1		Wednesday, 16 March 2022	1	Α.	Yes, I see my signature.
2	(11	.30 am)	2	Q.	Have you had an opportunity to read your statement
3	MS	HODGE: Good morning, sir, can you see and hear us?	3		again since it was first made?
4	SIF	R WYN WILLIAMS: I can, thank you very much. A little	4	Α.	Yes, I have.
5		while ago I introduced myself to Ms Beisner, so we've	5	Q.	Is the content of the statement true to the best of
6		already said hello, all right?	6		your knowledge and belief?
7		So over to you, Ms Hodge.	7	Α.	It is, yes.
8	MS	HODGE: Thank you, sir. Our witness today is	8	Q.	Is there anything you wish to correct in the
9		Julie Beisner who is appearing remotely. Ms Beisner,	9		statement?
10		I will ask Christine, the usher, to take you through	10	Α.	Yes. Paragraph 16 should read "Network Business
11		your oath.	11		Support Centre" not "National".
12		JULIE MARIE BEISNER (sworn)	12	Q.	Thank you.
13		Questioned by MS HODGE	13		I'm going to begin by asking you some questions
14	MS	HODGE: Ms Beisner, my name is Catriona Hodge, as you	14		about your background. Where are you from?
15		know, and I ask questions on behalf of the Inquiry.	15	Α.	I'm from North Kilworth in Leicestershire.
16		Please state your full name.	16	Q.	Where did you attend school?
17	Α.	Julie Marie Beisner.	17	Α.	Portland House school in Leicester.
18	Q.	You made a statement, Ms Beisner, on 10 March this	18	Q.	What qualifications did you obtain before leaving
19		year; is that correct?	19		school?
20	Α.	That's correct, yes.	20	Α.	Seven O Levels, three A Levels.
21	Q.	Do you have a copy of your statement before you?	21	Q.	What did you do upon leaving school?
22	Α.	Yes, I have.	22	Α.	Upon leaving school, I was helping out in the
23	Q.	Could I ask you please to turn to the final page?	23		Post Office selling stamps but also, in my spare time,
24	Α.	Okay.	24		I decided to study for a law degree.
25	Q.	Do you see your signature at the bottom of that page? 1	25	Q.	Who ran the Post Office where you were working? 2
1	Α.	The Post Office has been in my family going back for	1		with and, at one point, I did think about pursuing
2		a long time but, at that time, it was my grandmother	2		a law law as a career but then decided to carry on
3		and my grandfather, and then it was my uncle after	3		the family tradition and take on the role of
4	_	that.	4	_	subpostmaster.
5	Q.	Where was that Post Office located?	5	Q.	How old were you when you took over running the
6	Α.	In North Kilworth, a small village.	6		Post Office?
7	Q.	You've mentioned the Post Office being in your	7	Α.	I can remember I took it on in 1996. I can't remember
8		family's ownership. For how long had they owned that	8		exactly how old I was but probably 20-something.
9		particular Post Office?	9		l can't remember, sorry.
10		Since 1847.	10	Q.	Not at all.
11	Q.	As a result of their ownership of that Post Office,	11	Α.	I'm a little bit nervous. I've not done anything like
12		what role did your family play in their local	12	_	this before.
13		community?	13	Q.	Please don't be nervous.
14	Α.	Well, they were at the heart of the community.	14		You've explained you took you were appointed
15		I mean, anything that was going on, any village fêtes,	15		as the subpostmistress in 1996; is that right?
16		"Can you help out with this?" all sorts of things, you	16	A.	That's correct, yes.
17		know, "I've got a form to fill in, can you sign this	17	Q.	Did you employ anyone to assist you in running the
18	-	form for us?" et cetera.	18		branch?
19	Q.	You've mentioned that you continued with your	19	A.	No. No, I didn't.
20		education after leaving school. What qualifications	20	Q.	Do you recall when the Horizon System was installed in
21		did you obtain?	21		your branch in North Kilworth?
22	Α.	I got an honours law degree from the University of	22	-	Around about 1999.
23	-	London.	23	Q.	, , ,
24	Q.	Did you pursue a career in the law?	24	_	transactions and balance your accounts?
25	Α.	I did become a tutor for the college that I studied	25	Α.	It was all paper-based transactions. So you always

(1) Pages 1 - 4

1		had a copy of every document and, if there was	1		which, in theory, was quite a good idea but, of
2		a discrepancy of some sort you could always trace it	2		course, it was dependent upon customers coming in an
3		because you'd got a copy. With Horizon it's all	3		doing, for example, pensions.
4		computer-generated, so there's no paper copy you can	4		If a customer didn't come in and require
5		refer back to.	5		a pension to be paid, then you didn't get to
6	Q.	You said it was approximately 1999 when the system was	6		experience how you would do that transaction on the
7		installed.	7		computer system.
8	Α.	Yes.	8	Q.	What was your impression of the quality of the
9	Q.	What training did you receive from the Post Office	9		training that you received?
10		before the system was installed in your branch?	10	Α.	Woefully inadequate. We had these huge binders of
11	Α.	Not a great deal. It was one and a half days of	11		information as well, which we were allowed to take
12		training at a hotel in Leicester. The first day was	12		away with us and most of the information was
13		on transactions, such as selling stamps. The second	13		irrelevant and confusing.
14		day was on balancing. And I do recall at the end of	14	Q.	When did you first start experiencing problems in
15		the first day my head was absolutely spinning with all	15		using the Horizon System?
16		the information that we had to carry. I'd never used	16	Α.	Around about 2006.
17		a computer before and, yes, it was how am I going to	17	Q.	What was the nature of the problems that you
18		manage with all of this that I've never done before?	18		experienced?
19	Q.	What in-branch training did you receive from the	19	Α.	Shortfalls, you know, small shortfalls £10/£20,
20		Post Office?	20		something like that and then they gradually became
21	Α.	They sent out they were called Field Support	21		larger amounts. I've got two occasions that stand
22		Officers and you had one Field Support Officer who	22		out, one which was shall I explain?
23		came to the office about three or four days during the	23	Q.	Please do.
24		week when the Horizon System had been installed and	24	Α.	One that was for £300, they said I owed them, for
25		they shadowed you when you were doing transactions,	25		an alleged shortfall and, at that time, I just
1		thought, well, I've got no option other than to pay it	1	0	Ms Beisner, the document to which you just referred
2		so I paid it. Then another one occurred in	2	ч.	now describes a process by which the Post Office
3		August 2007 and I decided to dispute that and I argued	3		proposed making deductions from a postmaster's salary
4		I was not going to pay it and so they said, "Well, you	4		Is that what you understood occurred on that occasion
5		have to pay it, it's a shortfall in your accounts".	5		or was it an actual deduction from the money in your
6		"No, I'm not going to pay it". So they said,	6		bank account?
7		"If you don't pay it, we will take it out of your bank	7	A.	They took the money from the bank account. So if you
8		account", and that's exactly what they did. And the	8	Π.	were paid I don't know, you were paid a certain
9		bank said that they should not have done that. It's	9		amount for the remuneration, you'd have that money bu
10		an unlawful and illegal act. You can't just take	10		then the shortfall, in my case, was £333.58; they took
11		money out of somebody's bank account like that. But	10		the £333.58 from my bank account.
12		the Post Office could.	12	0	I think that covers the two incidents that you have
13		If I can just read this to you, it was	13	α.	referred to in 2007; is that right?
14		a document that I have in my possession. Let me just	14	A.	Yes, that's correct.
15		find that one for you. It was talking about the	15	Q.	When you experienced discrepancies and shortfalls,
16		changes to how shortfalls would be brought to account.	16	ч <b>с</b> .	whom did you contact for advice and assistance?
17		This is from 2003. Just to summarise, it says that:	17	Δ	You would contact the helpline and the advice that you
18		"From November 2003 any error notices not	18	7.0	get would be very conflicting, and sometimes you'd be
19		brought to account which resulted in a shortfall can	19		sent ping-ponging from pillar to post because
		be deducted from subpostmasters' remuneration. This	20		sometimes it would be, "Well, this isn't a transaction
		new process has been made in consultation with the	21		issue, this is an IT issue, you need to speak to IT".
20					
20 21		National Federation of SubPostmasters "	22		And so sometimes you just didn't really get anywhere
20 21 22		National Federation of SubPostmasters." Well, I think it's a pity individual postmasters	22 23		And so sometimes you just didn't really get anywhere.
20 21		National Federation of SubPostmasters." Well, I think it's a pity individual postmasters were not consulted before this new process was	22 23 24		And so sometimes you just didn't really get anywhere. Occasionally, you got someone who would know what they were talking about and they would help with

(2) Pages 5 - 8

1		there was a difference between cash shortfalls and	1		holding that was that showed on Horizon in
2		stock shortfalls.	2		May 2018.
3		A stock shortfall, for example when Horizon	3	Α.	Yes.
4		generated a figure, you could contest that and you	4	Q.	How was that ultimately resolved with the Post Office?
5		could argue that with them, and that's what I did.	5	Α.	Because I stood my ground with them and I said, "No,
6		Because I'd kept meticulous records, having been	6		you know, this is not right, I can tell you what I had
7		brought up with a paper-based system, I knew what my	7		last week and I can tell you I have not sold that
8		stock holding should be and, on one occasion, it was	8		amount of presentation packs. I've never even had
9		May 2018, Horizon said I'd got 123 Songbird	9		that amount on hand". So I'd got all my records.
10		presentation packs. I only ever had single figures of	10		That's why the old paper-based system was so much
11		those presentation packs that I could count on my	11		better, because you could refer back to paper copies
12		hand, and I argued with them. I said, "No, the system	12		of things.
13		is wrong, I haven't got that" and the advice was,	13	Q.	You've described keeping your paper records and
14		"Well, can you count them again?" And it took	14		comparing that against what the Horizon System was
15		an awful long time to convince them, "No, that's not	15		showing your stock ought to be.
16		right, I've only got single figures".	16	Α.	Yes.
17		Now, if you have come to the Post Office and not	17	Q.	What did you believe at the time was causing these
18		been used to a paper-based system, you would probably	18		discrepancies between what the Horizon System was
19		just assume Horizon says you should have X, and,	19		showing and your own paper records?
20		therefore, you've got X amount of stock. But I was	20	Α.	Well, probably the mixed information that you got
21		always on the look-out for these things.	21		about the Horizon System because, as I explained, you
22		If it was a cash shortfall, they just would not	22		had problems with the equipment itself. You know,
23		entertain any discussion whatsoever. It was either	23		you'd get power outages, you'd get the screen
24		pay up or well, you know the rest of the story.	24		freezing, you would get the PIN pad not working. And
25	0	You have mentioned the discrepancy in your stock	25		you'd ring up and, eventually, you'd get through to
20	ч.	9			10
1		they called themselves Horizon System help desk or IT	1		by the Post Office?
2		desk, and they would say to you, "Oh, press buttons"	2	A.	
3		or, if that didn't work, "Reboot the system".	3	л.	the process but you had to put them into housekeeping
4		And I spoke to an engineer on one occasion who	4		After that, you had to put them in the suspense
5		had to come out and do bodge repairs on the system and	5		account and you had to make sure that you'd put the
6		he said that it was very important with the Horizon	6		money in and accepted the error notice and followed
7			7		the instructions because you cannot balance up your
1		system that you switch things off in the right order,			
0		that you log off from the screen and then you switch	8		accounts if you have got outstanding discrepancies and
8		the base unit off. If you do things in a different	9	•	you can't balance up with negative figures either.
9				Q.	You have already described the two particular
9 10		order, then that can cause issues. So, quite	10		
9 10 11		possibly, it could have been that, it could have been	11		shortfalls that stand out for you in 2007.
9 10 11 12		possibly, it could have been that, it could have been a power surge. Those figures were definitely not	11 12	A.	shortfalls that stand out for you in 2007. Yes.
9 10 11 12 13	-	possibly, it could have been that, it could have been a power surge. Those figures were definitely not right.	11 12 13		shortfalls that stand out for you in 2007. Yes. You said, in the first instance, I think, you paid the
9 10 11 12 13 14	Q.	possibly, it could have been that, it could have been a power surge. Those figures were definitely not right. You have mentioned an engineer that you spoke to. Do	11 12 13 14	A. Q.	shortfalls that stand out for you in 2007. Yes. You said, in the first instance, I think, you paid the money into you paid the money to the Post Office.
9 10 11 12 13 14 15		possibly, it could have been that, it could have been a power surge. Those figures were definitely not right. You have mentioned an engineer that you spoke to. Do you know for whom that individual worked?	11 12 13 14 15	A. Q. A.	shortfalls that stand out for you in 2007. Yes. You said, in the first instance, I think, you paid the money into you paid the money to the Post Office. Yes.
9 10 11 12 13 14 15 16	Q. A.	possibly, it could have been that, it could have been a power surge. Those figures were definitely not right. You have mentioned an engineer that you spoke to. Do you know for whom that individual worked? He would have come out from the IT desk. So he would	11 12 13 14 15 16	A. Q.	shortfalls that stand out for you in 2007. Yes. You said, in the first instance, I think, you paid the money into you paid the money to the Post Office. Yes. You paid the money into the account. Why did you do
9 10 11 12 13 14 15 16 17		possibly, it could have been that, it could have been a power surge. Those figures were definitely not right. You have mentioned an engineer that you spoke to. Do you know for whom that individual worked? He would have come out from the IT desk. So he would have been a Horizon engineer. Some of them are very	11 12 13 14 15 16 17	A. Q. A.	shortfalls that stand out for you in 2007. Yes. You said, in the first instance, I think, you paid the money into you paid the money to the Post Office. Yes. You paid the money into the account. Why did you do that if you didn't believe there was, in fact,
9 10 11 12 13 14 15 16 17		possibly, it could have been that, it could have been a power surge. Those figures were definitely not right. You have mentioned an engineer that you spoke to. Do you know for whom that individual worked? He would have come out from the IT desk. So he would have been a Horizon engineer. Some of them are very good. I did have some names of some of them, very	11 12 13 14 15 16 17 18	A. Q. A.	shortfalls that stand out for you in 2007. Yes. You said, in the first instance, I think, you paid the money into you paid the money to the Post Office. Yes. You paid the money into the account. Why did you do that if you didn't believe there was, in fact, a shortfall in your accounts?
9 10 11 12 13 14		possibly, it could have been that, it could have been a power surge. Those figures were definitely not right. You have mentioned an engineer that you spoke to. Do you know for whom that individual worked? He would have come out from the IT desk. So he would have been a Horizon engineer. Some of them are very good. I did have some names of some of them, very helpful, but some of them I asked people when	11 12 13 14 15 16 17 18 19	A. Q. A.	shortfalls that stand out for you in 2007. Yes. You said, in the first instance, I think, you paid the money into you paid the money to the Post Office. Yes. You paid the money into the account. Why did you do that if you didn't believe there was, in fact, a shortfall in your accounts? Because it was just that you work for the Post Office
9 10 11 12 13 14 15 16 17 18 19		possibly, it could have been that, it could have been a power surge. Those figures were definitely not right. You have mentioned an engineer that you spoke to. Do you know for whom that individual worked? He would have come out from the IT desk. So he would have been a Horizon engineer. Some of them are very good. I did have some names of some of them, very	11 12 13 14 15 16 17 18	A. Q. A. Q.	shortfalls that stand out for you in 2007. Yes. You said, in the first instance, I think, you paid the money into you paid the money to the Post Office. Yes. You paid the money into the account. Why did you do that if you didn't believe there was, in fact, a shortfall in your accounts?
9 10 11 12 13 14 15 16 17 18		possibly, it could have been that, it could have been a power surge. Those figures were definitely not right. You have mentioned an engineer that you spoke to. Do you know for whom that individual worked? He would have come out from the IT desk. So he would have been a Horizon engineer. Some of them are very good. I did have some names of some of them, very helpful, but some of them I asked people when	11 12 13 14 15 16 17 18 19	A. Q. A. Q.	shortfalls that stand out for you in 2007. Yes. You said, in the first instance, I think, you paid the money into you paid the money to the Post Office. Yes. You paid the money into the account. Why did you do that if you didn't believe there was, in fact, a shortfall in your accounts? Because it was just that you work for the Post Office and if they said the money was short, with
9 10 11 12 13 14 15 16 17 18 19 20		possibly, it could have been that, it could have been a power surge. Those figures were definitely not right. You have mentioned an engineer that you spoke to. Do you know for whom that individual worked? He would have come out from the IT desk. So he would have been a Horizon engineer. Some of them are very good. I did have some names of some of them, very helpful, but some of them I asked people when I spoke to them on the help desk, "Have you used the	11 12 13 14 15 16 17 18 19 20	A. Q. A. Q.	shortfalls that stand out for you in 2007. Yes. You said, in the first instance, I think, you paid the money into you paid the money to the Post Office. Yes. You paid the money into the account. Why did you do that if you didn't believe there was, in fact, a shortfall in your accounts? Because it was just that you work for the Post Office
9 10 11 12 13 14 15 16 17 18 19 20 21 22		possibly, it could have been that, it could have been a power surge. Those figures were definitely not right. You have mentioned an engineer that you spoke to. Do you know for whom that individual worked? He would have come out from the IT desk. So he would have been a Horizon engineer. Some of them are very good. I did have some names of some of them, very helpful, but some of them I asked people when I spoke to them on the help desk, "Have you used the Horizon System yourself?" and invariably it was,	11 12 13 14 15 16 17 18 19 20 21	A. Q. A. Q.	shortfalls that stand out for you in 2007. Yes. You said, in the first instance, I think, you paid the money into you paid the money to the Post Office. Yes. You paid the money into the account. Why did you do that if you didn't believe there was, in fact, a shortfall in your accounts? Because it was just that you work for the Post Office and if they said the money was short, with a paper-based system you could check the records an
9 10 11 12 13 14 15 16 17 18 19 20 21		possibly, it could have been that, it could have been a power surge. Those figures were definitely not right. You have mentioned an engineer that you spoke to. Do you know for whom that individual worked? He would have come out from the IT desk. So he would have been a Horizon engineer. Some of them are very good. I did have some names of some of them, very helpful, but some of them I asked people when I spoke to them on the help desk, "Have you used the Horizon System yourself?" and invariably it was, "Well, no, no, I haven't used that". So how can they	11 12 13 14 15 16 17 18 19 20 21 22	A. Q. A. Q.	shortfalls that stand out for you in 2007. Yes. You said, in the first instance, I think, you paid the money into you paid the money to the Post Office. Yes. You paid the money into the account. Why did you do that if you didn't believe there was, in fact, a shortfall in your accounts? Because it was just that you work for the Post Office and if they said the money was short, with a paper-based system you could check the records and if they said it was short, you would pay the money.

