

1 **Thursday, 24 February 2022**

2 **(10.00 am)**

3 **MS HODGE:** Good morning, sir. Can you hear and see us?

4 **SIR WYN WILLIAMS:** I can indeed.

5 **MS HODGE:** Thank you. Our first witness this morning is

6 Mr Thomas English.

7 **SIR WYN WILLIAMS:** Yes.

8 **THOMAS ENGLISH (sworn)**

9 **SIR WYN WILLIAMS:** Good morning, Mr English.

10 **A.** Good morning, sir.

11 **SIR WYN WILLIAMS:** Thank you very much for coming.

12 **Questioned by MS HODGE**

13 **MS HODGE:** As you know, Mr English, my name is

14 Catriona Hodge and I ask questions on behalf of the

15 Inquiry.

16 **A.** Yes.

17 **Q.** Please can you state your full name?

18 **A.** Thomas Edward English.

19 **Q.** Thank you. You made a statement, Mr English, on

20 9 February of this year; is that correct?

21 **A.** Yes.

22 **Q.** Do you have a copy of that statement before you?

23 **A.** Yes.

24 **Q.** Could I please ask you to turn to the final page of

25 your statement. It should be page 16.

1

1 **A.** On the back, yes.

2 **Q.** Do you see your signature in the middle of that page?

3 **A.** Yes, that's my signature.

4 **Q.** Have you had an opportunity to read that statement

5 since it was first made?

6 **A.** Yes.

7 **Q.** Is its content true to the best of your knowledge and

8 belief?

9 **A.** Yes.

10 **Q.** I'd like to begin by asking you a few questions about

11 your background, if I may?

12 **A.** Yes.

13 **Q.** How old are you now, Mr English?

14 **A.** 69 now, 70 this year.

15 **Q.** Are you married?

16 **A.** Yes.

17 **Q.** For how long have you been married?

18 **A.** Since 1979, September '79.

19 **Q.** Do you have any children?

20 **A.** I've got two daughters.

21 **Q.** How old are they?

22 **A.** 37 at the weekend, and 35.

23 **Q.** Can you please tell me about your career before you

24 went to work for the Post Office.

25 **A.** Yes. I was schooled in Middlesbrough and then I left

2

1 Middlesbrough in 1969 and joined the Royal Marines as

2 a 16 and a half year old boy, stayed there until

3 1 April '77 and then on 4 April '77, I joined the

4 Metropolitan Police and served at Stoke Newington

5 police station here in London.

6 I then transferred up to Leicester because

7 a girl I'd met, still my wife, didn't want to live in

8 London and so we went to Leicester where she came

9 from, and I spent 20 or so years in Leicester and then

10 I left the police force through a medical problem, and

11 then we decided on settling for a Post Office to make

12 a living because my daughters at that time were only

13 12 and 13, and we needed more money than my police

14 pension was paying me to survive.

15 So I'd got problems getting a job because of

16 a blood disorder I've got, which is genetic, and

17 I settled for the Post Office as a way of survival.

18 **Q.** What had attracted you, firstly, to your role in the

19 Royal Marines and the police force?

20 **A.** Well, I suppose I'm -- I was a natural competitor.

21 I've always been sport mad, sport-minded, as a kid,

22 always out playing football, played rugby for 15 years

23 and it just seemed a natural progression that I leave

24 Middlesbrough. I didn't want to go in the steelworks

25 and I felt, well, I'm going to go and I'm going to

3

1 leave, and I made the biggest train journey of my life

2 from Middlesbrough, all the way down to Deal in Kent,

3 on my own, and -- I mean I had to get my Mum to sign

4 me into the military because I was underage,

5 technically -- and off I went, and spent eight years

6 there.

7 **Q.** Did you enjoy it?

8 **A.** Oh, yes. I just got into sport again, didn't I, and

9 I enjoyed soldiering. It was me, really.

10 **Q.** What attracted you to working for the Post Office?

11 **A.** Well, I tried -- after I left the police force,

12 I tried to get jobs with them and I don't know what

13 happened at the time but it seemed that they'd put

14 a little line at the bottom "If you don't hear from us

15 within a month, then you're not successful". And

16 I thought I've just given you 20 years of my life and

17 you can't even write to me and say, "Sorry, Tom,

18 you've been unsuccessful"?

19 So, as time went on, I thought, well, I've got

20 to make a move because the girls are getting bigger

21 and they're getting older and I need some stability.

22 I can't go round, you know, hunting for jobs because

23 of my illness, which nearly killed me. I thought I've

24 got to survive.

25 So the next best thing is I'll go down this

4

1 avenue of being self-employed and work at that.  
 2 **Q.** What did the process of applying to be a subpostmaster  
 3 involve?  
 4 **A.** I wrote to the Post Office, I went for an initial  
 5 interview at Bishop Street in Leicester, which was  
 6 their Crown Office. I then sat some exams there and  
 7 I was successful. I then had to go away and write --  
 8 I've still got it to this day -- a study of the  
 9 business, of what I would do if I was given an office  
 10 and how I would make it better.  
 11 So I wrote this business document and submitted  
 12 it to them and they said, "Yeah, that's fine" and then  
 13 I went for an interview at Derby with Nigel Trumpton,  
 14 who turned out to be my line manager. There was  
 15 another lady with him -- I can't remember her name,  
 16 but she was a subpostmistress -- and they interviewed  
 17 my wife and I for four hours in Derby.  
 18 Then, at the end of it, he said, "You've got the  
 19 job". [... redacted ...]  
 20 **Q.** I was about to ask you which Post Office you ran but  
 21 it's the Great Haywood --  
 22 **A.** Yes, Great Haywood Post Office, yes.  
 23 **Q.** How did you acquire that branch?  
 24 **A.** I purchased it. I looked at -- I went all round the  
 25 country -- I mean, Norfolk, Devon, the north-east and  
 5

1 for the business and then there was some modernisation  
 2 to go on, and removal and purchase fees, those kind of  
 3 things, which added up.  
 4 **Q.** Did the purchase price cover the premises itself, the  
 5 cost of the premises itself?  
 6 **A.** No. What I did was I took out a £50,000 mortgage on  
 7 the premises as well, because I think the premises  
 8 cost in total about £140,000-odd then, which was  
 9 a considerable sum. It's a considerable sum now but,  
 10 having said that, we did some repairs and renovations  
 11 and that's where the money went.  
 12 **Q.** When did your appointment as a subpostmaster begin?  
 13 **A.** Oh, I moved into the premises on 3 February '99 and  
 14 the next morning we were open for business.  
 15 **Q.** What support did your wife provide in running the  
 16 business?  
 17 **A.** Everything, everything. I mean, she was a bit  
 18 disheartened at first because, with the children and  
 19 with everything in boxes all around us, and we were  
 20 expected to trade and she's thinking, what about the  
 21 kids' dinner, what about getting all these boxes, and  
 22 making a home and -- I mean, it took quite a long time  
 23 and I think it got her down a little bit and I mean,  
 24 once or twice she said, "I wish we'd never come, we  
 25 should have stayed in Leicester", you know. I said,  
 7

1 we settled for that because I just thought, "Position,  
 2 position, position". It's a Grade II listed building,  
 3 which was part of the Lord Lichfield's estate,  
 4 Patrick Anson, it was part of his estate many years  
 5 ago, and it's such a nice building, built about  
 6 1790-ish, nobody seems to know exactly, and I thought  
 7 I'll never lose money on this place, and we decided to  
 8 take the office.  
 9 And I didn't want too big a business because  
 10 I didn't want to neglect my daughters because, as  
 11 I say, they were 12 and 13. We'd uprooted them from  
 12 Leicester, from all their friends and we went there  
 13 and we did get a bit of flak like that initially from  
 14 them, you know, "You've taken us away from our  
 15 friends", which is to be expected, and -- but they  
 16 soon settled down at the local school and it -- you  
 17 know, it was a good move that way.  
 18 **Q.** How much money did you invest in the business?  
 19 **A.** About £66,000, bearing in mind removal costs from  
 20 Leicester over to Stafford. Then I had to buy the  
 21 business as well and normally you paid two to two and  
 22 a half times the salary for the business. So the  
 23 salary when I took it on was about £22,000 a year and  
 24 that was 3 February '99. As I say -- so that would  
 25 have been somewhere in the regions of £44,000 I'd paid  
 6

1 "No, it will pan out, just keep going".  
 2 **Q.** Not long after your appointment, there was an  
 3 attempted robbery --  
 4 **A.** Yes. As I say, I became an official subpostmaster on  
 5 4 February '99 and then it was a Saturday morning  
 6 on -- in August and it was 9.20 on a Saturday morning,  
 7 and it was a bit quiet, and I thought, well, I'll just  
 8 flip through to the paper, you know, at the desk and  
 9 have a read. And then the door opened and in come  
 10 these two lads, all dressed in black and they rolled  
 11 their balaclavas down and all you could see was their  
 12 eyes and I thought -- well, I won't tell you what  
 13 I thought but I thought, "Here we go". One of them  
 14 stood in front of me and said, "Give me your money and  
 15 I won't hurt you".  
 16 The other one had a rifle and a cover over it  
 17 and I could see the metal barrel of the gun and  
 18 I thought, hmm, okay, and I just went up in the air,  
 19 basically. It was just action and reaction. I just  
 20 exploded, pressed the alarms, which panicked them,  
 21 because they are very, very loud, and I then ran  
 22 through the house -- because the entrance to my house  
 23 was the entrance for all the public. I mean, I got  
 24 a thousand people a week through my front door.  
 25 And I ran through the kitchen, through the back  
 8

1 room, through the living room, opened the door into  
2 the Post Office from my living room, and then ran out  
3 into the street, and they had a stolen car outside  
4 with a getaway driver. So they jumped in and just got  
5 away and then I got the number, we rang the police and  
6 the police were in the area and eventually they went  
7 over to Abbots Bromley and they were caught trying to  
8 do something over there.

9 But, prior to that, they went to Fillybrook  
10 Service Station up near Trenthem Gardens. They were  
11 a pair of thugs, really, because they hit the young  
12 girl at Fillybrook Service Station, which is a garage  
13 -- it isn't now, but it was -- and they hit her for 20  
14 cigarettes and I thought, well, they were particularly  
15 nasty fellas these and one of them, apparently, in the  
16 paper had previous for hitting his Mum. I thought,  
17 well, you're not a very good advert for a manhood if  
18 you're going around belting your Mum. So they got  
19 their desserts and they went to prison.

20 The Post Office, we rang them up and said,  
21 "We've had a robbery" and all they said was, "Well,  
22 how much did they get?" and I said, "Nothing". "Oh,  
23 okay, just close the office", and, well, my wife fell  
24 apart a bit after that, through the shock. It was  
25 just latent shock, I suppose, and they didn't even

9

1 only gave us about £7,000 or £8,000 a year, which we  
2 kept -- you know, we fine-tuned it to that, because we  
3 used to go out every Thursday and every Saturday and  
4 Sunday around warehouses ourselves looking for things  
5 we could work out to sell in the shop. And then you'd  
6 take them home, unbox them, work out a price for them,  
7 put the price on the item, store it or put it in the  
8 shop.

9 So, basically, the whole job was 24/7, really,  
10 because you were open Saturdays for the Post Office  
11 anyhow, and you closed about 1.00, by the time you'd  
12 cashed up and declared all your cash and things. So  
13 it was busy.

14 **Q.** How did you fit training in around that?

15 **A.** Well, what we did was they sent us these CD disks or  
16 DVDs. So we had a DVD and we put it in and you had to  
17 self-teach, and we sat for hours in the evening after  
18 we'd had our dinner and we'd sit until like  
19 10.00/11.00 at night looking at these videos trying to  
20 learn a computer from a video. And we did that for  
21 many, many hours.

22 Then we went for some training, and I can't  
23 remember where I went in Stafford for it but we did it  
24 separate, because Bren had to run the office and I had  
25 to go to training, and it was a week's training and we

11

1 send her a bunch of flowers. They didn't even do  
2 anything. And I thought "Oh, hang on a minute, that's  
3 not very good", and I'd only been in position eight  
4 months. Well, if they're going to treat me like that,  
5 what are they going to do to the others who've sat  
6 here in this chair? Their attitude is not very good.

7 **Q.** When was the Horizon system first installed in your  
8 branch?

9 **A.** About 2004. I was a latecomer to that because of my  
10 appointment was in '99 and they'd already had  
11 a roll-out but we were all paper-based. Everything  
12 was worked out on a proper chart, which we submitted  
13 to the Post Office and, obviously, everything had to  
14 balance, and you could cross it along and check it up,  
15 down, left-hand, right-hand side, the lot and  
16 everything was paper-based.

17 **Q.** What training did you receive from the Post Office  
18 when Horizon was installed?

19 **A.** When -- gosh. The Post Office isn't like -- a lot of  
20 people think it's glamorous, you open at 9 and you  
21 close at 5. It wasn't like that at all. It was  
22 seven days a week, non-stop. Because you've got your  
23 ancillary business and we chose this business because  
24 it wasn't too big and we could still spend time with  
25 our daughters, and our ancillary business probably

10

1 had this Canadian fella -- I'm sure he was Canadian --  
2 and he said, "Look, about this system, the Post Office  
3 have told me not to tell you this, but there are  
4 problems with this system; they have experienced  
5 problems". And one of the lads -- because I wasn't  
6 really computer literate, and one of the lads, about  
7 my age, he said, "Yeah, but this is a second-hand  
8 system, this is not a good system" and I thought,  
9 "Oh".

10 Then, with what the instructor said, "This is  
11 not a good -- and they have had problems with it", so  
12 that's within five years of roll-out, I thought, oh,  
13 be careful because this thing can bite you, and that  
14 was always in my mind.

15 **Q.** Were you given an opportunity to use the Horizon  
16 system during your group training?

17 **A.** I'm going to say no but I don't remember sitting there  
18 with a computer in front of me. I just can't remember  
19 that, and that's the best answer I can give.

20 **Q.** What training did you receive from the Post Office  
21 after it had been installed in your branch?

22 **A.** We had a very nice lady come to stay with us -- not  
23 live with us, obviously -- but train us for about four  
24 days or so, and then she left us on our own and we  
25 thought, "Oh, this is it now". And you just get on

12

1 with it, and you just try and remember what you've  
 2 been taught and what you've been told and, as I say,  
 3 just hope it pans out okay from you from there.  
 4 I would say about a year, before I really knew  
 5 what I was doing.  
 6 **Q.** Forgive me, I was going to ask how suitable do you  
 7 think the training was in preparing you to run the  
 8 branch?  
 9 **A.** I don't think it was adequate. No, I don't.  
 10 **Q.** Did you experience problems when using the Horizon  
 11 system?  
 12 **A.** Oh, yes. Yes. You had problems with communication,  
 13 ie from the internet, from -- and I think part of the  
 14 problem was -- I went and spoke to the Post Office  
 15 engineer who was at the green box outside one day.  
 16 I says, "What's going down?" He goes, "Well, the  
 17 problem is we're using copper wires", he says, "and  
 18 they snap and they break and they break the  
 19 connections". And I thought, "Oh, I wonder if this is  
 20 causing some of the problems that people are alleging  
 21 they're having".  
 22 And eventually they changed things to the fibre  
 23 optic. But you still had problems. I mean, these  
 24 problems that people have reported -- and we knew it  
 25 because we used to go to subpostmasters' meetings and  
 13

1 we'd sit there and -- the average age of  
 2 a subpostmaster was quite old, you know. The average  
 3 age of somebody going into the Post Office was quite  
 4 old. It was certainly mid-40s. And, after these  
 5 meetings with the Post Office, because we'd browbeat  
 6 them, we'd sit there and have a pint and something to  
 7 eat, a cob, and we'd talk about, "What do you know",  
 8 "What do you know", and we'd all question each other  
 9 and say, "Well, I know this, I know that".  
 10 And a story would emerge. And because we  
 11 weren't, sort of, all together all the time, we were  
 12 spread out, you learnt that things were not  
 13 hunky-dory.  
 14 **Q.** You've just described attending group meetings with  
 15 the Post Office.  
 16 **A.** Yes, with the Post Office.  
 17 **Q.** Where would those be held?  
 18 **A.** Well, the Garth Hotel doesn't exist anymore. That's  
 19 now houses but we had -- we went up to a hotel in ...  
 20 oh, I can't remember the name of it, 10 miles,  
 21 12 miles away from us, and there was other premises  
 22 where we went to and had meetings.  
 23 **Q.** How frequently would these meetings be held?  
 24 **A.** Well, you had one about every six months, or so, and  
 25 then they started to drop off and I don't know why.  
 14

1 But it was a way you could quiz them and air your  
 2 problems -- Stone is the place we used to go to the  
 3 hotel in Stone.  
 4 But there were other premises. We could air our  
 5 problems and, hopefully, they'd be listened to and  
 6 then they'd tell us where the Post Office was going  
 7 and what was happening and what was in the pipeline.  
 8 **Q.** Who was in attendance at these meetings on behalf of  
 9 the Post Office?  
 10 **A.** People up the food chain. That's all I can say.  
 11 People in the know -- not terribly, terribly high but,  
 12 you know, man managers, area managers, these kind of  
 13 people.  
 14 **Q.** Did you --  
 15 **SIR WYN WILLIAMS:** Mr English, sorry to interrupt, because  
 16 this is quite interesting to me. Were the  
 17 subpostmasters who attended these meetings essentially  
 18 from your area around Staffordshire or did they come  
 19 from all over?  
 20 **A.** They didn't come from all over, sir, no. They were  
 21 Staffordshire lads and, I mean, you know, within sort  
 22 of 10 or 15-mile radius.  
 23 **SIR WYN WILLIAMS:** Right. So I've got the picture, it was  
 24 a kind of area --  
 25 **A.** Yes, sir.  
 15

1 **SIR WYN WILLIAMS:** -- meeting.  
 2 **A.** Yes.  
 3 **SIR WYN WILLIAMS:** -- at which area managers/managers of  
 4 the Post Office would be there, subpostmasters would  
 5 be there --  
 6 **A.** Yes.  
 7 **SIR WYN WILLIAMS:** -- and in those discussions, am I right  
 8 in taking from your evidence that problems with  
 9 Horizon were discussed?  
 10 **A.** Yes.  
 11 **SIR WYN WILLIAMS:** Fine, thanks.  
 12 **MS HODGE:** Do you recall any specific issues being raised?  
 13 **A.** Just balances and the fact that some transactions were  
 14 going wrong and nobody could account for why they had  
 15 problems. I would bring up issues and just say -- in  
 16 fact, when they accused me of theft, I just said to  
 17 everybody at the meeting, "Look, fellas, please be  
 18 aware I've been accused of theft and fraud from the  
 19 Post Office and what's happened is this", and  
 20 I explained it to them. I says "I'm not ashamed",  
 21 I said, "I'm ashamed they've accused me", I says, "but  
 22 please be aware that, you know, you could be next".  
 23 **Q.** On a day-to-day basis, to whom would you look for  
 24 support when you experienced a problem balancing  
 25 transactions?  
 16

1 **A.** On a day-to-day basis, it's the helpline and you could  
 2 get good people at the helpline. I suppose it  
 3 depended on their experience and how long they'd been  
 4 doing the job for. If you get a newcomer, you know,  
 5 they're not going to have the experience of somebody  
 6 who's been there a while. And they could only do so  
 7 much, and if it's a problem that they couldn't solve,  
 8 they would pass it on up the line to Chesterfield to  
 9 the accounts department, and they would register it  
 10 there. And then, invariably they'd be in touch with  
 11 you or they might be in touch with you -- sorry, you  
 12 might be in touch with them.

13           So that's how it worked.

14 **Q.** How often would you say you contacted the helpline?

15 **A.** Oh, quite regularly, yes. I suppose it's this thing,  
 16 going back to training, this can bite you on the bum  
 17 time, and you're thinking, "I've got to be cautious  
 18 here because" -- I'm one of those people that, if I've  
 19 got a problem I'll come and tell you about it, and  
 20 that is my safeguard because, you know, you can't say  
 21 to me, "Oh, well, you have hid this away, you haven't  
 22 said anything to anybody else". I'll say, "This has  
 23 happened, that's happened. What we going to do about  
 24 it?"

25 **Q.** In your statement, you've referred to an incident in

17

1 office, we don't get any mistakes then. We know where  
 2 the crash has happened, we know when it's happened and  
 3 hopefully everything's backed up and you have saved  
 4 everything", and that's what we'd say to them.

5           What I said there, yeah, accept payment in part  
 6 cash and card and cheque -- I mean, people would pay  
 7 their bills out of their pensions. Well, if I can't  
 8 give you your pension, you can't pay your bill, so  
 9 what's the point of keeping the office open? Because  
 10 you can't transact. So you close the office and  
 11 that's what used to happen.

12           I mean, once it went down for four days and  
 13 I thought, "I've got four days. What am I going to  
 14 do?" So my brother-in-law and I went out and we  
 15 bought a load of wood and we ripped the bedroom floor  
 16 up and installed a new floor in the bedroom, which  
 17 pleased my wife but ... and we used the four days that  
 18 way. And then we got back online and opened the  
 19 office again.

20           I mean, it's so sad because when you live in  
 21 a village everybody knows you. Everybody knew me.  
 22 Everybody knows me now and I've been there 23 years,  
 23 and we closed eight years ago, and I'm "Tom from the  
 24 Post Office", and it's quite embarrassing.

25           "When are you going to open? What's happening?"

19

1 December 2005.

2 **A.** Yes.

3 **Q.** Can you please describe what occurred on that  
 4 occasion?

5 **A.** Right. Where are we on the statement?

6 **Q.** Forgive me, this is on page 5, paragraph 26. It  
 7 relates to a problem with the personal banking  
 8 programme. Would you be able to explain what  
 9 happened?

10 **A.** Yes. What happened there was -- again, it's this  
 11 copper in the telephone lines problem, I think. The  
 12 Horizon would crash and you couldn't carry out  
 13 transactions. So you'd ring them say "My system's  
 14 gone down". They'd go "Oh, we know, yes. Well, keep  
 15 the office open and do what you can". "But the  
 16 system's gone down". "Ah, but you can still carry out  
 17 certain transactions". "Yes, but what happens if they  
 18 want to pay by cheque and credit card and cash",  
 19 because you could pay transactions using all those  
 20 methods and you could interchange among those three to  
 21 pay one bill.

22           And you say, "Well, if somebody wants to come in  
 23 and pay a bill and say 'Tom, I want 500 quid', I can't  
 24 give them 500 quid so they can't pay their bill". "Oh  
 25 well -- I says look, best thing is to do, close the

18

1 What's going on here?"

2           "I don't know, it's down to the Post Office, I'm  
 3 very sorry". You've got a note on your door:

4           "Sorry, not open".

5 **Q.** Did you report the issues you had experienced to the  
 6 helpline?

7 **A.** Oh, you ring them. You just ring them and say "Look,  
 8 the line's gone down". Well, they know your  
 9 computer's gone down. They know it's crashed.  
 10 Sometimes it would be a local thing, sometimes it  
 11 would be an area thing.

12 **Q.** Were there occasions when you had errors and problems  
 13 which the helpline helped you, to resolve?

14 **A.** Yes. Sometimes you could resolve something that had  
 15 gone wrong and sometimes you couldn't, and it was  
 16 referred up the food chain to Chesterfield, and  
 17 sometimes Chesterfield weren't very nice to you.

18           With one document, a docket, it was, a pension  
 19 docket, and I forget how much it was for. It was  
 20 about £127. It's in the statement somewhere. But,  
 21 off the top of my head, we -- when you take a pension  
 22 docket, the person comes in, gives you your book "Here  
 23 you are, Tom", and you open the book up to the date  
 24 and you stamp it twice, once on the stub, once on the  
 25 docket, so you rip the docket off, and then you would

20

1 scan the book and then insert the amount that's on the  
2 docket into the Horizon system, and then it would come  
3 up, and you'd pay them accordingly.

