

Friday, 11 March 2022

(10.00 am)

**Focus Group Session 3**

**FACILITATOR:** Thank you all, first of all welcome to this focus group, which sounds a bit formal but it is not going to be a formal session in any sense. We want your own views and experiences. You are joined on the call by Sir Wyn Williams who I'll ask to introduce himself in a moment and then I'll ask yourselves to introduce yourself.

Just a little bit to say we have two hours in which to cover an awful lot but we're here to listen to what you've got to say. You won't hear an awful lot from myself and Sir Wyn. Occasionally, I might ask you to give way to another person in the room or just to move on a little bit but, purely in the interests of time -- that's not very likely to happen but just so you know.

Before we get started, Sir Wyn, do you just want to have a couple of quick words about your feelings at the moment?

**SIR WYN WILLIAMS:** Yes. First of all, of course, I would like to thank the four of you for agreeing to participate in this session. We have had two focus group sessions so far and each of the sessions have

1

and perhaps if you could just tell us, in a couple of sentences, what made you want to come and talk with us today, if that's okay.

**SIAN THOMAS:** Hi, good morning, *bore da*. My name is Sian Thomas, I'm Noel Thomas's daughter. Unfortunately, 16 years ago my father was one of the people that was with the Horizon System and got sent to jail. I just feel today on behalf of my family and myself that we would like to put forward -- it just didn't, unfortunately, affect my father, it has affected the whole family, so that's why I asked today that I could speak to Sir Wyn and yourself to give over what the impact was on the family.

**FACILITATOR:** Thank you, Sian. You lived then and still live on Anglesey, is that right?

**SIAN THOMAS:** That's correct, yes. I've never moved away.

**SIR WYN WILLIAMS:** Thank you very much. Nice to hear from you, thank you.

Paul, perhaps if I could come to you and hear a little bit about yourself and why you're here today.

**PAUL BRANNLUND:** Well, I have two careers. I was 25 years a classroom teacher and then a senior teacher in a large comprehensive school and my wife and I were both teaching and we wanted a different challenge. So we bought a post office in Cornwall in 1998 and ran it

3

lasted the full two hours and probably would have lasted longer if I had had the stamina to keep going. So don't be afraid to say as much as you want, please, because that's what I want to hear. As you know, this is a public session so there may be a number of people watching and listening but try to put that out of your mind and concentrate on what it is you want me to hear.

Most of the questions, insofar as they are questions, will come from Jerome, but occasionally I might intervene to ask a question of my own because sometimes I like to get a detail straight in my head, as I'm hearing things.

But I hope to be pretty silent and can I just acknowledge that we have, with Ms Burke, our first participant from Northern Ireland, I believe, so that's very good and, in due course, I hope to visit Northern Ireland to hear formal evidence but I'm very glad we've got someone from that part of the United Kingdom joining us today.

So with those few words, over to you, Jerome.

**FACILITATOR:** Thank you very much. So I will ask you all to introduce yourselves, if that's okay, and I will perhaps start with you, Sian, if that's okay, just to tell us a little bit about yourself and your context

2

until we retired in 2016.

And the reason I'm here is really because I have heard so many of these sessions and I have heard what happened to so many subpostmasters, I'm just one of the lucky 10,000-plus subpostmasters that didn't end up in trouble but paid for the consequences of Horizon for years, and years, and years. So that's why I'm here, to tell my story, which is slightly different.

**FACILITATOR:** Thank you for that, that's extremely useful to hear. Thank you very much.

So, Wendy, could I come to you just to tell us a little bit about yourself and your context.

**WENDY BURKE:** Yes, thank you. So Wendy Burke, as you have heard, I'm from Northern Ireland. I live just outside Belfast and I ran Dunmurray Post Office. My father actually took over Dunmurray Post Office in 1976 so I literally grew up with the Post Office in my blood.

I did qualify as a teacher and I taught for five years and then I missed -- because I always worked in the post office whenever I was growing up, in my holidays, my days off, even on the days I wasn't supposed to be off, sometimes, and I went and worked in the bank after I taught. So I worked in the bank for five years and then my father was thinking of retiring, he was in his 70s, and he asked would I come

4

1 in and run the office, would I be interested in it or  
 2 would he sell it?  
 3 And I jumped at the chance, so I ran his office  
 4 then for 16 years. I left under NT in 2016 also and  
 5 I was out of work for four days and stepped into a  
 6 role in the Henderson Group, here in Northern Ireland,  
 7 which is Spar NI and they, at the time, had about  
 8 50 post offices. I started off a day a week and that  
 9 worked for a week. I then was full-time and I took on  
 10 a senior manager post with them.

11 So I had a good experience with them and  
 12 currently I'm working with network support in the  
 13 NFSP, so that's me.

14 **FACILITATOR:** Right, thank you. What would you say is the  
 15 main reason you have come to share your thoughts and  
 16 feelings today?

17 **WENDY BURKE:** So I think, historically, people have gone  
 18 through harrowing experiences. I have been listening  
 19 quite a bit, obviously, to the Inquiry and whenever  
 20 you listen to some of the stories it just really hits  
 21 home. I also want to see Post Office, government and  
 22 Fujitsu banged to rights.

23 **FACILITATOR:** Right, thank you. Thank you very much,  
 24 Wendy.

25 Finally to Carol. Do you want to introduce  
 5

1 you have been at one. What we would like from you  
 2 today is Sir Wyn really wants to hear your own  
 3 perspective on things so those you of who are former  
 4 subpostmasters, we want to hear that point of view  
 5 and, obviously, those of you who are family members we  
 6 want to hear how it felt to be a loved one seeing them  
 7 go through this, so we appreciate there are different  
 8 perspectives and that's what Sir Wyn wants to hear  
 9 today. So, please, feel free to share that from that  
 10 point of view.

11 So the main -- we will cover several different  
 12 areas. We will look at how it all started, both in  
 13 the Post Office and the events. We will talk about  
 14 running a branch and your views of that from within it  
 15 and as a family member, but mainly we will be talking  
 16 about your experiences and feelings about working with  
 17 Post Office Limited and, obviously, the impact of all  
 18 of this on yourself and your families and things. So  
 19 that's the kind of broad structure but, as Sir Wyn  
 20 said before, I'm not going to do a lot of talking,  
 21 we're here to listen.

22 I would like to start out just about your sort  
 23 of feelings and experiences as you started in --  
 24 obviously, some of you have been a long time. I just  
 25 wondered if you would trace it back to your own  
 7

1 yourself to the team?

2 **CAROL CHARLTON:** Hi, I'm Carol Charlton and I'm the wife  
 3 of Kim Whiley(?), who was one of the 555.

4 We both have a background in banking. Kim  
 5 worked for a bank for 20-odd years before she took on  
 6 the post office. I -- for the first seven years,  
 7 I worked for the Bank of England, so we both have  
 8 quite a financial background, which is why -- one of  
 9 the reasons we took on a post office.

10 I did the training with Kim. We decided that  
 11 she should be the subpostmaster but I worked alongside  
 12 her for quite a while until in 2010 money disappeared  
 13 from the computer system.

14 It has had a huge effect on our lives,  
 15 healthwise and, you know, members of the family and us  
 16 and that have both suffered.

17 The reason I have come here today is because  
 18 Kim's mum has been battling breast cancer for a long  
 19 time and died last week and I sort of feel I'm doing  
 20 this, sort of, because she would have wanted me to as  
 21 well.

22 **FACILITATOR:** Thank you. Well, thank you for being here,  
 23 to yourself and to all of you.

24 A couple of you mentioned that you have watched  
 25 some or part of the Public Inquiries and I know, Sian,  
 6

1 involvement in this whole story. If you want, one of  
 2 you just wants to pick up how it all started for you  
 3 and your feelings at that time.

4 So perhaps if I start with you, Wendy, about  
 5 that, because obviously your family history goes back  
 6 a long way with the Post Office, probably the most out  
 7 of all of us here.

8 How do you see this story starting from your  
 9 point of view?

10 **WENDY BURKE:** Well, as you know, my father had it before  
 11 me. I took over in 1998, just pre-computerisation.  
 12 So, as you will know, I grew up -- well, I grew up in  
 13 the Troubles in Northern Ireland. We were very much  
 14 a community post office at that time. We were sitting  
 15 on a interface between two different communities. It  
 16 was difficult but, I mean, as you know, I was helping  
 17 in the post office at that time. My father wasn't  
 18 actually running it but we were the heart of that  
 19 community and we had people chatting in the queue that  
 20 outside might not have been chatting and that was  
 21 a very -- I'm very proud that that happened.

22 I thoroughly enjoyed -- when I took over  
 23 I thoroughly enjoyed running my branch. I've done the  
 24 manual balances with pen and paper and I have  
 25 obviously also worked with the Horizon System.  
 8

1 To be honest -- and I think I recollect somebody  
2 else saying this -- it's not Post Office that's the  
3 trusted brand, it is those people who are customer  
4 facing, the postmasters and their staff. That's who  
5 the community trust and that's who they come to,  
6 whether it is for a little bit of advice, a cup of  
7 tea, a little bit of reassurance.

8 So, as I say, I used both the manual accounting  
9 and the computerisation. Manually, were there errors  
10 made? Probably. Much easier to find because you were  
11 the one that was inputting that information and you  
12 had it all to hand.

13 My office was one of the first offices in the UK  
14 to convert to the new computerisation system, which  
15 I was quite excited about. I know that because we  
16 were changing from manual benefit books to electronic  
17 systems that we had to have computerisation, otherwise  
18 Post Office, quite literally, would not be here now,  
19 so there had to be a system that supported automation  
20 as such.

21 As I was the first -- one of the early offices,  
22 the two Post Office trainers that came, they were  
23 lovely, they were totally out of their depth and they  
24 even admitted that numerous times. There was nowhere  
25 to turn to for help so you just really had to plough

9

1 and I were teaching and I think we both got to a point  
2 in teaching where we were not sure where our careers  
3 were going, so we made the decision to look to buy  
4 a business. We didn't know what business. Many of  
5 our family thought we were totally bonkers because,  
6 obviously, we were giving up good salaries to go into  
7 business.

8 We were very excited about it and we finally  
9 found this post office in Cornwall, which we thought  
10 had great potential. It was quite a laborious  
11 exercise joining the Post Office. I mean, they put  
12 you through all sorts of hoops, financial background,  
13 criminal records, all sorts of things and it took  
14 quite a long while, but it eventually came off,  
15 although right at the time when we were going to  
16 complete, the house sale fell through and we had all  
17 sorts of complications.

18 Anyway, so we bought this post office in  
19 Cornwall and it had quite a good salary, so that was  
20 sort of a reason really because it was secure. The  
21 shop itself was in its infancy then, so there wasn't  
22 a lot of turnover, so the shop was a -- the  
23 Post Office gave us a secure income and, as Wendy  
24 said, we started off on the manual system with the old  
25 paper and the weekly balances on the big blue sheets,

11

1 on and learn the system yourself. Ringing the  
2 helpline was no good because --

3 **FACILITATOR:** We will come onto some of those issues of  
4 operation then in a second. Just to come back to that  
5 time then when you were about to make that transition  
6 from the paper world to the computerised world, what  
7 was your prevailing feeling, did you think, at that  
8 time, looking back?

9 **WENDY BURKE:** Looking back I was really excited about it.  
10 I knew it was going to be a challenge but I thought  
11 that it was the right thing to do. It was something  
12 that, as I say, we had to do, but little did we know  
13 that it was going to be such a challenge.

14 **FACILITATOR:** Yes.

15 **WENDY BURKE:** It was going to take time to learn it and we  
16 all knew that. My staff were very nervous about it  
17 but I was obviously the postmaster and I had to take  
18 it and embrace it because, otherwise, there was no  
19 point really us even changing.

20 **FACILITATOR:** Right, okay, thank you. That's very clear,  
21 thanks.

22 How about the rest of you? How would you trace  
23 the sort of beginnings of these events? Perhaps Paul,  
24 how do you see this sort of --

25 **PAUL BRANNLUND:** Well, as I said just now, both my wife  
10

1 and that went on for about two years and that was  
2 quite hard to learn.

3 But balancing was relatively -- as Wendy said,  
4 really straightforward, because you could -- if you  
5 had a shortage, you could look back over the week and  
6 pretty much find it, or if you had sent it away you  
7 knew that Chesterfield would send back a correction at  
8 some time in the future. So it ticked over and  
9 I guess our shortages under the old system were knock  
10 for knock really, one week up and one week down, and  
11 so on.

12 We were so -- I was really quite excited because  
13 I was quite keen. I had taught IT in school so I was  
14 quite keen on computers, so when Horizon arrived  
15 I thought "This will make life easier".

16 **FACILITATOR:** Right.

17 **PAUL BRANNLUND:** But it didn't. I mean, to me, it was  
18 a computer system that nobody who had ever worked  
19 a Post Office counter had had any involvement in its  
20 design. It was -- it wasn't user-friendly. It --  
21 I mean, a lot of computer systems you can pick up just  
22 by familiarising yourself with the procedures and the  
23 processes. Horizon wasn't like that, so it was  
24 a challenge.

25 **FACILITATOR:** Right, thank you.

12

1 **PAUL BRANNLUND:** And it became more and more of  
2 a challenge.

3 **FACILITATOR:** Right. We will come on to more of those  
4 challenges in a second.

5 Were you based in Cornwall before you took on  
6 the post office, by the way?

7 **PAUL BRANNLUND:** No, I'm Cornish born, so we were looking  
8 for somewhere in the West Country. We were both  
9 teaching in the Salisbury area, Andover area and we  
10 were looking for somewhere west, and we looked in  
11 Somerset and Dorset. It was the right business and it  
12 proved to be. We stayed there 18 years and we did  
13 very well, but, you know ...

14 **FACILITATOR:** Okay, thank you. I just wanted to check  
15 that, so there was a degree of moving there.

16 So, Carol, do you want to -- where do you see  
17 all this starting from your perspective?

18 **CAROL CHARLTON:** Well, Barclays Bank were doing  
19 redundancies and Kim decided to take redundancy and we  
20 were looking for a business. I was quite -- I was in  
21 teaching as well, so I was quite keen to get out of  
22 teaching at that time. I just needed something  
23 different.

24 We looked at tea rooms, and things like this,  
25 but my brother and his wife that had a post office and  
13

1 Very, very basic training. I mean, both of us have  
2 been used to working in banks and had -- double entry  
3 bookkeeping, you know, you always have dockets there  
4 that represent every single transaction, that you can  
5 look back on if you have put something in wrong, so  
6 there was always an audit trail and with Horizon there  
7 wasn't.

8 It just seemed to me, at the time, to be  
9 a glorified till, you know, a till with little icons  
10 on, basically. You didn't have to add the things up  
11 or anything like this. But they did no training in  
12 how to balance, how to correct errors, anything like  
13 that, really.

14 **FACILITATOR:** To what -- although you were teaching  
15 part-time for some of that period, to what extent were  
16 you involved with the running and involvement with the  
17 post office business itself?

18 **CAROL CHARLTON:** I, sort of like, did a lot of work  
19 alongside Kim when I wasn't doing teaching. I also,  
20 sort of like, did all the cash and carry runs and  
21 things like this for the shop. I quite enjoyed that.

22 **FACILITATOR:** So pretty closely involved then, by the  
23 sounds of it?

24 **CAROL CHARLTON:** Yes, I was closely involved. I mean,  
25 I was there when, you know, we had problems a bit  
15

1 they seemed quite happy doing it, so we looked around  
2 for a post office.

3 We're from the North East of England. We found  
4 a post office up at Winlaton, not the best area in the  
5 world, no the worst area in the world, you know.  
6 But -- and the post office was a lock-up, so,  
7 basically, with the redundancy money and Kim sold her  
8 house as well, we bought the post office and it was  
9 quite a challenge at first, and that.

10 I kept doing part-time teaching just to keep  
11 things ticking over and, again, we think of ourselves  
12 as quite lucky because when all this blew up we -- we  
13 didn't have to go down the bankruptcy route because  
14 I went back to full-time teaching.

15 **FACILITATOR:** Right, okay.

16 **CAROL CHARLTON:** You know, but it was really tough on Kim,  
17 it really was. She embedded herself as part of the  
18 community, she loved having the elderly customers, in  
19 particular. She just adored them and they adored her.  
20 It was very, very hard when this happened.

21 We both had two days sort of training on the  
22 Horizon System because this was 2013 -- no, 2003,  
23 sorry, that we actually bought the post office and  
24 Horizon had just sort of come in a few years ago, and  
25 we had two days training at South Shields branch.  
14

1 later on and that. We did have problems every time  
2 there was a thunder storm. You know, we used to have  
3 sort of times when we used to have to reboot the  
4 computer several times and that, just to get them  
5 going again.

6 Kim had complained to the Post Office because  
7 all of our printers and terminals ran off one  
8 three-pin -- three, sort of like, thing extension  
9 lead, it all went through there, like a domestic --  
10 she said at the time, and that, she didn't think that  
11 was particularly satisfactory. She didn't feel quite  
12 secure with that but they insisted that if the  
13 engineers had set it up that way, that was fine.

14 **FACILITATOR:** Okay, well, we will come to those events in  
15 a second, thank you.

16 So, Sian, do you want to just say a little bit  
17 about your perspective on this, the beginnings of  
18 this?

19 **SIAN THOMAS:** Yes. My father started out -- we lived in  
20 a place called Malltraeth. His parents had a shop  
21 there. My uncle had a pub and then, out of the blue,  
22 my mum had an opportunity. We had a shop at the  
23 time -- I think I was about 10 years old. So we  
24 always had people around us and then they decided to  
25 take the post office on in Malltraeth, because the  
16

1 elderly people there unfortunately went frail and  
 2 couldn't cope with the work.  
 3 And then they decided, mum and dad, there was  
 4 an opportunity in Gaerwen, where we live now, and when  
 5 mum went ill they decided that dad was going to take  
 6 over.  
 7 I think, at that time, it was paper that they  
 8 started with and you could find things and my dad  
 9 worked his heart out to build that post office up.  
 10 The salary, I think, was only about 3,000 when we  
 11 bought it in the early 1980s. It went up to about  
 12 30,000. He was working with the industrial people,  
 13 selling stamps, and things like that, trying to tell  
 14 them "Don't buy a vending machine, I will get a bit of  
 15 discount if you buy stamps off me", and it grew and  
 16 grew.  
 17 And he was so much in with the local community  
 18 that he went in as a county councillor and I actually  
 19 was canvassing, and things, with him at the time, but  
 20 the worst nightmare he did was get the Horizon System  
 21 in.  
 22 It caused him so much stress. He was waking up  
 23 in the middle of the night and he was saying "Can  
 24 somebody come here and see the screen", and the screen  
 25 was just like figures rolling. It was very hard to  
 17

1 describe because I, years ago, did the YTS with the  
 2 Post Office but I wasn't involved, I went along  
 3 a different career. And that was the worst, worst  
 4 thing that he ever did was take that Horizon System  
 5 in, unfortunately.  
 6 **FACILITATOR:** So a couple of you have mentioned the  
 7 training, and such. I'm just interested in both of  
 8 those beginnings, about how prepared you were or what  
 9 resources you had, whether it was training, support,  
 10 whatever it might be, to make it work. What was the  
 11 situation at the start with Horizon for each of you,  
 12 at your settings?  
 13 **PAUL BRANNLUND:** Well, I think we had about three days  
 14 training at a local hotel. But it wasn't a live  
 15 system. It was just the -- it was just working in the  
 16 room and it was really just the nuts and bolts of the  
 17 basic selling of the products that we were going to be  
 18 selling with Horizon.  
 19 I certainly don't remember any training ever  
 20 about balancing and I seem to remember that -- we used  
 21 to have operational manuals then and there were about  
 22 eight of them and I think the balancing was explained  
 23 in one of those, so we literally just took that and  
 24 worked through balancing, step by step, never really  
 25 understanding why we were doing it in any particular  
 18

1 way.  
 2 **FACILITATOR:** Okay, thank you, Paul. How about the rest  
 3 of you? How well resourced did you feel by the  
 4 training or the wider organisation?  
 5 **CAROL CHARLTON:** We did have somebody with us for -- well,  
 6 it was supposed to be a week when we took over. He  
 7 wasn't there all the time. He had to keep popping off  
 8 all the time. He did do a balance with Kim,  
 9 I remember, that first time, and she just did things  
 10 his way from then on and then later found out that,  
 11 you know, one of the things that she was doing wasn't  
 12 the way that the Post Office liked it done, you know.  
 13 So there were little things like that really,  
 14 but I remember the manuals, yes. They were like great  
 15 things, and that, that you had to sort of trawl  
 16 through every time you -- especially when you got  
 17 something in that you had never had before. Like, the  
 18 first time I saw the fishing licence, you know, I had  
 19 to sort of trawl through and find out what it is you  
 20 were supposed to do so ...  
 21 **FACILITATOR:** Right, okay.  
 22 So, Wendy, you mentioned the training. Just  
 23 tell us a little bit about how prepared you felt to  
 24 take on Horizon then, you know, taking back to that  
 25 time?  
 19

1 **WENDY BURKE:** I really didn't feel prepared at all and, as  
 2 I said, I worked in the bank, they were computerised.  
 3 I picked it up fairly quickly, but when the trainers  
 4 arrived they just hadn't a clue. They were learning  
 5 as they went along.  
 6 They did stay in the branch for two days, so  
 7 I didn't have to go anywhere and my staff were all in  
 8 on those two days to learn the system, and they left  
 9 and it was just "I have no idea what to do next", and  
 10 we were really left to it.  
 11 We did ring the helpline numerous times because  
 12 a transaction coming up -- it was okay with the card  
 13 accounts, straightforward, swipe the card, off they  
 14 go, but the different types of transactions that came  
 15 in at the time -- and there were many -- you just  
 16 didn't know where to go. It's not a particularly  
 17 intuitive system and still really isn't, so then it  
 18 was just a nightmare.  
 19 In fact, because I sort of self-taught myself,  
 20 because I had to support the staff, I actually, as the  
 21 roll-out kept going, I sort of became the local  
 22 helpline for postmasters because they knew if they  
 23 rang the helpline it wasn't going to be a great  
 24 experience. So my phone never stopped, just solely  
 25 because I had had to learn the system myself.  
 20

1 **FACILITATOR:** So just from your reflections on that, did  
 2 you -- what sorts -- were they experiencing different  
 3 things to you or same sorts of issues? What were the  
 4 nature of the calls you were getting from  
 5 counterparts?  
 6 **WENDY BURKE:** Very similar issues. The ones that we would  
 7 have encountered at the very start as well when we  
 8 just didn't know where to go or how to process  
 9 a transaction, or if they had a shortage what reports  
 10 to run, you know, all of those things that it just  
 11 didn't -- it just didn't make sense on the system.  
 12 You had to actually go in there and find all these  
 13 things and --  
 14 **FACILITATOR:** What time would that have been, roughly?  
 15 **WENDY BURKE:** Sorry?  
 16 **FACILITATOR:** What time would that have been, roughly,  
 17 what year?  
 18 **WENDY BURKE:** Oh, around about 2020, so it was right at  
 19 the very start of the system roll-out.  
 20 **FACILITATOR:** 20 -- you mean 2000?  
 21 **WENDY BURKE:** Sorry, 2020(sic).  
 22 **FACILITATOR:** Right, I'm with you, so the people were  
 23 calling you.  
 24 I will come on to the helpline in a moment.  
 25 Sian, you were obviously there with your father and  
 21

1 you know, but he loved his community. It wasn't just  
 2 a post office, it was a community where everybody came  
 3 and asked advice and he wasn't just a subpostmaster,  
 4 he was one of the pillars of the community.  
 5 **FACILITATOR:** So he obviously saw the accounts going  
 6 wrong. You mentioned the area manager there and the  
 7 helpline. Let's just focus on the helpline for  
 8 a moment. Just describe to me what your view was or  
 9 what he told you about how he was using it and,  
 10 basically, how it felt, if you like, when those events  
 11 started to develop.  
 12 **SIAN THOMAS:** He kept the record, he had, like, a diary  
 13 behind him, if I remember correctly, and he used to  
 14 write on there how many times he was phoning them  
 15 a week and they kept on going to him -- that's all we  
 16 got really off them "It will come, it will come back,  
 17 don't worry about it". But, of course, as a family as  
 18 well -- I had two brothers and myself and my mum, and  
 19 we were all worried because dad was nearly 60 --  
 20 I know it's young now but, at the time, it was a big  
 21 thing for him to do (inaudible) --  
 22 **FACILITATOR:** What did he share with you about it at the  
 23 time?  
 24 **SIAN THOMAS:** He would be frustrated and we would go for  
 25 long walks and things and talk and say "Dad, what's  
 23

1 you mentioned how he started to get problems. Do you  
 2 want to just tell us how that felt when -- watching  
 3 that happen. What was your view of it then?  
 4 **SIAN THOMAS:** Your heart broke for him because he would be  
 5 sitting there for hours at night, you know, whereas  
 6 the family would be in the back because it was like  
 7 a post office and a house together, and he would just  
 8 be thinking "Where's all this money disappearing to?"  
 9 and he was trying to make good.  
 10 And I remember one incident when  
 11 Mrs van den Bogerd and his area manager came over and  
 12 sat with my mum and dad on the settee, he had lost  
 13 around £6,000 at the time. And the discussion was  
 14 over a cup of tea "You pay 3,000 and we will pay the  
 15 other 3,000", but he kept on calling the helpline for  
 16 help and all he was getting was "Oh, it will come back  
 17 to you next week or in a few weeks". But, like  
 18 everybody else, I don't think he had the paper trail  
 19 like he did when he was doing it manually, and he was  
 20 just getting so frustrated and I think my dad -- there  
 21 were three of them that went with him to Llanberis at  
 22 the time and I think my dad was the only one that  
 23 stayed on.  
 24 The rest of them decided, "No way", and I wish  
 25 to God now my dad would have been one of them,  
 22

1 going on? Can you find it?" and he says "Nothing's  
 2 coming back", he says, "and all I get off the helpline  
 3 is" -- basically, they were a waste of space, sorry.  
 4 They had no idea how to help him. It was like  
 5 a script they were reading off the same time, it was  
 6 like "Question 1, this is what you should do", and he  
 7 would do it and, if anything, it made matters even  
 8 worse for him.  
 9 And I had a bit of background with the  
 10 Post Office but I wasn't involved, I had my own job,  
 11 but I still lived at home with them until I moved to  
 12 my property in Malltraeth but it was like a nightmare,  
 13 you wouldn't have any other conversation with him but,  
 14 you know, "I'm losing money". And he actually told  
 15 the investigators the day they walked in how much he  
 16 had lost and they still did what they did to him,  
 17 bless him.  
 18 **FACILITATOR:** How did it feel at that time to be the  
 19 daughter of somebody in that situation?  
 20 **SIAN THOMAS:** It was horrible. You would stress yourself.  
 21 You wouldn't -- we, as a family, weren't sleeping  
 22 properly. We were second-guessing each other saying,  
 23 you know, "Where is this going?" you know, "What's  
 24 happening to the office", and he had had a pride and  
 25 joy in that office. He loved his work, you know. He  
 24

1 had been with Royal Mail for years, you know, as  
2 a postman and a subpostmaster and me, myself, I just  
3 couldn't help him and it was making myself angry.

4 We were all bickering. All the topics of  
5 conversation at the table was the post office.  
6 You know, there was nothing on your mind but the  
7 post office and it has been the same now for 16 years,  
8 unfortunately.

9 **FACILITATOR:** Yes. Thank you, yes. I wonder, Carol, if  
10 I could ask the sort of same question to you, really,  
11 about how it feels to be, you know, seeing your loved  
12 one, in your case your wife, going through this at the  
13 beginning, you know, when it started to occur.

14 **CAROL CHARLTON:** It's been absolutely horrendous. I mean,  
15 I will never forget the day that she was suspended.

16 She came home and she was as white as a sheet  
17 and shaking and I just thought at the time that "How  
18 can anybody think that Kim could do anything like  
19 this?" I mean, she is one of the most genuine, honest  
20 people you could wish to meet.

21 **FACILITATOR:** So how did that road to suspension start in  
22 Kim's case and how did it feel to be watching it?

23 **CAROL CHARLTON:** Well, Kim had had like a shortage in the  
24 summer -- like a huge shortage in the summer, 33,000,  
25 sort of like, more or less overnight, and she had rung  
25

1 them straight away and told them and got no help  
2 whatsoever. I mean, it was ridiculous because we  
3 didn't do that much turnover, so, you know, it was  
4 a ridiculous amount.

5 **FACILITATOR:** When was that, sorry?

6 **CAROL CHARLTON:** That was in the summer of 2010, I think  
7 it was. And she had settled centrally then and then,  
8 later on, I think it was the -- it was either the  
9 September or the October, the audit team turned up and  
10 they said that they did this audit and said she was  
11 another £5,000 short.

12 **FACILITATOR:** So she settled centrally on the 33,000?

13 **CAROL CHARLTON:** This is it, and Kim couldn't -- she  
14 still, to this day, can't understand where that other  
15 5,000 came from. It's just -- and, you know -- but  
16 she was frustrated by it all. It was affecting her  
17 sleep, definitely. I mean she -- you know, like  
18 Sian's dad, she was having nightmares about things.

19 Straight after the suspension she was having  
20 chest pains and things like this. She ended up going  
21 to the hospital to have scans, and things like this.  
22 It was that she just lost all her oomph, you know, she  
23 just wasn't Kim.

24 **SIR WYN WILLIAMS:** When she discovered that 33,000 for the  
25 first time, did she seek assistance from the helpline  
26

1 then?

2 **CAROL CHARLTON:** She did.

3 **SIR WYN WILLIAMS:** Tell me about that then, please, if you  
4 would?

5 **CAROL CHARLTON:** Well, I wasn't there obviously when she  
6 had the call. I was actually teaching at the time.

7 **SIR WYN WILLIAMS:** Don't worry if it's what --

8 **CAROL CHARLTON:** Well, I mean, from what she told me,  
9 you know, she rang them and told them, you know,  
10 said -- pointed out to them that it was a ridiculous  
11 amount of money, you know, to go missing and things  
12 like this, and she didn't get any help from them, as  
13 far as I can gather, in that they couldn't find any  
14 solution to it.

15 They said they would look into it and they would  
16 report it, but then that was it. She settled  
17 centrally and never heard about it again for months,  
18 so she thought they must have sorted it some way.

19 **SIR WYN WILLIAMS:** So sorry to pursue this, but just to  
20 get a few details, she rings the helpline, they don't  
21 actually help very much, at least as far as you know,  
22 but then your wife agreed to settle centrally, which  
23 I understand what that means, so there wasn't an  
24 audit, was there, at that point, notwithstanding that  
25 much money?  
27

1 **CAROL CHARLTON:** No, no, there wasn't an audit and this is  
2 the strange thing is that when they -- when Kim was  
3 first suspended, she wasn't accused of theft at all.

4 The letter that she got said that they -- how did they  
5 put it? That she had lost control of the branch.

6 **SIR WYN WILLIAMS:** All right.

7 **CAROL CHARLTON:** And it wasn't until later on that,  
8 actually -- when they found out that we weren't  
9 willing to pay back this money that we didn't think we  
10 were responsible for, then it changed and there was  
11 a charge of theft made. We were never -- she was  
12 never given the opportunity to say that -- false  
13 accounting or anything like this because she was  
14 adamant all the way through and that that she hadn't.

15 **FACILITATOR:** And did that 33,000 emerge as a one-off  
16 discrepancy or was it cumulative of other  
17 discrepancies?

18 **CAROL CHARLTON:** I think it was more or less overnight.  
19 I don't know if it was a weekend or something, but it  
20 basically just disappeared, this 33,000.

21 **FACILITATOR:** Right.

22 **CAROL CHARLTON:** But Kim still says today she didn't think  
23 the money was there in the first place, because she --  
24 you know, she balanced regularly, you know, she knew  
25 how much she had in the branch. At the time she was  
28

1 having to order more money into the branch anyway  
 2 because a local branch was shut down for some reason  
 3 or other, so we were getting all their customers in,  
 4 so she was having to order more money in, you know,  
 5 but -- I don't know. We're both still -- to this day,  
 6 we have no idea what happened with that at all.

7 **FACILITATOR:** Okay, thank you.

8 **CAROL CHARLTON:** I just know the effect it had on her.

9 **FACILITATOR:** So, Wendy, you have described how you became  
 10 sort of a proxy helpline for your colleagues around in  
 11 the area. Tell us a little bit about the support that  
 12 you sought and received yourself.

13 **WENDY BURKE:** From the helpline? Goodness ...

14 **SIR WYN WILLIAMS:** Before you do that, sorry to intervene  
 15 again, but I'm just curious, was there any kind of  
 16 different helpline for people in Northern Ireland, or  
 17 was it centrally for the UK?

18 **WENDY BURKE:** It was centrally for the UK.

19 **SIR WYN WILLIAMS:** Thanks. Carry on then, please.

20 **WENDY BURKE:** Thank you. Yes, you did continue to ring  
 21 them because sometimes you're really stuck. I do  
 22 agree -- somebody did mention that it felt like they  
 23 were reading off a script.

24 As time went on, I suppose they got a little bit  
 25 more of an insight into the system and you would have

29

1 transaction correction for about 16 weeks if it comes  
 2 back" and when you get an attitude like that it's --  
 3 you almost just roll your eyes and think "Goodness,  
 4 how unhelpful is that?"

5 **FACILITATOR:** Yes.

6 So, Paul, if we come to how you tried to resolve  
 7 your accounting issues.

8 **PAUL BRANNLUND:** When we first started, I said that we  
 9 were on the old paper system and we had a regional  
 10 helpline in Bristol and the people who made up the  
 11 helpline were all people who had worked on the  
 12 post office counter, so, obviously, if you had  
 13 an issue with your paper balancing or any transactions  
 14 you knew you were talking to somebody who had actually  
 15 worked in a post office and had actually done what you  
 16 were seeking the support with.

17 But I share the view of everybody else that when  
 18 we went over to Horizon and they centralised the  
 19 helpline, the service progressively got worse and  
 20 worse.

21 I didn't get the feeling that many of the people  
 22 who ever answered the phone had ever worked in  
 23 a post office and I often suspected they were reading  
 24 from a script, which was exactly the same as the  
 25 manual I had in front of me. So, really, I suppose,

31

1 times when they were helpful. I mean, you have to  
 2 give credit when credit is due. There were some there  
 3 who did go out of their way to try and help, but  
 4 I suppose, if you could do it yourself, you didn't  
 5 ring them. The call waiting times were long and  
 6 sometimes if you got somebody at the end of the phone  
 7 who you really felt didn't give a toss, sorry --  
 8 didn't care and it was just -- it was almost like  
 9 a luck of the draw as to who you got speaking to, and  
 10 I suppose I kind of, at this stage, knew the system  
 11 more or less inside out and if you didn't really have  
 12 to ring them, you were very reluctant to go near them.

13 **FACILITATOR:** How frequently would you have been calling  
 14 them, for your own branch point of view, just thinking  
 15 back?

16 **WENDY BURKE:** We would have been calling them on a daily  
 17 basis, or potentially at least a few times a week.  
 18 There was always something came up where you were  
 19 stuck, whether it be just finding some sort of code  
 20 for an item to order in because you couldn't find it  
 21 within the Horizon System -- it's very clunky -- right  
 22 through to, you know, if there was something went  
 23 wrong, if you scanned a DVLA barcode incorrectly and  
 24 you knew you had done it.

25 "Oh, well, you're not going to hear about that

30

1 like a lot of people, I used to devise my own crib  
 2 sheets for processes that I had to go regularly, like  
 3 balancing, and my staff would follow that crib sheet.  
 4 We didn't follow the -- it was a variation, but it was  
 5 to suit our branch and less and less I contacted the  
 6 helpline.

7 **FACILITATOR:** Right. So do you want to just give Sir Wyn  
 8 a quick example of something you might have rung the  
 9 helpline about that didn't get resolved, if you can  
 10 think back?

