Apologies, that was my oversight. Those are all the  
21 questions in the room.  
22 **SIR WYN WILLIAMS:** Well, thank you, Mr Thorpe, for coming to  
23 give evidence to the Inquiry and making a statement in  
24 advance. I'm grateful to you.  
25 So that concludes today's business, does it,  
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**I N D E X**

FREDERICK LESLIE THORPE (affirmed) ..... 1  
Questioned by MS MILLAR ..... 1  
Questioned by MR JACOBS ..... 84  
Questioned by MS PAGE ..... 92



<b>MR JACOBS:</b> [2] 85/1 92/20	<b>169</b> [1] 60/20 <b>17.17</b> [1] 90/7 <b>17.52</b> [1] 76/6 <b>177</b> [2] 53/3 53/8 <b>18 months</b> [1] 72/3 <b>180,000</b> [1] 48/11 <b>181</b> [1] 62/17 <b>19</b> [3] 20/3 20/4 22/4 <b>195</b> [1] 49/14 <b>196</b> [1] 63/6 <b>197</b> [1] 89/10 <b>1976</b> [2] 3/16 3/23 <b>1987</b> [1] 4/1 <b>1989</b> [1] 17/11 <b>1990</b> [1] 4/3 <b>1993</b> [2] 4/5 11/24 <b>1996</b> [5] 4/20 5/1 7/17 7/19 13/13 <b>1998</b> [1] 48/19 <b>1998/1999</b> [1] 15/19 <b>1999</b> [3] 15/19 47/5 59/14 <b>1999/1998</b> [1] 48/19	<b>31 October 2001</b> [1] 89/22 <b>32</b> [6] 88/21 89/19 89/21 90/13 91/6 91/17 <b>35</b> [1] 47/21 <b>39</b> [1] 2/11	<b>access</b> [5] 17/19 40/18 47/19 47/22 88/19 <b>accord</b> [1] 39/7 <b>according</b> [1] 63/23 <b>account</b> [39] 21/16 21/19 25/5 25/6 25/8 27/22 27/25 28/1 30/16 46/21 50/3 50/11 52/16 58/7 62/12 62/20 62/21 63/9 63/24 64/6 64/24 66/1 69/19 69/24 70/5 70/7 74/12 74/15 75/14 75/20 76/7 79/17 79/18 79/22 80/25 81/25 90/14 91/2 91/4 <b>accounting</b> [11] 26/8 38/6 46/25 51/6 55/11 62/2 62/4 62/6 62/13 63/8 67/5 <b>accounts</b> [18] 20/8 23/19 56/25 62/25 63/3 63/20 64/3 64/8 65/17 66/9 66/16 66/24 67/1 67/10 68/20 69/18 69/20 75/7 <b>accumulated</b> [1] 21/15 <b>accuracy</b> [3] 46/11 50/3 50/11 <b>accurate</b> [4] 62/2 62/6 62/13 67/6 <b>accurately</b> [2] 62/4 64/7 <b>acknowledged</b> [2] 85/7 85/10 <b>acquitted</b> [1] 92/8 <b>act</b> [5] 13/12 49/23 50/23 85/1 90/20 <b>action</b> [11] 18/8 18/9 20/6 20/23 21/3 21/7 24/21 33/18 81/18 82/10 88/17 <b>actions</b> [1] 28/5 <b>active</b> [6] 9/25 10/2 14/10 29/6 83/5 83/18 <b>actively</b> [1] 28/20 <b>activities</b> [1] 10/3 <b>actual</b> [5] 16/16 57/15 67/17 67/19 93/15 <b>actually</b> [27] 9/2 11/17 18/1 22/19 23/18 36/19 53/14 53/20 54/5 54/10 54/11 54/13 54/15 55/17 63/12 63/19 