

MB... Wow...

I'd swear Duddie wrote those comments himself-except the words are too big.

I have no comment on the article specifically - that's why we have courts and a legal system. Let's let them dig into the truth. My comments are on MB's thoughtless tirade.

Oh... 'the bitterness..the unfounded accusations...the pettiness'. Unbelievable! Somebody get this guy some smelling salts - he's about to faint. What are you MB, some kind of frustrated novelist or just an outright drama queen?

You pick on people that feel they've been hurt by Massad and crew over the years. So what if it's 4 days or 40 years ago. A wrong is a wrong for a lifetime (just like your small minded pompous comments below). Condensing attitudes like yours are what leads people to do the types of things that the Telegram reported on.

More than that, I'm truly amazed (truly) at how you seem to know everything. You know about Worcester and Worcesterites... you know how Worcesterites are viewed outside of Worcester... you know about people's personal failures...the editorial staff at the Telegram... you know everything... why you even know who the 'anonymous source' mentioned in the article is! I'm truly amazed. Please, do us all a favor and part The Lake for us this Saturday - we'd all love a shortcut to Spags.

I've had it with your 'shrill cries.. persecute.. medicate.. mitigate.. and personal failures' comments. Here's a new word for you: BLOWHARD

As for the Telegram - after all your pompous comments - you end up advocating that they stay hush on the matter because they've taken ad money from this lot... and then you the nerve to call everyone else pathetic??? Boy, do you have things backwards.

I think your moral certitude needs re-alignment (not to mention your social skills).

-Ray

[\[Is this comment inappropriate?\]](#)

Nearly every comment on this site is so outrageously misguided that I wonder if there's any hope for any of you. The bitterness, the unfounded accusations, the pettiness, the spiteful and hateful allegations are all too much. Throughout the rest of the State, Worcester has a reputation for being insular, small-minded, backward, and resentful. The City wishes it were Boston. Based on all these unfounded and angry accusations, the reputation is clearly well-deserved. All of those 'old-timer' Worcesterites show their jealous colors as they dredge up dead issues from 40 years ago in an attempt to lend credence to their ridiculous diatribe. They're has-beens who never were, who are living in the past. Their shrill cries to persecute anyone from Worcester who has enjoyed any success is their only medication to mitigate the pain they feel as they're reminded each day that their personal failures belong only to themselves. Furthermore, the editorial staff of the Telegram might rethink their status as promoters of investigative journalism. This article is pure garbage. They quote a 'former financial advisor' to support their characterization that Mallegni and Massad colluded at a large conference table at Commerce Bank.

You've got to be kidding. The source doesn't identify himself and the Telegram continues painting their portrait of Massad as a litigious predator by noting that the advisor is being sued by Massad. The advisor is likely Amit Mathur who is facing criminal charges for blatantly stealing large sums from a variety of trusting investors. There's a reliable source for you. No wonder they didn't name him. This whole hatchet job is a disgrace. The Telegram, all too happy to collect ad revenue from Massad and his many businesses, is a bush-league rag that doesn't deserve a nickel. I'm disgusted by the pathetic lot of you.

-MB

[\[Is this comment inappropriate?\]](#)

Reader Comments

Too bad the article wasn't about Nickey. He would be getting great response. Instead of focusing on unrelated issues...most of the seem to be personal...let's get back to the real issues that the article brings out. That we are not being protected from predatory lending. That all it takes is filing a form with the Secretary of State to be allow unscupulous lenders to screw people with over 30% interest. That have a track record of lending practices that end in forclousers... that not only effect the developers but also cascade to the many innocent contractors...now out of business and loseing their homes...the owners of half completed condo projects left with properties whose real value has been diminished by over 20%...that means in real dollars as high as \$100,000.00 who are now left upside down with mortgages in excess of their original loans...now unable to get out of their situations without taking a loss. The fact that this all stinks to the point of Rico Charges being purseued against Mr Massard and Mr Malagni and LBM. We are left with a whole barrel that STINKS. Hopefully the telegram will continue their investigative report...and get to the bottom of this pit

-anonymous

[\[Is this comment inappropriate?\]](#)

[I this comm](#)

Duddie screwed his own nephew back in 1966 on a 65 G.T.O. , right JOE MAGS. This guy is the slime of the earth and deserves whatever he gets. He is a corrupt person and has a corrupt business practice.

Back in the day , he put together two halves of cars and then sold them as new. That was on Park ave. by the Black Cow store.