11 **PAUL BRANNLUND:** Well, it became increasingly difficult to  
 12 get anything resolved because they brought in a system  
 13 whereby, unless you had a customer in the actual  
 14 queue, and that was the problem -- say you were trying  
 15 to sell, I don't know, South African rand or  
 16 something, and you didn't know what to do, then you  
 17 could ring the helpline and they would then ask you  
 18 "Is a customer waiting?" and you would say "Yes", and  
 19 then they would help you.

20 But at other times, if you said no, they would  
 21 say "Well, we will ring you back", and so that  
 22 necessarily didn't really help you either, so  
 23 I think -- we did a lot of -- like Wendy said, two or  
 24 three local subpostmasters we used to ring each other  
 25 because, if I hadn't done a transaction, they might

32



1 have done.

2 **FACILITATOR:** Okay, and to what extent was that different,  
3 if you had something like that, as you're saying with  
4 the current customer issue versus trying to resolve  
5 a discrepancy or a shortfall?

6 **PAUL BRANNLUND:** Well, I had to confess that we always had  
7 discrepancies. They were impossible to actually audit  
8 trail and we paid them because we knew that if we rung  
9 the Post Office they would simply say "You will need  
10 to put the money in, you will need to put the money  
11 in".

12 I said at the outset we were very lucky.  
13 I think our biggest shortage was something like £800,  
14 so we just paid it and, obviously, it never came back  
15 to us, but ... over the, what, 14 years of Horizon --  
16 no -- yes, 15 years of Horizon, we probably put in  
17 thousands but we were lucky, the shop was prosperous  
18 and we just used to rob the shop, you know, it was ...

19 **FACILITATOR:** So for those of us who weren't or aren't  
20 involved in running a branch, when you had those  
21 *ad hoc*, you know, shortages, what did you do to  
22 monitor them or, more importantly, to report them, or  
23 was it purely --

24 **PAUL BRANNLUND:** Well, I certainly didn't -- I mean, we  
25 didn't report them to the Post Office after a while,

33

1 training. We thought there was an issue with the  
2 stack because, if a member of staff didn't clear the  
3 stack, then a Post Office card account payment could  
4 stay in the stack and then get paid again. We thought  
5 of all the things that we might be doing, but it never  
6 resolved it and -- yes, we just ended up paying.

7 **FACILITATOR:** So we have talked -- several of you talked  
8 about the helpline itself. I was just wondering about  
9 the role of other parts of the organisation of Post  
10 Office Limited, so I guess for the area managers or  
11 anyone else. Before it came to any kind of action  
12 against you.

13 Sian, thinking back to what your -- you know,  
14 your father's events and the family, what happened  
15 before it got to that stage of taking action against  
16 your dad?

17 **SIAN THOMAS:** That was the major one, you know. He had  
18 a few, he would say to us, up and down with the  
19 accounts when he was doing it paper-wise, but when the  
20 Horizon one came in, he had no hope, you know. They  
21 kept on telling reboot, and there was no help from his  
22 area manager, or Mrs van den Bogerd at the time. They  
23 just wanted you to carry on.

24 And the auditors would come in and you would be  
25 fine, but that morning on 3 October, when they knocked

35

1 because there was never any support, and I wanted to  
2 say earlier that when we had -- I was so disappointed  
3 when Horizon arrived, I mean the hardware and the  
4 software, because we already had a very good EPOS  
5 system in the shop, electronic point of sale, and we  
6 had back up from the company that put it in, so that  
7 if we have discrepancies with our shop tills, they  
8 would literally come in through the back office and  
9 fix it. And we had an audit trail, we could look and  
10 see "Oh, that's been missold", something like --

11 You know, we would have something like £1,000  
12 worth of telephone top-ups and we would find it  
13 because one of the staff had put an extra 0 in,  
14 you know, so instead of selling 100 they had sold  
15 1,000. But we could find that with the shop system  
16 but, of course, with the Post Office there was no  
17 audit trail at all, there's nothing. You get faced  
18 with £160 shortage on a Wednesday afternoon, you have  
19 no means of actually checking it at all, other than  
20 checking your stock and checking your cash and if you  
21 can't find it there, well -- so we just resigned  
22 ourselves to paying it.

23 I mean, Wednesdays was an awful day and Paul was  
24 usually either in a tantrum or smiling, you know,  
25 because it was so frustrating. We tried staff

34

1 on the door at 7.30, I had gone to work and, luckily,  
2 I only worked five minutes down the road in the  
3 industrial estate and that day will live with us for  
4 the rest of our lives, really. I had never seen my  
5 dad in handcuffs and I wouldn't wish it on anybody,  
6 really. They were very hard on him.

7 But what really got me was they did actually  
8 re-open the branch with a gentleman down the road and  
9 the auditors worked with him that morning and after  
10 about half an hour, they shut the shop and I said  
11 "What's going on?" and they said "Oh, he is short",  
12 and I was going "Short? Doesn't this ring alarm  
13 bells", and unfortunately they just left it at that.

14 All they wanted was to question Dad on his own  
15 and there was no way we were going to let him be  
16 questioned on his own. That's why we decided to take  
17 him to Holyhead Police Station and he was there until  
18 1.30 in the morning, and I remember the two  
19 auditors -- one was helping with the fingerprinting of  
20 Dad, and we were just outside the door and I remember  
21 one of the auditors coming up to me and saying "If  
22 you've got the money, you can fight this" and,  
23 unfortunately, you know, Dad had lost his job, he was  
24 allowed to carry on with the Council until the court  
25 case, but they basically went from a high to

36

1 an absolutely rock-bottom situation, unfortunately.  
 2 **FACILITATOR:** Right, okay.  
 3 So, Carol and Wendy and Paul, I just wondered,  
 4 did you get any kind of advice or support on how to  
 5 resolve the shortfalls and discrepancies? Was there  
 6 anything, kind of, before the action was taken that  
 7 would have helped you from the Post Office Limited  
 8 that they provided?  
 9 **WENDY BURKE:** If I can just answer that. You asked about  
 10 area managers as well. I think locally in  
 11 Northern Ireland we were lucky with our area managers.  
 12 They were extremely good and extremely helpful and, to  
 13 be honest, to this day, we're still very lucky with  
 14 them, but they weren't really there to resolve  
 15 discrepancies. They were there, and more and more  
 16 were there to push sales and you had to sell this and  
 17 sell that and they did it in a really nice manner, but  
 18 they weren't really resolving anything with the  
 19 discrepancy or anything.  
 20 It was -- you were really depending on the  
 21 helpline. I mean, I can give -- I could give you  
 22 loads of examples but I had a shortage of £2,700 one  
 23 evening when I balanced. I was very lucky that I have  
 24 had cameras that were very good in branch and I went  
 25 through every single transaction against the

37

1 have had some of those too. But you just didn't get  
 2 the support that you needed.  
 3 **FACILITATOR:** Right.  
 4 Carol, what parts of these resonate with you, or  
 5 what's different from your experiences?  
 6 **CAROL CHARLTON:** A lot resonates with me, really, but  
 7 I think one of the things is that Kim had been quite  
 8 active in the Federation, more or less for a social  
 9 thing more than anything else. It was good, she  
 10 thought, to network with other people, but the  
 11 Federation took the -- as soon as this happened, it  
 12 was like she was cut adrift.  
 13 There was one of the Federation people who ran  
 14 a post office just over the other side of the town to  
 15 us. He came to Kim's investigation meeting with her  
 16 but more as a friend than anything. But the  
 17 Federation itself, and that, wouldn't help. They just  
 18 wouldn't help at all.  
 19 And, in fact, you know, not long after all of  
 20 this happened, Kim actually got a phonecall from  
 21 George Thompson at the Federation and, to cut a long  
 22 story short, he was quite sarcastic. He said it was  
 23 strange how nobody ever reported a large over,  
 24 you know, so he was insinuating that this was --  
 25 you know, or his subpostmasters, who he was supposed

39

1 transaction log and it would take hours to do it, and  
 2 it wasn't the only time I had to do it, and I found  
 3 a transaction, I knew what it was, I had miskeyed £300  
 4 for £3,000, which left me at £2,700 short and I rang  
 5 the helpline to get help. I mean, they can trace what  
 6 bank it went into, they can do everything in the  
 7 background. But they just won't. They just wouldn't  
 8 help, "You will have to put the money in", and I was  
 9 told that.  
 10 Now, the gentleman who was at the counter used  
 11 to be a postman when my father had a post office and  
 12 the postmen, and I knew, more or less, where he lived  
 13 and I was able to contact a member of his family and  
 14 he came down with the money a couple of days later, no  
 15 problem at all. He said it was an account that he  
 16 seldom used, it paid his mortgage, and he says he  
 17 probably wouldn't have even got a statement in for two  
 18 or three months and I would have had to pay that back  
 19 and that's the way we were treated.  
 20 You just -- it was just incredible when you look  
 21 back on it, but almost expected when you phoned,  
 22 you know, did you expect a lot of help? Probably not.  
 23 I could give loads of examples of that and, yes,  
 24 I made mistakes, everybody makes mistakes. Shortages,  
 25 yes I had them, I had numerous ones; overages, I would

38

1 to represent, were all bad 'uns and he basically told  
 2 Kim to shut up and think about what it would do to the  
 3 network.  
 4 **FACILITATOR:** When did that call and those events take  
 5 place?  
 6 **CAROL CHARLTON:** I haven't -- it's in her notes because  
 7 I did encourage Kim to keep a diary through  
 8 everything. So it's in her notes there somewhere.  
 9 I think it was some time around -- just after  
 10 Christmas, it was.  
 11 **FACILITATOR:** Of what year, sorry?  
 12 **CAROL CHARLTON:** Well, it would have been early 2011,  
 13 I would think.  
 14 **FACILITATOR:** Right.  
 15 **SIR WYN WILLIAMS:** Is this -- was this at the time, or  
 16 shortly after the time when you said she suddenly  
 17 found a discrepancy of 33,000? Is it all wrapped up  
 18 with that?  
 19 **CAROL CHARLTON:** Well, it -- she was suspended -- I think  
 20 it was October 2010 -- sorry, I'm a bit foggy on the  
 21 dates. She was suspended September or October. She  
 22 had to herself try to find somebody -- like a relief  
 23 manager to come in to re-open the branch, because they  
 24 closed the front -- the branch down and defunded it.  
 25 So she had to run -- do all the running round and try

40

1 to find people to get the post office back open again  
 2 for the customers.  
 3 In the meantime, there were letters going  
 4 backwards and forwards between her and I think it was  
 5 Andy Carpenter, you know, and we were just -- we were  
 6 basically saying, you know, the postmaster contract  
 7 says that we're responsible if it's our fault but,  
 8 you know, we didn't think it was our fault. That was  
 9 the whole thing and we were digging our heels in  
 10 rather over that.  
 11 But, as I say, as soon as she was suspended, the  
 12 Federation wanted nothing to do with her whatsoever  
 13 and it was just really because Dennis was a friend of  
 14 Kim's that he came along with her to the meeting --  
 15 well, the investigation that took place. But she  
 16 was -- all the way through, really, and that,  
 17 people -- she -- she trusted the people at the  
 18 Post Office and I think now she realises that was  
 19 a very silly thing to do.  
 20 I mean, when she was audited one of the auditors  
 21 actually said to her, "Oh, we think we've got problems  
 22 with Horizon again". So when Kim had her  
 23 investigation she brought this up and sort of said,  
 24 you know, "What did she mean by that? Has there been  
 25 problems with Horizon?" and that was it, it was  
 41

1 months -- no, a few months after I first went there.  
 2 That was a manual audit, and I certainly had an audit  
 3 in 2010 but it was fine, it was like £9.60 or  
 4 something. I actually found the paperwork. No,  
 5 I wonder whether, because we didn't ring the help desk  
 6 and we always put the money, so far as the Post Office  
 7 was concerned it was hunky-dory.  
 8 But I totally agree I -- what I can never  
 9 understand is that there doesn't ever seem to be  
 10 an audit trail with any of this, so when we had  
 11 a shortage we had no way of trying to find it, other  
 12 than spending hours going through the daily  
 13 transaction logs, which weren't exactly helpful,  
 14 unless you had an error like Wendy talked about just  
 15 now. I mean, you could look at the transaction logs  
 16 but you couldn't actually -- they weren't really very  
 17 helpful at all.  
 18 I mean -- and as with so much of the  
 19 transactions, they instantly left the office, so once  
 20 they were gone, unless the Post Office were on the  
 21 ball with an error, it never came back.  
 22 I mean we -- we had very few error notices in  
 23 the, what was it, 14/15 years of Horizon, so all those  
 24 shortages were never explained, other than being our  
 25 fault and our mistake.  
 43

1 totally shut down and I think it was not long after  
 2 that that she got this phonecall from George Thompson.  
 3 **FACILITATOR:** Was that audit taken to -- take place at  
 4 branch after the 33,000 emerged, do you mean?  
 5 **CAROL CHARLTON:** Well, no, this was about three months  
 6 later. It wasn't straightaway. This is what  
 7 surprised me, is that 33,000 -- they didn't send  
 8 auditors in really straightaway.  
 9 **FACILITATOR:** Yes.  
 10 **CAROL CHARLTON:** There was an audit when they did the  
 11 transfer over to Horizon Online, but that wasn't -- it  
 12 was really more a stock take than anything, you know.  
 13 But this auditor later on just denied she ever  
 14 said it, you know, so -- and all the way through it's  
 15 been the -- you know, prove to us that you didn't do  
 16 it, you know, and it's very hard to do that when  
 17 they're lying all the time.  
 18 **FACILITATOR:** Yes. So, Paul, what's your perspective on  
 19 where -- you know, the events and the reaction --  
 20 because you didn't report these to the Post Office, is  
 21 that right?  
 22 **PAUL BRANNLUND:** No, no.  
 23 **FACILITATOR:** Did you ever get audited or anything like  
 24 that?  
 25 **PAUL BRANNLUND:** I got audited a few weeks after -- a few  
 42

1 **FACILITATOR:** So can I just clarify then, so you're  
 2 settling the shortfalls, as a matter of course, by the  
 3 sound of it?  
 4 **PAUL BRANNLUND:** Yes.  
 5 **FACILITATOR:** So because you weren't reporting them, was  
 6 there any way at all that, outside your four walls,  
 7 that anyone in the wider Post Office Limited  
 8 organisation could have known that these shortfalls  
 9 were happening?  
 10 **PAUL BRANNLUND:** Well, that's the thing about Horizon,  
 11 I don't really know. I mean, when you did a balance  
 12 you had to do something called a trial balance. Now,  
 13 the trial balance was where the system would tell you  
 14 where your shortages or overs were and then, once you  
 15 saw that, it would usually tell you how much cash was  
 16 short because, obviously, if you had stamps short, you  
 17 couldn't put stamps in, you just had to pay the value  
 18 of those stamps.  
 19 So you would do this trial balance and it would  
 20 say 150 short, so you would then put that £150 into  
 21 your cash and then you would do the balance because,  
 22 unless you did a zero balance, you could not rollover,  
 23 so they had a -- they had us by the whaits really,  
 24 because you knew that you had to rollover because, if  
 25 you didn't rollover, you couldn't open on Thursday  
 44

1 morning.

2 **FACILITATOR:** Okay, so --

3 **PAUL BRANNLUND:** So yes, but I strongly believe that the

4 Post Office must have the knowledge of my trial

5 balances going back 15 years. They may say they

6 don't, but I don't believe that because if it's gone

7 through Horizon it must be stored somewhere.

8 **FACILITATOR:** So -- well, you have kind of answered my

9 next -- I was going to ask you about the monitoring

10 and management of both the trial balances and your

11 trading period balances, and so on. Did you ever

12 discuss those? Was anything ever communicated with

13 you in terms of managing and monitoring --

14 **PAUL BRANNLUND:** What, with the Post Office?

15 **FACILITATOR:** Yes.

16 **PAUL BRANNLUND:** I mean, the Post Office -- I had one or

17 two -- in the early days, we did in Cornwall have area

18 managers but they have gradually got cut out and

19 disappeared, but then they came back when there was

20 the move towards locals, and then you suddenly saw

21 these people all the time trying to get you to switch

22 from the fortress office to a local post office.

23 So no, not really a lot of support at all and,

24 I guess, because we never reported anything, we never

25 really got a lot of -- but I did keep a record. Sadly

45

1 **CAROL CHARLTON:** Yes, no problem.

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

3 **FACILITATOR:** So, Wendy, I wonder if we could pick up on

4 that theme of data, basically data exchange,

5 information exchange. What were you able to access to

6 help to unravel what was going on, what would you have

7 liked that you couldn't get? If you just tell us

8 a story about that, if you wouldn't mind.

9 **WENDY BURKE:** On the system you were able to access sort

10 of every day transactions. You could go back over

11 a number of reports that you have, like the

12 transaction log. As has already been said, the

13 transaction log was very difficult to read and, whilst

14 it was easily accessible, without my cameras, as

15 I have mentioned before, I don't think it would have

16 been an awful lot of use.

17 The data that was held by Post Office, would

18 they -- certainly I asked for data. I had an issue,

19 for instance, with the changeover day for HNG, for the

20 new generation Horizon, in April 2010 and, on the day

21 of changeover, the system was dropping out. We had

22 two trainers again that day. The system was dropping

23 out. We had a queue at the door. Rang the helpline

24 numerous times to tell them that there was a real

25 issue with the system and, by the end of the day,

47

1 I left it in a post office when I retired. I did have

2 a record of all my shortages. I mean, I know for

3 a fact that it -- it used to -- when it was paper it

4 used to almost balance itself out. When it became

5 Horizon, it was always against us, most of the time.

6 **CAROL CHARLTON:** Can I just say something about the data

7 that Post Office centrally must have, following up on

8 what Paul has just been saying there?

9 We wrote to our MP in the December of 2010 and

10 he put a parliamentary question to Ed Davey, who then

11 passed it to Paula Vennells, who wrote back and her

12 response says this -- I'm just going to quote this:

13 "A transaction log is available for every branch

14 and full audit logs of all system and user activity

15 are securely sealed, backed up and retained to provide

16 an evidential and investigatory repository."

17 That's hard to say. And it's not true, or if it

18 is true, I don't understand why, when we asked for,

19 you know, sort of transaction logs and things like

20 this, that we -- you know, we were told they weren't

21 available.

22 **SIR WYN WILLIAMS:** Excuse me, the letter that you sent to

23 your MP and the reply which you have just read from,

24 do you think you would be prepared to send that to me

25 so that I can see these documents for myself?

46

1 I had a large loss.

2 To me, it was large, it was quite a few hundred

3 pounds, and I rang the Post Office numerous times on

4 a daily basis after that and I have, from the official

5 Post Office call log, because I asked for it, they

6 advised if I can "provide evidence for details of the

7 transactions they claim have caused discrepancies,

8 these will be investigated". That's what they said to

9 me and that's an appalling way to treat anybody

10 because they've got the back-end system that we could

11 not see. So they could have interrogated that system

12 for the full day to see what happened but ...

13 **PAUL BRANNLUND:** They don't.

14 **SIAN THOMAS:** No.

15 **FACILITATOR:** We have talked about support in terms of

16 people and account managers, and so on. Picking up on

17 that, Wendy -- what -- did any of you get any

18 technical support? I think it was you Carol who

19 mentioned thunder storms and things, but did any of

20 you get any interventions which would try and solve

21 a technical solution to the problems you were

22 experiencing?

23 **CAROL CHARLTON:** Can I just say when we had a relief

24 manager in after Kim got suspended, the relief manager

25 was refusing to use one of the terminals and Fujitsu

48

1 came in and they took it away and they replaced it.  
 2 Now, we have been saying for ages that we were  
 3 having problems and nothing was done.  
 4 **SIAN THOMAS:** Dad was the same, actually. Dad had his  
 5 machine -- the Post Office engineers came out three  
 6 times in a year to reboot and redo the machine and  
 7 I remember the day when Dad -- they locked the office  
 8 door after him, hoovered the office, and then they  
 9 turned round to us when we wanted the data to prove  
 10 that Dad was not guilty, they turned round to us and  
 11 said they had had a fire where the computer systems  
 12 were and they turned round also and said to us that  
 13 there was a flood.  
 14 So we still, to today, really didn't have any  
 15 evidence to support that Dad had taken that 48,000,  
 16 but all we got was that the computer was dead after  
 17 six weeks and they couldn't reboot it.  
 18 **FACILITATOR:** Who specifically was telling you this about  
 19 the fire and --  
 20 **SIAN THOMAS:** This was the Post Office -- the Post Office  
 21 actually told our barrister that there had been a fire  
 22 and then there was a gentleman from Panorama called  
 23 John Sweeney did some digging for us, and they told  
 24 him that it was water damage. So, basically, we  
 25 couldn't work out, you know -- and we really didn't  
 49

1 experiences with in the wider world?  
 2 **PAUL BRANNLUND:** Virtually nobody, I think, really. We  
 3 retired in 2016 and, you know, I just walked away.  
 4 I was so glad to get away from the Post Office.  
 5 I mean, from the excitement of the start, by the time  
 6 we came to sell the business, I -- you know, if I had  
 7 my time again I would never have bought a post office.  
 8 I would have bought a stand-alone supermarket-type  
 9 village shop.  
 10 They tried to control so much of our business.  
 11 You know, you couldn't have lottery without their  
 12 permission, you couldn't do this, you couldn't -- we  
 13 had no access in the village to electricity and  
 14 top-ups because the other shop was not doing them any  
 15 more and we couldn't get it because the Post Office  
 16 had to approve it. You know, I'm -- I didn't really  
 17 talk -- I think, in many respects, even when you went  
 18 to Post Office meetings, a lot of us would not talk  
 19 about shortages, because it was viewed as sort of --  
 20 you know, not the thing to talk about.  
 21 You know, so many subpostmasters would never --  
 22 I mean, I met subpostmasters who told me they balanced  
 23 to zero every week. I never did that in 18 years,  
 24 you know. I don't think anybody has done it, to be  
 25 honest, but there were people who would tell you they  
 51

1 have anything to support Dad because they  
 2 physically -- and I mean physically hoovered  
 3 everything. There wasn't even a chequebook. Every  
 4 personal thing he had in that office and his  
 5 sub-post office things were gone, so we didn't have  
 6 anything to fight really, unfortunately.  
 7 **CAROL CHARLTON:** We were told after -- after Kim's case  
 8 was actually dropped, after the Second Sight report  
 9 came out, we asked the Post Office solicitors if we  
 10 could have a copy of Kim's files because we never had  
 11 an explanation of why they had dropped it. And we  
 12 were told that they had lost them, they had lost Kim's  
 13 file.  
 14 **FACILITATOR:** That was the Post Office solicitors told  
 15 your solicitors?  
 16 **CAROL CHARLTON:** Yes.  
 17 **FACILITATOR:** Right, okay.  
 18 So one of the themes that I'm interested in  
 19 looking at is kind of this information flow, if you  
 20 want to call it that. So I will just start, for  
 21 example -- Paul, I think you mentioned earlier that  
 22 you felt in a sense -- your experiences mirror those  
 23 of 10,000 others who didn't go into the suspension  
 24 stage, effectively. You were paying back the money.  
 25 Who did you talk to or who have you shared all your  
 50

1 did.  
 2 **FACILITATOR:** I just wanted to pick up on that. You used  
 3 the figure of 10,000. I mean, obviously that's based,  
 4 to a degree, on an assumption but I'm interested in  
 5 what you heard from other people. So picking your  
 6 point you said there, why was it not kind of the thing  
 7 to talk about? Where did you get that feeling from?  
 8 **PAUL BRANNLUND:** The Post Office. I mean, the  
 9 Post Office -- you know, I mean, I had 18 years of  
 10 running a perfectly good shop and post office, but  
 11 I always feared the auditors because I always feared  
 12 that they would find something that I didn't know was  
 13 there, you know, so you live with that fear. You did  
 14 as you were told. Partly, the reason I didn't report  
 15 shortages was I didn't want the Post Office to know  
 16 and I think a lot of people -- a lot of subpostmasters  
 17 had that anxiety because of the controlling way the  
 18 Post Office was.  
 19 I mean, you know, we're hearing in this Inquiry  
 20 some of the really nasty things that happened to  
 21 subpostmasters, but they pretty much treated everybody  
 22 the same. They were not a nice organisation to work  
 23 for. I wouldn't work for them again ever.  
 24 **FACILITATOR:** So when you're thinking about your, sort of,  
 25 informal network that you had in the area, I mean, how  
 52

1 widely did you share these concerns or events, just to  
 2 sort of paint me a picture of how that communication  
 3 flow happened within yourselves and to the  
 4 Post Office?  
 5 **WENDY BURKE:** I think what Paul said was right there. You  
 6 didn't really talk about shortages, or overages, or  
 7 misbalances, because that was also like you have done  
 8 something -- it would have been a bit embarrassing  
 9 and, certainly, Post Office wouldn't have discussed  
 10 things like that.  
 11 I would have discussed it more with mum and dad,  
 12 really, because, obviously, with the history in the  
 13 Post Office and dad knew how passionate I was and he  
 14 couldn't quite understand what was happening when,  
 15 like, years back when I was running it we didn't  
 16 misbalance, maybe a few pence here or there, but  
 17 that's only to be expected, and he couldn't understand  
 18 what was going on.  
 19 In fact, without mum and dad, I probably could  
 20 have been in the same position as other postmasters  
 21 and postmistresses have been because they supported me  
 22 financially as well as emotionally. Some of them --  
 23 some of the shortfalls that I had I didn't even tell  
 24 them about, but there were a couple of large ones that  
 25 I had that I did because I was being told by  
 53

1 local shop to get some bread and stuff, and my dad's  
 2 face was all over the local paper in his handcuffs.  
 3 It was like he had killed somebody to be honest.  
 4 And I remember when they took him down they gave  
 5 me his coat and his wallet and I hugged that coat  
 6 until the day that we got back to him.  
 7 The worst part was not knowing where dad had  
 8 gone to. I phoned the barrister, the solicitor, and  
 9 my mum and me and my brothers were sitting there  
 10 asking, you know, "Where is dad today?" and it took us  
 11 eight long days to find out that he was in Walton  
 12 prison. We had to wait another two weeks when he got  
 13 transferred to Preston, to Kirkham, and, well, we  
 14 weren't really supposed to give him a hug but, my God,  
 15 I don't care if they had arrested me on that day,  
 16 I gave him the biggest hug of my life.  
 17 But, you know, people used to look at you in the  
 18 street -- and my dad was a big character and people  
 19 would be spitting at me and screaming at me and saying  
 20 my dad is a thief.  
 21 You know, he had lost everything. They had to  
 22 sell and move in with me for a year, but the worst  
 23 part of this committal was the tag. They would  
 24 intrude your property -- when he did his three months  
 25 in prison and gave him the tag, they actually were  
 55

1 Post Office that they were taking it out of my  
 2 remuneration, and to lose £500 a month out of my  
 3 remuneration would have been devastating. I was  
 4 a single parent on my own with two boys. But they had  
 5 a lack of care really, so my father helped me with  
 6 that.  
 7 Yes, it's -- so I think he was really my  
 8 support.  
 9 **FACILITATOR:** Yes.  
 10 So, Sian, obviously in your situation your  
 11 father was, you know -- the legal action was taken  
 12 against him and everything. To what extent do you  
 13 feel -- if we move on -- we have heard about the  
 14 attitude of the Post Office and things, but do you  
 15 want to sum up how all that felt from your point of  
 16 view, as you went through those stages, as things got  
 17 more and more serious in the legal sense?  
 18 **SIAN THOMAS:** It was horrendous. I actually took my dad  
 19 to the police station and you see somebody in  
 20 handcuffs, it's not very nice. We were in court  
 21 nearly every month. We started in the Magistrates,  
 22 went to the Crown and then the dreaded day,  
 23 3 October 2005, he was sent down. Apparently, they  
 24 told him "We will drop the theft and we will just go  
 25 for false accounting", and the morning I went to the  
 54

1 knocking on my door nearly every night asking me where  
 2 he was after 7 o'clock at night because the curfew was  
 3 7.00 at night until 7.00 in the morning and I would  
 4 get up and I would ask them "What do you want?"  
 5 "Oh, your dad, where is he, we've got no  
 6 signal". I said, "We live in a dip. He's not going  
 7 anywhere". And they would intrude my parent's bedroom  
 8 and they would be picking up the sheets, the blankets  
 9 and things to see if he was there, and apparently the  
 10 tag battery had died and that's why they couldn't find  
 11 him. So if you just ask, it was just everything went  
 12 wrong for him. You know, we had to tell his  
 13 grandchildren, that was two, four and seven at the  
 14 time, that he has gone to Blackpool on holiday and we  
 15 had to find (inaudible) rock for him. You know, we  
 16 couldn't tell them, you know, "Taid is in prison".  
 17 But after a few years we had to explain, because  
 18 they were going to school, because me and my dad made  
 19 it such a -- in the first three years, we were told it  
 20 was only you, but after that three years we had  
 21 a gentleman called Sean Teckwyn(?), he was my dad's  
 22 friend, he was a journalist, and he said "Noel, it's  
 23 not just you", and from that day we have been -- our  
 24 faces have been everywhere for the right reasons,  
 25 you know. We fought this for the right reasons for  
 56

1 him and I don't regret, you know, 16 years I have lost  
 2 of my life, really, fighting for him. The only place  
 3 I didn't go with him was jail. I have done everything  
 4 else for him.

5 **FACILITATOR:** I wonder if you can describe to Sir Wyn how  
 6 the feelings sort of moved between feeling it was just  
 7 you, or just your dad, and then being told it wasn't  
 8 and then realising it wasn't? What's the kind of  
 9 movement of those emotions?

10 **SIAN THOMAS:** You can't describe it, and Lorraine Williams  
 11 she was with us in London, she was testifying the  
 12 Tuesday after. She only lived two miles down the road  
 13 to us and we hadn't known about her either. You felt  
 14 isolated. You were scared, like everybody says,  
 15 talking about it because, you know, this was the  
 16 Post Office, you were against the Queen. It wasn't  
 17 something you -- you just hid, basically, and still  
 18 today we find it very hard, you know, especially my  
 19 mum to go outside and things.

20 She needs somebody with her because even now he  
 21 has been exonerated, we still feel that people have  
 22 been saying "Oh, your father got away with it",  
 23 you know. But once we got people, and things started  
 24 rolling, and going to meetings and finding that,  
 25 you know, "Gosh, these are just ordinary people, how  
 57

1 been very humble and I just want to thank everybody  
 2 for the opportunity, you know, to speak about our  
 3 family because it does mean a lot to us.

4 **FACILITATOR:** Thank you. Thank you, Sian. We will come  
 5 back before we finish for you to reflect on some of  
 6 the ongoing impacts, if that's all right, so it's --  
 7 well, I don't think -- I think it's probably me and  
 8 Sir Wyn who will be thanking you, rather than the  
 9 other way round, but I appreciate that.

10 I just wonder, Carol, if we could just pick up  
 11 your and Kim's events, so the suspension -- do you  
 12 want to sort of trace through kind of how it was  
 13 resolved and just so that we can understand what  
 14 happened there? I use the word "resolved" loosely,  
 15 but if you know what I mean.

16 **CAROL CHARLTON:** Well, Kim was suspended. She had  
 17 an investigatory interview, which Dennis from the  
 18 Federation sort of attended with her, just as a friend  
 19 and, basically, she went through everything and she  
 20 said that, you know, she had lost faith in Horizon and  
 21 she really felt, sort of, that it was Horizon that had  
 22 done something, or there had been some sort of fault  
 23 on it and, basically, I think that was -- that was in  
 24 a way why they pursued her so long, because they  
 25 were -- she was attacking Horizon.  
 59

1 can this happen?" and we were all different ethnic --  
 2 you know, it was a broad variety of people and it was  
 3 an amazing feeling, but, you know, it's still been  
 4 a hard battle as well and it's still, unfortunately,  
 5 going on.

6 My dad was 75 at Christmas and he is retired at  
 7 last, but he still finds that -- you know, you've got  
 8 to wake up in the morning and I have been living with  
 9 him for 16 years because of the financial hardship  
 10 and, if anything happens to them tomorrow, they live  
 11 in a pensioners' bungalow. Unfortunately, I had to  
 12 sell my house at the time with proceeds of crime and  
 13 we couldn't afford -- because Dad was bankrupt, Mum  
 14 didn't have -- only her pension. I think I paid back  
 15 around 9,000, so I had to sell the house. So if  
 16 anything happens to my family tomorrow, my mum and  
 17 dad, I will be homeless.

18 You know, it's still a kick on effect, but there  
 19 has been a bit of relief as well, and sadness. We  
 20 lost my brother two years ago this month and he wasn't  
 21 here to see the final verdict, really. That was hard.  
 22 Six weeks of cancer and we really went through the  
 23 mill with him and trying to fight for Dad, but I'm  
 24 glad and I'm proud of everybody. You know, every  
 25 single person that's been speaking in this Inquiry has  
 58

1 It was like, you know, "Horizon is untouchable,  
 2 Horizon is this" -- I mean, we still cringe today  
 3 every time we hear the word "robust", you know.

4 **FACILITATOR:** Can I just ask for some of the specifics of  
 5 that, just so I can understand those events. So who  
 6 would those conversations have been with that were  
 7 telling you it was robust or telling you not to talk  
 8 about Horizon? What's the story there?

9 **CAROL CHARLTON:** Well, after this happened, I mean, I --  
 10 we were told we were the only ones it had ever  
 11 happened to. We now know that there are quite  
 12 a cluster around sort of Newcastle area, and Marion  
 13 who gave testimony yesterday, you know, we used to go  
 14 down to the sort of -- the JFSA meetings, and that,  
 15 with Marion and Pete. Pete was a lovely man. But you  
 16 were told "You're the only ones", that's the thing, so  
 17 you do feel isolated.

18 So I needed to do something practical, so I was  
 19 trawling the internet every night when I got in from  
 20 school, doing searches on different things and that,  
 21 trying to dig and find out information and, in the  
 22 end, I found Alan's name, Alan Bates, and we got  
 23 involved with the Justice for Subpostmasters Alliance  
 24 and the relief of knowing that it wasn't just us, that  
 25 we weren't these, like, master criminals and --  
 60

1 you know, the first time we went to a meeting  
2 I remember turning round to Kim and saying "Well,  
3 these look like a bunch of villains, don't they?"  
4 because there were all these just ordinary people and,  
5 you know, sharing teas and coffees together and people  
6 had brought snacks and things, and it was just -- the  
7 relief of knowing that it wasn't us.

8 But then it was the sense of helplessness  
9 because you were trying to fight this big organisation  
10 and they had all the power and, basically, if they  
11 said you were a wrong 'un, you were a wrong 'un, you  
12 know. It was so hard. You just kept feeling like you  
13 were batting your head against a brick wall all the  
14 time.

15 But I did do a lot of searching, as I say.  
16 I even found out that the gentleman who was her  
17 independent appeal manager, who did her independent  
18 appeal, actually wasn't independent at all. He was  
19 involved in the team that was drumming up business for  
20 the Post Office franchises, so nothing, sort of like,  
21 remotely independent about him at all.

22 But I was coming across more, and more, and  
23 more, sort of like, cases all the time and -- I mean,  
24 the effect that it had on us, I mean, it --

25 **SIR WYN WILLIAMS:** Before you get to the effect, can  
61

1 I just be clear that I have understood something you  
2 said earlier. It got to the stage, did it, that  
3 criminal charges were brought against Ms Whiley --

4 **CAROL CHARLTON:** Yes.

5 **SIR WYN WILLIAMS:** -- but then dropped, right, have I got  
6 that right?

7 **CAROL CHARLTON:** She had two appearances at  
8 Magistrates' Court and the first time she went to  
9 the Magistrates' Court, a security guard asked her who  
10 she was defending, you know. So she must look  
11 a bad 'un! And then she had one, sort of like,  
12 appearance at Crown Court and it was -- it was all  
13 being delayed because the Post Office didn't have the  
14 evidence ready and then, in the end, there was the  
15 Second Sight report came out and Kim's was one of  
16 three cases that was dropped in the aftermath of the  
17 Second Sight report, and all they did was drop the  
18 charges and basically said it wasn't in the public  
19 interest.