65/10 65/21 66/6 66/8 66/10 68/11 69/23 70/12 72/6 87/8 91/9 <b>addition</b> [1] 50/1	<b>additional</b> [3] 39/21 48/11 92/4 <b>adjourn</b> [1] 95/4 <b>adjourned</b> [1] 95/8 <b>adjust</b> [1] 62/20 <b>adjusted</b> [2] 63/5 70/6 <b>adjusting</b> [1] 62/24 <b>adjustment</b> [1] 62/23 <b>adlist</b> [9] 57/10 57/17 68/6 69/4 69/5 69/8 69/9 76/5 76/6 <b>adlisted</b> [1] 21/15 <b>adlisting</b> [1] 57/19 <b>adlists</b> [3] 57/15 67/25 68/1 <b>admission</b> [1] 70/5 <b>admissions</b> [1] 36/2 <b>advance</b> [1] 94/24 <b>advice</b> [15] 10/24 10/24 11/10 18/3 33/1 33/6 33/12 34/2 35/8 35/10 36/7 40/18 41/13 48/15 90/25 <b>advise</b> [1] 11/1 <b>advised</b> [2] 33/9 48/9 <b>afar</b> [1] 24/10 <b>affect</b> [1] 50/3 <b>affirmed</b> [2] 1/7 96/2 <b>after</b> [28] 2/3 13/14 13/19 20/17 21/25 30/4 39/14 39/17 42/4 45/18 47/21 48/13 50/18 51/8 52/16 61/20 68/3 70/8 70/17 78/22 79/3 81/16 81/16 81/16 92/9 93/7 93/11 94/13 <b>afterwards</b> [1] 15/7 <b>again</b> [15] 14/21 27/2 43/25 56/3 60/5 71/19 73/15 73/21 76/16 79/15 81/21 81/22 82/18 84/15 95/2 <b>against</b> [1] 5/7 <b>age</b> [1] 85/16 <b>agent</b> [1] 3/20 <b>ago</b> [4] 13/10 54/24 59/17 59/21 <b>agree</b> [15] 3/7 43/21 48/17 50/10 54/20 57/5 60/10 60/17 62/3 62/11 66/4 69/25 75/6 77/14 78/2 <b>agreed</b> [2] 34/4 47/4 <b>agrees</b> [1] 60/24 <b>ahead</b> [1] 40/14 <b>Alan</b> [4] 46/4 51/2 51/3 56/8 <b>Alan McLaughlin</b> [3] 46/4 51/2 51/3 <b>albeit</b> [2] 3/18 37/9 <b>all</b> [49] 5/11 7/15 10/2 15/13 20/16 25/8
<b>0</b> <b>062</b> [3] 74/3 89/5 89/7 <b>07</b> [1] 76/7 <b>082</b> [2] 86/6 86/7	<b>2</b> <b>2 years</b> [1] 59/17 <b>20</b> [3] 13/10 26/5 33/3 <b>2000</b> [7] 7/24 8/21 10/16 19/8 39/4 41/7 51/7 <b>2001</b> [10] 30/1 30/4 37/4 42/4 51/19 71/11 71/23 76/6 88/21 89/22 <b>2002</b> [3] 71/12 73/21 86/15 <b>2003</b> [11] 3/17 8/22 39/5 41/8 46/14 71/7 71/14 71/24 82/17 82/22 85/23 <b>2004</b> [1] 73/11 <b>2005</b> [2] 39/7 51/9 <b>202</b> [1] 66/13 <b>2022</b> [1] 51/13 <b>2023</b> [1] 1/15 <b>2024</b> [1] 1/1 <b>21 May</b> [1] 89/13 <b>22 December</b> [1] 1/15 <b>23</b> [1] 17/9 <b>23 years</b> [1] 54/24 <b>25</b> [1] 56/20 <b>25 years</b> [1] 13/10 <b>26</b> [1] 89/18 <b>26 July</b> [2] 51/7 51/19 <b>29.18</b> [1] 59/25	<b>4</b> <b>4 April</b> [1] 73/21 <b>4 May 2001</b> [1] 76/6 <b>4,600</b> [1] 73/10 <b>4,623.48</b> [1] 73/7	<b>5</b> <b>50</b> [2] 56/14 74/3 <b>500</b> [1] 90/11 <b>53</b> [1] 89/18 <b>54</b> [1] 74/9	