4 And you would take that docket, which is not  
5 a lot bigger than that (*indicated*) and you'd have  
6 a box with sections in it and the dockets were  
7 different kinds of pensions, like 1, 2, 3, 4 to 12, or  
8 whatever it was, and you'd put them in value order.  
9 So smallest value first, highest value to the end, in  
10 each of them sections.

11 Then what you'd do at the end of the day, you  
12 would get all them dockets out and you would make sure  
13 they're in the right order, with the right sequencing,  
14 1, 2, 3, 4, 5, and then you would add them all up. So  
15 I would go -- my wife had a calculator with a printer  
16 on it. We went out and purchased it ourselves because  
17 you had to do that.

18 Our stamps -- because they had the old fashioned  
19 stamps with the ink, but we went and bought these  
20 Ludwig things, which cost -- I mean, two of them cost  
21 me 250 quid and, even though I paid for mine, they  
22 weren't my property, they were the property of the  
23 Post Office. But because I purchased them I was  
24 responsible to Ludwig's for their repair and  
25 replacement should anything go wrong. And, basically,

21

1 I can understand to a degree why, because that stamp  
2 is official, it's a governmental thing, you know, the  
3 Government own the Post Office and it's their baby,  
4 and we did it because it was cheaper than inking up  
5 pads and doing that all the time, the old fashioned  
6 way.

7 So we had them and we'd tot all the dockets up  
8 at the end of the day and then Brenda would -- I'd  
9 just sing out how much they would and she'd go item 1,  
10 item 2, and then you'd have a full total at the end.  
11 Well, we did about 35,000 quids' worth of pensions  
12 every week to the old folk in the village, and that  
13 was that.

14 At the end of the week, we'd put all these  
15 together so the dockets and the till roll that we'd  
16 printed off and the Horizon roll -- because it's on  
17 the Horizon as well -- as long as them two figures  
18 matched and all the dockets were on there, that's  
19 done, and we'd parcel them up in a bag and then they'd  
20 go off to Lisahally in Northern Ireland.

21 Then one day, a few months later, I got this  
22 message that I was £127 or £147 down. I thought, no,  
23 I'm not. "Oh, you didn't put a docket in the system".  
24 I says, "Yes, I did". And they said "No, you didn't".  
25 I said, "Well, prove I didn't". They says, "Well,

22

1 I can't". I said, "Well ..." So, you know, there's  
2 an impasse. "I said I've done it, you said I haven't.  
3 Why at Lisahally -- have they lost it at Lisahally,  
4 because", I said, "when my wife and I did it, it was  
5 there". I said, "Not only is it there, it's on the  
6 till rolls and it's in the Horizon".

7 So I said, "I'll tell you what, this is  
8 a mechanical transaction -- it's electronic  
9 transaction. It's bar-coded. I've scanned the  
10 bar-code, tell me who that bar-code relates to". "Oh  
11 no, that's too long and complicated", they said.  
12 I said, "Well, that's not my problem. You are  
13 accusing me of losing £147 or thereabouts".

14 So I says, "It's an electronic transaction. You  
15 can trace it".

16 "No, we don't want to do that. You just pay us  
17 the money or we'll take it out your wages".

18 I says, "Well, that's not very nice, is it",  
19 I says "because I've registered this docket. You tell  
20 me who it's to, I will know who it belongs to and I  
21 will go to their house". "No".

22 So I thought, I know what I'll do, I'll ring up  
23 the DWP. So I rang up the Department of Work and  
24 Pensions, and I said -- a lady says, "Oh, yes, it's  
25 entirely -- yes, you can trace exactly who owns this",

23

1 she said, "and they should be able to do it". I said,  
2 "But, they won't". She says, "Well, I can't do it  
3 because I don't know" she say, "but they've got the  
4 information".

5 So, basically, I ended up having to pay that  
6 money, much against my will, and I said -- they  
7 couldn't prove I'd not done it and I couldn't prove  
8 they'd lost it at Lisahally. So I said, "No, I'm not  
9 happy with this. You've got your money. It's in the  
10 system. How can you say I've taken it or lost it  
11 or -- all you're talking about is a little missing  
12 piece of paper, about that big (*indicated*) but the  
13 transaction is on the accounts".

14 So we paid that money and then you just think,  
15 mmm, things are going downhill.

16 **Q.** You experienced further discrepancies in your  
17 accounts?

18 **A.** Oh, yes.

19 **Q.** You have described two separate shortfalls of £250.

20 **A.** Yes. Well, we balanced and we used to balance every  
21 month then and we did the balance and we'd go, "We're  
22 250 quid down. How can we be 250 quid down?" So  
23 you'd get all your cash out and all your stamps and  
24 all your stock again. And what I used to do is get  
25 an A4 piece of paper and then I'd put on it the

24

1 week -- the account week, the dates from and to, the  
 2 week it covers, and I'd put all my cash, 1 pence,  
 3 2 pence, 5 pence, every bit of cash I had, down to the  
 4 noughts, and then in the middle I'd put all the stamps  
 5 1, 2, all the stamps in the middle, all your milk  
 6 tokens, all your foreign currency, and everything, all  
 7 your other stamps, like presentation packs and things  
 8 like this, and your presentation envelopes, and you'd  
 9 count them all up again and you think, right, so if  
 10 that all tallies ...

11 And then you look at the previous weeks because  
 12 you can balance that against stock in and stock out  
 13 and what you've sold, you're thinking, hang on  
 14 a minute, that 250 quid, I must have given it to  
 15 somebody over the counter. That's the only thing you  
 16 can say in the end, and go, "But you don't give 250  
 17 quid over the counter". So we thought, "Oh". So  
 18 letter in the envelope, where you send all your  
 19 accounts away in the big brown envelope, letter in  
 20 there, "We've got a £250 discrepancy", you'd back that  
 21 up by making a telephone call to the helpline and go,  
 22 "We're 250 quid down but we don't understand why; is  
 23 there anything you can help us with?" "No".

24 So we're looking at each other. And then,  
 25 a month later, 250 quid again, and I'm thinking, "Hang  
 25

1 haven't you, at the bottom. I thought, "I've made  
 2 a cock up". So I thought, "Right, I'll just go and  
 3 see the lady because I know what where she lives". So  
 4 what I did is, when I sent my giros off daily, you  
 5 have got like an A5, half an A4, and it was a black --  
 6 I'm sure it was a black, because you had a black one  
 7 and a red one, and I'm sure it was a black one that  
 8 I did daily, and then you'd put them in a blue  
 9 envelope for giro bank, and then I looked at it and  
 10 I thought, right.

11 I had the money in the system, I had the Horizon  
 12 receipt, it showed on the Horizon screen, and I left  
 13 the money in the system. So what I did, I got this  
 14 piece of paper and I thought, "Right, I'm going to  
 15 test them now". And it says "Do not staple or put  
 16 anything", so I thought -- "to this thing". So  
 17 I thought, "Well, I'm going to do it".

18 So I thought -- I wrote a little letter, saying,  
 19 "I'm very sorry, I've made a mistake. I did not take  
 20 the lady's stub off the Severn Trent Water bill, it's  
 21 for this. The money is in the account, it's in the  
 22 system, and you can see it's there".

23 I just clipped it to it with a stapler in the  
 24 top left-hand corner, put it in the envelope and sent  
 25 it off. I thought, "Somebody's got to look at that  
 27

1 on a minute, it's 250 quid, twice in two months? The  
 2 same amount? What's going wrong?" And I know my wife  
 3 wouldn't do it, I know I wouldn't give out the  
 4 250 quid. I mean, that's a lot of money to give away.  
 5 And, even if you give it out in fivers, imagine how  
 6 many people you would have to pay, 40 or 50 people in  
 7 fivers to make that money. I'm thinking no.

8 So you tell the helpline again, "Look, I'm  
 9 another 250 quid down. Why is that?" "No". So  
 10 you've got to put the money in. So that was that one.

11 **Q.** I'd like to ask you about I think it was the largest  
 12 shortfall you experienced of £3,873?

13 **A.** Well, it wasn't really, was it? It was like £4,000  
 14 because what happened is, initially -- and I'm not  
 15 referring to my statement -- off the top of my head  
 16 again, I was -- and the lady came in and it was that  
 17 one where I stamped her Severn Trent Water bill, it  
 18 was, and I thought, right, stamp the water bill, scan  
 19 it through, get the receipt from the Horizon, staple  
 20 it to it, and give her it back. So, "Here you are,  
 21 thank you very much".

22 And then when I did my giros on the night,  
 23 I thought, "Oh, no, Tom, you've made a mistake, you  
 24 didn't take the stub from the bottom of the form she  
 25 brought in", because you've got the rip-off stubs,  
 26

1 and they've got to detach it from that slip so I'll  
 2 know I've got their attention". And I thought, well,  
 3 they're not going to rip it off, because they're not  
 4 going to rip an official piece of paper like that, so  
 5 they've obviously took it off with one of them staple  
 6 removers. Because when I asked for the evidence, they  
 7 sent it back to me and there it came -- and they'd  
 8 enlarged it and there was the two holes in the top  
 9 left-hand corner. I thought, well, they've had the  
 10 message because they have taken it off, they've  
 11 detached it.

12 So they sent me an error notice. I thought,  
 13 okay, fair cop, I didn't take the stub so they have  
 14 given me an error, but the money is in the account.  
 15 And then I saw the lady, I got the stub and then I put  
 16 it in the following week or the following month's  
 17 account. Now, this was the October time and  
 18 I thought, right, I'll do it again. So I stapled  
 19 another note saying, "I have recovered the said  
 20 amount. I am not including it in this account because  
 21 you have already had the money. Please rectify".

22 So they sent me another error notice. So I rang  
 23 them up. I said, "Look, one balances the other out.  
 24 I'm being honest. I told you I didn't take the stub.  
 25 What you doing?" They said, "Oh no, you've got to" --  
 28

1 I says, "Well, I can't. I couldn't do it that way  
2 because I made a mistake. I didn't take any monies.  
3 The money's there".  
4 So, anyway, it got sorted by Christmas. So it  
5 took about three months. So I thought, okay.  
6 Christmas came and went, New Year came and went, and  
7 then I logged on one February morning about 8.30, on  
8 a Saturday morning it was, because I was preparing the  
9 office then ready for 9.00. I looked at it and  
10 I thought, "What the hell is this on the computer?"  
11 It was like a message with no punctuation marks, no  
12 full stops, no nothing, no capital letters, and it was  
13 just like ticker tape. I thought, "What? Somebody  
14 having a joke?"  
15 So then, like an email, you start to decipher  
16 it, you're going, "What's all this?" And I'm going,  
17 "You've been accused of fraud and theft from the  
18 computer?" I thought, don't talk so stupid. And that  
19 I had taken 100 and -- which was the sum of this  
20 Severn Trent Water bill that belonged to the lady,  
21 I thought, "Well, they know I haven't taken it.  
22 They've had it. It said in the accounts". We spent  
23 three months hammering this problem out -- and it was  
24 somebody called Nicky Moore, I think her name was --  
25 and I thought, "Oh", and I went ballistic.

29

1 the day, the date, the time, the place, which computer  
2 it was from, is it my wife's terminal, is it my  
3 terminal, what time of day it happened, how many  
4 attempts were made to take this money out of the  
5 computer". I says, "Because it's all electronic, you  
6 can tell me what I've done and when I did it". They  
7 said, "No, we're not going to do that". I says,  
8 "Well, forget it, because I ain't going to pay you".  
9 So they said, "Well, we'll just take it out your  
10 wages". I says, "Don't threaten me". I said, "I am  
11 not going to cave in and pay you", I says "not this  
12 time, because you are really running me down now".  
13 So, anyway, I made several calls to Chesterfield  
14 and I was getting nowhere and then they came back to  
15 me and said, "Ah, we've done a further investigation.  
16 We've found that you've stolen more money". I said,  
17 "Pardon?" "You've stolen" -- whatever it says in  
18 there £4,300 or thereabouts. So I said, "No,  
19 I haven't" "Ah, but we've done" -- "Well, produce  
20 your investigation, day, date, time, place, the usual  
21 things I've asked you". They said, "No, you will pay  
22 us". I said, "I'm not going to pay you while I'm in  
23 dispute with you". I said, "This is an official  
24 record on my Horizon system. I've kept my accounts to  
25 cover this period. I've got the whole account".

31

1 Because, I mean, when you consider that I run  
2 the village Post Office, everybody knows me and  
3 everybody knows my wife, and when things like this  
4 come out and people go, "Oh, he's been thieving  
5 money", and people have said that in this chair before  
6 me, I'm quite well aware of that. And you think,  
7 "Well, hang on a minute, I'm an ex-policeman". People  
8 know me. People all round the United Kingdom know me  
9 because I was in the Marines with them, because  
10 I served in the Metropolitan Police with them, because  
11 I served in Leicester with them and the villagers know  
12 me because I run their Post Office. And they're  
13 going, "Oh, well, he's bent, he is. Wonder what he  
14 did in the police force? Was he bent then?" And  
15 you're thinking this is a real stain on my character,  
16 this is.

17 So, anyway, I says. "Look, I haven't taken any  
18 monies. I want to speak to Nicky Moore". "Well, you  
19 can't". I said, "I'm telling you now, if she's going  
20 to accuse me, I want to speak to Nicky Moore". I said  
21 "Get her on the line". And they said, "Well, you  
22 can't speak to her".

23 I says, "Well, don't accuse me of theft".  
24 I says, "If you want to do it, come and see me or get  
25 Nicky Moore to ring me", I says, "and I want to know

30

1 Because what I did every week is I get an A4  
2 envelope and put everything that I'd done that week in  
3 that envelope, all the till rolls, all the balances,  
4 the cash, and you could do a stock-on-hand check and  
5 I'd press a stock-on-hand check, and so you could work  
6 out -- just in case things went wrong, you can say,  
7 "Well, hang on a minute, this is where it happened".  
8 So I said, "I'm on *terra firma*. Everything's  
9 legal". I says, "You can't accuse me of theft".  
10 "Well, we'll just have to do something to you. We'll  
11 prosecute you or take it out of your money". I said,  
12 "No, you won't". So I said, "and I want to still  
13 speak to Nicky Moore".

14 Eventually, I got a lady. I rang up one day and  
15 she says, "Nicky Moore doesn't work here anymore,  
16 Mr English". I says, "You what?" "She doesn't  
17 work" -- I said, "What do you mean she doesn't work  
18 here". I said, "I clear up this giro thing in October  
19 to December and there she is in February accusing me".  
20 "Oh, well, she left the business in October, the  
21 previous" -- so I said, "She left the business when  
22 I had the first accusation from you of £147, or  
23 whatever it was, and 12" -- but what would you want to  
24 pinch 12 pence for, for god's sake? You don't nick  
25 £142.12 or £3,700.10, do you? You don't do that. You

32



1 round it up, for god's sake.  
 2 So, anyway, she goes "Nicky Moore left the  
 3 business in October". I said, "So what's she doing in  
 4 the February of the following year accusing me of  
 5 theft and false accounting or whatever?" No comment.  
 6 So I said, "I still want to speak to Nicky. I want to  
 7 speak to somebody about this because I'm not having it  
 8 and I am not paying you".  
 9 So they -- I mean, when you look back at the  
 10 initial treatment from when I had the armed robbery,  
 11 you know, and they say, "How much did they get?"  
 12 You're thinking, "I'm being treated in the same way".  
 13 There's no empathy, there's no sympathy, there's no,  
 14 "Well, yes, we can see where you're coming from, and  
 15 we can see it's here". They just said, "We've  
 16 conducted investigations". No, you haven't. You're  
 17 just accusing me but you don't want to prove it,  
 18 hoping I'll roll over.  
 19 So, basically, it went on and you're thinking,  
 20 well, if this comes out I'm going to -- people are  
 21 going to go "We know Tom", and they're going to look  
 22 at me and think, "What a prat. What's he playing at?  
 23 Why did he do that?" And I didn't do it and I'm  
 24 convinced a lot of these other subpostmasters didn't  
 25 do it because, once you report something -- I mean,  
 33

1 they're right, we did run it on tight lines and we  
 2 were really scrupulous about what we did". And it's  
 3 your honour, at the end of the day. You don't want to  
 4 be labelled and people look at you out of the corner  
 5 of their eye, "He's a lad, he is", and they besmirch  
 6 you and they don't treat you very nicely, the  
 7 Post Office, whereas they should have gone in and  
 8 conducted a thorough check.  
 9 As I say, I had three in 15 years and never had  
 10 a problem with when the auditors -- because they just  
 11 knock on your door, you know. They didn't say "I'm  
 12 coming round to see you in the morning". They'll go  
 13 [*knocked on table*] "Come to do your accounts". "Oh,  
 14 okay", let them into your house and you stand there  
 15 while they tot up all the monies and the stamps and  
 16 everything else "Yeah, that's fine" and off they'd go.  
 17 You would be closed for a good hour, hour and a half,  
 18 you wouldn't be able to open on time. I'd have to put  
 19 "Closed" on the front door, so I was losing trade,  
 20 anyhow.  
 21 So it wasn't very nice that way and it wasn't  
 22 very nice in other ways, where they decided they  
 23 wanted us to sort the mail for them. So they said  
 24 "What you'll do is you'll put batons around your walls  
 25 and you'll hang mail bags on", first class mail,  
 35

1 I am aware that there's some fantastic sums of money  
 2 come through in this room and we were always treated  
 3 in isolation. It's as though: you're the only one,  
 4 there ain't nobody else, pal. And I'm going, "No,  
 5 that's not true". But when you think of how long did  
 6 it take that Asian gentlemen, who I saw on the telly,  
 7 £208,000. I'm going, "He's not pinched that.  
 8 Something's wrong in the system".  
 9 If they did a full and complete audit of your  
 10 office -- now, in 15 years of being a subpostmaster  
 11 I had three audits in my office and on one of them  
 12 they said, "This Post Office is run on very tight  
 13 lines". Now, my wife used to work doing accounts.  
 14 She was the NAAFI manager for the commando training  
 15 centre at Royal Marines, that's where I met her at  
 16 Lymptone in Devon and she did the NAAFI accounts.  
 17 Now, there's 3,000 men on that camp. That's a lot of  
 18 vittles going through the premises to feed 3,000  
 19 Marines, when they went to the NAAFI. And I mean  
 20 beer, sandwiches, you know, you think about it. Milk,  
 21 because all the recruits, even me, when I was  
 22 a recruit, you just drank milk and Mars Bars.  
 23 And that was about the size of it, and I'm  
 24 thinking, "She's not daft. She worked in hotels and  
 25 did accounts as well". And you're thinking, "No,  
 34

1 second class mail, parcel mail, you had your Special  
 2 Deliveries and you'd sort the mail for them. And then  
 3 what you'd do is you'd tie it up with a nylon tie at  
 4 night and you'd put a label on it saying whether it  
 5 was first or second class, so I'm thinking, "Hang on  
 6 a minute, I'm doing their job for them here and I'm  
 7 not being paid for it".  
 8 So I got in touch with them and I said, "Oh, I'm  
 9 not doing this" and they said, "Well, you're in breach  
 10 of your contract". So I said, "What contract?" They  
 11 said, "Your Post Office contract". I said, "Never had  
 12 a contract".  
 13 "Yes, you did". I said, "No, I didn't".  
 14 "You signed" -- I said, "I did sign a piece of  
 15 paper saying I would get a contract", I says, "but  
 16 that's a bit disjointed, isn't it? You've given me  
 17 the job and put me in position, then you want to  
 18 impose a contract upon me that I know nothing about  
 19 and nobody's discussed with me and I've not been able  
 20 to see a solicitor to have it vetted to see if it's  
 21 a good or bad contract?"  
 22 But that was their favourite get-out. "Like  
 23 Horizon, you're in breach of" -- I says, "Hang on  
 24 a minute, I took office in '99 before the Horizon  
 25 system I got in 2004. You can't impose that upon me".  
 36

1 I said, "I'm not going to sort your mail" and so I get  
 2 an audit one day, and the lad comes in, I think  
 3 I called him Kevin, and he goes -- I says, "What you  
 4 doing taking photographs in my house?" He goes, "Oh,  
 5 well, we've got to be able to prove that" -- I said,  
 6 "Look, if I tell you my daughters are both nursing and  
 7 out of the back of my Post Office, you go straight  
 8 into my kitchen, and I haven't got the facility to  
 9 hand mail bags on the walls and separate them, then  
 10 I suggest you take me up". I said, "After all, this  
 11 is a house". It's a 12 by 12 room I traded out of  
 12 with my Post Office and, I mean, I was handling about  
 13 £5 million, £6 million, £7 million a year in cash for  
 14 them.

15 **Q.** Mr English, could we return to the error notice in  
 16 February 2012. How was that particular discrepancy  
 17 resolved?

18 **A.** Well, what happened there was, we -- it sorts of eats  
 19 you up. It's like a roundabout and it's whirring  
 20 around in your head and you're going, "What's my next  
 21 move? Why aren't they giving me the information?  
 22 What do I do next? Who do I see?" And then -- and  
 23 all the time you're driving or you're shopping, and  
 24 you're thinking -- all the evidence is going round in  
 25 your head and it consumes you because you're desperate

37

1 wrong with the accounts and records. Just say who's  
 2 stealing from me and who's stealing from the other  
 3 subpostmasters because the money must be going  
 4 somewhere".

5 **Q.** Do you recall roughly when that was that you wrote to  
 6 the chief executive?

7 **A.** It was well into it. Probably a couple of years down  
 8 the line, even.

9 **SIR WYN WILLIAMS:** In your statement, you actually give  
 10 a precise date for the recorded delivery -- sorry,  
 11 the -- well, let me get it right. I think at  
 12 paragraph 60 you say we sent the Recorded Delivery  
 13 documents on 21 April 2012.

14 **A.** Yes, you have rescued me, sir.

15 **SIR WYN WILLIAMS:** That's all right.

16 **A.** Because I was just -- I haven't gone through my  
 17 statement -- everything's from the top of my head.  
 18 I knew what I did.

19 **SIR WYN WILLIAMS:** I understand that but I just wanted to  
 20 establish because it's quite important, because this  
 21 is quite late on in the Horizon saga, that you were  
 22 providing this information.

23 **A.** Yes, I did, sir, yes. And, as I say, I did that and  
 24 then I got this letter of, sort of, apology. I wasn't  
 25 very happy with it.

39

1 for survival, really. I can imagine some people it's  
 2 going to eat them up bad but I suppose I just get  
 3 angry and I just think all the time, "I'm not paying,  
 4 I haven't done nothing wrong. I'm going to write to  
 5 Paula Vennells".

6 So I wrote to Paula Vennells and said, "Lots of  
 7 evidence, you've got a problem. Who in the  
 8 Post Office is stealing money from me and other  
 9 subpostmasters?"

10 So I waited, waited a few weeks, didn't get  
 11 a reply. I thought that's strange. So I ring them up  
 12 I says, "I've written to Paula Vennells".

13 "Oh, she didn't get your envelope". I mean,  
 14 this was quite a thick tome, really, of what I put  
 15 together. I said, "Well, I sent it Recorded Delivery.  
 16 I'll do it again". So I photocopied the whole file  
 17 and sent it Special Delivery. And then they wrote  
 18 back and says, "Oh, yes, we've received your envelope  
 19 and we found the one before it as well". I thought,  
 20 "Well, that's really convenient.

21 And then eventually I got a letter from the  
 22 Post Office and they said they were apologising and  
 23 I thought, "No, you're not".

24 "If the subpostmaster would keep his accounts  
 25 and records straight" -- I thought, "There was nothing

38

1 **MS HODGE:** Who was the author of that letter --

2 **A.** To be honest, I can't remember. It's in the system  
 3 some way. I've not seen all the evidence I provided  
 4 way back to Alan Bates from -- because I was one of  
 5 the original 150 complainants, and then obviously  
 6 Freeths escalated that to about 550. So I can't --  
 7 I can't -- because evidence is now in the system  
 8 somewhere, either with Second Sight or Alan Bates or  
 9 Freeths. I would think they have copied it and set it  
 10 to Howe & Co, I hope they have, but I haven't seen any  
 11 of the original evidence at all for years.