20 **SIR WYN WILLIAMS:** Right.

21 **CAROL CHARLTON:** So, in a way, Kim felt like she has never  
22 had her day in court. She has never been able to  
23 prove she hasn't done it. She hasn't got a not guilty  
24 verdict at all. It's just that they dropped it  
25 because it wasn't in the public interest.  
62

1 **SIR WYN WILLIAMS:** Was she actually charged with theft or  
2 false accounting, or both?

3 **CAROL CHARLTON:** Theft.

4 **SIR WYN WILLIAMS:** Obviously, from what you have said,  
5 a substantial sum of money?

6 **CAROL CHARLTON:** Yes. The police were never ever involved  
7 in our case.

8 **SIR WYN WILLIAMS:** No, no, I appreciate that. Then my  
9 final question is, apart from, I take it, the  
10 Post Office lawyer telling the judge in court it  
11 wasn't in the public interest to continue with the  
12 case, was there any other kind of detailed explanation  
13 ever given to her as to why it was dropped?

14 **CAROL CHARLTON:** No, not to us. This is why we asked for  
15 the solicitors, if we could have Kim's file, which we  
16 thought we were entitled to, and that's when they said  
17 it had been lost.

18 **SIR WYN WILLIAMS:** Yes, all right. Sorry for intervening  
19 like that but I just wanted to get those details and  
20 I think you were then going on to tell me about the  
21 effect all that had on you both.

22 **CAROL CHARLTON:** Oh, yes. Well, I mean, we -- we kept  
23 going really because -- I went back to teaching  
24 full-time, so we managed to keep ticking over, but we  
25 owed a lot of money. I mean we owed a bank loan still  
63

1 to help buy the post office. We owed on, sort of  
2 like, credit cards and things like this, and that all  
3 had to be paid off. At the time we were living in  
4 a very little -- little sort of studenty flat in  
5 Heaton and living, you know, quite frugally, really.

6 Kim's mum and dad had been brilliant through all  
7 of this. I mean, you know, they have supported Kim  
8 through thick and thin and they had actually lent us  
9 the money to keep paying the staff when the  
10 Post Office -- when we were trying to get the  
11 post office reopened for the customers. So Kim had to  
12 sort of actually keep paying them, right, and we  
13 borrowed a huge sum of money from Kim's mum. So when  
14 she died last week, you know, awful but we still owed  
15 her money and we will never be able to put that right  
16 at all.

17 I mean healthwise, you know, Kim's dad is angry  
18 all the time about it. You have just got to mention  
19 the Post Office and he blows up and it really worries  
20 us because he had already had a heart attack.

21 Kim herself has thyroid problems. The pair of  
22 us have both been on anti-depressants since the  
23 beginning of this and that sort of has a knock-on  
24 effect with the way you sort of deal with everything  
25 in life. It puts a blanket on all your emotions. You  
64



1 don't feel the bad stuff, but you also don't really  
2 experience the good stuff as well.

3 We both had counselling. It -- you know, it has  
4 had that effect on all family and friends.

5 I mean, one of the worst things was finding out  
6 who your friends actually are. I mean, it's lovely  
7 for the -- the people who supported us are brilliant,  
8 but I remember one case of us sitting at home and Kim  
9 was trying to speak to one of the members of staff on  
10 the phone and this member of staff was shouting abuse  
11 at her down the phone, you know, telling her that she  
12 wasn't -- Kim wasn't allowed to speak to her because  
13 she has been suspended and Kim -- as I say --

14 **FACILITATOR:** A member of staff where, sorry? Where was  
15 that member of staff?

16 **CAROL CHARLTON:** Kim was on the phone with her.

17 **FACILITATOR:** In the post office?

18 **CAROL CHARLTON:** Yes. And this is it, it was somebody who  
19 Kim had thought a lot of and had made a fuss of,  
20 you know, her children and things like this, because  
21 that was just Kim, and it's just -- it's really hard  
22 because you -- I mean, to this day, we haven't been  
23 able to go back up, really, to the village, you know,  
24 Winlaton, where it is.

25 I know a lot of people when we have bumped into  
65

1 your power and it's stealing your data, well, the  
2 Post Office stuff is like that in a way with us. It's  
3 like sapped our energy over the years and it has -- we  
4 don't trust people as much as we used to. You know,  
5 it's -- it had all sorts of effects, I'm sure, on our  
6 immune systems, and things like this, as well, because  
7 long-term stress does.

8 Kim is now -- Kim found it difficult to get  
9 a job at first but she is now doing care work. She  
10 works in -- with adult support. She is a support  
11 worker and she loves that and I think, without all of  
12 this happening, she probably never would have even  
13 thought about going into that field. So, you know,  
14 there are mixed blessings there, there are in,  
15 I think, everybody's lives.

16 But my big thing at the moment is this fact that  
17 Marjorie -- you know, her mum has died and we still  
18 owed her the money and it just -- and it's just not  
19 fair and it's this sense of unfairness that gets you.  
20 You sort of grow up thinking that everything is fair  
21 in the UK, you know, the legal system is fair and  
22 that, and to be honest, what the Post Office  
23 solicitors did has just -- I don't know how they sleep  
24 at night, I really don't.

25 **FACILITATOR:** Thank you, Carol. Thank you for sharing  
67

1 them in shops and things, some of them have said to  
2 our face, "You know, we never thought you had done  
3 anything but, you know, there were all sorts of  
4 rumours going round". And a lot of people, even,  
5 you know, after -- even after sort of charges were  
6 dropped and that, think, you know, "no smoke without  
7 fire, you know, they have dropped the charges but it's  
8 because she hid it so well". And it's just -- you  
9 can't prove that you haven't done something. It's  
10 very difficult to prove a negative.

11 **FACILITATOR:** Yes. So reflecting on all of that, how  
12 would you sum up kind of the emotional impact it has  
13 had on you, and I'm particularly interested in how it  
14 has changed the people who you are, compared with the  
15 ones who opened the post office.

16 **CAROL CHARLTON:** A lot really. I mean, some -- in some  
17 ways it has changed us for the better. We are more  
18 resilient now than we have ever been, you know. When  
19 anything sort of crops up, we don't go to pieces about  
20 it, we just look for solutions. We do, sort of,  
21 problem solve a lot.

22 But it's hard to explain really, in that it's --  
23 it's a bit like, you know, when you've got a mobile  
24 phone and you get a message to say that background  
25 things are running and you feel like it's stealing  
66

1 that.

2 Wendy, I wonder if you could talk to Sir Wyn  
3 a little bit about the impacts all of this had on you  
4 and the outcomes and how you're feeling.

5 **WENDY BURKE:** I'm just very thankful that I haven't had  
6 the experiences that other people have spoken about  
7 and it's quite harrowing to listen to.

8 Over the years did I think I was making  
9 mistakes? Yes, I probably did. When I look back was  
10 it me all the time? No, it probably wasn't. In  
11 hindsight, would I have changed anything I did?  
12 I don't know, I just don't know. I had Mum and Dad,  
13 as I say, they supported me, and latterly my partner  
14 and my two boys, who are now older and I -- I do think  
15 there was still a serious lack of trust for  
16 Post Office management and that's a really sad place  
17 to be because it could be so different.

18 We were told, and hands up, I was part of  
19 Federation, I was an executive officer, and we were  
20 told time and time again it was "robust" and that  
21 word, still to this day, I find it difficult to use.  
22 I can see changes within parts of the business, which  
23 is a positive. I think there has to be a closure to  
24 this and there has to be an outcome for all of those  
25 that were impacted and, I mean, all of them, right  
68

1 from the person that maybe didn't have a loss but  
2 struggled with Post Office and the attitude, right  
3 through to those ones that have had a huge impact on  
4 their lives.

5 I just -- I just want to see a closure and  
6 ultimately a proper apology from Post Office and  
7 I think until that happens we will all be left sitting  
8 in a kind of state of limbo to a certain extent. The  
9 network -- it could have been so different.

10 **FACILITATOR:** You talk about the difference there. What  
11 sort of consequences has it had for you financially  
12 and in your wider life?

13 **WENDY BURKE:** Well, as I say, at the time I was a single  
14 parent with my two kids. Financially, I struggled  
15 every day. I was very lucky, I'm now living where  
16 I was brought up, so I'm actually living in the same  
17 building now where the post office was. I could --  
18 long story. I had a nine-year divorce and I couldn't  
19 stay living in my house because I couldn't financially  
20 do it, so my dad allowed me to move into what was the  
21 empty property at the time with the two boys, so,  
22 I mean, that was a huge -- that was huge for us.

23 Emotionally, I suppose, I'm a bit of a --  
24 I sometimes find it difficult to think about and feel  
25 that you failed your family at times, but I didn't.

69

1 and not being able to prove it one way or the other.

2 The other thing I often thought was that I had  
3 staff with fingers in the till. You know, we did all  
4 sorts of things with training to try and alleviate any  
5 errors, so I just would like to know the truth because  
6 I began to suspect that it wasn't just us because,  
7 every time we had a shortage, we worked through what  
8 we thought we were doing wrong but we still had  
9 a shortage the following week and, you know, it -- so  
10 I would like to know what was going on with Horizon,  
11 really.

12 **FACILITATOR:** Can I just take you back to the period of  
13 those events. I wonder -- presumably you had other  
14 suppliers into your business, you know, other  
15 companies, technically and otherwise. How did the  
16 behaviour and performance of the Post Office compare  
17 with "AN Other" big company who you were dealing with,  
18 would you say, at that time?

19 **PAUL BRANNLUND:** We were dealing with a company called  
20 Cost Cutter that were supplying our shop stock. They  
21 had a very sophisticated computer system. We could --  
22 as I said earlier, we could actually go back into it  
23 and they could support us.

24 I just felt that the Post Office Horizon System  
25 was never up to much. I mean, do you know they never

71

1 Sorry.

2 **FACILITATOR:** That's all right. I will come back to you  
3 in a moment.

4 **WENDY BURKE:** Thank you.

5 **FACILITATOR:** So Paul, just -- I'm just interested -- if  
6 you were able to sort of sum up financially, roughly,  
7 what you think you put in that wasn't recognised by  
8 the system, that you were just making up the  
9 shortfalls.

10 **PAUL BRANNLUND:** Yes, well, it's quite difficult because  
11 most of our records are gone. We still -- once you  
12 get to seven years in retirement you've got no  
13 paperwork. We had a little bit and we found 2,000 or  
14 3,000 for the last 18 months that we were in the  
15 Post Office, so I would estimate probably between  
16 10,000 and 20,000 was put in, but that's over a period  
17 of 16 years, so it was never big amounts -- well,  
18 £150, £200.

19 I think for me -- you know, I have been very  
20 lucky compared to many, many of my colleagues that we  
21 had a thriving business, we had the money, we never  
22 had the really big shortages, but I think I would  
23 still like to know what the hell was going on with  
24 Horizon because, like so many, many people for many  
25 years, I thought it was just us making silly mistakes

70

1 even provided a till so that -- in all other EPOS  
2 systems, your till is linked to your printer and your  
3 screen and to complete a transaction you have to take  
4 the cash or cheque or whatever it is, and then the  
5 till opens but the Post Office never provided tills,  
6 so, you know, there were lots of errors that you could  
7 make yourself.

8 I keep on talking about the stack. I'm sure  
9 everybody here knows you could leave things in the  
10 stack and then pay it twice. If we had had a till,  
11 that would have been alleviated but they never gave us  
12 tills. It was a -- to me, it was never thought  
13 through. I never felt as if there was somebody who  
14 worked in the Post Office actually designed it. It  
15 was typical big business, I guess.

16 **FACILITATOR:** If you take a step back from it, as you say  
17 you are out of the system now, you say you feel lucky  
18 that you weren't worse hit, if you want to think of it  
19 this way, but how has it affected you in terms of your  
20 kind of -- just your own mental landscape about how  
21 you are now, compared with when you started out in  
22 Cornwall?

23 **PAUL BRANNLUND:** Well, I think I was pretty disappointed  
24 when I finished with the Post Office. I really didn't  
25 warm towards them at all. I had a presentation from

72

1 them when I had done ten years' service. You used to  
2 get a little certificate and a badge, and when  
3 I finished I had done 18 years service with the  
4 Post Office, which, to this day, has never been  
5 acknowledged. There was no thank you, no nothing,  
6 they just -- you just left and I found that rather  
7 sad, especially as they -- I was told that, you know,  
8 the majority of people don't do 18, 20-plus years.  
9 Most people come and do a period and leave.

10 So I have no time for the Post Office. I don't  
11 use the Post Office very often any more, other than --  
12 I use my local post office, but I don't listen to the  
13 Post Office propaganda or anything like that.

14 **FACILITATOR:** Thank you. So, Sian, if we come back to you  
15 for a moment, I know obviously we're still in the  
16 midst of the Inquiry and everything and it was only  
17 a few weeks ago you went to London, but how do you  
18 feel the continued impact of this in your life, would  
19 you say?

20 **SIAN THOMAS:** It's affected me a lot. Luckily, Hudgells  
21 Solicitors have been very good with my dad because  
22 I had been doing all his paperwork and I -- we have  
23 become good friends with them all. They have  
24 supported me as well, not just Dad.

25 I have had 13 psychiatry sessions, which I think  
73

1 family strength, so, you know, it feels -- you can  
2 feel it coming from you, so thank you. I just wonder  
3 if, just for a minute, if you imagine that Horizon was  
4 introduced and everything went perfectly, it all  
5 worked, how would your life be different now?

6 **SIAN THOMAS:** Well, I would be living in Malltraeth on my  
7 own. My mum and dad would still be in the post office  
8 because, unfortunately, they had to get rid of the  
9 post office.

10 Do you know what, in a way, there has been some  
11 good points. I have made so many friends with  
12 ex-subpostmasters and, truly, they are like a forever  
13 friends, and that's a good thing that's come out of  
14 it. But no, I think my dad would have retired when he  
15 was 65 and not still worked in a garden centre and  
16 been Father Christmas until he was 75, you know.

17 He has only just retired Christmas Eve, and he  
18 needed that, but he would have -- he loves his  
19 walking, the coastal walks and things around Anglesey.  
20 He would have loved to have done that sooner but it  
21 has -- he is not my same dad. He is Dad, don't get me  
22 wrong but it has changed him, Horizon and the process  
23 have changed -- but he is still the gentle giant he is  
24 today and I respect him for carrying on the battle and  
25 putting his face out there to the media, and all that,  
75

1 has helped a lot because the problem is you relive  
2 things and I have been listening to the Inquiry as  
3 well, not with just Dad. I have been listening to the  
4 others and I thank God I still have my dad with me,  
5 but my impact, I have lost a lot of friends regarding  
6 this and like a lot of it is trust as well, you know.

7 The early days when Dad went to prison, it was  
8 hard. It was really hard to adjust and especially  
9 going home because my mum couldn't come with us at the  
10 time to court, and saying to her that, you know, she  
11 looked round and said "Where's Dad?" because that was  
12 the reason of the plea bargain was, you know, "We  
13 would drop the theft and go for false accounting and  
14 we will give you a suspended sentence".

15 You know, unfortunately that never happened to  
16 our family and to lots either but I'm lucky my mum and  
17 dad are still here. They're celebrating 53 years  
18 tomorrow. The Post Office have tried to break us but,  
19 thank goodness, their love and trust has been so  
20 strong. So we have been one of the lucky ones and we  
21 have been open together and we have spoken about  
22 everything to the grandchildren, to my eldest brother.  
23 You know, we have all done this as a team and I'm  
24 grateful to all of them, really.

25 **FACILITATOR:** Yes. I mean, it is lovely to hear all that  
74

1 you know, to continue fighting for all the  
2 ex-postmasters.

3 There's not just the ones that have been through  
4 the court, there's everybody to think about.  
5 You know, they have all been through hell and back and  
6 they should be compensated, and we need an end. My  
7 dad is getting -- he's not getting any younger and  
8 I hope to God that he is still around to see the end  
9 of this. That's my prayer.

10 **FACILITATOR:** You say it has changed him. I just wonder  
11 how has it changed you?

12 **SIAN THOMAS:** It has changed me a lot. I'm very  
13 protective of my family. That's why I have sacrificed  
14 and stayed at home. I have stopped my life. I have  
15 not married. I'm -- but I tend to be overprotective  
16 sometimes when we go out and people come to your face,  
17 because some people are still not taking a grasp of  
18 all this. My dad was in a local store a couple of  
19 weeks ago and he turned round and says, "Well, you're  
20 the lucky people getting away with it" and I'm  
21 thinking, "What?" you know.

22 People think, "Oh, it's finished, it's over".  
23 It's not over. You know, we still have a long way to  
24 go but I'm very optimistic now with all the things  
25 that are happening with the Inquiry that one day we  
76

1 can -- you know, it's never going to go away. I'm  
 2 only 50. It's never going to leave me. It's still  
 3 going to haunt me. Even nightmares still happen when  
 4 I see somebody with handcuffs, it reminds me of Dad.  
 5 I get nightmares still. I can't even watch  
 6 a programme like Paddington, when he goes to jail,  
 7 I just start crying, and that's a cartoon supposed to  
 8 be.

9 But I have been at my mum and dad's (inaudible)  
 10 and it has hit me hard. I have been lucky with where  
 11 I work that they have been such a good support to me.  
 12 I work in a doctor's surgery and they have been  
 13 amazing with me, and my mum and dad, so, you know,  
 14 I can't fault them. But let's get a closure,  
 15 you know. I would like to hopefully enjoy -- Dad have  
 16 at least a bit more of his life to enjoy, instead of  
 17 wondering every morning, you know, "What's happening  
 18 today?"

19 It's an ongoing -- you know, get the Post Office  
 20 to pull their finger out; you know, give people proper  
 21 compensation for us to be able to live. We have just  
 22 lived, you know. We have scraped for everything that  
 23 we have, but it's life, unfortunately.

24 **FACILITATOR:** Just before I move on to the others in the  
 25 room, you used the word "sacrifice", a few times, that

77

1 Wendy, I would like to just come back to you.  
 2 We've got about ten minutes to run and I just  
 3 wondered, Wendy, if you could kind of sum up where you  
 4 are now and perhaps what you would be saying to the  
 5 individuals in the organisations involved in all of  
 6 this, just to sort of give some final summaries to  
 7 Sir Wyn, so he can see how you are feeling now.

8 **WENDY BURKE:** I still currently work with Post Office  
 9 because I now have a role where I support postmasters  
 10 across the network, and I'm very passionate about it,  
 11 through the NFSP, and there have been mistakes in the  
 12 past. We've got to make sure they never happen again.

13 I want the Inquiry to find the truth and that is  
 14 the most important thing that has to come out of this,  
 15 and it's just not to be bits of it, it has to be the  
 16 whole truth and it has to be from all, involving --  
 17 all involved, including the Royal Mail Group because,  
 18 ultimately, this happened under their watch. The  
 19 system was rolled out while Royal Mail Group CEO was  
 20 in place.

21 I would like to -- it was in the Crown network  
 22 first and we have to remember our colleagues that were  
 23 not even postmasters -- not postmasters, but were  
 24 Post Office employees that suffered under all of this.

25 The CEO and management of Post Office through

79

1 you have had to sacrifice. I just wonder what you  
 2 feel you have missed out on as part of that sacrifice  
 3 in supporting your father?

4 **SIAN THOMAS:** Well, I wouldn't go out much, you know.  
 5 I was a middle-aged person, really, I could have gone  
 6 out to the pub and things, but I used to rather stay  
 7 at home with my family. It was the worry that, if  
 8 I went out, who would say something to me, you know,  
 9 because we have been very much in the limelight,  
 10 myself and Dad, for all the right reasons but a lot of  
 11 my -- a lot of people around Anglesey still haven't  
 12 got the grasp of what's actually happened in our  
 13 lives. So I really literally I have been going to  
 14 work, coming home and that's been my life, really, for  
 15 the last 16 years.

16 Working with Dad, doing his emails and finding  
 17 evidence, you know, paperwork for him and things like  
 18 that, so I have been his secretary for the last  
 19 16 years, to be honest with you. But I don't regret  
 20 it, but if you sent an email to Dad today you would be  
 21 lucky to get an answer in a year, you know. He is not  
 22 that technical minded, unfortunately, so that's why  
 23 I felt for all they have given me that I had to step  
 24 in and help him, and I will never regret that really.

25 **FACILITATOR:** No, no, I can see that. Thank you, Sian.

78

1 the years, we've got to hold them to account. We've  
 2 got to. And, ultimately, the Government ministers who  
 3 oversaw year after year and changed so many times. We  
 4 even had two in one year that have not taken  
 5 responsibility for it.

6 They are ultimately responsible and they've got  
 7 to stand up and be counted along with the rest.

8 Fujitsu, who seem to have been very quiet  
 9 throughout, I really hope that they are held to  
 10 account as well.

11 Post Office, I think from that time, showed  
 12 a complete dereliction of duty. They allowed these  
 13 people, many, many people to have a considerable  
 14 impact on their life, whatever that impact was.

15 Right now, I know that Nick Read is saying that  
 16 he is resetting relationships. Is that really  
 17 happening? I think there's too many layers of middle  
 18 management within the company still and I don't think  
 19 he is actually -- if he is hearing the truth, is he  
 20 actually, actively acting to fix it? I very much  
 21 doubt it.

22 In fact, I was quite thrown when I heard that  
 23 some of the Post Office management who left with money  
 24 in their back pockets through various schemes are now  
 25 back in the business, even working in the HSS scheme,

80

1 and I just -- I just couldn't take it in. I really  
2 was quite taken aback by it.  
3 Going forward, as it has been said, there needs  
4 to be a closure and there needs to be an outcome and  
5 that needs to be sooner rather than later because  
6 there are still families out there that are suffering  
7 dreadfully.

8 I'm very lucky, as you know, and I have already  
9 said, I had loads of support and wasn't impacted in  
10 the way that many others weren't, but we need closure.  
11 We just need to hear -- to find the truth.

12 **FACILITATOR:** Yes, so that -- could you describe to  
13 Sir Wyn then what closure would look like from your  
14 specific point of view?

15 **WENDY BURKE:** That's a really good question but very  
16 difficult to answer. Post Office need to change  
17 completely from the company that they are now to a  
18 company that cares, that listens and takes on board --  
19 and really takes on board -- people's views, where  
20 postmasters are remunerated properly for what they do  
21 and the work is done within communities is  
22 appreciated.

23 Government really, really need to take a look  
24 and actually step up and be accountable for what is  
25 happening within the network. Paying lip service is

81

1 have the finance to pay it and then we were given the  
2 opportunity to pay it back over six months, so that's  
3 all I had to go on.

4 I know there was an awful lot more, to be  
5 honest, and I don't, for one minute, think that I will  
6 ever know.

7 Yes, we had overages, usually quite small in  
8 comparison to some of the shortages. Can we blame it  
9 all on Horizon? I don't suppose we can because  
10 everybody can make mistakes, you know, there are  
11 errors that can be made, but we couldn't find those  
12 errors because the system wasn't an open system where  
13 we could actually find them. Yes, it -- yes, I did  
14 and yes I got a payout.

15 **SIR WYN WILLIAMS:** Right, and before Jerome wraps it up  
16 with Ms Charlton and Mr Brannlund, can I ask him: you  
17 would also be eligible to make an application under  
18 that scheme, have you done so?

19 **PAUL BRANNLUND:** Yes, I did make an application and, like  
20 Wendy, the biggest problem was ascertaining what I had  
21 put in. Because of, as I say earlier, the rules on  
22 disposing of documentation, I only have 18 months. So  
23 at the time, I think I had two years of records left  
24 and, on the basis of that, I did make a claim, yes,  
25 which they have paid me.

83

1 no good, absolutely not.

2 Fujitsu, really? They knew. They absolutely  
3 did know that these things were happening and yet,  
4 time and time again, when they're challenged, "No  
5 there's nothing wrong with this system". Now, our  
6 postmasters went to jail. Are there questions around  
7 what should happen?

8 As to the outcome, I don't know. I think we've  
9 got to lay our trust with Sir Wyn and allow him to  
10 make that decision.

11 **FACILITATOR:** Thank you.

12 **SIR WYN WILLIAMS:** Before we move on, you did mention the  
13 Historical Shortfall Scheme. I take it that you would  
14 be eligible to apply for that scheme. Have you  
15 applied?

16 **WENDY BURKE:** I did, Sir Wyn. I got a small payout.  
17 I think a difficulty with the scheme is that most of  
18 us really have destroyed any documentation as far  
19 back -- I mean, I know when I left the office, I kept  
20 my stuff for a few years and destroyed it, so all  
21 I really had to go on was memory and a couple of bits.  
22 We quite often paid the money before we rolled over,  
23 so it didn't show in the accounting systems in  
24 Chesterfield. So a couple of the bigger ones I had  
25 had to rollover and send down, because I just didn't

82

1 **SIR WYN WILLIAMS:** Yes, all right.

2 Well, I may say something more about that in  
3 a few minutes but I will let Jerome wrap up this part  
4 of the session first.

5 **FACILITATOR:** Thank you, Sir Wyn. So, Paul, if I were to  
6 ask you to give one objective to Sir Wyn to take  
7 forward in his Inquiry, what would you be requesting?

8 **PAUL BRANNLUND:** To get to the truth really, to find out  
9 what we all suspected, what was going on with Horizon  
10 and, if it was a cover-up, to get to the bottom of it.

11 **FACILITATOR:** Fair enough, thank you.

12 Carol, so finally, if we could just come to you  
13 for your sort of final reflections and, again, your  
14 request -- anything you would like to put before  
15 Sir Wyn to take into the Inquiry stages.

16 **CAROL CHARLTON:** I think more than anything else I think  
17 everybody needs to feel that they have had justice.  
18 The justice system, as used by the Post Office, let  
19 everybody down and that needs to be addressed. It's  
20 so important and so fundamental to our, sort of,  
21 citizenship of the UK, and that, that we trust our  
22 systems. We were let down.

23 **SIR WYN WILLIAMS:** Ms Charlton, can I ask you, so to  
24 speak, on behalf of Ms Whiley, to confirm, I think, my  
25 understanding, but you tell me if I've got it wrong:

84

1 because she was a member of the 555, she is excluded  
 2 from -- at the moment, from the Historical Shortfall  
 3 Scheme or any other compensation scheme?  
 4 **CAROL CHARLTON:** Yes.  
 5 **SIR WYN WILLIAMS:** Because she wasn't convicted but had  
 6 her case dropped, she is not eligible, either, for  
 7 an interim payment, is that the position, as you  
 8 understand it?  
 9 **CAROL CHARLTON:** That is correct.  
 10 **SIR WYN WILLIAMS:** Yes, fine. Thank you.  
 11 **FACILITATOR:** Right, thank you. That brings us to the end  
 12 of the two hours and I think Sir Wyn and I probably  
 13 could have had two hours with each of you to hear what  
 14 you have had to say, but thank you so much, all of  
 15 you, for sharing with us and with each other and with  
 16 the wider world.  
 17 Do any of you want to make any final comments  
 18 that you would like Sir Wyn to hear? It is important  
 19 that you've got the chance to say anything.  
 20 Anything else, Sian, that perhaps you would like  
 21 to say in closure?  
 22 **SIAN THOMAS:** I would be interested to find out why --  
 23 well, a couple of days before Dad was sent to jail,  
 24 they knew that he hadn't taken the money but nobody  
 25 would stand up and say anything, so, basically, we

85

1 like you, there would be no Inquiry and I wouldn't be  
 2 doing anything. So it is because you were prepared to  
 3 come forward and speak that we have a meaningful  
 4 Inquiry.  
 5 Now, I want to tell you something that -- just  
 6 to put the seed in your heads, so to speak. Because  
 7 this is in the nature of a focus group, where we have  
 8 been exploring things, I haven't seen any written  
 9 evidence from you, like a witness statement or  
 10 anything like that, and you are probably aware that  
 11 many people have made witness statements and obviously  
 12 some of those have given evidence at the public  
 13 hearings, but in the future -- in the not too distant  
 14 future, I may ask members of the legal team, or even  
 15 the Secretariat team, to invite you to make witness  
 16 statements about some of the things that you have told  
 17 me this morning.  
 18 Now, you may know that I have powers to compel  
 19 people to make witness statements. I wouldn't dream  
 20 of doing that in your cases. It's a purely voluntary  
 21 thing, as far as I'm concerned, but I just wanted to  
 22 alert you to the fact that I may do that in the future  
 23 because -- obviously because I didn't know in advance  
 24 what you were going to say, I couldn't judge how  
 25 important it was going to be and so now that I know

87

1 have had to live with this behind us for the last  
 2 16 years but my question is: why? Why did they send  
 3 an innocent person to jail when they knew?  
 4 That's how Dad got his limb 1 and limb 2.  
 5 Why -- why did they -- they have not just ruined my  
 6 dad's life, they have ruined the whole family's life,  
 7 really. The impact has been horrendous on us all, to  
 8 be fair. But I need to know why. Why send him to  
 9 jail when they knew, you know, four days before that,  
 10 he was innocent?  
 11 **FACILITATOR:** Thank you, Sian, and thank you for  
 12 everything you have shared.  
 13 **SIAN THOMAS:** Thank you all.  
 14 **FACILITATOR:** Does anybody else have any final comments  
 15 they would like to give to Sir Wyn?  
 16 **WENDY BURKE:** I think, from me, really, just a thank you  
 17 for taking time to listen to us and, again, we're  
 18 putting our trust in him for the outcome of this.  
 19 I know it's been harrowing for many but just to thank  
 20 you for everything.  
 21 **CAROL CHARLTON:** Yes, thank you very much.  
 22 **SIAN THOMAS:** Thank you. *Diolch yn fawr iawn.*  
 23 **PAUL BRANNLUND:** Thank you very much.  
 24 **SIR WYN WILLIAMS:** Because I get the last word, it is  
 25 I who should be thanking you because, without people

86

1 what you've got to say, some of the things are very  
 2 important so I may wish to ask you to make a witness  
 3 statement in the future, so please don't be surprised  
 4 if you get that request. As I say, if you don't want  
 5 to, that's fine, but if you feel able to, that would  
 6 be good.  
 7 So finally, thank you very much. Good afternoon  
 8 to you all. *Prynhawn da* to you, Ms Thomas. I look  
 9 forward to the next focus group session, which I think  
 10 will be next Friday. So thank you all very much and  
 11 I'm now going to depart and mute myself and if you  
 12 want to have one or two minutes having a chat to each  
 13 other on this very good facility, then please do so.  
 14 **SIAN THOMAS:** *Diolch.*  
 15 **CAROL CHARLTON:** Thank you.  
 16 **PAUL BRANNLUND:** Thank you very much.  
 17 **WENDY BURKE:** Thank you.  
 18 **FACILITATOR:** Thank you, Sir Wyn. We will stop the live  
 19 stream there, but thank you everybody.  
 20 (12.05 pm)  
 21 (The session adjourned)  
 22  
 23  
 24  
 25

88

<p><b>CAROL CHARLTON:</b> [46] 6/2 13/18 14/16 15/18 15/24 19/5 25/14 25/23 26/6 26/13 27/2 27/5 27/8 28/1 28/7 28/18 28/22 29/8 39/6 40/6 40/12 40/19 42/5 42/10 46/6 47/1 48/23 50/7 50/16 59/16 60/9 62/4 62/7 62/21 63/3 63/6 63/14 63/22 65/16 65/18 66/16 84/16 85/4 85/9 86/21 88/15</p> <p><b>FACILITATOR:</b> [90] <b>PAUL BRANNLUND:</b> [27] 3/21 10/25 12/17 13/1 13/7 18/13 31/8 32/11 33/6 33/24 42/22 42/25 44/4 44/10 45/3 45/14 45/16 48/13 51/2 52/8 70/10 71/19 72/23 83/19 84/8 86/23 88/16</p> <p><b>SIAN THOMAS:</b> [21] 3/4 3/16 16/19 22/4 23/12 23/24 24/20 35/17 48/14 49/4 49/20 54/18 57/10 73/20 75/6 76/12 78/4 85/22 86/13 86/22 88/14</p> <p><b>SIR WYN WILLIAMS:</b> [26] 1/22 3/17 26/24 27/3 27/7 27/19 28/6 29/14 29/19 40/15 46/22 47/2 61/25 62/5 62/20 63/1 63/4 63/8 63/18 82/12 83/15 84/1 84/23 85/5 85/10 86/24</p> <p><b>WENDY BURKE:</b> [25] 4/13 5/17 8/10 10/9 10/15 20/1 21/6 21/15 21/18 21/21 29/13 29/18 29/20 30/16 37/9 47/9 53/5 68/5 69/13 70/4 79/8 81/15 82/16 86/16 88/17</p>	<p>' 'un [3] 61/11 61/11 62/11 'uns [1] 40/1</p> <p><b>1</b> 1,000 [2] 34/11 34/15 1.30 [1] 36/18 10 years [1] 16/23 10,000 [3] 50/23 52/3 70/16 10,000-plus [1] 4/5 10.00 [1] 1/2 100 [1] 34/14 11 March 2022 [1] 1/1 12.05 pm [1] 88/20 13 [1] 73/25 14 years [1] 33/15 14/15 years [1] 43/23 15 years [2] 33/16 45/5 150 [3] 44/20 44/20 70/18 16 [1] 31/1 16 years [9] 3/6 5/4 25/7 57/1 58/9 70/17 78/15 78/19 86/2 160 [1] 34/18 18 [1] 73/8 18 months [2] 70/14 83/22 18 years [4] 13/12 51/23 52/9 73/3 1976 [1] 4/16 1980s [1] 17/11 1998 [2] 3/25 8/11</p> <p><b>2</b> 2,000 [1] 70/13 2,700 [2] 37/22 38/4 20 [1] 21/20 20,000 [1] 70/16 20-odd [1] 6/5 20-plus [1] 73/8 200 [1] 70/18 2000 [1] 21/20 2003 [1] 14/22 2005 [1] 54/23 2010 [6] 6/12 26/6 40/20 43/3 46/9 47/20 2011 [1] 40/12</p>	<p>2013 [1] 14/22 2016 [3] 4/1 5/4 51/3 2020 [2] 21/18 21/21 2022 [1] 1/1 25 years [1] 3/21</p> <p><b>3</b> 3 October [1] 35/25 3 October 2005 [1] 54/23 3,000 [5] 17/10 22/14 22/15 38/4 70/14 30,000 [1] 17/12 300 [1] 38/3 33,000 [8] 25/24 26/12 26/24 28/15 28/20 40/17 42/4 42/7</p> <p><b>4</b> 48,000 [1] 49/15</p> <p><b>5</b> 5,000 [2] 26/11 26/15 50 [1] 77/2 50 post offices [1] 5/8 500 [1] 54/2 53 years [1] 74/17 555 [2] 6/3 85/1</p> <p><b>6</b> 6,000 [1] 22/13 60 [1] 23/19 65 [1] 75/15</p> <p><b>7</b> 7 o'clock [1] 56/2 7.00 [2] 56/3 56/3 7.30 [1] 36/1 70s [1] 4/25 75 [2] 58/6 75/16</p> <p><b>8</b> 800 [1] 33/13</p> <p><b>9</b> 9,000 [1] 58/15 9.60 [1] 43/3</p> <p><b>A</b> aback [1] 81/2 able [10] 38/13 47/5 47/9 62/22 64/15</p>	<p>65/23 70/6 71/1 77/21 88/5 about [80] 1/20 2/25 3/20 4/12 5/7 7/13 7/16 7/16 7/22 8/4 9/15 10/5 10/9 10/16 10/22 11/8 12/1 16/17 16/23 17/10 17/11 18/8 18/13 18/20 18/21 19/2 19/23 21/18 23/9 23/17 23/22 25/11 26/18 27/3 27/17 29/11 30/25 31/1 32/9 35/8 35/8 36/10 37/9 40/2 42/5 43/14 44/10 45/9 46/6 47/8 48/15 49/18 51/19 51/20 52/7 52/24 53/6 53/24 54/13 57/13 57/15 59/2 60/8 61/21 63/20 64/18 66/19 67/13 68/3 68/6 69/10 69/24 72/8 72/20 74/21 76/4 79/2 79/10 84/2 87/16 absolutely [4] 25/14 37/1 82/1 82/2 abuse [1] 65/10 access [3] 47/5 47/9 51/13 accessible [1] 47/14 account [5] 35/3 38/15 48/16 80/1 80/10 accountable [1] 81/24 accounting [7] 9/8 28/13 31/7 54/25 63/2 74/13 82/23 accounts [3] 20/13 23/5 35/19 accused [1] 28/3 acknowledge [1] 2/15 acknowledged [1] 73/5 across [2] 61/22 79/10 acting [1] 80/20 action [4] 35/11 35/15 37/6 54/11 active [1] 39/8 actively [1] 80/20</p>	<p>activity [1] 46/14 actual [1] 32/13 actually [37] 4/16 8/18 14/23 17/18 20/20 21/12 24/14 27/6 27/21 28/8 31/14 31/15 33/7 34/19 36/7 39/20 41/21 43/4 43/16 49/4 49/21 50/8 54/18 55/25 61/18 63/1 64/8 64/12 65/6 69/16 71/22 72/14 78/12 80/19 80/20 81/24 83/13 ad [1] 33/21 ad hoc [1] 33/21 adamant [1] 28/14 add [1] 15/10 addressed [1] 84/19 adjourned [1] 88/21 adjust [1] 74/8 admitted [1] 9/24 adored [2] 14/19 14/19 adrift [1] 39/12 adult [1] 67/10 advance [1] 87/23 advice [3] 9/6 23/3 37/4 advised [1] 48/6 affect [1] 3/10 affected [3] 3/10 72/19 73/20 affecting [1] 26/16 afford [1] 58/13 afraid [1] 2/3 African [1] 32/15 after [26] 4/23 26/19 33/25 36/9 39/19 40/9 40/16 42/1 42/4 42/25 43/1 48/4 48/24 49/8 49/16 50/7 50/7 50/8 56/2 56/17 56/20 57/12 60/9 66/5 66/5 80/3 aftermath [1] 62/16 afternoon [2] 34/18 88/7 again [15] 14/11 16/5 27/17 29/15 35/4 41/1 41/22 47/22 51/7 52/23 68/20 79/12</p>
---	--	--	---	---