<b>'99</b> [1] 59/5 <b>'to</b> [1] 46/24	<b>2000</b> [7] 7/24 8/21 10/16 19/8 39/4 41/7 51/7 <b>2001</b> [10] 30/1 30/4 37/4 42/4 51/19 71/11 71/23 76/6 88/21 89/22 <b>2002</b> [3] 71/12 73/21 86/15 <b>2003</b> [11] 3/17 8/22 39/5 41/8 46/14 71/7 71/14 71/24 82/17 82/22 85/23 <b>2004</b> [1] 73/11 <b>2005</b> [2] 39/7 51/9 <b>202</b> [1] 66/13 <b>2022</b> [1] 51/13 <b>2023</b> [1] 1/15 <b>2024</b> [1] 1/1 <b>21 May</b> [1] 89/13 <b>22 December</b> [1] 1/15 <b>23</b> [1] 17/9 <b>23 years</b> [1] 54/24 <b>25</b> [1] 56/20 <b>25 years</b> [1] 13/10 <b>26</b> [1] 89/18 <b>26 July</b> [2] 51/7 51/19 <b>29.18</b> [1] 59/25	<b>6</b> <b>660</b> [2] 62/20 63/5	<b>50</b> [2] 56/14 74/3 <b>500</b> [1] 90/11 <b>53</b> [1] 89/18 <b>54</b> [1] 74/9	
<b>1</b> <b>1,500</b> [1] 48/11 <b>10</b> [1] 5/8 <b>10,000</b> [1] 67/21 <b>10.00</b> [3] 1/2 95/3 95/8 <b>10.50</b> [1] 87/14 <b>100</b> [2] 30/10 30/12 <b>100 per cent</b> [2] 35/9 62/15 <b>101</b> [4] 90/14 91/3 92/5 92/7 <b>11</b> [1] 11/23 <b>11 years</b> [2] 77/23 85/5 <b>11.06</b> [1] 45/22 <b>11.20</b> [1] 45/18 <b>11.25</b> [2] 45/20 45/24 <b>110</b> [1] 49/14 <b>12</b> [1] 76/4 <b>12.15</b> [1] 85/19 <b>12.42</b> [1] 95/7 <b>12.46</b> [1] 89/9 <b>13</b> [3] 2/11 51/7 56/20 <b>14</b> [1] 1/17 <b>15</b> [1] 51/5 <b>15 July</b> [1] 47/5 <b>15 minutes</b> [1] 45/16 <b>152</b> [1] 56/1 <b>154</b> [2] 57/7 58/9 <b>16 February</b> [1] 51/9 <b>16 September</b> [1] 73/11 <b>166</b> [1] 59/24	<b>7</b> <b>76</b> [1] 75/22	<b>8</b> <b>8 o'clock</b> [1] 60/8 <b>86</b> [1] 89/7	<b>60</b> [2] 62/20 63/5	
<b>0</b> <b>062</b> [3] 74/3 89/5 89/7 <b>07</b> [1] 76/7 <b>082</b> [2] 86/6 86/7	<b>2</b> <b>2 years</b> [1] 59/17 <b>20</b> [3] 13/10 26/5 33/3 <b>2000</b> [7] 7/24 8/21 10/16 19/8 39/4 41/7 51/7 <b>2001</b> [10] 30/1 30/4 37/4 42/4 51/19 71/11 71/23 76/6 88/21 89/22 <b>2002</b> [3] 71/12 73/21 86/15 <b>2003</b> [11] 3/17 8/22 39/5 41/8 46/14 71/7 71/14 71/24 82/17 82/22 85/23 <b>2004</b> [1] 73/11 <b>2005</b> [2] 39/7 51/9 <b>202</b> [1] 66/13 <b>2022</b> [1] 51/13 <b>2023</b> [1] 1/15 <b>2024</b> [1] 1/1 <b>21 May</b> [1] 89/13 <b>22 December</b> [1] 1/15 <b>23</b> [1] 17/9 <b>23 years</b> [1] 54/24 <b>25</b> [1] 56/20 <b>25 years</b> [1] 13/10 <b>26</b> [1] 89/18 <b>26 July</b> [2] 51/7 51/19 <b>29.18</b> [1] 59/25	<b>9</b> <b>9 o'clock</b> [1] 60/9 <b>94</b> [1] 55/20	<b>76</b> [1] 75/22	