(3) Pages 9 - 12

1       It bought. "No. I'm not doing this: there's something on dright here".       2       0. How muth doy to below point here paint in total to make good shortfalls shown by the Horizon System?       2       C. You have meantoned in your statement an event which counced before the final audit of your branch took good shortfalls shown by the Horizon System?         3       0. How muth doy to below point here pays the horizon say, sort of: 10 here, 200 here, 200 and 52,000 but the abio, flyou consider where the system was down and you couldn't do any transactions, you were placed on what they called limited services, you're an being paid or that ears well.       7         1       4. The surgues of cash that they evanted back? The Post Office was closed - just to put it into participation what they called limited services, you're and being paid or that ears well.       7         1       4. The surgues of cash that they evanted back? placed on what they called limited services, you're and bacing quice in that a service.       7         1       4. The surgues of cash that they evanted back? place in that charge the surgues of cash that they wanted back?       7         1       4. The surgues of cash that they evanted back?       7         1       4. The surgues of cash that surgues of cash that they evanted back?       7         1       4. The fight service in the surgues of cash that they evanted back?       7         1       4. The fight service in the surgues of cash that they evanted back?       7         1       4. The fight service in the surgues of cas				1		
3         Q. How much do you believe you have paid in total to make good shrthelis shown by the Horizon System?         3         counter before the final audit of your how to how the place that related to a surplus of cash. Can you place activity that related to a surplus of cash. The you consider when the system was down and you couldn't do any transactions, you were placed on what they called limited services, you're are losing out on that a well.         4         The surplus of cash that they wanted back The perspective. The Post Office was closed – just put it into perspective. The Post Office was closed – just put it into perspective. The Post Office was closed – just put it into perspective. The Post Office was closed – just put it into perspective. The Post Office was closed – just put it into perspective. The Post Office was closed – the autom of 2020 Saying that the Post Office was closed – the autom of 2020 Saying are losing out on that a well.           13         Q. Your appointment as an SPM came to an end last year; is that right?         11           14         A. The surplus of cash that the was not closed the office in March 1. Obviously dia babenes, a correct balance, you know, "What are the figures going to be aseing what was happening to other subposring the autom surplus is to much shees to be under every time it came to the 20         11         21           15         De range was happening to other subposring the autom submit is put to how with he gain to be able to be this because of two or working. Have subposring the autom submit is the autom with he gain to be able to be this decause of two or working. Have subposring the autom submit is the autom the final he diffice is submit with the autom to the diffice. In the outom the diffice unduck is autom to the diffice, the oupput ris system	1		I thought, "No, I'm not doing this; there's something	1		to me?
3         Q. How much do you believe you have paid in total to make good shorthalls shown by the Horizon System?         3         counter before the final audit of you tonshot how finance the final audit of you have to a suplus of cash. Can you place that halted to a suplus of cash halt how send cabet? The Provide system?           6         A. I would say over the time that I had Horizon. Fyou say, sort of £10 how, £20 thew, 4ding that up over to regime that halt how send cabet? The Provide system?         A. The surplus of cash that they wanted back? The Provide system of you consider whan the system was a good and you couldn't do any transactions, you wave a because of Covid restrictions, et catera, and had a could for that ether. So, effectively, you are being out of that a well.         10         a call from my manager in the autum of 2020 saying that the Post Office was closed - just put it hind           11         action my manager in the autum of 2020 saying that the Post Office was closed - just put it hind.         The surplus of cash that they wanted back.         10           12         action that the that well.         12         Lipoin to at this point that, when i closed the differ in March, 1200 way the able to a starbus cash back backs.         11           13         A. It was my decision because - hor to 3d reagons that, when i closed the differ in March, 1200 way the differ in March, 1200 way the differ in March, 1200 way that a result of your decision to regim?         12         actiffer in March, 1200 way the manager in the autim of 2020 saying the horizon the differ in March, 1200 way the differ in March, 1200 way the differ in March, 1200 way the horizon to horizon.         13 <tr< td=""><td>2</td><td></td><td></td><td>2</td><td>Q.</td><td>You have mentioned in your statement an event which</td></tr<>	2			2	Q.	You have mentioned in your statement an event which
4       good shortfalls shown by the Hotzon System?       4       place that reliand to a surplus of cash. Can you places explain what happened?         5       A. I would say over the time that I had Horizon, if you 5       5       nesspectry the second	3	Q.	-	3		-
5       A. I would say over the time that I had horizon. If you say, sort of, £10 here, £20 here, adding that up over roughly fighters, probably betweren £200 and \$3,000       5       please explain what happened?         6       A. The surplus of cash that they wanted back? The Prost Office was closed - just put it hint perspective, the Post Office was closed - just put it hint and you could's on yrinsrascions, you were to please of could restrictions, at orders, and in March 2020 saying that the Post Office was closed - just put it hint and the durin of 2200 saying that the Post Office was closed the during at a call from my manager in the autum of 2200 saying that the Post Office was closed the diffice in March, Lobvioady did babanes, a correct office in March 1200.         10       place don what they called limited services, you're is that right?       11       that the Post Office was closed the diffice in March, Lobvioady did babanes, a correct diffice in March, Lobvioady did babanes, a correct diffice in March, Lobvioady did babanes, a correct diffice way decision bacase. For Iss of reasons but, really, If had enough of 11. If had anough of the the sets to be under every tim it came to the diffice, undered to do, got the diffice, way the Horizon System was working. It was just so 19       So Lyou know, found out whit in horizon and went down to the office, undered to do, you may docision bacase. The so for some to the diffice undered to do, you there's a shortage? You know, what's going to happen 1         1       et celera.       1       audit?         2       So I rang the Horizon help desk and also the relevance untabers, disks, the you know, that's going to happen 1       2         3       balance, which way the diffi						
6       say, sort of, E10 here, E20 here, adding that up over noughly 15 years, probably between E2,000 and E3,000       6         7       moughly 15 years, probably between E2,000 and E3,000       7         9       down and you couldn't do any transactions, you were 9       9         10       placed on what they added limited services, source 10       a call from my manager in the autumn of 2020 sering and 1 had this 2000 sering in the autumn of 2020 sering and to make they added limited services, source 1         11       not being paid for that either. So, effectively, you are to being auto in that as wall.       12       12       call form my manager in the autumn of 2020 sering and that they ware appointemat saw and source 1         12       Q. Your appointemal saw SPM came to an end last year; is that right?       14       balance, no negative values, no problems, locked the 1         16       Q. Trist sight, yas, February 2021.       15       premises, alarmed 1 and then, as I said, 1 had this 1         16       A. Trist sight, yas, February 2021.       16       reals for that ensume to a sering on the about the totax of the autumn of 2020 sering and the about the totax of the anony boak because they warned other offices to be able to ado.         17       A. It was my decision because – for lots of reasons but, 10       17       Yas, or course III do that.         19       ways the Hotcon System was working. It was just so 19       18       So 1 you know, what owork ont on owhat the ceed to do, 19		Α.				
7       roughly 15 years, probably between £2,000 and £3,000       7       Peet Office was closed – just to put it into         8       but them also, if you consider when the system was       8       perspective, the Post Office was closed in March 2020         9       because of Covid restrictions, et cetters, and I had       a call from my manager in the autom of 2020 saying         11       not being paid for that either. So, effectively, you       11       that the Post Office was closed – just to put it into         13       Q. Your appointment as an SPM came to an end last year;       13       diffice in March. Lobicusky did ablance, a correct tainance, no ngative values, no problems, closed the         16       A. That's right, yas, February 2021.       15       premises, alarmed it and then, as I said, I had this         16       Q. Was that a result of your decision to resign?       16       call could isand surplus cash backs. teause they         18       really, I had anough of II: Ch adenough of the       18       "Yes, of course TII do that."         19       way the Horizon System was working. It was just so       20       much stress to be under every time it came to the         20       much stress to be under every time it came to the       20       much stress to be under every time it came to the         21       balance, you know, What's going to happen I       24       To that'''''''''''''''''''''''''''''''''''					Α.	
8       but then also, if you consider when the system was       8       perspective, the Post Office was closed in March 2020         9       down and you couldn't do any transactions, you were       9       because of Covid restrictions, et closed in March 2020         11       paced on what they called limited services, you're       9       because of Covid restrictions, et closed in March 2020         12       are losing out on that as well.       12       12       in the the Post Office ware documager in the auturn of 2020 syning         13       O. Your appointment as an SPM came to an end list year;       13       office in March, 10xiousy did a belance, e correct         14       that result of your decision to resign?       14       balance, no negative values, no problems, locked the         16       Q. Your appointment as an SPM came to are to the       20       year for that are the furger spring to the         17       A. Trans right, WS, Tahat are the furger spring to the       16       Trans.       16         18       really (1 had anough of the       20       year optionner, fault had the furger spring to the subpostmasters,       23       50 l, you know, fault in the dotter         20       because when I went down to the office, intercomputer system waring to babe to you       24       waring to babe apprehensive about giving my full avidince same to you what was happening to sama sub appoing to thas sub, than anoutho the adultor, 14						
9     down and you couldn't do any transactions, you were placed on what they called limited services, you're     9     because of Covid restrictions, et celera, and I had a call from my manager in the aution of 2020 saying that they called limited services, you're       10     not being paid for that ether. So, effectively, you are losing out on that as well.     12       11     not being paid for that ether. So, effectively, you are losing out on that as well.     12       12     Your appointment as an SPM came to an end last year; is that regit?     13       13     Q. Your appointment as an SPM came to an end last year; is that regit?     14       14     balance, no negative values, no problems, locked the premises, alarmed it and then, as is alo; I had this call could is send subulac cash back because they wanted other offices to be able to use that. I said, "res, of course II ido that."       16     way the horizon System was working, It was just so much stress to be under every time it came to the 20     20       21     balance, you know, What are the figures going to be 21     21       22     there's a shortage? You know, what's going to happen 125     22       24     bockersause you have to have the computer system was 41     24       1     exterter. 13     1       25     balance, pring the Horizon help desk and also the 35, carl opt all the instructors, all the 4     30       25     balance, point was happening to other subpostmasters, 4     30       26     balance,						
10       placed on what they called limited services, you're       10       a call from my manager in the autumn of 2020 saying         11       and being out on that sew ell.       11       11       in the Post Office wanded surplus cash back.         13       Q. Your appointment as an SPM came to an end last year;       13       11       12       13       45       15       16       Q. Was that a result of your decision to resign?       16						
11       not being paid for that either. So, effectively, you       11       that the Post Office wanted surplus cash back.         12       are losing out on that as well.       12       Ippint out at this point that, when I closed the         13       G. Your appointment as n SPM came to an end last year;       13       Ge Your appointment as n SPM came to an end last year;         14       is that right?       14       That's right, yes, February 2021.       15         16       G. Wash tar a result or your decision to resign?       16       call could I send surplus cash back because they wanted other offices to be able to use that. I said, rank, yich ad enough of the       18         19       way the horizon System was wright; II was just so       19       So I, yue know, found out what 1 needed to do, so seeiing what was happening to other subpostmasters, 12       20         20       much stress to be under every time it came to the figures a shortage? You know, what's going to happen if 24       So I you know, fund the instructions, all the       22         21       became quite scared. What's going to happen if 24       So I rang the Horizon help desk and also the numere numbers, date, fines, what I needed to do, system – presumably because I had been the office the computer system was formed the mode back to put the system. Jou know, what's going to happen if 24       A       Im still quite apprehensive about giving mm subcause of fare of the Post Office coring after map. Ineant the power that the sy sevel. The your speak to you. All the other two						
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21       balance, you know, "What are the figures going to be       21       and went down to the office, unlocked it and I had to         22       this time?" and seeing, of course, as time went on,       22       get the computer system working again to be able to be office, unlocked it and I had to         23       seeing what was happening to other subpostmasters,       23       the computer system working again to be able to send the money back to put         24       I became quite scared. What's going to happen       25       working to be able to send the money back to put         25       So I rang the Horizon help desk and also the       1       audit?         3       NDSC, and I got all the instructions, all the       3       evidence about giving mares because of fear of the         4       reference numbers, dates, times, what I needed to do,       4       Post Office coming after me, I mean the power that         5       because when I went down to the office, the computer       5       but the other two people who came with the auditor,         6       system - presumably because it had been the office       6       Unt office compatibility is a send the marks.         7       had been closed for so long, the computer system was       7       I don't fee compatibility is a send the marks.         8       down. So I had to get the computer system was       7       I don't fee comotable giving thein rannes.						
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<ul> <li>seeing what was happening to other subpostmasters,</li> <li>Libecame quite scared. What's going to happen if</li> <li>there's a shortage? You know, what's going to happen if</li> <li>there's a shortage? You know, what's going to happen 13</li> <li>so I rang the Horizon help desk and also the</li> <li>NDSC, and I got all the instructions, all the</li> <li>so larang the Horizon kills desk and also the</li> <li>NDSC, and I got all the instructions, all the</li> <li>reference numbers, dates, times, what I needed to do,</li> <li>because when I went down to the office, the computer</li> <li>system – presumably because it had been the office</li> <li>down. So I had to get the computer system was</li> <li>down. So I had to get the computer system up and</li> <li>running again to be able to send the morey back which</li> <li>I did.</li> <li>My manager – and I was in touch with my manager</li> <li>throughout the whole of this process and he said, "All</li> <li>you need to do is to open the office up for the CRU,</li> <li>system, do various compliances on it, do up the cash,</li> <li>do a balance, which, again, was a correct balance, CRU</li> <li>came, collected the cash, I closed the dor, locked</li> <li>system, do various compliances on it, do up the cash,</li> <li>do a balance, which, again, was a correct balance, CRU</li> <li>came, collected the cash, I closed the door, locked</li> <li>the premises, alarmed it all, thought nothing more</li> <li>about it. And then when it came to the final audit in</li> <li>system, of various compliances on it, do up the cash,</li> <li>february 2021 – would you like me to tell you about</li> <li>the the syne, Yee, Who attended your branch to carry out that</li> <li>So, basically, you are in there, you and the</li> </ul>						-
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25       there's a shortage? You know, what's going to happen 13       25       yourself in the correct balance period, et cetera, 14         1       et cetera.       1       audit?         2       So I rang the Horizon help desk and also the 3       1       audit?         3       NDSC, and I got all the instructions, all the 4       1       audit?         4       reference numbers, dates, times, what I needed to do, 5       because when I went down to the office, the computer 6       5       because when I went down to the office, the computer system was 8       6       Here I weild. I will give you the name of the auditor, 1 don't feel comforable giving their names.         8       down. So I had to get the computer system up and 9       7       I don't feel comforable giving their names.         10       I did.       10       Ny manager – and I was in touch with my manager 11       The auditor's name was Gurmeet or Gurmet.         11       My manager – and I was in touch with my manager 11       11       My manager and I was in touch with my manager 11       11         12       throughout the whole of this process and he said, "All 12       12       expremely stressful. It's like standing 13       11         13       you need to do is to open the office up for the CRU, 13       13       16       16       16         14       send the money back, lock the premises, alarmit do 14 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
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1         audior, and they are saying. "Can you explain this?"         1         C. There was no above employee of the Post Office, is that correct?           2         difficiently. You can tabanea up with megative figures, it's impossible. So how does it get all the safety sand it's correct. Yes.         C. Can you please describe the attibute of your manager within the audit vase being conducted?           3         difficiently. You can't counted them. There was a sight books here, in't there? Would you like to a safe. You then and series to the there was no support. There was no support them balfing.           1         C. Line was no support them h			1		
3         deficiently. You can't belance uwith negative         3         A. Thaf's correct, yes.           4         figures, fits impossible. So how does it get all         5         those figures? And the outifur seven the stamps and           5         those figures? And the outifur seven the stamps and         6         Substrate           6         said, 'For example, your self-adhesives. There's         6         A. Just as soon as the audit set being conducter?           7         eight books. But there's all these negative figures         9         support, there was no support from the helpline,           10         and you know, then was no         9         support, there was no support from the helpline,           11         this is wrong?         I substrates, no one. I was on my wown.         10           12         to coopt this?         11         SubPostmaters, no one. I was on my wown.           13         They said. If you don't coopt thing, you con't coopt the my wown.         11           14         close the offici?         I' the substrates spring they will not be served the ord thing.           16         detessing. They found a shortdith with they pot all         16         reserved as balween you and the Post Office?           24         A. That's correct, yes.         17         A. That's correct, yes.         17           25         A.	1	auditor, and they are saying, "Can you explain this?"	1	Q.	There was one other employee of the Post Office, is
4       figures, if smpossible. So how does it get all         5       those figures? And the auditor gave me the stamps and         6       said, if Care example, your self-adhesives. There's         7       eight books hare, lant there? Would you like to         8       count them?' of Councel them.         9       eight books. But there's all these negative figures         9       eight books. But there's all these negative figures         10       and said, "Wai, I'm or againeigh that, you know,"         11       this is wong?. I said, you know, "in just not going         12       to accept this".         13       They said, 'I'you don't accept this, you know, 'I'n just not going         14       close the office'. It's just the whole thing was -         15       it was just oppressive conduct. It was just acternary         16       figures figures figures right, as he         17       the figures -, when he put the figures right, as he         18       sed, of 1.907, after it law the audit?         20       Lunderstand, Mo beiser, you don't want to name         21       understand, Mo be isen, you don't want to name         22       A. That's correet, yes.         23       a lost of law was it alterafted and the audit?         24       A. That's correet, yes. <t< td=""><td>2</td><td>"Well, no, I can't". You know, I run my office</td><td>2</td><td></td><td>that correct?</td></t<>	2	"Well, no, I can't". You know, I run my office	2		that correct?
5       those figures? And the audit grave me the starps and said. "For example, your self-adhesives. There's add. "Solve Self-adhesives. Solve Self-adhesive Self-adhesives. Solve Self-adhesives. Solve Self-adhesives. Solve Self-adhesive Self-adhesing Self-adhesing Self-adhesing Self-adhesing Self-adhesiv	3	deficiently. You can't balance up with negative	3	Α.	That's correct, yes.
6       said: "For example, your saft adhesives: There's eight books here, isn't there? Would you like to sources?"       A       Just as soon as the audit attach, the manager said, "I can't be in here, II'just also just for a few moments", and the was it. You know, there was no support, there was no support from National Federation of the source is lowed the way it. You know, there was no support there was no support from National Federation of the source is lowed the source is lowed the support there was no support from National Federation of the source is lowed the way it. SubPostmasters, no-one. I was on my own.         11       this is wrong". I said, woulk now, 'Tm just not going to accept the?.       11         12       have, you know, 'The just not woole in support, there was no support from National Federation of the source conduct. It was us the worthen and worded about the lowe writen the figures - when he put the figures right, as he the figures - when he put the figures right, as he the figures - when he put the figures right, as he that in writing.         13       and worded about them how be sent to my legal distessing. They found a shortfall when they put all the figures - when he put the figures right, as he that in writing.       12         14       was in altendance is that right - a the audit?       14       A. That's correct, yes.       19         20       Lunderstand, Ms Beisner, you and the Post Offico?       1. A. That's correct, yes.       10       10         1       resolved as between you and the Post Offico?       1. A. That's correct, yes.       10       10         1       resolved a	4	figures, it's impossible. So how does it get all	4	Q.	Can you please describe the attitude of your manager
7       eight books bere, isn't here? Would you like to       7       "I can't be in here, 'II just gou soulds for a few moments", and that was it. You know, three was no         9       eight books. But there's all these negate figures       9         10       and isad, 'Weil, 'Fm not agreegine figures       9         11       this is wrong'. I said, you know, 'Tm just not going       11         12       to accept this'.       14       was on my wow.         13       They said, 'ff you don't accept this, you can't       13       and word about it. I know the Post Office are         14       was in stepdores is conduct. It was just extremely.       15       confination from them to be said in the post all file         15       it was just portessive conduct. It was just extremely.       16       representatives asying they will not be pursuing me         16       distressing. They found a shortfall when they put all if endistressing. They found a shortfall when they put all if endistressing. You don't was not any our concurs.       17         20       closed, it was all afarmed, no-one had been there, no       20       Cost and rest.         21       cuberstain data file.       18       that in writing.         22       cuberstain data file.       17       The the sourcet.         23       individuals but you have meninomed that your manager       was in attendance - is that	5	those figures? And the auditor gave me the stamps and	5		whilst the audit was being conducted?
8         count them?* Of course I counted them. There was a eight books. But there's all these negative figures and work and work that was no a support throm the helpine, there was no a support throm helpine, there was no a support throm helpine, there was no and there was the subdiverse conduct. It was port the there was the the figures - when he put the figures right, as he the figures - when he put the figures right, as he the figures - when he put the figures right, as he the figures - there was monothere, no customers. How is that? It can the, tijust can't. 20         I understand, he beards must have any there was no and the put all the inverting.         I understand the thas not yeal the inverting.         I and year is the there the inverting.         I and year is the there the inverting.         I and year is there the inverting.         I and year is there the inverting.         I and year is the more there was no and the part of the substraint who put substraint and has and the searce you know. If word they are all the inverting.         I and year is the inverting.         I and year is the inverting.           10         I understand the stand.         I and year is the inverting.         I and year is the intright	6	said, "For example, your self-adhesives. There's	6	Α.	Just, as soon as the audit started, the manager said,
9       eight books. But there's all these negative figures       9       support, there was no support from the helpline,         10       and I said, "Weil, "Im not agreeing to ftat, you know,       10       Horizon, no support from the helpline,         11       this is wrong?. I said, you know,       11       SubPostmasters, no-ne. I was on my yown.         12       the accept this".       12       And, you know, this was load is check the fing was -         13       They said, "If you dan't accept this, you can't       13       and worled about it. I know the Post Office are         14       dose the office." It is just the whole the put all       16       representiatives saying they will no be pursuing me         16       distression. They yound a shortall who the phy tail all       16       representiatives saying they will no be pursuing me         17       the figures - when he put the figures right, as he       17       for this alleged shortfall of £1.970. I would like the pursuing me         20       closed, it was ill all ameed, no-one had been there, no       20       O Luindenstand, the Beiner of £1.972 was said to be         21       A. The's correct, yes.       1       A That's correct, yes.       1         22       A. That's correct, yes.       1       Yes £1.972, rail forget how many pence.         23       a coount, otherwise would not be beto reter.       3 <td>7</td> <td>eight books here, isn't there? Would you like to</td> <td>7</td> <td></td> <td>"I can't be in here, I'll just step outside for a few</td>	7	eight books here, isn't there? Would you like to	7		"I can't be in here, I'll just step outside for a few
10       and I said, "Well, I'm not agreeing to that, you know,       10       Horizon, no support from National Federation of         11       this is word?. I said, you know, "I'm just not going       10       And, you know, this E1, 370, I. was on my own.         12       to eccept this:       11       SubPostmasters, no-ne, I'm solid concerned         13       They said, 'If you don't accept this, you can't       13       and worriad about I. It was on my own.         14       watching this and I would like to have written       contimutation from them to be sent to my legal         16       distressing. They found a shortfall when they put all       16       representatives saying the to have written         17       the figures - when he put the figures right, as he       17       for this alleged shortfall of £1.970. I would like         18       sad, 61 £1.970, all mould like       that it writting.       10       ord sart years is hat right?         21       C. Junderstand, Ms Beisner, you don't want to name       10       ord sart years is hat right?       21         22       A. That's correct. They said i had to be going of the       30       11       two balances which had both been correct?         24       A. That's correct. They said had to be going of the       30       51       MS HOOSE: "Desec can, you describe. Ms Beisner, how it         31       resolved	8	count them?" Of course I counted them. There was	8		moments", and that was it. You know, there was no
11       this is wrong". I said, you know, "I'm just not going       11       SubPostmasters, no-one. I was on my own.         13       They said. 'I'you don't accept this, you can't       12       And, you know, this SUSO. Office are         14       close the office". It's just the whole thing was -       13       and worred about II. I know the Post Office are         15       it was just oppressive conduct. It was just extremely       16       continuation from them to be sent to my legal         16       representiatives saying they will not be sent to my legal       representiatives saying they will not be sent to my legal         17       the figures - when he put the figures right, as he       17       for this alleged shortfall of £1.970. I would like         18       closed, it was all alarmed, no-one had been there, no       20       Just to be closer, this audit not nom tem         20       closed, it was all alarmed, no-one had been there, no       21       A. That's correct, yes.         21       Closed, it was instandance	9	eight books. But there's all these negative figures	9		support, there was no support from the helpline,
12       to accept this".       12       And, you know, this £1,970, I'm sill concerned         13       They sid, 'If you don't accept this, you can't       13       and worried about 1. It was used approximately and the thing was         14       close the office.'' It is just the whole thing was       14       and worried about 1. It was used approximately and the they put all the put the figures and the put the figures in the addit of £1,970, and figgret how many pence.         21       A. That's correct, yes.       20       During that addit, a figure of £1,972 was said to be allow figures in that no not yee the said that he said of the figures in the figures in the said the figures in the said the put the figures in the said the said in the base in the said the said in the base in the said the figures in the said the	10	and I said, "Well, I'm not agreeing to that, you know,	10		Horizon, no support from National Federation of
13       They said, "if you don't accept this, you can't       13       and worried about it. I know the Post Office are         14       uccles the office". It's just the whole thing was	11	this is wrong". I said, you know, "I'm just not going	11		SubPostmasters, no-one. I was on my own.
14       close the office". It's just the whole thing was       14       watching this and I would like to have written         15       it was just oppressive conduct. It was just extremely       15       confirmation from them to be sent to my legal         16       distressing. They found a shortfall whom they put all       16       representatives saying they will not be pursuing me         17       the figures - when he put the figures right, as he       17       18       representatives saying they will not be pursuing me         18       said, of £1,970, after dong two correct balances.       19       Q. Just to be clear, this audit occurred on 17 February         20       closed, it was all alarmed, no one had been there, no       20       Just to be clear, this audit occurred on 17 February         21       customers. How is that? I than they unit to name       18       That's correct, yes.       20         23       individuals but you have mentioned that your manager       24       A       Yes, £1,977, and that has not yet been         24       A       That's correct, yes.       20       A       That's correct, yes.         24       A       That's correct, yes.       11       two balances which had both been correct?         25       A       That's correct, yes.       14       Thot's correct, yes.       14         16	12	to accept this".	12		And, you know, this £1,970, I'm still concerned
15       it was just oppressive conduct. It was just extremely       15       confirmation from them to be sent to my legal         16       distressing. They found a shortfall when they put all       16       representatives saying they will not be pursuing me         17       the figures — when he put the figures singht, as he       16       representatives saying they will not be pursuing me         18       said, of £1,970, after doing two correct balances.       19       0.       Just to be clear, this adil all domed, hone on the been there, no         20       closed, it was all allemed, hone and been there, no       20       Just to be clear, this adil group of £1,972 was said to be         21       customers. How is that? It can't be. It just can't.       21       A. That's correct, yes.       22         22       A. That's correct, yes.       22       A. That's correct, yes.       23       a loss found in your account?         24       A. That's correct, ty said that I needed to get in touch with       16       the be not start and the sen of the set of file.         3       accounts, oftherwise I would not be a phonecall       file me wait they thought. I did have a phonecall       file me wait they thought. I did have a phonecall         1       tressolved as between you and the Post Office?       A. Thet's correct, tes.       18         25       A. That's correct, tes.       16       Sir	13	They said, "If you don't accept this, you can't	13		and worried about it. I know the Post Office are
16       distressing. They found a shortfall when they put all       16       representatives saying they will not be pursuing me         17       the figures – when he put the figures right, as he       16       to this alleged shortfall of £1,970. I would like         18       said, of £1,970. I would like       that in writing.       17       1         20       closed, it was all alarmed, no-one had been there, no       18       4       that in writing.         21       customers. How is that? It can't be. It just can't.       20       Just to be clear, this audit occurred on 17 February         22       Q. Lunderstand, Ms Beisner, you don't want to name       1       A       That's correct, yes.         23       a individuals but you have mentioned that your manager       20       During that audit, a figure of £1,972 was said to be         24       A. Yes, £1,977, and I forget how many pence.       20       A. That's correct, yes.         25       A. That's correct, yes.       21       two balances which had both been correct?         2       A. That's correct, yes, and premises are alarmed,       Sir Wyn. No-one could walk in there.         3       accounts, otherwise I would not be able to retire.       3       Sir Wyn. No-one could walk in there.         3       accounts, otherwise I would look into bins and       5       Ms HoloDEC: Please can you describe	14	close the office". It's just the whole thing was	14		watching this and I would like to have written
17       the figures – when he put the figures right, as he       17       for this alleged shortfall of £1,970. I would like         18       said, of £1,970, after doing two correct balances.       19       How? The premises had been locked, the doors were         20       closed, it was all alarmed, no-one had been there, no       20       Just to be clear, this audit occurred on 17 February         21       customers. How is tha? It cart be. It just cant.       21       A. That's correct, yes.         22       Q. Just to be clear, this audit occurred on 17 February       of last year, is that right?         23       individuals but you have mentineend that your manager         24       was in attendance – is that right – at the audi?         25       A. That's correct, yes.       20         1       resolved as between you and the Post Office?       1       two balances which had both been correct?         2       A. That's correct, yes, and premises are alarmed, si resolved as between you and the Post Office?       1       two balances which had both been correct?         2       A. That's correct, yes, and premises are alarmed, si resolved as between you and the Post Office?       1       two balances which had both been correct?         3       accounts, otherwise I would not be able to retire.       3       Sif WYN WILLIAMS: Fine. Thank you         5       Chesterfield and Chesterfield would lo	15	it was just oppressive conduct. It was just extremely	15		confirmation from them to be sent to my legal
18       said, of £1,970, after doing two correct balances.       18       that in writing.         19       How? The premises had been locked, the doors were       0       Just to be clear.         20       closed, it was all alamed, no-one had been there, no       0       Just to be clear.         21       customers. How is that? it carrit be. It just carit.       21       A. That's correct, yes.         22       Q. Lunderstand, Ms Beisner, you don't want to name       23       a loss found in your account?         24       was in attendance	16	distressing. They found a shortfall when they put all	16		representatives saying they will not be pursuing me
<ul> <li>How? The premises had been locked, the doors were closed, it was all alarmed, no-one had been three, no customers. How is that? It can't be. It just can't customers. How is that? It can't be. It just customers the customers. How is that? It can't be. It just customers. How is that? It can't be. It just be cause, you know, lims with? It was allable at the moment? And till be cause, you know, lims with? It was allable at the moment? And that is all that l've had. I've got that year? How were into the phon to custom you? This disputities. It was allable at the moment? And that is all that l've had. I've got this is not to 2007, (connection breaking up) this is 2021.</li> <li>SIR WYN WILLIAMS: If I've got the sequence right. Mis Beisner, apart from the time when you were thin the time when you were thin the time when you were thing the sequence right. SIR wyn WILLIAMS: I're got the sequence right. Six RWYN WILLIAMS: - and, within that year, you had done</li> <li>SIR WYN WILLIAMS: - and, within that year, you had done</li> </ul>	17	the figures when he put the figures right, as he	17		for this alleged shortfall of £1,970. I would like
20       closed, it was all alarmed, no-one had been three, no       20       of last year; is that right?         21       Q. Lunderstand, Ms Beisner, you don't want to name individuals but you have mentioned that your manager       20       Q. During that audit, a figure of £1,972 was said to be a loss found in your account?         24       was in attendance – is that right – at the audit?       A. That's correct, yes.       20       Q. An I right to understand that has not yet been         25       A. That's correct, res.       20       A. That's correct, yes.       20       A. M I right to understand that has not yet been         1       resolved as between you and the Post Office?       A. That's correct, yes, and premises are alarmed, socurus, offrexives I would not be able to retire.       3       Sir Wyn. Nucleas which had both been correct?         2       A. That's correct is the yight - at the audit?       A. That's correct, yes, and premises are alarmed, socurus, offrexives I would not be able to retire.       3       Sir Wyn. WILLIAMS: Fine. Thank you.         3       accounts, offrexives I would not be able to retire.       3       Sir Wyn. WILLIAMS: Fine. Thank you.         4       They said that I needed to get in touch with       5       Sir Wyn. Will.LIAMS: Fine. Thank you.         5       Chesterfield and Chesterfield would look into this and       5       MS HODGE: They sault the audit in the res.         6       tell me what they thought.	18	said, of £1,970, after doing two correct balances.	18		that in writing.
21       customers. How is that? It can't be. It just can't.       21       A. That's correct, yes.         22       Q. Lunderstand, Ms Beisner, you don't want to name individuals but you have mentioned that your manager was in attendance – is that right – at the audi?       24       A. That's correct, yes.         24       was in attendance – is that right – at the audi?       24       A. That's correct, yes.         25       A. That's correct, yes.       1       two balances which had both been correct?         2       A. That's correct, yes.       1       two balances which had both been correct?         2       A. That's correct, yes.       1       two balances which had both been correct?         2       A. That's correct, yes.       1       two balances which had both been correct?         2       A. That's correct, yes.       1       two balances which had both been correct?         2       A. That's correct, yes.       1       two balances which had both been correct?         2       A. That's correct, yes.       1       two balances which had both been correct?         2       A. That's correct, yes.       1       two balances which had both been correct?         2       A. That's correct, yes.       1       two balances which had both been correct?         3       trint's correct, yes.       1       two balances which ha	19	How? The premises had been locked, the doors were	19	Q.	Just to be clear, this audit occurred on 17 February
22       Q. Lunderstand, Ms Beisner, you don't want to name individuals but you have mentioned that your manager was in attendance – is that right – at the audit?       23       a. During that audit, a figure of £1,972 was said to be a loss found in your account?         24       was in attendance – is that right – at the audit?       A. That's correct, yes.       Q. Am I right to understand that has not yet been 18         26       A. That's correct. They said I had to sign off the accounts, otherwise I would not be able to retire.       They said that I needed to get in touch with       A. That's correct, yes, and premises are alarmed, Sir Wyn. No-one could walk in there.         3       accounts, otherwise I would look into this and tell me what they thought. I did have a phonecall for om someone? We've decided that       Sir Wyn WILLIAMS: Fine. Thank you.         5       Chesterfield and Chesterfield would look into this and tell me what they thought. I did have a phonecall we're not going to pursue that. Would you like to speak to someone? We've decided that       Sir WYN WILLIAMS: Fine. Thank you.         7       form someone form Chesterfield and they said, "Would you like to speak to someone? We've decided that       Mell, to be honest, I still have nightmares about it be sauce, you know, I'm worried they are still going to core after me for money. What goed is a verbal assurance leaves that office, it may the abaptens?       A. Well, to be honest, I still have nightmares about it to speak to someone who doesn't come to the phont to the sauce within that yeas yibely have changed and yet this is not 2007, (connection breaking up) this is 2021.       B. Well, to be honest, I still have nightmare a	20	closed, it was all alarmed, no-one had been there, no	20		of last year; is that right?
<ul> <li>23 individuals but you have mentioned that your manager was in attendance – is that right – at the audit?</li> <li>24 was in attendance – is that right – at the audit?</li> <li>25 A. That's correct, yes</li> <li>17 1</li> <li>1 resolved as between you and the Post Office?</li> <li>2 A. That's correct. They said I had to sign off the accounts, otherwise I would not be able to retire.</li> <li>3 accounts, otherwise I would not be able to retire.</li> <li>4 They said that I needed to get in touch with</li> <li>5 Chesterfield and Chesterfield and Chesterfield and they said, "Would you like to speak to someone from Chesterfield and they said, "Would you like to speak to someone? We've decided that we're not going to pursue that. Would you like to speak to someone about it?</li> <li>1 I I said, "Yes, I'I speak to someone" and they 12 said, "Yes, I'I speak to someone" and they 12 said, "Yes, I'I speak to someone" and they 12 said, "Yes, I'I speak to someone" and they 13 saurance leaves that office, then what happens?</li> <li>1 I I writing. If whoever it was who gave that verbal assurance leaves that office, then what happens?</li> <li>1 I I writing. If whoever it was who gave that verbal 32007, (connection breaking up) this is zot1.</li> <li>13 SIR WTN WILLIAMS: I're port the sequence right, Ma Beisner, apart from the time when you went into the shop in order to arrange for surplus cash to be returned, the premises had actually been closed for about a year – 34 A. Yes.</li> <li>23 a loss found in your account?</li> <li>24 A. Yes.</li> <li>25 MWTN WILLIAMS: and, within that year, you had done</li> <li>26 SIR WTN WILLIAMS: and, within that year, you had done</li> </ul>	21	customers. How is that? It can't be. It just can't.	21	Α.	That's correct, yes.
24       was in attendance – is that right – at the audi?       24       A. Yes, £1,977, and I forget how many pence.         25       A. That's correct, yes.       27       A. That's correct, yes.         1       resolved as between you and the Post Office?       1       two balances which had both been correct?         2       A. That's correct. They said that to sign off the accounts, otherwise I would not be able to retire.       1       two balances which had both been correct?         3       accounts, otherwise I would not be able to retire.       1       two balances which had both been correct?         4       They said that I needed to get in touch with       5       Chesterfield and Chesterfield would look into this and         6       tell me what they thought. I did have a phonecall       made you feel to experience this audit in February 2021?         8       you like to speak to someone? We've decided that       9         9       we're not going to pursue that. Would you like to       9         11       I said, "Yes, I'll speak to someone" and they       10         12       said, "Oh, they're not available at the moment". And       12         13       that is all that I've had. I've got nothing in       13         14       writing. If whoever it was who gave that verbal       13         15       assurance fave seves that office, then what happ	22	Q. I understand, Ms Beisner, you don't want to name	22	Q.	During that audit, a figure of £1,972 was said to be
25       A. That's correct, yes.       25       Q. Am I right to understand that has not yet been 18         1       resolved as between you and the Post Office?       1       two balances which had both been correct?         2       A. That's correct. They said I had to sign off the accounts, otherwise I would not be able to retire.       1       two balances which had both been correct?         3       accounts, otherwise I would not be able to retire.       1       two balances which had both been correct?         4       They said that I needed to get in touch with       5       Sir Wyn. No-one could walk in there.         5       Chesterfield and Chesterfield would look into this and       5       MS HODGE: Please can you describe, Ms Beisner, how it         6       tell me what they thought. I did have a phonecall       6       made you feel to experience this audit in         7       from someone from Chesterfield and they said, "Would       8       A. Well, to be honest, I still have nightmares about it         9       we're not going to pursue that. Would you like to       9       come after me for money. What good is a verbal         11       I said, "Yes, I'l speak to someone" and they       11       assurance leaves that office, then what happens?         12       said, "Yes, Vil speak to soup and you relation whoever it was who gave that verbal       13       iust been absolutely harrowing and, you know, I wish     <	23	individuals but you have mentioned that your manager	23		a loss found in your account?
17     18       1     resolved as between you and the Post Office?     1     two balances which had both been correct?       2     A. That's correct. They said I had to sign off the accounts, otherwise I would not be able to retire.     1     They said that I needed to get in touch with       3     accounts, otherwise I would not be able to retire.     3     Sir Wyn. No-one could walk in there.       4     They said that I needed to get in touch with     5     Sir Wyn. Nul.LLAMS: Fine. Thank you.       5     Chesterfield and Chesterfield and they said, "Vould     5     MS HODGE: Please can you describe, Ms Beisner, how it made you feel to experience this audit in February 2021?       8     you like to speak to someone? We've decided that     6     MS HODGE: Please can you describe, Ms Beisner, how it because, you know, I'm worried they are still going to or speak to someone? We've decided that     7     February 2021?       9     we're not going to pursue that. Would you like to speak to someone about it?     10     come after me for money. What good is a verbal       11     I said, "Yes, I'll speak to someone" and they     11     assurance from someone who doesn't come to the phon       12     said, "On, they're not available at the moment". And     13     just been absolutely harrowing and, you know, I wish       14     writing, If whoever it was who gave that verbal     14     I'd never become a subpostmaster. I just wish I'd       15     assurance leave	24	was in attendance is that right at the audit?	24	Α.	Yes, £1,977, and I forget how many pence.
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(5) Pages 17 - 20