<p><b>A</b></p> <p><b>again...</b> [3] 82/4 84/13 86/17</p> <p><b>against</b> [8] 35/12 35/15 37/25 46/5 54/12 57/16 61/13 62/3</p> <p><b>aged</b> [1] 78/5</p> <p><b>ages</b> [1] 49/2</p> <p><b>ago</b> [6] 3/6 14/24 18/1 58/20 73/17 76/19</p> <p><b>agree</b> [2] 29/22 43/8</p> <p><b>agreed</b> [1] 27/22</p> <p><b>agreeing</b> [1] 1/23</p> <p><b>Alan</b> [1] 60/22</p> <p><b>Alan's</b> [1] 60/22</p> <p><b>alarm</b> [1] 36/12</p> <p><b>alert</b> [1] 87/22</p> <p><b>all</b> [123]</p> <p><b>alleviate</b> [1] 71/4</p> <p><b>alleviated</b> [1] 72/11</p> <p><b>Alliance</b> [1] 60/23</p> <p><b>allow</b> [1] 82/9</p> <p><b>allowed</b> [4] 36/24 65/12 69/20 80/12</p> <p><b>almost</b> [4] 30/8 31/3 38/21 46/4</p> <p><b>alone</b> [1] 51/8</p> <p><b>along</b> [4] 18/2 20/5 41/14 80/7</p> <p><b>alongside</b> [2] 6/11 15/19</p> <p><b>already</b> [4] 34/4 47/12 64/20 81/8</p> <p><b>also</b> [8] 5/4 5/21 8/25 15/19 49/12 53/7 65/1 83/17</p> <p><b>although</b> [2] 11/15 15/14</p> <p><b>always</b> [10] 4/19 15/3 15/6 16/24 30/18 33/6 43/6 46/5 52/11 52/11</p> <p><b>am</b> [1] 1/2</p> <p><b>amazing</b> [2] 58/3 77/13</p> <p><b>amount</b> [2] 26/4 27/11</p> <p><b>amounts</b> [1] 70/17</p> <p><b>an absolutely</b> [1] 37/1</p> <p><b>an account</b> [1] 38/15</p>	<p><b>an amazing</b> [1] 58/3</p> <p><b>an answer</b> [1] 78/21</p> <p><b>an appalling</b> [1] 48/9</p> <p><b>an application</b> [2] 83/17 83/19</p> <p><b>an assumption</b> [1] 52/4</p> <p><b>an audit</b> [5] 15/6 34/9 42/10 43/2 43/10</p> <p><b>an awful</b> [4] 1/12 1/13 34/23 47/16</p> <p><b>an email</b> [1] 78/20</p> <p><b>an end</b> [1] 76/6</p> <p><b>an error</b> [2] 43/14 43/21</p> <p><b>an evidential</b> [1] 46/16</p> <p><b>an executive</b> [1] 68/19</p> <p><b>an explanation</b> [1] 50/11</p> <p><b>an extra</b> [1] 34/13</p> <p><b>an innocent</b> [1] 86/3</p> <p><b>an insight</b> [1] 29/25</p> <p><b>an interim</b> [1] 85/7</p> <p><b>an investigatory</b> [1] 59/17</p> <p><b>an issue</b> [2] 31/13 35/1</p> <p><b>an item</b> [1] 30/20</p> <p><b>an open</b> [1] 83/12</p> <p><b>an opportunity</b> [2] 16/22 17/4</p> <p><b>an outcome</b> [2] 68/24 81/4</p> <p><b>Andover</b> [1] 13/9</p> <p><b>Andy</b> [1] 41/5</p> <p><b>Anglesey</b> [3] 3/15 75/19 78/11</p> <p><b>angry</b> [2] 25/3 64/17</p> <p><b>another</b> [3] 1/15 26/11 55/12</p> <p><b>answer</b> [3] 37/9 78/21 81/16</p> <p><b>answered</b> [2] 31/22 45/8</p> <p><b>anti</b> [1] 64/22</p> <p><b>anti-depressants</b> [1] 64/22</p> <p><b>anxiety</b> [1] 52/17</p> <p><b>any</b> [30] 1/6 12/19 18/19 18/25 24/13</p>	<p>27/12 27/13 29/15 31/13 34/1 35/11 37/4 43/10 44/6 48/17 48/17 48/19 48/20 49/14 51/14 63/12 71/4 73/11 76/7 82/18 85/3 85/17 85/17 86/14 87/8</p> <p><b>anybody</b> [5] 25/18 36/5 48/9 51/24 86/14</p> <p><b>anyone</b> [2] 35/11 44/7</p> <p><b>anything</b> [30] 15/11 15/12 24/7 25/18 28/13 32/12 37/6 37/18 37/19 39/9 39/16 42/12 42/23 45/12 45/24 50/1 50/6 58/10 58/16 66/3 66/19 68/11 73/13 84/14 84/16 85/19 85/20 85/25 87/2 87/10</p> <p><b>anyway</b> [2] 11/18 29/1</p> <p><b>anywhere</b> [2] 20/7 56/7</p> <p><b>apart</b> [1] 63/9</p> <p><b>apology</b> [1] 69/6</p> <p><b>appalling</b> [1] 48/9</p> <p><b>apparently</b> [2] 54/23 56/9</p> <p><b>appeal</b> [2] 61/17 61/18</p> <p><b>appearance</b> [1] 62/12</p> <p><b>appearances</b> [1] 62/7</p> <p><b>application</b> [2] 83/17 83/19</p> <p><b>applied</b> [1] 82/15</p> <p><b>apply</b> [1] 82/14</p> <p><b>appreciate</b> [3] 7/7 59/9 63/8</p> <p><b>appreciated</b> [1] 81/22</p> <p><b>approve</b> [1] 51/16</p> <p><b>April</b> [1] 47/20</p> <p><b>are</b> [37] 1/7 2/9 7/3 7/5 7/7 9/3 46/15 57/25 60/11 65/6 65/7 66/14 66/17 66/25 67/14 67/14 68/14 70/11 72/17 72/21 74/17 75/12 76/17 76/25 79/4 79/7 80/6</p>	<p>80/9 80/24 81/6 81/6 81/17 81/20 82/6 83/10 87/10 88/1</p> <p><b>area</b> [14] 13/9 13/9 14/4 14/5 22/11 23/6 29/11 35/10 35/22 37/10 37/11 45/17 52/25 60/12</p> <p><b>areas</b> [1] 7/12</p> <p><b>aren't</b> [1] 33/19</p> <p><b>around</b> [12] 14/1 16/24 21/18 22/13 29/10 40/9 58/15 60/12 75/19 76/8 78/11 82/6</p> <p><b>arrested</b> [1] 55/15</p> <p><b>arrived</b> [3] 12/14 20/4 34/3</p> <p><b>as</b> [96]</p> <p><b>ascertaining</b> [1] 83/20</p> <p><b>ask</b> [16] 1/8 1/9 1/15 2/11 2/22 25/10 32/17 45/9 56/4 56/11 60/4 83/16 84/6 84/23 87/14 88/2</p> <p><b>asked</b> [10] 3/11 4/25 23/3 37/9 46/18 47/18 48/5 50/9 62/9 63/14</p> <p><b>asking</b> [2] 55/10 56/1</p> <p><b>assistance</b> [1] 26/25</p> <p><b>assumption</b> [1] 52/4</p> <p><b>attack</b> [1] 64/20</p> <p><b>attacking</b> [1] 59/25</p> <p><b>attended</b> [1] 59/18</p> <p><b>attitude</b> [3] 31/2 54/14 69/2</p> <p><b>audit</b> [14] 15/6 26/9 26/10 27/24 28/1 33/7 34/9 34/17 42/3 42/10 43/2 43/2 43/10 46/14</p> <p><b>audited</b> [3] 41/20 42/23 42/25</p> <p><b>auditor</b> [1] 42/13</p> <p><b>auditors</b> [7] 35/24 36/9 36/19 36/21 41/20 42/8 52/11</p> <p><b>automation</b> [1] 9/19</p> <p><b>available</b> [2] 46/13 46/21</p> <p><b>aware</b> [1] 87/10</p> <p><b>away</b> [9] 3/16 12/6</p>	<p>26/1 49/1 51/3 51/4 57/22 76/20 77/1</p> <p><b>awful</b> [6] 1/12 1/13 34/23 47/16 64/14 83/4</p> <hr/> <p><b>B</b></p> <p><b>back</b> [51] 7/25 8/5 10/4 10/8 10/9 12/5 12/7 14/14 15/5 19/24 22/6 22/16 23/16 24/2 28/9 30/15 31/2 32/10 32/21 33/14 34/6 34/8 35/13 38/18 38/21 41/1 43/21 45/5 45/19 46/11 47/10 48/10 50/24 53/15 55/6 58/14 59/5 63/23 65/23 68/9 70/2 71/12 71/22 72/16 73/14 76/5 79/1 80/24 80/25 82/19 83/2</p> <p><b>back-end</b> [1] 48/10</p> <p><b>backed</b> [1] 46/15</p> <p><b>background</b> [6] 6/4 6/8 11/12 24/9 38/7 66/24</p> <p><b>backwards</b> [1] 41/4</p> <p><b>bad</b> [3] 40/1 62/11 65/1</p> <p><b>badge</b> [1] 73/2</p> <p><b>balance</b> [9] 15/12 19/8 44/11 44/12 44/13 44/19 44/21 44/22 46/4</p> <p><b>balanced</b> [3] 28/24 37/23 51/22</p> <p><b>balances</b> [5] 8/24 11/25 45/5 45/10 45/11</p> <p><b>balancing</b> [6] 12/3 18/20 18/22 18/24 31/13 32/3</p> <p><b>ball</b> [1] 43/21</p> <p><b>banged</b> [1] 5/22</p> <p><b>bank</b> [8] 4/23 4/23 6/5 6/7 13/18 20/2 38/6 63/25</p> <p><b>banking</b> [1] 6/4</p> <p><b>bankrupt</b> [1] 58/13</p> <p><b>bankruptcy</b> [1] 14/13</p> <p><b>banks</b> [1] 15/2</p>
---	--	--	--	--



<p><b>B</b></p> <p><b>Barclays [1]</b> 13/18</p> <p><b>Barclays Bank [1]</b> 13/18</p> <p><b>barcode [1]</b> 30/23</p> <p><b>bargain [1]</b> 74/12</p> <p><b>barrister [2]</b> 49/21 55/8</p> <p><b>based [2]</b> 13/5 52/3</p> <p><b>basic [2]</b> 15/1 18/17</p> <p><b>basically [16]</b> 14/7 15/10 23/10 24/3 28/20 36/25 40/1 41/6 47/4 49/24 57/17 59/19 59/23 61/10 62/18 85/25</p> <p><b>basis [3]</b> 30/17 48/4 83/24</p> <p><b>Bates [1]</b> 60/22</p> <p><b>battery [1]</b> 56/10</p> <p><b>batting [1]</b> 61/13</p> <p><b>battle [2]</b> 58/4 75/24</p> <p><b>battling [1]</b> 6/18</p> <p><b>be [86]</b> 1/6 2/3 2/5 2/14 4/22 5/1 6/11 7/6 7/15 9/1 9/18 9/19 10/10 10/13 13/12 15/8 18/10 18/17 19/6 20/23 22/4 22/6 22/8 23/24 24/18 25/11 25/22 30/19 35/5 35/24 36/15 37/13 38/11 43/9 45/7 46/24 48/8 51/24 53/17 55/3 55/19 56/8 58/17 59/8 62/1 64/3 64/15 67/22 68/17 68/17 68/23 68/24 69/7 75/5 75/6 75/7 76/6 76/15 77/8 77/21 78/19 78/20 79/4 79/15 79/15 79/16 80/7 81/4 81/4 81/5 81/24 82/14 83/4 83/11 83/17 84/7 84/19 85/22 86/8 86/25 87/1 87/1 87/25 88/3 88/6 88/10</p> <p><b>became [5]</b> 13/1 20/21 29/9 32/11 46/4</p> <p><b>because [116]</b></p> <p><b>become [1]</b> 73/23</p>	<p><b>bedroom [1]</b> 56/7</p> <p><b>been [75]</b> 5/18 6/18 7/1 7/24 8/20 15/2 21/14 21/16 22/25 25/1 25/7 25/14 30/13 30/16 34/10 39/7 40/12 41/24 42/15 46/8 47/12 47/16 49/2 49/21 53/8 53/20 53/21 54/3 56/23 56/24 57/21 57/22 58/3 58/8 58/19 58/25 59/1 59/22 60/6 62/22 63/17 64/6 64/22 65/13 65/22 66/18 69/9 70/19 72/11 73/4 73/21 73/22 74/2 74/3 74/19 74/20 74/21 75/10 75/16 76/3 76/5 77/9 77/10 77/11 77/12 78/9 78/13 78/14 78/18 79/11 80/8 81/3 86/7 86/19 87/8</p> <p><b>before [20]</b> 1/19 6/5 7/20 8/10 13/5 19/17 29/14 35/11 35/15 37/6 47/15 59/5 61/25 77/24 82/12 82/22 83/15 84/14 85/23 86/9</p> <p><b>began [1]</b> 71/6</p> <p><b>beginning [2]</b> 25/13 64/23</p> <p><b>beginnings [3]</b> 10/23 16/17 18/8</p> <p><b>behalf [2]</b> 3/8 84/24</p> <p><b>behaviour [1]</b> 71/16</p> <p><b>behind [2]</b> 23/13 86/1</p> <p><b>being [6]</b> 6/22 43/24 53/25 57/7 62/13 71/1</p> <p><b>Belfast [1]</b> 4/15</p> <p><b>believe [3]</b> 2/16 45/3 45/6</p> <p><b>bells [1]</b> 36/13</p> <p><b>benefit [1]</b> 9/16</p> <p><b>best [1]</b> 14/4</p> <p><b>better [1]</b> 66/17</p> <p><b>between [4]</b> 8/15 41/4 57/6 70/15</p> <p><b>bickering [1]</b> 25/4</p> <p><b>big [9]</b> 11/25 23/20</p>	<p>55/18 61/9 67/16 70/17 70/22 71/17 72/15</p> <p><b>bigger [1]</b> 82/24</p> <p><b>biggest [3]</b> 33/13 55/16 83/20</p> <p><b>bit [24]</b> 1/5 1/11 1/16 2/25 3/20 4/12 5/19 9/6 9/7 15/25 16/16 17/14 19/23 24/9 29/11 29/24 40/20 53/8 58/19 66/23 68/3 69/23 70/13 77/16</p> <p><b>bits [2]</b> 79/15 82/21</p> <p><b>Blackpool [1]</b> 56/14</p> <p><b>blame [1]</b> 83/8</p> <p><b>blanket [1]</b> 64/25</p> <p><b>blankets [1]</b> 56/8</p> <p><b>bless [1]</b> 24/17</p> <p><b> blessings [1]</b> 67/14</p> <p><b>blew [1]</b> 14/12</p> <p><b>blood [1]</b> 4/17</p> <p><b>blows [1]</b> 64/19</p> <p><b>blue [2]</b> 11/25 16/21</p> <p><b>board [2]</b> 81/18 81/19</p> <p><b>Bogerd [2]</b> 22/11 35/22</p> <p><b>bolts [1]</b> 18/16</p> <p><b>bonkers [1]</b> 11/5</p> <p><b>bookkeeping [1]</b> 15/3</p> <p><b>books [1]</b> 9/16</p> <p><b>bore [1]</b> 3/4</p> <p><b>born [1]</b> 13/7</p> <p><b>borrowed [1]</b> 64/13</p> <p><b>both [18]</b> 3/24 6/4 6/7 6/16 7/12 9/8 10/25 11/1 13/8 14/21 15/1 18/7 29/5 45/10 63/2 63/21 64/22 65/3</p> <p><b>bottom [2]</b> 37/1 84/10</p> <p><b>bought [7]</b> 3/25 11/18 14/8 14/23 17/11 51/7 51/8</p> <p><b>boys [3]</b> 54/4 68/14 69/21</p> <p><b>branch [17]</b> 7/14 8/23 14/25 20/6 28/5 28/25 29/1 29/2 30/14 32/5 33/20 36/8 37/24 40/23 40/24 42/4 46/13</p> <p><b>brand [1]</b> 9/3</p>	<p><b>Brannlund [1]</b> 83/16</p> <p><b>bread [1]</b> 55/1</p> <p><b>break [1]</b> 74/18</p> <p><b>breast [1]</b> 6/18</p> <p><b>brick [1]</b> 61/13</p> <p><b>brilliant [2]</b> 64/6 65/7</p> <p><b>brings [1]</b> 85/11</p> <p><b>Bristol [1]</b> 31/10</p> <p><b>broad [2]</b> 7/19 58/2</p> <p><b>broke [1]</b> 22/4</p> <p><b>brother [3]</b> 13/25 58/20 74/22</p> <p><b>brothers [2]</b> 23/18 55/9</p> <p><b>brought [5]</b> 32/12 41/23 61/6 62/3 69/16</p> <p><b>build [1]</b> 17/9</p> <p><b>building [1]</b> 69/17</p> <p><b>bumped [1]</b> 65/25</p> <p><b>bunch [1]</b> 61/3</p> <p><b>bungalow [1]</b> 58/11</p> <p><b>Burke [2]</b> 2/15 4/13</p> <p><b>business [14]</b> 11/4 11/4 11/7 13/11 13/20 15/17 51/6 51/10 61/19 68/22 70/21 71/14 72/15 80/25</p> <p><b>but [167]</b></p> <p><b>buy [4]</b> 11/3 17/14 17/15 64/1</p> <p><b>by [17]</b> 1/8 12/22 13/6 15/22 18/24 19/3 26/16 41/24 44/2 44/23 47/17 47/25 51/5 53/25 70/7 81/2 84/18</p>	<p><b>cameras [2]</b> 37/24 47/14</p> <p><b>can [37]</b> 2/14 12/21 15/4 17/23 24/1 25/18 27/13 32/9 36/22 37/9 37/21 38/5 38/6 43/8 44/1 46/6 46/25 48/6 48/23 57/5 58/1 59/13 60/4 60/5 61/25 68/22 71/12 75/1 77/1 78/25 79/7 83/8 83/9 83/10 83/11 83/16 84/23</p> <p><b>can't [6]</b> 26/14 34/21 57/10 66/9 77/5 77/14</p> <p><b>cancer [2]</b> 6/18 58/22</p> <p><b>canvassing [1]</b> 17/19</p> <p><b>card [3]</b> 20/12 20/13 35/3</p> <p><b>cards [1]</b> 64/2</p> <p><b>care [4]</b> 30/8 54/5 55/15 67/9</p> <p><b>career [1]</b> 18/3</p> <p><b>careers [2]</b> 3/21 11/2</p> <p><b>cares [1]</b> 81/18</p> <p><b>Carol [10]</b> 5/25 6/2 13/16 25/9 37/3 39/4 48/18 59/10 67/25 84/12</p> <p><b>Carpenter [1]</b> 41/5</p> <p><b>carry [4]</b> 15/20 29/19 35/23 36/24</p> <p><b>carrying [1]</b> 75/24</p> <p><b>cartoon [1]</b> 77/7</p> <p><b>case [8]</b> 25/12 25/22 36/25 50/7 63/7 63/12 65/8 85/6</p> <p><b>cases [3]</b> 61/23 62/16 87/20</p> <p><b>cash [5]</b> 15/20 34/20 44/15 44/21 72/4</p> <p><b>caused [2]</b> 17/22 48/7</p> <p><b>celebrating [1]</b> 74/17</p> <p><b>centralised [1]</b> 31/18</p> <p><b>centrally [7]</b> 26/7 26/12 27/17 27/22 29/17 29/18 46/7</p> <p><b>centre [1]</b> 75/15</p> <p><b>CEO [2]</b> 79/19 79/25</p> <p><b>certain [1]</b> 69/8</p> <p><b>certainly [5]</b> 18/19 33/24 43/2 47/18 53/9</p> <p><b>certificate [1]</b> 73/2</p>
--	---	--	---	--

<p><b>C</b></p> <p><b>challenge</b> [6] 3/24 10/10 10/13 12/24 13/2 14/9</p> <p><b>challenged</b> [1] 82/4</p> <p><b>challenges</b> [1] 13/4</p> <p><b>chance</b> [2] 5/3 85/19</p> <p><b>change</b> [1] 81/16</p> <p><b>changed</b> [10] 28/10 66/14 66/17 68/11 75/22 75/23 76/10 76/11 76/12 80/3</p> <p><b>changeover</b> [2] 47/19 47/21</p> <p><b>changes</b> [1] 68/22</p> <p><b>changing</b> [2] 9/16 10/19</p> <p><b>character</b> [1] 55/18</p> <p><b>charge</b> [1] 28/11</p> <p><b>charged</b> [1] 63/1</p> <p><b>charges</b> [4] 62/3 62/18 66/5 66/7</p> <p><b>Charlton</b> [3] 6/2 83/16 84/23</p> <p><b>chat</b> [1] 88/12</p> <p><b>chatting</b> [2] 8/19 8/20</p> <p><b>check</b> [1] 13/14</p> <p><b>checking</b> [3] 34/19 34/20 34/20</p> <p><b>cheque</b> [1] 72/4</p> <p><b>chequebook</b> [1] 50/3</p> <p><b>chest</b> [1] 26/20</p> <p><b>Chesterfield</b> [2] 12/7 82/24</p> <p><b>children</b> [1] 65/20</p> <p><b>Christmas</b> [4] 40/10 58/6 75/16 75/17</p> <p><b>Christmas Eve</b> [1] 75/17</p> <p><b>citizenship</b> [1] 84/21</p> <p><b>claim</b> [2] 48/7 83/24</p> <p><b>clarify</b> [1] 44/1</p> <p><b>classroom</b> [1] 3/22</p> <p><b>clear</b> [3] 10/20 35/2 62/1</p> <p><b>closed</b> [1] 40/24</p> <p><b>closely</b> [2] 15/22 15/24</p> <p><b>closure</b> [7] 68/23 69/5 77/14 81/4 81/10 81/13 85/21</p>	<p><b>clue</b> [1] 20/4</p> <p><b>clunky</b> [1] 30/21</p> <p><b>cluster</b> [1] 60/12</p> <p><b>coastal</b> [1] 75/19</p> <p><b>coat</b> [2] 55/5 55/5</p> <p><b>code</b> [1] 30/19</p> <p><b>coffees</b> [1] 61/5</p> <p><b>colleagues</b> [3] 29/10 70/20 79/22</p> <p><b>come</b> [33] 2/10 3/2 3/19 4/11 4/25 5/15 6/17 9/5 10/3 10/4 13/3 14/24 16/14 17/24 21/24 22/16 23/16 23/16 31/6 34/8 35/24 40/23 59/4 70/2 73/9 73/14 74/9 75/13 76/16 79/1 79/14 84/12 87/3</p> <p><b>comes</b> [1] 31/1</p> <p><b>coming</b> [6] 20/12 24/2 36/21 61/22 75/2 78/14</p> <p><b>comments</b> [2] 85/17 86/14</p> <p><b>committal</b> [1] 55/23</p> <p><b>communicated</b> [1] 45/12</p> <p><b>communication</b> [1] 53/2</p> <p><b>communities</b> [2] 8/15 81/21</p> <p><b>community</b> [8] 8/14 8/19 9/5 14/18 17/17 23/1 23/2 23/4</p> <p><b>companies</b> [1] 71/15</p> <p><b>company</b> [6] 34/6 71/17 71/19 80/18 81/17 81/18</p> <p><b>compare</b> [1] 71/16</p> <p><b>compared</b> [3] 66/14 70/20 72/21</p> <p><b>comparison</b> [1] 83/8</p> <p><b>compel</b> [1] 87/18</p> <p><b>compensated</b> [1] 76/6</p> <p><b>compensation</b> [2] 77/21 85/3</p> <p><b>complained</b> [1] 16/6</p> <p><b>complete</b> [3] 11/16 72/3 80/12</p> <p><b>completely</b> [1] 81/17</p>	<p><b>complications</b> [1] 11/17</p> <p><b>comprehensive</b> [1] 3/23</p> <p><b>computer</b> [7] 6/13 12/18 12/21 16/4 49/11 49/16 71/21</p> <p><b>computerisation</b> [4] 8/11 9/9 9/14 9/17</p> <p><b>computerised</b> [2] 10/6 20/2</p> <p><b>computers</b> [1] 12/14</p> <p><b>concentrate</b> [1] 2/7</p> <p><b>concerned</b> [2] 43/7 87/21</p> <p><b>concerns</b> [1] 53/1</p> <p><b>confess</b> [1] 33/6</p> <p><b>confirm</b> [1] 84/24</p> <p><b>consequences</b> [2] 4/6 69/11</p> <p><b>considerable</b> [1] 80/13</p> <p><b>contact</b> [1] 38/13</p> <p><b>contacted</b> [1] 32/5</p> <p><b>context</b> [2] 2/25 4/12</p> <p><b>continue</b> [3] 29/20 63/11 76/1</p> <p><b>continued</b> [1] 73/18</p> <p><b>contract</b> [1] 41/6</p> <p><b>control</b> [2] 28/5 51/10</p> <p><b>controlling</b> [1] 52/17</p> <p><b>conversation</b> [2] 24/13 25/5</p> <p><b>conversations</b> [1] 60/6</p> <p><b>convert</b> [1] 9/14</p> <p><b>convicted</b> [1] 85/5</p> <p><b>cope</b> [1] 17/2</p> <p><b>copy</b> [1] 50/10</p> <p><b>Cornish</b> [1] 13/7</p> <p><b>Cornwall</b> [6] 3/25 11/9 11/19 13/5 45/17 72/22</p> <p><b>correct</b> [3] 3/16 15/12 85/9</p> <p><b>correction</b> [2] 12/7 31/1</p> <p><b>correctly</b> [1] 23/13</p> <p><b>Cost</b> [1] 71/20</p> <p><b>Cost Cutter</b> [1] 71/20</p> <p><b>could</b> [43] 3/1 3/11 3/19 4/11 12/4 12/5</p>	<p>17/8 25/10 25/18 25/20 30/4 32/17 34/9 34/15 35/3 37/21 38/23 43/15 44/8 44/22 47/3 47/10 48/10 48/11 50/10 53/19 59/10 63/15 68/2 68/17 69/9 69/17 71/21 71/22 71/23 72/6 72/9 78/5 79/3 81/12 83/13 84/12 85/13</p> <p><b>couldn't</b> [26] 17/2 25/3 26/13 27/13 30/20 43/16 44/17 44/25 47/7 49/17 49/25 51/11 51/12 51/12 51/15 53/14 53/17 56/10 56/16 58/13 69/18 69/19 74/9 81/1 83/11 87/24</p> <p><b>Council</b> [1] 36/24</p> <p><b>councillor</b> [1] 17/18</p> <p><b>counselling</b> [1] 65/3</p> <p><b>counted</b> [1] 80/7</p> <p><b>counter</b> [3] 12/19 31/12 38/10</p> <p><b>counterparts</b> [1] 21/5</p> <p><b>Country</b> [1] 13/8</p> <p><b>county</b> [1] 17/18</p> <p><b>couple</b> [10] 1/20 3/1 6/24 18/6 38/14 53/24 76/18 82/21 82/24 85/23</p> <p><b>course</b> [5] 1/22 2/17 23/17 34/16 44/2</p> <p><b>court</b> [9] 36/24 54/20 62/8 62/9 62/12 62/22 63/10 74/10 76/4</p> <p><b>cover</b> [3] 1/12 7/11 84/10</p> <p><b>credit</b> [3] 30/2 30/2 64/2</p> <p><b>crib</b> [2] 32/1 32/3</p> <p><b>crime</b> [1] 58/12</p> <p><b>criminal</b> [2] 11/13 62/3</p> <p><b>criminals</b> [1] 60/25</p> <p><b>cringe</b> [1] 60/2</p> <p><b>crops</b> [1] 66/19</p> <p><b>Crown</b> [3] 54/22 62/12 79/21</p>	<p><b>crying</b> [1] 77/7</p> <p><b>cumulative</b> [1] 28/16</p> <p><b>cup</b> [2] 9/6 22/14</p> <p><b>curfew</b> [1] 56/2</p> <p><b>curious</b> [1] 29/15</p> <p><b>current</b> [1] 33/4</p> <p><b>currently</b> [2] 5/12 79/8</p> <p><b>customer</b> [4] 9/3 32/13 32/18 33/4</p> <p><b>customers</b> [4] 14/18 29/3 41/2 64/11</p> <p><b>cut</b> [3] 39/12 39/21 45/18</p> <p><b>Cutter</b> [1] 71/20</p> <hr/> <p><b>D</b></p> <p><b>da</b> [2] 3/4 88/8</p> <p><b>dad</b> [61] 17/3 17/5 17/8 22/12 22/20 22/22 22/25 23/19 23/25 26/18 35/16 36/5 36/14 36/20 36/23 49/4 49/4 49/7 49/10 49/15 50/1 53/11 53/13 53/19 54/18 55/7 55/10 55/18 55/20 56/5 56/18 57/7 58/6 58/13 58/17 58/23 64/6 64/17 68/12 69/20 73/21 73/24 74/3 74/4 74/7 74/11 74/17 75/7 75/14 75/21 75/21 76/7 76/18 77/4 77/13 77/15 78/10 78/16 78/20 85/23 86/4</p> <p><b>dad's</b> [4] 55/1 56/21 77/9 86/6</p> <p><b>daily</b> [3] 30/16 43/12 48/4</p> <p><b>damage</b> [1] 49/24</p> <p><b>data</b> [7] 46/6 47/4 47/4 47/17 47/18 49/9 67/1</p> <p><b>dates</b> [1] 40/21</p> <p><b>daughter</b> [2] 3/5 24/19</p> <p><b>Davey</b> [1] 46/10</p> <p><b>day</b> [25] 5/8 24/15 25/15 26/14 29/5 34/23 36/3 37/13</p>
--	---	--	---	--