12 **Q.** How did your appointment as a subpostmaster come to  
 13 an end?

14 **A.** It came to an end -- they wanted to close me three  
 15 times and then they kept me open, and then a second  
 16 time, and at the third time, I thought -- "We want to  
 17 close you and it's definite". I thought, "Well, I'm  
 18 62 years old, I'll call it a day. I can sort of  
 19 retire". My daughters are working and my wife was  
 20 drawing her old age pension then, because she's  
 21 18 months older than me. [... Redacted ...]

22 And I just said "Right, that's it", and then we  
 23 closed on 14 January 2014, and that was the end of it  
 24 then.

25 **Q.** Can you estimate how much you believe you paid in to

40

1 make good shortfalls shown by Horizon?  
 2 **A.** Well, actually, only over £1,000, or so. See, what  
 3 happened is the Post Office engaged Second Sight, Ron  
 4 Warmington's firm, and others, and they established  
 5 that it wasn't the subpostmasters that were at fault,  
 6 it was the Post Office. And then the Post Office cut  
 7 them out of the equation, terminated their contract,  
 8 and wanted all the information back, and I understand  
 9 that he wouldn't give it to them. I mean, I suspect  
 10 what would have happened to all that evidence, it  
 11 would have been shredded probably.

12 But, having said that, he said "No, I'm not  
 13 giving it to you", and it was referred on. Then the  
 14 Post Office came up with a set of forensic accountants  
 15 that we could go to, and I chose, I think, it was  
 16 PAVER (sic), Bill Cleghorn up in Edinburgh and I went  
 17 up to see him, personally, and we had a chat and we  
 18 were then going to go to arbitration with the Post  
 19 Office and they sent us a letter. "Why do some  
 20 postmasters think that arbitration is a case to talk  
 21 for more money?" I thought, "Well, that's what unions  
 22 do, isn't it?" And they said, "Well, it isn't. You  
 23 know, there will be no more money on the table".

24 So I said to Bill, I said -- he says, "They want  
 25 a meeting with us in Manchester" I think it was. So

41

1 "1,500 quid, you're joking?" He goes, "No". He said,  
 2 "The distance between us", what they said in the  
 3 letter was "is £1,000 and then we'll give him £500  
 4 compensation". I says, "You're joking, not after what  
 5 they've done to some of these other people". I says,  
 6 "No, I'm not having that".

7 So he says "But there'll be a non-disclosure on  
 8 it". I says "What, for 1,500 quid non-disclosure?"  
 9 I said "No". I said "because I'm not taking the money  
 10 and I'm not signing a non-disclosure", and that's me  
 11 and the Post Office finished.

12 **Q.** I'd like to ask you finally a bit about how the  
 13 problems you had with Horizon affected you and your  
 14 wife. What was the impact upon your health?

15 **A.** The impact -- constantly tired. You constantly think  
 16 you're being worn down. You're constantly thinking  
 17 about your next move. You're constantly thinking  
 18 about: how am I going to get information to prove what  
 19 I want to prove? Why aren't they helping me? Like I  
 20 said earlier, it's like this merry-go-round. You can  
 21 get on but you can't get off, and you're thinking:  
 22 well how can I stop it to get off, so I can go back to  
 23 leading a normal life?

24 Because, after I closed, this was still going on  
 25 and, I mean, I thought I'd spend more time with my Mum

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1 I said, "Okay, we'll go to Manchester". He says,  
 2 "I'll meet you there". So I says, "Well, I'll tell  
 3 you now I'm going to bring a tape recorder". He goes,  
 4 "You what?" I says, "I'm going to bring a tape  
 5 recorder. I'm going to put it on the table" and said,  
 6 "If this is good enough for me as a police officer,  
 7 it's good enough for all you Post Office  
 8 investigators, so we can have everything out and then  
 9 we can publish it, if we have to". He says, "Don't do  
 10 that". I said, "Why?" He says "Because somebody  
 11 tried it before and it didn't go down very well".

12 So they want to arrest people, take them to  
 13 police stations, interview them under caution on  
 14 a tape recorder and get them to cough to something  
 15 they probably haven't done because there's a plea  
 16 bargain going on, "Well, if you plead to this charge,  
 17 you won't get done with this, this is the more serious  
 18 charge. You plead to this one, you get less time or,  
 19 you know, you get less of a penalty". I says, "Well,  
 20 if it's good enough for them, it's good enough for me,  
 21 and I will bring a tape recorder". So he said, "No,  
 22 no". I said, "Well, call it off, I don't want to go".  
 23 So I didn't go.

24 But they offered me -- he says, "Oh, they're  
 25 offering you 1,500 quid". I says, "Okay". I said,

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1 in Middlesbrough, but we closed in the January and she  
 2 died in the May. I mean, she was 88 but sadly  
 3 I thought I'd spend more time with her, because I did  
 4 leave home in '69 when I was 16/17 years old but  
 5 I always went back to Middlesbrough to see my Mum.  
 6 And you're thinking: well, Mum's gone. And then  
 7 ten months later my wife's Mum was gone. My Mum was  
 8 in the north-east, Brenda's Mum was in Leicester, and  
 9 you've got this going on and you're commuting around  
 10 trying to clear up the estates and the houses.

11 I mean, they were quite simple because we're  
 12 council house kids, my wife and I -- not that that's  
 13 bad, that's good.

14 But having said that -- and then my wife's  
 15 brother died in Brighton, he just died, and you've  
 16 got -- my wife's aunt died, my wife's cousin died, and  
 17 you've got all this going on, and you're trying to  
 18 clear all these things up, because they had, you know,  
 19 nobody to do it for them and it's all added pressure  
 20 and it does your head in, really. You're thinking:  
 21 I've got to do this but I've got to do this as well,  
 22 and I've got to prepare all these statements, and I've  
 23 got to get all this stuff out and write something  
 24 that's coherent. And you've got a timeline to it.

25 Very tiring, very confusing, quite distressing.

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1 It plays on your kids as well because you think: if  
 2 this comes out my kids are going to get hell because  
 3 that's the way kids operate.  
 4 **Q.** How did the time you spent resolving these issues  
 5 affect your relationship with your wife and children?  
 6 **A.** We didn't let it get to us, let's put it like that.  
 7 We just kept plodding on and just keep fighting and  
 8 that's what happened. We just kept fighting and  
 9 I wasn't going to let go of the bone, so to speak.  
 10 **Q.** You have referred to Mr Alan Bates and the Group  
 11 Litigation.  
 12 **A.** Yes.  
 13 **Q.** Were you a participant in that?  
 14 **A.** I said, I was participant from the outset.  
 15 **Q.** How much did you receive by way of compensation?  
 16 **A.** About £4,000. I can't remember the exact amount of  
 17 money but it was about £4,000/£4,500 I received  
 18 from -- because, I mean, most of that money -- and we  
 19 couldn't have got where we were without the backers,  
 20 if you like, which they took about 46 million, didn't  
 21 they, I think, the people who backed it. And I'm not  
 22 decrying that because, without their help, we wouldn't  
 23 have got this far, and then the money was split up.  
 24 I don't know what they split it up on but they  
 25 obviously had an algorithm if you like and that was  
 45

1 it.  
 2 As I say, that's what I received.  
 3 **Q.** How do you feel about the way the Post Office treated  
 4 you and other subpostmasters who experienced problems  
 5 with Horizon?  
 6 **A.** I don't think they treated any of us very well. They  
 7 went at us like -- they were judge, jury and  
 8 executioner. They had the power, they were this big  
 9 organisation up there, they had all the answers and  
 10 I just felt that they felt they could do with you as  
 11 they wished, what they will. And that's basically how  
 12 I felt about them. No empathy.  
 13 And the robbery at my office bears it out. Not  
 14 a bunch of flowers for my wife, or anything. "How  
 15 much money, did they get?" "Well, they got nothing".  
 16 "Oh, that's all right".  
 17 Then, as I say, that sort of continued  
 18 throughout. "Oh, we've lost a docket". "Well, you've  
 19 had the money but the docket's missing". "Well, I'm  
 20 sorry, I put the docket there". "Oh, I didn't take  
 21 a bill. Yeah, but I've sorted that out".  
 22 And it's sort of they want to bite you all the  
 23 time and, even when they know they're wrong, they  
 24 won't admit they're wrong. When you look at it,  
 25 I mean, I'm an ex-Royal Marine, I'm an ex-police  
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1 officer, you are what you are, you are the subject of  
 2 your environment and your upbringing, and I was  
 3 a council house kid, born in west Hartlepool, and  
 4 raised in Middlesbrough, schooled in Middlesbrough,  
 5 played rugby for 15 years, very competitive at sport  
 6 and I've always been a forthright person.  
 7 I mean, I was told I don't suffer fools lightly,  
 8 and I suppose I don't, and I wouldn't suffer the  
 9 Post Office in the end, when they were trying to do me  
 10 for that money. And I just feel as though if they had  
 11 carried out correct and proper audits, with stock in,  
 12 stock out, they could find a lot of this money and  
 13 think: well, he's not taken it, where's it gone?  
 14 When you think of, as I say, my background, I've  
 15 always been a bit tenacious and I can be very fiery,  
 16 which is why I exploded at the robbery at my office,  
 17 it's just action and reaction. And I feel threatened  
 18 by the Post Office and, if I feel threatened, then  
 19 some of the people who have sat here before certainly  
 20 felt threatened, because they suffered a lot more than  
 21 I did. They went to prison, they had babies in  
 22 prison, they tried to save their reputations and they  
 23 were trashed, basically, by the Post Office. They  
 24 didn't care about trashing your reputation. They just  
 25 cared about themselves.  
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1 When I reflect back, I had to pay the first --  
 2 25 per cent of my first year's salary went to the  
 3 Post Office, free, *gratis*. So out of about 22 grand  
 4 a year, I gave them 25 per cent of my salary -- for  
 5 taking a Post Office on. That money was  
 6 non-returnable. And you're thinking: when you've made  
 7 an investment like that, when you have got 25,000  
 8 subpostmasters now about 11,000, we were paying and  
 9 our investments -- I mean, our investments in the  
 10 Post Office as subpostmasters must have been  
 11 £100 million or more, quite easily.  
 12 And you are thinking: well, I'm paying part of  
 13 their wages. I'm paying part of their pensions  
 14 because they've got a job because I've invested in the  
 15 Post Office; the biggest investors in the Post Office  
 16 were the subpostmasters. And, on one occasion, they  
 17 refused me access to my line manager. I thought I was  
 18 doing about 5,000 or 6,000 car taxes a year, and then  
 19 the Post Office up the road, because I'd paid for that  
 20 as part of my business. I bought that as part of my  
 21 business. They give it to another chap up the road,  
 22 and I took umbrage. I says "Why didn't you discuss it  
 23 with me?" "Well, because we don't have to". "Well,  
 24 hang on a minute, that's not nice". And push came to  
 25 shove, this big area manager come to see me and he  
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1 says "I think you should consider your position".  
 2 I says "Pardon? I pay part of your wages". I says  
 3 "If I wasn't here, would you be there? If the network  
 4 was smaller, would you be there?"  
 5 As I say, if they'll do that to you and they'll  
 6 threaten you, I can understand why some others might  
 7 cave in but I certainly wouldn't. As I say, I think  
 8 I'm a man of substance and, because of my background,  
 9 I will be argumentative and questioning. I've been,  
 10 as I say, I've been a subpostmaster for 15 years,  
 11 I did have my armed robbery and the Post Office made  
 12 their stance and, from the word go, I felt that was  
 13 their stance: "How much money did they get?"  
 14 Now, when these robbers came into my office they  
 15 wanted money off me. Now, the Post Office have just  
 16 done it another way. They didn't use a gun. They  
 17 just threatened you through the back door and over the  
 18 telephone, and then say "Well, you've got to plead  
 19 guilty to this. We're going to have the money off  
 20 you". But they haven't -- they haven't carried out  
 21 due diligence. Law can only work if we all acquiesce  
 22 to it and go: that's fine. Once that stops, then you  
 23 get lawlessness and I think the Post Office were quite  
 24 lawless because they did not act diligently.  
 25 There's little wonder that we are where we are  
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1 and a lot of people have fallen by the wayside. What  
 2 is it, 33 deaths? Not good. Some of it could have  
 3 been stopped.  
 4 I just feel as though the trust you think you've  
 5 got in a big organisation fails when they fail and  
 6 I think the Post Office failed, sadly.  
 7 **Q.** Mr English, I've got no further questions for you. Is  
 8 there you would like to add?  
 9 **A.** No, I think I've said everything now.  
 10 **MS HODGE:** Thank you.  
 11 Sir, do you have any questions for Mr English?  
 12 **SIR WYN WILLIAMS:** No, I don't have any additional  
 13 questions.  
 14 Thank you very much, Mr English, for coming to  
 15 give evidence before me and, to use a word I think you  
 16 used about yourself, being so forthright about it all.  
 17 I appreciate the way in which you sought to give me as  
 18 much detail as possible. So thank you very much.  
 19 **A.** Thank you, sir.  
 20 **MS HODGE:** Thank you, Chair. It's now 11.15. Our next  
 21 witness, Mr Thomas Brown, will be appearing remotely.  
 22 To allow for the necessary arrangements to be made,  
 23 shall we resume in ten minutes time, at 25 past?  
 24 **SIR WYN WILLIAMS:** Certainly that's fine, yes.  
 25 **MS HODGE:** Thank you.  
 50

1 **(11.16 am)**  
 2 **(A short break)**  
 3 **(11.28 am)**  
 4 **MS HODGE:** Hello Chair. Hello, Mr Brown, can you see and  
 5 hear us?  
 6 **A.** Yes, I can see and hear you.  
 7 **SIR WYN WILLIAMS:** Ms Hodge, Mr Brown and I have already  
 8 had an introductory chat, so it's over to you.  
 9 **MS HODGE:** Mr Brown, the usher, Jane, will take you  
 10 through your affirmation.  
 11 **THOMAS GEORGE BROWN (affirmed)**  
 12 **Questioned by MS HODGE**  
 13 **MS HODGE:** Mr Brown, as you know, my name is  
 14 Catriona Hodge and I ask questions on behalf of the  
 15 Inquiry.  
 16 **A.** Yes.  
 17 **Q.** Please can you state your full name?  
 18 **A.** Thomas George Brown.  
 19 **Q.** Thank you. Mr Brown you made a witness statement on  
 20 11 January of this year; is that right?  
 21 **A.** Yes.  
 22 **Q.** Do you have a copy of that statement --  
 23 **A.** I do, yes.  
 24 **Q.** Please could you turn to the final page? It's  
 25 page 12.  
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1 **A.** Yes.  
 2 **Q.** Do you see your signature at the top of that page?  
 3 **A.** Yes, yes.  
 4 **Q.** Have you had an opportunity to read your statement  
 5 since you first made it?  
 6 **A.** Yes, I've been reading it, yes.  
 7 **Q.** Is the content true to the best of your knowledge and  
 8 belief?  
 9 **A.** It is, yes.  
 10 **Q.** I would like to begin by asking you a few short  
 11 questions about your background. Forgive me, can you  
 12 hear me clearly?  
 13 **A.** Yes.  
 14 **Q.** Where in the country are you from?  
 15 **A.** I was born in a town called Houghton-le-Spring, it's  
 16 in County Durham. We're a little village, outside of  
 17 Houghton-le-Spring called Philadelphia, not in America  
 18 I might add.  
 19 **Q.** How old are you now, Mr Brown?  
 20 **A.** Pardon?  
 21 **Q.** How old are you now?  
 22 **A.** 76.  
 23 **Q.** You were married for many years; is that right?  
 24 **A.** I was married until my wife took ill in 1999 and she  
 25 died in 2003 with breast cancer.  
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1 **Q.** You currently live with your son and grandchildren; is  
2 that right?

3 **A.** Yes, we do, yes.

4 **Q.** Please can you tell us about your career before you  
5 joined the Post Office?

6 **A.** When I left school, I started -- I went to college for  
7 a year and I got a job as -- I got an apprenticeship  
8 with the National Coal Board as an apprentice  
9 electrician. I mean, the first year I was at college  
10 for a full year, and you had to be qualified, you  
11 know, you had to pass certain exams, and I served  
12 a five-year apprenticeship. It wasn't the mines, it  
13 was an area workshop, which did all the repairs for  
14 the mines and I served my time as an electrician.

15 **Q.** What did your wife do before you purchased  
16 a Post Office branch?

17 **A.** She worked in a company called the Caterpillar Tractor  
18 Company and she worked in accounts. Yes, she worked  
19 in accounts.

20 **Q.** Thank you.

21 **A.** She did the wages, I think, for the employees of the  
22 Caterpillar company.

23 **Q.** Why did you decide to become a subpostmaster?

24 **A.** Well, it started in about 1979/1980. The wife was  
25 made redundant because the company was closing, so we

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1 bigger salary. So we bought that one and we were  
2 there until 1999, when the wife was diagnosed with  
3 breast cancer. So we sold it and we bought  
4 a Post Office -- sorry, we sold the Post Office and we  
5 bought a house.

6 Then I applied for a job for Finlay's  
7 north-east, which was a big (*unclear*) and it had a few  
8 Post Offices and I was manager of a couple of  
9 Post Offices for them. And I was working there until,  
10 what, 2008. And one of the Post Offices which I was  
11 looking after came up for sale and they offered us it  
12 for 150,000, so I decided to buy that. But I had to  
13 get a mortgage for it and I got a mortgage for it and  
14 that's when the problems started. But the problems  
15 would start, really, when I was looking after it. We  
16 were having shortfalls in the Horizon system.

17 **Q.** Mr Brown, forgive me, you may have said but, to  
18 clarify, which branch was it that you purchased in  
19 2008?

20 **A.** North Kenton in Newcastle.

21 **Q.** Thank you. So before purchasing that branch you had,  
22 for quite a number of years, worked for the  
23 Post Office?

24 **A.** Oh, yes, yes, and I used to look after Post Offices,  
25 because we had plenty staff in the Birtley one.

55

1 decided to buy a Post Office, a little tiny village  
2 Post Office, in Chester Morton, by Chester-le-Street  
3 in County Durham. So we bought that and we sold --  
4 the money she got off the redundancy, and the house we  
5 sold, we paid for the little Post Office, which had  
6 a three-bedroomed house with it as well, and we -- the  
7 wife worked in that. But I also -- when she got --  
8 I've jumped the gun a little bit.

9 When she went for the interview, I had to go for  
10 the interview as well, so we both were interviewed for  
11 the Post Office. But, at that particular time, I was  
12 still working. But we worked for -- she had that  
13 about two year, and we decided -- actually, we got  
14 offered a big Post Office, a bigger Post Office in  
15 a little town called Fence Houses, which is in County  
16 Durham, which had -- it was a bigger Post Office and  
17 it had a big general dealers. So we bought that.

18 And then I decided to take my redundancy, while  
19 I was there, so I could work full time in the  
20 Post Office with her, because it was a lot bigger  
21 Post Office. So that's what I did. I took my  
22 redundancy and we worked in the Post Office together.

23 But then we were offered again to put in for  
24 a Post Office in Gateshead in Birtley in Gateshead,  
25 which was smaller in premises but it was a much, much

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1 I used to go to different Post Offices, looking after  
2 them if people had gone on holiday or even when some  
3 of the postmasters had been finished. So I used to --  
4 I looked after quite a number of Post Offices in  
5 Durham at the time.

6 **Q.** You've explained that the branch came up for sale.  
7 Was that in and around February 2008?

8 **A.** Yes, it was February 2008 I purchased it, yes,  
9 I bought it, and --

10 **Q.** I think you have --

11 **A.** -- it had four counters. It was a really big  
12 Post Office. It was one of the biggest in Newcastle.  
13 It had four outlets and it was a massive shop side as  
14 well. It was a newsagents and general dealers.

15 **Q.** So there was a retail side to the business as well as  
16 the Post Office business?

17 **A.** Yes, complete retail.

18 **Q.** You have explained that the purchase price was  
19 £150,000 --

20 **A.** Yes.

21 **Q.** -- which you financed by placing a mortgage on your  
22 home; is that correct?

23 **A.** Yes, on my home and my flat. I had a flat as well.

24 **Q.** You've described it as a large branch? Did you employ  
25 staff to assist you in running the branch?

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1 A. I had three girls working for us in the Post Office  
 2 and two girls working in the shop side, because it was  
 3 really busy.  
 4 Q. What was your --  
 5 A. I mean, we didn't work every day of the week but on  
 6 the busy days there was -- on the real busy days, we  
 7 had four counters going.  
 8 Q. What salary did you receive from the Post Office for  
 9 running the North Kenton branch?  
 10 A. 48,000.  
 11 Q. For how long did you run that branch?  
 12 A. Until -- it would be December 2008, when I had the  
 13 audit, and it came up £85,000 short. But I was keep  
 14 phoning the help desks here and saying "I was short",  
 15 and it got to the stage where they were just saying  
 16 "Put it in the suspense account, it will come back",  
 17 but it never did come back. And when I got the audit,  
 18 I was £85,000 short and I got suspended on that day.  
 19 Q. This was on 25 November 2008; is that right?  
 20 A. Yes.  
 21 Q. An audit of your branch was carried out.  
 22 A. Yes.  
 23 Q. Can you describe what happened that day, please?  
 24 A. Well, they did the audit and when they first came and  
 25 I says "Mind, you do realise I'm going to be short

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1 small shortages but, on the busy days. I mean, even  
 2 though it went -- when the change over came, when  
 3 I bought the Post Office, we were £3,000 short that  
 4 week that day I took over as subpostmaster, and the  
 5 company had to -- Finlay's company had to pay the  
 6 3,000 in. But it had been happening every week and  
 7 Finlay's was putting the money in.  
 8 Q. You've described, I think, contacting the helpline, is  
 9 that right --  
 10 A. Yes.  
 11 Q. -- about the discrepancies you were experiencing?  
 12 A. Yes, and they just said "It will come back, put it in  
 13 the suspense account".  
 14 Q. What did --  
 15 A. I got no help from them. I got absolutely no help  
 16 from the help desk. So, at the end of the day,  
 17 I never bothered after that, just hoping it would come  
 18 back but it never did, and it went on for, what,  
 19 seven/eight month like that until it mounted up to  
 20 £85,000, until I got the audit. But it was still  
 21 going on after these people took over, I think --  
 22 well, it did. It did for a couple of weeks after,  
 23 so ...