<b>0</b> <b>062</b> [3] 74/3 89/5 89/7 <b>07</b> [1] 76/7 <b>082</b> [2] 86/6 86/7	<b>3</b> <b>3 amounts</b> [1] 60/2 <b>30 January 2024</b> [1] 1/1 <b>304</b> [1] 89/7	<b>A</b> <b>ability</b> [5] 75/4 77/23 84/7 85/5 86/23 <b>able</b> [5] 6/14 11/1 11/4 19/11 83/9 <b>about</b> [32] 7/1 11/7 13/24 15/2 15/18 15/19 19/8 27/11 30/12 33/3 46/6 49/4 53/8 54/11 55/10 56/2 57/14 60/11 62/12 62/13 66/17 67/21 67/25 71/21 74/11 76/11 80/14 81/9 90/5 92/12 93/3 93/8 <b>above</b> [3] 47/3 49/14 56/14 <b>accept</b> [12] 40/13 67/7 67/11 69/13 79/19 81/20 86/24 87/13 91/24 92/2 92/14 93/23 <b>acceptable</b> [3] 63/3 64/3 65/25 <b>Acceptance</b> [1] 49/25 <b>accepted</b> [1] 68/5 <b>accepting</b> [2] 67/12 77/6 <b>accepts</b> [1] 62/24	<b>8</b> <b>8 o'clock</b> [1] 60/8 <b>86</b> [1] 89/7	<b>8</b> <b>8 o'clock</b> [1] 60/9 <b>94</b> [1] 55/20
<b>0</b> <b>062</b> [3] 74/3 89/5 89/7 <b>07</b> [1] 76/7 <b>082</b> [2] 86/6 86/7	<b>3</b> <b>3 amounts</b> [1] 60/2 <b>30 January 2024</b> [1] 1/1 <b>304</b> [1] 89/7	<b>9</b> <b>9 o'clock</b> [1] 60/9 <b>94</b> [1] 55/20	<b>8</b> <b>8 o'clock</b> [1] 60/9 <b>94</b> [1] 55/20	
<b>0</b> <b>062</b> [3] 74/3 89/5 89/7 <b>07</b> [1] 76/7 <b>082</b> [2] 86/6 86/7	<b>3</b> <b>3 amounts</b> [1] 60/2 <b>30 January 2024</b> [1] 1/1 <b>304</b> [1] 89/7	<b>A</b> <b>ability</b> [5] 75/4 77/23 84/7 85/5 86/23 <b>able</b> [5] 6/14 11/1 11/4 19/11 83/9 <b>about</b> [32] 7/1 11/7 13/24 15/2 15/18 15/19 19/8 27/11 30/12 33/3 46/6 49/4 53/8 54/11 55/10 56/2 57/14 60/11 62/12 62/13 66/17 67/21 67/25 71/21 74/11 76/11 80/14 81/9 90/5 92/12 93/3 93/8 <b>above</b> [3] 47/3 49/14 56/14 <b>accept</b> [12] 40/13 67/7 67/11 69/13 79/19 81/20 86/24 87/13 91/24 92/2 92/14 93/23 <b>acceptable</b> [3] 63/3 64/3 65/25 <b>Acceptance</b> [1] 49/25 <b>accepted</b> [1] 68/5 <b>accepting</b> [2] 67/12 77/6 <b>accepts</b> [1] 62/24	<b>9</b> <b>9 o'clock</b> [1] 60/9 <b>94</b> [1] 55/20	<b>9</b> <b>9 o'clock</b> [1] 60/9 <b>94</b> [1] 55/20