1		living in a small village, if word had got out of	1	A. Yes, I did have offer of a small amount of
2		something like that, I mean, nobody's going to step	2	compensation under Historic Shortfall Scheme of just
3		foot inside your Post Office, are they? It was just	3	under £500 but the problem is it comes with a gagging
4		awful.	4	clause. I decided that I'm going to decline because
<del>-</del> 5		I mean, I know my mother couldn't believe that	5	I'm not going to be gagged. People need to hear just
6		this was happening and she accused me of being	6	how this system is, just how unreliable and how full
		careless because she, like everybody else, thought		of flaws it is.
7 0			7	
8	~	Horizon couldn't be wrong.	8	Q. By gagging clause, do you mean you would not be
9 10	Q.	What are you now doing for work since you resigned	9	permitted to disclose the details of the settlement?
10		your position as a subpostmistress?	10	A. That's correct, and probably not permitted to say
11	Α.	l'm not l've been, sort of, just, sort of,	11	anything adverse about Horizon.
12		considering my options since then and, obviously,	12	<b>Q.</b> How do you now feel about the way the Post Office
13		helping the Inquiry, because I want to see justice	13	treated you and other subpostmasters?
14		done. And I read that Horizon is not going to be	14	A. To be honest, I can't believe it. When I look back to
15		replaced until 2024. Well, how many more people are	15	the early days of running post offices I have
16		going to suffer?	16	another note that I wish to tell you. I have
17		You know, a lot of people are afraid to speak	17	a brochure dated from the 1990s. It was a Post Office
18		out about it. I was apprehensive but I feel I have to	18	brochure and they were asking for subpostmasters to
19		do this because they say they've righted the wrongs of	19	put themselves forward to become Magistrates because,
20		the past, that things have changed. Even when I had	20	just like Magistrates, subpostmasters were considered
21		the auditor, I was told, "Oh, don't worry, they are	21	pillars of the community, just like Magistrates we
22		nice people, you know, it's all changed, they're all	22	were able to sign and witness legal documents.
23		pleasant people now". Well, not in my experience	23	I mean, where's the irony in that? They're just
24		they're not. In my experience, nothing's changed.	24	not nice people to work for. It's just completely
25	Q.	Have you sought any compensation from the Post Office? 21	25	changed. They don't listen. They are threatening. 22
1		They use oppressive conduct. They just they're	1	SIR WYN WILLIAMS: No, I don't have any questions of you
2		just totally unreasonable.	2	but I would like to thank you for participating twice
3	Q.	What do you think needs to be done to put right the	3	in this Inquiry because you did participate quite
4		harm that has been done by Horizon and the actions of	4	a long time ago, before we had statutory powers. So
5		the Post Office?	5	you were one of the first people to try and help me
6	Α.	Well, what I want from the Post Office is an apology	6	out. I'm very grateful that you did it then and I'm
7		for what they have done. I want justice and fair	7	very grateful that you've come today to give your
8		recompense for all subpostmasters. I'd also like to	8	evidence in a formal setting. So thank you very much.
9		see full accountability, together with a duty of	9	A. Thank you, Sir Wyn.
10		candour from all those who have allowed this terrible	10	MS HODGE: Thank you, sir.
11		injustice to proliferate for so long. I'd certainly	11	That concludes our oral evidence for today. We
12		like to see a swift end to the whole Horizon System,	12	have some witness summaries which Mr David Enright is
13		a complete reorganisation overhaul and replacement of	13	kindly going to read in.
14		the whole Post Office and its management.	14	SIR WYN WILLIAMS: Do we need to take a few minutes or
15		I regret ever becoming a postmaster and, you	15	Mr Enright ready to get going, so to speak?
16		know, I wish I'd pursued my professional legal career	16	<b>MS HODGE:</b> I think he's ready to go.
17		instead.	17	SIR WYN WILLIAMS: If you want to, you can stay listening
18	Q.	Thank you, Ms Beisner. I have no further questions	18	to this, Ms Beisner, but if you don't want to, feel
19	-4.	for you. Is there anything else you would like to	19	free to disconnect yourself.
20		say?	20	A. I will listen. It will be quite interesting, thank
21	A.	I'll just refer to my notes just very briefly. (Pause)	21	you.
22	,	Yes, I think that's everything that I needed to	22	MR ENRIGHT: Thank you for inviting me to read in the
23		say. Yes, I think that's everything, thank you.	23	summaries of the detailed statements and exhibits that
		HODGE: Thank you.	23	you have before you.
24 25	M2	Sir, do you have any questions for this witness?	25	Summary of witness statement of CHHAYA PATEL (re

(6) Pages 21 - 24

1 MR	ENRIGHT: Mrs Chhaya Patel was subpostmistress in	1	and were forced to live in rented accommodation.
2	Burgess Hill between 2014 and 2016. Prior to this,	2	Her husband was hospitalised for over a year
3	she was an accountant at the TSB. Her family have	3	with epileptic fits and seizures. He had to be
4	a long history of running post offices. Mrs Patel	4	resuscitated on two occasions. The doctors could not
5	received five days of in-branch training on the	5	explain why he was so ill, other than it was a direct
6	Horizon system. She found the training to be basic.	6	consequence of stress.
7	In fact, a shortfall occurred whilst the trainer was	7	Mrs Patel describes living on the poverty line.
8	conducting the first balance. The trainer wrote the	8	Her sons were forced to look for employment to help to
9	shortfall off without explanation.	9	pay off the debt. She lived in constant fear she
10	Further shortfalls appeared within four to	10	would be prosecuted by the Post Office. She felt
11	five months of her taking over the branch. Mrs Patel	11	blacklisted in the community and considered that she
12	would constantly call the helpline for advice but none	12	had no option but to move away from the area because
13	was ever forthcoming.	13	she felt the whole family had been labelled as
14	She was forced to put her own money in to	10	thieves.
15	balance the system to be able to trade the following	15	Mrs Patel now despises the Post Office. She
16	day.	16	says:
17	Mrs Patel's branch was audited and an alleged	10	"We were in our late 50s and having to suffer
18	shortfall of £33,000 was discovered. She was	17	like this became so unbearable that, at times, we
	immediately suspended. This was despite the fact that		
19		19	wanted to end our lives, to commit suicide, just to
20	Mrs Patel told the Post Office of the discrepancies in	20	get out of this."
21	advance and asked them for assistance. Mrs Patel	21	Mrs Patel now lives in affordable housing for
22	resigned following her suspension. She believes that,	22	the elderly with her husband, who is housebound. She
23	in total, she paid in excess of £50,000 to the	23	is still forced to work full time although now aged
24	Post Office. Paying the shortfalls placed an immense	24	65, as they still owe money to family members who they
25	stress on her and her family. They became homeless 25	25	borrowed to pay the debt to the Post Office. She 26
1	aanaludaa	4	Ma Charledola antimates that she poid as had
1	concludes:	1	Ms Stockdale estimates that she paid or had
2	"I want this whole part of my life to be over.	2	deducted from her salary in excess of £10,000 as
3	It has gone on for too many years but, most of all,	3	a result of shortages. Elizabeth describes working
4	l just want peace."	4	full time but barely earning a living.
	nmary of witness statement of ELIZABETH STOCKDALE (read)	5	In 2016 Ms Stockdale's branch was audited and
	ENRIGHT: Sir, Ms Elizabeth Stockdale was	6	an alleged shortfall of £5,000 was found. She was
7	a subpostmistress in Bridlington between 2014 and	7	immediately suspended. She was shocked and shaker
8	2017. Prior to this, she worked in an employment	8	Elizabeth asked that she be allowed to try to
9	agency. She ran the Post Office with her son, Luke,	9	understand how the shortfalls had occurred, as she was
10	who was already employed as an assistant at the	10	shown no evidence. She was not provided with
11	branch. Ms Stockdale and her son attended a three-day	11	evidence. The Post Office simply confirmed that there
12	training course on the Horizon System. She was then	12	were no anomalies in the system and Elizabeth had to
13	shadowed in branch by trainers for a week.	13	make good the loss.
14	Elizabeth found the training to be basic and	14	Ms Stockdale's Post Office contract was
15	only provided an overview of the Horizon System. The	15	subsequently terminated. She lost her livelihood and
16	first balance she did, under supervision, showed	16	the value of her business. She also suffered stigma
17	a shortfall. The trainer printed off some paperwork	17	and reputational damage. There were rumours that she
18	and said she would investigate the shortfall. He did	18	had been stealing from the Post Office. She struggled
	not and four weeks later she had to pay the shortfall.	19	with the stress of the shortfalls and turned to
19	Ms Stockdale regularly experienced shortfalls	20	alcohol. This put a tremendous strain on her
		21	marriage.
20	and would call the helpline for assistance. Their		<b>~</b>
20 21	and would call the helpline for assistance. Their advice was unhelpful. Usually, she was simply told to	22	Ms Stockdale describes suffering with a loss of
20 21 22	advice was unhelpful. Usually, she was simply told to	22 23	Ms Stockdale describes suffering with a loss of self-esteem, paranoia and undergoing a complete
20 21 22 23	advice was unhelpful. Usually, she was simply told to pay the shortfalls. She was also told that she was	23	self-esteem, paranoia and undergoing a complete
20 21 22	advice was unhelpful. Usually, she was simply told to		-

