

RE: Personal Testimony of L.M.,

In 1995 my husband and I owned a successful floral wholesale business, our home, two automobiles and had money in savings. We felt that we had a good marriage. We looked forward to retiring in a few years, returning to Louisiana to be near our children, our family and to begin to enjoy more leisure time together. We both worked long, hard hours, often into the evening and on week-ends. We had an excellent credit rating and had the respect of all who knew us.

In the beginning of 1997 we were separated, the business was failing, our savings were gone, our home was being foreclosed on, one car was being re-possessed, the other car had been sold for cash, without my signature, our life insurance policy had been cashed in, and the house no longer had furniture in it. Numerous credit cards had been obtained, maxed out, some of these were obtained fraudulently, all without my knowledge. Numerous finance companies were attempting to collect money we owed them. All of these charges were made without my knowledge, some obtained by forgery of my name. Local banks were attempting to collect for overdrawn checks. The casinos in Tunica, Mississippi were attempting to collect for NSF checks, several thousands worth. The security doors on our home had been removed, probably sold for cash. Business debts had been unpaid for months and my husband had disappeared. Because, you see, sometime during the year of 1996, my husband had become involved in gambling.

The lies, the deceit, the betrayal, the lengths this person went to in order to cover his activities, to deny his actions was unbelievable. I lived in fear daily, due to his agitation and his outbursts of violence. I haven't the words to describe the hell that life became on a daily basis. He told me once that he was robbed while delivering flowers and another time that his merchandise had been stolen from his vehicle. One story was that he was car-jacked by knifepoint, forced to drive to Brinkley, Arkansas where he was stabbed, robbed of \$900.00 and left in a cotton field while they drove away in his van. According to his story the van was later found in Brinkley and returned to him by the police. He used money from our business for gambling, often while he was supposed to be making deliveries to customers. Our books showed profits, but the money just wasn't there. Had he worked for someone else, this would have been called embezzlement. There was evidence of the use of alcohol and drugs also, after his gambling began. Prior to that time he had nine years of sobriety in a recovery program. There seemed to be a direct connection, to the gambling, of his return to the use of mood altering chemicals.

In August of 1997 I was in bankruptcy court, even though I personally never made a debt that I failed to pay, nor was I every guilty of writing a check if I did not have sufficient funds to cover it. In October of that same year I was granted a divorce by default,

meaning all attempts to locate my husband had failed.

When what happened to me, happens in a community, who suffers? Families? Children? Small businesses? I often wonder what impact my personal situation had on those persons whose survival depended on money we owed them and failed to pay. How does one find a way to pick oneself up and start over? How many turn to suicide? How many turn to theft? To even greater crimes, such as robbery? Murder? Embezzlement? To alcohol? To drugs?

I know how it feels to lose practically everything over night. If it were not for my faith in God and my strong survival instincts, I would not be here today. The shock of finding all of this out in one day, then the struggle to survive one day, one moment at a time, seemed at times, larger than me, larger than I could handle. My greatest loss, I sometimes feel, is the loss of my trust. Trust in myself and trust of others.

Several months ago he contacted me, in an attempt to make amends for what he had done to me. He stated that he had lost the best things in his life and that he knew what he was losing, yet he was unable to stop himself. He shared his struggle of living daily with the knowledge of what he did and of not being able to change it. He also shared his feelings of shame and guilt for his actions.

I have recently retired, I am a mother and a grandmother. When I see the effect this has had on my family, I wonder, "What message are we giving our children?" How can we teach them about values, about work ethics and yet support something so opposed to all that is good in life?