-town resident

[\[Is this comment inappropriate?\]](#)

Concerned Citizen,

It's not fair to accuse all these borrowers/developers of being greedy or not worthy..I know many of them and this is a tough business and market swings can affect it dramatically.Many major regional and national builders take credit hits or have to file bankruptcy to survive in unstable markets.Guys like A.J.Lane have built 1000's of units and gone up and down a dozen times over 40 years in this business. Even guys like that borrow 'hard money' to jump start a project and get it into 'bankable' condition, as banks terms are nothing short of impossible these days. True 'hard money' lenders provide a good service, are extremely well protected and make a very attractive return(usually 12-16% & 2-4pts)for their investors. This is used by a diligent borrower to perhaps start the road and get utilities in, build a model home and generate some pre-sales and THEN you can go to a bank, repay your (interm)hard money lender and move the project forward with conventional financing. Many/most developers do this..most guys doing this for 30 years would have the model house up before the 30 year old banker from some foriegn country stopped asking for more application forms to be filled out. This is what all these developers set out to do here and they GOT SCREWED REPEATEDLY BY SOME COMPLETE CRIMINALS...there are way too many of the same story here and articles like this will only bring out more of the past victims..keep up the good work and let's see if justice prevails and they get what's coming to them

-an insider

[\[Is this comment inappropriate?\]](#)

it seems like only yesterday that a Marcello backed marble and granite shop or Hooters or some other restaurant was opening every week or month, one right after another...where are they all now? every single one GONE,just like their employees,homes and families..he is the most dispicable and concieted man on the planet..I hope it was all worth it for him and his partner in crime,attorney Norris..I hope they put them away for good

-yet another victim

[\[Is this comment inappropriate?\]](#)

CONCERNED CITIZEN:

The developers are looking to make a living like you and me. They were screwed! Not by greed, by crooks.

There are people who will pay a little higher rate as not to gather the tons of paper work needed for the bank.

If you read all about this lending tactic from these two, they are no dopes, they just lend on what they know will go belly up, but it has to be a good piece of real estate too. They plan from the get go to charge a ton of points up front cash, not financed, then strong arm the terms at closing.....

Where is either one of these two defending themselves? Even with their attorneys.

Sit back, have an open mind, read all these comments, are all these people wrong?

To someone else, Nick Fiorello may be scum, but I read is deposition when Gallagher had the web site, 'thetruthaboutdudde.com', even Nick is not smart enough to imbelish what happened with his loan. Nick started the law suit and everyone else is coming out of the woodwork now.....with all the suits being heard at once instead of individually, there is strenght in numbers.....

-JUST ANOTHER IDIOT

[\[Is this comment inappropriate?\]](#)

Funny, isn't Commerce Bank supposed to be a legitimate bank? Or at least they appear to be trying to put up that front. He must be 'forgetting' to get his picture in all the ads.

When you join the family, you join for life.

-a borrower

[\[Is this comment inappropriate?\]](#)

Maybe if all of these poor GREEDY would be developers had gone to regular banks, they would have been turned down and unable to try and make a fortune, so they went to other lending sources and lost.

HIGH RISK, no matter how you look at it. Why didn't they go to conventional banks? So, when they couldn't make it, they cry foul. Somehow, I don't feel sorry for any of the involved parties.

-concerned citizen

[\[Is this comment inappropriate?\]](#)

Ok, who is Markarian? Please give more details about Duddies involvement in a trial in Boston?

-citizen

[\[Is this comment inappropriate?\]](#)

Katz turned states evidence against Duddie, Markarian, just to name a few. Word was that Duddie held 20 million in his safe at his house. It all went to trial in Boston but went nowhere. My guess is that it will happen again.

-Mike

[\[Is this comment inappropriate?\]](#)

CITIZEN: Go to www.google.com and put in his name.

Worcester Mag did the article with Duddie and Katz many years ago. Duddies daughter Pam (the apple does not fall too far from the tree) went around with her girlfriend and tried to get all the newspapers from all locations and dumped them at Duddie Ford.....

-JUST HELPING OUT

[\[Is this comment inappropriate?\]](#)

Old timer----- What is the story connecting Duddie with Katz & cash? I remember when Katz got grabbed with all that cash but do not remember Duddie being connected to it.

What about the plane crash? who were the criminals?

Where can I learn more about these incidents?

-citizen

[\[Is this comment inappropriate?\]](#)

[\[Is this comment inappropriate?\]](#)

Where is the law, to even have these guys still on the outside is absolutely absurd!

Most of Massad's gang has already done time in jail for all the drug crimes that he got away with, trafficking was his real money maker, the proverbial cash cow, and most of his boys did stints for just that, always keeping Massad out of the lime light.