(7) Pages 25 - 28

1	even trust my own son and, on one occasion,	1	accounting system gave her the chance to check and
2	I physically pinned by son, Luke, down on the bed and	2	correct discrepancies if they occurred. This was not
3	asked him what he had done and swear that he was not	3	possible using Horizon.
4	stealing from me. I was totally confused."	4	Mrs Blakey states that she received inadequate
5	Ms Stockdale now works as a carer, working night	5	and insufficient training on the Horizon System and
6	shifts. She has many regrets about taking on the	6	struggled with the weekly balancing procedure, despite
7	Post Office and believes that, if the Post Office had	7	Post Office staff occasionally coming in to assist at
8	admitted to the failings in the Horizon System, her	8	her request.
9 10	life would be much different. She would still be	9	Mrs Blakey's husband took over the balancing but
10	running a successful, thriving business.	10	also experienced regular shortfalls. The first
11	One of Ms Stockdale's biggest regrets is that	11	significant shortfall was approximately £5,000 but the
12	her father passed away not knowing it was not her	12	shortfalls continued to grow. Mr Blakey did not tell
13	fault. Elizabeth concludes:	13	Gillian about the shortfalls as he knew the negative
14	"I want an apology from the Post Office.	14	impact it would have on her health. When auditors
15	I really wish the Post Office would write in big	15	arrived on 13 May 2004, Mr Blakey informed the auditor
16	letters in every newspaper 'I'm sorry, They never did	16	that the branch would be approximately £65,000 short.
17	it. Leave them alone'. I want justice for everyone.	17	This was a shock to Mrs Blakey who until this time had
18	I want vindication."	18	had no idea any significant shortfalls had occurred.
19	Summary of witness statement of GILLIAN BLAKEY (read)	19	Following the audit, Paul Whittaker,
20	<b>MR ENRIGHT:</b> Sir, Mrs Gillian Blakey was a subpostmistress	20	a post office investigator, interviewed Mr and
21	in Grimsby from 1996 to 2004. Mrs Blakey ran the	21	Mrs Blakey separately and accused Mr Blakey of
22	Post Office along with her husband, having used a bank	22	stealing money from the Post Office. Mr Whitaker
23	loan to finance the purchase. Mrs Blakey managed the	23	suggested to Mrs Blakey that her husband may have been
24	Post Office branch using a paper-based system before	24	leading a secret life behind her back, gambling their
25	Horizon was introduced. She recalls that the paper 29	25	money without her knowledge, and suggested that 30
	29		30
1	29 Mr Blakey may have been unfaithful.	1	30 "I regret the decision to become a subpostmaster
1 2	29 Mr Blakey may have been unfaithful. These ignoble allegations were untrue.	1 2	30 "I regret the decision to become a subpostmaster very much and very deeply. I hate the Post Office.
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1 2 3 4	29 Mr Blakey may have been unfaithful. These ignoble allegations were untrue. Mrs Blakey suggests that the shortfall was due to a problem with the Horizon System but Mr Whittaker of	1 2 3 4	30 "I regret the decision to become a subpostmaster very much and very deeply. I hate the Post Office. I do not trust them. I do not think they have learned any lessons. I'd like the Inquiry to put this right
1 2 3 4 5	29 Mr Blakey may have been unfaithful. These ignoble allegations were untrue. Mrs Blakey suggests that the shortfall was due to a problem with the Horizon System but Mr Whittaker of the Post Office rejected her observation out of hand,	1 2 3 4 5	30 "I regret the decision to become a subpostmaster very much and very deeply. I hate the Post Office. I do not trust them. I do not think they have learned any lessons. I'd like the Inquiry to put this right and to show where the blame really belongs and to put
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16         She did not introduce it. I believe those who         16         Mr Khall describes the stress as being intense           17         introduced the faulty Horizon System should be held         17         and he collapsed on two occasions whils the was           18         accountable for the damage it caused so many         18         working in his own Post Office. Mr Khall duot no           19         subpostmasters."         19         longer afford to continue to pay the ever-increasing           20         Summary of witness statement of MOHAMMED KHALL (read)         20         shortfalls and made the docision to sell his business.           21         MR ENRIGHT:         Sir, Mr Mohammed Khall was the subpostmaster         21         He was suffering with stress, sleeplessness and           22         diabetes. He fell into depression and estimates his         lossees to be in the region of £200,000.         24           23         business. Prior to this, he had worked as an accounts         24         Mr Khall is now 70 years of age. He still has           24         amortgage and relies on credit cards and handouts         34           1         from his children to survive. He blames Post Office         1         Ms Stubbs received a single day's training on the           2         Limited for this. He avoided the potential accusation         2         Post Office that he believes be was not responsible				•
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18       accountable for the damage it caused so many subpostmasters."       18       working in his own Post Office. Mr Khalli could no longer afford to continue to pay the ever-increasing shortfalls and made the decision to sell his business.         20       Summary of witness statement of MOHAMMED KHALLI (read) in Norwood from 2004 unll 2015. He remortgaged his house and took out a bank loan to finance the shortfalls and made the decision to sell his business.       1       He was suffering with stress, steeplessness and diabetes. He fill hit depression and estimates his losses to be in the region of £200,000.         24       business. Prior to this, he had worked as an accounts manager.       23       Wr Khalli is now 70 years of age. He still has a mortgage and relies on credit cards and handouts 34         25       a mortgage and relies on credit cards and handouts 34       34         1       from his children to survive. He blames Post Office 4       1       Ms Stubbs received a single day's training on the 2         2       Limited for this. He avoided the potential accusation 3       2       Post Office's Horizon System when it was introduced.         3       for.       6       He did werything he could to avoid becoming 5       1       Ms Stubbs received a single day's training on the 2         5       for.       6       experienced repeated problems with the Horizon System 6       1       He was the subpost 4       had to major problems. Ms Stubbs describes the 5         6       He did his also to preserve h				
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1	and trusted, she says, she lost her reputation and was	1	have been taken away from her as has her good health.
2	aware of gossip about her. She felt compelled to give	2	Summary of witness statement of PAULINE COATES (read)
3	up her position as a district councillor, due to the	3	MR ENRIGHT: Sir, Pauline Coates was the subpostmistress
4	unfounded rumours that she had stolen money from the	4	of two post offices, West Tisted Post Office and later
5	Post Office. Ms Stubbs says that:	5	Ropley Post Office, until March 2009. She began her
6	"The Post Office might have well have just held	6	career with the Post Office in March 1988.
7	us up at gunpoint on the street and said 'Give us your	7	From the instruction of the Horizon System,
8	money', knowing full well they would never have to	8	Pauline regularly experienced small shortfalls. When
9	give it back."	9	she would call the helpline seeking help, she was
10	She says that the experiences with the	10	usually told to consult the training manual. An audit
11	Post Office took its toll on her mentally, physically	11	was conducted on 5 January 2009 and a huge shortfall
12	and that she suffered from anxiety, depression,	12	of £9,953.86 was allegedly found, supposedly
13	insomnia because of the stress she was put under by	13	a combination of cash and stock.
14	Post Office in trying to prove that she did not take	14	Consequently, Ms Coates was suspended and her
15	any money from them. Ms Stubbs says:	15	contract was later terminated. Ms Coates was required
16	"I used to be a PE teacher. As such, I have	16	to repay the alleged shortfalls in instalments for
17	always been fit and healthy. And now, suddenly, I am	17	ten years. She made her final payment in
18	not, because of the stress the Post Office caused me	18	December 2019.
19	and I am still on tablets to this day. I was also	19	The Post Office's fraud investigators accused
20	diagnosed with a heart condition caused by stress.	20	her of theft. A Post Office investigator came to
21	I had been put under and I am no longer able to work	21	Pauline's home. He told her that he would issue
22	as a result."	22	Pauline with what he described as a simple adult
23	Pamela is left feeling very angry and breaks	23	caution. Pauline was told if she accepted this that
24	down in tears when she thinks about what happened.	24	the matter would be concluded. Pauline had no idea
25	She feels the retirement years she looked forward to	25	what this was. She accepted it as she was so upset
	37		38
1	and afraid. Pauline says:	1	Sharon was made aware that there was a shortfall of
2	"I didn't even think of making any kind of	2	some £3,000.
3	appeal because they, the Post Office, were just so	3	Sharon contacted the Post Office helpline and
4	convinced I had taken the money and I could not prove	4	requested that they send a trainer into the branch as
5	otherwise. To be completely honest, my spirit was	5	a matter of urgency to carry out an audit. Sharon
6	broken and I would not have wanted to remain being	6	also contacted the previous subpostmistress who came
7	employed by such a heartless organisation.	7	to the branch and confirmed that Mrs Bennett had done
8	"In October 2009, Graham Brander, a Post Office	8	the transactions correctly and could not explain the
9	fraud investigator, came to my home and advised me	9	discrepancy.
10	that I would be issued with what he described as	10	Mrs Bennett paid in excess of £5,000 of her own
11	a 'simple adult caution', whatever that means, and the	11	money to cover the supposed shortfalls after borrowing
12	matter would be concluded. I do not know whether	12	money to do so. This caused tension between her and
13	I have a criminal record or not. If this is the case,	13	her husband. In early 2006, Mrs Bennett's branch was
14	I want this removed."	14	audited and an alleged shortfall of over £500 was
15	Summary of witness statement of SHARON BENNETT (read)	15	discovered. Sharon was immediately suspended and
16	MR ENRIGHT: Sir, Mrs Sharon Bennett became	16	questioned in an aggressive manner by her area
17	a subpostmistress of Whinney Lane branch in Pontefract	17	manager, who implied she had stolen the money.
18	in 2005, after working there as a counter assistant.	18	Mrs Bennett's contract was subsequently
19	She took over the branch with the intention of running	19	terminated on basis that the Post Office had lost
20	it as a family business.	20	faith in her ability to run the Post Office.
21	As Ms Bennett had been working as a counter	21	Sharon says:
22	assistant, the Post Office assumed she did not need	22	"I have tried to give an indication of the
23	training on the Horizon System and none was offered to	23	consequences of the Post Office action against me but
	her. Following a back injury, Ms Bennett took	24	it is impossible to give a full account of the nights
24	Her. Following a back injury, wis berniett took		it is impossible to give a full decount of the hights
24 25	a month's sick leave from the branch. On her return,	25	and days when you can see no way ahead. I was treated

(10) Pages 37 - 40

1     as a orininal, my business was destroyed, my finances were ruined. We lost our forme and i had to stop     1     becoming a subpostmaster. She says that the training stereceved on Horizon was indequeue. The Horizon system has       2     were ruined. We lost our forme and i had to stop     1     becoming a subpostmaster. She says that the training stereceved on Horizon was indequeue. The Horizon system has       3     beaching a subpostmaster. She says that the training stereceved on Horizon was indequeue. The Horizon system has       4     beaching a subpostmaster. She says that the training stereceved on Horizon was indequeue. The Horizon system has       5     beaching a subpostmaster. She says that the training stereceved on Horizon was indequeue. The Horizon system has       6     and other ordinary. Horizon was       7     and other ordinary. Horizon was       8     and other ordinary. Horizon was       9     provide start was indequeue. Horizon was       10     lowoid like it be publicary storm that he paid       11     lowoid like it be publicary storm that he paid       12     beaching a subpostmaster. She says that the training storm the world ok invort that were staft.       11     lowoid was undeparted that the store the store intermaster were store the store intermaster here store the table.       12     form the condense hor the store the store intermaster here store the table.       13     math diverse on the publicary for the store the stop the supostmaster intereceved in the store there store intermast			1	
3         working due to my illness being exceptioned by the stress I was placed under. The Horizon system has         3         to experience shortalis and regularly contacted the helpline.           4         stress I was placed under. The Horizon system has         4           5         been shown to be deeply faved and that the first that to corne out. I want the work to know that         6           6         Description of the work to know that         7           7         to the influence out. I want the work to know that         8           9         me had ther influence out. I want the work to know that         9           10         I would like it to be publicly shown that the         9           11         abortatil to SE00.00 respect of bortalis from both of her           12         completely faved and unter the work to know the appaid to the factor for the baront. Transformation           13         their lines of money that never existed.         11           14         their lines of money that never existed.         16           15         Summary of winess statement of TRACY MFADDEN (read)         17         Tracy scottact was terminated by Pest Office approximately 17 June 2002 to Appust 2015. She also           16         the Bradiance Post Office in Darby from 2006 io         10         the Post Office after having           20         the I having asubpostimaster now seems to have been	1	as a criminal, my business was destroyed, my finances	1	becoming a subpostmaster. She says that the training
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5         been shown to be deeply fawed and that the Post Office knew that it was. I would like the full         5         On one occasion, she contaded the helpline for advice and carried out their instructions which then dubled the shortal it, and outbed it again and again until, before she knew it, the supposed shortfall had grown to E16,000. Tracy naturally refused to pay this sum and eventually the Post Office to pay the shortfall to E200. Tracy estimates that she paid           1         Post Office knew its computer system. Horizon, was 11         202. All computer system. Horizon, was 12         22. All com respect of shortfall to E200. Tracy estimates that she paid 12         22. All com respect of shortfall to E200. Tracy estimates that she paid 12         22. All computer system. Horizon, was 11         11         Shortfall to E200. Tracy estimates that she paid 12         1	3	working due to my illness being exacerbated by the	3	to experience shortfalls and regularly contacted the
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7     truth to come out. I want the world to know that     7     doubled the shortfall, then doubled it again and again       8     Land other ordinary, hard-working, decent people like     8     until, before she knew it, the supposed shortfall had       9     me had ther ives ruinoutly phot 0f the Line line like     9     grown to £16,000. Tracy astimates that she paid       11     Post Office knew its computer system, Horizon, was     11     shortfall to £800. Tracy astimates that she paid       12     completely flawed and unreliable and that, despite     12     E24,000 in respect of shortfalls from both of her       13     this, Post Office pursued subpostmasters and ruined     13     branches.       14     Tracy's contract was terminated by Post Office       15     against her will under the Network Transformation       16     MR ENROHT: Sr, Tracy McFadden was a subpostmisters of       16     math chadsed set office in Derby from 2006 to       17     the Reveal of the insurance industry for       28     ran the Chaddesden Post Office in Derby from 2006 to       29     and the result internationally prior to       20     Tracy worked in the insurance industry for       21     weeked. I hate everything my life has turned out to     1       21     weeked. I hate everything my life has turned out to     1       22     Wares in the UK and all stab. Saddiq was supposedid to a	5	been shown to be deeply flawed and that the	5	On one occasion, she contacted the helpline for
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12         completely flaved and unreliable and that, despite         12         £24,000 in respect of shortfalls from both of her           13         this, Post Office pursued subpostmasters and nined         13         Tracy's contract was terminated by Post Office           14         their lives for money that never existed."         14         Tracy's contract was terminated by Post Office           15         Summary of witness statement of TRACY McFADDEN (read)         15         against her will under their less that the events related to           16         MR ENRIGHT:         Sir, Tracy McFadden was a subpostmistress of         16         scheme. Ms McFadden feels that the events related to           17         the sol Office branch have rule under their less that the events related to         16         scheme. Ms McFadden feels that the events related to           18         reproximately 17 June 2002 to August 2016. She also         19         been called a "wicked witch" to har face after having served the community for over 14 years. The           20         Board         20         served the community for over 14 years. The           21         It will be recalled at Ms McFadden gave         21         Post Office demanded £39, 269,97, which later rose to           25         20 years in the UK and internationally prior to         25         "My mental and physical health are completely 42           1         wrecked. I hate everyth	10	I would like it to be publicly shown that the	10	sum and eventually the Post Office reduced the
13       this, Post Office pursued subpostmasters and ruined       13       branches.         14       their lives for money that never existed."       14       Tracy's contract was terminated by Post Office         16       Summary of witness statement of TRACY MEFADDEN (read)       16       againsta ther will under the Network Transformation         17       the Sandarce Post Office, Nutrigham from       17       the Post Office branch have ruined her life and her         18       approximately 17 June 2002 to August 2016. She also       18       reputation. Tracy's reputation suffered. She has         2006.       11       Will be recalled that Ms McFadden gave       20       served the community for vorer 14 years. The         21       It will be recalled that Ms McFadden gave       21       Post Office defactive Horizon. System damaged her         22       evidence to you when the Inquiry was in its       22       sastf, and their confidence in each other. Tracy sasys:         25       20 years in the UK and internationally prior to       25       sattf, and their confidence in her subject of an         1       wrecked. I hate everything my life has turned out to       1       Post Office demanded £39,269.97, which later rose to         2       5       Ms McFadden says:       5       branches were closed in during whent at the work data may as the subject of an         1       w	11	Post Office knew its computer system, Horizon, was	11	shortfall to £800. Tracy estimates that she paid
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15successful career with a major bank before becoming a subpostmistress in 2009. She ran three post offices15at her, threatening her and calling her a thief. On another occasion, a crowd through eggs, flour and stones at Ms Saddiq and her children. She fled her home with her children that night with a handful of belongings.17in the Newcastle-upon-Tyne area. She says that she poured all of her energies and efforts into making these post offices a success to create security for herself but particularly for her two children. These to post offices were not businesses to Ms Saddiq; they were her hopes and dreams for a safe and secure and happy life.15at her, threatening her and calling her a thief. On another occasion, a crowd through eggs, flour and stones at Ms Saddiq is statement which shows the few things they were able to carry with her. They have never returned to their home. These attacks were a direct result of the action taken against Ms Saddiq by Post Office24Ms Saddiq suffered constant shortfalls and discrepancies with the Horizon System. The25Limited.				
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19these post offices a success to create security for herself but particularly for her two children. These19belongings.20herself but particularly for her two children. These20Sir, you will have seen the exhibit to21post offices were not businesses to Ms Saddiq; they21Ms Saddiq's statement which shows the few things they22were her hopes and dreams for a safe and secure and22were able to carry with her. They have never returned23happy life.23to their home. These attacks were a direct result of24Ms Saddiq suffered constant shortfalls and24the action taken against Ms Saddiq by Post Office25discrepancies with the Horizon System. The25Limited.	17	in the Newcastle-upon-Tyne area. She says that she	17	stones at Ms Saddiq and her children. She fled her
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25 discrepancies with the Horizon System. The 25 Limited.	24		24	the action taken against Ms Saddiq by Post Office
43 44	25	-	25	Limited.
			I	44

		1	
1	Ms Saddiq's health was affected. She suffered	1	MR ENRIGHT: If I may explain, sir, your legal team
2	a total breakdown, an irregular heart beat, headaches,	2	advised me that the statement of Ms Wall has not been
3	insomnia, stress-related hair loss, and extreme	3	uploaded yet and, as such, the summary cannot be read
4	anxiety.	4	today.
5	Ms Saddiq received threatening calls from	5	SIR WYN WILLIAMS: Thank you, Mr Enright. That's fine.
6	Post Office investigators. She says that the	6	MS HODGE: Thank you, sir. That concludes our proceedings
7	Post Office stole her life and the dreams that she had	7	for today. We are due to resume tomorrow at 11.30 am
8	for herself and her children. She says that the	8	if that remains convenient for you.
9	Post Office treated her like a criminal when, in fact,	9	SIR WYN WILLIAMS: Yes, certainly. And I think tomorrow
10	any criminal behaviour was committed by the	10	we have three witnesses and roughly a similar number
11	Post Office.	11	of summaries to read; is that the programme?
12	Ms Saddiq says:	12	MS HODGE: That is correct, yes.
13	"I am an ordinary, honest and very hard-working	13	SIR WYN WILLIAMS: Thank you. Then I will see you
14	woman. I have always tried to be a good mother and	14	tomorrow, Ms Hodge.
15	a good person. I feel like I was raped in public by	15	MS HODGE: Thank you, sir. Good afternoon.
16	the Post Office and no-one in authority has done	16	(12.38 pm)
17	anything about it."	17	(Adjourned until 11.30 am the following day)
18	Thank you very much, Sir Wyn.	18	
19	MS HODGE: Sorry, sir, I think you are on mute. We	19	
20	couldn't hear what you said just then.	20	
21	SIR WYN WILLIAMS: Sorry, I was simply observing that	21	
22	I actually have one more summary from Isabella	22	
23	Armstrong Wall and I was just wondering whether that	23	
24	was to be read on some different occasion. That's	24	
25	all.	25	
	45		46