<b>0</b> <b>062</b> [3] 74/3 89/5 89/7 <b>07</b> [1] 76/7 <b>082</b> [2] 86/6 86/7	<b>3</b> <b>3 amounts</b> [1] 60/2 <b>30 January 2024</b> [1] 1/1 <b>304</b> [1] 89/7	<b>A</b> <b>ability</b> [5] 75/4 77/23 84/7 85/5 86/23 <b>able</b> [5] 6/14 11/1 11/4 19/11 83/9 <b>about</b> [32] 7/1 11/7 13/24 15/2 15/18 15/19 19/8 27/11 30/12 33/3 46/6 49/4 53/8 54/11 55/10 56/2 57/14 60/11 62/12 62/13 66/17 67/21 67/25 71/21 74/11 76/11 80/14 81/9 90/5 92/12 93/3 93/8 <b>above</b> [3] 47/3 49/14 56/14 <b>accept</b> [12] 40/13 67/7 67/11 69/13 79/19 81/20 86/24 87/13 91/24 92/2 92/14 93/23 <b>acceptable</b> [3] 63/3 64/3 65/25 <b>Acceptance</b> [1] 49/25 <b>accepted</b> [1] 68/5 <b>accepting</b> [2] 67/12 77/6 <b>accepts</b> [1] 62/24	<b>9</b> <b>9 o'clock</b> [1] 60/9 <b>94</b> [1] 55/20	<b>9</b> <b>9 o'clock</b> [1] 60/9 <b>94</b> [1] 55/20
<b>0</b> <b>062</b> [3] 74/3 89/5 89/7 <b>07</b> [1] 76/7 <b>082</b> [2] 86/6 86/7	<b>3</b> <b>3 amounts</b> [1] 60/2 <b>30 January 2024</b> [1] 1/1 <b>304</b> [1] 89/7	<b>A</b> <b>ability</b> [5] 75/4 77/23 84/7 85/5 86/23 <b>able</b> [5] 6/14 11/1 11/4 19/11 83/9 <b>about</b> [32] 7/1 11/7 13/24 15/2 15/18 15/19 19/8 27/11 30/12 33/3 46/6 49/4 53/8 54/11 55/10 56/2 57/14 60/11 62/12 62/13 66/17 67/21 67/25 71/21 74/11 76/11 80/14 81/9 90/5 92/12 93/3 93/8 <b>above</b> [3] 47/3 49/14 56/14 <b>accept</b> [12] 40/13 67/7 67/11 69/13 79/19 81/20 86/24 87/13 91/24 92/2 92/14 93/23 <b>acceptable</b> [3] 63/3 64/3 65/25 <b>Acceptance</b> [1] 49/25 <b>accepted</b> [1] 68/5 <b>accepting</b> [2] 67/12 77/6 <b>accepts</b> [1] 62/24	<b>9</b> <b>9 o'clock</b> [1] 60/9 <b>94</b> [1] 55/20	<b>9</b> <b>9 o'clock</b> [1] 60/9 <b>94</b> [1] 55/20
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81/14</p> <p><b>Hull [1]</b> 7/20</p> <hr/> <p><b>I</b></p> <p><b>I accept [3]</b> 67/11 87/13 92/14</p> <p><b>I act [1]</b> 85/1</p> <p><b>I agree [1]</b> 48/17</p> <p><b>I assume [1]</b> 7/7</p> <p><b>I became [1]</b> 4/11</p> <p><b>I beg [1]</b> 68/14</p> <p><b>I believe [9]</b> 7/13 7/15 9/16 54/12 59/13 67/22 72/19 84/17 89/2</p> <p><b>I can [6]</b> 16/24 17/18</p>
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<b>I</b>	<b>I look [1]</b> 56/10	39/25 39/25 40/13	<b>initiation [1]</b> 7/3	<b>investigating [1]</b>
<b>I can... [4]</b> 46/1 77/25	<b>I made [4]</b> 1/22 2/6	40/14 41/12 50/17	<b>innocent [1]</b> 81/7	6/21
92/16 94/6	48/21 83/18	70/14 71/10 71/15	<b>input [2]</b> 40/20 83/21	<b>investigation [52]</b>
<b>I can't [40]</b> 11/16	<b>I may [2]</b> 7/14 29/23	72/17 80/17 82/18	<b>inquiry [17]</b> 1/12 3/6	4/4 4/10 4/11 4/16