<p><b>D</b></p> <p><b>day... [17]</b> 47/10 47/19 47/20 47/22 47/25 48/12 49/7 54/22 55/6 55/15 56/23 62/22 65/22 68/21 69/15 73/4 76/25</p> <p><b>days [14]</b> 4/21 4/21 5/5 14/21 14/25 18/13 20/6 20/8 38/14 45/17 55/11 74/7 85/23 86/9</p> <p><b>dead [1]</b> 49/16</p> <p><b>deal [1]</b> 64/24</p> <p><b>dealing [2]</b> 71/17 71/19</p> <p><b>December [1]</b> 46/9</p> <p><b>decided [7]</b> 6/10 13/19 16/24 17/3 17/5 22/24 36/16</p> <p><b>decision [2]</b> 11/3 82/10</p> <p><b>defending [1]</b> 62/10</p> <p><b>definitely [1]</b> 26/17</p> <p><b>defunded [1]</b> 40/24</p> <p><b>degree [2]</b> 13/15 52/4</p> <p><b>delayed [1]</b> 62/13</p> <p><b>den [2]</b> 22/11 35/22</p> <p><b>denied [1]</b> 42/13</p> <p><b>Dennis [2]</b> 41/13 59/17</p> <p><b>depart [1]</b> 88/11</p> <p><b>depending [1]</b> 37/20</p> <p><b>depressants [1]</b> 64/22</p> <p><b>depth [1]</b> 9/23</p> <p><b>dereliction [1]</b> 80/12</p> <p><b>describe [5]</b> 18/1 23/8 57/5 57/10 81/12</p> <p><b>described [1]</b> 29/9</p> <p><b>design [1]</b> 12/20</p> <p><b>designed [1]</b> 72/14</p> <p><b>desk [1]</b> 43/5</p> <p><b>destroyed [2]</b> 82/18 82/20</p> <p><b>detail [1]</b> 2/12</p> <p><b>detailed [1]</b> 63/12</p> <p><b>details [3]</b> 27/20 48/6 63/19</p> <p><b>devastating [1]</b> 54/3</p> <p><b>develop [1]</b> 23/11</p>	<p><b>devise [1]</b> 32/1</p> <p><b>diary [2]</b> 23/12 40/7</p> <p><b>did [80]</b> 4/18 6/10 10/7 10/12 13/12 15/11 15/18 15/20 16/1 17/20 18/1 18/4 19/3 19/5 19/8 19/9 20/6 20/11 21/1 22/19 23/22 24/16 24/16 24/18 25/21 25/22 26/10 26/25 27/2 28/4 28/15 29/20 29/22 30/3 32/23 33/21 36/7 37/4 37/17 38/22 40/4 40/7 41/24 42/10 42/23 44/11 44/22 45/11 45/17 45/25 46/1 48/17 48/19 49/23 50/25 51/23 52/1 52/7 52/13 53/1 53/25 55/24 61/15 61/17 62/2 62/17 67/23 68/8 68/9 68/11 71/3 71/15 82/3 82/12 82/16 83/13 83/19 83/24 86/2 86/5</p> <p><b>didn't [57]</b> 3/9 4/5 11/4 12/17 14/13 15/10 16/10 16/11 20/1 20/7 20/16 21/8 21/11 21/11 26/3 27/12 28/9 28/22 30/4 30/7 30/8 30/11 31/21 32/4 32/9 32/16 32/22 33/24 33/25 35/2 39/1 41/8 42/7 42/15 42/20 43/5 44/25 49/14 49/25 50/5 50/23 51/16 52/12 52/14 52/15 53/6 53/15 53/23 57/3 58/14 62/13 69/1 69/25 72/24 82/23 82/25 87/23</p> <p><b>died [4]</b> 6/19 56/10 64/14 67/17</p> <p><b>difference [1]</b> 69/10</p> <p><b>different [17]</b> 3/24 4/8 7/7 7/11 8/15 13/23 18/3 20/14 21/2 29/16 33/2 39/5 58/1 60/20 68/17 69/9 75/5</p>	<p><b>difficult [9]</b> 8/16 32/11 47/13 66/10 67/8 68/21 69/24 70/10 81/16</p> <p><b>difficulty [1]</b> 82/17</p> <p><b>dig [1]</b> 60/21</p> <p><b>digging [2]</b> 41/9 49/23</p> <p><b>Diolch [2]</b> 86/22 88/14</p> <p><b>dip [1]</b> 56/6</p> <p><b>disappeared [3]</b> 6/12 28/20 45/19</p> <p><b>disappearing [1]</b> 22/8</p> <p><b>disappointed [2]</b> 34/2 72/23</p> <p><b>discount [1]</b> 17/15</p> <p><b>discovered [1]</b> 26/24</p> <p><b>discrepancies [6]</b> 28/17 33/7 34/7 37/5 37/15 48/7</p> <p><b>discrepancy [4]</b> 28/16 33/5 37/19 40/17</p> <p><b>discuss [1]</b> 45/12</p> <p><b>discussed [2]</b> 53/9 53/11</p> <p><b>discussion [1]</b> 22/13</p> <p><b>disposing [1]</b> 83/22</p> <p><b>distant [1]</b> 87/13</p> <p><b>divorce [1]</b> 69/18</p> <p><b>do [59]</b> 1/19 5/25 7/20 8/8 10/11 10/12 10/24 13/16 13/16 16/16 19/8 19/20 20/9 22/1 23/21 24/6 24/7 25/18 26/3 29/14 29/21 30/4 32/7 32/16 33/21 38/1 38/2 38/6 40/2 40/25 41/12 41/19 42/4 42/15 42/16 44/12 44/19 44/21 46/24 51/12 54/12 54/14 56/4 59/11 60/17 60/18 61/15 66/20 68/14 69/20 71/25 73/8 73/9 73/17 75/10 81/20 85/17 87/22 88/13</p> <p><b>dockets [1]</b> 15/3</p> <p><b>doctor's [1]</b> 77/12</p> <p><b>documentation [2]</b></p>	<p>82/18 83/22</p> <p><b>documents [1]</b> 46/25</p> <p><b>does [3]</b> 59/3 67/7 86/14</p> <p><b>doesn't [2]</b> 36/12 43/9</p> <p><b>doing [18]</b> 6/19 13/18 14/1 14/10 15/19 18/25 19/11 22/19 35/5 35/19 51/14 60/20 67/9 71/8 73/22 78/16 87/2 87/20</p> <p><b>domestic [1]</b> 16/9</p> <p><b>don't [40]</b> 2/3 17/14 18/19 22/18 23/17 27/7 27/20 28/19 29/5 32/15 44/11 45/6 45/6 46/18 47/15 48/13 51/24 55/15 57/1 59/7 61/3 65/1 65/1 66/19 67/4 67/23 67/24 68/12 68/12 73/8 73/10 73/12 75/21 78/19 80/18 82/8 83/5 83/9 88/3 88/4</p> <p><b>done [20]</b> 8/23 19/12 30/24 31/15 32/25 33/1 49/3 51/24 53/7 57/3 59/22 62/23 66/2 66/9 73/1 73/3 74/23 75/20 81/21 83/18</p> <p><b>door [5]</b> 36/1 36/20 47/23 49/8 56/1</p> <p><b>Dorset [1]</b> 13/11</p> <p><b>dory [1]</b> 43/7</p> <p><b>double [1]</b> 15/2</p> <p><b>doubt [1]</b> 80/21</p> <p><b>down [17]</b> 12/10 14/13 29/2 35/18 36/2 36/8 38/14 40/24 42/1 54/23 55/4 57/12 60/14 65/11 82/25 84/19 84/22</p> <p><b>draw [1]</b> 30/9</p> <p><b>dreaded [1]</b> 54/22</p> <p><b>dreadfully [1]</b> 81/7</p> <p><b>dream [1]</b> 87/19</p> <p><b>drop [3]</b> 54/24 62/17 74/13</p> <p><b>dropped [9]</b> 50/8 50/11 62/5 62/16 62/24 63/13 66/6 66/7</p>	<p>85/6</p> <p><b>dropping [2]</b> 47/21 47/22</p> <p><b>drumming [1]</b> 61/19</p> <p><b>due [2]</b> 2/17 30/2</p> <p><b>Dunmurray [2]</b> 4/15 4/16</p> <p><b>duty [1]</b> 80/12</p> <p><b>DVLA [1]</b> 30/23</p> <hr/> <p><b>E</b></p> <p><b>each [7]</b> 1/25 18/11 24/22 32/24 85/13 85/15 88/12</p> <p><b>earlier [5]</b> 34/2 50/21 62/2 71/22 83/21</p> <p><b>early [5]</b> 9/21 17/11 40/12 45/17 74/7</p> <p><b>easier [2]</b> 9/10 12/15</p> <p><b>easily [1]</b> 47/14</p> <p><b>East [1]</b> 14/3</p> <p><b>Ed [1]</b> 46/10</p> <p><b>effect [8]</b> 6/14 29/8 58/18 61/24 61/25 63/21 64/24 65/4</p> <p><b>effectively [1]</b> 50/24</p> <p><b>effects [1]</b> 67/5</p> <p><b>eight [2]</b> 18/22 55/11</p> <p><b>either [6]</b> 26/8 32/22 34/24 57/13 74/16 85/6</p> <p><b>elderly [2]</b> 14/18 17/1</p> <p><b>eldest [1]</b> 74/22</p> <p><b>electricity [1]</b> 51/13</p> <p><b>electronic [2]</b> 9/16 34/5</p> <p><b>eligible [3]</b> 82/14 83/17 85/6</p> <p><b>else [9]</b> 9/2 22/18 31/17 35/11 39/9 57/4 84/16 85/20 86/14</p> <p><b>email [1]</b> 78/20</p> <p><b>emails [1]</b> 78/16</p> <p><b>embarrassing [1]</b> 53/8</p> <p><b>embedded [1]</b> 14/17</p> <p><b>embrace [1]</b> 10/18</p> <p><b>emerge [1]</b> 28/15</p> <p><b>emerged [1]</b> 42/4</p> <p><b>emotional [1]</b> 66/12</p> <p><b>emotionally [2]</b> 53/22 69/23</p>
---	---	--	--	---

<p><b>E</b></p> <p><b>emotions [2]</b> 57/9 64/25</p> <p><b>employees [1]</b> 79/24</p> <p><b>empty [1]</b> 69/21</p> <p><b>encountered [1]</b> 21/7</p> <p><b>encourage [1]</b> 40/7</p> <p><b>end [9]</b> 4/5 30/6 47/25 48/10 60/22 62/14 76/6 76/8 85/11</p> <p><b>ended [2]</b> 26/20 35/6</p> <p><b>energy [1]</b> 67/3</p> <p><b>engineers [2]</b> 16/13 49/5</p> <p><b>England [2]</b> 6/7 14/3</p> <p><b>enjoy [2]</b> 77/15 77/16</p> <p><b>enjoyed [3]</b> 8/22 8/23 15/21</p> <p><b>enough [1]</b> 84/11</p> <p><b>entitled [1]</b> 63/16</p> <p><b>entry [1]</b> 15/2</p> <p><b>EPOS [2]</b> 34/4 72/1</p> <p><b>error [3]</b> 43/14 43/21 43/22</p> <p><b>errors [6]</b> 9/9 15/12 71/5 72/6 83/11 83/12</p> <p><b>especially [4]</b> 19/16 57/18 73/7 74/8</p> <p><b>estate [1]</b> 36/3</p> <p><b>estimate [1]</b> 70/15</p> <p><b>ethnic [1]</b> 58/1</p> <p><b>Eve [1]</b> 75/17</p> <p><b>even [20]</b> 4/21 9/24 10/19 24/7 38/17 50/3 51/17 53/23 57/20 61/16 66/4 66/5 67/12 72/1 77/3 77/5 79/23 80/4 80/25 87/14</p> <p><b>evening [1]</b> 37/23</p> <p><b>events [11]</b> 7/13 10/23 16/14 23/10 35/14 40/4 42/19 53/1 59/11 60/5 71/13</p> <p><b>eventually [1]</b> 11/14</p> <p><b>ever [17]</b> 12/18 18/4 18/19 31/22 31/22 39/23 42/13 42/23 43/9 45/11 45/12 52/23 60/10 63/6 63/13 66/18 83/6</p> <p><b>every [16]</b> 15/4 16/1</p>	<p>19/16 37/25 46/13 47/10 50/3 51/23 54/21 56/1 58/24 60/3 60/19 69/15 71/7 77/17</p> <p><b>everybody [14]</b> 22/18 23/2 31/17 38/24 52/21 57/14 58/24 59/1 72/9 76/4 83/10 84/17 84/19 88/19</p> <p><b>everybody's [1]</b> 67/15</p> <p><b>everything [16]</b> 38/6 40/8 50/3 54/12 55/21 56/11 57/3 59/19 64/24 67/20 73/16 74/22 75/4 77/22 86/12 86/20</p> <p><b>everywhere [1]</b> 56/24</p> <p><b>evidence [7]</b> 2/18 48/6 49/15 62/14 78/17 87/9 87/12</p> <p><b>evidential [1]</b> 46/16</p> <p><b>ex [2]</b> 75/12 76/2</p> <p><b>ex-postmasters [1]</b> 76/2</p> <p><b>ex-subpostmasters [1]</b> 75/12</p> <p><b>exactly [2]</b> 31/24 43/13</p> <p><b>example [2]</b> 32/8 50/21</p> <p><b>examples [2]</b> 37/22 38/23</p> <p><b>exchange [2]</b> 47/4 47/5</p> <p><b>excited [4]</b> 9/15 10/9 11/8 12/12</p> <p><b>excitement [1]</b> 51/5</p> <p><b>excluded [1]</b> 85/1</p> <p><b>Excuse [1]</b> 46/22</p> <p><b>executive [1]</b> 68/19</p> <p><b>exercise [1]</b> 11/11</p> <p><b>exonerated [1]</b> 57/21</p> <p><b>expect [1]</b> 38/22</p> <p><b>expected [2]</b> 38/21 53/17</p> <p><b>experience [3]</b> 5/11 20/24 65/2</p> <p><b>experiences [8]</b> 1/7 5/18 7/16 7/23 39/5 50/22 51/1 68/6</p>	<p><b>experiencing [2]</b> 21/2 48/22</p> <p><b>explain [2]</b> 56/17 66/22</p> <p><b>explained [2]</b> 18/22 43/24</p> <p><b>explanation [2]</b> 50/11 63/12</p> <p><b>exploring [1]</b> 87/8</p> <p><b>extension [1]</b> 16/8</p> <p><b>extent [4]</b> 15/15 33/2 54/12 69/8</p> <p><b>extra [1]</b> 34/13</p> <p><b>extremely [3]</b> 4/9 37/12 37/12</p> <p><b>eyes [1]</b> 31/3</p> <hr/> <p><b>F</b></p> <p><b>face [4]</b> 55/2 66/2 75/25 76/16</p> <p><b>faced [1]</b> 34/17</p> <p><b>faces [1]</b> 56/24</p> <p><b>facility [1]</b> 88/13</p> <p><b>facing [1]</b> 9/4</p> <p><b>fact [7]</b> 20/19 39/19 46/3 53/19 67/16 80/22 87/22</p> <p><b>failed [1]</b> 69/25</p> <p><b>fair [5]</b> 67/19 67/20 67/21 84/11 86/8</p> <p><b>fairly [1]</b> 20/3</p> <p><b>faith [1]</b> 59/20</p> <p><b>false [4]</b> 28/12 54/25 63/2 74/13</p> <p><b>familiarising [1]</b> 12/22</p> <p><b>families [2]</b> 7/18 81/6</p> <p><b>family [21]</b> 3/8 3/11 3/13 6/15 7/5 7/15 8/5 11/5 22/6 23/17 24/21 35/14 38/13 58/16 59/3 65/4 69/25 74/16 75/1 76/13 78/7</p> <p><b>family's [1]</b> 86/6</p> <p><b>far [5]</b> 1/25 27/13 27/21 82/18 87/21</p> <p><b>father [14]</b> 3/6 3/10 4/15 4/24 8/10 8/17 16/19 21/25 38/11 54/5 54/11 57/22 75/16 78/3</p> <p><b>father's [1]</b> 35/14</p>	<p><b>fault [5]</b> 41/7 41/8 43/25 59/22 77/14</p> <p><b>fawr [1]</b> 86/22</p> <p><b>fear [1]</b> 52/13</p> <p><b>feared [2]</b> 52/11 52/11</p> <p><b>Federation [8]</b> 39/8 39/11 39/13 39/17 39/21 41/12 59/18 68/19</p> <p><b>feel [20]</b> 3/8 6/19 7/9 16/11 19/3 20/1 24/18 25/22 54/13 57/21 60/17 65/1 66/25 69/24 72/17 73/18 75/2 78/2 84/17 88/5</p> <p><b>feeling [8]</b> 10/7 31/21 52/7 57/6 58/3 61/12 68/4 79/7</p> <p><b>feelings [6]</b> 1/20 5/16 7/16 7/23 8/3 57/6</p> <p><b>feels [2]</b> 25/11 75/1</p> <p><b>fell [1]</b> 11/16</p> <p><b>felt [14]</b> 7/6 19/23 22/2 23/10 29/22 30/7 50/22 54/15 57/13 59/21 62/21 71/24 72/13 78/23</p> <p><b>few [17]</b> 2/21 14/24 22/17 27/20 30/17 35/18 42/25 42/25 43/1 43/22 48/2 53/16 56/17 73/17 77/25 82/20 84/3</p> <p><b>field [1]</b> 67/13</p> <p><b>fight [4]</b> 36/22 50/6 58/23 61/9</p> <p><b>fighting [2]</b> 57/2 76/1</p> <p><b>figure [1]</b> 52/3</p> <p><b>figures [1]</b> 17/25</p> <p><b>file [2]</b> 50/13 63/15</p> <p><b>files [1]</b> 50/10</p> <p><b>final [6]</b> 58/21 63/9 79/6 84/13 85/17 86/14</p> <p><b>finally [4]</b> 5/25 11/8 84/12 88/7</p> <p><b>finance [1]</b> 83/1</p> <p><b>financial [3]</b> 6/8 11/12 58/9</p> <p><b>financially [5]</b> 53/22 69/11 69/14 69/19</p>	<p>70/6</p> <p><b>find [28]</b> 9/10 12/6 17/8 19/19 21/12 24/1 27/13 30/20 34/12 34/15 34/21 40/22 41/1 43/11 52/12 55/11 56/10 56/15 57/18 60/21 68/21 69/24 79/13 81/11 83/11 83/13 84/8 85/22</p> <p><b>finding [4]</b> 30/19 57/24 65/5 78/16</p> <p><b>finds [1]</b> 58/7</p> <p><b>fine [5]</b> 16/13 35/25 43/3 85/10 88/5</p> <p><b>finger [1]</b> 77/20</p> <p><b>fingerprinting [1]</b> 36/19</p> <p><b>fingers [1]</b> 71/3</p> <p><b>finish [1]</b> 59/5</p> <p><b>finished [3]</b> 72/24 73/3 76/22</p> <p><b>fire [4]</b> 49/11 49/19 49/21 66/7</p> <p><b>first [20]</b> 1/4 1/22 2/15 6/6 9/13 9/21 14/9 19/9 19/18 26/25 28/3 28/23 31/8 43/1 56/19 61/1 62/8 67/9 79/22 84/4</p> <p><b>fishing [1]</b> 19/18</p> <p><b>five [3]</b> 4/19 4/24 36/2</p> <p><b>five minutes [1]</b> 36/2</p> <p><b>five years [2]</b> 4/19 4/24</p> <p><b>fix [2]</b> 34/9 80/20</p> <p><b>flat [1]</b> 64/4</p> <p><b>flood [1]</b> 49/13</p> <p><b>flow [2]</b> 50/19 53/3</p> <p><b>focus [6]</b> 1/3 1/5 1/24 23/7 87/7 88/9</p> <p><b>foggy [1]</b> 40/20</p> <p><b>follow [2]</b> 32/3 32/4</p> <p><b>following [2]</b> 46/7 71/9</p> <p><b>forever [1]</b> 75/12</p> <p><b>forget [1]</b> 25/15</p> <p><b>formal [3]</b> 1/5 1/6 2/18</p> <p><b>former [1]</b> 7/3</p> <p><b>fortress [1]</b> 45/22</p>
--	--	---	---	---

<p><b>F</b></p> <p><b>forward</b> [5] 3/9 81/3 84/7 87/3 88/9</p> <p><b>forwards</b> [1] 41/4</p> <p><b>fought</b> [1] 56/25</p> <p><b>found</b> [12] 11/9 14/3 19/10 28/8 38/2 40/17 43/4 60/22 61/16 67/8 70/13 73/6</p> <p><b>four</b> [5] 1/23 5/5 44/6 56/13 86/9</p> <p><b>frail</b> [1] 17/1</p> <p><b>franchises</b> [1] 61/20</p> <p><b>free</b> [1] 7/9</p> <p><b>frequently</b> [1] 30/13</p> <p><b>Friday</b> [2] 1/1 88/10</p> <p><b>friend</b> [4] 39/16 41/13 56/22 59/18</p> <p><b>friendly</b> [1] 12/20</p> <p><b>friends</b> [6] 65/4 65/6 73/23 74/5 75/11 75/13</p> <p><b>from</b> [59] 1/14 2/10 2/16 2/19 3/17 4/14 6/13 7/1 7/9 7/14 8/8 9/16 10/6 13/17 14/3 19/10 21/1 21/4 26/15 26/25 27/8 27/12 29/13 31/24 34/6 35/21 36/25 37/7 39/5 39/20 42/2 45/22 46/23 48/4 49/22 51/4 51/5 52/5 52/7 54/15 56/23 59/17 60/19 63/4 63/9 64/13 69/1 69/6 72/16 72/25 75/2 79/16 80/11 81/13 81/17 85/2 85/2 86/16 87/9</p> <p><b>front</b> [2] 31/25 40/24</p> <p><b>frugally</b> [1] 64/5</p> <p><b>frustrated</b> [3] 22/20 23/24 26/16</p> <p><b>frustrating</b> [1] 34/25</p> <p><b>Fujitsu</b> [4] 5/22 48/25 80/8 82/2</p> <p><b>full</b> [6] 2/1 5/9 14/14 46/14 48/12 63/24</p> <p><b>full-time</b> [3] 5/9 14/14 63/24</p> <p><b>fundamental</b> [1]</p>	<p>84/20</p> <p><b>fuss</b> [1] 65/19</p> <p><b>future</b> [5] 12/8 87/13 87/14 87/22 88/3</p> <p><b>G</b></p> <p><b>Gaerwen</b> [1] 17/4</p> <p><b>garden</b> [1] 75/15</p> <p><b>gather</b> [1] 27/13</p> <p><b>gave</b> [6] 11/23 55/4 55/16 55/25 60/13 72/11</p> <p><b>generation</b> [1] 47/20</p> <p><b>gentle</b> [1] 75/23</p> <p><b>gentleman</b> [5] 36/8 38/10 49/22 56/21 61/16</p> <p><b>genuine</b> [1] 25/19</p> <p><b>George</b> [2] 39/21 42/2</p> <p><b>get</b> [47] 1/19 2/12 13/21 16/4 17/14 17/20 22/1 24/2 27/12 27/20 31/2 31/21 32/9 32/12 34/17 35/4 37/4 38/5 39/1 41/1 42/23 45/21 47/7 48/17 48/20 51/4 51/15 52/7 55/1 56/4 61/25 63/19 64/10 66/24 67/8 70/12 73/2 75/8 75/21 77/5 77/14 77/19 78/21 84/8 84/10 86/24 88/4</p> <p><b>gets</b> [1] 67/19</p> <p><b>getting</b> [7] 21/4 22/16 22/20 29/3 76/7 76/7 76/20</p> <p><b>giant</b> [1] 75/23</p> <p><b>give</b> [14] 1/15 3/12 30/2 30/7 32/7 37/21 37/21 38/23 55/14 74/14 77/20 79/6 84/6 86/15</p> <p><b>given</b> [5] 28/12 63/13 78/23 83/1 87/12</p> <p><b>giving</b> [1] 11/6</p> <p><b>glad</b> [3] 2/19 51/4 58/24</p> <p><b>glorified</b> [1] 15/9</p> <p><b>go</b> [29] 7/7 11/6 14/13 20/7 20/14 20/16 21/8 21/12 23/24 27/11</p>	<p>30/3 30/12 32/2 47/10 50/23 54/24 57/3 57/19 60/13 65/23 66/19 71/22 74/13 76/16 76/24 77/1 78/4 82/21 83/3</p> <p><b>God</b> [4] 22/25 55/14 74/4 76/8</p> <p><b>goes</b> [2] 8/5 77/6</p> <p><b>going</b> [50] 1/6 2/2 7/20 10/10 10/13 10/15 11/3 11/15 16/5 17/5 18/17 20/21 20/23 23/5 23/15 24/1 24/23 25/12 26/20 30/25 36/11 36/12 36/15 41/3 43/12 45/5 45/9 46/12 47/6 53/18 56/6 56/18 57/24 58/5 63/20 63/23 66/4 67/13 70/23 71/10 74/9 77/1 77/2 77/3 78/13 81/3 84/9 87/24 87/25 88/11</p> <p><b>gone</b> [9] 5/17 36/1 43/20 45/6 50/5 55/8 56/14 70/11 78/5</p> <p><b>good</b> [23] 2/17 3/4 5/11 10/2 11/6 11/19 22/9 34/4 37/12 37/24 39/9 52/10 65/2 73/21 73/23 75/11 75/13 77/11 81/15 82/1 88/6 88/7 88/13</p> <p><b>goodness</b> [3] 29/13 31/3 74/19</p> <p><b>Gosh</b> [1] 57/25</p> <p><b>got</b> [53] 1/13 2/19 3/7 11/1 19/16 23/16 26/1 28/4 29/24 30/6 30/9 31/19 35/15 36/7 36/22 38/17 39/20 41/21 42/2 42/25 45/18 45/25 48/10 48/24 49/16 54/16 55/6 55/12 56/5 57/22 57/23 58/7 60/19 60/22 62/2 62/5 62/23 64/18 66/23 70/12 78/12 79/2 79/12 80/1 80/2 80/6 82/9 82/16 83/14 84/25 85/19</p>	<p>86/4 88/1</p> <p><b>government</b> [3] 5/21 80/2 81/23</p> <p><b>gradually</b> [1] 45/18</p> <p><b>grandchildren</b> [2] 56/13 74/22</p> <p><b>grasp</b> [2] 76/17 78/12</p> <p><b>grateful</b> [1] 74/24</p> <p><b>great</b> [3] 11/10 19/14 20/23</p> <p><b>grew</b> [5] 4/17 8/12 8/12 17/15 17/16</p> <p><b>group</b> [8] 1/3 1/5 1/25 5/6 79/17 79/19 87/7 88/9</p> <p><b>grow</b> [1] 67/20</p> <p><b>growing</b> [1] 4/20</p> <p><b>guard</b> [1] 62/9</p> <p><b>guess</b> [4] 12/9 35/10 45/24 72/15</p> <p><b>guessing</b> [1] 24/22</p> <p><b>guilty</b> [2] 49/10 62/23</p> <p><b>H</b></p> <p><b>had</b> [220]</p> <p><b>hadn't</b> [5] 20/4 28/14 32/25 57/13 85/24</p> <p><b>half</b> [1] 36/10</p> <p><b>hand</b> [1] 9/12</p> <p><b>handcuffs</b> [4] 36/5 54/20 55/2 77/4</p> <p><b>hands</b> [1] 68/18</p> <p><b>happen</b> [6] 1/17 22/3 58/1 77/3 79/12 82/7</p> <p><b>happened</b> [16] 4/4 8/21 14/20 29/6 35/14 39/11 39/20 48/12 52/20 53/3 59/14 60/9 60/11 74/15 78/12 79/18</p> <p><b>happening</b> [9] 24/24 44/9 53/14 67/12 76/25 77/17 80/17 81/25 82/3</p> <p><b>happens</b> [3] 58/10 58/16 69/7</p> <p><b>happy</b> [1] 14/1</p> <p><b>hard</b> [15] 12/2 14/20 17/25 36/6 42/16 46/17 57/18 58/4 58/21 61/12 65/21 66/22 74/8 74/8 77/10</p>	<p><b>hardship</b> [1] 58/9</p> <p><b>hardware</b> [1] 34/3</p> <p><b>harrowing</b> [3] 5/18 68/7 86/19</p> <p><b>has</b> [44] 3/10 6/14 6/18 25/7 41/24 46/8 47/12 51/24 56/14 57/21 58/19 58/25 62/21 62/22 64/21 64/23 65/3 65/13 66/12 66/14 66/17 67/3 67/17 67/23 68/23 68/24 69/11 72/19 73/4 74/1 74/19 75/10 75/17 75/21 75/22 76/10 76/11 76/12 77/10 79/14 79/15 79/16 81/3 86/7</p> <p><b>hasn't</b> [2] 62/23 62/23</p> <p><b>haunt</b> [1] 77/3</p> <p><b>have</b> [195]</p> <p><b>haven't</b> [6] 40/6 65/22 66/9 68/5 78/11 87/8</p> <p><b>having</b> [7] 14/18 26/18 26/19 29/1 29/4 49/3 88/12</p> <p><b>he</b> [111]</p> <p><b>he's</b> [2] 56/6 76/7</p> <p><b>head</b> [2] 2/12 61/13</p> <p><b>heads</b> [1] 87/6</p> <p><b>healthwise</b> [2] 6/15 64/17</p> <p><b>hear</b> [17] 1/13 2/4 2/8 2/18 3/17 3/19 4/10 7/2 7/4 7/6 7/8 30/25 60/3 74/25 81/11 85/13 85/18</p> <p><b>heard</b> [7] 4/3 4/3 4/14 27/17 52/5 54/13 80/22</p> <p><b>hearing</b> [3] 2/13 52/19 80/19</p> <p><b>hearings</b> [1] 87/13</p> <p><b>heart</b> [4] 8/18 17/9 22/4 64/20</p> <p><b>Heaton</b> [1] 64/5</p> <p><b>heels</b> [1] 41/9</p> <p><b>held</b> [2] 47/17 80/9</p> <p><b>hell</b> [2] 70/23 76/5</p> <p><b>help</b> [20] 9/25 22/16 24/4 25/3 26/1 27/12 27/21 30/3 32/19</p>
--	--	---	--	--

<p><b>H</b></p> <p><b>help...</b> [11] 32/22 35/21 38/5 38/8 38/22 39/17 39/18 43/5 47/6 64/1 78/24</p> <p><b>helped</b> [3] 37/7 54/5 74/1</p> <p><b>helpful</b> [4] 30/1 37/12 43/13 43/17</p> <p><b>helping</b> [2] 8/16 36/19</p> <p><b>helplessness</b> [1] 61/8</p> <p><b>helpline</b> [24] 10/2 20/11 20/22 20/23 21/24 22/15 23/7 23/7 24/2 26/25 27/20 29/10 29/13 29/16 31/10 31/11 31/19 32/6 32/9 32/17 35/8 37/21 38/5 47/23</p> <p><b>Henderson</b> [1] 5/6</p> <p><b>her</b> [35] 6/12 14/7 14/19 26/16 26/22 29/8 39/15 40/6 40/8 41/4 41/12 41/14 41/21 41/22 46/11 57/13 57/20 58/14 59/18 59/24 61/16 61/17 62/9 62/22 63/13 64/15 65/11 65/11 65/12 65/16 65/20 67/17 67/18 74/10 85/6</p> <p><b>here</b> [15] 1/12 3/20 4/2 4/8 5/6 6/17 6/22 7/21 8/7 9/18 17/24 53/16 58/21 72/9 74/17</p> <p><b>herself</b> [3] 14/17 40/22 64/21</p> <p><b>Hi</b> [2] 3/4 6/2</p> <p><b>hid</b> [2] 57/17 66/8</p> <p><b>high</b> [1] 36/25</p> <p><b>him</b> [45] 17/19 17/22 22/4 22/21 23/13 23/15 23/21 24/4 24/8 24/13 24/16 24/17 25/3 36/6 36/9 36/15 36/17 49/8 49/24 54/12 54/24 55/4 55/6 55/14 55/16 55/25</p>	<p>56/11 56/12 56/15 57/1 57/2 57/3 57/4 58/9 58/23 61/21 75/22 75/24 76/10 78/17 78/24 82/9 83/16 86/8 86/18</p> <p><b>himself</b> [1] 1/9</p> <p><b>hindsight</b> [1] 68/11</p> <p><b>his</b> [31] 4/25 5/3 13/25 16/20 17/9 19/10 22/11 23/1 24/25 35/21 36/14 36/16 36/23 38/13 38/16 39/25 49/4 50/4 55/2 55/5 55/5 55/24 56/12 73/22 75/18 75/25 77/16 78/16 78/18 84/7 86/4</p> <p><b>Historical</b> [2] 82/13 85/2</p> <p><b>historically</b> [1] 5/17</p> <p><b>history</b> [2] 8/5 53/12</p> <p><b>hit</b> [2] 72/18 77/10</p> <p><b>hits</b> [1] 5/20</p> <p><b>HNG</b> [1] 47/19</p> <p><b>hoc</b> [1] 33/21</p> <p><b>hold</b> [1] 80/1</p> <p><b>holiday</b> [1] 56/14</p> <p><b>holidays</b> [1] 4/21</p> <p><b>Holyhead</b> [1] 36/17</p> <p><b>home</b> [8] 5/21 24/11 25/16 65/8 74/9 76/14 78/7 78/14</p> <p><b>homeless</b> [1] 58/17</p> <p><b>honest</b> [8] 9/1 25/19 37/13 51/25 55/3 67/22 78/19 83/5</p> <p><b>hoops</b> [1] 11/12</p> <p><b>hoovered</b> [2] 49/8 50/2</p> <p><b>hope</b> [5] 2/14 2/17 35/20 76/8 80/9</p> <p><b>hopefully</b> [1] 77/15</p> <p><b>Horizon</b> [40] 3/7 4/6 8/25 12/14 12/23 14/22 14/24 15/6 17/20 18/4 18/11 18/18 19/24 30/21 31/18 33/15 33/16 34/3 35/20 41/22 41/25 42/11 43/23 44/10 45/7 46/5 47/20</p>	<p>59/20 59/21 59/25 60/1 60/2 60/8 70/24 71/10 71/24 75/3 75/22 83/9 84/9</p> <p><b>Horizon Online</b> [1] 42/11</p> <p><b>Horizon System</b> [7] 3/7 8/25 14/22 17/20 18/4 30/21 71/24</p> <p><b>horrendous</b> [3] 25/14 54/18 86/7</p> <p><b>horrible</b> [1] 24/20</p> <p><b>hospital</b> [1] 26/21</p> <p><b>hotel</b> [1] 18/14</p> <p><b>hour</b> [1] 36/10</p> <p><b>hours</b> [7] 1/11 2/1 22/5 38/1 43/12 85/12 85/13</p> <p><b>house</b> [6] 11/16 14/8 22/7 58/12 58/15 69/19</p> <p><b>how</b> [55] 7/6 7/12 8/2 8/8 10/22 10/22 10/24 15/12 15/12 18/8 19/2 19/3 19/23 21/8 22/1 22/2 23/9 23/10 23/14 24/4 24/15 24/18 25/11 25/17 25/21 25/22 28/4 28/25 29/9 30/13 31/4 31/6 37/4 39/23 44/15 52/25 53/2 53/13 54/15 57/5 57/25 59/12 66/11 66/13 67/23 68/4 71/15 72/19 72/20 73/17 75/5 76/11 79/7 86/4 87/24</p> <p><b>HSS</b> [1] 80/25</p> <p><b>Hudgells</b> [1] 73/20</p> <p><b>hug</b> [2] 55/14 55/16</p> <p><b>huge</b> [6] 6/14 25/24 64/13 69/3 69/22 69/22</p> <p><b>hugged</b> [1] 55/5</p> <p><b>humble</b> [1] 59/1</p> <p><b>hundred</b> [1] 48/2</p> <p><b>hunky</b> [1] 43/7</p> <p><b>hunky-dory</b> [1] 43/7</p> <p><b>I</b></p> <p><b>I actually</b> [4] 17/18 20/20 43/4 54/18</p>	<p><b>I also</b> [2] 5/21 15/19</p> <p><b>I always</b> [3] 4/19 52/11 52/11</p> <p><b>I appreciate</b> [2] 59/9 63/8</p> <p><b>I ask</b> [2] 83/16 84/23</p> <p><b>I asked</b> [3] 3/11 47/18 48/5</p> <p><b>I balanced</b> [1] 37/23</p> <p><b>I be</b> [1] 5/1</p> <p><b>I began</b> [1] 71/6</p> <p><b>I believe</b> [1] 2/16</p> <p><b>I can</b> [9] 27/13 37/9 37/21 43/8 46/25 48/6 60/5 68/22 78/25</p> <p><b>I can't</b> [2] 77/5 77/14</p> <p><b>I certainly</b> [3] 18/19 33/24 43/2</p> <p><b>I come</b> [2] 4/11 4/25</p> <p><b>I contacted</b> [1] 32/5</p> <p><b>I could</b> [7] 3/11 3/19 25/10 37/21 38/23 69/17 78/5</p> <p><b>I couldn't</b> [3] 69/18 69/19 87/24</p> <p><b>I did</b> [12] 4/18 6/10 40/7 45/25 46/1 53/25 61/15 68/11 82/16 83/13 83/19 83/24</p> <p><b>I didn't</b> [10] 20/7 31/21 51/16 52/12 52/14 52/15 53/23 57/3 69/25 87/23</p> <p><b>I do</b> [2] 29/21 68/14</p> <p><b>I don't</b> [21] 22/18 28/19 29/5 32/15 44/11 45/6 46/18 47/15 51/24 55/15 57/1 59/7 67/23 68/12 73/10 73/12 78/19 80/18 82/8 83/5 83/9</p> <p><b>I even</b> [1] 61/16</p> <p><b>I felt</b> [1] 78/23</p> <p><b>I find</b> [1] 68/21</p> <p><b>I finished</b> [2] 72/24 73/3</p> <p><b>I first</b> [1] 43/1</p> <p><b>I found</b> [3] 38/2 60/22 73/6</p> <p><b>I gave</b> [1] 55/16</p> <p><b>I get</b> [3] 24/2 77/5 86/24</p>	<p><b>I got</b> [5] 42/25 60/19 62/5 82/16 83/14</p> <p><b>I grew</b> [2] 8/12 8/12</p> <p><b>I guess</b> [4] 12/9 35/10 45/24 72/15</p> <p><b>I had</b> [42] 2/2 5/11 10/17 12/13 19/18 20/20 20/25 23/18 24/9 24/10 31/25 32/2 33/6 36/1 36/4 37/22 38/2 38/3 38/25 38/25 45/16 47/18 48/1 51/6 52/9 53/23 53/25 58/11 58/15 68/12 69/18 71/2 72/25 73/1 73/3 73/22 78/23 81/9 82/24 83/3 83/20 83/23</p> <p><b>I hadn't</b> [1] 32/25</p> <p><b>I have</b> [31] 3/21 4/2 4/3 5/18 6/17 8/24 20/9 37/23 47/15 48/4 57/1 57/3 58/8 62/1 68/11 70/19 73/10 73/25 74/2 74/3 74/5 75/11 76/13 76/14 76/14 77/9 77/10 78/13 78/18 81/8 87/18</p> <p><b>I haven't</b> [3] 40/6 68/5 87/8</p> <p><b>I heard</b> [1] 80/22</p> <p><b>I hope</b> [3] 2/14 2/17 76/8</p> <p><b>I hugged</b> [1] 55/5</p> <p><b>I jumped</b> [1] 5/3</p> <p><b>I just</b> [34] 2/14 3/7 7/24 13/14 13/22 25/2 25/17 29/8 37/3 44/1 46/6 48/23 51/3 52/2 59/1 59/10 60/4 62/1 63/19 68/12 69/5 69/5 71/5 71/12 71/24 75/2 76/10 77/7 78/1 79/2 81/1 81/1 82/25 87/21</p> <p><b>I keep</b> [1] 72/8</p> <p><b>I kept</b> [2] 14/10 82/19</p> <p><b>I kind</b> [1] 30/10</p> <p><b>I knew</b> [3] 10/10 38/3 38/12</p> <p><b>I know</b> [11] 6/25 9/15 23/20 46/2 65/25</p>
--	---	---	---	---

