Hi, this is Pat Iyer with Legal Nurse Podcast. Today we’re going to be talking with Debby Montgomery Johnson, who has a compelling story about something that you probably have not thought about and certainly wouldn’t believe could happen to you. She’s a No. 1 bestselling author and international speaker. She’s a former Voice of America radio host, and she’s a businesswoman.

She is a woman with a mission. In her book, *The Woman Behind the Smile*, she shares her personal experience with a love that turned into betrayal and financial disaster. She removes the mask of shame and shows others how to do the same.

I know that, as legal nurse consultants, you’ve worked on cases in which people’s lives have turned upside down. Many of them are embarrassed, upset, and suffer a loss of face, changes in roles, identity, and sometimes think particularly if they have been in an accident, “How could I have avoided that?” or “How could I have been so stupid?”

Debby talks about the same kind of syndrome but in a different context. I think it’s important for you to hear her story, to understand some warning signs and some things that can happen to people that you wouldn’t imagine would ever occur.

Debby is currently the President of Benfotimaine, which is a website called [www.BenfoComplete.com](http://www.BenfoComplete.com). She will talk a little bit at the end of the program about what her company does.

Debby, welcome to the show.

Thank you so much for having me, Pat. I’m really delighted to be here.

First of all, let’s set some context for our listeners. This is a show about online dating, which for many people who are listening who are
single sounds very benign. You go on a website, you look at profiles, you find somebody who looks appealing, they’re in your geographic error, you get to know them, and life blossoms, or maybe that relationship goes nowhere.

I understand that you were involved in online dating. What led you to try that method of meeting people?

Debby: I started eight years ago. Eight years ago, my husband of 26 years passed away suddenly, and that in itself was a life changer. We were rocking along, he went away on a business trip, and I got a phone call the next day from my oldest son.

He said, “Mom, Dad just died. I’m coming home to take care of everything.” You certainly don’t ever anticipate that phone call, and so that threw me into running Lou’s company and working my job. I’m also a mom of four and a grandmother of four now.

It changed my life in such a way that I isolated myself because I was learning how to run Lou’s company. My friends came up to me and said, “You know what, you need a life.” This was six months after Lou died. I was working 20 hours a day because being alone for the first time in so many years, alone all night long, it was very difficult for me to go to sleep at night and not have anything move in my bed.

They said, “Look, Deb, try online dating. It’s safe. You can do it from the security of your office or your home, and you can put out there what you want and look perfect.” That’s what I always thought I needed to do, is have the perfect profile, put out the perfect words, and just kind of dip my toe into something safe.

At the time it was faith-based dating sites for the most part. I wanted to have like-minded individuals and so that’s what I did. I put my toe in, and I tried a little bit, but I was totally amazed at the types of men that were out there between 55 and 65. They appeared in their photos in what I call the “Wife-beater t-shirts.” Many of them had other girls in their pictures, and I was thinking, “Why am I doing this? I don’t want to get involved in something like this.”

Then I was contacted by a very good-looking man. He was 55, and I was 52 at the time. He was a widower and had one son. He was from England and an international contractor. It was just very appealing to
me because I owned my own company now, it’s an international business, and I can go at my own pace.

I stayed on the website with him for a while where we were basically emailing each other. It wasn’t a very easy thing to do. It was basically emails, so there was a lot of time in between the emails. After about a week or two, he moved onto Yahoo Chat. He said, “Deb, there’s a way. I’m traveling.” He was at the time in Houston. “I’m going to be traveling overseas to the Far East. I have a job over there. Come on to Yahoo Chat. Let me show you how to do this. It’s basically instant messaging and we can do it from any computer, any phone or anywhere and be on for hours.” So, I did it. I jumped right in.

