Timothy and me on holiday in Australia

After the death of her husband, Marianne Graydon, 59, was relieved to let her daughter's boyfriend take care of a few things. Like her money...

He's using you, MUM

Laura on her 21st birthday with Jamie

Left: me with Laura on her 21st birthday. Above: Laura and Jamie

Life with my husband Timothy was good. We ran our own business, and we had a lovely home in Broxbourne, Hertfordshire and three grown-up children we were proud of.

It hadn't come easy.

Timothy had worked hard all his life, putting in long hours and building up a company from scratch to employing 15 people. Everything he did was for his family. He was a devoted dad to our children Danny, now 35, Emma, 32, and Laura, 26 — and a loving husband, too.

But in 1993, in just a few months, our lives spiralled downwards. The recession hit our stainless steel company hard and Timothy fought tooth and nail to keep it going.

Then he complained of chest pains. I knew that he was under pressure, but he'd always been fit and loved swimming and running so I wasn't too worried.

But the pains in his chest didn't go away. They got so bad that he went to A&E. Just as he got there he suffered a massive heart attack.

Doctors managed to kick start his heart, but he needed a triple heart bypass and was taken for surgery.

'I can't lose him, please help him,' I pleaded.

After the operation Timothy took a year off work to recover and employed a manager for the company.

In his absence the business lost more money, so Timothy went back to work, still not in full health.

In 2003, feeling more and more tired, he went back to see the heart specialist, hoping for a further operation to repair his heart. There was nothing more they could do, however.

I held my husband's hand as the consultant broke the news.

'You have about a year.'

My husband's heart was like a ticking time bomb. It could go off at any moment.

'I don't want the children to know,' Timothy said immediately. 'They shouldn't have this hanging over them.'

I nodded in agreement.

I didn't want anyone else feeling the gripping fear I woke up to every day.

We tried to make the best of things, selling our house and moving to a small cottage nearby.

'I want you to be settled and secure,' Timothy told me.

Always a practical man, he wanted the best for me after he was no longer there.

It was a much simpler, stress-free life for us. Timothy relaxed visibly, and I was glad to see him happy.

I treated each day as a gift. Every morning that I woke up next to Timothy was another day for us to spend together. I couldn't bear to think about afterwards.

On 3 December 2003 we woke up as usual and went for a walk in the nearby woods with our four dogs.

It was there that Timothy's heart finally gave out and he collapsed in my arms and died. He was just 59.

Having spent his whole life looking after his family, we were utterly lost without him. The children were grief-stricken. Our safe, happy world had fallen apart. I didn't know how I was going to carry on.

In a haze, I arranged Timothy's funeral. When I got an offer of help from my youngest daughter Laura's boyfriend Jamie Mody, then 24, I couldn't refuse. She'd been seeing him for a few months and he seemed like a nice lad — reliable and charming, with a job as a facilities manager at Heathrow Airport.

'Don't worry about that, I'll do it for you,' he said, stepping in to help out with practicalities.

He said he'd trained as a lawyer and had wide financial experience. I began to rely on him more and more.

When, just weeks after Timothy's funeral, Jamie found himself with nowhere to live, I invited him to live with us. He became like the man of the house, someone to lean on.

Money was a big worry. Although Timothy had left me some savings, there were still debts hanging over me from the business.

'I could invest your money for you,' Jamie offered.

I wasn't willing to risk everything I had, though. I needed to know my cash was safe and secure, so I turned down Jamie's offer. But it was good to have someone to talk it all through with, as I didn't want to burden my children.

I decided to pay off a loan and my credit card, which added up to £15,900.

'Don't worry, I can sort that out for you,' Jamie offered.

'I'll just pay it all off,' I replied.

But Jamie convinced me that by going through a debt consolidation company I would receive some money back. So in January 2004 I arranged for a banker's draft for £15,900 to be paid into Jamie's account. It was a relief to know I was clearing my debts.

That March, Laura celebrated her 21st birthday. Jamie decided to treat us all to a slap-up Chinese meal in a swanky restaurant in Docklands, London.

'This one's on me,' he told us, paying for everything.

Laura was missing her dad badly, so it was good to see her laughing and happy, with such a generous boyfriend.