13/6 13/6 13/9 13/9	<b>I mean [2]</b> 63/24	94/11	9/14 9/18 19/11 40/6	4/19 4/21 4/25 5/9
13/23 15/19 15/23	71/24	<b>I wouldn't [5]</b> 67/2	46/23 47/7 47/9 71/3	5/12 7/11 8/16 12/3
19/1 19/15 23/20 30/6	<b>I missed [2]</b> 26/14	70/17 83/21 89/24	79/8 82/2 82/12 86/6	12/17 13/20 14/14
40/8 41/19 47/8 48/17	33/22	92/2	88/1 89/6 94/23	14/22 15/6 15/6 16/16
48/23 49/4 54/2 54/10	<b>I misunderstood [1]</b>	<b>I wrote [2]</b> 1/23 2/2	<b>Inquiry's [1]</b> 39/4	16/16 17/21 19/24
54/13 71/9 71/11	42/16	<b>I'd [6]</b> 12/18 15/19	<b>inside [2]</b> 53/25 54/7	22/6 24/13 25/22 27/4
71/12 71/15 71/15	<b>I move [1]</b> 46/3	51/1 51/17 52/10 56/1	<b>insomuch [1]</b> 83/19	27/18 28/9 30/15 31/3
71/17 72/6 72/7 72/24	<b>I moved [1]</b> 10/23	<b>I'll [1]</b> 3/10	<b>instance [7]</b> 18/17	34/15 38/12 38/21
77/4 82/20 84/1 86/3	<b>I never [3]</b> 8/10 32/18	<b>I'm [19]</b> 7/3 7/4 12/12	22/23 23/4 23/20 42/7	41/10 41/11 41/22
86/4 89/3 91/19 91/23	66/17	48/19 53/15 54/2	60/2 79/2	43/10 44/10 45/1
93/19 94/14	<b>I obviously [1]</b> 29/23	65/22 71/4 74/15	<b>intended [1]</b> 47/22	47/16 48/5 51/2 69/21
<b>I certainly [1]</b> 87/4	<b>I really [1]</b> 50/23	74/22 74/24 74/25	<b>intending [1]</b> 67/9	80/10 80/16 85/25
<b>I check [1]</b> 84/21	<b>I remember [3]</b> 16/5	77/9 77/13 78/19	<b>intent [1]</b> 67/14	86/13 86/24 87/11
<b>I could [2]</b> 29/7 72/18	16/22 90/11	79/12 85/19 89/12	<b>intention [1]</b> 67/3	88/13 92/12 94/7
<b>I did [7]</b> 9/5 10/23	<b>I said [3]</b> 8/3 30/17	94/24	<b>intercept [1]</b> 20/18	<b>investigations [25]</b>
12/24 51/21 71/4	90/11	<b>I've [8]</b> 1/25 2/17	<b>interest [1]</b> 89/15	3/11 6/10 9/22 10/12
77/22 86/3	<b>I saw [4]</b> 30/6 49/2	32/18 36/9 41/18	<b>interested [3]</b> 4/21	10/18 13/12 14/9 16/7
<b>I didn't [6]</b> 7/8 9/2	49/3 92/10	77/23 77/24 89/20	17/2 51/10	16/13 17/9 27/16
40/22 71/4 77/25 94/5	<b>I say [13]</b> 5/3 16/9	<b>Ian [1]</b> 56/8	<b>interesting [1]</b> 58/11	30/19 36/25 41/12
<b>I discovered [1]</b>	18/5 18/17 19/2 24/6	<b>idea [1]</b> 57/20	<b>interests [1]</b> 52/21	41/15 42/21 42/23
89/17	24/9 46/13 62/15 66/8	<b>identified [3]</b> 26/8	<b>internal [3]</b> 12/6 12/7	47/16 49/1 49/21
<b>I disregarded [1]</b>	72/5 72/24 81/24	51/24 55/12	17/16	50/12 82/23 84/4
85/16	<b>I shadowed [1]</b> 8/3	<b>identify [1]</b> 66/10	<b>interrogate [1]</b> 85/18	84/11 84/12