24 But even when the court case came, I said that  
 25 I think the reason why they didn't press any charges

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1 because there's money in the suspense", they just  
 2 ignored and they did the audit and said "You have  
 3 85,000", and they just shut the Post Office at that  
 4 particular time, even when there was customers  
 5 standing, waiting to be served.  
 6 So what they did was they closed it for about  
 7 four days until they got their own staff in and put it  
 8 in but then I decided I'll try and keep the shop side  
 9 going and I worked in the shop side, and they kept one  
 10 of the girls on that I employed because they didn't  
 11 have enough. I think there was two chaps what the  
 12 Post Office put in and they kept one of the girls that  
 13 I employed for the busy days and the funny thing about  
 14 it was the first week she came up to me and she says  
 15 "I'm nearly £2,000 short".  
 16 So it was going on, I assume, every week, even  
 17 when those took over.  
 18 Q. Coming back to the day of the audit on 25 November --  
 19 A. Yes.  
 20 Q. -- from what you have said, it didn't come as  
 21 a surprise to you that a discrepancy was found?  
 22 A. No.  
 23 Q. When had you first started experiencing discrepancies  
 24 in your accounts?  
 25 A. Well, within -- there was always shortages, even --

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1 was because the same thing was happening to them.  
 2 Q. Had you experienced any problems using Horizon before  
 3 you took over the branch?  
 4 A. Well, yes, there was a fault on the -- what they call  
 5 the base unit on the computer system. It said there  
 6 was a fault on it and the engineers came out and they  
 7 changed the base units. So, I mean, I don't know what  
 8 the problem was but they said there was a problem with  
 9 it, and they changed the base units.  
 10 Q. When you first started experiencing problems with  
 11 Horizon, having taken over the North Kenton branch,  
 12 what did you suspect was the cause of the  
 13 discrepancies?  
 14 A. Well, I thought it was -- originally, I thought it  
 15 could have been the lottery because the lottery was in  
 16 the shop side but it was linked to the Post Office.  
 17 You had to transfer money in and the scratch cards,  
 18 you had to charge the lottery for the -- the  
 19 Post Office for the scratch cards. The money went  
 20 backwards and forwards and I thought, this could be  
 21 the problem that was the Horizon system. But,  
 22 obviously, I found out later -- it was the -- sorry,  
 23 the lottery system but, obviously, I found out it  
 24 wasn't, it was the computer itself.  
 25 It couldn't take -- when I got my first

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1 solicitor, he said -- he got a computer expert.  
 2 I mean, obviously he couldn't look at the computer but  
 3 he said -- the way he explained it to us, he thinks  
 4 the memory of the computer cannot compete with the  
 5 footfall that's coming into your office and,  
 6 obviously, what's happening is when you're doing some  
 7 transactions and you're paying them out, it isn't  
 8 going through the computer. Therefore, it might be  
 9 giving the customer a receipt but, at the end of the  
 10 day, you're that money short. If you paid somebody  
 11 £100, but it wasn't going through the computer, you're  
 12 £100 short.

13 **Q.** What was the footfall -- sorry, what that it is  
 14 footfall like that the North Kenton branch?

15 **A.** The two main days it was horrendous. The chaos was up  
 16 the street. Because it was a little shopping centre  
 17 and I was next door to a huge comprehensive school.  
 18 So it was really, really busy, you know. You're  
 19 talking about maybe nearly £1,000 -- 1,000 people in  
 20 one day -- well, in a couple of days, in the two main  
 21 days. It was really, really busy.

22 **Q.** You've explained that when you contacted the helpline  
 23 you were advised to roll the sums over; is that  
 24 correct?

25 **A.** Yes, into the suspense account.

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1 And what happened -- because the Post Office --  
 2 the police weren't -- were not questioning us, it was  
 3 two people from the Post Office that were questioning  
 4 us and had to wait for them coming in, when they did  
 5 come in, you know, they just simply accused us of  
 6 stealing the money and I said, "I've never touched  
 7 a penny". So what they said was, after the questions  
 8 they said, "We want to come through to your house and  
 9 search it", and at the time I didn't think they were  
 10 allowed to do that. Anyway, they came to the house,  
 11 followed us through to my house and they searched --  
 12 went right through the house but, obviously, they  
 13 didn't find anything. I said, "You going to look for  
 14 £85,000 lying in the house?" It was unbelievable,  
 15 really.

16 **Q.** How did you feel about your house being searched?

17 **A.** Absolutely horrendous, that. It was your privacy  
 18 invaded, you know. I mean, absolutely -- and they  
 19 just walked about there, looking in cupboards and  
 20 opening drawers. And you had no pride; they just took  
 21 over, basically. Anyway ...

22 But they didn't find nothing, which I knew they  
 23 wouldn't, like, but ...

24 **Q.** You have explained -- sorry, Mr Brown.  
 25 **A.** Then when the first case -- when the case came up to

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1 **Q.** What effect did that have on your monthly balancing?  
 2 **A.** It just went haywire, you know. It was way out of  
 3 control. I had to -- I had to do false accounting  
 4 saying the money was there but I had no other choice.  
 5 What could I do? I mean, I got no help whatsoever  
 6 from the Post Office. They didn't help us at all.  
 7 The only ...  
 8 It was just horrendous, really. I was short  
 9 every week.  
 10 I mean, one of the area managers came but he was  
 11 no help at all. I was explaining the situation to him  
 12 but all you got off the Post Office, "It will come  
 13 back", but nothing ever came back.

14 **Q.** You've explained the audit on 25 November 2008  
 15 identified an apparent discrepancy of more than  
 16 £85,000.

17 **A.** Yes, yes.

18 **Q.** What were you told had been the cause of that  
 19 discrepancy?

20 **A.** I've taken the money, and they shut the door and --  
 21 they just shut the Post Office and then when the  
 22 Post Office charged us with theft and I had to go to  
 23 a police station, they put us in a prison cell for  
 24 an hour because the Post Office enquiry people weren't  
 25 there and they shoved us in a cell for an hour.

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1 the Magistrates' Court, they give us the date for --  
 2 the charges was theft and it had to go to Crown Court  
 3 and they give us the dates for the Crown Court, but  
 4 that's when I -- it was -- the date was, for the Crown  
 5 Court, was 17 June 2013, that was the official date of  
 6 the case but my solicitor got a phonecall saying that  
 7 they were fetching it forward a fortnight. We had to  
 8 go into court, the Crown Court a fortnight earlier.

9 And the solicitors said, "There's a rabbit up  
 10 here. I think they're going to drop the case" and,  
 11 sure enough, when we got there their -- the  
 12 Post Office barrister said that "We are dropping the  
 13 case, we've got no evidence to bring", and that was  
 14 it.

15 **SIR WYN WILLIAMS:** Mr Brown, I'm sorry to interrupt you  
 16 but I want to get the chronology right, if I may.  
 17 Ms Hodge has established with you that the audit which  
 18 led to you being charged took place in November 2008,  
 19 yes?

20 **A.** Yes.  
 21 **SIR WYN WILLIAMS:** But you just told me that the Crown  
 22 Court date is June 2013, which is getting close to  
 23 five years afterwards and that surprised me. So I'd  
 24 like you to explain what was happening --

25 **A.** What happened was, because I got another little job,

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1 I lost my house and I got a little bungalow through  
 2 the Housing Association, and I got a little job  
 3 driving a van, but the Post Office didn't press the  
 4 charges until 2012.

5 **SIR WYN WILLIAMS:** So let me get this straight: the audit  
 6 is 2008?

7 **A.** And they didn't press the charges until 2012. I got  
 8 a letter through the post saying that we are charging  
 9 you with theft.

10 **SIR WYN WILLIAMS:** Right, okay. In the meanwhile, did  
 11 they try to get the 85,000 alleged shortfall from you?

12 **A.** No.

13 **SIR WYN WILLIAMS:** Right, okay.

14 Sorry, Ms Hodge. I just wanted to get that  
 15 clear while it was in my mind.

16 **A.** After the court case, the court case after the --  
 17 sorry, after they closed the Post Office, I tried to  
 18 run the shop but it wasn't viable. I couldn't afford  
 19 to keep the premises going. So I closed the shop as  
 20 well, and I sold the stock, and I got a little driving  
 21 job just to try and tide us over.

22 But then I got a letter, a letter came in the  
 23 post from the Post Office, round about nearly 2012,  
 24 I think it was, that they were charging us with theft.  
 25 Then that's why the court case -- I went to the

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1 **A.** Yes.

2 **Q.** Who was responsible for running your branch during the  
 3 period of your suspension?

4 **A.** The Post Office put -- I don't know who they were but  
 5 they put -- it was two people they put in to run the  
 6 Post Office but, I mean, obviously I didn't know who  
 7 they were. And they kept one of the girls I had  
 8 working for us, they kept her on as well. But,  
 9 I mean, I only worked for another couple of month then  
 10 I couldn't keep the office going -- the shop side  
 11 going, sorry. So I closed the shop side and sold the  
 12 stock and I gave the keys to the Post Office for the  
 13 shop premises, and everything.

14 Then I don't know what happened. I think they  
 15 just closed the Post Office altogether, and I think it  
 16 went into one of the shops above in the shopping  
 17 centre. I think they gave it to one of them.  
 18 I really don't know. I never went back.

19 **Q.** You've described, I think, that, during the period of  
 20 your suspension those who were running the branch  
 21 continued to experience apparent discrepancies?

22 **A.** Yes, that's what the girl was -- the girl who used to  
 23 work for us came up and said "We're short" -- this was  
 24 the first week. She said "We were nearly £2,000  
 25 short".

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1 Magistrates' Court first, then the charges in the  
 2 Magistrates' Court sent us to Crown Court and that was  
 3 it.

4 But there was a gap of a few year. It wasn't  
 5 immediately after I'd been finished. I couldn't  
 6 understand that, right, because I thought it was over  
 7 and done with.

8 **MS HODGE:** Mr Brown, you've described attending  
 9 an interview and your home being searched.

10 **A.** Yes.

11 **Q.** In terms of the chronology, can you recall when those  
 12 events took place?

13 **A.** When the, what? Can you repeat?

14 **Q.** Yes, your interview at the police station and the  
 15 search of your home.

16 **A.** Yes.

17 **Q.** Do you recall when they took place? Was it closer in  
 18 time to the audit or to the point at which you were  
 19 charged?

20 **A.** Oh, it was -- it was about -- oh, it was long after  
 21 the audit. Yeah, it was long after -- I can't  
 22 remember the dates, it was that long ago, really  
 23 I can't. But it was long after the audit.

24 **Q.** You have explained that, as a result of the audit, you  
 25 were suspended; is that right?

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1 **Q.** Following your suspension, how did your appointment as  
 2 a subpostmaster come to an end?

3 **A.** I couldn't work. They just suspended us and they said  
 4 I had to resign. So I had to resign. Why they said  
 5 that -- I mean, and I just -- they wouldn't allow us  
 6 to go anywhere near the Post Office.

7 **Q.** What effect did the closure of the Post Office --  
 8 you've described a little the circumstances in which  
 9 your retail business closed but can you explain what  
 10 effect the closure of the Post Office had upon your  
 11 retail business?

12 **A.** It meant that I lost -- I lost all my income. I tried  
 13 to get a little job but it was a little driving job  
 14 but it was -- actually, it was working for Amazon,  
 15 delivering parcels, but it was too much I was too old  
 16 for that. Then I went -- and I couldn't afford to pay  
 17 the money for the mortgage for the houses and the  
 18 flat, and my son got a loan out, trying to help us,  
 19 because his name was on the mortgage as well. Anyway  
 20 I mean, we couldn't afford to live in the properties  
 21 we had and we both went bankrupt.

22 **Q.** What effect did your bankruptcy have on the properties  
 23 that you owned?

24 **A.** I mean, we just lost them altogether and I had -- we  
 25 were made homeless and the people that had the

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1 properties took the properties, gave us a week in the  
 2 house to find another place to live but, luckily,  
 3 a Housing Association gave us a little two-bedroomed  
 4 bungalow. But it was horrendous, it just crippled  
 5 me ... our world for all our lives, lost ...  
 6 Sorry, sorry.

7 **Q.** Please don't apologise, Mr Brown. Would you like to  
 8 take a short break?

9 **A.** No, I'm fine, fine.

10 **Q.** Can you describe the current state of your finances,  
 11 please?

12 **A.** Well, I've got a mine workers' pension and a little  
 13 state pension. My son works full time, so we're  
 14 managing, you know, we're not rich. And when I got  
 15 the money from the -- what Freeths got for the --  
 16 there was only 11 million to be shared between 550 but  
 17 the problem was I got, I think, £30,000-odd but  
 18 51 per cent of that money I received had to go to the  
 19 bankruptcy people. So the money I had left and the  
 20 bills I had to pay, outstanding bills I had to pay,  
 21 I had hardly anything left, you know, really.

22 **Q.** So just to break that down, you participated as  
 23 a Claimant in the Group Litigation; is that right?

24 **A.** Yes, yes.

25 **Q.** You received a share of the settlement?

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1 value of my properties, my bungalow was worth about  
 2 230,000, my flat about 105. But when the bankruptcy  
 3 people took it over, they didn't sell it on the open  
 4 market. They just put it on for auction, and only got  
 5 150,000 for the house and 50,000 for the flat. Well,  
 6 I couldn't understand why they wouldn't put it on the  
 7 open market, but still ...

8 **Q.** I'd like to return briefly to your prosecution, if I  
 9 may, just to clarify a few points. You've explained  
 10 to the Chair you were charged in 2012 --

11 **A.** Yes.

12 **Q.** -- with an offence of theft; is that correct?

13 **A.** Yes.

14 **Q.** Were you also charged with false accounting?

15 **A.** False accounting as well, yes. Yes, I forgot to  
 16 mention that. It was theft and false accounting. But  
 17 the false accounting was why I -- it's because I was  
 18 putting did into a suspense account.

19 **Q.** And you put it in the suspense account because that's  
 20 what you'd been advised to do?

21 **A.** Originally, yes, but I just carried on doing that, you  
 22 know. But at the end of the month you couldn't -- you  
 23 couldn't keep it in the suspense, you had to say it,  
 24 right, that money's there if you know what I mean.  
 25 But the Post Office wouldn't -- I mean, strictly

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1 **A.** Yes, but they took -- the bankruptcy people took  
 2 51 per cent of it off us. But, I mean, that  
 3 bankruptcy's finished now, though, apparently.  
 4 Because I didn't realise that, after the seven years,  
 5 it still goes on five years after the bankruptcy,  
 6 apparently. I didn't know that. Anyway they took  
 7 51 per cent off us.

8 **Q.** So that left you with about £15,000?

9 **A.** Yes, yes, exactly. So, a lot of it out for the money  
 10 I owed certain people.

11 **Q.** You explain that you had invested £150,000 in  
 12 purchasing the branch, in the first instance?

13 **A.** Yes.

14 **Q.** You lost your home and your flat?

15 **A.** Lost my home, my flat.

16 **Q.** To what extent does that £15,000 compensate you for  
 17 the financial losses which you suffered?

18 **A.** It was like by the time I paid bills to the people  
 19 I owed money, you know, companies that I owed money,  
 20 you know, to pay bills off, we were left with about  
 21 £5,000. So all that for £5,000 by the time I paid all  
 22 my debts. The good thing about it is it paid my debts  
 23 off, what I had left, so at least I'm in no debt now.  
 24 That's the only good thing about it.

25 But, I mean, I must have lost, if you take the

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1 speaking it was false accounting right until the end  
 2 but, I mean, what could I do? The Post Office were  
 3 doing nothing. They said the computer was fine.

4 **Q.** You pleaded not guilty to those charges; that's right,  
 5 isn't it?

6 **A.** Yes.

7 **Q.** As a result of which, your case was transferred to the  
 8 Crown Court?

9 **A.** Crown Office, yes, yes. And they recalled us  
 10 a fortnight earlier before the proper trial had to  
 11 begin and that's --

12 **Q.** Sorry, you were told that the Post Office weren't  
 13 proceeding with the prosecution?

14 **A.** They said they were pressing no evidence. That's the  
 15 very words: the Post Office is not pressing any  
 16 evidence against us.

17 **Q.** Do you recall what, if anything, the judge said to  
 18 you?

19 **A.** Yes. He says, "I'm sure you'll take this further,  
 20 Mr Brown". He said why you not -- "I find you not  
 21 guilty, Mr Brown, but I'm sure you'll take this any  
 22 further -- I think you'll take this further".

23 **Q.** Have you taken any steps to recover compensation in  
 24 relation to your prosecution?

25 **A.** Well, I mean, I've got to be -- Alan Bates that

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1 started the subpostmasters, I think he's done  
 2 a tremendous job. And, I mean, I'm still in that but,  
 3 I mean, obviously I'm with Howe & Co. But, I mean,  
 4 Alan Bates is the person to thank for really for as  
 5 far as we've got now because if it wasn't for him, we  
 6 would be nowhere near.

7 **Q.** How did you feel when you were told originally that  
 8 the Post Office would be bringing criminal charges  
 9 against you?

10 **A.** Well, I says, "No matter what, even if I go to prison,  
 11 I'm not pleading guilty. I'm not pleading guilty to  
 12 something I didn't do" and that was it. I mean, it  
 13 was a horrendous time.

14 **Q.** Mr Brown --

15 **A.** I mean, what gets me is it's taken the Government and  
 16 the Post Office to wait nearly 20 years after inquiry  
 17 and inquiry after this, and they know exactly what the  
 18 problem is. Why don't they just pay the people?  
 19 I mean, some people haven't even lived to see the end  
 20 of it. They've died. I mean, it's true that most of  
 21 the subpostmasters are not very young people. They're  
 22 either middle-aged or getting older and, what, they  
 23 going to wait another 20 year when, say, half of them  
 24 are all dead? The Government's got to pay it out now  
 25 really or they've got to sort it out.

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1 **Q.** Was your prosecution reported in the local press,  
 2 Mr Brown?

3 **A.** Oh, it was horrendous, yes. Yes, it was -- the funny  
 4 thing about it is it was all over the Northern Echo  
 5 and the Newcastle Chronicle, but when I was found not  
 6 guilty and that there was a little paragraph in the  
 7 Evening Chronicle. So it'd never -- I mean, people  
 8 still think you took it. I mean, you know, there'll  
 9 never be peace about it really. People still think  
 10 you took the money. I mean, I'll never, ever get over  
 11 it.

12 **Q.** What effect did these events have on your health,  
 13 Mr Brown?

14 **A.** Well, I had basically, really, a nervous breakdown.  
 15 I couldn't -- I mean, that's why I packed this --  
 16 I couldn't cope with the -- it was because we had --  
 17 we couldn't live, we couldn't -- we couldn't -- we had  
 18 no money. We were destitute. We weren't getting --  
 19 all I had was a small mineworkers' pension to live  
 20 off. And my son worked but he had kids. You know, it  
 21 was just horrendous.

22 And it's all due to the Post Office having  
 23 a system that was faulty and they knew that.

24 **Q.** You have described -- I'm sorry, I didn't mean to  
 25 interrupt.

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1 **A.** They knew the system was faulty. They really did.  
 2 And ... something should be done about the  
 3 Post Office people at the top. And they must have  
 4 known about it, you know. Anyway, I make no rate of  
 5 it now. It should be compensated really compensated.

6 **Q.** You've described receiving support from your son --

7 **A.** Yes.

8 **Q.** -- who took out --

9 **A.** I couldn't do without my son. My son's been my  
 10 saviour, and the grandkids.

11 **Q.** What effect did this have on your son?

12 **A.** Well, he's stood up to it better than I did but,  
 13 I mean, he's -- I mean, he had -- he's got two/three  
 14 grandkids to look after, so he had to look after them.  
 15 I mean, Andy works mainly nights so I mean he works  
 16 hard and -- I mean, it's hit him hard. He lost all  
 17 his money, all his savings everything just to help me.

18 **Q.** How did it affect his relationship with his wife?

19 **A.** Well, they separated. I mean -- but, fortunately,  
 20 he's got the grandkids, the two lads, and the girl's  
 21 away at university now but, I mean, he's got the two  
 22 boys living with us.

23 I'll never get over it -- never, ever get over  
 24 it.

25 **Q.** You've said, Mr Brown, that you think what needs to be

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1 done now is that proper compensation is paid; is that  
 2 right?

3 **A.** That's right. I think -- I mean, the compensation we  
 4 were offered in the first place 57 million for --  
 5 I mean, that was just ridic- -- what we need is  
 6 everybody should be sat down and put down what exactly  
 7 what we've lost and they should get compensated for  
 8 that, whatever they've lost plus their salaries.

9 I mean, they've lost their livelihoods through  
 10 no fault of their own through a system that wasn't  
 11 good enough to cope with the system they had. The  
 12 Post Office bought the cheapest equipment, so I've  
 13 been told, you could buy and it wasn't good enough to  
 14 do the job it was supposed to be doing. Anyway, I'm  
 15 not a computer expert, so ... that's what I've been  
 16 told. The computer wasn't up to standard for the  
 17 system that they needed it to do. And I heard that  
 18 the very first week it happened that a chap who was  
 19 a computer expert never looked at it but he just  
 20 quoted what they found out, what he said in the  
 21 beginning has turned out to be completely true, that  
 22 the computer couldn't cope with the footfall of your  
 23 office, and that's as simple as that. It wasn't  
 24 (*unclear*) and all other payouts, so consequently when  
 25 you came to do a balance you were short. Simple as

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1 that.

2 **Q.** Sorry, can I just ask you to clarify. Who came up

3 with that explanation that it was to do with the

4 computer?

5 **A.** It was a computer expert that my first -- Michael

6 Henderson solicitors had, he was my first solicitor,

7 and he just asked a computer expert what he thought,

8 and then he said that the way they've explained it to

9 us the footfall he's getting and the computer couldn't

10 compete with the footfall and by the time he was

11 paying it out and the people are coming in, it wasn't

12 going through the memory of the computer or something

13 like that and consequently he would be short. The

14 person would get the money but it wouldn't go through

15 the system saying he's paid it out. Therefore, he

16 would be short of that money. He would be short.

17 **Q.** Did this expert produce a report?

18 **A.** Oh no, no, it was just an opinion -- no, no, nothing

19 like that. It was just his opinion when we explained

20 the doing. It's just his opinion.

21 **Q.** Thank you, Mr Brown. I have no further questions for

22 you. Is there anything that you would like to say to

23 the Chair that we've not already covered?

24 **A.** No, I think that's -- I think I've said enough really.

25 I mean, I'm a little bit too upset now.

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1 **MS KENNEDY:** Our first witness this afternoon is

2 Mr Malcolm Simpson.

3 **MALCOLM SIMPSON (affirmed)**

4 **Questioned by MS KENNEDY**

5 **SIR WYN WILLIAMS:** Good afternoon, Mr Simpson.

6 **A.** Hello, Sir Wyn.

7 **SIR WYN WILLIAMS:** Thank you for being prepared to give

8 your evidence a little early so that we can keep

9 running smoothly.

10 **A.** No trouble.

11 **MS KENNEDY:** As I think you know, my name's Ruth Kennedy

12 and I ask questions on behalf of the Chair. Have you

13 got a copy of your witness statement there?

14 **A.** I have, yes.

15 **Q.** Then it should be dated 15 January 2022?

16 **A.** Yes, it is.

17 **Q.** If you turn to the last page, which I think should be

18 page 14?

19 **A.** Yes.

20 **Q.** Is that your signature there?

21 **A.** It is.

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

23 **A.** I have.

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

25 **A.** It is indeed, yes.

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1 **MS HODGE:** Thank you.

2 **SIR WYN WILLIAMS:** All right. Well, it's been very good

3 to hear from you and you can rest assured that I'll be

4 taking close attention -- paying close attention to

5 what you have told me, as I will of course with all

6 the other subpostmasters who have been good enough to

7 make statements or give evidence before me.

8 So thank you again, Mr Brown, for taking the

9 time and trouble to explain all this to me.

10 **A.** Thank you.

11 **MS HODGE:** Sir, it is almost 12.15. That concludes our

12 witnesses for this morning's session. I wonder if we

13 were to take an early lunch and see if we could resume

14 a little earlier this afternoon.

15 **SIR WYN WILLIAMS:** All right. Well, let's say we won't

16 start before 1.30 but if we can start at 1.30, you can

17 send me an email to alert me to that and I'll make

18 sure I'm on the screen, all right?

19 **MS HODGE:** Thank you, sir.

20 **SIR WYN WILLIAMS:** Thank you very much.

21 **(12.14 pm)**

22 **(Luncheon Adjournment)**

23 **(1.29 pm)**

24 **MS KENNEDY:** Good afternoon, Chair.

25 **SIR WYN WILLIAMS:** Good afternoon.

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1 **Q.** I'm just going to start by asking a couple of

2 introductory questions about you. How old are you

3 now?

4 **A.** I'm 60.

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

6 have the two of you been married?

7 **A.** We've been together 25 years and married, yeah, nearly

8 20 years.

9 **Q.** How many children do you have?

