

plentyfishy

Do I have to include a tagline?

The Musings Of Lacey L

A selection of the musings of Lacey L from 2014:



[\(.../plentyfishy.files.wordpress.com/2015/03/netm2.jpg\)](http://plentyfishy.files.wordpress.com/2015/03/netm2.jpg) My hubby runs a consumer charity. He said if you choose to use BH, make sure you have home contents insurance, and that it covers mobiles when outside the house. You can tell them you don't want their 'optional' insurance and payment protection – this brings the price down quite a lot.

Their late payment charges are horrendous, but an email to the CEO complaining about a specific manager or assistant manager works wonders. Once they realise you will go straight to the top, they are far more reasonable about agreeing different repayment plans without further interest being applied etc...

Some people do benefit from these services, and not everyone is in debt through their own fault. Misfortune can hit any of us at any time. People shouldn't be so fast to judge.

My husband got into consumer issues after we got into debt after he had a massive breakdown. You can read a synopsis of his history here: [My Mental Health History \ Mental Health Truths](http://mentalhealthtruths.com/?page_id=32) (http://mentalhealthtruths.com/?page_id=32) As you can see, debt was not something we got into through our own fault, it was a sudden, unpredictable health issue that caused it. The misery to which we were subjected was appalling though, and it was this that prompted hubby to pursue consumer law as his new line of work, setting up his own charity.

Personally I'd advise people to avoid BH like the plague, but people have choice and nobody is forced into buying anything.



[\(.../plentyfishy.files.wordpress.com/2015/03/netm2.jpg\)](http://plentyfishy.files.wordpress.com/2015/03/netm2.jpg) A DRO shouldn't be embarked on lightly as it is a type of formal insolvency and has long term repercussions. The CCCS receive money to encourage people onto these, so treat with caution. Go to a FREE impartial advice organisation (CAB, National Debtline etc...) NEVER pay for a DMP, they can be done for free or you can do them yourself very easily (Google NEDCAB DMP).

Having said all that, like bankruptcy a DRO can be brilliant for the right person in the right circumstances.



[../plentyfishy.files.wordpress.com/2015/03/netm2.jpg](http://plentyfishy.files.wordpress.com/2015/03/netm2.jpg)) There are meds you can take safely when pregnant and many do so successfully. Is there a reason you feel you need to see a private psychiatrist, if your GP referred you to the local NHS hospital, they have access to superb resources and there are vast amounts of help out there.

Why don't you start by phoning MIND and having a confidential chat with them outlining your concerns? They may be able to direct you to resources you're currently unaware of.



[../plentyfishy.files.wordpress.com/2015/03/netm2.jpg](http://plentyfishy.files.wordpress.com/2015/03/netm2.jpg)) I have two bank accounts. When my salary goes in I immediately transfer some to a billing account to cover all bills plus extra to cover unexpected bills. Anything left is then mine to spend.

The easiest way to stop yourself spending money with nothing to show for it is to transfer some to a savings account or similar where you can't easily get at it.

For budgeting, National Debtline do a brilliant budgeting sheet. My dad once told me work out your budget then double it – it normally proves about right!



[../plentyfishy.files.wordpress.com/2015/03/netm2.jpg](http://plentyfishy.files.wordpress.com/2015/03/netm2.jpg)) Has this already been back to court then to vary the original CO?

If not, if possible it is best worked out between the two of you. I appreciate that may not be feasible, in which case you need to build up a 'case' for yourself, so take your child to the doctor if they have mysterious bruises so there is a record of it. If your child is old enough, ask them what is happening. Share your concerns with the relevant bodies who I'm sure will investigate and advise accordingly.

The worst that is likely to happen is things stay as they are, but you need to be proactive about getting the upbringing your child deserves.



[../plentyfishy.files.wordpress.com/2015/03/netm2.jpg](http://plentyfishy.files.wordpress.com/2015/03/netm2.jpg)) I wouldn't wait, I'd contact the police straight away and tell them – everyone makes mistakes, so they won't judge you, they're very professional. There's usually a victim support service available so they may be a route in for advice if you feel you can't contact the police. Ideally you need a well worded restraining order or injunction against him. You can apply for an injunction yourself at your local magistrates' court but I know it can be quite expensive, so the police is ideally your best route.