His name was Dr. Eric Cole, and we had an extraordinary friendship that started off around Thanksgiving, when I stayed online all day long telling him what Thanksgiving dinner was about here in America. I did it because I don’t drink, I don’t smoke, and I don’t party much. I was not one who would normally go out to a bar to look for a date. I know many people feel that, and at least my friends don’t like doing that, so this was a safe thing to do, and it was kind of fun.

Pat: What did your friends and family say about doing online dating with Eric?

Debby: They were delighted. Actually, one of the first people I told was my mom. I figured if I could get it past Mom, I could get it past anybody. We were traveling to see my brothers in Virginia, and I told her in the airport, and she started to laugh. She kind of giggled. She said, “My best friend met her husband online,” and this woman was probably at the time in her mid-70s. I’m thinking, “Oh my gosh, if Mom’s girlfriend could find somebody, then why can’t I?”

My sisters-in-law were delighted. My brothers were a little different. They kind of put me in a half circle, and I felt like it was the Spanish Inquisition. They were blasting me with questions about who he is, we’ve got to do a background check, we’ve got to do a financial check and etc. I was like, “You guys just relax. It’s just for fun.”

My girlfriends were all for it. They wanted me to be happy. They didn’t want me to be alone and by myself working all the time. They
wanted me to have a little bit of joy in my life again and they were thrilled.

Pat: How did your husband die? I didn’t ask you that question, but he would’ve been fairly young, right?

Debby: He was 55. It was April 8th, 2010. He was 55, turning 56, and, because you deal with nurses, Lou was a big guy. He was 6’4”. He was about 300 lbs at the time of his death. He was diabetic, but he had it under control. He was on insulin and he suffered neuropathy, sciatica, and all those things associated with diabetes. He did not take his diabetes completely seriously. His weight went up and down over the years. When we met, he was 210 lbs. I always teased that for every child I had, he gained the weight that I lost. His doctor was one of his best friends. His heart was okay. Everything appeared to be okay. He was just a big guy.

I always worried because I saw that he wore sweatpants a lot and a t-shirt. He would ride his bike. He wouldn’t get a lot of exercise because it’s so hot down here in Florida, and he just hated being so hot. I noticed that his legs started to get a little bit brown and the skin turned a little bit brown. I found out later on that it was probably peripheral artery disease, where the circulation just wasn’t good in his feet. At Benfotimaine, the company that he founded, the vitamin was very good for him. It helped with the numbness and the pins and needles of his neuropathy. He thought he was healthier than he was.

He went on a trip. He had a race car, and he took it over to the West Coast of Florida, not far from you, to get it tuned up for a big race down in Miami. He left on a Wednesday morning, and Thursday morning I got a phone call that he was dead. He had woken up that morning, looked at the man beside him and said, “There’s my truck over there, please go take my stuff, and put it in the truck. Call 911, I’m having a heart attack.” He was dead in a half an hour. He was 10 minutes from the hospital and he basically died on the way to the hospital. He had a massive heart attack and completely surprised his friend, who was his doctor.

He had yo-yo dieted his whole life. When he was in the Air Force, he would lose weight for the annual weigh-in, and then he would put it back on. He would fast. He would go into the weight rooms. He
would do everything he could to drop weight quickly, and he was just addicted to sugar. He loved to eat. He didn’t have gastric bypass, but he had Lap-Band surgery. He lost a lot of weight. Multiple times he would lose up to 100 lbs, but then he would put it back on, and I’m sure that yo-yoing up and down over all the years just did a number on his heart. I never expected Lou to live to be 100 years old, but I never expected him to die at 55. It was just something that completely threw me off.

It’s interesting, I tell people to really be prepared for something like this happening because if you don’t expect it, then it’s going to happen. I’m pretty prepared on things, but two months before Lou died, because he was going into another age group, he canceled our life insurance. It went from $100 a month to $500 a month, and he didn’t want to pay it anymore. He canceled our life insurance, and then two months later he was dead, leaving me no life insurance.