My son Danny wasn't convinced.

'He's too good to be true,' he warned me.

But all I could see was that Laura was happy and Jamie was looking after us.

Then they started talking about buying a home together. A new development of flats was going up near me and they both seemed keen.

'I'll be close to you too, Mum,' Laura told me.

They needed £1500 as a deposit and I wrote them a cheque. At the last minute, though, they decided they didn't want to live there, and carried on looking.

In the meantime Jamie wanted to buy a new car.

'Could you lend me the money?' he asked, flashing his big smile.

I sensed he couldn't ask his own parents — and as I was in a position to help him out, I thought, *Why not?* It would make him and Laura happy.

I paid in full for the car and arranged that he would pay me back £500 a month. The first month he was tight. The next month there was another excuse. In the meantime, though, he'd offered to buy me a new TV and microwave.

At least he's making an effort, I thought.

Until, that is, a credit company started chasing me for the money.

'I thought *you* were buying those for me,' I protested.

'Oh no, I put them in your name,' he said.

I began to feel uneasy. Something wasn't right, but I didn't want to upset Laura. I knew how much she adored Jamie and I didn't want to hurt her.

She could see that I was worried, though.

'Don't worry, the money will come back to you,' she told me.

I could see she had absolute faith in Jamie — and trusted that she was right.

My son Danny, however, didn't see things the same way.

'He's using you, Mum, can't you see?' he said.

I felt torn. We'd always been such a close family, now I could feel a wedge being driven between us.

In 2005 Laura and Jamie finally bought the house of their dreams in nearby Ware and moved in. It was a wrench to lose my daughter, but a comfort to know that they were just round the corner.

But in fact I saw less and less of them. Alone in the house for the first time, I started getting mysterious phone calls. They all said the same thing: 'You owe us money.'

Still grieving for my husband and laid low with back and knee problems, I felt that I was losing control of my life. I didn't owe anyone anything, so why did they keep insisting I did?

I was relieved when Danny moved back home in 2007, having broken up with his girlfriend. While I was out one day he took a call for me — one of *those* calls that I'd come to fear.

'What's this all about, Mum?' he asked when I got home.

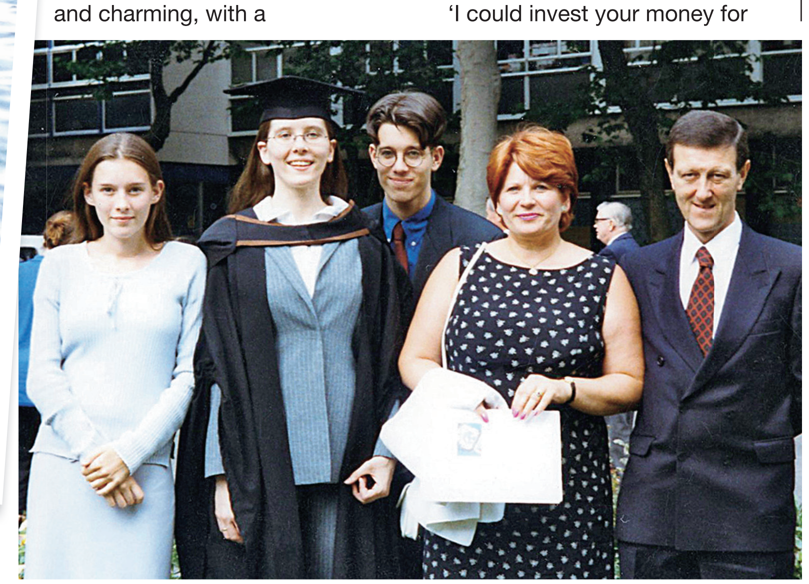
'I've been getting those calls for months,' I explained to him. 'It must just be a mistake.'

But the calls continued, then letters dropped through the door threatening the bailiffs if I didn't pay £11,000.