1	INDEX	
2		
3	JULIE MARIE BEISNER (sworn)	1
4	Questioned by MS HODGE	1
5	Summary of witness statement of CHHAYA	24
6	PATEL (read)	
7	Summary of witness statement of ELIZABETH	27
8	STOCKDALE (read)	
9	Summary of witness statement of GILLIAN	29
10	BLAKEY (read)	
11	Summary of witness statement of KEITH	32
12	LOFTHOUSE (read)	
13	Summary of witness statement of MOHAMMED	33
14	KHALIL (read)	
15	Summary of witness statement of PAMELA	35
16	STUBBS (read)	
17	Summary of witness statement of PAULINE	38
18	COATES (read)	
19	Summary of witness statement of SHARON	39
20	BENNETT (read)	
21	Summary of witness statement of TRACY	41
22	McFADDEN (read)	
23	Summary of witness statement of SHAZIA	43
24	SADDIQ (read)	
25		
	47	I

	<b>1996 [3]</b> 4/7 4/15	E	7/16 7/19 8/6 8/7 8/11	alarm [1] 15/1/
	29/21	5	12/5 12/16 18/23	alarm [1] 15/14
MR ENRIGHT: [12]		5 January 2009 [1]		alarmed [4] 14/15
24/22 25/1 27/6 29/20	<b>1999 [3]</b> 4/22 5/6	38/11	40/24	15/21 17/20 20/2
32/9 33/21 35/22 38/3	35/23	5,000 [3] 28/6 30/11	accountability [1]	alcohol [1] 28/20
39/16 41/16 43/13	2	40/10	23/9	all [28] 1/6 3/16 4/10
46/1	<b>2,000 [1]</b> 13/7	50 [1] 32/21	accountable [1]	4/25 5/3 5/15 5/18
<b>MS HODGE: [11]</b> 1/3		<b>50,000 [1]</b> 25/23	33/18	10/9 15/3 15/3 15/12
1/8 1/14 20/5 23/24	<b>20 [2]</b> 6/19 13/6	<b>500 [2]</b> 22/3 40/14	accountant [1] 25/3	15/15 15/21 16/10
24/10 24/16 45/19	<b>20 years [1]</b> 41/25	50s [1] 26/17	accounting [1] 30/1	16/19 17/4 17/9 17/16
46/6 46/12 46/15	<b>20-something [1]</b> 4/8		accounts [6] 4/24 7/5	17/20 19/13 21/22
SIR WYN WILLIAMS:	<b>200,000 [1]</b> 34/23	6	12/8 12/18 19/3 33/24	21/22 23/8 23/10 27/3
<b>[11]</b> 1/4 19/19 19/25	<b>2001 [2]</b> 32/17 32/20	<b>65 [1]</b> 26/24	accusation [1] 35/2	33/4 43/18 45/25
20/4 24/1 24/14 24/17	<b>2002 [1]</b> 41/18	<b>65,000 [1]</b> 30/16	accused [3] 21/6	allegations [1] 31/2
45/21 46/5 46/9 46/13	<b>2003 [2]</b> 7/17 7/18		30/21 38/19	alleged [9] 6/25 18/17
	<b>2004 [3]</b> 29/21 30/15	7	act [1] 7/10	25/17 28/6 31/17
•	33/22	70 years [1] 34/24	action [2] 40/23 44/24	32/19 36/16 38/16
'Give [1] 37/7	<b>2005 [1]</b> 39/18	- <u></u>	actions [2] 23/4 43/7	40/14
'l'm [1] 29/16	<b>2006 [3]</b> 6/16 40/13	8	actual [1] 8/5	allegedly [1] 38/12
'simple [1] 39/11	41/19	8 June 2010 [1] 35/24		alleviating [1] 31/11
	<b>2007 [5]</b> 7/3 8/13	800 [1] 42/11	45/22	allowed [3] 6/11
1	12/11 19/18 33/15	85,000 [1] 34/11	adding [1] 13/6	23/10 28/8
1,000 [1] 32/22	<b>2008 [1]</b> 41/20	0	adhesives [1] 17/6	alone' [1] 29/17
<b>1,970 [3]</b> 17/18 18/12	<b>2009 [6]</b> 32/13 32/20	9	Adjourned [1] 46/17	along [1] 29/22
18/17	38/5 38/11 39/8 43/16	9,953.86 [1] 38/12	admitted [1] 29/8	already [3] 1/6 12/10
<b>1,972 [1]</b> 18/22	<b>2010 [1]</b> 35/24	Α	adult [2] 38/22 39/11	27/10
<b>1,977 [1]</b> 18/24	<b>2014 [2]</b> 25/2 27/7	·	advance [1] 25/21	also [13] 2/23 13/8
<b>10 [2]</b> 6/19 13/6	<b>2015 [1]</b> 33/22	abilities [1] 42/22	adverse [1] 22/11	15/2 16/20 23/8 27/23
<b>10 March [1]</b> 1/18	<b>2016 [4]</b> 25/2 28/5	ability [1] 40/20	advice [7] 8/16 8/17	28/16 30/10 34/14
<b>10,000 [1]</b> 28/2	41/18 44/5	able [10] 14/17 14/22	9/13 11/23 25/12	35/9 37/19 40/6 41/18
	<b>2017 [1]</b> 27/8	14/24 15/9 19/3 22/22	27/22 42/6	alter [1] 33/2
<b>11.30 [3]</b> 1/2 46/7 46/17	<b>2018 [2]</b> 9/9 10/2	25/15 36/14 37/21	advised [2] 39/9 46/2	although [1] 26/23
	<b>2019 [1]</b> 38/18	44/22	affected [1] 45/1	always [5] 4/25 5/2
	<b>2020 [2]</b> 14/8 14/10	about [26] 2/14 4/1		9/21 37/17 45/14
<b>123 [1]</b> 9/9	<b>2021 [4]</b> 13/15 15/23	4/22 5/23 6/16 7/15	afford [1] 34/19	
13 May 2004 [1]	19/18 20/7	8/24 10/21 15/22	affordable [1] 26/21	am [9] 1/2 5/17 18/25
30/15	<b>2022 [1]</b> 1/1	15/23 16/2 16/3 18/13	afraid [2] 21/17 39/1	37/17 37/19 37/21
<b>14 years [2]</b> 32/14	<b>2024 [1]</b> 21/15	19/10 19/23 20/8	after [10] 3/3 3/20	45/13 46/7 46/17
42/20	<b>22,000 [1]</b> 32/19	20/17 21/18 22/11	12/4 16/4 17/18 20/10	amount [6] 8/9 9/20
15 years [1] 13/7	<b>24,000 [1]</b> 42/12	22/12 29/6 30/13	32/16 39/18 40/11	10/8 10/9 22/1 35/3
<b>16 [1]</b> 2/10	<b>28,829.05 [1]</b> 36/16	36/11 37/2 37/24	42/19	amounts [1] 6/21
16 March 2022 [1]		45/17	afternoon [1] 46/15	an accountant [1]
1/1	3	absolutely [2] 5/15	again [7] 2/3 9/14	25/3
<b>16,000 [1]</b> 42/9	<b>2 000 [2]</b> 12/7 10/2	20/13	14/22 15/9 15/19 42/7	an accounts [1]
17 February [1] 18/19	<b>300 [1]</b> 6/24	accept [3] 17/12	42/7	33/24
17 June 2002 [1]	<b>33,000 [1]</b> 25/18	17/13 35/16	against [4] 10/14	an actual [1] 8/5
41/18	<b>333.58 [2]</b> 8/10 8/11	accepted [3] 12/6	40/23 42/15 44/24	an alleged [3] 6/25
18 years [1] 31/24	<b>39,269.97 [1]</b> 44/1	38/23 38/25	age [1] 34/24	25/17 28/6
<b>1847 [1]</b> 3/10		access [1] 44/10	aged [1] 26/23	an apology [3] 23/6
186,000 [1] 35/25	4	accommodation [2]	agency [1] 27/9	29/14 35/14
<b>1977 [1]</b> 32/11	4 August 1999 [1]	26/1 31/16	aggressive [1] 40/16	an awful [1] 9/15
<b>1980 [2]</b> 32/11 32/13	35/23	accord [1] 33/3	ago [2] 1/5 24/4	an employment [1]
<b>1988 [1]</b> 38/6	<b>41,097.37 [1]</b> 44/2	account [1] 7/8 7/11	agreeing [1] 17/10	27/8
1990s [1] 22/17			ahead [1] 40/25	an end [1] 13/13
			(13)	) MR ENRIGHT: - an end

Α	argue [1] 9/5	auditors [2] 16/9	13/24 25/25 26/18	belongings [1] 44/19
an engineer [1] 11/4	argued [2] 7/3 9/12	30/14	32/24 39/16	belongs [1] 32/5
	arguments [1] 35/11	August [3] 7/3 35/23	because [31] 5/3 8/19	benefit [1] 44/11
an event [1] 14/2	Armstrong [1] 45/23	41/18	9/6 10/5 10/11 10/21	BENNETT [7] 39/15
an immense [1]	arose [2] 34/3 34/6	August 2007 [1] 7/3	12/7 12/19 12/23	39/16 39/21 39/24
25/24	Around [2] 4/22 6/16	August 2016 [1]	13/17 14/9 14/16	40/7 40/10 47/20
an IT [1] 8/21	arrange [1] 19/21	41/18	14/23 15/5 15/6 16/3	Bennett's [2] 40/13
an opportunity [1]	arrived [2] 30/15 44/3	authority [1] 45/16	20/9 21/7 21/13 21/19	40/18
2/2	as [44] 1/14 3/11 4/2	autumn [1] 14/10	22/4 22/19 24/3 26/12	Berkshire [1] 35/23
an overview [1] 27/15	4/15 5/13 6/11 10/21	available [1] 19/12	32/24 33/2 33/8 37/13	best [1] 2/5
an SPM [1] 13/13	13/12 13/13 13/22	avoid [1] 35/6	37/18 39/3 44/9	better [1] 10/11
an unlawful [1] 7/10	14/15 17/17 18/6 18/6	avoided [1] 35/2		between [8] 9/1 10/18
anger [1] 44/12	19/1 21/10 26/13		become [4] 3/25 20/14 22/19 32/1	13/7 19/1 25/2 27/7
angry [1] 37/23		aware [2] 37/2 40/1		
anomalies [1] 28/12	26/24 27/10 28/2 28/9	away [6] 6/12 26/12	becoming [5] 23/15	32/19 40/12
another [3] 7/2 22/16	29/5 30/13 33/24	29/12 31/19 38/1 44/6	35/6 42/1 43/2 43/15	big [1] 29/15
44/16	34/16 35/7 36/5 37/3	awful [2] 9/15 21/4	bed [1] 29/2	biggest [1] 29/11
anxiety [2] 37/12 45/4	37/16 37/22 38/1	В	been [34] 3/1 5/24	binders [1] 6/10
any [16] 3/15 7/18	38/22 38/25 39/10		7/21 9/6 9/18 11/11	bit [2] 4/11 20/17
9/23 12/23 12/24 13/9	39/18 39/20 39/21	back [13] 3/1 5/5	11/11 11/17 15/6 15/7	blacklisted [1] 26/11
16/13 21/25 23/25	39/21 40/4 41/1 43/3	10/11 14/6 14/11	17/19 17/20 18/25	BLAKEY [16] 29/19
24/1 30/18 32/4 34/2	44/3 44/11 46/3	14/16 14/24 15/9	19/22 20/1 20/13	29/20 29/21 29/23
37/15 39/2 45/10	ask [4] 1/10 1/15 1/23	15/14 22/14 30/24	21/11 23/4 26/13	30/4 30/12 30/15
anyone [1] 4/17	20/17	37/9 39/24	28/18 30/23 31/1	30/17 30/21 30/21
anything [6] 2/8 3/15	asked [4] 11/19 25/21	background [1] 2/14	31/14 32/6 36/14	30/23 31/1 31/3 31/9
4/11 22/11 23/19	28/8 29/3	bad [1] 28/25	37/17 37/21 38/1	31/25 47/10
45/17	asking [2] 2/13 22/18	balance [15] 4/24	39/21 41/5 42/19 43/2	Blakey's [3] 30/9 31/7
anywhere [1] 8/22	assist [2] 4/17 30/7	12/7 12/9 13/21 14/13	44/3 46/2	31/19
apart [1] 19/20	assistance [4] 8/16	14/14 14/25 15/15	before [15] 1/21 2/18	blame [1] 32/5
	25/21 27/21 34/4	15/19 15/19 17/3	4/12 4/23 5/10 5/17	blames [2] 35/1 35/10
apology [3] 23/6 29/14 35/14	assistant [3] 27/10	20/22 25/8 25/15	5/18 7/24 14/3 20/16	bodge [1] 11/5
	39/18 39/22	27/16	24/4 24/24 29/24 42/8	books [2] 17/7 17/9
appeal [1] 39/3 appeared [1] 25/10	assume [1] 9/19	balances [2] 17/18	43/15	borrowed [2] 26/25
	assumed [1] 39/22	20/1	began [3] 38/5 42/2	34/13
appearing [1] 1/9	assurance [2] 19/15	balancing [3] 5/14	44/14	borrowing [1] 40/11
appointed [1] 4/14	20/11	30/6 30/9	begin [1] 2/13	both [2] 20/1 42/12
appointment [1]	attacks [1] 44/23	bank [10] 7/7 7/9 7/11	beginning [1] 34/7	bottom [1] 1/25
13/13	attempted [1] 31/17	8/6 8/7 8/11 29/22	behalf [1] 1/15	branch [23] 4/18 4/21
apprehensive [2]	attend [1] 2/16	33/23 34/13 43/15	behaviour [1] 45/10	5/10 5/19 14/3 15/25
16/2 21/18	attendance [1] 17/24	bankrupt [2] 31/8	behind [1] 30/24	25/5 25/11 25/17
approaching [1]	attended [2] 15/25	35/7	being [10] 3/7 13/11	27/11 27/13 28/5
44/13	27/11	barely [1] 28/4	18/5 20/21 21/6 34/16	29/24 30/16 31/9 33/5
approximately [4] 5/6	attitude [1] 18/4	Barkham [1] 35/23	36/5 36/25 39/6 41/3	39/17 39/19 39/25
30/11 30/16 41/18	audit [12] 14/3 15/22	base [1] 11/9	Beisner [14] 1/5 1/9	40/4 40/7 40/13 42/17
are [21] 2/14 11/17	16/1 17/24 18/5 18/6	based [6] 4/25 9/7	1/9 1/12 1/14 1/17	branches [2] 42/13
13/12 13/21 16/9	18/19 18/22 20/6	9/18 10/10 12/21	1/18 8/1 17/22 19/20	44/5
16/25 17/1 18/13 20/2	30/19 38/10 40/5	29/24	20/5 23/18 24/18 47/3	Brander [1] 39/8
20/9 21/3 21/9 21/15	audited [3] 25/17	basic [2] 25/6 27/14	belief [1] 2/6	breakdown [1] 45/2
21/17 21/21 22/25	28/5 40/14	basically [1] 16/25	believe [7] 10/17	breaking [1] 19/18
35/18 42/25 43/10	auditor [8] 16/5 16/6	basis [1] 40/19	12/17 13/3 16/19 21/5	breaks [1] 37/23
45/19 46/7	16/17 16/21 17/1 17/5	be [59]	22/14 33/16	Bridlington [1] 27/7
area [3] 26/12 40/16	21/21 30/15	beat [1] 45/2	believes [3] 25/22	briefly [1] 23/21
43/17	auditor's [1] 16/8	became [6] 6/20	29/7 35/4	brochure [2] 22/17
	1		I	) an engineer - brochure

(14) an engineer - brochure

D	17/13 17/21 17/21	clause [2] 22/4 22/8	condition [1] 37/20	5/4
B	18/7 22/14	clear [1] 18/19	conduct [2] 17/15	correct [19] 1/19 1/20
brochure [1] 22/18	candour [1] 23/10	close [1] 17/14	23/1	2/8 4/16 8/14 14/13
broken [1] 39/6	cannot [2] 12/7 46/3	closed [9] 14/7 14/8	conducted [2] 18/5	14/25 15/19 17/18
brought [3] 7/16 7/19	cards [2] 34/14 34/25	14/12 15/7 15/20	38/11	17/25 18/2 18/3 18/21
9/7	career [5] 3/24 4/2	17/20 19/22 44/5	conducting [1] 25/8	19/2 20/1 20/2 22/10
Burgess [1] 25/2	23/16 38/6 43/15	44/10	confidence [3] 42/22	30/2 46/12
business [12] 2/10	careless [1] 21/7	COATES [5] 38/2	42/22 42/23	correctly [1] 40/8
28/16 29/10 31/14	carer [1] 29/5	38/3 38/14 38/15	confirmation [1]	corrupt [1] 20/15
31/19 32/24 33/24	carried [1] 42/6	47/18	18/15	cost [1] 35/25
34/20 36/12 36/25	carry [5] 4/2 5/16	collapsed [1] 34/17	confirmed [2] 28/11	could [19] 1/23 5/2
39/20 41/1	15/25 40/5 44/22	collected [1] 15/20	40/7	7/12 9/4 9/5 9/11
businesses [1] 43/21	case [2] 8/10 39/13	<b>college [1]</b> 3/25	conflicting [1] 8/18	10/11 11/11 11/11
but [32] 2/23 3/2 4/2	cash [10] 9/1 9/22	combination [1]	confused [1] 29/4	12/21 14/16 16/14
4/8 6/1 7/11 8/9 9/20	14/4 14/6 14/11 14/16	38/13	confusing [1] 6/13	20/3 26/4 34/18 35/6
11/19 12/3 12/23 13/8	15/18 15/20 19/21	come [8] 6/4 9/17	connection [1] 19/18	39/4 40/8 43/3
13/17 16/6 17/9 17/23	38/13	11/5 11/16 20/10	consequence [1]	couldn't [5] 13/9
21/18 22/3 24/2 24/18	Catriona [1] 1/14	20/11 24/7 41/7	26/6	16/19 21/5 21/8 45/20
25/12 26/12 27/3 28/4 30/9 30/11 31/4 33/5	Catriona Hodge [1]	comes [1] 22/3	consequences [1]	councillor [1] 37/3
36/9 36/13 40/23	1/14	comfortable [2] 16/7	40/23	count [3] 9/11 9/14
	cause [1] 11/10	33/7	Consequently [2]	17/8
43/20 buttons [1] 11/2	caused [5] 33/18	coming [3] 6/2 16/4	36/21 38/14	counted [1] 17/8
buy [1] 35/25	35/11 37/18 37/20	30/7	consider [1] 13/8	counter [2] 39/18
by [28] 1/13 2/13 8/2	40/12	commit [1] 26/19	considered [2] 22/20	39/21
12/1 13/4 20/20 22/8	causing [1] 10/17	committed [2] 43/9	26/11	country [1] 35/12
23/4 26/10 27/13 29/2	caution [1] 38/23	45/10	considering [1] 21/12	couple [3] 31/15
35/3 35/19 35/20	caution' [1] 39/11	communities [1] 43/9	considers [1] 31/20	31/17 31/23
36/18 37/13 37/20	Centre [1] 2/11	community [6] 3/13	constant [2] 26/9	course [7] 6/2 13/22
39/7 40/16 41/3 41/9	certain [1] 8/8	3/14 22/21 26/11	43/24	14/18 15/16 17/8
42/14 44/4 44/12	certainly [2] 23/11	35/10 42/20	constantly [2] 25/12	20/25 27/12
44/24 45/10 45/15	46/9	comparing [1] 10/14	33/9	court [1] 36/21
47/4	cetera [4] 3/18 14/9	compelled [2] 32/23	consult [1] 38/10	cover [3] 33/10 34/12
	14/25 15/1	37/2	consultation [1] 7/21	40/11
C	Chaddesden [1]	compensation [2]	consulted [1] 7/24	covers [1] 8/12
call [6] 14/10 14/16	41/19	21/25 22/2	contact [3] 8/16 8/17	Covid [1] 14/9
25/12 27/21 34/3 38/9		complained [1] 36/11		create [1] 43/19
called [4] 5/21 11/1	change [1] 28/24	complete [2] 23/13	contacted [4] 40/3	credit [2] 34/14 34/25
13/10 42/19	changed [6] 12/2	28/23	40/6 42/3 42/5	criminal [4] 39/13
calling [1] 44/15	19/17 21/20 21/22	completely [4] 22/24	content [1] 2/5	41/1 45/9 45/10
calls [1] 45/5	21/24 22/25	39/5 41/12 42/25	contest [1] 9/4	crippling [1] 35/3
came [11] 5/23 13/13	changes [1] 7/16	compliances [1]	<b>continue [2]</b> 34/9	crowd [1] 44/16
13/20 15/20 15/22	character [1] 28/24	15/18	34/19	CRU [3] 14/20 15/13
16/6 20/22 33/14	charging [1] 44/8	computer [9] 5/4 5/17	continued [2] 3/19	15/19
38/20 39/9 40/6	check [2] 12/21 30/1	6/7 14/22 14/23 15/5	30/12	customer [1] 6/4
can [21] 1/3 1/4 3/16	<b>Chesterfield [3]</b> 19/5	15/7 15/8 41/11	continuous [1] 32/21	customers [2] 6/2
3/17 4/7 5/4 7/13 7/19	19/5 19/7	computer-generated	contract [4] 28/14	17/21
9/14 10/6 10/7 11/10	CHHAYA [3] 24/25	[1] 5/4	38/15 40/18 42/14	D
11/22 14/4 16/11	25/1 47/5	concerned [1] 18/12	<b>convenient [1]</b> 46/8	damage [2] 28/17
16/17 17/1 18/4 20/5	children [6] 35/1	concluded [2] 38/24 39/12	convince [1] 9/15	33/18
24/17 40/25	43/20 44/14 44/17 44/18 45/8		convinced [1] 39/4 copies [1] 10/11	damaged [1] 42/21
can't [12] 4/7 4/9 7/10	<b>Christine [1]</b> 1/10	concludes [4] 24/11 27/1 29/13 46/6	copy [4] 1/21 5/1 5/3	dated [1] 22/17
12/9 16/23 17/2 17/3		21/1 23/10 40/0		
L	1		1	(15) brochure dated

