

Life

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Staff photos by Danny Drake

Donna Andersen spent \$227,000 on her husband before learning that he was a serial bigamist who had bilked five different women out of about \$1 million.

Winning their hearts, taking their money

HIGH COST OF LOVE



An area woman's story of how Internet love connections can breed impostors who take you for all you're worth.

Some Internet love connections breed impostors who take you for all you're worth

By MEGGAN CLARK
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ATLANTIC CITY — When Donna Andersen married James Montgomery in 1996, she thought she was marrying the man of her dreams: a successful entrepreneur, decorated Australian Special Forces veteran and devoted partner.

She soon found out she had married an accomplished con artist.

Andersen, an Atlantic City resident, didn't need a man in her life. She owned her own home on the water and had a successful copywriting business. She was smart, pretty and successful in her own right.

But Montgomery said he loved her, that she was his true match. Shortly after they met, he proposed. She accepted. At their wedding, he toasted "this incredible creature that I've married" and said that her parents had made "something so special with this lady, it's absolutely incredible."

It wasn't until she spent \$227,000 on her husband and his projects, incurring \$68,500 in debt, that Andersen found out the truth. Her husband had about \$500

his name, was a serial bigamist and had bilked five different women out of a total of about \$1 million.

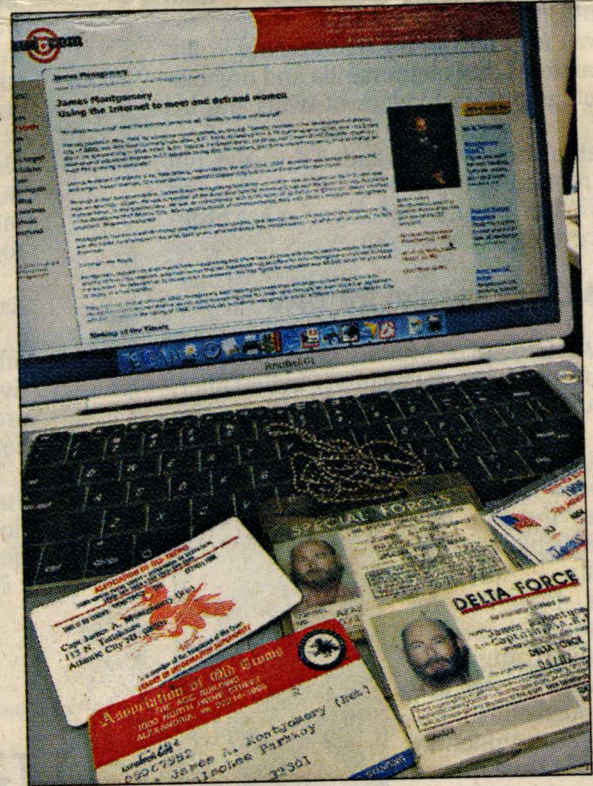
Ten days after Andersen left him in February 1999 — and before they were legally divorced — he married another woman, Kathy Macking, in Florida. While Andersen's divorce suit was pending, he fled to his native Australia.

As Andersen investigated, she discovered she wasn't the only person Montgomery had bilked. He'd married women from California to Florida without divorcing prior wives, and carried on at least two affairs during his short marriage to Andersen. He'd even given the keynote speech at a 1995 veterans' event, even though he had never been in the military. In short, his entire life was a lie.

A divorce judgment granted Andersen \$1.25 million in compensatory and punitive damages. She collected a little more than \$500.

Andersen's story mimics the stories of countless women across the country and

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Andersen's ex-husband claimed to be a decorated veteran. She later helped expose his false claim, which resulted in his being fired from his job.

Fraud

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around the world — women who have been left destitute by serial bigamists who fabricate an entire life of lies in order to win their victims' hearts and take their money.

While heartless louts have been around for centuries, some victims believe that the Internet is making their lives ever-easier, giving them worldwide access to vulnerable women. Andersen, and other victims, believe the men — and a few women — are true sociopaths, but aren't recognized as such because popular culture implies a sociopath has to be a serial rapist or killer.

"Sociopaths have no heart, no conscience and no remorse. They don't worry about paying the bills. They think nothing of lying, cheating and stealing," says Andersen, who maintains the Web site lovefraud.com. "As far as sociopaths are concerned, the rules don't apply to them. They have absolutely no regard for anybody."

Her Web site, created in the wake of her divorce from Montgomery, warns other women what to look for in a love predator, shares other true "love con" stories and explains the psychology behind the "sociopaths'" incomprehensible actions.

Relaxing on the couch in her attractive Atlantic City home, Andersen is pretty, tanned, vivacious and articulate — not the kind of person you'd take for a fool. But you don't have to be a fool to be defrauded by a love con, victims say. All you have to do is afford them the same trust you'd afford anyone else.