<b>I do [2]</b> 75/3 77/22	<b>I should [2]</b> 2/8 78/24	<b>IE [1]</b> 49/21	<b>interrogating [1]</b>	<b>investigative [3]</b> 5/6
<b>I don't [23]</b> 6/20 7/1	<b>I sort [1]</b> 11/19	<b>if [102]</b>	32/12	41/24 48/18
8/10 8/10 8/18 13/16	<b>I spoke [1]</b> 83/6	<b>imagine [2]</b> 82/18	<b>interview [48]</b> 2/3	<b>investigator [18]</b>
16/1 29/18 31/25	<b>I suppose [2]</b> 53/20	94/6	2/10 2/13 2/18 2/23	7/12 9/9 11/21 11/24
32/19 47/13 56/14	54/9	<b>impact [2]</b> 49/12	6/9 6/12 7/4 12/16	14/6 15/5 17/24 22/13
60/15 64/10 64/21	<b>I think [31]</b> 3/7 6/5	49/23	22/18 23/5 23/8 24/3	28/23 29/5 29/10
70/25 71/4 84/6 84/20	15/5 15/8 16/15 19/8	<b>impression [1]</b> 72/10	29/25 30/3 30/14	29/14 35/18 41/10
85/17 86/8 89/24 91/9	25/5 30/11 32/5 35/5	<b>improve [2]</b> 18/22	30/16 44/19 51/23	65/18 66/4 70/1 73/15
<b>I done [1]</b> 77/23	39/13 44/17 54/11	61/20	52/23 53/4 54/18 55/3	<b>investigators [9]</b>
<b>I ever [1]</b> 29/18	54/11 54/14 56/8	<b>inaccuracies [1]</b> 47/1	55/8 55/13 55/19 57/8	5/11 5/16 5/18 6/25
<b>I feel [5]</b> 2/8 72/4	57/11 65/7 65/11 68/5	<b>inaudible [3]</b> 61/4	61/18 70/8 70/16	8/22 12/9 28/13 32/11
87/3 91/19 91/20	70/3 75/9 75/14 84/6	63/18 64/2	70/17 71/1 71/3 71/23	83/9
<b>I found [2]</b> 63/17	85/15 86/3 86/10 87/7	<b>incidents [1]</b> 49/24	72/21 74/2 74/5 76/1	<b>invite [2]</b> 23/11 27/1
63/21	89/10 91/3 94/13	<b>included [3]</b> 15/4	77/20 78/6 79/3 80/10	<b>invited [2]</b> 22/15
<b>I got [2]</b> 7/7 90/9	<b>I thought [1]</b> 66/22	19/20 33/20	80/14 85/4 85/12	22/18
<b>I had [12]</b> 2/7 6/9	<b>I took [2]</b> 35/5 62/6	<b>including [2]</b> 9/25	88/21 88/24 89/5	<b>involve [3]</b> 27/8
9/24 11/15 12/21	<b>I understand [3]</b> 1/20	30/12	<b>interviewed [7]</b> 6/23	27/13 35/17
28/11 29/21 46/10	14/23 39/14	<b>indicate [1]</b> 88/17	23/16 24/24 36/3	<b>involved [29]</b> 18/5
70/16 76/2 83/5 83/19	<b>I want [1]</b> 46/5	<b>indicated [1]</b> 89/20	55/23 73/25 79/4	19/2 19/17 22/25 23/2
<b>I hadn't [3]</b> 1/23 1/24	<b>I was [33]</b> 3/19 3/20	<b>indication [1]</b> 63/23	<b>interviewing [2]</b> 53/6	24/20 27/11 27/16
2/4	4/12 4/16 4/18 5/23	<b>individuals [1]</b> 8/12	55/22	28/12 28/16 28/20
<b>I have [4]</b> 2/12 75/1	5/24 6/13 6/20 6/23	<b>infancy [2]</b> 31/16	<b>interviews [4]</b> 28/21	30/20 30/24 35/7
85/2 93/14	7/7 7/13 7/15 7/19	32/14	30/1 30/10 30/12	36/24 38/3 38/6 38/14