He left me the company, and I had to learn how to run it. If you’re going to do something as drastic as dropping your life insurance which you’ve had for 30 or 35 years, make sure that you’ve got something set aside for your spouse or for your kids because it was a life changer, a game changer for me. I’m very fortunate that I still have a roof over my head.

Going into online dating was a real challenge because I hadn’t dated since I was 25 or 26. All those anxieties of “I’m not pretty enough, not smart enough” or everything that goes through your mind when you’re 16—at 52, it was a challenge to put myself out there again. It took great courage and a good kick in the butt by my friends.

**Pat:** Tell us what happened with Eric? Can you unfold the story for us and give us some more details?

**Debby:** I can, and this happens quite a lot actually because Eric was a businessman, international, and I owned a company. I understood what he was doing. He actually brokered hardwood trees, and I have trees as an investment in Costa Rica. He didn’t know that. When he was overseas, he was working at the time in Malaysia moving a lot of trees, like hundreds of thousands of trees, for developers over in India. Throughout the process of his business, he would run into issues with customs, with tariffs, or with shipping. For those of us who have
businesses, you sometimes don’t get paid until after the job is over. You have to front all of the expenses prior to getting paid, and I understood that.

As time went on, Eric and I got to be really close emotionally and mentally. Obviously not physically because he was overseas, but we wrote to each other every day for hours. Honestly, on Yahoo Chat, because it’s like texting and instant messaging, we would hold these conversations for hours. I got to really know who he was. I got to know his son, his sister, his attorney, and all these people in his life. When he started having some troubles with getting the job done, he asked if I would help him financially and I did.

Now I have to give you a little background on me. I’m very frugal. When Lou died, obviously without the life insurance, I had the company to keep me going. I was very careful with my money. I tried to pay off as much as I could after Lou died. I had one time when I missed the deadline on a credit card bill, and I have exemplary credit scores. The credit card company took my rate from like 2% to 21% and I was floored that they would do that because I missed it by a week. I wrote to them or called them, and they were like, “We’re really sorry,” and I said, “I’ll never let that happen again.” I paid off that card and canceled that card.

I was very, very careful with the bills, so when Eric asked me to help him it was a little bit at the beginning. Over time, because I really had fallen in love with this guy and felt that he was going to come home to me as soon as the job was over, whatever I could do to help him get the job done faster I did, if it was $2,000 here or $5,000 here. Over time it turned out to be a lot more than that.

I just felt like I was going to help him. Two years into it, you’ve given so much of your life and your time that you don’t want to break it off, thinking that maybe this isn’t really going to work out, because you’re so invested emotionally, financially, spiritually, that you’re just like, “One more. Just one more and he will be home.” That was always my thought: One more issue, get it done and he will come home.

I always felt too that people would be honest with me. I’m an honest person. The people I deal with are always honest. I had never ever anticipated anybody lying to me, and I have never heard of any issues
with online dating. Of all my friends who had done online dating, many actually had married the men they had met. That was my thought as far as online dating goes, and two years into a relationship, that was pretty serious even though he wasn’t here in person.

I have to tell you that I wasn’t ready for the physical relationship after Lou died, so developing a friendship with him online, through writing and some phone calls was a really solid foundation for me. It was safe for me because I knew that he was going to provide the financial security for us when he got here.

In the process of our relationship, we really got to know each other. I knew him better I think than probably Lou, and he knew me too because I was able to write things so much more extensively and articulately than I could’ve ever spoken them to him. I learned the value of journaling through that whole process and ended up with 4,000 pages of journal printed in five volumes that’s extraordinary.

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**Pat:** Did any of the money ever come back? Did he repay any of these loans?

**Debby:** No, and the way I found out about this, and this is the kicker to the whole story, is that almost two years to the date we began, he came on one morning and said, “Deb, how do you feel about forgiveness?” Well, over the years we’d talked church, we’d talked spirit, we’d talked relationships and I basically put on what I call my spiritual hat. We had a long discussion about forgiveness.