10 **A.** I have two sons from my first marriage and Lesley has

11 two children from her marriage, so we have four

12 considered as one family, four, and five

13 grandchildren, one on the way. So family's

14 ever-growing.

15 **Q.** What types of jobs did you have before you bought

16 a shop, could you describe for the Chair?

17 **A.** When I left university, I was working in the forestry

18 industry for a few years and then I had a small back

19 injury and decided it was time to not be hanging on to

20 a chainsaw the whole time. So I joined B&Q. I was

21 with them for 12 years, as an assistant manager and

22 a manager in a number of stores. Then I was a project

23 manager for the last two years with B&Q.

24 Then we took a year out to look for a shop and

25 that's when we found Boxgrove.

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1 Q. So I think you bought the Boxgrove village store in  
2 2003; is that correct?  
3 A. That's right, yes.  
4 Q. There was a Post Office in your store already?  
5 A. There was. There was an existing Post Office with  
6 a subpostmaster *in situ*, and he stayed there. We took  
7 the business over. We were quite happy with that  
8 arrangement and it allowed us to focus on the retail  
9 side. The shop was quite run down, so we -- that was  
10 our skill-set, if you like, at the time, was to boost  
11 the shop. We introduced loads of different things.  
12 Q. You ended up taking over the Post Office. Could you  
13 just describe how that happened?  
14 A. Of course, yes. The subpostmaster who was there, he  
15 had to leave for personal reasons and it seemed --  
16 we'd been there four or five years then by then. It  
17 just seemed an obvious transition, really, for me to  
18 take over being the subpostmaster. It was a busy  
19 Post Office. The salary was attractive. So that was  
20 the decision that was made.  
21 Q. How did you feel about the prospect of taking over  
22 a Post Office?  
23 A. I can't say I was 100 per cent. It's not something  
24 I -- it wouldn't have bothered me if we'd bought  
25 a shop without a Post Office but it was there, it was

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1 clerks, and there was a couple of people like me who  
2 were sort of one-man band.  
3 Q. I think you then had some in-branch training as well?  
4 A. Well, the two-week training was -- it was very much  
5 slanted towards, sort of, front office, so selling,  
6 and it was a time when Post Office was very keen for  
7 you to speak to every customer every week about  
8 insurance, mortgages, and things that -- when most of  
9 my customers were coming through, they were pension  
10 customers. They weren't interested in insurance and  
11 telephone systems and mortgages. But that's what they  
12 pushed very much in that two-week course.

13 We did do a couple of balances and, sort of,  
14 back office work but nobody was that confident with  
15 it, nobody was that happy with it, and nobody balanced  
16 in the training. The trainer implied that that was  
17 normal and that, yes, sometimes it will be up,  
18 sometimes it will be under, but don't worry, just keep  
19 a pot of money in the safe and that will allow you to  
20 put it straight each month.

21 And then, yes, after that training, when I went  
22 into the Post Office, a lady came -- this was early  
23 December -- a lady came for a week. The local  
24 Post Office the next one over from us which was in  
25 a Co-Op or Tesco -- Tesco -- the subpostmistress there

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1 an asset to the village, and it seemed the obvious  
2 thing for me to do it. But, yeah, I wasn't  
3 100 per cent happy about it.  
4 Q. I think you took it over in around 2007?  
5 A. Yes, that's right, yes.  
6 Q. I think you say in your statement you lived on the  
7 premises as well. Is that right?  
8 A. Yes, the shop we bought had a house and the shop was  
9 all one -- the shop was next door, if you like, of the  
10 house. We bought it freehold, so the whole thing was  
11 ours. We split the title, soon after we got there so  
12 the shop and the house were separate titles. Just you  
13 never know, when you work for yourself, you have to  
14 protect yourself a little bit. So we wanted to  
15 protect our house, in case anything went wrong.  
16 Ironic really.  
17 Q. When you took over as subpostmaster, what training did  
18 you receive?  
19 A. So there was -- it was a two-week training course, for  
20 want of a better word, over two lots of Monday to  
21 Friday in a Crown office in Bournemouth, and there was  
22 about 10 or 12 of us there, and there was all sorts of  
23 different people. There was a chap who was buying  
24 a big Post Office, there was people who were just  
25 going to go and work in Crown offices as counter

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1 closed it for the whole of December because she was  
2 suffering from stress.  
3 So we picked up all the business that would have  
4 gone to them that everybody was coming to us, and we  
5 were queued out the door from 9.00 until 6.00 every  
6 night. So the trainer didn't really train. She  
7 wasn't next to me, she was on the other terminal  
8 serving customers because the demand was so high. So  
9 it wasn't adequate training.

10 Q. How did you find using the Horizon system at that  
11 time?

12 A. At that time, I wasn't the most computer literate  
13 person and I find it quite a confusing system. It  
14 wasn't -- it wasn't logical to me and it was -- some  
15 of the procedures were painful and I didn't do -- some  
16 of the things I didn't know how to do. Fortunately,  
17 most of my business was postage, pensions, and we did  
18 a lot of car tax. Most of the car dealers from  
19 Chichester came out to us, and we did -- I did a lot  
20 of car tax. But I didn't find the system that  
21 friendly.

22 Q. How quickly did you start to notice shortfalls or  
23 discrepancies?

24 A. The first -- before that first Christmas. So two or  
25 three weeks in. A trainer came for one Wednesday

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1 evening to do my first balance with me and I think we  
 2 were £150 short, and he said "Oh that's the way it is,  
 3 go and get the money out of the shop till to balance",  
 4 as if it was normal.

5 **Q.** Were they all sums like that initially?  
 6 **A.** Initially, they were in the low hundreds or a bit  
 7 lower. Very occasionally, it was a little bit over  
 8 but I can hardly remember a time when it was over. It  
 9 was always under and they were in the low hundreds to  
 10 start with.

11 **Q.** What help did you make of the helpline -- what use,  
 12 sorry, did you make of the helpline?  
 13 **A.** At first, I was quite facetious about it, because --  
 14 and I called it the "unhelpful line" because they  
 15 weren't of any help at all. It was always "Oh, you  
 16 will get a correction through, just put the money in"  
 17 or "used the manuals". There was a whole shelf of  
 18 manuals which weren't up to date and, again, weren't  
 19 user-friendly, to my mind.

20 **Q.** How much do you think that you paid into the  
 21 Post Office to balance?  
 22 **A.** In total?  
 23 **Q.** Yes.  
 24 **A.** £2,500, £3,000.

25 **Q.** I think you were first audited in October 2008 around

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1 off them.

2 We're always very welcoming of everybody who  
 3 came into our shop and the kettle always went on, you  
 4 know, straightaway and it was the same with these  
 5 guys, you know. I almost felt like I was pleased they  
 6 were there because I thought we could get to the  
 7 bottom of the balance and, naively, I thought, to  
 8 start with, for the first hour, we'll get the office  
 9 straight, we'll draw a line in the sand, move forward.  
 10 You know, the payment plan was in for that money and  
 11 we would go forward.  
 12 But no it didn't.

13 **Q.** Did the atmosphere change over the course of those --  
 14 **A.** After about an hour, yes. Yes, they -- well, I'm sure  
 15 you'll get on to the area manager's call in a minute  
 16 but, yes, they changed after about an hour/hour and  
 17 a half.

18 **Q.** How did you feel after they left?  
 19 **A.** Shell-shocked, absolutely floored, to be honest.  
 20 **Q.** I think you say in your statement that they called you  
 21 later to inform you of their findings; is that right?  
 22 **A.** After an hour and a half, one of them called me  
 23 over -- I wasn't allowed to go into the office. We  
 24 were the old style of fortress Post Office. I was the  
 25 other side of the screen, and he said, "It's not

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1 that time; would that be right?  
 2 **A.** Yes.  
 3 **Q.** How many auditors attended?  
 4 **A.** That first one, I think there was two, and that's when  
 5 they found a shortfall of about £2,500 and I made  
 6 arrangements for that to come out of my salary because  
 7 I didn't have that sort of money. It was all right  
 8 taking a few hundred pound out the till, now and  
 9 again, of the shop but I didn't have that sort of  
 10 money.

11 **Q.** I think you call that in your statement a payment  
 12 plan, is that --  
 13 **A.** Yes, that is right. Yes, they dressed it up as  
 14 a payment plan, yes.  
 15 **Q.** I think then you are audited, again, in  
 16 September 2012; is that about right?  
 17 **A.** Yes.  
 18 **Q.** How many auditors attended that audit?  
 19 **A.** In total, there was -- at any one time, there was four  
 20 there, but they changed. They were there for  
 21 four days and they changed a couple of times. There  
 22 was two that were there all the time and then there  
 23 was a couple of people came and went. A couple of  
 24 them spoke to us and two of them didn't speak to us at  
 25 all. They were -- it was quite a hostile vibe coming

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1 good". He didn't say why it wasn't good, just said it  
 2 wasn't good, "I've now got to ring Nigel Allen, the  
 3 area manager, and he'll need to speak to you". That  
 4 was after an hour and a half.

5 I felt like they already knew the way it was  
 6 going to go in that short time.

7 **Q.** What did they tell you that they'd found, what  
 8 shortfall?  
 9 **A.** They didn't -- oh -- no, they didn't put a figure on  
 10 it, they just said it wasn't good. It was that vague.  
 11 **Q.** Then later, I think, you received a phone call; is  
 12 that right?  
 13 **A.** No, that was after an hour and a half, this  
 14 Nigel Allen person came on the phone, and his first  
 15 comment was, "It's not good, you may as well resign".  
 16 That was the first thing he said. By that time,  
 17 I felt I was a bit on the ropes, to be honest, and my  
 18 first thought was, going back to my B&Q days, "Hang  
 19 on, this feels like constructive dismissal" and I said  
 20 that to him and he very quickly wound up the call, and  
 21 he said, "You're going to be suspended", and then he  
 22 hung up, and that was it. Sorry, go on.

23 **Q.** No, no, you go on.  
 24 **A.** Okay. So then they just carried on with the audit.  
 25 I wasn't allowed anywhere near them. I wasn't allowed

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1 to speak to them. Lesley was still making them cups  
 2 of tea and it progressed for the rest -- well, three  
 3 more days.

4 **Q.** When were you suspended?

5 **A.** I think on the second day. It's vague but I think  
 6 Nigel Allen rang back just to say "You are suspended  
 7 because of what the auditors found".

8 **Q.** I think you gave the Post Office a cheque for what  
 9 they said was the existing shortfall of around £7,000,  
 10 later; is that right?

11 **A.** Yes. That was -- we then started having  
 12 correspondence from Elaine Ridge, who I understood to  
 13 be Nigel Allen's boss, and, verbally, she spoke to  
 14 Lesley -- by this time I wasn't in a fit state,  
 15 really, to talk to these people and was struggling to  
 16 do that without bursting into tears, to be honest. So  
 17 she spoke to Lesley, and she said "That's the money  
 18 that's missing, you need to replace it now", yeah.

19 **Q.** I think during that investigation, what representation  
 20 did you have at the time?

21 **A.** So the NFSP area rep came that first week, in the  
 22 evening, with her son, primarily not to help me or to  
 23 represent me. September was starting, believe it or  
 24 not, to build up for the Christmas rush and we were  
 25 very conscious it was a very busy time for this office

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1 and we wanted the community to have a Post Office  
 2 through Christmas. So they came really to arrange for  
 3 her son to come and be a stand-in postmaster in the  
 4 office.

5 Once that was all agreed, in this meeting in the  
 6 evening, she then said, "I can't come with you to any  
 7 meetings. I can't represent you because my son's  
 8 working here. You're on your own". That was the  
 9 words she used. So, to answer your question, there  
 10 wasn't any representation.

11 **Q.** I think, instead of attending hearings, you made  
 12 written submissions.

13 **A.** I did. I was in no state to go and defend myself, by  
 14 this time, and I also felt that it was completely  
 15 stacked against me and I didn't see any point in going  
 16 to -- I think they wanted me to go to Southampton,  
 17 just to -- I knew -- inevitably, I knew I was going to  
 18 lose my job, so I just didn't want to put myself  
 19 through that.

20 **Q.** What points did you make in your written submissions  
 21 to that investigation?

22 **A.** I -- that I felt the whole thing was a sham, really,  
 23 that there were things that had happened in the office  
 24 that I hadn't had any help from. The help desk hadn't  
 25 been any help.

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1 One of the things we didn't do in this office  
 2 was foreign currency, very often. We did the  
 3 occasional one for somebody going on a skiing holiday  
 4 or whatever and their currency would come, I'd order  
 5 it, it would come in an envelope, and then it was  
 6 basically just scan a bar-code and then it would work  
 7 on the system.

8 A few weeks before the audit, I think it was  
 9 £12,000 worth of Euros were delivered to the office,  
 10 and I didn't know how to put that onto the system.  
 11 I couldn't get an answer from help desk. I tried them  
 12 three or four times. So I tried to put it on the  
 13 system but I wasn't convinced it had gone on properly,  
 14 so I put all this into the letter about these Euros,  
 15 which was a significant amount of money, and I think  
 16 I mentioned -- we used to have quite a lot of power  
 17 cuts, and things like that.

18 So, even then, I felt it was a system error.  
 19 I knew I hadn't done anything malicious, so -- yeah,  
 20 that's where I was at, really, with that submission.

21 **Q.** What response did you get to those submissions?

22 **A.** Just lip service, really. I complained about  
 23 Nigel Allen's manner on the phone. That was ignored  
 24 in the first response I got back from Elaine Ridge.  
 25 The second one, she said "I'll speak to him", and that

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1 was just lip service.

2 **Q.** Then they write to you to -- the Post Office write to  
 3 you to terminate your contract on, I think,  
 4 17 October 2012?

5 **A.** Yes.

6 **Q.** Who did they ask to run the Post Office for them in  
 7 the interim?

8 **A.** Can I go back slightly?

9 **Q.** Of course.

10 **A.** Earlier that year, I think it was in the summer, we'd  
 11 all -- all the local subpostmasters had been invited  
 12 to Portsmouth football ground to a presentation on  
 13 a Sunday morning, and it was about the network change  
 14 process, and there was a lot of anger in the room.  
 15 A lot of the little one-man band guys, like me, didn't  
 16 like what they were hearing. There was a talk of  
 17 salaries going and everything being commission only,  
 18 and we came away with three options. We were given  
 19 three options.

20 The first one was to go with the change, take  
 21 out the fortress Post Office and have an open-plan  
 22 Post Office in our shop on our counter; the second one  
 23 was to stay as we were; and the third option was to  
 24 leave the Post Office, and have the Post Office taken  
 25 out.

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1 I opted, after discussion with Lesley, to stay  
2 as we were, and you had to just fill in a box on the  
3 computer. It was pre-email -- not pre-email. Anyway.

4 So I opted out and, within weeks, the auditors  
5 had come. So I felt it almost felt like a closure  
6 programme. The next village to us Tangmere, the pub  
7 had just been bought by the Co-op and we were  
8 convinced that they wanted to put the Post Office in  
9 there. Co-op refused, and so -- I don't know the  
10 timescales but it wasn't very long. Elaine Ridge rang  
11 Lesley one day, out of the blue, and said "Would you  
12 be prepared to take on the Post Office and be the  
13 subpostmistress?"

14 The response wasn't great to be honest because  
15 there was a lot of anger at the Post Office and she  
16 was told in no uncertain terms, "No, we'll have the  
17 Post Office here until after Christmas with the  
18 temporary subpostmaster but, after that, we take it  
19 out. It's a freehold property, we don't want the  
20 Post Office in here anymore".

21 She then said, "You can't do that we'll decide  
22 when it comes out", and Lesley said, "No, you have got  
23 until the last Friday in February, if it's not out by  
24 then, your equipment will be on the pavement". "You  
25 can't do that, we're Post Office was the response".

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1 banging and crashing and whispering, and then at  
2 12.30/1.00 when they closed, he came out with a big  
3 envelope stuffed full of stamps. He says, "I'm really  
4 sorry but we found these stamps. They're going to  
5 have to go on to the deficit you owe the Post Office,  
6 there's about £4,500 worth of stamps here".  
7 Fortunately, one of us, and it wasn't me, was really  
8 on the ball and Lesley says "No, hang on, you've had  
9 two balances since you took over. They are not our  
10 responsibility, those stamps". And she was not  
11 happy -- I forget her name.

12 Anyway, she was not happy with this. She says  
13 "Well, we'll be speaking to Nigel Allen over the  
14 weekend". That struck me as strange, that they had  
15 access to Post Office executives over a weekend but,  
16 anyway, the son came in on the Monday and didn't  
17 mention the stamps and, in the end, I thought: I'm  
18 going to have to find out what's going on here because  
19 there's 4.5 grand hanging over our heads. I went back  
20 to him and he said, "Oh, Nigel says don't worry,  
21 we'll -- just don't worry about it".

22 So it was just hushed over, just swept under the  
23 carpet. But the stamps did appear again in the  
24 February -- when that last week, he came out with this  
25 bundle of stamps and I assumed it was the same stamps.

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1 However, there was two guys there, three days before  
2 the deadline, and they took all the equipment out.

3 **Q.** How did you feel about that behaviour by the  
4 Post Office?

5 **A.** I just thought it was just arrogance beyond words,  
6 really, and just not understanding the situation and  
7 the damage they were doing. And then to come back and  
8 ask my wife to take over the Post Office, after what  
9 they'd put us through? No, it was just unbelievable.  
10 But not surprising, in the same way, because we'd got  
11 used to them by then.

12 **Q.** You mentioned previously the temporary subpostmaster.

13 **A.** Yes.

14 **Q.** I think you mention in your statement that he found  
15 something in the Post Office.

16 **A.** This was the first full week he did. Somebody must  
17 have met him from the Post Office to give him the keys  
18 because, obviously, we weren't allowed the keys, and  
19 the code to the alarms and things, on the Monday and  
20 they did an audit -- they did a balance on that  
21 Monday. And the Wednesday was balance day so he did  
22 a second balance on the Wednesday, and then, on the  
23 Saturday morning, Les and I were in the shop, we were  
24 serving customers, and his mother had come to work  
25 with him in the Post Office and we heard a lot of

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1 It must have been the same envelope, the same stamps.  
2 He said, "There's £4,500 worth of stamps here. You  
3 may as well sell those on Ebay", which was just  
4 gob-smacking, really.

5 **Q.** Did you think those stamps might have been what may  
6 have caused --

7 **A.** It was a similar balance to the stamps they said we  
8 were short, yes, yes.

9 **Q.** I'm going to ask you some questions now about the  
10 impact that all of this has had on you. Firstly, I'm  
11 going to ask you about the financial impact. You have  
12 already mentioned the money that you paid into the  
13 Post Office but could you tell the Chair about what  
14 other financial losses you have suffered as a result.

15 **A.** So once the Post Office salary had gone, we had two  
16 ladies who worked part-time in the shop and we had  
17 a lad who came and helped with the paper rounds on  
18 a Saturday and they had to go the same week that  
19 I came out of the Post Office. And it's important to  
20 put names to these people and, especially, Jan and  
21 Debbie who worked in the shop, because they were --  
22 Jan, especially, she had been there a long time. She  
23 worked with three -- yeah, three owners, including us,  
24 so 30 years, I think, she'd been in the shop. So that  
25 was tough for her and for Debs and, you know, the

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1 little lad, on Saturday, he was a nice lad but he  
 2 understood we just couldn't pay anybody anything. It  
 3 was just us and family when they could help out. So  
 4 there was that impact. So it just wasn't the impact  
 5 on us it was them as well.

6 We would have stayed a lot longer if the  
 7 Post Office had stayed and was manageable, we would  
 8 have got to a stage where we perhaps could have had  
 9 somebody to work in the Post Office and we would have  
 10 stayed until -- I was, what, 50 -- yeah, around  
 11 50 then, and we loved Boxgrove, they loved us, it was  
 12 something we would have done until I retired. So  
 13 there's all that was lost, financially.

14 **Q.** What about your salary? What job do you do now?  
 15 **A.** Now? I work part-time for a company called Cook who  
 16 sell frozen food meals and I deliver for them  
 17 three days a week.

18 **Q.** Did you have to borrow money from anyone?  
 19 **A.** So the initial payment to Elaine Ridge, in that first  
 20 week, I went to my parents because we didn't have that  
 21 sort of money to pay them, and we paid them  
 22 straightaway. Dad gave me the money and we paid.

23 **Q.** How did it feel to have to borrow --  
 24 **A.** It's humiliating. 50 years old, going to your Mum and  
 25 Dad, it's just not right.

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1 worked until you come up against the Post Office and  
 2 they just -- the same rules don't work.

3 They don't care about anybody and that makes you  
 4 anxious and scared all the time when you're working  
 5 for them, and there's no support, there's no -- excuse  
 6 me, there's no -- they don't care. They just don't --  
 7 you know, you're just a number, and that -- I couldn't  
 8 cope with that. I've always worked in teams and with  
 9 people who there's mutual respect, and there just  
 10 wasn't any of that and it just grinds you down. You  
 11 just feel so alone.

12 And now since, yeah, I'm not as confident as  
 13 I was. It's little things, like I don't like talking  
 14 to people on the telephone. I'd rather be  
 15 face-to-face. Yeah, you just -- it just breaks you.

16 **Q.** You said a moment ago that you loved Boxgrove and they  
 17 loved you. What was the impact on your reputation in  
 18 the community?  
 19 **A.** Okay, so there's two ways you can go about this when  
 20 this happens, and our attitude, from when the auditors  
 21 were already there, was to tell everybody what was  
 22 happening and how -- I hadn't done anything wrong, it  
 23 was the system, it was the way the Post Office worked.  
 24 And we told everybody, and Lesley says the same.

25 She must have bored people senseless because

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1 **Q.** I understand that you were part of the Group  
 2 Litigation group. How much money have you received by  
 3 way of compensation?  
 4 **A.** We had two payments from Freeths, and I -- I think  
 5 about 18,000. I don't consider that compensation  
 6 really.

7 **Q.** How are you doing now, financially?  
 8 **A.** The driving helps. I'm probably not fit enough to  
 9 work five/six days a week. When we were in the shop  
 10 we were both doing 80 hours a week but it's your  
 11 lifestyle, it's your social life, it's everything but  
 12 I had two strokes, so ...

13 Yeah, I'm not -- a bit broken.

14 **Q.** I was going to ask you about the impact this has had  
 15 on your health. You have mentioned your two strokes.  
 16 What other impact has this had on your mental and  
 17 physical health?  
 18 **A.** (Pause) Sorry.

19 **Q.** Please don't apologise and do let me know if you need  
 20 a break.  
 21 **A.** No, I'm okay, thank you.

22 Just cautious and scared. I've always been  
 23 somebody who respects authority and expects people to  
 24 treat you as you treat them and in everything I've  
 25 done work-wise it's always been -- that's always

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1 everybody who came in the shop -- I mean, those first  
 2 few days I wasn't really to be seen. I'd get up  
 3 early, we used to start about 4.00 in the morning,  
 4 you'd get up early and do the papers but I wasn't  
 5 really in the shop the first few days but, even going  
 6 forward, when the temporary subpostmaster was there,  
 7 we told everybody and we weren't ashamed. We  
 8 weren't -- because we didn't see that we'd done  
 9 anything wrong.

10 We went to the Parish Council meeting, we told  
 11 them what had happened, what our plans were going  
 12 forward, because we desperately wanted to keep the  
 13 shop going, you know.

14 It was just one other thing, just with this  
 15 temporary subpostmaster there, it felt as if we had  
 16 an enemy in the camp, really, and they were listening  
 17 to everything. So we weren't shy in coming forward  
 18 about saying how poorly and shabbily we felt we'd been  
 19 dealt with by the Post Office.

20 **Q.** What was the response of the people that you were  
 21 speaking to? Was anyone --  
 22 **A.** They were appalled, most of them. The only negative,  
 23 we had a friend of ours, one of the builders used to  
 24 come in every morning, he'd heard a lady in the  
 25 garage, which was literally at the end of the road,

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1 running me down and saying that I'd obviously stolen  
2 the money, and I wasn't allowed to go and speak to  
3 her.