(15) brochure... - dated

	despite [3] 25/19 30/6	15/18 15/18 15/19	employ [1] 4/17	excess [6] 25/23 28/2
D	41/12	16/10 19/16 21/19	employed [2] 27/10	32/18 32/22 34/11
dates [1] 15/4	destroyed [1] 41/1	22/8 22/12 23/3 23/25	39/7	40/10
David [1] 24/12	detailed [1] 24/23	24/14 32/3 32/3 39/12	employee [1] 18/1	exhibit [1] 44/20
day [7] 5/12 5/14 5/15	details [1] 22/9	40/12	employment [2] 26/8	exhibits [1] 24/23
25/16 27/11 37/19	devastated [1] 31/22	doctors [1] 26/4	27/8	existed [1] 41/14
46/17	diabetes [1] 34/22	document [3] 5/1	end [4] 5/14 13/13	experience [9] 6/6
day's [1] 36/1	diagnosed [1] 37/20	7/14 8/1	23/12 26/19	15/24 16/12 20/6
days [5] 5/11 5/23	did [39] 2/16 2/18	documents [1] 22/22	energies [1] 43/18	20/12 20/18 21/23
22/15 25/5 40/25	2/21 3/12 3/21 3/24	does [1] 17/4	engineer [3] 11/4	21/24 42/3
deal [1] 5/11	3/25 4/1 4/17 4/23 5/9	doesn't [1] 20/11	11/14 11/17	experienced [8] 6/18
debt [2] 26/9 26/25	5/19 6/14 7/8 8/16 9/5	doing [6] 5/25 6/3	enjoy [1] 33/8	8/15 16/15 27/20
December [2] 32/11	10/17 11/18 12/16	13/1 17/18 20/22 21/9	enough [2] 13/18	30/10 32/15 36/6 38/8
38/18	14/13 15/10 15/17	don't [12] 4/13 7/7 8/8	•	experiences [1]
December 1977 [1]	19/6 20/20 22/1 24/3	11/23 16/7 16/9 17/13	Enright [3] 24/12	37/10
32/11	24/6 27/16 27/18	17/22 21/21 22/25	24/15 46/5	experiencing [2] 6/14
December 2019 [1]	28/25 29/16 30/12	24/1 24/18	entertain [1] 9/23	27/24
38/18	33/5 33/16 34/3 35/6	done [11] 4/11 5/18	epileptic [1] 26/3	explain [9] 6/22 8/25
decent [2] 41/8 43/8	35/9 37/14 39/22	7/9 19/25 21/14 23/3	equipment [1] 10/22	14/5 16/11 16/18 17/1
decided [7] 2/24 4/2	didn't [8] 4/19 6/4 6/5	23/4 23/7 29/3 40/7	error [4] 7/18 11/25	26/5 40/8 46/1
7/3 19/8 20/15 22/4	8/22 11/3 12/17 12/24	45/16	12/2 12/6	explained [2] 4/14
36/22	39/2	door [1] 15/20	esteem [1] 28/23	10/21
decision [5] 13/16	difference [1] 9/1	doors [1] 17/19	estimates [4] 28/1	explanation [2] 25/9
13/17 32/1 34/20 43/3	different [3] 11/9 29/9		34/10 34/22 42/11	44/3
declared [1] 31/8	45/24	doubled [2] 42/7 42/7	et [4] 3/18 14/9 14/25	expose [1] 36/21
decline [1] 22/4	difficult [1] 43/14	down [6] 13/9 14/21	15/1	extreme [1] 45/3
deducted [3] 7/20	dip [1] 33/9	15/5 15/8 29/2 37/24	et cetera [4] 3/18	extremely [2] 16/12
28/2 32/18	direct [2] 26/5 44/23	dreams [2] 43/22	14/9 14/25 15/1	17/15
deduction [1] 8/5	directed [1] 44/12	45/7	even [5] 10/8 11/23	
deductions [1] 8/3	disclose [1] 22/9	due [4] 31/3 37/3 41/3		F
deeply [2] 32/2 41/5	disconnect [1] 24/19	46/7	event [1] 14/2	face [1] 42/19
defective [1] 42/21	discovered [2] 25/18	during [3] 5/23 18/22	events [2] 31/24	fact [5] 12/17 25/7
deficiently [1] 17/3	40/15	44/7	42/16	25/19 35/19 45/9
definitely [1] 11/12	discrepancies [8]	duty [1] 23/9	eventually [3] 10/25	failed [1] 35/19
degree [2] 2/24 3/22	8/15 10/18 12/8 25/20	E	33/4 42/10	failings [1] 29/8
demanded [2] 36/15	30/2 32/16 36/11		ever [5] 9/10 23/15	fair [1] 23/7
dependent [1] 6/2	43/25	each [1] 42/23	25/13 32/7 34/19	faith [1] 40/20
depression [2] 34/22	discrepancy [3] 5/2	early [2] 22/15 40/13	ever-increasing [1]	family [13] 3/1 3/12
37/12	9/25 40/9	earning [1] 28/4	34/19	4/3 20/19 25/3 25/25
deprived [1] 35/7	discussion [1] 9/23	education [1] 3/20	every [4] 5/1 13/20	26/13 26/24 31/12
Derby [1] 41/19	disgusting [1] 19/16	effect [1] 20/20	20/22 29/16	31/22 34/13 35/11
describe [2] 18/4	dishonest [1] 35/18	effectively [1] 13/11	everybody [1] 21/7	39/20
20/5	dispute [1] 7/3	efforts [1] 43/18	everyone [1] 29/17	family's [1] 3/8
described [4] 10/13	distressing [1] 17/16	eggs [1] 44/16	everything [5] 23/22	father [1] 29/12
12/10 38/22 39/10	district [1] 37/3	eight [2] 17/7 17/9	23/23 35/6 43/1 43/4	fault [2] 29/13 33/1
describes [7] 8/2	divorce [1] 35/12	either [3] 9/23 12/9	evidence [6] 16/3	faulty [2] 33/14 33/17
26/7 28/3 28/22 34/16	do [36] 1/21 1/25 2/21	13/11	24/8 24/11 28/10	fear [2] 16/3 26/9
35/7 36/4	4/20 5/14 6/6 6/23	elderly [1] 26/22	28/11 41/22	February [5] 13/15
desk [5] 11/1 11/2	11/5 11/9 11/14 12/16	ELIZABETH [8] 27/5	exacerbated [1] 41/3	15/23 18/19 20/7 32/13
11/16 11/20 15/2	13/3 13/9 14/18 14/19	27/6 27/14 28/3 28/8 28/12 29/13 47/7	exactly [2] 4/8 7/8	
despises [1] 26/15	14/22 15/4 15/13	else [2] 21/7 23/19	example [3] 6/3 9/3	February 2009 [1] 32/13
	15/14 15/16 15/16		17/6	52/15
				6) dates - February 2009

(16) dates - February 2009

F	forced [5] 25/14 26/1	21/16 22/4 22/5 24/13	45/13	36/8 38/9 40/3 42/4
	26/8 26/23 36/23	24/15	hard-working [3]	42/5
February 2021 [3]	forget [1] 18/24	gone [1] 27/3	41/8 43/8 45/13	her [85]
13/13 13/23 20/1	form [2] 3/17 3/18	good [12] 1/3 6/1	hardship [1] 31/12	here [5] 13/2 13/6
	formal [1] 24/8	11/18 13/4 20/10	hardware [1] 33/5	16/23 17/7 18/7
10/10	forthcoming [1]	28/13 34/8 38/1 43/8	harm [1] 23/4	herself [2] 43/20 45/8
feel [6] 16/7 20/6	25/13	45/14 45/15 46/15	harrowing [1] 20/13	Hill [1] 25/2
21/18 22/12 24/18	forward [2] 22/19	gossip [1] 37/2	has [17] 3/1 7/21	him [2] 29/3 34/5
45/15	37/25	got [21] 3/17 3/22 5/3	18/25 20/18 23/4 27/3	his [15] 31/7 32/22
feeling [2] 20/24 37/23	found [7] 14/19 17/16	6/21 7/1 8/23 9/9 9/13	29/6 31/6 34/24 36/13	32/24 33/6 33/22 34/8
feels [2] 37/25 42/16	18/23 25/6 27/14 28/6	9/16 9/20 10/9 10/20	36/13 38/1 41/4 42/18	34/12 34/15 34/18
fell [1] 34/22	38/12	12/8 12/23 12/24	43/1 45/16 46/2	34/20 34/22 35/1 35/9
felt [4] 26/10 26/13	four [3] 5/23 25/10	14/20 14/20 15/3	hate [2] 32/2 43/1	35/12 35/12
32/23 37/2	27/19	19/13 19/19 21/1	have [72]	Historic [1] 22/2
few [4] 16/23 18/7	four weeks [1] 27/19	gotten [1] 28/25	haven't [2] 9/13 11/22	history [1] 25/4
24/14 44/21	fraud [2] 38/19 39/9	Government [1]	having [5] 9/6 26/17	Hodge [5] 1/7 1/13
Field [2] 5/21 5/22	free [1] 24/19	35/20	29/22 33/9 42/19	1/14 46/14 47/4
figure [3] 9/4 18/22	freezing [1] 10/24	gradually [1] 6/20	he [43] 11/6 11/16	hold [1] 35/16
44/3	from [61]	Graham [1] 39/8	11/16 15/12 17/17	holding [2] 9/8 10/1
figures [13] 9/10 9/16	front [1] 16/13	grandfather [1] 3/3		home [8] 31/12 31/20
11/12 12/9 13/21	full [9] 1/16 16/2 22/6	grandmother [1] 3/2	29/3 29/3 30/13 32/11	38/21 39/9 41/2 44/13
16/10 16/17 16/22	23/9 26/23 28/4 37/8	grateful [2] 24/6 24/7	32/12 32/17 33/1 33/6	44/18 44/23
17/4 17/5 17/9 17/17	40/24 41/6	great [1] 5/11	33/22 33/24 34/3	homeless [1] 25/25
17/17	further [2] 23/18	Grimsby [2] 29/21	34/11 34/11 34/12	homes [1] 35/24
fill [1] 3/17	25/10	32/12	34/14 34/17 34/17	honest [4] 20/8 22/14
final [4] 1/23 14/3	future [1] 36/25	ground [1] 10/5	34/21 34/22 34/24	39/5 45/13
15/22 38/17	fêtes [1] 3/15	group [1] 44/14	35/1 35/2 35/4 35/4 35/6 35/6 35/7 35/9	honours [1] 3/22
Finally [1] 43/13	G	grow [1] 30/12 grown [1] 42/9	35/14 36/12 38/21	hopes [1] 43/22 Horizon [62]
finance [3] 29/23	gagged [1] 22/5	gunpoint [1] 37/7	38/21 38/22 39/10	horrendous [1] 16/16
31/14 33/23	gagging [2] 22/3 22/8	Gurmeet [1] 16/8	he's [1] 24/16	horrible [1] 20/25
finances [1] 41/1	gambling [1] 30/24	Gurmet [1] 16/8	head [1] 5/15	hospitalised [1] 26/2
financial [1] 31/12	gave [4] 17/5 19/14		headaches [1] 45/2	hotel [1] 5/12
find [1] 7/15	30/1 41/21	Н		house [3] 2/17 31/13
fine [2] 20/4 46/5	generated [2] 5/4 9/4		42/25 45/1	33/23
first [9] 2/3 5/12 5/15 6/14 12/13 24/5 25/8	get [13] 6/5 8/18 8/22		healthy [1] 37/17	housebound [1]
27/16 30/10		hair [1] 45/3	hear [3] 1/3 22/5	26/22
fit [1] 37/17	10/25 14/22 15/8 17/4		45/20	housekeeping [1]
fits [1] 26/3	19/4 24/15 26/20	hand [3] 9/12 10/9	heart [3] 3/14 37/20	12/3
five [2] 25/5 25/11	GILLIAN [4] 29/19	31/5	45/2	housing [1] 26/21
five days [1] 25/5	29/20 30/13 47/9	handful [1] 44/18	heartless [1] 39/7	how [23] 3/8 4/5 4/8
five months [1] 25/11	give [7] 11/23 16/5	handouts [1] 34/25	held [3] 33/13 33/17	4/23 5/17 6/6 7/16
flawed [2] 41/5 41/12	24/7 37/2 37/9 40/22 40/24	hands [1] 35/16 happen [2] 13/24	37/6	10/4 11/22 13/3 16/16
flaws [1] 22/7	giving [3] 16/2 16/3	13/25	hello [1] 1/6	17/4 17/19 17/21
fled [1] 44/17	16/7	happened [5] 11/25	help [10] 3/16 8/24 11/1 11/20 15/2 24/5	18/24 20/5 21/15 22/6 22/6 22/6 22/12 28/9
flour [1] 44/16	go [1] 24/16	12/25 14/5 32/7 37/24	26/8 36/8 36/9 38/9	44/3
followed [1] 12/6	going [21] 2/13 3/1	happening [2] 13/23	helpful [1] 11/19	However [3] 34/9
following [5] 25/15	3/15 5/17 7/4 7/6	21/6	helping [2] 2/22	36/23 44/2
25/22 30/19 39/24	13/21 13/24 13/25	happens [1] 19/15	21/13	huge [3] 6/10 36/24
46/17	16/22 17/11 19/9 20/9	happy [2] 31/21 43/23	helpline [10] 8/17	38/11
foot [1] 21/3	20/23 21/2 21/14	hard [3] 41/8 43/8	18/9 25/12 27/21 34/4	Humberston [1]
				ruary 2021 - Humberston

(17) February 2021 - Humberston

Н	22/16 23/18 37/16	I will [2] 1/10 24/20	income [1] 36/25	38/20 39/9
	39/13 40/22 45/14	I wish [3] 20/13 22/16		investigators [2]
Humberston [1]	I haven't [1] 9/13	23/16	increasing [1] 34/19	38/19 45/6
32/12	l introduced [1] 1/5	I would [11] 13/5	indication [1] 40/22	investment [1] 31/11
husband [9] 26/2	l just [4] 6/25 16/19	18/14 18/17 19/3	individual [2] 7/23	inviting [1] 24/22
26/22 29/22 30/9	20/14 27/4	20/17 24/2 33/12 39/6	11/15	irony [1] 22/23
30/23 31/7 31/22	I knew [1] 9/7	39/10 41/10 43/6	individuals [1] 17/23	irregular [1] 45/2
35/24 40/13	I know [2] 18/13 21/5	I'd [13] 5/16 9/6 9/9	industry [1] 41/24	irrelevant [1] 6/13
husband's [1] 31/23	l look [1] 22/14	10/9 12/24 13/18	information [4] 5/16	Isabella [1] 45/22
1	I may [1] 46/1	13/18 20/14 20/14	6/11 6/12 10/20	isn't [2] 8/20 17/7
I actually [1] 45/22	I mean [5] 3/15 16/4	23/8 23/11 23/16 32/4	informed [1] 30/15	isolation [1] 20/25
l am [4] 37/17 37/19	21/2 21/5 22/23	<b>I'll [6]</b> 14/18 15/16	inherited [1] 33/15	issue [3] 8/21 8/21
37/21 45/13	I need [1] 8/25	16/23 18/7 19/11	initially [2] 34/7 34/12	38/21
l and [2] 41/8 43/10	I needed [1] 23/22	23/21	injury [1] 39/24	issued [2] 11/25
l argued [2] 7/3 9/12	I obviously [1] 14/13	l'm [15] 2/13 2/15	injustice [1] 23/11	39/10
l ask [2] 1/15 1/23	l owed [1] 6/24	4/11 7/6 13/1 16/2	Inquiry [5] 1/15 21/13	
l asked [1] 11/19	I paid [1] 7/2	17/10 17/11 18/12	24/3 32/4 41/22	it's [15] 5/3 7/5 7/9
<b>I became [1]</b> 13/24	I physically [1] 29/2	20/9 21/11 22/4 22/5	inside [1] 21/3	7/23 16/12 16/14 17/4
I can [5] 1/4 4/7 7/13	I point [1] 14/12	24/6 24/6	insomnia [2] 37/13	17/14 19/16 20/12
10/6 10/7	I rang [1] 15/2	l've [11] 3/17 4/11	45/3	20/24 20/24 20/25
l can't [6] 4/7 4/9	I read [1] 21/14	5/18 6/21 7/1 9/16	installed [5] 4/20 4/23	
16/23 17/2 18/7 22/14	I really [2] 19/16	10/8 19/13 19/13	5/7 5/10 5/24	its [5] 23/14 33/3
l closed [2] 14/12	29/15	19/19 21/11	instalments [1] 38/16	37/11 41/11 41/22
15/20	I regret [2] 23/15 32/1		instance [1] 12/13	itself [1] 10/22
l could [4] 9/11 16/14	I right [1] 18/25	30/18 38/24	instead [2] 23/17	
39/4 43/3	I run [1] 17/2	if [30] 5/1 6/4 7/7 7/13		J
l couldn't [1] 16/19	I said [7] 9/12 10/5	8/7 9/17 9/22 11/3	instruction [1] 38/7	January [1] 38/11
I counted [1] 17/8	14/15 14/17 15/16	11/9 12/8 12/17 12/20	instructions [3] 12/7	jewellery [1] 34/15
I decided [3] 2/24 7/3	17/10 19/11	12/22 13/5 13/8 13/24	15/3 42/6	job [1] 31/7
22/4	I see [1] 2/1	17/13 19/14 19/19	insufficient [1] 30/5	Julie [4] 1/9 1/12 1/17
I did [8] 3/25 4/1 9/5	I send [1] 14/16	21/1 24/17 24/18 29/7	insurance [1] 41/24	47/3
11/18 15/10 15/17	I spoke [2] 11/4 11/20	30/2 32/6 34/2 38/23	intense [1] 34/16	Julie Beisner [1] 1/9
19/6 28/25	I still [1] 20/8	39/13 46/1 46/8	intention [1] 39/19	June [2] 35/24 41/18
l didn't [3] 4/19 12/24	I stood [1] 10/5	ignoble [1] 31/2	interesting [1] 24/20	just [47] 6/25 7/10
39/2	<b>i studied</b> [1] 3/25	ill [1] 26/5	internationally [1]	7/13 7/14 7/17 8/1
I do [4] 5/14 32/3 32/3	I think [6] 7/23 8/25	illegal [1] 7/10	41/25	8/22 9/19 9/22 12/19
39/12	12/13 19/16 45/19	illness [1] 41/3	interviewed [1] 30/20	13/19 14/7 16/15
I don't [2] 8/8 16/7	46/9	immediately [3]	into [13] 12/3 12/14	16/16 16/19 16/22
l explain [1] 6/22	I thought [1] 13/1	25/19 28/7 40/15	12/16 14/7 19/5 19/20	17/11 17/14 17/15
I explained [1] 10/21	I took [1] 4/7	immense [1] 25/24	31/16 33/9 33/14	17/15 17/21 18/6 18/7
I feel [2] 21/18 45/15	I understand [1]	impact [3] 20/18	34/22 36/20 40/4	18/19 20/13 20/14
I forget [1] 18/24	17/22	30/14 43/7	43/18	20/25 21/3 21/11 22/2
I going [1] 5/17	I used [1] 37/16	implemented [1] 7/25		22/5 22/6 22/20 22/21
I got [2] 3/22 15/3	I want [9] 21/13 23/6	implied [1] 40/17	introduced [6] 1/5	22/23 22/24 23/1 23/2
I had [12] 10/6 13/5	23/7 27/2 29/14 29/18		29/25 32/17 33/12	23/21 23/21 26/19
14/9 14/15 14/21 15/8	35/16 39/14 41/7	impossible [3] 16/20	33/17 36/2	27/4 33/3 37/6 39/3
15/17 19/2 21/20	I was [15] 2/22 4/8	17/4 40/24	introduction [2]	45/20 45/23
37/21 39/4 41/2	7/4 9/20 15/11 18/11	impression [1] 6/8	32/14 36/3	justice [3] 21/13 23/7
I hadn't [1] 12/23	21/18 21/21 29/4	inadequate [3] 6/10	invariably [1] 11/21	29/17
I hate [2] 32/2 43/1	37/19 40/25 41/4	30/4 42/2	investigate [1] 27/18	Κ
I have [11] 1/22 7/14	45/15 45/21 45/23	incidents [1] 8/12	investigation [1] 44/7	keening [4] 10/12
10/7 21/18 22/15	I went [1] 15/5	including [1] 44/11	investigator [3] 30/20	
			(10)	Humberston keeping