I was scared stiff. I'd had to give up my job with the local council due to ill health. I didn't have that

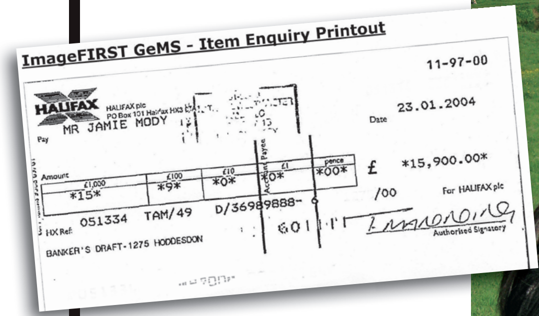
'I could invest your money for you,' said Jamie

Jamie conned Laura and me



Left: Timothy and Danny. Above: Timothy was a keen swimmer. Right: Laura, Emma, Danny, me and Timothy on Emma's graduation day real life

he fleeced me when I was grieving



I had £15,900 paid into Jamie's account

sort of money to hand.

'I'm going to look into this,' said Danny, seeing how worried I was.

He chased up debt companies on my behalf and made endless phone calls.

Eventually he discovered that although I'd paid £15,900 into Jamie's account, only £6500 had been passed on to the debt consolidation company. Jamie had pocketed the rest.

No wonder he could afford to take us out for an expensive meal!

I felt sick. How could any human being do that, least of all one I'd trusted so completely?

'We have to go to the police,' Danny said.

I burned with humiliation. How could I have been so stupid?

'It's not your fault, Mum,' Danny comforted me. 'You trusted him. He's a ruthless liar and a thief.'

It didn't stop there. It emerged that Jamie had taken out a mobile phone in my name and now the company was saying I owed them nearly £500.

What else didn't I know about?

Thankfully Danny managed to persuade their fraud department that I knew nothing about it.

Little by little I started taking back control of my life. For Laura, however, it was much harder. Still under Jamie's spell, she began isolating herself from her friends and family.

'If Jamie gets arrested, then they'll take Laura in too,' I worried.

'They'll see it's not her fault,' Danny said.

We had to trust that the truth would prevail, and went to the police.

In April 2008 Jamie and Laura were arrested. Thankfully Laura was released without charge.

Jamie, however, was charged with theft and released on bail. He steadfastly refused to admit that anything was wrong. It was almost like a joke to him.

Timothy and I had worked hard all our lives, saving money. Then

Laura with her brother Danny. She blamed herself for what happened with Jamie

Jamie had decided he fancied a few new things, lying to the hilt to get them. And in the process he had almost destroyed my family.

The 18 months until the trial dragged by. The only good thing to happen during that time was that the wool fell from Laura's eyes. For five years she'd been living a lie, trapped by a sweet-talking conman. But as their house was sold off to pay the debts Jamie had accrued — some in her name — she finally saw him for who he was.

'He's a ruthless liar and a thief,' Danny told me

It was incredibly difficult for her. She blamed herself for what had happened. I never blamed her, but initially it was too raw for us to talk about.

When she was ready, I knew I would welcome her back with open arms. In the meantime I could only hate Jamie for what he'd done.

He'd preyed on a young woman in mourning, still in shock from losing her dad. And he'd preyed on me, a widow, who had only ever seen the good in people.

It was a relief when Jamie Mody, 30, of Kings Place, Loughton, Essex, was found guilty of theft at St Albans Crown Court in December 2009. He was sentenced to 10 months' imprisonment, suspended for 18 months, and ordered to wear an electronic tag for four months.

He was also ordered to pay me £1000 compensation — nowhere near what he owed, but he had convinced the judge he couldn't pay back more.

Nothing can ever restore my shaken trust in humanity, but at least it means Jamie now has a criminal record.

People reading this will know what he's capable of — and if he's done it to me, he'll do it again.

As for my family, we're trying to put this behind us. I've got a new job working for a hotel and have met a new man, Ken, 64, a retired builder.

It's comforting to know that there are good men out there.

We thought Jamie was one of them, but how wrong we were.

He's not worth thinking about any more, though. By far the most important thing to come of all this is having Laura back in my life. Slowly, over the months, we've talked about what's happened.

While the wounds are still there, she's starting to forgive herself and rebuild her life. Soon, I hope, we'll be the close, loving family we've always been.

Because at the end of the day it's the ones you love who make life worthwhile — not money or cars or phones.

Me now, with my lovely children Laura (left) and Danny (right)

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