Living With Fear

I have always suffered from a rather nervous personality, inherited from Mum's side of the family; so getting tangled up in such a horrific nightmare has been very hard for me to manage.

From that dreadful moment in 1997 when I realised that Mike Buchanan had drawn me into his plans to steal funds from NCR, I have lived in fear. As the years went by and so much destruction took over my life, the fear increased. For 16 years now I have lived with intolerable fear.

It all started with the greed and manipulation of Buchanan, then NCR and their solicitors, Taylor Wessing, took over with their own brand of destruction for destructions sake. Then it was free-for-all as many more organisations joined the party.

My situation was compounded when NCR pulled out of our joint postal program potentially leaving our many customers stranded and at risk of losing their investments. I used my own savings to support my customers. When, in 2002, the dollar started its two-year downward spiral, I came to their support yet again, this time borrowing funds in order to support the business, and all the time NCR seemed determined to destroy me along with my business.

Providing destructive back up to NCR were the financial institutions, particularly Barclays, who, like NCR, appeared to want to destroy when there were many easier ways to resolve my financial situation. Barclays even tried to put a charge on the home owned outright by my 90-year-old mother and then tried to put her out of her home. Both Barclays Bank and Barclays Mortgages tried to put us out of our home when there was no need.

Then we have destructive support from the Inland Revenue and some other commercial organisations that simply want to crush you when you run into financial difficulties.

Then there is my wife, Fiona, who, thinking that I had lost all of my money, left the family and spent her life telling the world that I was a fraudster and trying to get her hands on whatever assets I had left.

For 3 years Fiona has been through 3 different solicitors doing whatever she can to ensure that I have no peace of mind.

When I hired solicitors to support me in the divorce proceedings, all I found was incompetence and lies. I now have a Legal Ombudsman 'Frequent Complainer' card.

The fear is always there; the fear for the future; the fear that your health will not see you through. The stress is there from the moment you wake until the moment to fall asleep through exhaustion.

There is always the fear of the postman – when I hear the letterbox, my heart jumps and a wave of fear runs through me. Almost every postal delivery includes a communication from some organisation that wants to hurt me. I have learnt to love junk mail.

I am particularly scared of my middle name, as letters that spell out your name in full are usually legal or government driven letters. More recently I have become scared of looking at my emails as I get a lot of legal communication in that form nowadays.

There are times when I am simply not strong enough to read a letter and it remains unopened for up to a week waiting for me to have a relatively 'good' day.

I honestly cannot remember living a day without fear.