<p><b>I</b></p> <p><b>I know... [6]</b> 73/15 80/15 82/19 83/4 86/19 87/25</p> <p><b>I left [3]</b> 5/4 46/1 82/19</p> <p><b>I like [1]</b> 2/12</p> <p><b>I literally [1]</b> 4/17</p> <p><b>I live [1]</b> 4/14</p> <p><b>I look [2]</b> 68/9 88/8</p> <p><b>I made [1]</b> 38/24</p> <p><b>I may [4]</b> 84/2 87/14 87/22 88/2</p> <p><b>I mean [50]</b> 8/16 11/11 12/17 12/21 15/1 15/24 25/14 25/19 26/2 26/17 27/8 30/1 33/24 34/3 34/23 37/21 38/5 41/20 43/15 43/18 43/22 44/11 45/16 46/2 50/2 51/5 51/22 52/3 52/8 52/9 52/19 52/25 59/15 60/2 60/9 61/23 61/24 63/22 63/25 64/7 64/17 65/5 65/6 65/22 66/16 68/25 69/22 71/25 74/25 82/19</p> <p><b>I met [1]</b> 51/22</p> <p><b>I might [2]</b> 1/14 2/11</p> <p><b>I missed [1]</b> 4/19</p> <p><b>I move [1]</b> 77/24</p> <p><b>I moved [1]</b> 24/11</p> <p><b>I need [1]</b> 86/8</p> <p><b>I needed [1]</b> 60/18</p> <p><b>I never [2]</b> 51/23 72/13</p> <p><b>I now [1]</b> 79/9</p> <p><b>I often [2]</b> 31/23 71/2</p> <p><b>I only [2]</b> 36/2 83/22</p> <p><b>I paid [1]</b> 58/14</p> <p><b>I phoned [1]</b> 55/8</p> <p><b>I picked [1]</b> 20/3</p> <p><b>I probably [3]</b> 53/19 68/9 85/12</p> <p><b>I quite [1]</b> 15/21</p> <p><b>I ran [2]</b> 4/15 5/3</p> <p><b>I rang [2]</b> 38/4 48/3</p> <p><b>I really [7]</b> 20/1 67/24 72/24 78/13 80/9 81/1</p>	<p>82/21</p> <p><b>I recollect [1]</b> 9/1</p> <p><b>I remember [10]</b> 19/9 19/14 22/10 23/13 36/18 36/20 49/7 55/4 61/2 65/8</p> <p><b>I respect [1]</b> 75/24</p> <p><b>I retired [1]</b> 46/1</p> <p><b>I said [7]</b> 10/25 20/2 31/8 33/12 36/10 56/6 71/22</p> <p><b>I saw [1]</b> 19/18</p> <p><b>I say [9]</b> 9/8 10/12 41/11 61/15 65/13 68/13 69/13 83/21 88/4</p> <p><b>I see [1]</b> 77/4</p> <p><b>I seem [1]</b> 18/20</p> <p><b>I share [1]</b> 31/17</p> <p><b>I sometimes [1]</b> 69/24</p> <p><b>I sort [3]</b> 6/19 20/19 20/21</p> <p><b>I start [1]</b> 8/4</p> <p><b>I started [1]</b> 5/8</p> <p><b>I still [3]</b> 24/11 74/4 79/8</p> <p><b>I strongly [1]</b> 45/3</p> <p><b>I struggled [1]</b> 69/14</p> <p><b>I support [1]</b> 79/9</p> <p><b>I suppose [5]</b> 29/24 30/4 30/10 31/25 69/23</p> <p><b>I take [2]</b> 63/9 82/13</p> <p><b>I taught [2]</b> 4/18 4/23</p> <p><b>I tend [1]</b> 76/15</p> <p><b>I thank [1]</b> 74/4</p> <p><b>I then [1]</b> 5/9</p> <p><b>I think [54]</b> 5/17 9/1 11/1 16/23 17/7 17/10 18/13 18/22 22/20 22/22 26/6 26/8 28/18 32/23 33/13 37/10 39/7 40/9 40/19 41/4 41/18 42/1 48/18 50/21 51/2 51/17 52/16 53/5 54/7 58/14 59/7 59/23 63/20 67/11 67/15 68/8 68/23 69/7 70/19 70/22 72/23 73/25 75/14 80/11 80/17</p>	<p>82/8 82/17 83/23 84/16 84/16 84/24 85/12 86/16 88/9</p> <p><b>I thoroughly [2]</b> 8/22 8/23</p> <p><b>I thought [3]</b> 10/10 12/15 70/25</p> <p><b>I took [3]</b> 5/9 8/11 8/22</p> <p><b>I totally [1]</b> 43/8</p> <p><b>I understand [1]</b> 27/23</p> <p><b>I use [2]</b> 59/14 73/12</p> <p><b>I used [3]</b> 9/8 32/1 78/6</p> <p><b>I very [1]</b> 80/20</p> <p><b>I want [3]</b> 2/4 79/13 87/5</p> <p><b>I wanted [1]</b> 34/1</p> <p><b>I was [42]</b> 3/21 4/20 5/5 8/16 9/15 9/21 10/9 10/17 12/12 12/13 12/13 13/20 13/20 13/21 15/24 15/25 16/23 27/6 34/2 35/8 36/12 37/23 38/8 38/13 45/9 51/4 53/13 53/15 53/25 54/3 60/18 61/22 68/8 68/18 68/19 69/13 69/15 69/16 72/23 73/7 78/5 80/22</p> <p><b>I wasn't [5]</b> 4/21 15/19 18/2 24/10 27/5</p> <p><b>I went [7]</b> 4/22 14/14 18/2 37/24 54/25 63/23 78/8</p> <p><b>I were [3]</b> 3/23 11/1 84/5</p> <p><b>I who [1]</b> 86/25</p> <p><b>I will [11]</b> 2/22 2/23 17/14 21/24 25/15 50/20 58/17 70/2 78/24 83/5 84/3</p> <p><b>I wish [1]</b> 22/24</p> <p><b>I wonder [6]</b> 25/9 43/5 47/3 57/5 68/2 71/13</p> <p><b>I work [2]</b> 77/11 77/12</p> <p><b>I worked [4]</b> 4/23 6/7 6/11 20/2</p> <p><b>I would [18]</b> 1/22 7/22</p>	<p>38/18 38/25 40/13 51/7 51/8 53/11 56/3 56/4 70/15 70/22 71/10 75/6 77/15 79/1 79/21 85/22</p> <p><b>I wouldn't [5]</b> 36/5 52/23 78/4 87/1 87/19</p> <p><b>I'll [2]</b> 1/8 1/9</p> <p><b>I'm [44]</b> 2/13 2/18 3/5 4/2 4/4 4/7 4/14 5/12 6/2 6/2 6/19 7/20 8/21 13/7 18/7 21/22 24/14 29/15 40/20 46/12 50/18 51/16 52/4 58/23 58/24 66/13 67/5 68/5 69/15 69/16 69/23 70/5 72/8 74/16 74/23 76/12 76/15 76/20 76/24 77/1 79/10 81/8 87/21 88/11</p> <p><b>I've [3]</b> 3/16 8/23 84/25</p> <p><b>iawn [1]</b> 86/22</p> <p><b>icons [1]</b> 15/9</p> <p><b>idea [3]</b> 20/9 24/4 29/6</p> <p><b>if [86]</b> 2/2 2/23 2/24 3/1 3/3 3/19 7/25 8/1 8/4 12/4 12/6 15/5 16/12 17/15 20/22 21/9 23/10 23/13 24/7 25/9 27/3 27/7 28/19 30/4 30/6 30/11 30/22 30/23 31/1 31/6 31/12 32/9 32/20 32/25 33/3 33/8 34/7 34/20 35/2 36/21 37/9 41/7 44/16 44/24 45/6 46/17 47/3 47/7 47/8 48/6 50/9 50/19 51/6 54/13 55/15 56/9 56/11 57/5 58/10 58/15 59/6 59/10 59/15 61/10 63/15 68/2 70/5 72/10 72/13 72/16 72/18 73/14 75/3 75/3 78/7 78/20 79/3 80/19 84/5 84/10 84/12 84/25 88/4 88/4 88/5 88/11</p> <p><b>ill [1]</b> 17/5</p> <p><b>imagine [1]</b> 75/3</p>	<p><b>immune [1]</b> 67/6</p> <p><b>impact [9]</b> 3/13 7/17 66/12 69/3 73/18 74/5 80/14 80/14 86/7</p> <p><b>impacted [2]</b> 68/25 81/9</p> <p><b>impacts [2]</b> 59/6 68/3</p> <p><b>important [5]</b> 79/14 84/20 85/18 87/25 88/2</p> <p><b>importantly [1]</b> 33/22</p> <p><b>impossible [1]</b> 33/7</p> <p><b>inaudible [3]</b> 23/21 56/15 77/9</p> <p><b>incident [1]</b> 22/10</p> <p><b>including [1]</b> 79/17</p> <p><b>income [1]</b> 11/23</p> <p><b>incorrectly [1]</b> 30/23</p> <p><b>increasingly [1]</b> 32/11</p> <p><b>incredible [1]</b> 38/20</p> <p><b>independent [4]</b> 61/17 61/17 61/18 61/21</p> <p><b>individuals [1]</b> 79/5</p> <p><b>industrial [2]</b> 17/12 36/3</p> <p><b>infancy [1]</b> 11/21</p> <p><b>informal [1]</b> 52/25</p> <p><b>information [4]</b> 9/11 47/5 50/19 60/21</p> <p><b>innocent [2]</b> 86/3 86/10</p> <p><b>inputting [1]</b> 9/11</p> <p><b>Inquiries [1]</b> 6/25</p> <p><b>Inquiry [11]</b> 5/19 52/19 58/25 73/16 74/2 76/25 79/13 84/7 84/15 87/1 87/4</p> <p><b>inside [1]</b> 30/11</p> <p><b>insight [1]</b> 29/25</p> <p><b>insinuating [1]</b> 39/24</p> <p><b>insisted [1]</b> 16/12</p> <p><b>insofar [1]</b> 2/9</p> <p><b>insofar as [1]</b> 2/9</p> <p><b>instance [1]</b> 47/19</p> <p><b>instantly [1]</b> 43/19</p> <p><b>instead [2]</b> 34/14 77/16</p> <p><b>interest [3]</b> 62/19 62/25 63/11</p> <p><b>interested [7]</b> 5/1</p>
--	---	---	--	---

<b>I</b>	<b>it's</b> [54] 9/2 20/16 23/20 25/14 26/15 27/7 30/21 31/2 40/6 40/8 41/7 42/14 42/16 45/6 46/17 54/7 54/20 56/22 58/3 58/4 58/18 59/6 59/7 62/24 65/6 65/21 65/21 66/7 66/8 66/9 66/22 66/22 66/23 66/25 67/1 67/2 67/5 67/18 67/19 68/7 70/10 73/20 76/22 76/22 76/23 77/1 77/2 77/2 77/19 77/23 79/15 84/19 86/19 87/20	<b>kick</b> [1] 58/18 <b>kids</b> [1] 69/14 <b>killed</b> [1] 55/3 <b>Kim</b> [35] 6/3 6/4 6/10 13/19 14/7 14/16 15/19 16/6 19/8 25/18 25/23 26/13 26/23 28/2 28/22 39/7 39/20 40/2 40/7 41/22 48/24 59/16 61/2 62/21 64/7 64/11 64/21 65/8 65/12 65/13 65/16 65/19 65/21 67/8 67/8 <b>Kim's</b> [13] 6/18 25/22 39/15 41/14 50/7 50/10 50/12 59/11 62/15 63/15 64/6 64/13 64/17 <b>kind</b> [16] 7/19 29/15 30/10 35/11 37/4 37/6 45/8 50/19 52/6 57/8 59/12 63/12 66/12 69/8 72/20 79/3 <b>Kingdom</b> [1] 2/20 <b>Kirkham</b> [1] 55/13 <b>knew</b> [17] 10/10 10/16 12/7 20/22 28/24 30/10 30/24 31/14 33/8 38/3 38/12 44/24 53/13 82/2 85/24 86/3 86/9 <b>knock</b> [3] 12/9 12/10 64/23 <b>knocked</b> [1] 35/25 <b>knocking</b> [1] 56/1 <b>know</b> [191] <b>knowing</b> [3] 55/7 60/24 61/7 <b>knowledge</b> [1] 45/4 <b>known</b> [2] 44/8 57/13 <b>knows</b> [1] 72/9	<b>later</b> [8] 16/1 19/10 26/8 28/7 38/14 42/6 42/13 81/5 <b>latterly</b> [1] 68/13 <b>lawyer</b> [1] 63/10 <b>lay</b> [1] 82/9 <b>layers</b> [1] 80/17 <b>lead</b> [1] 16/9 <b>learn</b> [5] 10/1 10/15 12/2 20/8 20/25 <b>learning</b> [1] 20/4 <b>least</b> [3] 27/21 30/17 77/16 <b>leave</b> [3] 72/9 73/9 77/2 <b>left</b> [12] 5/4 20/8 20/10 36/13 38/4 43/19 46/1 69/7 73/6 80/23 82/19 83/23 <b>legal</b> [4] 54/11 54/17 67/21 87/14 <b>lent</b> [1] 64/8 <b>less</b> [7] 25/25 28/18 30/11 32/5 32/5 38/12 39/8 <b>let</b> [4] 36/15 84/3 84/18 84/22 <b>let's</b> [2] 23/7 77/14 <b>letter</b> [2] 28/4 46/22 <b>letters</b> [1] 41/3 <b>licence</b> [1] 19/18 <b>life</b> [14] 12/15 55/16 57/2 64/25 69/12 73/18 75/5 76/14 77/16 77/23 78/14 80/14 86/6 86/6 <b>like</b> [96] <b>liked</b> [2] 19/12 47/7 <b>likely</b> [1] 1/17 <b>limb</b> [2] 86/4 86/4 <b>limbo</b> [1] 69/8 <b>limelight</b> [1] 78/9 <b>Limited</b> [4] 7/17 35/10 37/7 44/7 <b>linked</b> [1] 72/2 <b>lip</b> [1] 81/25 <b>listen</b> [6] 1/12 5/20 7/21 68/7 73/12 86/17 <b>listening</b> [4] 2/6 5/18 74/2 74/3 <b>listens</b> [1] 81/18 <b>literally</b> [5] 4/17 9/18	18/23 34/8 78/13 <b>little</b> [19] 1/11 1/16 2/25 3/20 4/12 9/6 9/7 10/12 15/9 16/16 19/13 19/23 29/11 29/24 64/4 64/4 68/3 70/13 73/2 <b>live</b> [11] 3/15 4/14 17/4 18/14 36/3 52/13 56/6 58/10 77/21 86/1 88/18 <b>lived</b> [6] 3/14 16/19 24/11 38/12 57/12 77/22 <b>lives</b> [5] 6/14 36/4 67/15 69/4 78/13 <b>living</b> [7] 58/8 64/3 64/5 69/15 69/16 69/19 75/6 <b>Llanberis</b> [1] 22/21 <b>loads</b> [3] 37/22 38/23 81/9 <b>loan</b> [1] 63/25 <b>local</b> [10] 17/17 18/14 20/21 29/2 32/24 45/22 55/1 55/2 73/12 76/18 <b>locally</b> [1] 37/10 <b>locals</b> [1] 45/20 <b>lock</b> [1] 14/6 <b>locked</b> [1] 49/7 <b>log</b> [5] 38/1 46/13 47/12 47/13 48/5 <b>logs</b> [4] 43/13 43/15 46/14 46/19 <b>London</b> [2] 57/11 73/17 <b>long</b> [14] 6/18 7/24 8/6 11/14 23/25 30/5 39/19 39/21 42/1 55/11 59/24 67/7 69/18 76/23 <b>long-term</b> [1] 67/7 <b>longer</b> [1] 2/2 <b>look</b> [16] 7/12 11/3 12/5 15/5 27/15 34/9 38/20 43/15 55/17 61/3 62/10 66/20 68/9 81/13 81/23 88/8 <b>looked</b> [4] 13/10 13/24 14/1 74/11 <b>looking</b> [6] 10/8 10/9
<b>interested...</b> [6] 18/7 50/18 52/4 66/13 70/5 85/22 <b>interests</b> [1] 1/17 <b>interface</b> [1] 8/15 <b>interim</b> [1] 85/7 <b>internet</b> [1] 60/19 <b>interrogated</b> [1] 48/11 <b>intervene</b> [2] 2/11 29/14 <b>intervening</b> [1] 63/18 <b>interventions</b> [1] 48/20 <b>interview</b> [1] 59/17 <b>into</b> [14] 5/5 11/6 27/15 29/1 29/25 38/6 44/20 50/23 65/25 67/13 69/20 71/14 71/22 84/15 <b>introduce</b> [4] 1/8 1/10 2/23 5/25 <b>introduced</b> [1] 75/4 <b>intrude</b> [2] 55/24 56/7 <b>intuitive</b> [1] 20/17 <b>investigated</b> [1] 48/8 <b>investigation</b> [3] 39/15 41/15 41/23 <b>investigators</b> [1] 24/15 <b>investigatory</b> [2] 46/16 59/17 <b>invite</b> [1] 87/15 <b>involved</b> [11] 15/16 15/22 15/24 18/2 24/10 33/20 60/23 61/19 63/6 79/5 79/17 <b>involvement</b> [3] 8/1 12/19 15/16 <b>involving</b> [1] 79/16 <b>Ireland</b> [7] 2/16 2/18 4/14 5/6 8/13 29/16 37/11 <b>isn't</b> [1] 20/17 <b>isolated</b> [2] 57/14 60/17 <b>issue</b> [5] 31/13 33/4 35/1 47/18 47/25 <b>issues</b> [4] 10/3 21/3 21/6 31/7	<b>item</b> [1] 30/20 <b>its</b> [2] 11/21 12/19 <b>itself</b> [5] 11/21 15/17 35/8 39/17 46/4	<b>J</b> <b>jail</b> [7] 3/7 57/3 77/6 82/6 85/23 86/3 86/9 <b>Jerome</b> [4] 2/10 2/21 83/15 84/3 <b>JFSA</b> [1] 60/14 <b>job</b> [3] 24/10 36/23 67/9 <b>John</b> [1] 49/23 <b>John Sweeney</b> [1] 49/23 <b>joined</b> [1] 1/7 <b>joining</b> [2] 2/20 11/11 <b>journalist</b> [1] 56/22 <b>joy</b> [1] 24/25 <b>judge</b> [2] 63/10 87/24 <b>jumped</b> [1] 5/3 <b>just</b> [171] <b>justice</b> [3] 60/23 84/17 84/18	<b>K</b> <b>keen</b> [3] 12/13 12/14 13/21 <b>keep</b> [9] 2/2 14/10 19/7 40/7 45/25 63/24 64/9 64/12 72/8 <b>kept</b> [9] 14/10 20/21 22/15 23/12 23/15 35/21 61/12 63/22 82/19	<b>L</b> <b>laborious</b> [1] 11/10 <b>lack</b> [2] 54/5 68/15 <b>landscape</b> [1] 72/20 <b>large</b> [5] 3/23 39/23 48/1 48/2 53/24 <b>last</b> [8] 6/19 58/7 64/14 70/14 78/15 78/18 86/1 86/24 <b>lasted</b> [2] 2/1 2/2



<p><b>L</b></p> <p><b>looking...</b> [4] 13/7 13/10 13/20 50/19</p> <p><b>loosely</b> [1] 59/14</p> <p><b>Lorraine</b> [1] 57/10</p> <p><b>lose</b> [1] 54/2</p> <p><b>losing</b> [1] 24/14</p> <p><b>loss</b> [2] 48/1 69/1</p> <p><b>lost</b> [13] 22/12 24/16 26/22 28/5 36/23 50/12 50/12 55/21 57/1 58/20 59/20 63/17 74/5</p> <p><b>lot</b> [32] 1/12 1/14 7/20 11/22 12/21 15/18 32/1 32/23 38/22 39/6 45/23 45/25 47/16 51/18 52/16 52/16 59/3 61/15 63/25 65/19 65/25 66/4 66/16 66/21 73/20 74/1 74/5 74/6 76/12 78/10 78/11 83/4</p> <p><b>lots</b> [2] 72/6 74/16</p> <p><b>lottery</b> [1] 51/11</p> <p><b>love</b> [1] 74/19</p> <p><b>loved</b> [6] 7/6 14/18 23/1 24/25 25/11 75/20</p> <p><b>lovely</b> [4] 9/23 60/15 65/6 74/25</p> <p><b>loves</b> [2] 67/11 75/18</p> <p><b>luck</b> [1] 30/9</p> <p><b>luckily</b> [2] 36/1 73/20</p> <p><b>lucky</b> [16] 4/5 14/12 33/12 33/17 37/11 37/13 37/23 69/15 70/20 72/17 74/16 74/20 76/20 77/10 78/21 81/8</p> <p><b>lying</b> [1] 42/17</p>	<p><b>Magistrates' Court</b> [1] 62/8</p> <p><b>Mail</b> [3] 25/1 79/17 79/19</p> <p><b>main</b> [2] 5/15 7/11</p> <p><b>mainly</b> [1] 7/15</p> <p><b>major</b> [1] 35/17</p> <p><b>majority</b> [1] 73/8</p> <p><b>make</b> [16] 10/5 12/15 18/10 21/11 22/9 72/7 79/12 82/10 83/10 83/17 83/19 83/24 85/17 87/15 87/19 88/2</p> <p><b>makes</b> [1] 38/24</p> <p><b>making</b> [4] 25/3 68/8 70/8 70/25</p> <p><b>Malltraeth</b> [4] 16/20 16/25 24/12 75/6</p> <p><b>man</b> [1] 60/15</p> <p><b>managed</b> [1] 63/24</p> <p><b>management</b> [5] 45/10 68/16 79/25 80/18 80/23</p> <p><b>manager</b> [8] 5/10 22/11 23/6 35/22 40/23 48/24 48/24 61/17</p> <p><b>managers</b> [5] 35/10 37/10 37/11 45/18 48/16</p> <p><b>managing</b> [1] 45/13</p> <p><b>manner</b> [1] 37/17</p> <p><b>manual</b> [6] 8/24 9/8 9/16 11/24 31/25 43/2</p> <p><b>manually</b> [2] 9/9 22/19</p> <p><b>manuals</b> [2] 18/21 19/14</p> <p><b>many</b> [21] 4/3 4/4 11/4 20/15 23/14 31/21 51/17 51/21 70/20 70/20 70/24 70/24 70/24 75/11 80/3 80/13 80/13 80/17 81/10 86/19 87/11</p> <p><b>March</b> [1] 1/1</p> <p><b>Marion</b> [2] 60/12 60/15</p> <p><b>Marjorie</b> [1] 67/17</p> <p><b>married</b> [1] 76/15</p>	<p><b>master</b> [1] 60/25</p> <p><b>matter</b> [1] 44/2</p> <p><b>matters</b> [1] 24/7</p> <p><b>may</b> [7] 2/5 45/5 84/2 87/14 87/18 87/22 88/2</p> <p><b>maybe</b> [2] 53/16 69/1</p> <p><b>me</b> [57] 2/7 5/13 6/20 8/11 12/17 15/8 17/15 23/8 25/2 27/3 27/8 31/25 36/7 36/21 38/4 39/6 42/7 46/22 46/24 48/2 48/9 51/22 53/2 53/21 54/5 55/5 55/9 55/15 55/19 55/19 55/22 56/1 56/18 59/7 63/20 68/10 68/13 69/20 70/19 72/12 73/20 73/24 74/4 75/21 76/12 77/2 77/3 77/4 77/10 77/11 77/13 78/8 78/23 83/25 84/25 86/16 87/17</p> <p><b>mean</b> [54] 8/16 11/11 12/17 12/21 15/1 15/24 21/20 25/14 25/19 26/2 26/17 27/8 30/1 33/24 34/3 34/23 37/21 38/5 41/20 41/24 42/4 43/15 43/18 43/22 44/11 45/16 46/2 50/2 51/5 51/22 52/3 52/8 52/9 52/19 52/25 59/3 59/15 60/2 60/9 61/23 61/24 63/22 63/25 64/7 64/17 65/5 65/6 65/22 66/16 68/25 69/22 71/25 74/25 82/19</p> <p><b>meaningful</b> [1] 87/3</p> <p><b>means</b> [2] 27/23 34/19</p> <p><b>meantime</b> [1] 41/3</p> <p><b>media</b> [1] 75/25</p> <p><b>meet</b> [1] 25/20</p> <p><b>meeting</b> [3] 39/15 41/14 61/1</p> <p><b>meetings</b> [3] 51/18 57/24 60/14</p> <p><b>member</b> [7] 7/15 35/2</p>	<p>38/13 65/10 65/14 65/15 85/1</p> <p><b>members</b> [4] 6/15 7/5 65/9 87/14</p> <p><b>memory</b> [1] 82/21</p> <p><b>mental</b> [1] 72/20</p> <p><b>mention</b> [3] 29/22 64/18 82/12</p> <p><b>mentioned</b> [8] 6/24 18/6 19/22 22/1 23/6 47/15 48/19 50/21</p> <p><b>message</b> [1] 66/24</p> <p><b>met</b> [1] 51/22</p> <p><b>middle</b> [3] 17/23 78/5 80/17</p> <p><b>midst</b> [1] 73/16</p> <p><b>might</b> [7] 1/14 2/11 8/20 18/10 32/8 32/25 35/5</p> <p><b>miles</b> [1] 57/12</p> <p><b>mill</b> [1] 58/23</p> <p><b>mind</b> [3] 2/7 25/6 47/8</p> <p><b>minded</b> [1] 78/22</p> <p><b>ministers</b> [1] 80/2</p> <p><b>minute</b> [2] 75/3 83/5</p> <p><b>minutes</b> [4] 36/2 79/2 84/3 88/12</p> <p><b>mirror</b> [1] 50/22</p> <p><b>misbalance</b> [1] 53/16</p> <p><b>misbalances</b> [1] 53/7</p> <p><b>miskeyed</b> [1] 38/3</p> <p><b>missed</b> [2] 4/19 78/2</p> <p><b>missing</b> [1] 27/11</p> <p><b>missold</b> [1] 34/10</p> <p><b>mistake</b> [1] 43/25</p> <p><b>mistakes</b> [6] 38/24 38/24 68/9 70/25 79/11 83/10</p> <p><b>mixed</b> [1] 67/14</p> <p><b>mobile</b> [1] 66/23</p> <p><b>moment</b> [8] 1/9 1/21 21/24 23/8 67/16 70/3 73/15 85/2</p> <p><b>money</b> [27] 6/12 14/7 22/8 24/14 27/11 27/25 28/9 28/23 29/1 29/4 33/10 33/10 36/22 38/8 38/14 43/6 50/24 63/5 63/25 64/9 64/13 64/15 67/18 70/21 80/23 82/22 85/24</p>	<p><b>monitor</b> [1] 33/22</p> <p><b>monitoring</b> [2] 45/9 45/13</p> <p><b>month</b> [3] 54/2 54/21 58/20</p> <p><b>months</b> [9] 27/17 38/18 42/5 43/1 43/1 55/24 70/14 83/2 83/22</p> <p><b>more</b> [30] 13/1 13/1 13/3 25/25 28/18 29/1 29/4 29/25 30/11 33/22 37/15 37/15 38/12 39/8 39/9 39/16 42/12 51/15 53/11 54/17 54/17 61/22 61/22 61/23 66/17 73/11 77/16 83/4 84/2 84/16</p> <p><b>morning</b> [10] 3/4 35/25 36/9 36/18 45/1 54/25 56/3 58/8 77/17 87/17</p> <p><b>mortgage</b> [1] 38/16</p> <p><b>most</b> [8] 2/9 8/6 25/19 46/5 70/11 73/9 79/14 82/17</p> <p><b>move</b> [7] 1/16 45/20 54/13 55/22 69/20 77/24 82/12</p> <p><b>moved</b> [3] 3/16 24/11 57/6</p> <p><b>movement</b> [1] 57/9</p> <p><b>moving</b> [1] 13/15</p> <p><b>MP</b> [2] 46/9 46/23</p> <p><b>Mr</b> [1] 83/16</p> <p><b>Mr Brannlund</b> [1] 83/16</p> <p><b>Mrs</b> [2] 22/11 35/22</p> <p><b>Mrs van den Bogerd</b> [2] 22/11 35/22</p> <p><b>Ms</b> [6] 2/15 62/3 83/16 84/23 84/24 88/8</p> <p><b>Ms Burke</b> [1] 2/15</p> <p><b>Ms Charlton</b> [2] 83/16 84/23</p> <p><b>Ms Thomas</b> [1] 88/8</p> <p><b>Ms Whiley</b> [2] 62/3 84/24</p> <p><b>much</b> [31] 2/3 2/22 3/17 4/10 5/23 8/13</p>
---	---	--	---	--

<p><b>M</b></p> <p><b>much...</b> [25] 9/10 12/6 17/17 17/22 24/15 26/3 27/21 27/25 28/25 43/18 44/15 47/2 51/10 52/21 67/4 71/25 78/4 78/9 80/20 85/14 86/21 86/23 88/7 88/10 88/16 <b>mum</b> [21] 6/18 16/22 17/3 17/5 22/12 23/18 53/11 53/19 55/9 57/19 58/13 58/16 64/6 64/13 67/17 68/12 74/9 74/16 75/7 77/9 77/13 <b>must</b> [5] 27/18 45/4 45/7 46/7 62/10 <b>mute</b> [1] 88/11 <b>my</b> [99] <b>myself</b> [10] 1/14 3/8 20/19 20/25 23/18 25/2 25/3 46/25 78/10 88/11</p>	<p>62/21 62/22 63/6 64/15 66/2 67/12 70/17 70/21 71/25 71/25 72/5 72/11 72/12 72/13 73/4 74/15 77/1 77/2 78/24 79/12 <b>new</b> [2] 9/14 47/20 <b>Newcastle</b> [1] 60/12 <b>next</b> [5] 20/9 22/17 45/9 88/9 88/10 <b>NFSP</b> [2] 5/13 79/11 <b>NI</b> [1] 5/7 <b>nice</b> [4] 3/17 37/17 52/22 54/20 <b>Nick</b> [1] 80/15 <b>Nick Read</b> [1] 80/15 <b>night</b> [7] 17/23 22/5 56/1 56/2 56/3 60/19 67/24 <b>nightmare</b> [3] 17/20 20/18 24/12 <b>nightmares</b> [3] 26/18 77/3 77/5 <b>nine</b> [1] 69/18 <b>no</b> [47] 10/2 10/18 13/7 14/5 14/22 15/11 20/9 22/24 24/4 26/1 28/1 28/1 29/6 32/20 33/16 34/16 34/19 35/20 35/21 36/15 38/14 42/5 42/22 42/22 43/1 43/4 43/11 45/23 47/1 48/14 51/13 56/5 63/8 63/8 63/14 66/6 68/10 70/12 73/5 73/5 73/10 75/14 78/25 78/25 82/1 82/4 87/1 <b>nobody</b> [4] 12/18 39/23 51/2 85/24 <b>Noel</b> [2] 3/5 56/22 <b>North</b> [1] 14/3 <b>Northern</b> [7] 2/16 2/18 4/14 5/6 8/13 29/16 37/11 <b>Northern Ireland</b> [7] 2/16 2/18 4/14 5/6 8/13 29/16 37/11 <b>not</b> [50] 1/5 1/17 7/20 8/20 9/2 9/18 11/2 14/4 20/16 30/25</p>	<p>38/22 39/19 42/1 44/22 45/23 46/17 48/11 49/10 51/14 51/18 51/20 52/6 52/22 54/20 55/7 56/6 56/23 60/7 62/23 63/14 67/18 71/1 73/24 74/3 75/15 75/21 76/3 76/7 76/15 76/17 76/23 78/21 79/15 79/23 79/23 80/4 82/1 85/6 86/5 87/13 <b>notes</b> [2] 40/6 40/8 <b>nothing</b> [7] 25/6 34/17 41/12 49/3 61/20 73/5 82/5 <b>Nothing's</b> [1] 24/1 <b>notices</b> [1] 43/22 <b>notwithstanding</b> [1] 27/24 <b>now</b> [34] 9/18 10/25 17/4 22/25 23/20 25/7 38/10 41/18 43/15 44/12 49/2 57/20 60/11 66/18 67/8 67/9 68/14 69/15 69/17 72/17 72/21 75/5 76/24 79/4 79/7 79/9 80/15 80/24 81/17 82/5 87/5 87/18 87/25 88/11 <b>nowhere</b> [1] 9/24 <b>NT</b> [1] 5/4 <b>number</b> [2] 2/5 47/11 <b>numerous</b> [5] 9/24 20/11 38/25 47/24 48/3 <b>nuts</b> [1] 18/16</p>	<p><b>occur</b> [1] 25/13 <b>October</b> [5] 26/9 35/25 40/20 40/21 54/23 <b>odd</b> [1] 6/5 <b>off</b> [15] 4/21 4/22 5/8 11/14 11/24 16/7 17/15 19/7 20/13 23/16 24/2 24/5 28/15 29/23 64/3 <b>office</b> [135] <b>officer</b> [1] 68/19 <b>offices</b> [3] 5/8 9/13 9/21 <b>official</b> [1] 48/4 <b>often</b> [4] 31/23 71/2 73/11 82/22 <b>Oh</b> [10] 21/18 22/16 30/25 34/10 36/11 41/21 56/5 57/22 63/22 76/22 <b>okay</b> [15] 2/23 2/24 3/3 10/20 13/14 14/15 16/14 19/2 19/21 20/12 29/7 33/2 37/2 45/2 50/17 <b>old</b> [4] 11/24 12/9 16/23 31/9 <b>older</b> [1] 68/14 <b>once</b> [4] 43/19 44/14 57/23 70/11 <b>one</b> [46] 3/6 4/4 6/3 6/8 7/1 7/6 8/1 9/11 9/13 9/21 12/10 12/10 16/7 18/23 19/11 22/10 22/22 22/25 23/4 25/12 25/19 28/15 34/13 35/17 35/20 36/19 36/21 37/22 39/7 39/13 41/20 45/16 48/25 50/18 62/11 62/15 65/5 65/8 65/9 71/1 74/20 76/25 80/4 83/5 84/6 88/12 <b>ones</b> [10] 21/6 38/25 53/24 60/10 60/16 66/15 69/3 74/20 76/3 82/24 <b>ongoing</b> [2] 59/6 77/19 <b>Online</b> [1] 42/11</p>	<p><b>only</b> [15] 17/10 22/22 36/2 38/2 53/17 56/20 57/2 57/12 58/14 60/10 60/16 73/16 75/17 77/2 83/22 <b>onto</b> [1] 10/3 <b>oomph</b> [1] 26/22 <b>open</b> [6] 36/8 40/23 41/1 44/25 74/21 83/12 <b>opened</b> [1] 66/15 <b>opens</b> [1] 72/5 <b>operation</b> [1] 10/4 <b>operational</b> [1] 18/21 <b>opportunity</b> [5] 16/22 17/4 28/12 59/2 83/2 <b>optimistic</b> [1] 76/24 <b>or</b> [65] 1/15 5/1 6/25 12/6 15/11 18/8 19/4 21/3 21/8 21/9 22/17 23/8 25/25 26/9 28/13 28/16 28/18 28/19 29/3 29/16 30/11 30/17 31/13 32/15 32/23 33/5 33/19 33/22 33/22 34/24 35/10 35/22 37/4 37/19 38/12 38/18 39/4 39/8 39/25 40/15 40/21 42/23 43/3 44/14 45/16 46/17 50/25 53/1 53/6 53/6 53/16 57/7 59/22 60/7 63/1 63/2 70/13 71/1 72/4 72/4 73/13 85/3 87/9 87/14 88/12 <b>or October</b> [1] 40/21 <b>order</b> [3] 29/1 29/4 30/20 <b>ordinary</b> [2] 57/25 61/4 <b>organisation</b> [5] 19/4 35/9 44/8 52/22 61/9 <b>organisations</b> [1] 79/5 <b>other</b> [30] 22/15 24/13 24/22 26/14 28/16 29/3 32/20 32/24 34/19 35/9 39/10 39/14 43/11 43/24 51/14 52/5 53/20 59/9 63/12 68/6</p>
--	---	---	---	--