Oh, did I mention that Lacey L suddenly changed their name from Deanna L before they were banned from the site, Netmums, when it was brought to the attention of the site owners that it was actually a man posting under a woman's name? Seems to me this name change was a crude attempt at covering their tracks.

Addendum:

As you can see by the comments below, our fragrant friend is spinning himself in circles in trying to deny that Lacey L used to be Deanna L. Why he denies what is easily seen is beyond me and continues to paint him as the oddball he is.

If you were to read through the posts you will see two writing styles. One style is poorly punctuated with poor grammar and the posts are usually of one line. This, I believe is the true Deanna. Then there is the second style of long eloquent posts correctly structured and punctuated. This is clearly our friend, but posting as if it isn't him.

Why does he behave like this?

Comments on: "The Musings Of Lacey L" (30)

Pervert *said:*

March 16, 2015 at 1:04 pm

There is something deeply repulsive about a man posting on the internet as a woman.

★Like

Like

plentyfishy *said:*

March 16, 2015 at 1:20 pm

You mean using such names as Lacey L, LondonGal, KayMoose & Cauldron Kate? I concur.

★Like

Like

Cauldron Kate *said:*

March 16, 2015 at 7:13 pm

CK would state London Gal has been found on MSE and suggests you read their profile. KayMoose is believed to be a 'Sheila', so cannot be a Christopher. Lacey L is unknown and Cauldron Kate is just a name. "What's in a name? That which we call a rose By any other name would smell as sweet."

Was DeannaL banned from Netmums? Well, well – one learns something new every day.

★Like

Like

plentyfishy *said:*

March 16, 2015 at 7:23 pm

Deanna L changed their name to Lacey L when others discovered it was you. When the admin of the site discovered a man was using the account. Lacey L was banned.

KayMoose had an IP linking back to Sth Wales.

The real Cauldron Kate is very miffed at you using their name.

Why would a man sign up to forums with women's names? I would say to deceive others.

★Like

Like

Cauldron Kate *said:*

March 16, 2015 at 7:25 pm

You mean using such names as Lacey L, LondonGal, KayMoose & Cauldron Kate? I concur.

★Like

Like

plentyfishy *said:*

March 16, 2015 at 7:30 pm

We agree on something. Perhaps you could explain exactly why you do these odd things?

★Like

Like

Cauldron Kate *said:*

March 16, 2015 at 7:39 pm

Lacey L was me? CK asserts Lacey L is unknown. CK asserts people need to decide who Kay Moose is. She cannot be two people; many people live in South Wales – many others do not.

Who is the 'real' Cauldron Kate?

CK refers you to the profile of LondonGal on MSE (<http://forums.moneysavingexpert.com>)

★Like

Like

plentyfishy *said:*

March 16, 2015 at 7:47 pm

You mean the MSE profile you are logged into right now?

Yes, Lacey L was you, read the posts. KayMoose was initially believed to be Boner but was later discovered to be you.

Celestine is not happy with you using her name to post on here.

★Like

Like

Cauldron Kate *said:*

March 16, 2015 at 8:00 pm

Many are on MSE. Did you read the profile?

Was it only today you discovered KayMoose was not Sheila? I suggest you look again if you believe her to be me – you are incorrect.

Could you link to posts by LaceyL. CK can make errors like anyone, but is unaware of another name for Deanna L?

Celestine and Cauldron Kate are two very different names, please explain.

★Like

Like

plentyfishy *said:*

March 16, 2015 at 8:16 pm

I discovered you were KayMoose last year.

I will provide one link. Read post 2 then post 4. Tut tut. <http://www.netmums.com/coffeehouse/advice-support-40/antenatal-postnatal-depression-55/1043755-worried-depressed-anxious-ocd-before-i-got-pregnant-all.html>

★Like

Like

Cauldron Kate *said:*

March 16, 2015 at 8:32 pm

It was Lacey L, but CK asserts it was almost certainly not Deanna L. Perhaps some more links would clarify please?

