

1 CHAIRMAN JAMES: L.M.? Thank you.

2 L.M.: Dear Commissioners, I now live in Louisiana  
3 but the story that I'm telling you today took place in Memphis,  
4 Tennessee.

5 In 1996, my husband and I owned a successful floral  
6 business, our home, two automobiles and we had money in savings.  
7 We felt that we had a good marriage and we looked forward to  
8 retiring in a few years, returning to Louisiana to be near our  
9 children, our family and to begin to enjoy more leisure time  
10 together.

11 We both worked long hard hours, often late into the  
12 evenings and on weekends. We had an excellent credit rating and  
13 we had the respect of all those who knew us. In the beginning of  
14 1997, we were separated; our business was failing; our savings  
15 were gone; our home was being foreclosed on.

16 One car was being repossessed and the other car had  
17 been sold for cash without my signature. Our life insurance  
18 policy had been cashed in and the house no longer had furniture  
19 in it. Numerous credit cards had been obtained and maxed out.  
20 Some of these were obtained fraudulently and all without my  
21 knowledge.

22 Numerous finance companies were attempting to collect  
23 monies that we owed them. All of these charges were made without  
24 my knowledge. Some of those were obtained by forgery of my name.

25 Local banks were attempting to collect for overdrawn  
26 checks. The casinos in Tunica, Mississippi were attempting to  
27 collect for NSF checks, several thousands worth. The security  
28 doors in our home had been removed, probably sold for cash.

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1 Business debts had been unpaid for months and my  
2 husband had disappeared, because you see sometime during the year  
3 of 1996, my husband had become involved in gambling.

4 The lies, the deceit, the betrayal, the length that  
5 this person went to in order to cover his activities to deny his  
6 actions was unbelievable. I lived in fear daily due to his  
7 agitation and his outbursts of violence -- broken doors,  
8 overturned furniture, broken lamps, walls with holes in them.

9 I haven't the words to describe the hell that my life  
10 became on a daily basis. He told me once that he was robbed  
11 while delivering flowers and that another time that he -- his  
12 merchandise had been stolen from his vehicle, approximately \$900  
13 worth of groceries -- of flowers which were roses.

14 One story was that he was carjacked by knifepoint,  
15 forced to drive to Brinkley, Arkansas where he was stabbed and  
16 robbed of \$900, left in a cotton field while they drove away in  
17 his van. According to his story, the van was later found in  
18 Brinkley and returned to him by the police.

19 He used money from our business for gambling and  
20 often he gambled while he was supposed to be delivering flowers  
21 to customers. There were long unexplained absences, whole days  
22 and nights that I didn't know where he was.

23 Later on after he sold all the furniture in the house  
24 for gambling, he bought furniture, \$4,400 worth, got a bank to  
25 finance it for him and he resold the furniture, probably for  
26 cash. Our life insurance policy had been cashed in and spent.

27 Checks were cashed in large amounts at local grocery  
28 stores where they knew him and believed him to be honest when he  
29 knew there was no money left in the bank. There were numerous

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1 purchases made at jewelry stores, which he did not pay for, and I  
2 believe that they were pawned at pawn shops, this jewelry.

3 Our computer, our fax machine, the printer, our  
4 modem, typewriter, all business equipment had been sold either  
5 for cash or it had been pawned. Our books showed profit but the  
6 money wasn't there. Had he worked for someone else, this would  
7 have been called embezzlement.

8 There was evidence of the use of alcohol and drugs  
9 also after his gambling began. Prior to that time, he had nine  
10 years of sobriety in a recovery program and there seemed to be a  
11 direct correlation to the gambling of his return to the use of  
12 mood altering chemicals.

13 In August 1997, I was in bankruptcy court even though  
14 I personally had never made a debt that I failed to pay nor was I  
15 ever guilty of writing a check when I did not have sufficient  
16 funds to cover it.

17 In October of that same year, I was granted a divorce  
18 by default, meaning that all attempts to locate my husband had  
19 failed, on grounds of inappropriate marital behavior.

20 When what happened to me happens in a community, who  
21 suffers? Families, children, small businesses. I often wonder  
22 what impact my personal situation had on those persons whose  
23 survival depended on money that we owed them for their survival,  
24 money that we owed them that we could not pay. How did they  
25 survive?

26 There was one instance that I just want to share. It  
27 was a floral wholesale that we bought flowers from. The man had  
28 cancer and he was in very late stages.

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1 He was undergoing radium and chemotherapy treatments  
2 for the second time, and his business was his only means of  
3 support and he was struggling to keep it alive because that was  
4 the only income he had. And I found out that, after I filed  
5 bankruptcy, we owed him \$19,000.

6 Now, I wonder what impact that had on that family.  
7 How many -- how does one pick yourself up and start over? I'm 63  
8 years old. It's not likely to happen. How many turn to suicide?  
9 How many turn to theft or even greater crimes of robbery, murder,  
10 embezzlement? How many turn to alcohol and to drugs?

11 I know how it feels to lose practically everything  
12 overnight. If it had not been for my faith in God and my strong  
13 survival instincts, I would not be here today. The shock of  
14 finding all of this out in practically one day and to survive one  
15 day, one moment at a time, seemed at times larger than me, larger  
16 than I could ever handle.

17 My greatest loss, though, I sometimes feel, is the  
18 loss of my trust, trust in myself and trust in others. Several  
19 months ago my former husband now, contacted me in an attempt to  
20 make amends for what he had done.

21 He stated that he had lost the best things in his  
22 life and that he knew when it was happening that he was losing  
23 them and yet he was unable to stop. He shared his struggle of  
24 living daily with the knowledge of what he had done and of not  
25 being able to change it. He also shared his feelings of shame  
26 and guilt for his actions.

27 I have recently retired. My only source of income  
28 was the business that we had that we lost. I'm retired on a  
29 small state income retirement and social security and the two

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1 together equal \$684. That's what I live on now. I no longer  
2 have health insurance or any medical benefits.

3                   When I see the effect that this had on my family, I  
4 wonder what message are we giving our children? How can we teach  
5 them about values, about work ethics, and yet support something  
6 so opposed to everything good in life? Thank you.

7                   CHAIRMAN JAMES: Thank you.

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