<p><b>O</b></p> <p><b>other...</b> [10] 71/1 71/2 71/13 71/14 71/17 72/1 73/11 85/3 85/15 88/13</p> <p><b>others</b> [4] 50/23 74/4 77/24 81/10</p> <p><b>otherwise</b> [3] 9/17 10/18 71/15</p> <p><b>our</b> [35] 2/15 6/14 11/2 11/5 12/9 16/7 32/5 33/13 34/7 36/4 37/11 41/7 41/8 41/9 43/24 43/25 46/9 49/21 51/10 56/23 59/2 63/7 66/2 67/3 67/5 70/11 71/20 74/16 78/12 79/22 82/5 82/9 84/20 84/21 86/18</p> <p><b>ourselves</b> [2] 14/11 34/22</p> <p><b>out</b> [46] 2/6 5/5 7/22 8/6 9/23 13/21 16/19 16/21 17/9 19/10 19/19 20/21 21/19 27/10 28/8 30/3 30/11 45/18 46/4 47/21 47/23 49/5 49/25 50/9 54/1 54/2 55/11 60/21 61/16 62/15 65/5 72/17 72/21 75/13 75/25 76/16 77/20 78/2 78/4 78/6 78/8 79/14 79/19 81/6 84/8 85/22</p> <p><b>outcome</b> [4] 68/24 81/4 82/8 86/18</p> <p><b>outcomes</b> [1] 68/4</p> <p><b>outset</b> [1] 33/12</p> <p><b>outside</b> [5] 4/14 8/20 36/20 44/6 57/19</p> <p><b>over</b> [28] 2/21 3/12 4/16 8/11 8/22 12/5 12/8 14/11 17/6 19/6 22/11 22/14 31/18 33/15 39/14 39/23 41/10 42/11 47/10 55/2 63/24 67/3 68/8 70/16 76/22 76/23 82/22 83/2</p>	<p><b>overages</b> [3] 38/25 53/6 83/7</p> <p><b>overnight</b> [2] 25/25 28/18</p> <p><b>overprotective</b> [1] 76/15</p> <p><b>overs</b> [1] 44/14</p> <p><b>oversaw</b> [1] 80/3</p> <p><b>owed</b> [5] 63/25 63/25 64/1 64/14 67/18</p> <p><b>own</b> [12] 1/7 2/11 7/2 7/25 24/10 30/14 32/1 36/14 36/16 54/4 72/20 75/7</p> <hr/> <p><b>P</b></p> <p><b>Paddington</b> [1] 77/6</p> <p><b>paid</b> [9] 4/6 33/8 33/14 35/4 38/16 58/14 64/3 82/22 83/25</p> <p><b>pains</b> [1] 26/20</p> <p><b>paint</b> [1] 53/2</p> <p><b>pair</b> [1] 64/21</p> <p><b>Panorama</b> [1] 49/22</p> <p><b>paper</b> [10] 8/24 10/6 11/25 17/7 22/18 31/9 31/13 35/19 46/3 55/2</p> <p><b>paper-wise</b> [1] 35/19</p> <p><b>paperwork</b> [4] 43/4 70/13 73/22 78/17</p> <p><b>parent</b> [2] 54/4 69/14</p> <p><b>parent's</b> [1] 56/7</p> <p><b>parents</b> [1] 16/20</p> <p><b>parliamentary</b> [1] 46/10</p> <p><b>part</b> [10] 2/19 6/25 14/10 14/17 15/15 55/7 55/23 68/18 78/2 84/3</p> <p><b>part-time</b> [2] 14/10 15/15</p> <p><b>participant</b> [1] 2/16</p> <p><b>participate</b> [1] 1/24</p> <p><b>particular</b> [2] 14/19 18/25</p> <p><b>particularly</b> [3] 16/11 20/16 66/13</p> <p><b>Partly</b> [1] 52/14</p> <p><b>partner</b> [1] 68/13</p> <p><b>parts</b> [3] 35/9 39/4 68/22</p>	<p><b>passed</b> [1] 46/11</p> <p><b>passionate</b> [2] 53/13 79/10</p> <p><b>past</b> [1] 79/12</p> <p><b>Paul</b> [12] 3/19 10/23 19/2 31/6 34/23 37/3 42/18 46/8 50/21 53/5 70/5 84/5</p> <p><b>Paula</b> [1] 46/11</p> <p><b>Paula Vennells</b> [1] 46/11</p> <p><b>pay</b> [8] 22/14 22/14 28/9 38/18 44/17 72/10 83/1 83/2</p> <p><b>paying</b> [6] 34/22 35/6 50/24 64/9 64/12 81/25</p> <p><b>payment</b> [2] 35/3 85/7</p> <p><b>payout</b> [2] 82/16 83/14</p> <p><b>pen</b> [1] 8/24</p> <p><b>pence</b> [1] 53/16</p> <p><b>pension</b> [1] 58/14</p> <p><b>pensioners'</b> [1] 58/11</p> <p><b>people</b> [53] 2/5 3/6 5/17 8/19 9/3 16/24 17/1 17/12 21/22 25/20 29/16 31/10 31/11 31/21 32/1 39/10 39/13 41/1 41/17 41/17 45/21 48/16 51/25 52/5 52/16 55/17 55/18 57/21 57/23 57/25 58/2 61/4 61/5 65/7 65/25 66/4 66/14 67/4 68/6 70/24 73/8 73/9 76/16 76/17 76/20 76/22 77/20 78/11 80/13 80/13 86/25 87/11 87/19</p> <p><b>people's</b> [1] 81/19</p> <p><b>perfectly</b> [2] 52/10 75/4</p> <p><b>performance</b> [1] 71/16</p> <p><b>perhaps</b> [7] 2/24 3/1 3/19 8/4 10/23 79/4 85/20</p> <p><b>period</b> [5] 15/15 45/11 70/16 71/12</p>	<p>73/9</p> <p><b>permission</b> [1] 51/12</p> <p><b>person</b> [5] 1/15 58/25 69/1 78/5 86/3</p> <p><b>personal</b> [1] 50/4</p> <p><b>perspective</b> [4] 7/3 13/17 16/17 42/18</p> <p><b>perspectives</b> [1] 7/8</p> <p><b>Pete</b> [2] 60/15 60/15</p> <p><b>phone</b> [7] 20/24 30/6 31/22 65/10 65/11 65/16 66/24</p> <p><b>phonecall</b> [2] 39/20 42/2</p> <p><b>phoned</b> [2] 38/21 55/8</p> <p><b>phoning</b> [1] 23/14</p> <p><b>physically</b> [2] 50/2 50/2</p> <p><b>pick</b> [5] 8/2 12/21 47/3 52/2 59/10</p> <p><b>picked</b> [1] 20/3</p> <p><b>picking</b> [3] 48/16 52/5 56/8</p> <p><b>picture</b> [1] 53/2</p> <p><b>pieces</b> [1] 66/19</p> <p><b>pillars</b> [1] 23/4</p> <p><b>pin</b> [1] 16/8</p> <p><b>place</b> [8] 16/20 28/23 40/5 41/15 42/3 57/2 68/16 79/20</p> <p><b>plea</b> [1] 74/12</p> <p><b>please</b> [6] 2/3 7/9 27/3 29/19 88/3 88/13</p> <p><b>plough</b> [1] 9/25</p> <p><b>plus</b> [2] 4/5 73/8</p> <p><b>pm</b> [1] 88/20</p> <p><b>pockets</b> [1] 80/24</p> <p><b>point</b> [11] 7/4 7/10 8/9 10/19 11/1 27/24 30/14 34/5 52/6 54/15 81/14</p> <p><b>pointed</b> [1] 27/10</p> <p><b>points</b> [1] 75/11</p> <p><b>police</b> [3] 36/17 54/19 63/6</p> <p><b>popping</b> [1] 19/7</p> <p><b>position</b> [2] 53/20 85/7</p> <p><b>positive</b> [1] 68/23</p> <p><b>post</b> [125]</p> <p><b>post office</b> [103]</p>	<p><b>postman</b> [2] 25/2 38/11</p> <p><b>postmaster</b> [2] 10/17 41/6</p> <p><b>postmasters</b> [9] 9/4 20/22 53/20 76/2 79/9 79/23 79/23 81/20 82/6</p> <p><b>postmen</b> [1] 38/12</p> <p><b>postmistresses</b> [1] 53/21</p> <p><b>potential</b> [1] 11/10</p> <p><b>potentially</b> [1] 30/17</p> <p><b>pounds</b> [1] 48/3</p> <p><b>power</b> [2] 61/10 67/1</p> <p><b>powers</b> [1] 87/18</p> <p><b>practical</b> [1] 60/18</p> <p><b>prayer</b> [1] 76/9</p> <p><b>pre</b> [1] 8/11</p> <p><b>pre-computerisation</b> [1] 8/11</p> <p><b>prepared</b> [5] 18/8 19/23 20/1 46/24 87/2</p> <p><b>presentation</b> [1] 72/25</p> <p><b>Preston</b> [1] 55/13</p> <p><b>presumably</b> [1] 71/13</p> <p><b>pretty</b> [5] 2/14 12/6 15/22 52/21 72/23</p> <p><b>prevailing</b> [1] 10/7</p> <p><b>pride</b> [1] 24/24</p> <p><b>printer</b> [1] 72/2</p> <p><b>printers</b> [1] 16/7</p> <p><b>prison</b> [4] 55/12 55/25 56/16 74/7</p> <p><b>probably</b> [14] 2/1 8/6 9/10 33/16 38/17 38/22 53/19 59/7 67/12 68/9 68/10 70/15 85/12 87/10</p> <p><b>problem</b> [6] 32/14 38/15 47/1 66/21 74/1 83/20</p> <p><b>problems</b> [8] 15/25 16/1 22/1 41/21 41/25 48/21 49/3 64/21</p> <p><b>procedures</b> [1] 12/22</p> <p><b>proceeds</b> [1] 58/12</p> <p><b>process</b> [2] 21/8 75/22</p> <p><b>processes</b> [2] 12/23 32/2</p>
--	--	--	--	---

<p><b>P</b></p> <p><b>products</b> [1] 18/17  <b>programme</b> [1] 77/6  <b>progressively</b> [1] 31/19  <b>propaganda</b> [1] 73/13  <b>proper</b> [2] 69/6 77/20  <b>properly</b> [2] 24/22 81/20  <b>property</b> [3] 24/12 55/24 69/21  <b>prosperous</b> [1] 33/17  <b>protective</b> [1] 76/13  <b>proud</b> [2] 8/21 58/24  <b>prove</b> [6] 42/15 49/9 62/23 66/9 66/10 71/1  <b>proved</b> [1] 13/12  <b>provide</b> [2] 46/15 48/6  <b>provided</b> [3] 37/8 72/1 72/5  <b>proxy</b> [1] 29/10  <b>Prynhawn</b> [1] 88/8  <b>psychiatry</b> [1] 73/25  <b>pub</b> [2] 16/21 78/6  <b>public</b> [6] 2/5 6/25 62/18 62/25 63/11 87/12  <b>Public Inquiries</b> [1] 6/25  <b>pull</b> [1] 77/20  <b>purely</b> [3] 1/16 33/23 87/20  <b>pursue</b> [1] 27/19  <b>pursued</b> [1] 59/24  <b>push</b> [1] 37/16  <b>put</b> [21] 2/6 3/9 11/11 15/5 28/5 33/10 33/10 33/16 34/6 34/13 38/8 43/6 44/17 44/20 46/10 64/15 70/7 70/16 83/21 84/14 87/6  <b>puts</b> [1] 64/25  <b>putting</b> [2] 75/25 86/18</p> <hr/> <p><b>Q</b></p> <p><b>qualify</b> [1] 4/18  <b>Queen</b> [1] 57/16  <b>question</b> [8] 2/11 24/6 25/10 36/14</p>	<p>46/10 63/9 81/15 86/2  <b>questioned</b> [1] 36/16  <b>questions</b> [3] 2/9 2/10 82/6  <b>queue</b> [3] 8/19 32/14 47/23  <b>quick</b> [2] 1/20 32/8  <b>quickly</b> [1] 20/3  <b>quiet</b> [1] 80/8  <b>quite</b> [31] 5/19 6/8 6/12 9/15 9/18 11/10 11/14 11/19 12/2 12/12 12/13 12/14 13/20 13/21 14/1 14/9 14/12 15/21 16/11 39/7 39/22 48/2 53/14 60/11 64/5 68/7 70/10 80/22 81/2 82/22 83/7  <b>quote</b> [1] 46/12</p>	<p><b>record</b> [3] 23/12 45/25 46/2  <b>records</b> [3] 11/13 70/11 83/23  <b>redo</b> [1] 49/6  <b>redundancies</b> [1] 13/19  <b>redundancy</b> [2] 13/19 14/7  <b>reflect</b> [1] 59/5  <b>reflecting</b> [1] 66/11  <b>reflections</b> [2] 21/1 84/13  <b>refusing</b> [1] 48/25  <b>regarding</b> [1] 74/5  <b>regional</b> [1] 31/9  <b>regret</b> [3] 57/1 78/19 78/24  <b>regularly</b> [2] 28/24 32/2</p>	<p><b>request</b> [2] 84/14 88/4  <b>requesting</b> [1] 84/7  <b>resetting</b> [1] 80/16  <b>resigned</b> [1] 34/21  <b>resilient</b> [1] 66/18  <b>resolve</b> [4] 31/6 33/4 37/5 37/14  <b>resolved</b> [5] 32/9 32/12 35/6 59/13 59/14  <b>resolving</b> [1] 37/18  <b>resonate</b> [1] 39/4  <b>resonates</b> [1] 39/6  <b>resourced</b> [1] 19/3  <b>resources</b> [1] 18/9  <b>respect</b> [1] 75/24  <b>respects</b> [1] 51/17  <b>response</b> [1] 46/12  <b>responsibility</b> [1] 80/5</p>	<p><b>rings</b> [1] 27/20  <b>road</b> [4] 25/21 36/2 36/8 57/12  <b>rob</b> [1] 33/18  <b>robust</b> [3] 60/3 60/7 68/20  <b>rock</b> [2] 37/1 56/15  <b>rock-bottom</b> [1] 37/1  <b>role</b> [3] 5/6 35/9 79/9  <b>roll</b> [3] 20/21 21/19 31/3  <b>roll-out</b> [2] 20/21 21/19  <b>rolled</b> [2] 79/19 82/22  <b>rolling</b> [2] 17/25 57/24  <b>rollover</b> [4] 44/22 44/24 44/25 82/25  <b>room</b> [3] 1/15 18/16 77/25  <b>rooms</b> [1] 13/24  <b>roughly</b> [3] 21/14 21/16 70/6  <b>round</b> [9] 40/25 49/9 49/10 49/12 59/9 61/2 66/4 74/11 76/19  <b>route</b> [1] 14/13  <b>Royal</b> [3] 25/1 79/17 79/19  <b>Royal Mail</b> [3] 25/1 79/17 79/19  <b>ruined</b> [2] 86/5 86/6  <b>rules</b> [1] 83/21  <b>rumours</b> [1] 66/4  <b>run</b> [4] 5/1 21/10 40/25 79/2  <b>rung</b> [3] 25/25 32/8 33/8  <b>running</b> [9] 7/14 8/18 8/23 15/16 33/20 40/25 52/10 53/15 66/25  <b>runs</b> [1] 15/20</p>
	<p><b>R</b></p> <p><b>ran</b> [5] 3/25 4/15 5/3 16/7 39/13  <b>rand</b> [1] 32/15  <b>rang</b> [5] 20/23 27/9 38/4 47/23 48/3  <b>rather</b> [5] 41/10 59/8 73/6 78/6 81/5  <b>re</b> [2] 36/8 40/23  <b>re-open</b> [2] 36/8 40/23  <b>reaction</b> [1] 42/19  <b>read</b> [3] 46/23 47/13 80/15  <b>reading</b> [3] 24/5 29/23 31/23  <b>ready</b> [1] 62/14  <b>real</b> [1] 47/24  <b>realises</b> [1] 41/18  <b>realising</b> [1] 57/8  <b>really</b> [90]  <b>reason</b> [7] 4/2 5/15 6/17 11/20 29/2 52/14 74/12  <b>reasons</b> [4] 6/9 56/24 56/25 78/10  <b>reassurance</b> [1] 9/7  <b>reboot</b> [4] 16/3 35/21 49/6 49/17  <b>received</b> [1] 29/12  <b>recognised</b> [1] 70/7  <b>recollect</b> [1] 9/1</p>	<p><b>relationships</b> [1] 80/16  <b>relatively</b> [1] 12/3  <b>relief</b> [6] 40/22 48/23 48/24 58/19 60/24 61/7  <b>relive</b> [1] 74/1  <b>reluctant</b> [1] 30/12  <b>remember</b> [13] 18/19 18/20 19/9 19/14 22/10 23/13 36/18 36/20 49/7 55/4 61/2 65/8 79/22  <b>reminds</b> [1] 77/4  <b>remotely</b> [1] 61/21  <b>remunerated</b> [1] 81/20  <b>remuneration</b> [2] 54/2 54/3  <b>reopened</b> [1] 64/11  <b>replaced</b> [1] 49/1  <b>reply</b> [1] 46/23  <b>report</b> [8] 27/16 33/22 33/25 42/20 50/8 52/14 62/15 62/17  <b>reported</b> [2] 39/23 45/24  <b>reporting</b> [1] 44/5  <b>reports</b> [2] 21/9 47/11  <b>repository</b> [1] 46/16  <b>represent</b> [2] 15/4 40/1</p>	<p><b>responsible</b> [3] 28/10 41/7 80/6  <b>rest</b> [5] 10/22 19/2 22/24 36/4 80/7  <b>retained</b> [1] 46/15  <b>retired</b> [6] 4/1 46/1 51/3 58/6 75/14 75/17  <b>retirement</b> [1] 70/12  <b>retiring</b> [1] 4/25  <b>rid</b> [1] 75/8  <b>ridiculous</b> [3] 26/2 26/4 27/10  <b>right</b> [41] 3/15 5/14 5/23 10/11 10/20 11/15 12/16 12/25 13/3 13/11 14/15 19/21 21/18 21/22 28/6 28/21 30/21 32/7 37/2 39/3 40/14 42/21 50/17 53/5 56/24 56/25 59/6 62/5 62/6 62/20 63/18 64/12 64/15 68/25 69/2 70/2 78/10 80/15 83/15 84/1 85/11  <b>rights</b> [1] 5/22  <b>ring</b> [9] 20/11 29/20 30/5 30/12 32/17 32/21 32/24 36/12 43/5  <b>Ringling</b> [1] 10/1</p>	<p><b>S</b></p> <p><b>sacrifice</b> [3] 77/25 78/1 78/2  <b>sacrificed</b> [1] 76/13  <b>sad</b> [2] 68/16 73/7  <b>Sadly</b> [1] 45/25  <b>sadness</b> [1] 58/19  <b>said</b> [42] 7/20 10/25</p>

<b>S</b>	<b>scheme [7]</b> 80/25 82/13 82/14 82/17 83/18 85/3 85/3 <b>schemes [1]</b> 80/24 <b>school [4]</b> 3/23 12/13 56/18 60/20 <b>scraped [1]</b> 77/22 <b>screaming [1]</b> 55/19 <b>screen [3]</b> 17/24 17/24 72/3 <b>script [3]</b> 24/5 29/23 31/24 <b>sealed [1]</b> 46/15 <b>Sean [1]</b> 56/21 <b>searches [1]</b> 60/20 <b>searching [1]</b> 61/15 <b>second [7]</b> 10/4 13/4 16/15 24/22 50/8 62/15 62/17 <b>second-guessing [1]</b> 24/22 <b>Secretariat [1]</b> 87/15 <b>secretary [1]</b> 78/18 <b>secure [3]</b> 11/20 11/23 16/12 <b>securely [1]</b> 46/15 <b>security [1]</b> 62/9 <b>see [18]</b> 5/21 8/8 10/24 13/16 17/24 34/10 46/25 48/11 48/12 54/19 56/9 58/21 68/22 69/5 76/8 77/4 78/25 79/7 <b>seed [1]</b> 87/6 <b>seeing [2]</b> 7/6 25/11 <b>seek [1]</b> 26/25 <b>seeking [1]</b> 31/16 <b>seem [3]</b> 18/20 43/9 80/8 <b>seemed [2]</b> 14/1 15/8 <b>seen [2]</b> 36/4 87/8 <b>seldom [1]</b> 38/16 <b>self [1]</b> 20/19 <b>self-taught [1]</b> 20/19 <b>sell [8]</b> 5/2 32/15 37/16 37/17 51/6 55/22 58/12 58/15 <b>selling [4]</b> 17/13 18/17 18/18 34/14 <b>send [6]</b> 12/7 42/7 46/24 82/25 86/2 86/8 <b>senior [2]</b> 3/22 5/10	<b>sense [6]</b> 1/6 21/11 50/22 54/17 61/8 67/19 <b>sent [6]</b> 3/7 12/6 46/22 54/23 78/20 85/23 <b>sentence [1]</b> 74/14 <b>sentences [1]</b> 3/2 <b>September [2]</b> 26/9 40/21 <b>serious [2]</b> 54/17 68/15 <b>service [4]</b> 31/19 73/1 73/3 81/25 <b>session [7]</b> 1/3 1/6 1/24 2/5 84/4 88/9 88/21 <b>sessions [4]</b> 1/25 1/25 4/3 73/25 <b>set [1]</b> 16/13 <b>settee [1]</b> 22/12 <b>settings [1]</b> 18/12 <b>settle [1]</b> 27/22 <b>settled [3]</b> 26/7 26/12 27/16 <b>settling [1]</b> 44/2 <b>seven [3]</b> 6/6 56/13 70/12 <b>several [3]</b> 7/11 16/4 35/7 <b>shaking [1]</b> 25/17 <b>share [5]</b> 5/15 7/9 23/22 31/17 53/1 <b>shared [2]</b> 50/25 86/12 <b>sharing [3]</b> 61/5 67/25 85/15 <b>she [101]</b> <b>sheet [2]</b> 25/16 32/3 <b>sheets [3]</b> 11/25 32/2 56/8 <b>Shields [1]</b> 14/25 <b>shop [16]</b> 11/21 11/22 15/21 16/20 16/22 33/17 33/18 34/5 34/7 34/15 36/10 51/9 51/14 52/10 55/1 71/20 <b>shops [1]</b> 66/1 <b>short [8]</b> 26/11 36/11 36/12 38/4 39/22 44/16 44/16 44/20	<b>shortage [10]</b> 12/5 21/9 25/23 25/24 33/13 34/18 37/22 43/11 71/7 71/9 <b>shortages [11]</b> 12/9 33/21 38/24 43/24 44/14 46/2 51/19 52/15 53/6 70/22 83/8 <b>shortfall [3]</b> 33/5 82/13 85/2 <b>shortfalls [5]</b> 37/5 44/2 44/8 53/23 70/9 <b>shortly [1]</b> 40/16 <b>should [5]</b> 6/11 24/6 76/6 82/7 86/25 <b>shouting [1]</b> 65/10 <b>show [1]</b> 82/23 <b>showed [1]</b> 80/11 <b>shut [4]</b> 29/2 36/10 40/2 42/1 <b>Sian [13]</b> 2/24 3/4 3/14 6/25 16/16 21/25 35/13 54/10 59/4 73/14 78/25 85/20 86/11 <b>Sian's [1]</b> 26/18 <b>sic [1]</b> 21/21 <b>side [1]</b> 39/14 <b>Sight [3]</b> 50/8 62/15 62/17 <b>signal [1]</b> 56/6 <b>silent [1]</b> 2/14 <b>silly [2]</b> 41/19 70/25 <b>similar [1]</b> 21/6 <b>simply [1]</b> 33/9 <b>since [1]</b> 64/22 <b>single [5]</b> 15/4 37/25 54/4 58/25 69/13 <b>Sir [22]</b> 1/8 1/14 1/19 3/12 7/2 7/8 7/19 32/7 57/5 59/8 68/2 79/7 81/13 82/9 82/16 84/5 84/6 84/15 85/12 85/18 86/15 88/18 <b>Sir Wyn [15]</b> 32/7 57/5 59/8 68/2 79/7 81/13 82/9 82/16 84/5 84/6 84/15 85/12 85/18 86/15 88/18 <b>sitting [5]</b> 8/14 22/5 55/9 65/8 69/7 <b>situation [4]</b> 18/11	24/19 37/1 54/10 <b>six [3]</b> 49/17 58/22 83/2 <b>six months [1]</b> 83/2 <b>six weeks [2]</b> 49/17 58/22 <b>sleep [2]</b> 26/17 67/23 <b>sleeping [1]</b> 24/21 <b>slightly [1]</b> 4/8 <b>small [2]</b> 82/16 83/7 <b>smiling [1]</b> 34/24 <b>smoke [1]</b> 66/6 <b>snacks [1]</b> 61/6 <b>so [201]</b> <b>social [1]</b> 39/8 <b>sofar [1]</b> 43/6 <b>sofar as [1]</b> 43/6 <b>software [1]</b> 34/4 <b>sold [2]</b> 14/7 34/14 <b>solely [1]</b> 20/24 <b>solicitor [1]</b> 55/8 <b>solicitors [6]</b> 50/9 50/14 50/15 63/15 67/23 73/21 <b>solution [2]</b> 27/14 48/21 <b>solutions [1]</b> 66/20 <b>solve [2]</b> 48/20 66/21 <b>some [31]</b> 5/20 6/25 7/24 10/3 12/8 15/15 27/18 29/2 30/2 30/19 39/1 40/9 49/23 52/20 53/22 53/23 55/1 59/5 59/22 60/4 66/1 66/16 66/16 75/10 76/17 79/6 80/23 83/8 87/12 87/16 88/1 <b>somebody [14]</b> 9/1 17/24 19/5 24/19 29/22 30/6 31/14 40/22 54/19 55/3 57/20 65/18 72/13 77/4 <b>someone [1]</b> 2/19 <b>Somerset [1]</b> 13/11 <b>something [26]</b> 10/11 13/22 15/5 19/17 28/19 30/18 30/22 32/8 32/16 33/3 33/13 34/10 34/11 43/4 44/12 46/6 52/12 53/8 57/17 59/22 60/18
----------	---	--	--	---

<p><b>S</b></p> <p><b>something...</b> [5] 62/1 66/9 78/8 84/2 87/5</p> <p><b>sometimes</b> [6] 2/12 4/22 29/21 30/6 69/24 76/16</p> <p><b>somewhere</b> [4] 13/8 13/10 40/8 45/7</p> <p><b>soon</b> [2] 39/11 41/11</p> <p><b>sooner</b> [2] 75/20 81/5</p> <p><b>sophisticated</b> [1] 71/21</p> <p><b>sorry</b> [13] 14/23 21/15 21/21 24/3 26/5 27/19 29/14 30/7 40/11 40/20 63/18 65/14 70/1</p> <p><b>sort</b> [50] 6/19 6/20 7/22 10/23 10/24 11/20 14/21 14/24 15/18 15/20 16/3 16/8 19/15 19/19 20/19 20/21 25/10 25/25 29/10 30/19 41/23 46/19 47/9 51/19 52/24 53/2 57/6 59/12 59/18 59/21 59/22 60/12 60/14 61/20 61/23 62/11 64/1 64/4 64/12 64/23 64/24 66/5 66/19 66/20 67/20 69/11 70/6 79/6 84/13 84/20</p> <p><b>sorted</b> [1] 27/18</p> <p><b>sorts</b> [8] 11/12 11/13 11/17 21/2 21/3 66/3 67/5 71/4</p> <p><b>sought</b> [1] 29/12</p> <p><b>sound</b> [1] 44/3</p> <p><b>sounds</b> [2] 1/5 15/23</p> <p><b>South</b> [2] 14/25 32/15</p> <p><b>South African</b> [1] 32/15</p> <p><b>space</b> [1] 24/3</p> <p><b>Spar</b> [1] 5/7</p> <p><b>Spar NI</b> [1] 5/7</p> <p><b>speak</b> [7] 3/12 59/2 65/9 65/12 84/24 87/3 87/6</p> <p><b>speaking</b> [2] 30/9 58/25</p>	<p><b>specific</b> [1] 81/14</p> <p><b>specifically</b> [1] 49/18</p> <p><b>specifics</b> [1] 60/4</p> <p><b>spending</b> [1] 43/12</p> <p><b>spitting</b> [1] 55/19</p> <p><b>spoken</b> [2] 68/6 74/21</p> <p><b>stack</b> [5] 35/2 35/3 35/4 72/8 72/10</p> <p><b>staff</b> [14] 9/4 10/16 20/7 20/20 32/3 34/13 34/25 35/2 64/9 65/9 65/10 65/14 65/15 71/3</p> <p><b>stage</b> [4] 30/10 35/15 50/24 62/2</p> <p><b>stages</b> [2] 54/16 84/15</p> <p><b>stamina</b> [1] 2/2</p> <p><b>stamps</b> [5] 17/13 17/15 44/16 44/17 44/18</p> <p><b>stand</b> [3] 51/8 80/7 85/25</p> <p><b>start</b> [10] 2/24 7/22 8/4 18/11 21/7 21/19 25/21 50/20 51/5 77/7</p> <p><b>started</b> [15] 1/19 5/8 7/12 7/23 8/2 11/24 16/19 17/8 22/1 23/11 25/13 31/8 54/21 57/23 72/21</p> <p><b>starting</b> [2] 8/8 13/17</p> <p><b>state</b> [1] 69/8</p> <p><b>statement</b> [3] 38/17 87/9 88/3</p> <p><b>statements</b> [3] 87/11 87/16 87/19</p> <p><b>station</b> [2] 36/17 54/19</p> <p><b>stay</b> [4] 20/6 35/4 69/19 78/6</p> <p><b>stayed</b> [3] 13/12 22/23 76/14</p> <p><b>stealing</b> [2] 66/25 67/1</p> <p><b>step</b> [5] 18/24 18/24 72/16 78/23 81/24</p> <p><b>stepped</b> [1] 5/5</p> <p><b>still</b> [40] 3/14 20/17 24/11 24/16 26/14 28/22 29/5 37/13 49/14 57/17 57/21</p>	<p>58/3 58/4 58/7 58/18 60/2 63/25 64/14 67/17 68/15 68/21 70/11 70/23 71/8 73/15 74/4 74/17 75/7 75/15 75/23 76/8 76/17 76/23 77/2 77/3 77/5 78/11 79/8 80/18 81/6</p> <p><b>stock</b> [3] 34/20 42/12 71/20</p> <p><b>stop</b> [1] 88/18</p> <p><b>stopped</b> [2] 20/24 76/14</p> <p><b>store</b> [1] 76/18</p> <p><b>stored</b> [1] 45/7</p> <p><b>stories</b> [1] 5/20</p> <p><b>storm</b> [1] 16/2</p> <p><b>storms</b> [1] 48/19</p> <p><b>story</b> [7] 4/8 8/1 8/8 39/22 47/8 60/8 69/18</p> <p><b>straight</b> [3] 2/12 26/1 26/19</p> <p><b>straightaway</b> [2] 42/6 42/8</p> <p><b>straightforward</b> [2] 12/4 20/13</p> <p><b>strange</b> [2] 28/2 39/23</p> <p><b>stream</b> [1] 88/19</p> <p><b>street</b> [1] 55/18</p> <p><b>strength</b> [1] 75/1</p> <p><b>stress</b> [3] 17/22 24/20 67/7</p> <p><b>strong</b> [1] 74/20</p> <p><b>strongly</b> [1] 45/3</p> <p><b>structure</b> [1] 7/19</p> <p><b>struggled</b> [2] 69/2 69/14</p> <p><b>stuck</b> [2] 29/21 30/19</p> <p><b>studenty</b> [1] 64/4</p> <p><b>stuff</b> [5] 55/1 65/1 65/2 67/2 82/20</p> <p><b>sub</b> [1] 50/5</p> <p><b>sub-post office</b> [1] 50/5</p> <p><b>subpostmaster</b> [3] 6/11 23/3 25/2</p> <p><b>subpostmasters</b> [11] 4/4 4/5 7/4 32/24 39/25 51/21 51/22 52/16 52/21 60/23</p>	<p>75/12</p> <p><b>substantial</b> [1] 63/5</p> <p><b>such</b> [5] 9/20 10/13 18/7 56/19 77/11</p> <p><b>suddenly</b> [2] 40/16 45/20</p> <p><b>suffered</b> [2] 6/16 79/24</p> <p><b>suffering</b> [1] 81/6</p> <p><b>suit</b> [1] 32/5</p> <p><b>sum</b> [6] 54/15 63/5 64/13 66/12 70/6 79/3</p> <p><b>summaries</b> [1] 79/6</p> <p><b>summer</b> [3] 25/24 25/24 26/6</p> <p><b>supermarket</b> [1] 51/8</p> <p><b>supermarket-type</b> [1] 51/8</p> <p><b>suppliers</b> [1] 71/14</p> <p><b>supplying</b> [1] 71/20</p> <p><b>support</b> [20] 5/12 18/9 20/20 29/11 31/16 34/1 37/4 39/2 45/23 48/15 48/18 49/15 50/1 54/8 67/10 67/10 71/23 77/11 79/9 81/9</p> <p><b>supported</b> [6] 9/19 53/21 64/7 65/7 68/13 73/24</p> <p><b>supporting</b> [1] 78/3</p> <p><b>suppose</b> [6] 29/24 30/4 30/10 31/25 69/23 83/9</p> <p><b>supposed</b> [6] 4/22 19/6 19/20 39/25 55/14 77/7</p> <p><b>sure</b> [4] 11/2 67/5 72/8 79/12</p> <p><b>surgery</b> [1] 77/12</p> <p><b>surprised</b> [2] 42/7 88/3</p> <p><b>suspect</b> [1] 71/6</p> <p><b>suspected</b> [2] 31/23 84/9</p> <p><b>suspended</b> [9] 25/15 28/3 40/19 40/21 41/11 48/24 59/16 65/13 74/14</p> <p><b>suspended</b> <b>September</b> [1] 40/21</p> <p><b>suspension</b> [4] 25/21</p>	<p>26/19 50/23 59/11</p> <p><b>Sweeney</b> [1] 49/23</p> <p><b>swipe</b> [1] 20/13</p> <p><b>switch</b> [1] 45/21</p> <p><b>system</b> [43] 3/7 6/13 8/25 9/14 9/19 10/1 11/24 12/9 12/18 14/22 17/20 18/4 18/15 20/8 20/17 20/25 21/11 21/19 29/25 30/10 30/21 31/9 32/12 34/5 34/15 44/13 46/14 47/9 47/21 47/22 47/25 48/10 48/11 67/21 70/8 71/21 71/24 72/17 79/19 82/5 83/12 83/12 84/18</p> <p><b>systems</b> [7] 9/17 12/21 49/11 67/6 72/2 82/23 84/22</p> <hr/> <p><b>T</b></p> <p><b>table</b> [1] 25/5</p> <p><b>tag</b> [3] 55/23 55/25 56/10</p> <p><b>Taid</b> [1] 56/16</p> <p><b>take</b> [21] 10/15 10/17 13/19 16/25 17/5 18/4 19/24 36/16 38/1 40/4 42/3 42/12 63/9 71/12 72/3 72/16 81/1 81/23 82/13 84/6 84/15</p> <p><b>taken</b> [7] 37/6 42/3 49/15 54/11 80/4 81/2 85/24</p> <p><b>takes</b> [2] 81/18 81/19</p> <p><b>taking</b> [5] 19/24 35/15 54/1 76/17 86/17</p> <p><b>talk</b> [12] 3/2 7/13 23/25 50/25 51/17 51/18 51/20 52/7 53/6 60/7 68/2 69/10</p> <p><b>talked</b> [4] 35/7 35/7 43/14 48/15</p> <p><b>talking</b> [5] 7/15 7/20 31/14 57/15 72/8</p> <p><b>tantrum</b> [1] 34/24</p> <p><b>taught</b> [4] 4/18 4/23 12/13 20/19</p> <p><b>tea</b> [3] 9/7 13/24 22/14</p>
--	---	---	---	--