(18) Humberston... - keeping

К	23/16 46/1	long [7] 3/2 3/8 9/15	marriage [1] 28/21	45/22
	Leicester [2] 2/17	15/7 23/11 24/4 25/4	matter [3] 38/24	morning [1] 1/3
<b>KEITH [3]</b> 32/8 32/9	5/12	longer [2] 34/19	39/12 40/5	mortgage [2] 31/13
47/11	Leicestershire [1]	37/21	matters [1] 8/25	34/25
kept [1] 9/6	2/15	look [4] 9/21 19/5	may [7] 9/9 10/2	most [2] 6/12 27/3
keys [1] 44/5	lessons [1] 32/4	22/14 26/8	30/15 30/23 31/1	mother [2] 21/5 45/14
KHALIL [11] 33/20	Let [1] 7/14	look-out [1] 9/21	32/11 46/1	move [1] 26/12
33/21 34/1 34/8 34/10	letters [1] 29/16	looked [1] 37/25	May 1980 [1] 32/11	moved [1] 31/15
34/16 34/18 34/24	Levels [2] 2/20 2/20			
35/10 35/14 47/14	life [9] 27/2 29/9	loss [5] 18/23 28/13	McFADDEN [6] 41/15	
Kilworth [3] 2/15 3/6	30/24 35/7 42/17 43/1	28/22 36/24 45/3	41/16 41/21 42/16	30/21 30/22 31/1 31/4
4/21	43/14 43/23 45/7	losses [2] 33/10	43/5 47/22	32/15 32/17 32/23
kind [1] 39/2	lifestyle [1] 33/8	34/23	me [20] 7/14 14/1	33/1 33/5 33/6 33/11
kindly [1] 24/13	like [29] 4/11 6/20	lost [6] 28/15 31/7	15/23 16/4 17/5 18/16	33/21 34/1 34/8 34/10
knew [6] 9/7 30/13	7/11 15/23 16/12 17/7	33/7 37/1 40/19 41/2	19/6 20/10 21/6 24/5	34/16 34/18 34/24
33/1 41/6 41/11 42/8	18/14 18/17 19/8 19/9		24/22 29/4 37/18 39/9	35/10 35/14 46/5
know [30] 1/15 3/17	20/17 21/2 21/7 22/20	36/12 44/12	40/23 41/9 43/4 43/7	Mr and [1] 30/20
6/19 8/8 8/23 9/24	22/21 23/8 23/12	lots [1] 13/17	43/8 46/2	Mr Blakey [4] 30/12
10/6 10/22 11/15	23/19 24/2 26/18 32/4		mean [6] 3/15 16/4	30/15 30/21 31/1
11/23 13/21 13/25	33/12 41/6 41/8 41/10		21/2 21/5 22/8 22/23	Mr David [1] 24/12
14/19 17/2 17/10	43/6 43/8 45/9 45/15	Μ	means [1] 39/11	Mr Enright [2] 24/15
17/11 18/8 18/12	limited [5] 13/10 35/2	made [8] 1/18 2/3	members [1] 26/24	46/5
18/13 19/17 20/9	35/11 41/9 44/25	7/21 20/6 34/20 38/17	men [1] 44/14	Mr Khalil [8] 34/1
20/13 20/23 21/5 21/17 21/22 23/16	line [1] 26/7	40/1 43/3	mental [1] 42/25	34/8 34/10 34/16
	listen [2] 22/25 24/20	Magistrates [3] 22/19	mentally [1] 37/11	34/18 34/24 35/10
35/17 39/12 41/7	listening [1] 24/17	22/20 22/21	mentioned [6] 3/7	35/14
knowing [2] 29/12 37/8	little [4] 1/4 4/11	major [2] 36/4 43/15	3/19 9/25 11/14 14/2	Mr Lofthouse [6]
knowledge [2] 2/6	20/17 35/13	make [4] 12/5 13/3	17/23	32/15 32/17 32/23
30/25	live [2] 26/1 31/23	28/13 34/8	meticulous [1] 9/6	33/1 33/6 33/11
	lived [1] 26/9	making [3] 8/3 39/2	might [1] 37/6	Mr Lofthouse's [1]
L	livelihood [2] 28/15	43/18	minutes [2] 16/24	33/5
labelled [1] 26/13	31/20	manage [1] 5/18	24/14	Mr Mohammed [1]
lack [1] 20/24	lives [4] 26/19 26/21	manageable [1] 34/7	mixed [1] 10/20	33/21
Lane [1] 39/17	41/9 41/14	managed [1] 29/23	MOHAMMED [3]	Mr Whitaker [1] 30/22
larger [2] 6/21 32/11	living [4] 21/1 26/7	management [1]	33/20 33/21 47/13	Mr Whittaker [1] 31/4
last [3] 10/7 13/13	28/4 35/7	23/14	moment [2] 16/14	Mrs [27] 25/1 25/4
18/20	loan [3] 29/23 31/14	manager [11] 14/10	19/12	25/11 25/17 25/20
late [1] 26/17	33/23	15/11 15/11 16/21	moments [1] 18/8	25/21 26/7 26/15
later [5] 27/19 31/24	loans [1] 34/14	16/22 17/23 18/4 18/6	money [28] 7/11 8/5	26/21 29/20 29/21
38/4 38/15 44/1	local [4] 3/12 43/9	33/25 36/12 40/17	8/7 8/9 12/6 12/14	29/23 30/4 30/9 30/17
law [5] 2/24 3/22 3/24	44/10 44/12	manner [1] 40/16	12/14 12/16 12/20	30/21 30/23 31/3 31/7
4/2 4/2	located [1] 3/5	manual [3] 34/2 34/5	12/22 14/24 15/9	31/9 31/19 31/25
leading [1] 30/24	lock [1] 15/14	38/10	15/14 20/10 25/14	39/16 40/7 40/10
learned [1] 32/3	locked [4] 14/14	many [6] 18/24 21/15	26/24 30/22 30/25	40/13 40/18
leave [2] 29/17 39/25	15/20 17/19 36/18	27/3 29/6 33/18 35/8	34/8 34/15 35/3 37/4	Mrs Bennett [2] 40/7
leaves [1] 19/15	LOFTHOUSE [9] 32/8	1/10 1/12 20/5 20/6	37/15 39/4 40/11	40/10
leaving [4] 2/18 2/21	32/9 32/15 32/17	14/8 14/13 38/5 38/6	40/12 40/17 41/14	Mrs Bennett's [2]
2/22 3/20	32/23 33/1 33/6 33/11	March 1988 [1] 38/6	money' [1] 37/8	40/13 40/18
led [1] 35/12	47/12	March 2009 [1] 38/5 March 2020 [1] 14/8	month's [1] 39/25	Mrs Blakey [9] 29/21
left [3] 34/2 35/12	Lofthouse's [1] 33/5	MARIE [3] 1/12 1/17	months [1] 25/11	29/23 30/4 30/17
37/23	log [1] 11/8	47/3	more [6] 15/21 20/17	30/21 30/23 31/3 31/9
legal [4] 18/15 22/22	London [1] 3/23	U11	21/15 31/24 33/8	31/25
				(19) KEITH - Mrs Blakey

(19) KEITH - Mrs Blakey

М	16/22 17/2 18/11	28/10 28/12 30/18	14/3 18/19 25/7 28/9	otherwise [2] 19/3
Mrs Blakey's [3] 30/9	18/15 20/12 21/5	31/6 32/15 34/18 36/4	30/2 30/18	39/5
31/7 31/19	21/12 21/23 21/24	36/9 37/21 38/24	October [2] 39/8 44/5	ought [1] 10/15
Mrs Chhaya [1] 25/1	23/16 23/21 27/2	40/25 44/2 45/16	October 2009 [1]	our [7] 1/8 24/11
Mrs Gillian [1] 29/20	28/25 29/1 39/5 39/9	no-one [4] 17/20	39/8	26/17 26/19 41/2
Mrs Patel [7] 25/4	41/1 41/1 41/3 42/25	18/11 20/3 45/16	October 2016 [1]	43/10 46/6
25/11 25/20 25/21	43/1	nobody [1] 36/13	44/5	out [26] 2/22 3/16
26/7 26/15 26/21	myself [1] 1/5	nobody's [1] 21/2	off [7] 11/7 11/8 11/9	5/21 6/22 7/7 7/11
Mrs Patel's [1] 25/17	N	non [1] 41/23	19/2 25/9 26/9 27/17	9/21 11/5 11/16 12/11
Mrs Sharon [1] 39/16		non-statutory [1]	offer [1] 22/1	13/12 14/12 14/19
Ms [51]	name [5] 1/14 1/16	41/23	offered [1] 39/23	15/25 21/1 21/18 24/6
Ms Beisner [10] 1/5	16/5 16/8 17/22	none [3] 25/12 32/6	office [124]	26/20 31/5 33/7 33/23
1/9 1/14 1/18 8/1	names [3] 11/18 16/3	39/23	Office's [3] 36/2	36/19 40/5 41/7 42/6
17/22 19/20 20/5	16/7	North [3] 2/15 3/6	38/19 42/21	43/1
23/18 24/18	National [3] 2/11 7/22		Officer [1] 5/22	outages [1] 10/23
Ms Bennett [2] 39/21	18/10	Norwood [1] 33/22	Officers [1] 5/22	outset [1] 36/7
39/24	naturally [1] 42/9	not [63]	offices [7] 14/17	outside [2] 16/23
Ms Coates [2] 38/14	nature [1] 6/17	note [1] 22/16	22/15 25/4 38/4 43/16	18/7
38/15	NDSC [1] 15/3	notes [1] 23/21	43/19 43/21	outstanding [1] 12/8
Ms Elizabeth [1] 27/6	need [6] 8/21 8/25	nothing [2] 15/21	<b>Oh [4]</b> 11/2 16/22	over [12] 1/7 4/5 13/5
Ms Hodge [2] 1/7	15/13 22/5 24/14	19/13	19/12 21/21	13/6 25/11 26/2 27/2
46/14	39/22	nothing's [1] 21/24	Okay [1] 1/24	30/9 34/10 39/19
Ms McFadden [3]	needed [4] 14/19 15/4		old [3] 4/5 4/8 10/10	40/14 42/20
41/21 42/16 43/5	19/4 23/22		one [22] 4/1 5/11 5/22	
Ms Pamela [1] 35/22	needs [1] 23/3	12/2	6/22 6/24 7/2 7/15 9/8	
Ms Saddiq [10] 43/13	negative [6] 12/9	Nottingham [1] 41/17		overview [1] 27/15
43/21 43/24 44/4 44/9	14/14 16/18 17/3 17/9	November [1] 7/18	20/3 24/5 27/24 28/24	owe [1] 26/24
44/13 44/17 44/24	30/13	November 2003 [1]	29/1 29/11 42/5 44/13	owed [1] 6/24
45/5 45/12	nervous [2] 4/11 4/13		45/16 45/22	own [10] 10/19 18/11
Ms Saddiq's [2]	network [3] 2/10	now [14] 8/2 9/17	only [5] 9/10 9/16	25/14 29/1 33/3 34/8
44/21 45/1	36/11 42/15	20/17 21/9 21/23	27/15 27/24 33/14	34/18 36/19 36/19
Ms Shazia [1] 43/13	never [9] 5/16 5/18 10/8 20/14 20/15	22/12 26/15 26/21	open [1] 15/13	40/10
Ms Stockdale [5]	29/16 37/8 41/14	26/23 29/5 34/24	opportunity [1] 2/2	owned [1] 3/8
27/11 27/20 28/1	44/22	35/13 37/17 43/2		
28/22 29/5		number [1] 46/10	23/1	3/11
Ms Stockdale's [3]	new [2] 7/21 7/24 Newcastle [1] 43/17	numbers [1] 15/4	option [3] 7/1 12/24	Р
28/5 28/14 29/11	Newcastle-upon-Tyn	0	26/12	packs [3] 9/10 9/11
Ms Stubbs [6] 36/1	e [1] 43/17	oath [1] 1/11	options [1] 21/12	10/8
36/4 36/15 36/17 37/5	newspaper [1] 29/16	observation [1] 31/5	or [10] 5/23 8/5 9/24	pad [1] 10/24
37/15	nice [3] 16/9 21/22	observing [1] 45/21	11/1 11/3 16/8 24/14	page [2] 1/23 1/25
Ms Wall [1] 46/2	22/24	obtain [2] 2/18 3/21	28/1 32/18 39/13	paid [15] 6/5 7/2 8/8
much [9] 1/4 10/10	night [2] 29/5 44/18	obviously [2] 14/13	oral [1] 24/11	8/8 12/13 12/14 12/16
13/3 13/20 24/8 29/9	nightmares [1] 20/8	21/12	order [4] 11/7 11/10	13/3 13/11 25/23 28/1
32/2 32/24 45/18	nights [1] 40/24	occasion [9] 8/4 9/8	19/21 44/8	32/18 34/11 40/10
mute [1] 45/19	no [38] 4/19 4/19 5/4	11/4 28/24 29/1 42/5	ordinary [2] 41/8	42/11
my [43] 1/14 2/1 2/23	7/1 7/6 9/12 9/15 10/5		45/13	PAMELA [5] 35/21
3/1 3/2 3/3 3/3 5/15	11/22 11/22 13/1	occasionally [2] 8/23	organisation [2]	35/22 36/10 37/23
7/14 8/10 8/11 9/7	14/14 14/14 16/15	30/7	20/16 39/7	47/15
9/11 10/5 10/9 13/17	17/2 17/20 17/20 18/8		other [10] 7/1 12/24	paper [12] 4/25 5/4
14/10 15/11 15/11	18/9 18/10 18/11 20/3		13/23 14/17 16/6 18/1	9/7 9/18 10/10 10/11
16/2 16/19 16/21	23/18 24/1 26/12	occurred [8] 7/2 8/4	22/13 26/5 41/8 42/23	10/13 10/19 12/21
			others [1] 43/10	
L			l	(20) Mrs Blakey's - paper

(20) Mrs Blakey's - paper

Р	41/8 43/8 43/8 44/10	postmaster's [1] 8/3	public [2] 35/17 45/15	reboot [2] 11/3 15/17
	44/12	postmasters [1] 7/23	publicly [1] 41/10	recall [2] 4/20 5/14
paper [3] 12/23	period [2] 14/25	potential [1] 35/2	purchase [2] 29/23	recalled [1] 41/21
29/24 29/25	32/20	poured [1] 43/18	31/15	recalls [1] 29/25
paper-based [3] 4/25	permitted [2] 22/9	poverty [2] 26/7	purchased [1] 32/11	receive [2] 5/9 5/19
10/10 29/24	22/10	43/10		received [8] 6/9
paperwork [1] 27/17			purchaser [1] 31/10	
Paragraph [1] 2/10	person [1] 45/15	power [3] 10/23 11/12		11/25 25/5 30/4 34/1
Paragraph 16 [1]	perspective [1] 14/8	16/4	31/17 36/22	36/1 42/2 45/5
2/10	phase [1] 41/23	powers [1] 24/4	pursued [2] 23/16	recompense [1] 23/8
paranoia [2] 28/23	phone [1] 20/11	preferred [1] 31/10	41/13	record [2] 4/23 39/13
28/25	phonecall [1] 19/6	premises [6] 14/15	pursuing [2] 4/1	records [6] 9/6 10/9
part [1] 27/2	physical [1] 42/25	15/14 15/21 17/19	18/16	10/13 10/19 12/21
participate [1] 24/3	physically [2] 29/2	19/22 20/2	put [17] 12/2 12/3	12/23
participating [1] 24/2	37/11	presentation [3] 9/10	12/4 12/5 14/7 14/24	recounts [1] 32/17
	pillar [1] 8/19	9/11 10/8	17/16 17/17 22/19	recouping [1] 31/10
particular [2] 3/9	pillars [1] 22/21	preserve [1] 35/9	23/3 25/14 28/20 32/4	reduced [2] 42/10
12/10	PIN [1] 10/24	press [1] 11/2	32/5 35/19 37/13	43/10
particularly [1] 43/20	ping [1] 8/19	presumably [1] 15/6	37/21	refer [5] 5/5 10/11
passed [1] 29/12	ping-ponging [1]	prevented [1] 31/9	puts [1] 20/16	23/21 34/2 34/4
past [1] 21/20	8/19	preventing [1] 31/10	<u> </u>	reference [1] 15/4
PATEL [10] 24/25	pinned [1] 29/2	previous [1] 40/6	Q	referred [2] 8/1 8/13
25/1 25/4 25/11 25/20	pity [1] 7/23	printed [1] 27/17	qualifications [2]	refused [1] 42/9
25/21 26/7 26/15			2/18 3/20	
26/21 47/6	place [3] 14/4 35/20	prior [6] 25/2 27/8	quality [1] 6/8	region [1] 34/23
Patel's [1] 25/17	44/8	32/14 33/24 36/3	questioned [3] 1/13	regret [2] 23/15 32/1
Paul [1] 30/19	placed [3] 13/10	41/25		regrets [2] 29/6 29/11
Paula [1] 33/14	25/24 41/4	probably [5] 4/8 9/18	40/16 47/4	regular [1] 30/10
Paula Vennells [1]	plans [1] 33/8	10/20 13/7 22/10	questions [5] 1/15	regularly [3] 27/20
33/14	play [1] 3/12	problem [3] 22/3 31/4	2/13 23/18 23/25 24/1	38/8 42/3
PAULINE [8] 38/2	pleasant [1] 21/23	33/6	quite [6] 6/1 11/10	rejected [1] 31/5
38/3 38/8 38/22 38/23	please [7] 1/16 1/23	problems [9] 6/14	13/24 16/2 24/3 24/20	related [3] 14/4 42/16
38/24 39/1 47/17	4/13 6/23 14/5 18/4	6/17 10/22 14/14	R	45/3
	20/5	27/24 34/3 36/4 36/6		relation [1] 32/19
Pauline's [1] 38/21	pm [1] 46/16	36/13	raise [1] 34/15	relationships [1]
Pause [1] 23/21	point [4] 4/1 8/25	procedure [1] 30/6	ran [5] 2/25 27/9	20/19
pay [14] 7/1 7/4 7/5	14/12 14/12	proceedings [1] 46/6	29/21 41/19 43/16	relaxed [1] 33/8
7/6 7/7 9/24 12/22	ponging [1] 8/19	proceeds [1] 31/13	rang [1] 15/2	relies [1] 34/25
26/9 26/25 27/19	Pontefract [1] 39/17	process [5] 7/21 7/24	ranging [1] 32/21	remain [1] 39/6
27/23 34/19 36/15	poor [1] 36/5	8/2 12/3 15/12	raped [1] 45/15	remains [1] 46/8
42/9	Portland [1] 2/17	professional [1]	read [29] 2/2 2/10	remember [3] 4/7 4/7
paying [2] 25/24 35/3	position [3] 21/10	23/16	7/13 21/14 24/13	4/9
payment [1] 38/17			24/22 24/25 27/5	
payments [1] 44/11	32/6 37/3	profits [1] 20/16	29/19 32/8 33/20	remortgaged [1]
PE [1] 37/16	possession [1] 7/14	programme [1] 46/11	35/21 38/2 39/15	33/22
peace [1] 27/4	possible [1] 30/3	proliferate [1] 23/11	41/15 43/12 45/24	remotely [1] 1/9
peaceful [1] 31/21	possibly [1] 11/11	property [1] 44/8	46/3 46/11 47/6 47/8	removed [1] 39/14
pence [1] 18/24	post [125]	proposed [1] 8/3	47/10 47/12 47/14	remuneration [2]
pension [1] 6/5	Post Office [107]	prosecuted [1] 26/10	17/16 17/10 17/20	7/20 8/9
pensions [2] 6/3 33/9	Post Office's [3] 36/2			rented [2] 26/1 31/16
people [17] 11/19	38/19 42/21	36/18 36/22	47/22 47/24	reorganisation [1]
16/6 16/9 20/16 21/15	post offices [6] 22/15	prove [3] 36/14 37/14	ready [2] 24/15 24/16	23/13
21/17 21/22 21/23	25/4 38/4 43/16 43/19		really [5] 8/22 13/18	repairs [1] 11/5
	43/21	provided [4] 27/15	19/16 29/15 32/5	repay [1] 38/16
22/5 22/24 24/5 33/12	postmaster [1] 23/15	28/10 36/9 44/2	reasons [1] 13/17	repeated [1] 36/6
L				(21) paper repeated