4 But Lesley went down two or three days later  
5 once she'd cooled down a bit and, as she walked into  
6 the garage, the woman stepped back, she knew she'd  
7 stepped out of line and Lesley just told her what had  
8 happened, in quite a forthright manner. That was the  
9 only negative that we knew of.

10 Consequently, when we came out, when we sold the  
11 shop, we were still living in the house next door and,  
12 yeah, we've still got lots -- we don't live in the  
13 village anymore, we moved last June, but we've still  
14 got a lot of friends and I've had emails and texts the  
15 last few days wishing me luck today, so ...

16 **Q.** What about the impact on your marriage?

17 **A.** We -- she's the strongest person I know. You know,  
18 she just ... just gets on with it. It's probably even  
19 stronger, our marriage, through all this. I can't  
20 look at her now because I will be crying.

21 **Q.** Was there any other impact on your family?

22 **A.** Yeah, of course. You know, they all know me, they  
23 know I'm not a villain, I'm not a bad person. It's  
24 distressing to see your Dad, your brother, in this  
25 position, but they all stepped up, they all worked in

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1 recognition for Alan Bates, Nick Wallis, Karl  
2 Flinders, Ian Hislop and Private Eye journalists, Lord  
3 Arbuthnot and others because, without all of them, we  
4 would not be sat here today and this scandal would  
5 have been buried by the Post Office and other in  
6 Government forever. We all owe them a huge debt of  
7 gratitude.

8 That's it on the Post Office. I've got a couple  
9 of other bits I'd like to say. Is that all right?

10 **Q.** Please.

11 **A.** So these people, they take away your sense of worth,  
12 your sense of self. There's no need to invest in the  
13 individual, to nurture, to develop, no desire or  
14 culture to help people grow, to make them feel valued.  
15 Instead there are just lies, indifference, aggression,  
16 all take, demands for total loyalty to the brand and  
17 blind acceptance that Post Office is always right.

18 The reality is the complete opposite. The only  
19 people within the whole Post Office structure who are  
20 held accountable for every action, every stamp, every  
21 penny are subpostmasters and that accountability is  
22 managed by a totally corrupt computer system, which is  
23 not fit for purpose, and a system that's policed by  
24 a corrupt hierarchy who spout the party line over and  
25 over:

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1 the shop when they could, you know, when other -- when  
2 their jobs weren't coming first and, yeah, they have  
3 been tremendous. We now live in an annex of our  
4 daughter's house and, you know, they're tremendous  
5 everyday. But you know we get to see one or two of  
6 our grandchildren every day as well, so that's  
7 a bonus.

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

9 **A.** I'd like significant compensation paid to all the  
10 victims, including the 555, and paid now, plus the  
11 costs that are owed to the 555. It will never bring  
12 back loved ones lost or replace all the lost years but  
13 it will allow every victim to move forward with some  
14 sense of security and with less stress, anxiety and  
15 hurt.

16 I'd like the Post Office to start behaving with  
17 honesty and integrity, providing full and open  
18 disclosure going forward. They will never extinguish  
19 the deeply embedded toxic culture that still exists,  
20 until there is root and branch change.

21 This change will only come through closing this  
22 devastating chapter fully, by coming clean and  
23 admitting all the lies and exposing all the guilty at  
24 all levels of the organisation.

25 On a wider note, I'd like to see national

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1 "Horizon is robust and works very well. You are  
2 the only person in the whole network who's having  
3 problems."

4 Nigel Allen told me that. Auditors arrive, turn  
5 your business into a crime scene, provide no written  
6 evidence, get the contracts manager on the phone after  
7 just one and a half hours and his first statement is,  
8 "Well, you need to resign". When I reacted to this,  
9 he just hung up. He knew he didn't have to argue with  
10 me. Everything is stacked in his favour. He knows  
11 I'm going to crash and burn. After all,  
12 subpostmasters are totally expendable.

13 You are belittled by the whole process. You  
14 can't prove your side of the argument, you can't  
15 defend yourself, there is no support, no honest fair  
16 process. You're alone.

17 As we've already heard this last couple of  
18 weeks, it's too much for many. You feel abandoned,  
19 tainted, and that is what they want, a quick cull grab  
20 some money, move on the next victim, leaving  
21 heartache, anguish and devastation in their wake.

22 If you're lucky, and I was, someone steps up,  
23 trusts you and guides you through the calmer times.  
24 They carry the whole burden until you recover.

25 Eventually you dig in, start afresh, reinvent and move

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1 on. But the hurt and pain is always buried deep,  
2 suppressed, but always eating away.

3 After a stroke you're known as a stroke  
4 survivor. I'm lucky enough myself to consider myself  
5 a Post Office survivor as well. But they damaged me  
6 and tried to damage my self, my worth, my family, my  
7 business and my community.

8 Last bit. I fear for this Inquiry in the long  
9 run because the actions of the Post Office previously  
10 all show that they will do anything at any cost to  
11 protect themselves. The civil case was fought in the  
12 most aggressive manner by Post Office and when they  
13 attempted to recuse Judge Fraser and tarnish his  
14 reputation, it showed everyone just how low they were  
15 prepared to go.

16 Be careful, Sir Wyn, and your colleagues here at  
17 the Inquiry. Post Office will try every underhand,  
18 dishonest and evil tactic to destroy any threat and  
19 they have powerful friends who will back them all the  
20 way. They don't want the truth to come out and if  
21 they carry on as they are, I fear for all your  
22 reputations and well-being.

23 Messrs Scully, Kwarteng and Read, through your  
24 delaying and blocking of proper compensation for all  
25 the victims of this scandal, you're as guilty and

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1 complicit as Vennells, van den Bogerd, Elaine Ridge  
2 Nigel Allen, and all the others who bullied and  
3 terrorised so many. Sort it out now. Do the decent  
4 thing for once and put the victims first.

5 **Q.** Is there anything else you had like to say to the  
6 Chair?

7 **A.** No. Thank you.

8 **Q.** I'm just going to turn to the Chair now to ask if he  
9 has any questions for you.

10 Chair, do you have any questions?

11 **SIR WYN WILLIAMS:** No, thank you.

12 But I would like to thank Mr Simpson, first for  
13 his witness statement, next for his oral evidence, and  
14 then, thirdly, for taking the time and trouble to  
15 write what is really quite a formidable speech that  
16 you gave me right at the end, Mr Simpson. So thank  
17 you very much.

18 Thank you for introducing me to Mrs Simpson, who  
19 has obviously been a great source of support to you.  
20 So thanks very much.

21 **A.** Thank you, Sir Wyn.

22 **MS KENNEDY:** Chair, our next witness is Mr Gordon Martin,  
23 whose is appearing remotely. I propose we take  
24 a short ten-minute break and perhaps come back at  
25 25 past.

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1 **SIR WYN WILLIAMS:** Certainly, fine.

2 (2.14 pm)

3 (A short break)

4 (2.27 pm)

5 **MS KENNEDY:** Our next witness is Mr Gordon Martin.

6 **SIR WYN WILLIAMS:** We've already had a chat. I don't  
7 think you'll be surprised to learn that, Ms Kennedy.

8 **GORDON MARTIN (affirmed)**

9 **Questioned by MS KENNEDY**

10 **MS KENNEDY:** Mr Martin, I think you know my name is Ruth  
11 Kennedy and I ask questions on behalf of the Inquiry.

12 Have you got a copy of your witness statement  
13 there?

14 **A.** I have.

15 **Q.** I think it should be dated 20 January 2022?

16 **A.** That's correct.

17 **Q.** Is your signature on the last page, page 14?

18 **A.** Page 14, yes, it is my signature.

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

20 **A.** Yes, I have.

21 **Q.** Is it true to the best of your knowledge and belief?

22 **A.** Yes, it is.

23 **Q.** You've also provided us with a chronology and  
24 I understand that that's currently being turned into  
25 an exhibit. So thank you for that.

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1 **A.** Okay.

2 **Q.** I'm going to start by asking a couple of introductory  
3 questions about you. How old are you now?

4 **A.** I shall be 78 next week.

5 **Q.** Can you tell us a little bit about your family?

6 **A.** I'm on my second marriage. I have a son who lives in  
7 America, who has decided to estrange himself, and  
8 a granddaughter that I've never met. I have two  
9 step-children. One lives locally with two  
10 granddaughters, and a step-daughter who lives in  
11 Queensland in Australia with two grandsons.

12 **Q.** Prior to working for the Post Office, can you tell us  
13 about the types of jobs that you had.

14 **A.** I left school and joined the Civil Service as  
15 a temporary job because my main aim was to join the  
16 Royal Air Force. I wanted to be a photographer and it  
17 was one of the cheapest methods at that time of  
18 achieving a qualification. I served nine years during  
19 the Cold War, a very awkward time. I came out because  
20 my son was due to go to school and we didn't want to  
21 go to school in the area that we lived.

22 We moved to High Wycombe and I took a job in the  
23 film industry. I worked for Rank Films at Denham  
24 studios, producing rushes overnight. My family, or my  
25 wife's family, were talking of moving to Cornwall to

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1 find a small business and there was a pause in their  
 2 seeking of an option, but we made the move first and  
 3 my wife moved to Cornwall with my son, whilst I tried  
 4 to sell the house. At that time, the housing market  
 5 collapsed and it took me 12 months to sort that out.  
 6 I eventually moved to Cornwall and my wife had  
 7 a small boutique, and it didn't really pay enough  
 8 money so I took a job in security. Having been in the  
 9 Air Force and security cleared at very high level, it  
 10 was very easy for the security company to get me  
 11 through their books.  
 12 Difficult times over nine years. I had to learn  
 13 on the job, I had no experience whatsoever. I dealt  
 14 with security for major companies, so I knew  
 15 everybody's cash movements, I knew their security  
 16 measures, and it was a trusted job. I was promoted  
 17 and moved to Bristol but my wife didn't really fancy  
 18 moving to Bristol and the only other option, really,  
 19 was to move on.  
 20 I took up an option which was to prove quite  
 21 difficult and that was selling microcomputers. At  
 22 that time, there was next to no dealerships in  
 23 microcomputers. Everybody was into mainframes and,  
 24 really, there were only toys on the market. So I got  
 25 involved in selling, I got involved in programming,

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1 shops that Tandy owned to set up phone shops.  
 2 So I was left with a building with a lease, for  
 3 which I was going to be responsible, and no business.  
 4 I spoke to friends who actually pointed me in the  
 5 direction of running a pound shop (this was before  
 6 most of the big pound shops came on the market) and we  
 7 were a fairly new innovation and it was very  
 8 successful. And my main wholesaler had had a problem  
 9 with one customer that he had who was not paying his  
 10 bills and he took it over and suggested that I should  
 11 run it for him. So I took over the second shop, which  
 12 was in the sorting office at the Post Office in  
 13 Falmouth, in Cornwall. It was some distance away from  
 14 home.  
 15 After being there a very short while, the  
 16 Post Office sent a message through to me via the agent  
 17 from my landlord: did I want a Post Office? I didn't  
 18 really take it very seriously at the time. I was  
 19 working 16-hour days, along with my wife, and we were  
 20 absolutely shattered at the end of every week. We  
 21 didn't really want any more responsibility. So if you  
 22 want to ask questions from then on, really.  
 23 **Q.** Thank you. So at that stage, the Post Office has  
 24 approached you and is asking if you are interested.  
 25 You have described why you weren't. How did you end

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1 training, I was a sales director and we had a very,  
 2 very successful two years, at which point Fujitsu  
 3 bought out the Japanese company that we were dealing  
 4 with and immediately closed our options on equipment.  
 5 This left us with no option but to move out of  
 6 the business. For a few weeks, I hesitated as to what  
 7 I was going to do with life and I did quite a bit of  
 8 computer consultancy work and also ordinary business  
 9 consultancy work, helping new formed companies.  
 10 Then I got involved in retail with a Tandy  
 11 franchise. At first, I managed a franchise and we  
 12 were so successful that the owner of the business and  
 13 his wife had too much work to do because I was  
 14 performing too well. So they decided that they were  
 15 going to sell the business, and I purchased it. I did  
 16 a deal with them. The lease was up so we moved to  
 17 premises, we got involved with Tandy, we had a thing  
 18 called Photo Stop which was a one-hour photo  
 19 processing business. We ran a cyber café, we ran  
 20 a games room, we got involved with selling games  
 21 machines. We set up a web design company, and  
 22 everything was going very, very well.  
 23 And then Tandy pulled out of the UK, sold off to  
 24 Carphone Warehouse. Carphone Warehouse didn't want  
 25 the Tandy set up, what they wanted, really, was the

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1 up then running a Post Office?  
 2 **A.** It was a matter of attrition really. The  
 3 Post Office -- I didn't know it, because we were in  
 4 there too early in the morning and working too late at  
 5 night, we didn't realise that the Crown Office in  
 6 Falmouth was going to be sold off to a private  
 7 supermarket and the Commercial Workers Union and the  
 8 staff, and the NUJ, between them, set up a campaign to  
 9 try to gain back their work. It was a loss of jobs  
 10 and all the rest of it and the unions weren't prepared  
 11 to accept that. They ran a campaign out in the square  
 12 with boards. I never even realised it. I hadn't even  
 13 given it thought.  
 14 They won. The Post Office pulled out their  
 15 offer to the supermarket on safety grounds. So this  
 16 left with a problem. They didn't own the building,  
 17 they had sold that in previous years, and had a lease  
 18 running out, which was going to be -- to the building  
 19 was going to be redeveloped, unknown to me, and they  
 20 were going to have to either sign a new lease or pass  
 21 on the business. They made the policy decision that  
 22 they would sell on the business.  
 23 18 months they haggled with me, I kept on saying  
 24 no, they kept pushing up the offer. It started out at  
 25 75,000 to run the office and it ended up at £125,000

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1 a year. It was a large office. We're talking about  
 2 a dedicated currency exchange, a seven-position  
 3 Post Office with fortress, and in a very, very  
 4 desirable trading position.  
 5 In the end, I had to make a decision. My  
 6 business was going to close anyway because the  
 7 landlord was going to redevelop the property. So we  
 8 decided that we would go for broke. We'll go for it.  
 9 At that time I was 62. We were only three years off  
 10 retirement, and a friend of mine said "You do realise  
 11 that if you have got 125,000 salary on a Post Office,  
 12 plus a retail business that's got a footfall of over  
 13 1,000 a day, it's going to be a fair old business to  
 14 sell on and you can retire comfortable on that".  
 15 So we decided that that's what we would do.  
 16 We'd go for broke. Our daughter in Australia was  
 17 struggling, so we promised her that, at 65, I would  
 18 retire, I would sell the business and we would move  
 19 out to try to support her.  
 20 That wasn't to be.  
 21 **Q.** What were the terms of the deal with the Post Office  
 22 in the end?  
 23 **A.** 125,000 a year. They insisted that it had to be  
 24 an open plan office, this was the new idea, an open  
 25 plan office with a small -- what we call a fortress  
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1 position. My wife always dreamt of a café. We opened  
 2 the front of the building up as a café, we put our  
 3 retail in the middle of it and the Post Office came up  
 4 with all sorts of requirements. I didn't have the  
 5 time. I was working too many hours a day.  
 6 So the business manager who was speaking to us  
 7 actually produced all the cash flows, without  
 8 referring to me. He also produced a business plan,  
 9 without referring to me, and he announced that we'd  
 10 won the franchise and that we could go ahead. There  
 11 were various promises of supplying safes and all sorts  
 12 of other bits of equipment, and it would be  
 13 a walk-in/walk-out, so as their staff walked out, we  
 14 would walk in and take over with whatever equipment  
 15 and office furniture that was available.  
 16 **Q.** How was this financed?  
 17 **A.** Right. Well, we decided that, seeing we were going to  
 18 disappear off to Australia, what we didn't want to do  
 19 was end up, three years down the line, I'd have to try  
 20 to find a buyer for the house. So we put the house on  
 21 the market. 60,000 of that went into the business,  
 22 20,000 went into the bank to try to support ourselves  
 23 for the next few years. 80,000 was paid to us by the  
 24 landlord, because we were going to have to give up our  
 25 leases, and he paid us compensation of 80,000.  
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1 The Post Office introduced us to the bank, who  
 2 promised us a good working overdraft, which when the  
 3 business -- when the shop had been redeveloped and we  
 4 were back in that building, they would convert that to  
 5 a business loan and still leave us with a small  
 6 overdraft facility.  
 7 After we moved in, it was chaos, absolute chaos.  
 8 **Q.** How many members of staff did you have working for you  
 9 in your various businesses?  
 10 **A.** We had 24 staff in total.  
 11 **Q.** When you took over the Post Office, what training did  
 12 you receive?  
 13 **A.** I was supposed to go on a training course, which  
 14 turned out to be talk of how we would transfer the  
 15 business, all the things that needed to be done on  
 16 day 1, all the things that we need to put into place.  
 17 I had ten staff who were ready to move in to the  
 18 Post Office. I had interviewed them. We were still  
 19 waiting for the Post Office to verify that they had  
 20 checked them out, right up to the last minute. So  
 21 there was a bit of a panic going on.  
 22 The week before we took over the Post Office,  
 23 the Post Office took a room in a local hotel, where  
 24 they set up a dummy system and they operated there for  
 25 a week. They came out on the Friday and they had  
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1 two days off to sort themselves out with uniform,  
 2 this, that and the other, and then we took over on the  
 3 Wednesday.  
 4 **Q.** The Post Office that you took over, you were guarantor  
 5 of the Moor Falmouth?  
 6 **A.** That's correct.  
 7 **Q.** That was from 20 March 2006; is that right?  
 8 **A.** That's correct.  
 9 **Q.** How soon after starting to run the Post Office did you  
 10 start to notice shortfalls and discrepancies?  
 11 **A.** Well, for the first two weeks, we supposedly had four  
 12 trainers with us, also the assistant manager from the  
 13 original Post Office was due to retire in four weeks  
 14 time, so they kept her on in the Post Office as part  
 15 of the training team. At the end of the first period,  
 16 the roll over had to happen, my staff had been given  
 17 no training on the roll over of the branch. She knew  
 18 that. Without talking to anybody, she automatically  
 19 went out and did the roll over and announced that  
 20 everything was fine.  
 21 I was quite surprised that it had even been  
 22 done, bearing the size of the branch, I can't believe  
 23 that she did it in the time. Bear in mind that, even  
 24 the vault was a room 10 by 10, lined with shelving  
 25 full of foreign currency, and money and coin. I can't  
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1 believe she even checked it.  
 2 But, anyway, she announced that was all done and  
 3 we rolled over.  
 4 The next trading period, all the training staff  
 5 had gone, had left. In fact, most of them left after  
 6 a couple of days. They couldn't take the strain of  
 7 the takeover of the branch. So that period, our staff  
 8 were left in the dark as to how to do the roll over.  
 9 When you take this down to the machine and try to  
 10 check your transactions, it's a piece of paper just  
 11 over three inches wide, bearing in mind that we have  
 12 six positions open most of the time, for 14 days,  
 13 there's thousands and thousands of transactions. It  
 14 was like ticker tape, paper absolutely everywhere.  
 15 The first thing you do is you check all your  
 16 various stock. Each member of staff has their own  
 17 private stock that they are responsible for. They  
 18 each balance their own stock. That stock then goes  
 19 into the safe and then you are left to do the foreign  
 20 currency and the vault, and you have to then do your  
 21 balance.  
 22 All those stocks individually balanced. The  
 23 vault was correct. The foreign currency was correct.  
 24 When they tried to roll over, it came back with  
 25 a 2,000 deficit. Nobody could explain it.

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1 the safe but we've ended up with this shortfall of  
 2 £2,000". So they agreed that they'd put it into  
 3 a suspense account and I was going to argue black with  
 4 blue that this wasn't going to happen, that they  
 5 weren't going to take £2,000 off me, not for all the  
 6 tea in China.  
 7 This set up a rather bad relationship between me  
 8 and the Post Office. They didn't like people  
 9 answering back. They were in charge, they were  
 10 running the show and, basically, you do as you're  
 11 told.  
 12 **Q.** Did you continue to notice further shortfalls?  
 13 **A.** We had another shortfall on the currency desk. We had  
 14 a cruise ship come into Falmouth, full of Americans,  
 15 thousands of them, or it appeared to be thousands of  
 16 them, and their next port of call was somewhere in  
 17 Europe, so they were all coming in changing dollars to  
 18 Euros, pounds to Euros, dollars to pounds. And the  
 19 Post Office was absolutely rammed that day. It was  
 20 busy. I decided to help out by going onto the foreign  
 21 currency desk, which was a dedicated desk, and we  
 22 still had one trainer with us at that time who sat  
 23 with me and we went through the process and they just  
 24 couldn't believe the amount of business that we were  
 25 doing. He kept on going off and having cups of tea

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1 The manageress that I had employed was pulling  
 2 her hair out. We had a problem in that, because it  
 3 was in the old Crown Office, we were still under the  
 4 control of the Post Office security setup, which meant  
 5 they controlled the time locks on the safes, they  
 6 controlled the alarm system and the monitoring system,  
 7 and at 8.00 we had a deadline: we had to close. At  
 8 that point, we hadn't found it.  
 9 The help team -- huh! The help team. They  
 10 decided that we should roll over; irrespective, we had  
 11 to close. We didn't have any choice. If we didn't  
 12 roll over at that time, we couldn't open the next  
 13 morning.  
 14 So, on their advice, we rolled over.  
 15 The next morning, I got in touch with the help  
 16 desk and they said "Well, if you're £2,000 short, I'm  
 17 afraid you're going to have to put it in". Easier  
 18 said than done.  
 19 So I contacted the business development manager,  
 20 he promised me he'd come back and tell me what was  
 21 going to happen. He never did come back.  
 22 I, contacted Chesterfield, they said to me "Put  
 23 the money in, simple as that". When I said, "Well,  
 24 I can't find out where the money is. There's no  
 25 deficit on any of the stocks, there's no deficit in

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1 and cigarettes and things.  
 2 At the end of the day, we shut desk down and  
 3 I ran a balance on the desk, and we were £800 down.  
 4 I said, "What do we do now?" So he said, "You have to  
 5 put the money in, simple as that". I said, "There's  
 6 got to be a reason for it. You have sat here, you  
 7 have watched me, you've done transactions with me,  
 8 nothing strange has happened. Why should there be  
 9 a deficit of £800?" He said, "Well, it'll come back,  
 10 don't worry about it, it will come back". I didn't  
 11 understand why but he said it would come back.  
 12 So I went next door and robbed £800 out of the  
 13 daily takings. I'd bought, effectively, dummy  
 14 currency, £800 for nothing. It never did come back.  
 15 **Q.** How did you feel about not being able to solve the  
 16 problem or find what went wrong?  
 17 **A.** Well, I'm used to computers, I've done programming,  
 18 I've done training and, to me, there seemed something  
 19 very amiss with -- if there was something wrong with  
 20 balancing, then there should have been an error  
 21 message or something that would come up on the system  
 22 but nothing ever did. There had to be something else  
 23 going on and when I enquired about it, "Nobody else  
 24 has a problem with the system, it can't be the  
 25 computer, we'd know about that". After that, silence.

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1 Communication cut down. No matter who I tried to  
 2 speak to, they were in meetings. Everybody's in  
 3 a meeting. We always said that if the Post Office cut  
 4 their meetings down they'd probably cut their staff in  
 5 half.

6 **Q.** You mention in your statement that you had four audits  
 7 during your time with the Post Office. I think --

8 **A.** Yes, I think it was four. The first one was my  
 9 request, when we couldn't find the £2,000. I can't  
 10 remember how long after it was, but we had three  
 11 people turn up early one morning. We weren't allowed  
 12 to open and they went through and they came back and  
 13 said "There's £2,000 missing". I said, "I know that,  
 14 I've told everybody that, everybody knows we're £2,000  
 15 down, it's in the suspense account, I was rather  
 16 hoping you could tell me where it was".