You failed to address many of the questions above. Could you please?

★Like

Like

plentyfishy *said:*

March 16, 2015 at 8:36 pm

No more links for you. As you can see in that link, post #2 is by Lacey L, however in post #4 it was quoted by another user, and states 'Originally posted by Deanna L'.

The name change clearly came after the post was quoted. You can't wriggle out of this one boyo.

★Like

Like

Cauldron Kate *said:*

March 16, 2015 at 8:47 pm

Yes, I see what has happened and it remains true Deanna L was NEVER Lacey L. It has a very simple explanation.

★Like

Like

plentyfishy *said:*

March 16, 2015 at 8:49 pm

I'm all ears.

★Like

Like

Lord Swindlelot *said:*

March 16, 2015 at 9:55 pm

Hands up who believes Kate???

HE wants links so HE can go and edit his lies!!!!

★Like

Like

plentyfishy *said:*

March 16, 2015 at 11:08 pm

He can edit all he wants. It's all copied. He can't edit Lacey L's posts as the account is barred nor can his old posts on LB be edited. It's astounding the sheer amount of forums he posts on. Having a look through the Skoda one at themo. Seems like the 'been told to give up driving' whinge is another delusion.

★Like

Like

Cauldron Kate *said:*

March 16, 2015 at 10:02 pm

You have been very busy deleting content plentystalker. Why is that?

★Like

Like

plentyfishy *said:*

March 16, 2015 at 11:12 pm

Have I? Note my style mate. I leave that to the oddballs.

★Like

Like

Lord Swindlelot *said:*

March 17, 2015 at 8:09 am

Is he now claiming he's been pregnant?!?!?!?

★Like

Like

plentyfishy *said:*

March 17, 2015 at 8:14 am

Lol. You mean I've actually missed one?

★Like

Like

Cauldron Kate *said:*

March 17, 2015 at 1:39 pm

You've omitted several of my comments. Why?

★Like

Like

plentyfishy *said:*

March 17, 2015 at 5:02 pm

Because you keep trying to name someone not associated with this site.

Rather than reply here, or the 20-odd other times you tried to post this message, go here.

<https://plentyfishy.wordpress.com/blame-game/>

★Like

Like

Cauldron Kate *said:*

March 17, 2015 at 9:28 pm

And still more selective editing of my comments (or total omission of them), and you expect me to trust you with further information. Are you mad?

★Like

Like

plentyfishy *said:*

March 17, 2015 at 9:33 pm

The edits occur when you try to post names, links or inappropriate content.

EDIT: By the way, no-one is stopping you from posting on any forums you desire, just stop with the delusional content.

★Like

Like

Cauldron Kate *said:*

March 18, 2015 at 12:46 am

*** Comment on hold by plentyfishy who offers this reply: <https://plentyfishy.wordpress.com/blame-game/> ***

★Like

Like

Cauldron Kate *said:*

March 18, 2015 at 2:06 pm

CK asserts the link does not work and you are cowardly being selective in what you allow and don't allow to be posted. This gives a warped view so people cannot see the truth.

CK asserts also that your reasons for not posting comments are growing in number, links, links and names, links, names and inappropriate content – anything else going to be added. I guess not as you deem all this content inappropriate as it exposes the truth about this site.

Finally CK asserts it may be a good idea to set up another site with all the screenprints on showing the truth of what was posted.

★Like

Like

plentyfishy *said:*

March 18, 2015 at 3:35 pm

Yes, my error. I'd copied the wrong link onto that reply and have now updated it.

You are free to set up any site you wish.

★Like

Like

Romulus *said:*

March 18, 2015 at 4:01 pm

What's all this "CK asserts" crap???

★Like

Like

Cauldron Kate *said:*

March 18, 2015 at 4:32 pm

Yes, changed it to a completely different link. Why?

★Like

Like

plentyfishy said:

March 18, 2015 at 4:45 pm

I'd copied the wrong link down.

★Like

Like

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