I started thinking, “You really have to put your money where your mouth is when you’re talking about forgiveness because lip service for forgiveness isn’t going to help anybody.” About two hours into it, we got disconnected, which wasn’t unusual for Internet over where he was in Malaysia.

When he came back on, he said, “Do you remember our conversation?” I said, “Absolutely” and he went, “Recall, recount to me what you said about forgiveness.” I did and I was like, “Is there something wrong? What have I done that we’re having this conversation?” You see how it goes to “what have I done?”

He said, “No, I have something to tell you, and I know it’s going to hurt you. I have a confession to make,” and at that I’m like “I don’t know if I want to go there.” I had heard a confession once when Lou and I were married, and it wasn’t a very positive confession. I asked, “Eric, are you sick? Is something wrong?” He says, “No, I have a confession to tell you. This whole thing has been a scam.”

I was thinking, “What? What are you talking about? Are you ill?” He goes, “No, this has been a scam. The whole two years has been a scam” and I thought, “Now you’re lying.” I said, “You’ve got to
prove to that this is a scam. I’ve invested my life and a lot of money with you. Explain to me what’s going on?”

He said, “Deb, on Yahoo Chat there’s a little camera, and I can come on live,” and, of course, at that I’m thinking “For two years I’ve asked you to Skype and come on live and you said you couldn’t do it.” Well, he walked me through it, and I got on my screen saver. On my computer, I had his picture. Just a lovely man. I’m looking at his picture and I’m looking at the little camera on the screen. All of a sudden pops up live a dark-haired, dark-eyed, dark-skinned young man with a big smile on his face saying, “Hey, Deb, how are you doing?” I thought, “Oh my gosh, what has just happened?”

It turned out that this young man was not named Eric. His name was Joseph, and Joseph was from Nigeria. Joseph confessed because he said he had fallen in love with me and didn’t want to hurt me anymore and realized he couldn’t take any more money from me.

He asked, “Can we keep this going?” I was thinking, “Oh my gosh, are you out of your mind?” I said something to him like that and he said, “Is it because I’m black and from Nigeria?” I was thinking, “Well, maybe, but no. You stole my life, and you’ve taken from me over a million dollars.”

I can hear everybody going “Huh.” I didn’t have a million dollars to give to him over those two years, but I felt like he was family, and he was coming home to me, and I would do anything for my family. I sold gold jewelry that I wasn’t using. I sold silver that I had. I cashed in my retirement accounts, thinking that we had a grace period, and I could get the money back because he always promised me the money was coming back.

It was a gift from God, I believed, that he confessed in person because most scammers will walk away. They will leave you high and dry. You will never know what happened to them. I would’ve thought he died. It would’ve been worse for me than when Lou died because now, I was part of it, and I had given him so much.

I had my camera, my phone, right beside me, and as soon as I saw him, again the gift from God was that the story now became a story. It was not my life, and my Air Force intelligence hat kicked in, and my
legal hat kicked in. All the training I’ve had in my lifetime kicked in. I took my phone and I took a picture of the little camera on the screen, so I had a picture of him. It was the only picture that I had of him, of the real person.

I found out from that time that the pictures scammers are using are real people. I have two friends, two men friends in California. Their pictures from Facebook or other social media have been taken by scammers, and they’re using them as profiles to scam other people. It’s amazing to me how well-trained these guys are. I’ve learned a lot in six years about what they do, how they do it, and how effective they are at the psychology of a very vulnerable person or the psychology of scamming somebody.

They actually teach scammers how to scam over in Nigeria. They have universities where they are training them how to scam with online dating and the IRS calls that we get. The grandma calls, a lot of those are coming from India, and many come from Ghana. It’s a worldwide problem that you may not hear about because victims, such as me, typically do not want to tell. It’s embarrassing. I was so upset at what happened, but I was well-trained, and I was well-educated, and for me to have been taken was just something that I didn’t want to admit.