17 They said, "Well, no, we can't, we don't have  
 18 the power to find that. All we can do is come and  
 19 count your money". Rather a waste of time, really.

20 **Q.** Then the second time they come back, I think in your  
 21 statement you say it's around February 2007, and you  
 22 mention that they threatened you with legal action.  
 23 Could you tell about that?

24 **A.** Yes. That was after -- when -- after we'd been in the  
 25 main Post Office for a while, we were supposed to

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1 have -- as they developed the building, we were  
 2 supposed to move units around within the building and  
 3 stay in the same building and, in the end, the  
 4 Post Office agreed that, under health and safety  
 5 rules, they didn't want their customers in a building  
 6 site. So, along with my landlord, we found up the  
 7 road there was a charity shop, which was going to be  
 8 moving, so we gave them a donation, and we did  
 9 a refit. The total refit costs were only estimated by  
 10 the Post Office to be 80,000. We spent more than that  
 11 putting the charity shop to rights to open up as  
 12 a temporary office, and we hadn't been in there long  
 13 when the audit team turned up.

14 Again, there was three of them. Two of them  
 15 were bean counters and the third guy didn't really say  
 16 very much. At the end of the bean count, the guy came  
 17 and he said "That £2,000 is still missing", and I said  
 18 "I know, it's in the suspense account. I have  
 19 an agreement and I won't pay it, and not until you can  
 20 tell me where the £2,000 has gone. We haven't got it.  
 21 I trust my staff. There must be a good reason for  
 22 it".

23 Then the third guy got involved and said, "Well,  
 24 it's quite simple really. If you don't really pay the  
 25 £2,000, then we'll have to look at your contract.

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1 We'll have to look at whether we can put you back in  
 2 the new building that's being developed", which was  
 3 a bit self ... a bit of a problem for them because  
 4 they wouldn't have had a Post Office left at that  
 5 time, so I didn't understand that line. And then they  
 6 said "Well, the only other action is we're going to  
 7 have to take legal action against you to pull back the  
 8 money".

9 So, at that time, I had that much money invested  
 10 I couldn't really afford to let it go, so I took the  
 11 cheque book and gave them a cheque for £2,000.

12 **Q.** I think just after that second audit, in around  
 13 May 2007, you say you emailed the CEO of the  
 14 Post Office Adam Crozier at that time; is that right?

15 **A.** Yes, I did. We had all sorts of problems going  
 16 forward. Whenever the Post Office staff turned up,  
 17 which was quite regularly, there was always something  
 18 else we were going to have to buy, and the money was  
 19 disappearing out the door like nobody's business.  
 20 We'd moved into the new building by this time, and  
 21 we'd refitted that, we put our pound shop back in  
 22 place, we put a café back in place, and we're now  
 23 running a cost of getting on for 250,000. I had to  
 24 sell my first shop. I had to sell it really for  
 25 a pretty low figure but we maxed out some credit cards

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1 and we now had got two years before retirement. So we  
 2 were hanging on by the skin of our teeth.

3 The business manager turned up and said to me  
 4 about -- she thought things were getting a bit tight,  
 5 were they, and I said "Yes", and I confided in her  
 6 that we'd spent a lot more money than we'd anticipated  
 7 and, really, we could do with some help and maybe  
 8 a little bit less of the Post Office demanding so much  
 9 from us. And I didn't get any answers and, no matter  
 10 who we spoke to, we couldn't get the answers out of  
 11 anybody. The £2,000 got in my craw.

12 It was -- under the scheme of things £2,000,  
 13 when you have invested 250,000, is not a lot of money,  
 14 but it was the principle that they didn't want to  
 15 investigate what the problem was.

16 So one day, I got so fed up, I took hold of my  
 17 laptop and I managed to find the email address of  
 18 Adam Crozier, who was the CEO, and I fired off  
 19 an email and I put down the branch number and all the  
 20 details and underneath it I put "Lots of questions,  
 21 people are listening, but we're not getting any  
 22 answers". Next day, I had a visit from an area  
 23 manager who said to me "You can't do that. Nobody  
 24 talks to Adam Crozier". I don't suppose he even saw  
 25 it. I'd probably find one of his minions took the

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1 email anyway. "We don't talk to Adam Crozier, he's in  
2 charge of the business. He doesn't have time to talk  
3 to people like you. What you are doing is you're  
4 setting up a problem for yourself and somebody's going  
5 to look at your contract". This was a theme that  
6 seemed to go on: "We'll look at your contract".

7 **Q.** Then I think after that you had a third audit that  
8 passed without issue; is that right?

9 **A.** That's correct. Yes they came in, they were perfectly  
10 satisfied, it was the same two guys. They were happy  
11 with everything, carried on.

12 **Q.** Then the final audit happened in February 2008. Can  
13 you tell us about what happened then?

14 **A.** Right. Well, after I paid the £2,000, within a few  
15 days of the £2,000 we were getting ready to go back to  
16 the old building and the Post Office had put  
17 a deadline on us to actually have the Post Office  
18 open, and that was going to be four weeks to  
19 completely rebuild a Post Office, and people lined up  
20 ready to do that.

21 And then we had a problem the builder, or the  
22 developer, went bankrupt and we were left with  
23 a building with no electric, no water, no ceilings,  
24 a multi-level of floors, pillars left in places that  
25 weren't supposed to be there, and I contacted the bank

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1 and said "Look, you offered us at the time that you  
2 would convert our overdraft to a business loan" and  
3 they said "Well, we hear your contract is a little in  
4 jeopardy. Maybe we ought to rethink this and we'll  
5 just leave you with an overdraft". We were a little  
6 bit shell-shocked, to say the least.

7 A fortnight later, we moved into the new  
8 building and the Post Office were all over us. We had  
9 their staff telling shopfitters what to do, spending  
10 my money left, right and centre. I had the area  
11 manager actually ordered, on my behalf, digital  
12 scales, another bill to cover. Then we found out, or  
13 I found out afterwards, that they had changed the  
14 uniforms and part of my agreement was that my staff  
15 had to be in uniform. We'd only just recently spent  
16 God knows how much money buying all the uniforms and  
17 now she, without contacting me, ordered all new  
18 uniforms for my staff. I wasn't given the option.

19 So now we're beginning to really run out of  
20 money and things are getting really tight. So I put  
21 the business on the market. We went to Daltons, and  
22 another organisation which I can't remember. They  
23 valued it 650,000 plus stock, was the valuation. We  
24 had one initial enquiry which didn't want the  
25 Post Office. All they wanted was the shop because of

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1 its good trading position and it's size, a bit longer  
2 than 3,000 square feet, and I felt that was wrong. We  
3 had staff to -- we'd nurtured and trained and they  
4 didn't deserve to be out of a job. So I turned them  
5 down.

6 Then we had another enquiry from the Midlands.  
7 A chap had been down, he'd actually put a deposit on  
8 a house, and was looking for a business and he really  
9 pushed for the Post Office. He was going to run that,  
10 his wife was going to run the shop, and his daughter  
11 was going to run the café. Looked the ideal marriage  
12 to me. Everything was good, he was happy with the  
13 money.

14 He contacted the Post Office, the Post Office  
15 came back and dropped the salary from 125,000 back to  
16 the original starting figure that we spoke of of  
17 75,000, which is totally unviable. The wage bill was  
18 100,000 a year for the Post Office staff. Just not  
19 viable.

20 They also told him it would probably take  
21 six months to set up any form of contract with the  
22 amount of work that had to be done. So he pulled out.

23 The bank became aware that I'd got property on  
24 the market and, just before Christmas, phoned me up  
25 late December and demanded to recall the overdraft.

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1 We had just been paid by the Post Office, and I paid  
2 their salaries and -- backtrack a bit here. Back when  
3 we first moved in and I was falling out with staff, we  
4 had two people arrive with the area manager, who was  
5 being shown around the shop, but I didn't know who  
6 they were. I'd just come back from the warehouse and  
7 they were introducing the two people to my staff and  
8 I said "Who are they?" They said, "Well they run  
9 an organisation that actually runs failed  
10 Post Offices". Very strange. "They're currently  
11 running over 70 Post Offices". I thought: this is  
12 stupid, how can you run 70 Post Offices for  
13 an organisation? They are funded by the Post Office.  
14 I asked them to leave. They were upsetting my staff.  
15 My staff wondered what on earth was going on, so  
16 I asked them to leave.

17 So, in the January, things got very tight,  
18 business goes quiet in January after the rush of  
19 Christmas, we moved into February. I put my last  
20 10 grand in to keep the business running over  
21 Christmas, to preserve the business ready for the new  
22 people who wanted to buy, before they'd decided to  
23 pull out. We moved to the end of the month, and the  
24 Post Office were nagging me on a daily basis. I was  
25 getting so cheesed off. I'd always run my own

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1 business, I'd always been in charge of my business but  
2 this felt as if they were running the business and  
3 I was having to just pick up the bill all the time.  
4 It was problem after problem.

5 So I threatened to close the doors. The moment  
6 I threatened to close the doors, all hell broke loose.  
7 It was the Monday that I threatened to close the doors  
8 and on the Wednesday the audit team turned up. The  
9 audit team turned up. We weren't allowed anywhere  
10 near the counters. My staff had to stand outside.  
11 They found a surplus, not a deficit. They found  
12 a surplus. They wouldn't tell me how much. The  
13 manageress had been ferreting away a few surpluses in  
14 case we had a deficit again and to allow for any error  
15 notices that came back.

16 At the end of the audit, these two people walked  
17 back in again, who had been in previously, and  
18 introduced themselves. They were ex-Post Office  
19 managers from the Midlands. The main audit man came  
20 out and asked for the keys. So I said, "What's the  
21 problem, you got a problem?" No, no, no, no problem.  
22 We just think that your contract needs to be looked at  
23 and these two people have come in to run your branch".

24 So I sat down with my wife and a couple of the  
25 staff to discuss what on the earth we were going to

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1 I didn't even know where it was.

2 He picked up his mobile phone and phoned his  
3 head office, explained the situation, and he said --  
4 the message came back "Could you estimate how much you  
5 owe us?" I said, "My estimation is nothing at the  
6 moment". I gave him a cup of tea and he sat there for  
7 a while, thinking about it, made a few more phone  
8 calls. He phoned the VAT office and told them what  
9 had happened. He had a word with the PAYE office,  
10 told them what had happened. We never heard another  
11 dicky bird from them. We never heard anything more  
12 from the bank. We heard nothing more from the  
13 Post Office until August when we received  
14 a termination of our contract.

15 **Q.** I think you also mention in your statement that the  
16 Post Office tried to reclaim sums from your insurance;  
17 is that right?

18 **A.** When -- I don't know if it's the same with postmasters  
19 in little sub-offices or whether it only applies to  
20 the crown offices but what they try to do is to claim  
21 back a percentage of your salary to insure all their  
22 property and money in the shop. Now, I already had  
23 a very good insurance from a broker, who I'd worked  
24 with for years, he knew the situation, he knew exactly  
25 what our liabilities were, accepted that and our

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1 do. And, okay, we couldn't run the place, obviously,  
2 at that time, because they didn't want us to run the  
3 Post Office now. We decided, okay, we'll run the  
4 café, we'll run the shop, and we'll fight it. We were  
5 then informed by the audit team that, because it was  
6 an open plan office and the security systems were  
7 dependent on the whole shop, and not just part of the  
8 shop, we should pick up our coats and leave.

9 We never went back.

10 They ran that office for, to my knowledge,  
11 three years on the equipment that we had paid for and  
12 installed. They ran the café, they ran the shop,  
13 until they finally moved the Post Office back into the  
14 shop that the Post Office first wanted to put it in  
15 some years before, and they never had the decency to  
16 even forward my mail on to me.

17 **Q.** How did all of this make you feel?

18 **A.** I lost everything. I was up to my neck in debt with  
19 credit cards, who were beginning to push me now. We  
20 had a visit from a bailiff because the rates bill  
21 wasn't being paid. I had a visit from the tax office  
22 who wanted to know why there wasn't a return and  
23 I explained all my records were in the Post Office.  
24 I wasn't allowed in to get my records. My computer  
25 with all the wage information, everything was on it.

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1 insurance carried on. Absolutely no problem.

2 When we closed the Post Office, the Post Office  
3 decided that they were going to come back now and give  
4 me a bill for two years' insurance, even though I was  
5 insured. They never, ever accepted that I was fully  
6 insured.

7 **Q.** Turning then to the financial consequences that this  
8 has had on you, I believe you were declared bankrupt;  
9 is that right?

10 **A.** We were declared bankrupt in the August. My wife had  
11 several credit cards, and I had several credit cards  
12 and a personal loan at the bank, unsecured. We had no  
13 choice. We were being hounded left, right and centre,  
14 life was becoming a misery. My wife at one stage, at  
15 the height of all the problems, had a stroke. She was  
16 in no real fit state to fight anybody. She lived  
17 dreading a knock on the door. She didn't want to  
18 answer the phone. She had become a recluse.

19 I brazened it out. I've always been a bit  
20 shouty, prepared to defend myself. But she couldn't  
21 do that and her health was suffering.

22 So I decided the only answer, really, was to go  
23 bankrupt, which we did, and then we had to go through  
24 the whole shenanigans again with the receiver.

25 **Q.** What about any further employment? Did you get

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1 another job?

2 **A.** I went to the Job Centre and they said, "How old are  
3 you?" and I was -- I think, I was about three days off  
4 being 64, and the young lady just smiled and looked at  
5 me and said, "I don't think so, not at 64. I think  
6 you'd better consider that it's early retirement.  
7 I don't think anybody would query benefits. I suggest  
8 you go home, sit on your bum".

9 **Q.** What happened to your retirement plan?

10 **A.** Well, that went out the window, which really broke my  
11 wife up. I didn't find out until six months ago that  
12 she came -- her doctors were quite concerned about her  
13 and sent her to the mental health team and I found out  
14 for the first time that when life was tough she had  
15 threatened to take her life.

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

17 **A.** Very inadequate.

18 **Q.** What about the impact that all of this has had on your  
19 health?

20 **A.** Until recently, I didn't think it had really affected  
21 me. I buried it. Two weeks ago, when my name  
22 appeared on the schedule for this Inquiry, somebody  
23 queried who I was. My name hadn't really come up in  
24 anything. I kept my head down. And I had a call from  
25 the JFSA, as I was part of the litigation, and Alan

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1 **A.** No, it's okay.

2 **Q.** Turning to your family in Australia, what impact has  
3 this had on them?

4 **A.** They have had tough times. My son-in-law puts in  
5 fibre optics into houses as a subcontractor. The main  
6 contract changes hand from time to time and each time  
7 she seems to be on the wrong end of somebody going  
8 bust, and not getting money. So my daughter is a very  
9 strong character and she goes out and digs holes with  
10 him. To dig holes was in the middle of the day in  
11 Queensland in temperatures 30 degrees takes some guts.  
12 The family has had great difficulties, obviously, with  
13 her working with two growing children. They were in  
14 need of us and we weren't there.

15 **Q.** Turning to the community, what impact did this have on  
16 your standing in the community?

17 **A.** I don't know. We've never been back to Falmouth.

18 **Q.** Because of this?

19 **A.** Yes.

20 **Q.** I think you mention in your statement that there was  
21 an issue with your staff's pay; is that right?

22 **A.** There was. When these two guys took over the running  
23 of the Post Office, the terms were that they would  
24 honour holiday agreements and a few days of overtime  
25 that was due. We paid the staff right up-to-date.

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1 Bates said to me, he said, "I've had a call from the  
2 Sunday Times. They want your story. They don't know  
3 who you are". I thought about it for a while and  
4 I thought: do I really want to go through it all  
5 again? So I contacted David Enright and David said to  
6 me "If you can do it, we would appreciate the fact  
7 that your story is out there".

8 So later that night, I took a phonecall from the  
9 Sunday Times, nice young lady, who probably spent the  
10 best part of an hour and a half with me, and she  
11 gleaned enough information to write a story. And  
12 I pictured it would probably be on page 20 or buried  
13 somewhere in a corner. They sent a photographer down  
14 to photograph me in the local area, managed to catch  
15 me standing beside a postman, who just happened to be  
16 there. I don't know she knows she's in the Times at  
17 the moment.

18 The article came out on the Sunday and I had  
19 various phonecalls from people saying, "What's all  
20 this about? I didn't know you were involved in this".  
21 But the headline that hurt me: "The Post Office ...  
22 had taken away ... my chance to be a grandfather".  
23 Sorry.

24 **Q.** Please don't apologise, and please let me know if  
25 you'd like a short break.

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1 They didn't lose anything.

2 A few weeks after we left, they reneged on that  
3 deal and said to our staff, "You're owed money".  
4 They'd brought in a person from the Citizens' Advice  
5 and they sat them down and asked them how much they  
6 owed. They all inflated their figures. I know the  
7 figures were nothing like the figures that they were  
8 quoting. And they took it to small claims court.  
9 They were people we'd helped, employed, nurtured,  
10 looked after. And they were taking us to court.

11 **Q.** How did that feel?

12 **A.** It broke my wife. She's never got over it.

13 **Q.** You mention in your statement that you lost some  
14 friends over this; is that right?

15 **A.** Well, the staff were our friends. We'd helped them.  
16 One young lady had had a window smashed by her  
17 daughter's boyfriend in a fit of temper. She hadn't  
18 got the money. We paid for a replacement.

19 Another one had got problems paying rates and  
20 they were going to end up in court. We paid them.  
21 Another one was on the breadline with young  
22 children and we gave her money to help her out as  
23 a loan, which we never saw back, and there she was  
24 taking us to court.

25 **Q.** You also mention in your statement that you had

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1 threats made. Could you tell us about those?  
 2 **A.** I don't want to be specific about that. That's ...  
 3 I can't face that.  
 4 **Q.** How did it feel to be threatened?  
 5 **A.** I've never been threatened in my life -- apart from on  
 6 the East German border.  
 7 I've always got on with people. Being  
 8 a salesman at heart, you learn to accept people as  
 9 they are, see their better side. I've never been  
 10 involved in anything like it in my life and, after  
 11 65 years of being on this planet, I certainly didn't  
 12 expect it then.  
 13 **Q.** What would you like from the Post Office now?  
 14 **A.** Well, there's the obvious things. I've made copious  
 15 notes over the last fortnight. I've heard so many  
 16 people on this Inquiry come forward with their  
 17 requirements and their needs but they all say the same  
 18 basically, so I'll just read what I've put here.  
 19 Apart from the obvious (that is compensation),  
 20 all subpostmasters -- I can't see a thing now --  
 21 subpostmasters need their compensation in full without  
 22 prolonged negotiations and individual interaction, so  
 23 eliminating more grief and trauma for all concerned.  
 24 Fujitsu: apart from the police investigation,  
 25 the company should be held partly responsible for  
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1 when he looked around the High Court during the Group  
 2 Litigation and noted that all those present were  
 3 earning a wage, apart from the victims.  
 4 Now I see the Inquiry. Nothing's changed:  
 5 everybody being paid, apart from the victims.  
 6 **MS KENNEDY:** I'm just going to turn now to see if the  
 7 Chair has any questions for you. Do you have any  
 8 questions, Chair?  
 9 **SIR WYN WILLIAMS:** No, no thank you, Ms Kennedy.  
 10 You won't be surprised to learn, Mr Martin, that  
 11 I read the Sunday Times article about you. I had, of  
 12 course, by then read your witness statement but  
 13 newspaper articles are also informative in a more  
 14 nuanced way and now I've heard from you directly, so  
 15 I have a good deal of very relevant information about  
 16 you and thanks for taking the trouble for coming to  
 17 give evidence.  
 18 **A.** Thank you for giving me the opportunity.  
 19 **SIR WYN WILLIAMS:** Now, just one formality. Ms Kennedy  
 20 mentioned the fact that you'd made a timeline or  
 21 a chronology this afternoon which is going to be made  
 22 an exhibit. I don't want you to worry about that  
 23 formal status of that document, but can I just ask  
 24 you: I take it that that document was prepared from  
 25 documents in your possession and that's where you get  
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1 financial redress towards the bill for compensation --  
 2 I don't believe the taxpayer should really take the  
 3 full hit -- and they should have to do that for  
 4 sitting on their hands for so long knowing exactly  
 5 what that situation was.  
 6 The Post Office: apart from individual  
 7 accountability, maybe like-for-like action; maybe they  
 8 should sacrifice their pensions; maybe they should do  
 9 community service. I can't believe any of them are  
 10 going to end up in prison.  
 11 Also, there needs to be a clean slate and  
 12 a clear out at the top of the Post Office to put it  
 13 back on track to regain its rightful status.  
 14 **Q.** Is there anything else you'd like to say to the Chair?  
 15 **A.** Yes.  
 16 Thousands of people have invested their life  
 17 savings believing the Post Office to be a true and  
 18 trusted brand. When Horizon went wrong the  
 19 Post Office hid the truth and banked the proceeds of  
 20 their crime. And when the unexplained windfall  
 21 appears in suspense accounts, instead of finding out  
 22 why, they transfer the proceeds to the bottom line  
 23 and, as a result of it, top executives are showered  
 24 with bonuses and honours.  
 25 The words of Nick Wallis still ring in my ears  
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1 the dates from?  
 2 **A.** I prepared it because when I was interviewed to make  
 3 my statement or my witness statement, the order in  
 4 which the questions were put were not relevant to the  
 5 timeline.  
 6 **SIR WYN WILLIAMS:** Yes, okay.  
 7 **A.** I got a few things round the wrong way, so I had to  
 8 get in my own mind the actual timeline. So some of  
 9 those timeline entries appear to be a little bit  
 10 disjointed with witness statement.  
 11 **SIR WYN WILLIAMS:** That's all right. That's something we  
 12 share in common because whenever I prepare for a case,  
 13 I love to make myself a chronology. So there we are.  
 14 **A.** It's an age thing.  
 15 **SIR WYN WILLIAMS:** I'm not going to divulge whether I'm  
 16 younger or older than you. Right, thank you,  
 17 Mr Martin.  
 18 **A.** Thank you, Sir Wyn.  
 19 **SIR WYN WILLIAMS:** That's it for the day, is it,  
 20 Ms Kennedy?  
 21 **MS KENNEDY:** Yes, that is right.  
 22 **SIR WYN WILLIAMS:** Right, okay. So we start again at  
 23 10.00 tomorrow morning?  
 24 **MS KENNEDY:** Yes, thank you, Chair.  
 25 **SIR WYN WILLIAMS:** All right. Thanks everyone.  
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1 **MS KENNEDY:** Sorry, Chair, I'm being told 10.15.  
2 **SIR WYN WILLIAMS:** Right, okay. Of course, and that's to  
3 take account of the fact that there might be a fire  
4 alarm exercise.  
5 **MS KENNEDY:** Exactly, exactly.  
6 **SIR WYN WILLIAMS:** Fine, all right. So I'll see everyone  
7 at 10.15 in the morning. Goodbye everyone.  
8 **MS KENNEDY:** Thank you.  
9 **(3.23 pm)**  
10 **(Adjourned until 10.15 am the following day)**  
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1 **I N D E X**