"He was charming, he would tell you whatever you wanted, he treated me very good," says Donna Layne Roberts of New Mexico, who lost all her savings and her house to con man William Michael Barber. "What was really so devastating about it was that I really had no warning that he was going to go. He was saying 'I love you' and all that stuff."

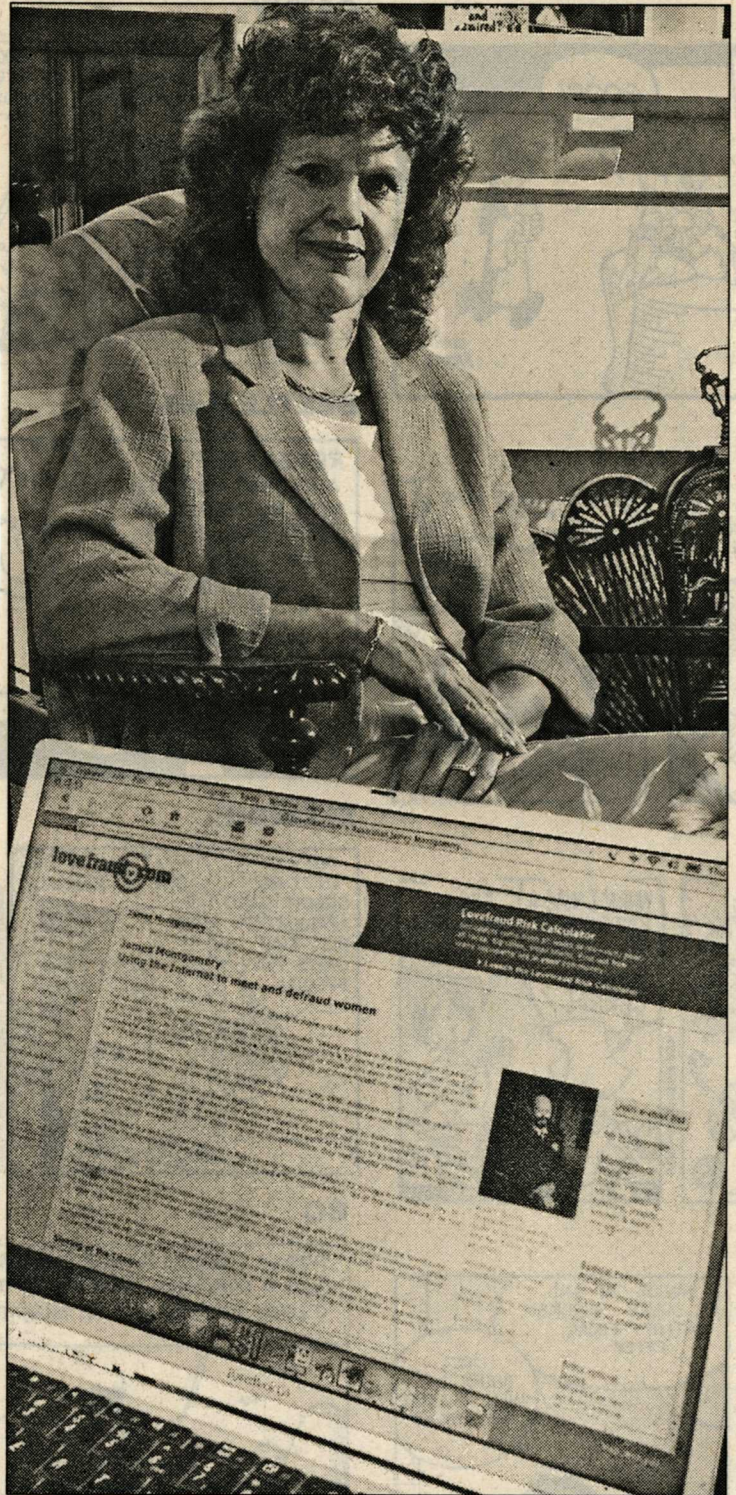
Roberts was a teacher in Texas when Barber wrote her, inexplicably claiming that he was the prisoner of war whose name was on the bracelet Roberts bought at a fundraiser in 1972, when she was in high school. They corresponded for about a year before Roberts married him. They started two trucking businesses together with Roberts' money. Roberts said she didn't know it at the time, but Barber was siphoning off money from the businesses for his own use.

In 2001, as they were planning a move to another state — ostensibly for Barber's job — he suddenly disappeared. He moved to New Jersey to marry his latest victim, Joyce Reynolds. He had cleaned out the checking and savings accounts and left Roberts with an enormous pile of debts she had been unaware of, including months of unpaid utility bills, and the bankrupt trucking businesses.

"I lost my house," Roberts says. "I became homeless." When a storage company contacted her about a bounced check her husband had written, Roberts got access to the container and discovered piles of bills and identification documents in other people's names and several computers. They contained a list of the women Barber had planned on scamming; Reynolds' name was checked off.