I didn’t want to admit it to myself. I certainly didn’t want to tell anybody, but it came about. I did tell my parents because I had asked them for $100,000 and they gave it to me, and we gave it to Eric. Now my parents were involved, and that I think hurt me the most. I love my parents and I’m taking care of them as best I can now. My dad works for me, and I do everything I can to make that up to them because they trusted in the process. My dad would tell me at one point he thought perhaps it was a scam, but two years in, he was like “No one can scam you for two years.”

My dad and mom came over as soon as they heard what happened. They went to the FBI with me. You watch TV and think the FBI can do anything. I walked in with my 4,000 pages of journal and my three-ring binder with every financial transaction I had. They basically said, “Deb, we’re really sorry. There’s nothing we can do for you unless you can get him here to the United States.” I was speechless. At that point, what I describe it as is I put up the mask. I put up the
mask of I’m fine and I’m okay. I put on my smile, and my friends asked, “What happened to Eric?” “It just didn’t work out.” My kids, “What happened? What’s going on?” I didn’t tell them a thing, and it ate me up.

I can forgive him, but I couldn’t forgive myself for what I thought was just being so stupid. Even the FBI said, “Deb, look, you were a victim to this. They are so manipulative. They know how to do it, and in Palm Beach County actually more men get scammed for over a million dollars than women,” but a man will never tell you that it happened. I understood why. I didn’t ever want to tell what was going on, but over the years I was challenged to tell only because there are so many people being hurt by this because we’re not telling, and that became my mission.

My mission was to expose them as best I could. I have a lot of friends who are in their mid-50s and either are divorced or widowed, and they want to get out and date again. I’m like, “Online dating is a great platform; just be careful what you’re doing. If you don’t see the man in person within two weeks and see the whites of his eyes in person, he’s a scammer.

**Pat:** Tell us more because I think the odds are high that at least one person listening to this show is involved in online dating or thinking about online dating. They’re probably sitting on the edge of their seat saying, “Oh my God, if it happened to her, it could happen to me.” What should they be looking for? What are the warning signs other than what you just said?

**Debby:** I hope they’re thinking that because many times I get women that said, “That could never have happened to me.” Well, I would’ve been one of those women saying that could have never had happened to me. I was well-trained as a bank manager to see scamming checks and all that kind of stuff, but they are very creative.

What will happen is they will either be in an international business man or an engineer. Some actually pretend to be military officers, which gripes me the most because I was Air Force, and my kids are active duty. Anybody in a military uniform is not going to be on a dating site. As soon as you see the uniforms, it’s a scam.
Many of them are on Facebook now. I actually had a friend who got scammed playing an online game. I don’t know how that works, but they have gotten very creative in what they do. For instance, on Facebook, if the profile is on Facebook, look and see who their friends are. Sometimes they try to friend you by having mutual friends. I had one man try to be my friend, and he had four or five of my friends as his mutual friends, but I looked at the rest of his friends and they were nobody that we knew. I actually contacted my four or five friends and said, “Do you know who this guy is?” “No, we don’t.” I said, “You guys, unfriend him.”

Be careful because they will want you to get off the dating site. They will want to take you from Match.com or whatever site you’re on, PlentyOfFish, and they will move you to Yahoo Chat. They’re informally called the “Yahoo Boys” because in the past they would get together in Internet cafés in groups of six or more. They would be on Yahoo and they would be chatting, so they were the “Yahoo Boys.”

I heard a great thing this morning on one of the CBS shows, and they were talking about all of the new online dating apps on your phone. They had a group of people that were between 50 and 65 who are online dating. One of the women there, she was a little bit older, said the reason to be online dating or to be on one of the apps is to meet somebody, to see if you want to be friends with somebody. What the online scammers will do is they will very quickly move you from being a friend to expressing great adoration and love for you, and that just draws you in.