(21) paper... - repeated

R	18/20 18/25 19/19	39/1 40/21 42/1 42/24	SHARON [8] 39/15	simply [3] 27/22
	23/3 32/4	43/5 43/17 44/9 45/6	39/16 40/1 40/3 40/5	28/11 45/21
repeatedly [1] 36/9	righted [1] 21/19	45/8 45/12	40/15 40/21 47/19	since [4] 2/3 3/10
replaced [2] 21/15	ring [1] 10/25	scared [1] 13/24	SHAZIA [3] 43/12	21/9 21/12
33/4	•		43/13 47/23	single [3] 9/10 9/16
replacement [1]	Road [1] 32/10	scheme [2] 22/2 42/16		36/1
23/13	robbed [1] 31/21		she [86]	
reported [1] 36/10	role [2] 3/12 4/3	school [6] 2/16 2/17	shifts [1] 29/6	sir [21] 1/3 1/8 20/3
representatives [1]	Ropley [1] 38/5	2/19 2/21 2/22 3/20	shock [1] 30/17	23/25 24/9 24/10 27/6
18/16	rose [1] 44/1	screen [3] 10/23 11/8	shocked [1] 28/7	29/20 32/9 33/21
reputation [4] 35/9	roughly [2] 13/7	33/2	shop [1] 19/21	35/22 38/3 39/16
37/1 42/18 42/18	46/10	second [2] 5/13 12/25		41/16 43/13 44/20
reputational [1] 28/17	ruined [4] 41/2 41/9	secret [1] 30/24	30/16	45/18 45/19 46/1 46/6
reputations [1] 43/11	41/13 42/17	secure [1] 43/22	shortage [1] 13/25	46/15
request [1] 30/8	rumours [2] 28/17	security [1] 43/19	shortages [1] 28/3	Sir Wyn [3] 20/3 24/9
requested [1] 40/4	37/4	see [9] 1/3 1/25 2/1	shortfall [27] 6/25 7/5	45/18
require [1] 6/4	run [2] 17/2 40/20	21/13 23/9 23/12	7/19 8/10 9/3 9/22	sleeplessness [1]
required [1] 38/15	running [7] 4/5 4/17	33/12 40/25 46/13	12/18 17/16 18/17	34/21
research [1] 36/20	15/9 22/15 25/4 29/10	seeing [2] 13/22	20/20 22/2 25/7 25/9	small [6] 3/6 6/19
resign [1] 13/16	39/19	13/23	25/18 27/17 27/18	21/1 22/1 34/7 38/8
resigned [2] 21/9	S	seeking [2] 34/4 38/9	27/19 28/6 30/11 31/3	so [34] 1/5 1/7 4/25
25/22		seems [1] 43/2	31/18 38/11 40/1	5/4 7/2 7/4 7/6 8/7
resolve [1] 33/6	SADDIQ [13] 43/12	seen [1] 44/20	40/14 42/7 42/8 42/11	8/22 10/9 10/10 11/10
resolved [2] 10/4	43/13 43/13 43/21	seizures [1] 26/3	shortfalls [34] 6/19	11/16 11/22 13/11
19/1	43/24 44/4 44/9 44/13	self [2] 17/6 28/23	6/19 7/16 8/15 9/1 9/2	13/19 14/19 15/2 15/7
resorted [1] 34/14	44/17 44/24 45/5	self-adhesives [1]	12/11 13/4 20/23	15/8 15/17 16/25 17/4
respect [2] 36/16	45/12 47/24	17/6	25/10 25/24 27/20	23/11 24/4 24/8 24/15
42/12	Saddiq's [2] 44/21	self-esteem [1] 28/23	27/23 28/9 28/19	26/5 26/18 28/25
respected [1] 36/25	45/1	sell [3] 32/23 34/20	30/10 30/12 30/13	33/18 38/25 39/3
responded [1] 36/12	safe [1] 43/22	36/23	30/18 32/19 32/21	40/12
responsibility [1]	said [35] 1/6 5/6 6/24	selling [4] 2/23 5/13	32/24 34/6 34/9 34/12	sold [3] 10/7 31/12
35/17	7/4 7/6 7/9 9/9 9/12	31/9 34/14	34/20 36/9 36/17 38/8	35/24
responsible [2] 33/13	10/5 11/6 12/13 12/20	send [5] 14/16 14/24	38/16 40/11 42/3	some [13] 2/13 5/2
35/4	12/22 14/13 14/11	15/9 15/14 40/4	42/12 43/24	11/17 11/18 11/18
rest [1] 9/24	15/12 15/16 16/20	sent [3] 5/21 8/19	should [6] 2/10 7/9	11/19 24/12 27/17
restrictions [1] 14/9	16/22 17/6 17/10	18/15	9/8 9/19 33/17 35/17	31/11 31/11 34/1 40/2
result [6] 3/11 13/16	17/11 17/13 17/18	separately [1] 30/21	shouting [1] 44/14	45/24
28/3 37/22 44/11	18/6 18/22 19/2 19/4	September [1] 32/13	show [1] 32/5	somebody's [1] 7/11
44/23	19/7 19/11 19/12	September 1980 [1]	showed [2] 10/1	someone [7] 8/23
resulted [1] 7/19	27/18 36/13 37/7	32/13	27/16	19/7 19/8 19/10 19/11
resume [1] 46/7	45/20	sequence [1] 19/19	showing [2] 10/15	20/11 31/6
resuscitated [1] 26/4	salary [2] 8/3 28/2	series [1] 36/16	10/19	something [4] 4/8
retire [2] 19/3 32/23	Sandiacre [1] 41/17	served [1] 42/20	shown [5] 13/4 20/20	6/20 13/1 21/2
retirement [3] 31/22	savings [1] 34/13	services [2] 13/10	28/10 41/5 41/10	sometimes [3] 8/18
33/7 37/25	say [9] 11/2 13/5 13/6		shows [1] 44/21	8/20 8/22
return [1] 39/25	16/11 19/17 21/19	setting [1] 24/8	sick [1] 39/25	son [5] 27/9 27/11
returned [2] 19/22	22/10 23/20 23/23	settlement [1] 22/9	sign [3] 3/17 19/2	29/1 29/2 35/12
44/22	saying [3] 14/10 17/1	Seven [1] 2/20	22/22	son's [1] 35/12
right [17] 1/6 4/15	18/16	shadow [1] 31/24	signature [2] 1/25 2/1	Songbird [1] 9/9
8/13 9/16 10/6 11/7	says [23] 7/17 9/19	shadowed [2] 5/25	significant [2] 30/11	sons [1] 26/8
11/13 13/2 13/14	26/16 28/24 31/25	27/13	30/18	soon [1] 18/6
13/15 17/17 17/24	33/1 33/6 33/11 35/14	shaken [1] 28/7	similar [1] 46/10	sorry [4] 4/9 29/16
	37/1 37/5 37/10 37/15	shall [1] 6/22	simple [1] 38/22	45/19 45/21
				(22) repeatedly - sorry

(22) repeatedly - sorry

	07/0 07/44 07/00 00/4	27/40 20/7 40/2		1
S	27/6 27/11 27/20 28/1	37/16 39/7 46/3	take [7] 1/10 4/3 6/11	then [24] 3/3 4/2 6/5
sort [4] 5/2 13/6	28/22 29/5 47/8	suddenly [2] 33/3	7/7 7/10 24/14 37/14	6/20 7/2 8/10 11/8
21/11 21/11	Stockdale's [3] 28/5	37/17	taken [4] 38/1 39/4	11/10 12/25 13/8
sorts [1] 3/16	28/14 29/11	suffer [2] 21/16 26/17	44/6 44/24	14/15 15/22 16/10
sought [2] 21/25 36/8	stole [2] 43/4 45/7	suffered [5] 28/16	taking [2] 25/11 29/6	19/15 21/12 24/6
spare [1] 2/23	stolen [3] 31/6 37/4	37/12 42/18 43/24	talking [2] 7/15 8/24	27/12 32/11 34/13
speak [8] 8/21 16/9	40/17	45/1	tatters [1] 43/11	34/13 42/6 42/7 45/20
19/8 19/10 19/11	stones [1] 44/17	suffering [2] 28/22	teacher [1] 37/16	46/13
20/12 21/17 24/15	stood [1] 10/5	34/21	team [1] 46/1	theory [1] 6/1
spinning [1] 5/15	stop [1] 41/2	suggested [2] 30/23	tears [1] 37/24	there [21] 2/8 5/1 9/1
spirit [1] 39/5	story [1] 9/24	30/25	tell [6] 10/6 10/7	12/17 13/6 16/18
<b>SPM [1]</b> 13/13	Stowmarket [1] 32/10		15/23 19/6 22/16	16/25 17/7 17/8 17/20
SPMs [1] 36/12	strain [1] 28/20	suicide [1] 26/19	30/12	18/1 18/8 18/9 20/3
spoke [3] 11/4 11/14	street [1] 37/7	sum [1] 42/10	telling [1] 31/6	23/19 28/11 28/17
11/20	stress [11] 13/20	summaries [3] 24/12	ten [2] 34/10 38/17	33/1 39/18 40/1 44/11
staff [2] 30/7 42/23	25/25 26/6 28/19	24/23 46/11	ten years [2] 34/10	there's [5] 5/4 13/1
stamps [3] 2/23 5/13	34/16 34/21 37/13	summarise [1] 7/17	38/17	13/25 17/6 17/9
17/5	37/18 37/20 41/4 45/3	summary [22] 24/25	tension [1] 40/12	thereby [1] 36/24
stand [2] 6/21 12/11	stress-related [1]	27/5 29/19 32/8 33/20	terminated [4] 28/15	therefore [1] 9/20
standing [1] 16/12	45/3	35/21 38/2 39/15	38/15 40/19 42/14	these [8] 6/10 9/21
start [2] 6/14 20/15	stressful [1] 16/12	41/15 43/12 45/22	terrible [1] 23/10	10/17 17/9 31/2 43/19
started [1] 18/6	struggled [2] 28/18	46/3 47/5 47/7 47/9	than [3] 7/1 26/5	43/20 44/23
state [1] 1/16	30/6	47/11 47/13 47/15	31/24	they [70]
statement [28] 1/18	STUBBS [9] 35/21	47/17 47/19 47/21 47/23	thank [18] 1/4 1/8	they're [5] 19/12
1/21 2/2 2/5 2/9 14/2	35/22 36/1 36/4 36/15		2/12 20/4 23/18 23/23	21/22 21/24 22/23 23/1
24/25 27/5 29/19 32/8	36/17 37/5 37/15 47/16	supervision [1] 27/16	23/24 24/2 24/8 24/9 24/10 24/20 24/22	
33/20 35/21 38/2		support [7] 2/11 5/21 5/22 18/9 18/9 18/10	45/18 46/5 46/6 46/13	they've [1] 21/19
39/15 41/15 43/12	studied [1] 3/25	20/24	46/15	thief [1] 44/15 thieves [1] 26/14
44/21 46/2 47/5 47/7	study [1] 2/24 subject [1] 44/6	supposed [2] 40/11	that [180]	thing [1] 17/14
47/9 47/11 47/13	subpostmaster [9]	42/8	that's [22] 1/20 4/16	things [7] 3/16 9/21
47/15 47/17 47/19	4/4 20/14 32/1 32/9	supposedly [1] 38/12		10/12 11/7 11/9 21/20
47/21 47/23	32/13 33/21 34/11	sure [1] 12/5	10/10 12/25 13/15	44/21
statements [1] 24/23	42/1 43/2	surge [1] 11/12	15/15 15/15 16/20	think [15] 4/1 7/23
states [1] 30/4	subpostmasters [10]	surplus [5] 14/4 14/6	17/25 18/3 18/21 19/2	8/12 8/25 12/13 12/24
statutory [2] 24/4	7/22 13/23 18/11	14/11 14/16 19/21	20/2 22/10 23/22	19/16 23/3 23/22
41/23	22/13 22/18 22/20	survive [1] 35/1	23/23 45/24 46/5	23/23 24/16 32/3 39/2
stay [2] 16/23 24/17	23/8 33/19 35/18	suspended [6] 25/19	theft [2] 35/3 38/20	45/19 46/9
stealing [3] 28/18	41/13	28/7 36/18 38/14	their [17] 3/11 3/12	thinking [1] 16/13
29/4 30/22	subpostmasters' [1]	40/15 44/4	16/7 27/21 30/24	thinks [1] 37/24
steamroller [1] 16/13	7/20	suspense [1] 12/4	31/11 33/7 33/9 35/16	
step [3] 16/23 18/7	subpostmistress [11]			
21/2	4/15 21/10 25/1 27/7	sustain [1] 32/25	42/23 43/7 43/9 44/23	17/5 23/10 31/24
stigma [1] 28/16	29/20 35/22 38/3	swear [1] 29/3	them [24] 6/24 9/5	33/16
still [11] 16/2 18/12	39/17 40/6 41/16	swept [1] 16/14	9/12 9/14 9/15 10/5	thought [5] 7/1 13/1
20/8 20/9 26/23 26/24	43/16	swift [1] 23/12	11/17 11/18 11/19	15/21 19/6 21/7
29/9 31/16 31/23	subsequently [3]	switch [2] 11/7 11/8	11/20 12/2 12/3 12/4	threatened [3] 36/17
34/24 37/19	28/15 31/8 40/18	sworn [2] 1/12 47/3	17/8 17/8 18/15 25/21	36/20 44/7
stock [8] 9/2 9/3 9/8	success [1] 43/19	system [63]	29/17 31/10 32/3 34/8	threatening [3] 22/25
9/20 9/25 10/15 16/19	successful [2] 29/10		35/16 36/15 37/15	44/15 45/5
38/13	12/15	<u>T</u>	themselves [3] 11/1	three [5] 2/20 5/23
<b>STOCKDALE [8]</b> 27/5	such [5] 5/13 20/15	tablets [1] 37/19	11/24 22/19	27/11 43/16 46/10
				(23) sort - three

(23) sort - three

Т	5/19 6/9 25/5 25/6	unlawful [1] 7/10	Wall [2] 45/23 46/2	9/7 10/6 10/14 10/17
	27/12 27/14 30/5 34/1	unless [1] 16/15	want [15] 15/15 17/22	10/18 11/25 13/10
thriving [1] 29/10	34/5 36/1 36/5 38/10	unlocked [1] 14/21	21/13 23/6 23/7 24/17	13/21 13/23 14/5
through [4] 1/10	39/23 42/1	unreasonable [1]	24/18 27/2 27/4 29/14	14/19 15/4 15/17
10/25 16/19 44/16	transaction [2] 6/6	23/2	29/17 29/18 35/16	16/20 19/6 19/15
throughout [2] 15/12	8/20	unreliable [2] 22/6	39/14 41/7	20/10 20/20 20/23
32/22	transactions [6] 4/24	41/12	wanted [5] 14/6 14/11	21/9 23/3 23/6 23/7
time [19] 2/23 3/2 3/2	4/25 5/13 5/25 13/9	until [6] 21/15 30/17	14/17 26/19 39/6	29/3 35/7 37/24 38/22
6/25 9/15 10/17 12/25	40/8	33/22 38/5 42/8 46/17	wants [1] 35/14	38/25 39/10 45/20
13/5 13/20 13/22	Transformation [1]	untrue [1] 31/2	was [179]	what's [2] 13/24
13/22 19/20 20/22	42/15	up [17] 9/7 9/24 10/25		13/25
24/4 26/23 28/4 30/17	treated [3] 22/13	12/7 12/9 13/6 15/8	way [3] 13/19 22/12	whatever [1] 39/11
32/22 34/10	40/25 45/9	15/13 15/18 16/10	40/25	whatsoever [1] 9/23
times [2] 15/4 26/18	tremendous [1] 28/20		we [16] 5/16 6/10	wheels [1] 16/14
Tisted [1] 38/4	tried [2] 40/22 45/14	19/18 35/16 37/3 37/7	6/11 7/7 15/15 22/21	when [33] 4/5 4/20
to [307]	true [1] 2/5	uploaded [1] 46/3	24/4 24/11 24/14	5/6 5/24 5/25 6/14
today [5] 1/8 24/7	truly [1] 43/6	upon [5] 2/21 2/22	26/17 26/18 32/6 41/2	8/15 9/3 11/19 11/23
24/11 46/4 46/7	trust [2] 29/1 32/3	6/2 43/7 43/17	45/19 46/7 46/10	11/25 12/25 12/25
together [1] 23/9	trusted [1] 37/1	upset [1] 38/25	we're [1] 19/9	13/8 14/12 15/5 15/22
told [7] 21/21 25/20	truth [1] 41/7	upsetting [1] 16/21	we've [2] 1/5 19/8	16/21 17/16 17/17
27/22 27/23 38/10	try [2] 24/5 28/8	urgency [1] 40/5	Wednesday [1] 1/1	19/20 21/20 22/14
38/21 38/23	trying [1] 37/14	us [6] 1/3 3/18 6/12	week [3] 5/24 10/7	30/14 34/3 36/2 36/10
toll [1] 37/11	TSB [1] 25/3	32/6 37/7 37/7	27/13	37/24 38/8 40/25
tomorrow [3] 46/7	turn [1] 1/23	use [2] 14/17 23/1	weekly [1] 30/6	41/22 44/14 45/9
46/9 46/14	turned [2] 28/19 43/1	used [10] 5/16 9/18	weeks [1] 27/19	where [6] 2/14 2/16
too [2] 27/3 32/24	tutor [1] 3/25	11/20 11/22 29/22	well [23] 3/14 6/11	2/25 3/5 32/5 32/12
took [13] 4/5 4/7 4/14	twice [1] 24/2	31/14 34/8 34/12	7/1 7/4 7/23 8/20 9/14	where's [1] 22/23
8/7 8/10 9/14 14/3	two [10] 6/21 8/12	34/13 37/16	9/24 10/20 11/22	whether [2] 39/12
30/9 31/19 33/23	12/10 16/6 17/18 20/1	usher [1] 1/10	13/12 16/20 17/2	45/23
37/11 39/19 39/24	26/4 34/17 38/4 43/20		17/10 20/8 20/21	which [15] 6/1 6/11
tot [1] 16/10	Tyne [1] 43/17	20/18 29/24 30/3	20/22 21/15 21/23	6/22 7/19 8/1 8/2 14/2
total [4] 13/3 20/25		usually [3] 27/22 34/4		15/9 15/19 20/1 24/12
25/23 45/2	U	38/10	well-being [1] 20/21	42/6 44/1 44/7 44/21
totally [2] 23/2 29/4	<b>UK [1]</b> 41/25			while [1] 1/5
totals [1] 33/3	ultimately [1] 10/4	V	15/5 16/17 19/20	whilst [3] 18/5 25/7
touch [4] 14/20 14/20	unable [1] 44/10	value [2] 28/16 36/24	31/13	34/17
15/11 19/4	unbearable [1] 26/18	values [2] 14/14	were [41] 2/25 3/14	Whinney [1] 39/17
towards [2] 31/13 44/12	uncaring [1] 20/16	16/18	4/5 4/14 5/21 5/25	Whitaker [1] 30/22
trace [1] 5/2	uncle [1] 3/3	various [1] 15/18	6/11 7/24 8/8 8/8 8/24	Whittaker [2] 30/19
TRACY [8] 41/15	under [9] 13/20 16/14		11/12 13/9 17/19	31/4
41/16 41/24 42/2 42/9		verbal [2] 19/14 20/10	20/22 20/23 22/18	who [20] 1/9 2/25
42/11 42/23 47/21	37/21 41/4 42/15	very [17] 1/4 8/18	22/20 22/22 24/5 26/1	5/22 8/23 11/4 15/25
Tracy's [2] 42/14	undergoing [1] 28/23		26/8 26/17 28/12	16/6 19/14 20/11
42/18	understand [4] 17/22	23/21 24/6 24/7 24/8	28/17 31/2 32/21 33/9	20/16 23/10 26/22
trade [1] 25/15	18/25 28/9 43/7	32/2 32/2 36/5 37/23	34/7 35/18 35/19 36/9	26/24 27/10 27/24
trading [1] 34/9	understood [1] 8/4	43/14 45/13 45/18	39/3 41/2 43/9 43/21	30/17 33/16 40/6
tradition [1] 4/3	undertook [1] 36/19	village [3] 3/6 3/15	43/22 44/5 44/10	40/17 43/9
trainer [4] 25/7 25/8	unfaithful [1] 31/1	21/1	44/22 44/23	whoever [1] 19/14
27/17 40/4	unfounded [1] 37/4	vindication [1] 29/18	West [1] 38/4	whole [7] 15/12 16/11
trainers [1] 27/13	unhelpful [1] 27/22	W	what [42] 2/18 2/21	17/14 23/12 23/14
training [16] 5/9 5/12	unit [1] 11/9	walk [1] 20/3	3/12 3/20 5/9 5/19 6/8	26/13 27/2
	University [1] 3/22		6/17 7/8 8/4 8/24 9/5	whom [2] 8/16 11/15
				(24) thriving - whom
				(2-7) throng - whom

\ <b>N</b> /	write [1] 29/15	14/25 24/19	
W	writing [2] 18/18	14/20 24/10	
why [3] 10/10 12/16	19/14		
26/5	written [1] 18/14		
wicked [1] 42/19	wrong [3] 9/13 17/11		
wield [1] 16/5	21/8		
wife [1] 33/7	wrongs [1] 21/19		
wife's [1] 34/15	wrote [1] 25/8		
will [10] 1/10 7/7 16/5	<b>Wyn [3]</b> 20/3 24/9		
18/16 24/20 24/20 41/21 42/15 44/20	45/18		
46/13	Wyverstone [1] 32/10		
wish [6] 2/8 20/13	Y		
20/14 22/16 23/16			
29/15	year [6] 1/19 13/13		
witch [1] 42/19	18/20 19/23 19/25		
with [56]	26/2		
within [4] 19/25 25/10	years [11] 13/7 27/3		
35/10 35/11	31/24 32/14 34/10 34/24 35/8 37/25		
without [2] 25/9	38/17 41/25 42/20		
30/25	yes [30] 1/20 1/22 2/1		
witness [24] 1/8	2/4 2/7 2/10 4/16 5/8		
22/22 23/25 24/12	5/17 8/14 10/3 10/16		
24/25 27/5 29/19 32/8	12/12 12/15 13/15		
33/20 35/21 38/2	14/18 15/16 15/25		
39/15 41/15 43/12	17/25 18/3 18/21		
47/5 47/7 47/9 47/11	18/24 19/11 19/24		
47/13 47/15 47/17	20/2 22/1 23/22 23/23		
47/19 47/21 47/23	46/9 46/12		
witnesses [1] 46/10	yet [4] 18/25 19/17		
Woefully [1] 6/10	31/16 46/3		
woman [1] 45/14 wondering [1] 45/23	you [211]		
word [1] 21/1	you'd [8] 5/3 8/9 8/18		
work [7] 11/3 12/19	10/23 10/23 10/25		
20/15 21/9 22/24	10/25 12/5		
26/23 37/21	you're [1] 13/10		
worked [4] 11/15 27/8	you've [6] 3/7 3/19 4/14 9/20 10/13 24/7		
33/24 41/24	young [1] 43/14		
working [14] 2/25	your [42] 1/11 1/16		
10/24 13/19 14/22	1/21 1/25 2/2 2/6 2/14		
14/24 28/3 29/5 34/18	3/7 3/12 3/19 4/21		
39/18 39/21 41/3 41/8	4/24 5/10 6/8 7/5 7/7		
43/8 45/13	8/5 9/25 10/13 10/15		
works [1] 29/5	10/19 12/7 12/18		
world [1] 41/7	13/13 13/16 14/2 14/3		
worried [3] 18/13	15/15 15/25 17/6		
20/9 20/23	17/23 18/4 18/23		
worry [1] 21/21 worst [1] 43/3	20/18 20/19 20/19		
worst [1] 43/3 would [51]	20/21 21/3 21/10 24/7		
wrecked [1] 43/1	37/7 46/1		
	yourself [3] 11/21		
			(25) why - yoursol