2 THOMAS ENGLISH (sworn) ..... 1  
3 Questioned by MS HODGE ..... 1  
4 THOMAS GEORGE BROWN (affirmed) ..... 51  
5 Questioned by MS HODGE ..... 51  
6 MALCOLM SIMPSON (affirmed) ..... 79  
7 Questioned by MS KENNEDY ..... 79  
8 GORDON MARTIN (affirmed) ..... 107  
9 Questioned by MS KENNEDY ..... 107  
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<p><b>MS HODGE: [15]</b> 1/3 1/5 1/13 16/12 40/1 50/10 50/20 50/25 51/4 51/9 51/13 66/8 78/1 78/11 78/19 <b>MS KENNEDY: [12]</b> 78/24 79/1 79/11 106/22 107/5 107/10 139/6 140/21 140/24 141/1 141/5 141/8 <b>SIR WYN WILLIAMS: [40]</b> 1/4 1/7 1/9 1/11 15/15 15/23 16/1 16/3 16/7 16/11 39/9 39/15 39/19 50/12 50/24 51/7 64/15 64/21 65/5 65/10 65/13 78/2 78/15 78/20 78/25 79/5 79/7 106/11 107/1 107/6 139/9 139/19 140/6 140/11 140/15 140/19 140/22 140/25 141/2 141/6</p> <hr/> <p>'69 [1] 44/4 '77 [2] 3/3 3/3 '79 [1] 2/18 '99 [5] 6/24 7/13 8/5 10/10 36/24 'Tom [1] 18/23</p> <hr/> <p>... [6] 19/17 69/5 75/2 101/18 123/3 134/22</p> <hr/> <p><b>1</b></p> <p><b>1 April [1]</b> 3/3 <b>1 pence [1]</b> 25/2 <b>1,000 [5]</b> 41/2 43/3 61/19 61/19 113/13 <b>1,500 [3]</b> 42/25 43/1 43/8 <b>1.00 [2]</b> 11/11 95/2 <b>1.29 pm [1]</b> 78/23 <b>1.30 [2]</b> 78/16 78/16 <b>10 [4]</b> 15/22 82/22 116/24 116/24 <b>10 grand [1]</b> 128/20 <b>10 miles [1]</b> 14/20 <b>10.00 [2]</b> 1/2 140/23</p>	<p><b>10.00/11.00 [1]</b> 11/19 <b>10.15 [3]</b> 141/1 141/7 141/10 <b>100 [3]</b> 29/19 61/11 61/12 <b>100 million [1]</b> 48/11 <b>100 per cent [2]</b> 81/23 82/3 <b>100,000 [1]</b> 127/18 <b>105 [1]</b> 71/2 <b>11 January [1]</b> 51/20 <b>11 million [1]</b> 69/16 <b>11,000 [1]</b> 48/8 <b>11.00 [1]</b> 11/19 <b>11.15 [1]</b> 50/20 <b>11.16 [1]</b> 51/1 <b>11.28 [1]</b> 51/3 <b>12 [8]</b> 3/13 6/11 21/7 32/23 37/11 37/11 51/25 82/22 <b>12 miles [1]</b> 14/21 <b>12 months [1]</b> 109/5 <b>12 pence [1]</b> 32/24 <b>12 years [1]</b> 80/21 <b>12,000 [1]</b> 91/9 <b>12.14 pm [1]</b> 78/21 <b>12.15 [1]</b> 78/11 <b>12.30/1.00 [1]</b> 95/2 <b>125,000 [4]</b> 112/25 113/11 113/23 127/15 <b>127 [2]</b> 20/20 22/22 <b>13 [2]</b> 3/13 6/11 <b>14 [4]</b> 79/18 107/17 107/18 117/12 <b>14 January 2014 [1]</b> 40/23 <b>140,000-odd [1]</b> 7/8 <b>142.12 [1]</b> 32/25 <b>147 [3]</b> 22/22 23/13 32/22 <b>15 January 2022 [1]</b> 79/15 <b>15 years [5]</b> 3/22 34/10 35/9 47/5 49/10 <b>15,000 [2]</b> 70/8 70/16 <b>15-mile [1]</b> 15/22 <b>150 [2]</b> 40/5 85/2 <b>150,000 [4]</b> 55/12 56/19 70/11 71/5 <b>16 [2]</b> 1/25 3/2 <b>16-hour [1]</b> 111/19 <b>16/17 [1]</b> 44/4</p>	<p><b>17 [2]</b> 44/4 64/5 <b>17 October 2012 [1]</b> 92/4 <b>1790-ish [1]</b> 6/6 <b>18 months [2]</b> 40/21 112/23 <b>18,000 [1]</b> 98/5 <b>1969 [1]</b> 3/1 <b>1979 [1]</b> 2/18 <b>1979/1980 [1]</b> 53/24 <b>1980 [1]</b> 53/24 <b>1999 [2]</b> 52/24 55/2</p> <hr/> <p><b>2</b></p> <p><b>2 pence [1]</b> 25/3 <b>2,000 [17]</b> 58/15 67/24 117/25 118/16 119/2 119/5 121/9 121/13 121/14 122/17 122/20 122/25 123/11 124/11 124/12 125/14 125/15 <b>2,500 [2]</b> 85/24 86/5 <b>2.14 pm [1]</b> 107/2 <b>2.27 pm [1]</b> 107/4 <b>20 [4]</b> 3/9 9/13 73/23 134/12 <b>20 January 2022 [1]</b> 107/15 <b>20 March 2006 [1]</b> 116/7 <b>20 years [3]</b> 4/16 73/16 80/8 <b>20,000 [1]</b> 114/22 <b>2003 [2]</b> 52/25 81/2 <b>2004 [2]</b> 10/9 36/25 <b>2005 [1]</b> 18/1 <b>2006 [1]</b> 116/7 <b>2007 [3]</b> 82/4 121/21 123/13 <b>2008 [11]</b> 55/10 55/19 56/7 56/8 57/12 57/19 62/14 64/18 65/6 85/25 125/12 <b>2012 [8]</b> 37/16 39/13 65/4 65/7 65/23 71/10 86/16 92/4 <b>2013 [2]</b> 64/5 64/22 <b>2014 [1]</b> 40/23 <b>2022 [3]</b> 1/1 79/15 107/15 <b>208,000 [1]</b> 34/7</p>	<p><b>21 April 2012 [1]</b> 39/13 <b>22 grand [1]</b> 48/3 <b>22,000 [1]</b> 6/23 <b>23 years [1]</b> 19/22 <b>230,000 [1]</b> 71/2 <b>24 [1]</b> 115/10 <b>24 February 2022 [1]</b> 1/1 <b>24/7 [1]</b> 11/9 <b>25 [1]</b> 50/23 <b>25 November [1]</b> 58/18 <b>25 November 2008 [2]</b> 57/19 62/14 <b>25 past [1]</b> 106/25 <b>25 per cent [2]</b> 48/2 48/4 <b>25 years [1]</b> 80/7 <b>25,000 [1]</b> 48/7 <b>250 [10]</b> 21/21 24/19 24/22 24/22 25/14 25/16 25/20 25/25 26/1 26/9 <b>250 quid [2]</b> 25/22 26/4 <b>250,000 [2]</b> 123/23 124/13 <b>26 [1]</b> 18/6</p> <hr/> <p><b>3</b></p> <p><b>3 February [2]</b> 6/24 7/13 <b>3,000 [5]</b> 34/17 34/18 59/3 59/6 85/24 <b>3,000 square [1]</b> 127/2 <b>3,700.10 [1]</b> 32/25 <b>3,873 [1]</b> 26/12 <b>3.23 pm [1]</b> 141/9 <b>30 degrees [1]</b> 135/11 <b>30 years [1]</b> 96/24 <b>30,000-odd [1]</b> 69/17 <b>33 [1]</b> 50/2 <b>35 [1]</b> 2/22 <b>35,000 [1]</b> 22/11 <b>37 [1]</b> 2/22</p> <hr/> <p><b>4</b></p> <p><b>4 April [1]</b> 3/3 <b>4 February [1]</b> 8/5</p>	<p><b>4,000 [3]</b> 26/13 45/16 45/17 <b>4,300 [1]</b> 31/18 <b>4,500 [3]</b> 45/17 95/6 96/2 <b>4.00 [1]</b> 100/3 <b>4.5 [1]</b> 95/19 <b>40 [1]</b> 26/6 <b>40s [1]</b> 14/4 <b>44,000 [1]</b> 6/25 <b>46 million [1]</b> 45/20 <b>48,000 [1]</b> 57/10</p> <hr/> <p><b>5</b></p> <p><b>5 million [1]</b> 37/13 <b>5 pence [1]</b> 25/3 <b>5,000 [3]</b> 48/18 70/21 70/21 <b>50 [2]</b> 26/6 97/10 <b>50 then [1]</b> 97/11 <b>50 years [1]</b> 97/24 <b>50,000 [2]</b> 7/6 71/5 <b>500 [3]</b> 18/23 18/24 43/3 <b>51 per cent [3]</b> 69/18 70/2 70/7 <b>550 [2]</b> 40/6 69/16 <b>555 [2]</b> 102/10 102/11 <b>57 million [1]</b> 76/4</p> <hr/> <p><b>6</b></p> <p><b>6 million [1]</b> 37/13 <b>6,000 [1]</b> 48/18 <b>6.00 [1]</b> 84/5 <b>60 [2]</b> 39/12 80/4 <b>60,000 [1]</b> 114/21 <b>62 [1]</b> 113/9 <b>62 years [1]</b> 40/18 <b>64 [2]</b> 133/4 133/5 <b>65 [1]</b> 113/17 <b>65 years [1]</b> 137/11 <b>650,000 [1]</b> 126/23 <b>66,000 [1]</b> 6/19 <b>69 [1]</b> 2/14</p> <hr/> <p><b>7</b></p> <p><b>7 million [1]</b> 37/13 <b>7,000 [2]</b> 11/1 89/9 <b>70 [3]</b> 2/14 128/11 128/12 <b>75,000 [2]</b> 112/25 127/17</p>
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<b>8</b>	8,000 [1] 11/1 8.00 [1] 118/7 8.30 [1] 29/7 80 hours [1] 98/10 80,000 [3] 114/23 114/25 122/10 800 [4] 120/3 120/9 120/12 120/14 85,000 [7] 57/13 57/18 58/3 59/20 62/16 63/14 65/11 88 [1] 44/2				
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<b>I saw [2]</b> 28/15 34/6	89/5 89/19 90/16 91/8	34/21 35/19 37/12	6/25 10/3 22/8 24/7	27/1 27/19 28/2 31/6
<b>I say [6]</b> 6/11 6/24	91/15 92/3 92/10	39/16 40/4 45/14 47/2	24/25 25/2 25/4 26/11	31/21 31/24 31/25
46/17 47/14 49/5 49/7	94/14 96/24 98/4	47/7 48/17 52/15	32/2 32/5 35/18 43/12	36/19 38/12 40/3
<b>I says [33]</b> 13/16	107/10 121/7 121/20	52/24 53/9 54/11	43/25 44/3 48/19	44/21 44/21 44/22
16/20 16/21 18/25	125/7 133/3 133/5	54/19 55/8 55/9 55/10	64/23 66/5 71/8 91/4	44/22 46/21 47/6
22/24 23/14 23/18	<b>I thought [55]</b> 4/16	55/15 57/13 57/14	99/14 100/2 101/1	47/14 48/14 49/9
23/19 29/1 30/17	4/19 4/23 6/6 8/7 8/12	57/18 61/17 62/8	102/9 102/16 102/25	49/10 50/7 50/9 52/6
30/23 30/24 31/5 31/7	8/13 8/18 9/14 9/16	62/11 68/15 71/17	103/9 114/19 120/13	54/8 62/20 63/6 69/12
31/10 31/11 32/9	10/2 12/8 12/12 13/19	74/5 80/17 80/20	124/25 127/23 128/6	72/25 76/12 76/15
32/16 36/15 36/23	19/13 22/22 23/22	80/22 81/23 85/13	128/25 129/1 131/23	77/24 88/2 98/22
37/3 38/12 42/2 42/4	26/18 26/23 27/2	87/5 87/24 88/17	<b>I'll [24]</b> 4/25 6/7 8/7	98/24 99/8 101/14
42/19 42/25 43/4 43/5	27/10 27/14 27/16	90/13 90/17 91/20	17/19 17/22 23/7	103/8 108/8 120/17
43/8 48/22 49/2 49/2	27/17 27/18 27/25	97/10 98/14 99/13	23/22 23/22 27/2 28/1	120/18 121/14 132/19
57/25	28/2 28/12 28/18 29/5	104/22 109/16 110/1	28/18 33/18 38/16	134/1 137/5 137/7
<b>I see [2]</b> 37/22 139/4	29/10 29/13 29/18	110/7 110/13 111/2	40/18 42/2 42/2 58/8	137/9 137/14 137/15
<b>I sent [2]</b> 27/4 38/15	29/21 29/25 38/11	111/3 111/18 113/9	74/10 75/23 78/3	137/18 139/14
<b>I served [4]</b> 30/10	38/19 38/23 38/25	114/5 115/13 116/21	78/17 91/25 137/18	<b>Ian [1]</b> 103/2
30/11 53/11 53/14	40/16 40/17 41/21	119/3 121/15 128/3	141/6	<b>idea [1]</b> 113/24
<b>I settled [1]</b> 3/17	43/25 44/3 48/17	128/24 129/3 130/18	<b>I'm [98]</b> 3/20 3/25	<b>ideal [1]</b> 127/11
<b>I shall [1]</b> 108/4	60/14 60/14 60/20	132/4 132/5 133/3	3/25 12/1 12/17 16/20	<b>identified [1]</b> 62/15
<b>I should [1]</b> 111/10	66/6 87/6 87/7 95/17	133/3 133/23 140/2	16/21 17/18 19/23	<b>ie [1]</b> 13/13
<b>I sold [1]</b> 65/20	128/11 134/3 134/4	<b>I wasn't [15]</b> 12/5	20/2 22/23 24/8 25/25	<b>if [71]</b> 2/11 4/14 5/9
<b>I spent [1]</b> 3/9	<b>I threatened [3]</b> 129/5	39/24 45/9 49/3 84/12	26/7 26/8 26/14 27/6	9/17 10/4 13/19 17/4
<b>I spoke [1]</b> 111/4	129/6 129/7	87/23 88/25 88/25	27/7 27/14 27/17	17/7 17/18 18/17
<b>I stamped [1]</b> 26/17	<b>I told [1]</b> 28/24	89/14 91/13 100/2	27/19 28/24 29/16	18/22 19/7 25/9 26/5
<b>I stapled [1]</b> 28/18	<b>I took [13]</b> 6/23 7/6	100/4 101/2 126/18	30/6 30/7 30/19 31/22	30/19 30/24 33/20
<b>I started [1]</b> 53/6	36/24 48/22 54/21	130/24	31/22 32/8 33/7 33/12	34/9 36/20 37/6 38/24
<b>I still [1]</b> 33/6	59/4 108/22 109/8	<b>I went [15]</b> 4/5 5/4	33/20 33/23 34/4 34/7	42/6 42/9 42/16 42/20
<b>I suggest [2]</b> 37/10	109/20 111/11 123/10	5/13 5/24 11/23 19/14	34/23 35/11 36/5 36/6	45/1 45/20 45/25
133/7	124/16 134/8	29/25 41/16 53/6	36/6 36/8 37/1 38/3	47/10 47/18 49/3 49/3
<b>I suppose [6]</b> 3/20	<b>I traded [1]</b> 37/11	65/25 68/16 83/21	38/4 40/17 41/12 42/3	49/5 49/21 56/2 61/10
9/25 17/2 17/15 38/2	<b>I tried [8]</b> 4/11 4/12	95/19 97/20 133/2	42/4 42/5 43/6 43/9	64/16 70/25 71/8
47/8	65/17 68/12 91/11	<b>I were [1]</b> 94/23	43/10 45/21 46/19	71/24 72/17 73/5
<b>I suspect [1]</b> 41/9	91/12 109/3 121/1	<b>I will [5]</b> 23/20 42/21	46/25 46/25 48/12	73/10 78/12 78/13
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<p><b>I</b></p> <p><b>if... [23]</b> 81/24 82/9 85/4 93/23 97/6 98/19 100/15 104/22 105/20 106/8 111/21 111/24 113/11 118/11 118/16 120/19 121/3 122/24 129/2 131/18 134/6 134/24 139/6</p> <p><b>ignored [2]</b> 58/2 91/23</p> <p><b>II [1]</b> 6/2</p> <p><b>ill [1]</b> 52/24</p> <p><b>illness [1]</b> 4/23</p> <p><b>imagine [2]</b> 26/5 38/1</p> <p><b>immediately [2]</b> 66/5 110/4</p> <p><b>impact [14]</b> 43/14 43/15 96/10 96/11 97/4 97/4 98/14 98/16 99/17 101/16 101/21 133/18 135/2 135/15</p> <p><b>impasse [1]</b> 23/2</p> <p><b>implied [1]</b> 83/16</p> <p><b>important [2]</b> 39/20 96/19</p> <p><b>impose [2]</b> 36/18 36/25</p> <p><b>inadequate [1]</b> 133/17</p> <p><b>inches [1]</b> 117/11</p> <p><b>incident [1]</b> 17/25</p> <p><b>including [3]</b> 28/20 96/23 102/10</p> <p><b>income [1]</b> 68/12</p> <p><b>indeed [2]</b> 1/4 79/25</p> <p><b>indicated [2]</b> 21/5 24/12</p> <p><b>indifference [1]</b> 103/15</p> <p><b>individual [3]</b> 103/13 137/22 138/6</p> <p><b>individually [1]</b> 117/22</p> <p><b>industry [2]</b> 80/18 108/23</p> <p><b>inevitably [1]</b> 90/17</p> <p><b>inflated [1]</b> 136/6</p> <p><b>inform [1]</b> 87/21</p> <p><b>information [8]</b> 24/4 37/21 39/22 41/8</p>	<p>43/18 130/25 134/11 139/15</p> <p><b>informative [1]</b> 139/13</p> <p><b>informed [1]</b> 130/5</p> <p><b>initial [4]</b> 5/4 33/10 97/19 126/24</p> <p><b>initially [4]</b> 6/13 26/14 85/5 85/6</p> <p><b>injury [1]</b> 80/19</p> <p><b>ink [1]</b> 21/19</p> <p><b>inking [1]</b> 22/4</p> <p><b>innovation [1]</b> 111/7</p> <p><b>inquiry [10]</b> 1/15 51/15 73/16 73/17 105/8 105/17 107/11 133/22 137/16 139/4</p> <p><b>insert [1]</b> 21/1</p> <p><b>insisted [1]</b> 113/23</p> <p><b>installed [5]</b> 10/7 10/18 12/21 19/16 130/12</p> <p><b>instance [1]</b> 70/12</p> <p><b>instead [3]</b> 90/11 103/15 138/21</p> <p><b>instructor [1]</b> 12/10</p> <p><b>insurance [6]</b> 83/8 83/10 131/16 131/23 132/1 132/4</p> <p><b>insure [1]</b> 131/21</p> <p><b>insured [2]</b> 132/5 132/6</p> <p><b>integrity [1]</b> 102/17</p> <p><b>interaction [1]</b> 137/22</p> <p><b>interchange [1]</b> 18/20</p> <p><b>interested [2]</b> 83/10 111/24</p> <p><b>interesting [1]</b> 15/16</p> <p><b>interim [1]</b> 92/7</p> <p><b>internet [1]</b> 13/13</p> <p><b>interrupt [3]</b> 15/15 64/15 74/25</p> <p><b>interview [7]</b> 5/5 5/13 42/13 54/9 54/10 66/9 66/14</p> <p><b>interviewed [4]</b> 5/16 54/10 115/18 140/2</p> <p><b>into [38]</b> 4/4 4/8 7/13 9/1 9/3 14/3 21/2 35/14 37/8 39/7 49/14 61/5 61/25 64/8 67/16 71/18 83/22 85/20</p>	<p>87/3 87/23 89/16 91/14 96/12 101/5 104/5 107/24 109/23 114/21 114/22 115/16 117/19 119/2 119/14 123/20 126/7 128/19 130/13 135/5</p> <p><b>introduced [3]</b> 81/11 115/1 129/18</p> <p><b>introducing [2]</b> 106/18 128/7</p> <p><b>introductory [3]</b> 51/8 80/2 108/2</p> <p><b>invaded [1]</b> 63/18</p> <p><b>invariably [1]</b> 17/10</p> <p><b>invest [2]</b> 6/18 103/12</p> <p><b>invested [5]</b> 48/14 70/11 123/9 124/13 138/16</p> <p><b>investigate [1]</b> 124/15</p> <p><b>investigation [5]</b> 31/15 31/20 89/19 90/21 137/24</p> <p><b>investigations [1]</b> 33/16</p> <p><b>investigators [1]</b> 42/8</p> <p><b>investment [1]</b> 48/7</p> <p><b>investments [2]</b> 48/9 48/9</p> <p><b>investors [1]</b> 48/15</p> <p><b>invited [1]</b> 92/11</p> <p><b>involve [1]</b> 5/3</p> <p><b>involved [8]</b> 109/25 109/25 110/10 110/17 110/20 122/23 134/20 137/10</p> <p><b>Ireland [1]</b> 22/20</p> <p><b>Ironical [1]</b> 82/16</p> <p><b>irrespective [1]</b> 118/10</p> <p><b>ish [1]</b> 6/6</p> <p><b>isn't [7]</b> 9/13 10/19 36/16 41/22 41/22 61/7 72/5</p> <p><b>isolation [1]</b> 34/3</p> <p><b>issue [2]</b> 125/8 135/21</p> <p><b>issues [4]</b> 16/12 16/15 20/5 45/4</p> <p><b>it'd [1]</b> 74/7</p> <p><b>it'll [1]</b> 120/9</p>	<p><b>it's [88]</b> 5/21 6/2 6/5 7/9 10/20 17/1 17/7 17/15 18/10 19/2 19/20 19/24 20/2 20/9 20/20 22/2 22/3 22/16 23/5 23/6 23/8 23/9 23/14 23/20 23/24 24/9 26/1 27/20 27/21 27/22 31/5 33/15 34/3 35/2 36/20 37/11 37/19 37/19 38/1 39/20 40/2 40/17 42/7 42/20 42/20 43/20 44/19 46/22 47/17 50/20 51/8 51/24 52/15 71/17 73/15 73/20 74/22 75/16 77/20 78/2 81/23 87/25 88/15 89/5 93/19 93/23 96/19 97/24 97/25 98/10 98/11 98/11 98/25 99/13 101/18 101/23 104/18 113/13 117/10 121/15 121/21 122/18 122/24 127/1 131/18 133/6 135/1 140/14</p> <p><b>item [3]</b> 11/7 22/9 22/10</p> <p><b>item 1 [1]</b> 22/9</p> <p><b>item 2 [1]</b> 22/10</p> <p><b>its [3]</b> 2/7 127/1 138/13</p> <p><b>itself [3]</b> 7/4 7/5 60/24</p> <hr/> <p><b>J</b></p> <p><b>Jan [2]</b> 96/20 96/22</p> <p><b>Jane [1]</b> 51/9</p> <p><b>January [7]</b> 40/23 44/1 51/20 79/15 107/15 128/17 128/18</p> <p><b>Japanese [1]</b> 110/3</p> <p><b>jeopardy [1]</b> 126/4</p> <p><b>JFSA [1]</b> 133/25</p> <p><b>job [26]</b> 3/15 5/19 11/9 17/4 36/6 36/17 48/14 53/7 55/6 64/25 65/2 65/21 68/13 68/13 73/2 76/14 90/18 97/14 108/15 108/22 109/8 109/13 109/16 127/4 133/1</p>	<p>133/2</p> <p><b>jobs [6]</b> 4/12 4/22 80/15 102/2 108/13 112/9</p> <p><b>join [1]</b> 108/15</p> 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<b>skiing [1]</b> 91/3	33/25 42/14 44/23	38/17	95/6 95/10 95/17	<b>steelworks [1]</b> 3/24
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100/12 108/16 110/25	124/6 126/15 127/3	17/21 18/14 18/22	87/3 95/19 97/20	83/21 85/8 86/4 89/4
126/25 128/22 130/14	136/9 136/15	18/25 19/7 20/8 22/11	100/10 101/4 114/21	93/22 95/2 95/24 97/3
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	32/10 32/10 42/1 43/3	23/1 23/12 23/18 24/2	120/12 120/16 121/12	100/6 101/10 101/10

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