I wasn’t looking for love, but I was looking for someone who could love me again. I was hurt by Lou dying. I was mad. I was sad. I was all these things, and I found out from one of our friends, Marty Ward, that over the years my heart had a hole in it because I hadn’t been listened to. Lou was, like I said, a big guy. He was bold, and he was brilliant, but I didn’t like contention, and it was usually his way. With Eric, because he wrote to me and he talked to me, he filled up that hole over time.

It was a gift that he did that, but I also realized that every time he answered back to me or communicated with me, he was just building the story to how he was the man for me. He isolated me from my
friends, from my kids, and from my parents because I didn’t want to
tell them what was going on. When my kids said, “Mom, don’t send
money,” the first thing I tell people is, “Don’t send money.” Could
someone had told me that? No, because I did.

Here’s the kicker, the very first time I sent money, it was about $40,
and I didn’t send it to him. He had a friend, another engineer overseas
who was having a hard time getting onto the dating site. He said,
“Deb, would you mind just sending a check in for this guy to get him
registered?” I’m thinking, “Great, more men on the dating site. How
much fun could that be?” I found out recently the reason they do that
is because the dating sites will actually verify an individual’s profiles
and they will do it more if you pay. It’s kind of like pay-to-play, and
so I found out that I had just verified a scammer’s profile and it just
killed me when I found that what had happened. It killed me.

I work with women that were scammed out of $400,000 to $500,000
in four to five months. They’re getting very fast. I found out, too, that
a lot of the money that these scammers are taking can be used for
terrorism.

Pat: Or kidnapping.

Debby: Yes, it’s being used for very bad things. When I was in the process of
helping Eric, none of that ever crossed my mind. None of it. The fact
that he was not the real person never crossed my mind. Now were
there red flags? Maybe, but I call them pink flags because every time
something came up that didn’t quite sound right, I would ask him. He
always had a plausible reason why a package I sent wasn’t accepted at
the hotel or a card I sent to his son didn’t get delivered. There was
always a reason. Like I said, they are very well trained in what they
do.

What I found out too is that the storyline that they use is very similar
for most people. The women that have read my book, which is The
Woman Behind the Smile, who have been scammed say, “Oh my gosh,
Deb, that is my story.” Then the question is, “How do you stop?”

Well, you stop. You have to dead stop. If you feel like you’re in that
situation, you have to stop. To think that he’s going to come, if he
doesn’t come in two weeks, he’s not coming. I had a woman who I
was working with out in Idaho, and she goes, “Deb, 95% of me thinks it’s a scam, but 5% thinks he’s flying here to visit.” I said, “Look, if he flies in to see you, I’m flying in to see you, but in the meantime stop his food chain.” If you’re involved and you stop engaging, stop sending money, and they get mad or he really puts you down for doing that, then it’s a scammer who’s getting desperate.

I never told Eric, “No,” and I’m really curious that if I gotten to the point where I said, “Eric, I can’t do this anymore,” I don’t know what he would have done. The good part of me and the part that looks for the good in other people has to believe this happened for a reason. I believe it happened to me for a reason because one woman in an interview said, “God knew that if it happened to you, and you were so well-trained that it shouldn’t have happened, you would speak up. You would let people know to be careful,” and that’s true.

Whatever happens to Eric, I just told him to stop hurting other people. Do I know if that happened or not? I don’t know. I do know that he stayed in touch with me. He revealed the scam in September, and he kept in touch with me on and off until January, and until he realized that I had met the man that I’m now married to. When he realized that I was going to be okay, then he said, “Deb, this is the last time we’re going to talk.”

He promised some money one day and I’m like, “That will never happen,” but he will get his dues someday. I just don’t want him hurting anybody else. My way of helping there is to alert women and men that this does happen, and it happens to very well-educated, well-financed people. They would never ever anticipate it happening to them, but it does.