Roberts went to the police, who told her there was nothing she could do.

"The police detective told me, 'Well, there's no crime in you being gullible,'" she recalls. "Excuse me, I'm devas-



Staff photo by Danny Drake

Donna Andersen started the lovefraud.com Web site in the wake of her marriage. The rise of the Internet has made it easier for 'love predators' to target vulnerable women, she said.

tated and I'm losing my home, and this didn't hurt me?"

Eventually, Reynolds' sister and daughter found Roberts' blog and contacted her. With the help of Barber's sister and his business partners, Barber was sentenced to three years in prison for providing false information on a marriage license application. He was paroled in May of this year, after just six months behind bars.

Andersen firmly believes that love cons aren't just twisted crooks. She cites expert estimates that suggest 1 to 3 percent of the population is psychopathic or sociopathic, terms that are sometimes used interchangeably by professionals.

Nancy McWilliams, a professor at Rutgers University's Graduate School of Applied and Professional Psychology, is reluctant to label people she hasn't met "sociopaths." But she says the behavior of serial bigamists such as Barber and Montgomery "is certainly consistent with that diagnosis." She says it's not unusual for them to be charming, smooth, and glib — and habitual liars.

"One of the interesting things about them is that on one hand, they lack empathy, but on the other hand they read people extremely well, or the successful ones do," she says. "They can read people's emotions even though they just don't care about people."

And they can convince you they love you when they're really just plotting to rob you blind.

"It's a very disturbing phenomenon to realize you've been relating to someone as if they care about you and they've been doing a good impression of someone who cares about you and they really don't at all," McWilliams says.

Sometimes, fraudsters' past catches up to them. It did to James Montgomery.

Andersen randomly Googled his name one day, five years after their divorce, and found a news article that said Montgomery had taken a job as the manager of National Radio News, a radio network staffed by students at Charles Sturt University in Bathurst, Australia. It included the same bogus biographical information Montgomery had given her eight years later.

With the help of an Australian attorney, Andersen tried to get Montgomery to pay her divorce judgment. When he didn't, she forced him into bankruptcy.

Meanwhile, an Australian organization that investigates and exposes military frauds reviewed Montgomery's "military documents" and determined they were all forged. He was exposed on the group's Web site as a fraud and consequently lost his job. Andersen says she doesn't know what he's doing now.

Taken alone, each of the bigamists' tales seems like an odd fluke, an over-the-top story of men who love to marry too much. But Andersen and other victims believe the bigamists fall somewhere along the sociopathic continuum between thoughtless, self-centered jerks and serial killers.

"If I had had Donna's (Web site) in front of me, I would have understood a lot better why he did what he did, because he was the classic narcissistic sociopath," Roberts says. "When all this happened to me, I had no support system. Everyone kept looking at me like I was a nut."

"They're sociopaths. Absolutely, positively, there is no debate about it," says Rhoda Cook, national coordinator of the Web site Citizens United to Find Fugitives. "They don't care. I just can't emphasize enough — they do not care."

She says she's frequently contacted by women — usually women — who've been victims of relationship fraudsters who profess love in order to get their money. Reports of actual bigamists are less common, but reports of predatorial daters are run-of-the-mill.

"What they've learned is that it's a very quick and easy way to steal and never have to get prosecuted," Cook says. "These women, they are very eager to meet someone ... Usually they're women who have some money. They're professionals. Before they know it, they've become deceived into a fantasy with his person. They become extremely attached to them."

They often spin extravagant tales of corrupt business partners, unprecedented stock market losses or other explanations for why debt is getting in the way of their desire to marry their victim.

"She pays off his debts, and it's over," Cook says. "Unfortunately ... the chances of getting your money back from these kinds of people is nil."

How do you keep from being the victim of an Internet love predator? Victims say warning signs listed on Andersen's Web site — such as glossing over details of the past, small lies and vague promises — can help a potential victim recognize her would-be mate as a predator. Cook's Web site at straightshooter.net offers \$59 background checks for the suspicious. Another Web site at datingvisa.com, issues "dating visas" after investigators verify subscribers' personal information.

For victims, the effects can be long-lasting. Roberts says she has no desire to be in a relationship again, because she doesn't trust anyone. Andersen has remarried; her husband Terry is "a total sweetheart. He's not a psychopath."

"The experience of being

taken by a psychopath is so devastating that most people feel like they can never trust anyone again," she says. "Lovefraud is here to be a resource when you know something is not right and you can't put your finger on it."

After all, what could be wrong with a "Sean Connery look-alike, 6-feet, 2-inches" who was "from the Hollywood Film and TV scene as a writer/prod; now into Entert. Biz in the greatest city in the USA. Emot. & Fin., Secure, Ex-Green Beret; no drugs, doesn't even drink! ... Hold several advance degrees but I babytalk to my dog ..."

That was James Montgomery's personal ad in 1996.

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