<b>I haven't [1]</b> 92/20	8/16 8/19 10/2 10/8	<b>inflate [1]</b> 67/9	<b>into [16]</b> 4/15 5/16	39/19 39/20 39/24
<b>I honestly [2]</b> 49/2	10/13 18/5 19/2 29/22	<b>inflating [3]</b> 65/6	5/19 6/21 13/12 13/14	42/2 46/9 48/14 48/16
54/23	30/11 31/25 41/11	65/15 65/24	17/7 19/24 21/16	48/23 70/15 80/22
<b>I just [5]</b> 6/16 9/3	43/12 46/9 49/3 60/7	<b>information [10]</b> 16/3	29/18 40/20 57/21	93/19
42/1 48/20 76/1	66/22 70/15 83/18	16/4 31/5 32/10 32/21	80/11 83/21 87/10	<b>involvement [18]</b> 2/4
<b>I keep [1]</b> 43/25	83/20	39/22 52/6 87/17 88/4	93/20	2/7 19/9 31/14 31/16
<b>I know [6]</b> 12/10	<b>I wasn't [6]</b> 3/18 6/19	93/21	<b>introduce [1]</b> 22/7	40/4 40/4 46/6 48/24
68/15 74/24 75/1 75/1	6/21 46/16 66/17	<b>informed [1]</b> 47/18	<b>introduced [1]</b> 83/7	49/5 50/7 51/1 52/2
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<b>I led [1]</b> 16/16	<b>I went [2]</b> 4/15 12/22	12/13 13/11 22/6 41/9	46/22	71/18 73/4
<b>I left [3]</b> 46/13 72/5	<b>I weren't [1]</b> 66/19	<b>initially [7]</b> 4/16 18/5	<b>investigate [2]</b> 48/1	<b>Ireland [45]</b> 3/12 7/24
82/21	<b>I will [1]</b> 3/6	19/2 36/24 37/13 51/8	87/24	8/9 8/14 9/22 10/3
<b>I like [1]</b> 5/23	<b>I would [18]</b> 9/10	55/14	<b>investigated [4]</b> 36/9	10/12 10/17 10/19
	10/8 12/15 29/7 33/9	<b>initials [2]</b> 53/9 56/3	36/11 84/6 92/1	10/22 11/8 16/8 16/14

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10/25 23/1 23/1 66/19	51/17 52/6 52/20 53/4	<b>within [10]</b> 8/7 10/6	<b>years [8]</b> 13/10 44/21	
68/12	53/16 53/22 54/13	18/1 45/9 57/24 72/6	44/22 54/24 59/17	
<b>West [1]</b> 41/22	55/10 56/8 57/11 58/5	72/7 72/20 84/12	59/21 77/23 85/5	
<b>what [109]</b>	62/18 62/19 63/9	93/15	<b>yep [1]</b> 61/1	
<b>what's [2]</b> 15/14	67/19 67/21 68/1 68/2	<b>without [5]</b> 33/18	<b>yes [138]</b>	
25/13	68/11 73/7 74/10	40/3 40/4 67/22 91/16	<b>you [424]</b>	
<b>whatever [8]</b> 12/17	75/13 81/1 81/2 81/15	<b>WITN05970134 [1]</b>	<b>you'd [10]</b> 1/20 3/7	
23/9 26/24 30/18	81/17 81/25 84/3 85/4	46/19	4/21 4/25 31/24 35/17	
38/18 41/6 64/17	85/16 87/6 88/6 88/21	<b>WITN10410100 [2]</b>	35/20 63/15 76/7	
93/18	92/5 92/14 93/4 93/5	3/5 20/2	77/19	
<b>whatsoever [3]</b> 49/17	<b>while [4]</b> 3/14 32/23	<b>witness [14]</b> 1/13	<b>you'll [1]</b> 93/17	
	40/19 87/18	1/14 2/6 2/11 2/21 3/1	<b>you're [12]</b> 8/1 34/9	