Children’s books are full of them — and with good reason. The Gruffalo may be the best known for the latest generation of pre-schoolers but there have been plenty of others. What about The Big Bad Wolf and, for those a little older, the enduring appeal of Daleks? Fear of monsters is imprinted on our psyche from the start.

As a youngster, the deal was always the same for my friend Kenneth and I: we would go together as far as the old railway bridge. It stood at the apex of the lane between our homes. In the gathering gloom of dusk it was downhill all the way home for both of us from there. Our fear of being alone in the dark would be equal — well, in truth he had far less to run than I did though I never made a big deal about this — and heading downhill it was easier to run fast past the high hedgerows and looming night shadows of our corner of Ireland. At least we had been brave enough each to admit our fears though.

So what of adults? Well, I admit I walk faster in the dark when on my own, and trees still seem a little spooky too, especially as they shed their autumn leaves. But my demons are different now and I don’t own up to them any more.

Solicitors’ letters are always greedily scanned to find those words that reassure ‘we can confirm that no action is intended against yourself’. The cold sweat of fear starts to ease once those words are seen, but only then. I look up to make sure no-one has noticed my small retreat from the coffee-time chatter.

And in a world obsessed with protection against the risks of life, there is the fear of being uninsured. ‘Sorry sir but we seem to have no record of any current policy held in your name’ or ‘You may see that clause 16.4 specifically mentions that any damage to a car caused by a motorised or otherwise modified wheelee bin is excluded from your terms of cover regardless of the extent of damage caused.’ Or, worst of all possible scenarios, there is the recurring nightmare about finding that your medical insurance has unaccountably expired on the day that you receive a solicitor’s letter without that reassuring statement.

But the monster that most preoccupies me at the moment is the one that spews politically correct legalese with a constant barrage of intimidating employment jargon.

In an office I have dealings with, a manager in post for 3 years turns out to have been on temporary contracts all of that time. Although no one who had any involvement with her in a professional capacity had anything but goodwill towards her, so far as I am aware, she is now out of a job due to a decision to make the post permanent. Personnel say this was due to equal opportunities but her office staff feel rather that she has been carried off by a malign force.

Closer to home I have come across another who has asked for reduced hours. Suddenly there is a panic to contact someone from Human Resources. Ah yes, she says, in a helpful voice, before dictating a convoluted process that must be followed because to fall off that path will mean straying into a minefield of difficulties. The Employment Tribunal looms darkly in the conversation. Fear of doing the wrong thing and stirring that fearsome beast pervades all subsequent thoughts about the matter. It feels like slavering jaws waiting behind the door — and that’s before anything has actually happened.

Sometimes I miss monsters with purple prickles on their back, or that announce themselves simply, with a greeting like ‘Exterminate!’ I am even starting to like a walk in the dark.