<p><b>T</b></p> <p><b>teacher [3]</b> 3/22 3/22 4/18</p> <p><b>teaching [12]</b> 3/24 11/1 11/2 13/9 13/21 13/22 14/10 14/14 15/14 15/19 27/6 63/23</p> <p><b>team [6]</b> 6/1 26/9 61/19 74/23 87/14 87/15</p> <p><b>teas [1]</b> 61/5</p> <p><b>technical [3]</b> 48/18 48/21 78/22</p> <p><b>technically [1]</b> 71/15</p> <p><b>Teckwyn [1]</b> 56/21</p> <p><b>telephone [1]</b> 34/12</p> <p><b>tell [20]</b> 2/25 3/1 4/8 4/11 17/13 19/23 22/2 27/3 29/11 44/13 44/15 47/7 47/24 51/25 53/23 56/12 56/16 63/20 84/25 87/5</p> <p><b>telling [6]</b> 35/21 49/18 60/7 60/7 63/10 65/11</p> <p><b>ten [2]</b> 73/1 79/2</p> <p><b>ten minutes [1]</b> 79/2</p> <p><b>ten years' [1]</b> 73/1</p> <p><b>tend [1]</b> 76/15</p> <p><b>term [1]</b> 67/7</p> <p><b>terminals [2]</b> 16/7 48/25</p> <p><b>terms [3]</b> 45/13 48/15 72/19</p> <p><b>testifying [1]</b> 57/11</p> <p><b>testimony [1]</b> 60/13</p> <p><b>than [11]</b> 34/19 39/9 39/16 42/12 43/12 43/24 59/8 66/18 73/11 81/5 84/16</p> <p><b>thank [56]</b> 1/4 1/23 2/22 3/14 3/17 3/18 4/9 4/10 4/13 5/14 5/23 5/23 6/22 6/22 10/20 12/25 13/14 16/15 19/2 25/9 29/7 29/20 47/2 59/1 59/4 59/4 67/25 67/25 70/4 73/5 73/14 74/4 74/19 75/2 78/25 82/11 84/5</p>	<p>84/11 85/10 85/11 85/14 86/11 86/11 86/13 86/16 86/19 86/21 86/22 86/23 88/7 88/10 88/15 88/16 88/17 88/18 88/19</p> <p><b>thankful [1]</b> 68/5</p> <p><b>thanking [2]</b> 59/8 86/25</p> <p><b>thanks [2]</b> 10/21 29/19</p> <p><b>that [409]</b></p> <p><b>that request [1]</b> 88/4</p> <p><b>that's [46]</b> 1/17 2/4 2/17 2/23 2/24 3/3 3/11 3/16 4/7 4/9 5/13 7/8 7/19 9/2 9/4 9/5 10/20 23/15 34/10 36/16 38/19 44/10 46/17 48/8 48/9 52/3 53/17 56/10 58/25 59/6 60/16 63/16 68/16 70/2 70/16 75/13 75/13 76/9 76/13 77/7 78/14 78/22 81/15 83/2 86/4 88/5</p> <p><b>theft [6]</b> 28/3 28/11 54/24 63/1 63/3 74/13</p> <p><b>their [11]</b> 9/4 9/23 29/3 30/3 51/11 69/4 74/19 77/20 79/18 80/14 80/24</p> <p><b>them [52]</b> 5/10 5/11 7/6 14/19 16/4 17/14 18/22 22/21 22/24 22/25 23/14 23/16 24/11 26/1 26/1 27/9 27/9 27/10 27/12 29/21 30/5 30/12 30/12 30/14 30/16 33/8 33/22 33/22 33/25 37/14 38/25 44/5 47/24 50/12 51/14 52/23 53/22 53/24 56/4 56/16 58/10 64/12 66/1 66/1 68/25 72/25 73/1 73/23 74/24 77/14 80/1 83/13</p> <p><b>theme [1]</b> 47/4</p>	<p><b>themes [1]</b> 50/18</p> <p><b>then [56]</b> 1/9 3/14 3/22 4/19 4/24 5/4 5/9 10/4 10/5 11/21 15/22 16/21 16/24 17/3 18/21 19/10 19/10 19/24 20/17 22/3 26/7 26/7 27/1 27/3 27/16 27/22 28/10 29/19 32/16 32/17 32/19 35/3 35/4 44/1 44/14 44/20 44/21 45/19 45/20 46/10 49/8 49/22 54/22 57/7 57/8 61/8 62/5 62/11 62/14 63/8 63/20 72/4 72/10 81/13 83/1 88/13</p> <p><b>there [106]</b></p> <p><b>there's [5]</b> 34/17 76/3 76/4 80/17 82/5</p> <p><b>these [16]</b> 4/3 10/23 21/12 39/4 42/20 44/8 45/21 46/25 48/8 53/1 57/25 60/25 61/3 61/4 80/12 82/3</p> <p><b>they [179]</b></p> <p><b>they're [3]</b> 42/17 74/17 82/4</p> <p><b>they've [2]</b> 48/10 80/6</p> <p><b>thick [1]</b> 64/8</p> <p><b>thief [1]</b> 55/20</p> <p><b>thin [1]</b> 64/8</p> <p><b>thing [18]</b> 10/11 16/8 18/4 23/21 28/2 39/9 41/9 41/19 44/10 50/4 51/20 52/6 60/16 67/16 71/2 75/13 79/14 87/21</p> <p><b>things [54]</b> 2/13 7/3 7/18 11/13 13/24 14/11 15/10 15/21 17/8 17/13 17/19 19/9 19/11 19/13 19/15 21/3 21/10 21/13 23/25 26/18 26/20 26/21 27/11 35/5 39/7 46/19 48/19 50/5 52/20 53/10 54/14 54/16 56/9 57/19 57/23 60/20 61/6 64/2 65/5 65/20 66/1 66/25 67/6 71/4 72/9 74/2</p>	<p>75/19 76/24 78/6 78/17 82/3 87/8 87/16 88/1</p> <p><b>think [80]</b> 5/17 9/1 10/7 11/1 14/11 16/10 16/23 17/7 17/10 18/13 18/22 22/18 22/20 22/22 25/18 26/6 26/8 28/9 28/18 28/22 31/3 32/10 32/23 33/13 37/10 39/7 40/2 40/9 40/13 40/19 41/4 41/8 41/18 41/21 42/1 46/24 47/15 48/18 50/21 51/2 51/17 51/24 52/16 53/5 54/7 58/14 59/7 59/7 59/23 63/20 66/6 67/11 67/15 68/8 68/14 68/23 69/7 69/24 70/7 70/19 70/22 72/18 72/23 73/25 75/14 76/4 76/22 80/11 80/17 80/18 82/8 82/17 83/5 83/23 84/16 84/16 84/24 85/12 86/16 88/9</p> <p><b>thinking [7]</b> 4/24 22/8 30/14 35/13 52/24 67/20 76/21</p> <p><b>this [106]</b></p> <p><b>Thomas [2]</b> 3/5 88/8</p> <p><b>Thomas's [1]</b> 3/5</p> <p><b>Thompson [2]</b> 39/21 42/2</p> <p><b>thoroughly [2]</b> 8/22 8/23</p> <p><b>those [30]</b> 2/21 7/3 7/5 9/3 10/3 13/3 16/14 18/8 18/23 20/8 21/10 23/10 33/19 33/20 39/1 40/4 43/23 44/18 45/12 50/22 54/16 57/9 60/5 60/6 63/19 68/24 69/3 71/13 83/11 87/12</p> <p><b>thought [17]</b> 10/10 11/5 11/9 12/15 25/17 27/18 35/1 35/4 39/10 63/16 65/19 66/2 67/13 70/25 71/2 71/8</p>	<p>72/12</p> <p><b>thoughts [1]</b> 5/15</p> <p><b>thousands [1]</b> 33/17</p> <p><b>three [12]</b> 16/8 16/8 18/13 22/21 32/24 38/18 42/5 49/5 55/24 56/19 56/20 62/16</p> <p><b>three days [1]</b> 18/13</p> <p><b>three months [3]</b> 38/18 42/5 55/24</p> <p><b>three-pin [1]</b> 16/8</p> <p><b>thriving [1]</b> 70/21</p> <p><b>through [32]</b> 5/18 7/7 11/12 11/16 16/9 18/24 19/16 19/19 25/12 28/14 30/22 34/8 37/25 40/7 41/16 42/14 43/12 45/7 54/16 58/22 59/12 59/19 64/6 64/8 69/3 71/7 72/13 76/3 76/5 79/11 79/25 80/24</p> <p><b>throughout [1]</b> 80/9</p> <p><b>thrown [1]</b> 80/22</p> <p><b>thunder [2]</b> 16/2 48/19</p> <p><b>Thursday [1]</b> 44/25</p> <p><b>thyroid [1]</b> 64/21</p> <p><b>ticked [1]</b> 12/8</p> <p><b>ticking [2]</b> 14/11 63/24</p> <p><b>till [7]</b> 15/9 15/9 71/3 72/1 72/2 72/5 72/10</p> <p><b>tills [3]</b> 34/7 72/5 72/12</p> <p><b>time [77]</b> 1/17 5/7 5/9 6/19 7/24 8/3 8/14 8/17 10/5 10/8 10/15 11/15 12/8 13/22 14/10 14/14 15/8 15/15 16/1 16/10 16/23 17/7 17/19 19/7 19/8 19/9 19/16 19/18 19/25 20/15 21/14 21/16 22/13 22/22 23/20 23/23 24/5 24/18 25/17 26/25 27/6 28/25 29/24 35/22 38/2 40/9 40/15 40/16 42/17 45/21 46/5 51/5 51/7 56/14 58/12 60/3 61/1 61/14</p>
---	---	--	--	---

<b>T</b>	<b>trace [4]</b> 7/25 10/22 38/5 59/12	49/10 49/12 76/19	<b>untouchable [1]</b> 60/1	44/15 83/7
<b>time... [19]</b> 61/23 62/8 63/24 64/3 64/18 68/10 68/20 68/20 69/13 69/21 71/7 71/18 73/10 74/10 80/11 82/4 82/4 83/23 86/17	<b>trading [1]</b> 45/11	<b>turning [1]</b> 61/2	<b>up [58]</b> 4/6 4/17 4/20 8/2 8/12 8/12 11/6 12/10 12/21 14/4 14/6 14/12 15/10 16/13 17/9 17/11 17/22 20/3 20/12 26/9 26/20 30/18 31/10 34/6 35/6 35/18 36/21 40/2 40/17 41/23 46/7 46/15 47/3 48/16 52/2 54/15 56/4 56/8 58/8 59/10 61/19 64/19 65/23 66/12 66/19 67/20 68/18 69/16 70/6 70/8 71/25 79/3 80/7 81/24 83/15 84/3 84/10 85/25	<b>V</b>
<b>times [15]</b> 9/24 16/3 16/4 20/11 23/14 30/1 30/5 30/17 32/20 47/24 48/3 49/6 69/25 77/25 80/3	<b>trail [6]</b> 15/6 22/18 33/8 34/9 34/17 43/10	<b>turnover [2]</b> 11/22 26/3	<b>us [58]</b> 2/20 2/25 3/1 3/2 4/11 6/15 8/7 10/19 11/23 15/1 16/24 19/5 19/23 22/2 29/11 33/15 33/19 35/18 36/3 39/15 42/15 44/23 46/5 47/7 49/9 49/10 49/12 49/23 51/18 55/10 57/11 57/13 59/3 60/24 61/7 61/24 63/14 64/8 64/20 64/22 65/7 65/8 66/17 67/2 69/22 70/25 71/6 71/23 72/11 74/9 74/18 77/21 82/18 85/11 85/15 86/1 86/7 86/17	<b>value [1]</b> 44/17
<b>to [600]</b>	<b>trainers [3]</b> 9/22 20/3 47/22	<b>twice [1]</b> 72/10	<b>ups [2]</b> 34/12 51/14	<b>van [2]</b> 22/11 35/22
<b>today [17]</b> 2/20 3/3 3/8 3/11 3/20 5/16 6/17 7/2 7/9 28/22 49/14 55/10 57/18 60/2 75/24 77/18 78/20	<b>training [13]</b> 6/10 14/21 14/25 15/1 15/11 18/7 18/9 18/14 18/19 19/4 19/22 35/1 71/4	<b>two [31]</b> 1/11 1/24 2/1 3/21 8/15 9/22 12/1 14/21 14/25 20/6 20/8 23/18 32/23 36/18 38/17 45/17 47/22 54/4 55/12 56/13 57/12 58/20 62/7 68/14 69/14 69/21 80/4 83/23 85/12 85/13 88/12	<b>us [58]</b> 2/20 2/25 3/1 3/2 4/11 6/15 8/7 10/19 11/23 15/1 16/24 19/5 19/23 22/2 29/11 33/15 33/19 35/18 36/3 39/15 42/15 44/23 46/5 47/7 49/9 49/10 49/12 49/23 51/18 55/10 57/11 57/13 59/3 60/24 61/7 61/24 63/14 64/8 64/20 64/22 65/7 65/8 66/17 67/2 69/22 70/25 71/6 71/23 72/11 74/9 74/18 77/21 82/18 85/11 85/15 86/1 86/7 86/17	<b>variation [1]</b> 32/4
<b>together [3]</b> 22/7 61/5 74/21	<b>transaction [15]</b> 15/4 20/12 21/9 31/1 32/25 37/25 38/1 38/3 43/13 43/15 46/13 46/19 47/12 47/13 72/3	<b>two days [1]</b> 14/25	<b>used [21]</b> 9/8 15/2 16/2 16/3 18/20 23/13 32/1 32/24 33/18 38/10 38/16 46/3 46/4 52/2 55/17 60/13 67/4 73/1 77/25 78/6 84/18	<b>variety [1]</b> 58/2
<b>told [25]</b> 23/9 24/14 26/1 27/8 27/9 38/9 40/1 46/20 49/21 49/23 50/7 50/12 50/14 51/22 52/14 53/25 54/24 56/19 57/7 60/10 60/16 68/18 68/20 73/7 87/16	<b>transactions [5]</b> 20/14 31/13 43/19 47/10 48/7	<b>type [1]</b> 51/8	<b>using [1]</b> 23/9	<b>various [1]</b> 80/24
<b>tomorrow [3]</b> 58/10 58/16 74/18	<b>transfer [1]</b> 42/11	<b>types [1]</b> 20/14	<b>usually [3]</b> 34/24	<b>vending [1]</b> 17/14
<b>too [3]</b> 39/1 80/17 87/13	<b>transferred [1]</b> 55/13	<b>typical [1]</b> 72/15		<b>Vennells [1]</b> 46/11
<b>took [16]</b> 4/16 5/9 6/5 6/9 8/11 8/22 11/13 13/5 18/23 19/6 39/11 41/15 49/1 54/18 55/4 55/10	<b>transition [1]</b> 10/5	<b>U</b>		<b>verdict [2]</b> 58/21 62/24
<b>top [2]</b> 34/12 51/14	<b>trawl [2]</b> 19/15 19/19	<b>UK [5]</b> 9/13 29/17 29/18 67/21 84/21		<b>versus [1]</b> 33/4
<b>top-ups [2]</b> 34/12 51/14	<b>trawling [1]</b> 60/19	<b>ultimately [4]</b> 69/6 79/18 80/2 80/6		<b>very [63]</b> 1/17 2/17 2/18 2/22 3/17 4/10 5/23 8/13 8/21 8/21 10/16 10/20 11/8 13/13 14/20 14/20 15/1 15/1 17/25 21/6 21/7 21/19 27/21 30/12 30/21 33/12 34/4 36/6 37/13 37/23 37/24 41/19 42/16 43/16 43/22 47/2 47/13 54/20 57/18 59/1 64/4 66/10 68/5 69/15 70/19 71/21 73/11 73/21 76/12 76/24 78/9 79/10 80/8 80/20 81/8 81/15 86/21 86/23 88/1 88/7 88/10 88/13 88/16
<b>topics [1]</b> 25/4	<b>treat [1]</b> 48/9	<b>uncle [1]</b> 16/21		<b>view [9]</b> 7/4 7/10 8/9 22/3 23/8 30/14 31/17 54/16 81/14
<b>toss [1]</b> 30/7	<b>treated [2]</b> 38/19 52/21	<b>under [5]</b> 5/4 12/9 79/18 79/24 83/17		<b>viewed [1]</b> 51/19
<b>totally [4]</b> 9/23 11/5 42/1 43/8	<b>trial [5]</b> 44/12 44/13 44/19 45/4 45/10	<b>understand [9]</b> 26/14 27/23 43/9 46/18 53/14 53/17 59/13 60/5 85/8		<b>views [3]</b> 1/7 7/14 81/19
<b>tough [1]</b> 14/16	<b>tried [4]</b> 31/6 34/25 51/10 74/18	<b>understanding [2]</b> 18/25 84/25		<b>village [3]</b> 51/9 51/13 65/23
<b>towards [2]</b> 45/20 72/25	<b>trouble [1]</b> 4/6	<b>understood [1]</b> 62/1		<b>villains [1]</b> 61/3
<b>town [1]</b> 39/14	<b>Troubles [1]</b> 8/13	<b>unfairness [1]</b> 67/19		<b>Virtually [1]</b> 51/2
	<b>true [2]</b> 46/17 46/18	<b>unfortunately [15]</b> 3/5 3/10 17/1 18/5 25/8 36/13 36/23 37/1 50/6 58/4 58/11 74/15 75/8 77/23 78/22		<b>visit [1]</b> 2/17
	<b>truly [1]</b> 75/12	<b>unhelpful [1]</b> 31/4		<b>voluntary [1]</b> 87/20
	<b>trust [8]</b> 9/5 67/4 68/15 74/6 74/19 82/9 84/21 86/18	<b>United [1]</b> 2/20		<b>W</b>
	<b>trusted [2]</b> 9/3 41/17	<b>United Kingdom [1]</b> 2/20		<b>wait [1]</b> 55/12
	<b>truth [6]</b> 71/5 79/13 79/16 80/19 81/11 84/8	<b>unless [4]</b> 32/13 43/14 43/20 44/22		<b>waiting [2]</b> 30/5 32/18
	<b>try [6]</b> 2/6 30/3 40/22 40/25 48/20 71/4	<b>unravel [1]</b> 47/6		<b>wake [1]</b> 58/8
	<b>trying [11]</b> 17/13 22/9 32/14 33/4 43/11 45/21 58/23 60/21 61/9 64/10 65/9	<b>until [10]</b> 4/1 6/12 24/11 28/7 36/17 36/24 55/6 56/3 69/7 75/16		<b>waking [1]</b> 17/22
	<b>Tuesday [1]</b> 57/12			<b>walked [2]</b> 24/15 51/3
	<b>turn [1]</b> 9/25			<b>walking [1]</b> 75/19
	<b>turned [5]</b> 26/9 49/9			



<b>W</b>	<b>ways [1]</b> 66/17	63/23 73/17 74/7 75/4 78/8 82/6	52/7 55/7 55/10 56/1 56/5 65/14 65/14 65/24 69/15 69/17 77/10 79/3 79/9 81/19 83/12 87/7	<b>will [40]</b> 2/10 2/22 2/23 7/11 7/12 7/13 7/15 8/12 10/3 12/15 13/3 16/14 17/14 21/24 22/14 22/16 23/16 23/16 25/15 32/21 33/9 33/10 36/3 38/8 48/8 50/20 54/24 54/24 58/17 59/4 59/8 64/15 69/7 70/2 74/14 78/24 83/5 84/3 88/10 88/18
<b>walks [2]</b> 23/25 75/19	<b>we [304]</b>	<b>were [149]</b>	<b>Where's [2]</b> 22/8 74/11	<b>Williams [2]</b> 1/8 57/10
<b>wall [1]</b> 61/13	<b>we're [9]</b> 1/12 7/21 14/3 29/5 37/13 41/7 52/19 73/15 86/17	<b>weren't [13]</b> 24/21 28/8 33/19 37/14 37/18 43/13 43/16 44/5 46/20 55/14 60/25 72/18 81/10	<b>whereas [1]</b> 22/5	<b>willing [1]</b> 28/9
<b>wallet [1]</b> 55/5	<b>we've [8]</b> 2/19 41/21 56/5 79/2 79/12 80/1 80/1 82/8	<b>west [2]</b> 13/8 13/10	<b>whereby [1]</b> 32/13	<b>Winlaton [2]</b> 14/4 65/24
<b>walls [1]</b> 44/6	<b>Wednesday [1]</b> 34/18	<b>what [89]</b>	<b>whether [4]</b> 9/6 18/9 30/19 43/5	<b>wise [1]</b> 35/19
<b>Walton [1]</b> 55/11	<b>Wednesdays [1]</b> 34/23	<b>what's [9]</b> 23/25 24/23 36/11 39/5 42/18 57/8 60/8 77/17 78/12	<b>which [20]</b> 1/5 1/12 4/8 5/7 6/8 9/14 11/9 27/22 31/24 38/4 43/13 46/23 48/20 59/17 63/15 68/22 73/4 73/25 83/25 88/9	<b>wish [4]</b> 22/24 25/20 36/5 88/2
<b>want [28]</b> 1/6 1/19 2/3 2/4 2/7 3/2 5/21 5/25 7/4 7/6 8/1 13/16 16/16 22/2 32/7 50/20 52/15 54/15 56/4 59/1 59/12 69/5 72/18 79/13 85/17 87/5 88/4 88/12	<b>week [13]</b> 5/8 5/9 6/19 12/5 12/10 12/10 19/6 22/17 23/15 30/17 51/23 64/14 71/9	<b>whatever [3]</b> 18/10 72/4 80/14	<b>while [4]</b> 6/12 11/14 33/25 79/19	<b>with [145]</b>
<b>wanted [11]</b> 3/24 6/20 13/14 34/1 35/23 36/14 41/12 49/9 52/2 63/19 87/21	<b>weekend [1]</b> 28/19	<b>whatsits [1]</b> 44/23	<b>Whiley [3]</b> 6/3 62/3 84/24	<b>within [7]</b> 7/14 30/21 53/3 68/22 80/18 81/21 81/25
<b>wants [3]</b> 7/2 7/8 8/2	<b>weekly [1]</b> 11/25	<b>whatsoever [2]</b> 26/2 41/12	<b>whilst [1]</b> 47/13	<b>without [6]</b> 47/14 51/11 53/19 66/6 67/11 86/25
<b>warm [1]</b> 72/25	<b>weeks [8]</b> 22/17 31/1 42/25 49/17 55/12 58/22 73/17 76/19	<b>when [87]</b> 8/22 10/5 11/15 12/14 14/12 14/20 15/19 15/25 16/3 17/4 17/10 19/6 19/16 20/3 21/7 22/2 22/10 22/19 23/10 25/13 26/5 26/24 27/5 28/2 28/2 28/8 30/1 30/2 31/2 31/8 31/17 33/20 34/2 34/3 35/19 35/19 35/25 37/23 38/11 38/20 38/21 40/4 40/16 41/20 41/22 42/10 42/16 43/10 44/11 45/19 46/1 46/3 46/4 46/18 48/23 49/7 49/9 51/17 52/24 53/14 53/15 55/4 55/12 55/24 60/19 63/16 64/9 64/10 64/13 65/25 66/18 66/23 68/9 72/21 72/24 73/1 73/2 74/7 75/14 76/16 77/3 77/6 80/22 82/4 82/19 86/3 86/9	<b>white [1]</b> 25/16	<b>witness [5]</b> 87/9 87/11 87/15 87/19 88/2
<b>was [381]</b>	<b>welcome [1]</b> 1/4	<b>whenever [2]</b> 4/20 5/19	<b>who [47]</b> 1/8 6/3 7/3 7/5 9/3 9/4 9/5 12/18 30/3 30/7 30/9 31/10 31/11 31/14 31/22 33/19 38/10 39/13 39/25 46/10 46/11 48/18 49/18 50/23 50/25 50/25 51/22 51/25 59/8 60/5 60/13 61/16 61/17 62/9 65/6 65/7 65/18 66/14 66/15 68/14 71/17 72/13 78/8 80/2 80/8 80/23 86/25	<b>won't [2]</b> 1/13 38/7
<b>was October 2010 [1]</b> 40/20	<b>well [58]</b> 3/21 6/21 6/22 8/10 8/12 10/25 13/13 13/18 13/21 14/8 16/14 18/13 19/3 19/5 21/7 23/18 25/23 27/5 27/8 30/25 32/11 32/21 33/6 33/24 34/21 37/10 40/12 40/19 41/15 42/5 44/10 45/8 53/22 55/13 58/4 58/19 59/7 59/16 60/9 61/2 63/22 65/2 66/8 67/1 67/6 69/13 70/10 70/17 72/23 73/24 74/3 74/6 75/6 76/19 78/4 80/10 84/2 85/23	<b>where [31]</b> 11/2 11/2 13/16 17/4 20/16 21/8 23/2 24/23 26/14 30/18 38/12 42/19 44/13 44/14 49/11	<b>whom [1]</b> 25/16	<b>wonder [10]</b> 25/9 43/5 47/3 57/5 59/10 68/2 71/13 75/2 76/10 78/1
<b>wasn't [43]</b> 4/21 8/17 11/21 12/20 12/23 15/7 15/19 18/2 18/14 19/7 19/11 20/23 23/1 23/3 24/10 26/23 27/5 27/23 28/1 28/3 28/7 38/2 42/6 42/11 50/3 57/7 57/8 57/16 58/20 60/24 61/7 61/18 62/18 62/25 63/11 65/12 65/12 68/10 70/7 71/6 81/9 83/12 85/5	<b>Wendy [17]</b> 4/11 4/13 5/24 8/4 11/23 12/3 19/22 29/9 32/23 37/3 43/14 47/3 48/17 68/2 79/1 79/3 83/20	<b>whereas [1]</b> 22/5	<b>whoever [1]</b> 25/16	<b>wondered [3]</b> 7/25 37/3 79/3
<b>waste [1]</b> 24/3	<b>went [33]</b> 4/22 12/1 14/14 16/9 17/1 17/5 17/11 17/18 18/2 20/5 22/21 29/24 30/22 31/18 36/25 37/24 38/6 43/1 51/17 54/16 54/22 54/25 56/11 58/22 59/19 61/1 62/8	<b>whether [2]</b> 4/20 5/19	<b>whole [5]</b> 3/11 8/1 41/9 79/16 86/6	<b>wondering [2]</b> 35/8 77/17
<b>watch [2]</b> 77/5 79/18	<b>Wendy [17]</b> 4/11 4/13 5/24 8/4 11/23 12/3 19/22 29/9 32/23 37/3 43/14 47/3 48/17 68/2 79/1 79/3 83/20	<b>where [31]</b> 11/2 11/2 13/16 17/4 20/16 21/8 23/2 24/23 26/14 30/18 38/12 42/19 44/13 44/14 49/11	<b>why [22]</b> 3/11 3/20 4/7 6/8 18/25 36/16 46/18 50/11 52/6 56/10 59/24 63/13 63/14 76/13 78/22 85/22 86/2 86/2 86/5 86/5 86/8 86/8	<b>word [5]</b> 59/14 60/3 68/21 77/25 86/24
<b>watched [1]</b> 6/24	<b>Wendy [17]</b> 4/11 4/13 5/24 8/4 11/23 12/3 19/22 29/9 32/23 37/3 43/14 47/3 48/17 68/2 79/1 79/3 83/20	<b>where [31]</b> 11/2 11/2 13/16 17/4 20/16 21/8 23/2 24/23 26/14 30/18 38/12 42/19 44/13 44/14 49/11	<b>while [4]</b> 6/12 11/14 33/25 79/19	<b>words [2]</b> 1/20 2/21
<b>watching [3]</b> 2/6 22/2 25/22	<b>Wendy [17]</b> 4/11 4/13 5/24 8/4 11/23 12/3 19/22 29/9 32/23 37/3 43/14 47/3 48/17 68/2 79/1 79/3 83/20	<b>where [31]</b> 11/2 11/2 13/16 17/4 20/16 21/8 23/2 24/23 26/14 30/18 38/12 42/19 44/13 44/14 49/11	<b>Whiley [3]</b> 6/3 62/3 84/24	<b>work [15]</b> 5/5 15/18 17/2 18/10 24/25 36/1 49/25 52/22 52/23 67/9 77/11 77/12 78/14 79/8 81/21
<b>water [1]</b> 49/24	<b>Wendy [17]</b> 4/11 4/13 5/24 8/4 11/23 12/3 19/22 29/9 32/23 37/3 43/14 47/3 48/17 68/2 79/1 79/3 83/20	<b>where [31]</b> 11/2 11/2 13/16 17/4 20/16 21/8 23/2 24/23 26/14 30/18 38/12 42/19 44/13 44/14 49/11	<b>whilst [1]</b> 47/13	<b>worked [21]</b> 4/20 4/22 4/23 5/9 6/5 6/7 6/11 8/25 12/18 17/9 18/24 20/2 31/11 31/15 31/22 36/2 36/9 71/7 72/14 75/5 75/15
<b>way [29]</b> 1/15 8/6 13/6 16/13 19/1 19/10 19/12 22/24 27/18 28/14 30/3 36/15 38/19 41/16 42/14 43/11 44/6 48/9 52/17 59/9 59/24 62/21 64/24 67/2 71/1 72/19 75/10 76/23 81/10	<b>Wendy [17]</b> 4/11 4/13 5/24 8/4 11/23 12/3 19/22 29/9 32/23 37/3 43/14 47/3 48/17 68/2 79/1 79/3 83/20	<b>where [31]</b> 11/2 11/2 13/16 17/4 20/16 21/8 23/2 24/23 26/14 30/18 38/12 42/19 44/13 44/14 49/11	<b>who [47]</b> 1/8 6/3 7/3 7/5 9/3 9/4 9/5 12/18 30/3 30/7 30/9 31/10 31/11 31/14 31/22 33/19 38/10 39/13 39/25 46/10 46/11 48/18 49/18 50/23 50/25 50/25 51/22 51/25 59/8 60/5 60/13 61/16 61/17 62/9 65/6 65/7 65/18 66/14 66/15 68/14 71/17 72/13 78/8 80/2 80/8 80/23 86/25	

<p><b>W</b></p> <p><b>worker [1]</b> 67/11</p> <p><b>working [7]</b> 5/12 7/16 15/2 17/12 18/15 78/16 80/25</p> <p><b>works [1]</b> 67/10</p> <p><b>world [6]</b> 10/6 10/6 14/5 14/5 51/1 85/16</p> <p><b>worried [1]</b> 23/19</p> <p><b>worries [1]</b> 64/19</p> <p><b>worry [3]</b> 23/17 27/7 78/7</p> <p><b>worse [4]</b> 24/8 31/19 31/20 72/18</p> <p><b>worst [7]</b> 14/5 17/20 18/3 18/3 55/7 55/22 65/5</p> <p><b>worth [1]</b> 34/12</p> <p><b>would [112]</b></p> <p><b>wouldn't [13]</b> 24/13 24/21 36/5 38/7 38/17 39/17 39/18 47/8 52/23 53/9 78/4 87/1 87/19</p> <p><b>wrap [1]</b> 84/3</p> <p><b>wrapped [1]</b> 40/17</p> <p><b>wraps [1]</b> 83/15</p> <p><b>write [1]</b> 23/14</p> <p><b>written [1]</b> 87/8</p> <p><b>wrong [10]</b> 15/5 23/6 30/23 56/12 61/11 61/11 71/8 75/22 82/5 84/25</p> <p><b>wrote [2]</b> 46/9 46/11</p> <p><b>Wyn [22]</b> 1/8 1/14 1/19 3/12 7/2 7/8 7/19 32/7 57/5 59/8 68/2 79/7 81/13 82/9 82/16 84/5 84/6 84/15 85/12 85/18 86/15 88/18</p>	<p>56/20 57/1 58/9 58/20 67/3 68/8 70/12 70/17 70/25 73/3 73/8 74/17 78/15 78/19 80/1 82/20 83/23 86/2</p> <p><b>years' [1]</b> 73/1</p> <p><b>yes [45]</b> 1/22 3/16 4/13 10/14 15/24 16/19 19/14 25/9 25/9 29/20 31/5 32/18 33/16 35/6 38/23 38/25 42/9 42/18 44/4 45/3 45/15 47/1 50/16 54/7 54/9 62/4 63/6 63/18 63/22 65/18 66/11 68/9 70/10 74/25 81/12 83/7 83/13 83/13 83/14 83/19 83/24 84/1 85/4 85/10 86/21</p> <p><b>yesterday [1]</b> 60/13</p> <p><b>yet [1]</b> 82/3</p> <p><b>yn [1]</b> 86/22</p> <p><b>you [587]</b></p> <p><b>you know [144]</b></p> <p><b>you're [9]</b> 3/20 29/21 30/25 33/3 44/1 52/24 60/16 68/4 76/19</p> <p><b>you've [7]</b> 1/13 36/22 58/7 66/23 70/12 85/19 88/1</p> <p><b>young [1]</b> 23/20</p> <p><b>younger [1]</b> 76/7</p> <p><b>your [81]</b> 1/7 1/20 2/6 2/25 4/12 5/15 7/2 7/14 7/16 7/18 7/22 7/25 8/3 8/5 8/8 10/7 13/17 16/17 18/12 21/1 21/25 22/3 22/4 23/8 25/6 25/11 25/12 25/12 27/22 29/10 30/14 31/3 31/7 31/13 34/20 34/20 35/13 35/14 35/16 39/5 42/18 44/6 44/14 44/21 45/10 46/23 50/15 50/22 50/25 52/5 52/24 54/10 54/10 54/15 55/24 56/5 57/7 57/22 59/11 61/13 64/25 65/6 67/1 67/1 69/12 69/25</p>	<p>71/14 72/2 72/2 72/2 72/19 72/20 73/18 75/5 76/16 78/3 81/13 84/13 84/13 87/6 87/20</p> <p><b>yourself [14]</b> 1/10 2/25 3/12 3/20 4/12 6/1 6/23 7/18 10/1 12/22 24/20 29/12 30/4 72/7</p> <p><b>yourselves [3]</b> 1/9 2/23 53/3</p> <p><b>YTS [1]</b> 18/1</p>		
<p><b>Y</b></p> <p><b>year [9]</b> 21/17 40/11 49/6 55/22 69/18 78/21 80/3 80/3 80/4</p> <p><b>years [44]</b> 3/6 3/21 4/7 4/7 4/7 4/19 4/24 5/4 6/5 6/6 12/1 13/12 14/24 16/23 18/1 25/1 25/7 33/15 33/16 43/23 45/5 51/23 52/9 53/15 56/17 56/19</p>		<p><b>Z</b></p> <p><b>zero [2]</b> 44/22 51/23</p>		