To those who know of somebody this has happened to, please, please do not try to out them to the public. Do not try to shame them because as a victim of this, it’s like domestic abuse plus 50 years ago. We beat ourselves up enough. We don’t need anybody else to be telling us how stupid we were because what will happen if you are a friend, and you’re going to act that way towards a friend, you are going to lose your friend. Your friend is going to be despondent, and your friend is not going to want to tell anybody. Your friend will never recover from this financially or emotionally, and it has led to many suicides. As
nurses, you certainly don’t want that happening. You want to at least lend an ear of support.

There are organizations. The organization I work with in Miami is called “The Society for Citizens Against Relationship Scams” or “SCARS”. You can report the scam to www.anyscam.com and that’s basically a database. You can join one of our support groups. It’s not therapy, it’s support. Learning how it happens and how to recover from it is just very empowering for someone that has been through it. Be there to support and not condemn because you never know when you yourself are going to be a victim to some sort of fraud.

Pat: How can our listeners get a copy of your book and also find out more about the business that you’re involved in now?

Debby: My book is called The Woman Behind the Smile, and it’s available on Amazon. It’s also on my website and I encourage you to go to www.thewomanbehindthesmile.com. I have some real fun videos and some of the work that I’ve done in the last few years is on that website.

The company that I’m running and my dad, Dr. Jack, is working with me can be found at www.BenfoComplete.com. We actually manufacture a vitamin supplement, a synthetic form of vitamin B1 that is very effective in helping with neuropathy. Diabetics typically will have it or folks that have had chemotherapy or some sort of issue. We have a capsule form. We have a cream form. It’s a very effective non-drug to help diabetics with their neuropathy issues. That’s at www.BenfoComplete.com. I call him Dr. Jack, my dad, and I have an 800 number, (888) 493-8014. Talk to Dr. Jack and he will be delighted to talk to you.

Pat: I appreciate you talking about what was an incredibly painful experience that you went through. I know every time you talk about it, you have to relive it, and you have to talk about how you felt at the time. As nurses, we understand that peels a little layer of scar tissue off, and it has to grow back. You’re sharing a story that will have meaning to our listeners, certainly make them aware of dangers that they may not have even thought about and give them a new perspective. I appreciate that very much.
Debby: I appreciate you letting me do this because I have spoken to a women’s group the other day, and a woman in her 80s came up to me afterwards and she said, “Deb, I just want you to know that there is a woman that was in the group today who has had this happen. She confided in me that it happened, and she sent a lot of money. She will never tell anybody else.” I said, “I hope that because she’s heard my story that she will reach out to me or that she will reach out to someone at SCARS and realize that she’s not alone.”

We all have those defining moments. We all have something that’s happened to us. It may not be an online dating scam. A friend of mine had dated a man in person for a year, and he turned out to have a family up north. I had a very expensive therapy. My husband today had a very expensive divorce. We all go through something, and we just got to own the story 100% and move forward. The best way to do that is to forgive. If someone hurts you, forgive them, then forgive yourself and move on. The more you talk about it, the more powerful you get. That’s definitely how I feel, and I appreciate the opportunity to speak up.

Thanks Pat.

Pat: Wonderful. This has been Debby Montgomery Johnson, *The Woman Behind the Smile*, and Pat Iyer talking with you about online dating scams. As I often say, there are so many different ways that people come up with to make money, and we want to believe that 100% of them are going to be honest. Debby’s story is certainly a reminder that there are people sitting right now while we’re finishing up this podcast thinking about how they can scam somebody else. They are out there. They have fertile imaginations, and you have to be aware that they are creative and in this case like the wolf that hid in the sheep’s clothing.

Debby: Absolutely.

Pat: Stay tuned for our next legal nurse podcast. We will be back next week with a new interview and appreciate you being one of our listeners. Be sure to tell other legal nurse consultants about Legal Nurse Podcast and thank you for listening.
Be sure to order your copy of my book, *How to Manage your LNC Business*, using the button on the show notes. You’ll find these in iTunes or at podcast.legalnursebusiness.com.

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