Massad is so brash, he still associates with his 80's crew like business as usual, building things, stealing things, cleaning things, that bank is a fence and has been the headquarters for evil for years, what a giant puppet show.

Shame on all law enforcement for allowing this hood and his den of thieves to rape the good people of this city and beyond, take your ill given donations to the grave you cowardless excuse for a business leader. Try to unlock that cell door with the stolen key to the city your puppets gave you.

-old timer

[\[Is this comment inappropriate?\]](#)

'Everyone should close their accounts at Commerce Bank starting on Monday to send a message to the crook!'

So why did you put your money there to begin with? His reputation precedes him.

-cynic

[\[Is this comment inappropriate?\]](#)

After reading all of these comments it truly looks like the sheet has hit the fan.... Good Luck on all of your 'successful' business dealings Mr. Massad. It's over...

-Doug

[\[Is this comment inappropriate?\]](#)

Everyone should close their accounts at Commerce Bank starting on Monday to send a message to the crook!

-mike

[\[Is this comment inappropriate?\]](#)

GC,I 'am not asking you to feel sorry for them. I don't know all the facts in these cases or the people involved. I to will wait to see what the courts do but there seems to be just to many different people claiming the same story.I read today's story and these people did lose there family homes due to what they did. I am sure the T&G would not have run this article if they had not been Able to verify these stories considering the amount of ad dollars that commerce and Duddie's car dealerships spend with this paper.

-tony

[\[Is this comment inappropriate?\]](#)

We are all angry at what is going on in this country right now. Main street USA is littered with foreclosed property. When a bank forecloses they aren't considered crooks even though people that are losing their homes are considered victims. Everybody wants a villain to hate and a victim to feel sorry for. When you cant pay a loan you took out on property you loose the property, its that simple. This entire ordeal is a sign of the times. If these guys are guilty let the courts decide. Don't persecute them in the press. Everybody involved was an adult, they all knew the rules. Would you feel bad for these developers(victims) if they made millions on their projects. They were not mortgaging a single family home to provide shelter for their family they were financing speculative real estate projects during rough economic times. Risky at best. I have a hard time feeling sorry for them.

-gc

[\[Is this comment inappropriate?\]](#)

It's about time you wrote this story. Now you need to do a photo essay of all of the failed projects these people are the architects of.Besides the principals who made the mistake of dealing with these notorious

crooks to begin with and the countless contractors who worked on all these projects, got stiffed and had their businesses and families completely destroyed by Marcello and Duddie, there are more innocent victims like me who live or own property next to these disasters. There are projects all over New England that they just pull the plug on and stop funding until everyone involved just falls apart. I live in a golf community on Cape Cod that has a pile of bad Marcello loans where he croaked another developer and a pile of lots and homes are in complete disarray, dragging all of our values down who live nearby. To make matters worse, he doesn't even pay his fees and dues and even threatened the young man at our golf course for even mentioning it to where he was so scared he had to call the police on him. I have a friend who has a waterview home in Dennis that is staring at another LBM condo project that has been boarded up without any activity for a year that is killing values in his area too...luxury homes,condo projects, restaurants, huge master plans and tiny little conversions..they all fail and for the same exact reasons. These guys invented PREDITORY LENDING and abutters anywhere near their presence are collateral damaged goods

-Angry Abutter

[\[Is this comment inappropriate?\]](#)

DZ you have got to be kidding, comparing Gates to Duddie and Mellegni are you smoking crack or do you work at commerce.there are just to many different people all with the same story and yes business is business but not when you intentionally use tactics to force these people to fail. I don't see people here whining just expressing their opinions because we do live in the US and are able to

-tony

[\[Is this comment inappropriate?\]](#)

GC you are so wrong, doubt you'll have much to say as the cases pile up.Why did they settle with Gallagher/East West?or the Boudreau/Reynolds case?(2) 70 yr old ladies that they got caught threatening and trying to steal their project..US Bankruptcy Trustees are presently suing them on at least 5 counts of Fraud and their are many more Trustees and cases to follow, what about your boy Duddie's Abraham vs.

Gamewell case? are all these people wrong? Wait and see how this whole thing with the flashy kid from Entrust Capital goes..or if the story ever gets out about what really happened to the poor guy with the Boston Hill project on off Rt.9,..now the LBM investors are starting to file lawsuits, wait until they find out the truth about what really happened at the projects their money was invested in..the sad part is no one wanted to sue these guys, everyone just wanted their projects back..they couldn't just make a great return, they had to steal each deal, when is it enough? what's wrong with doing well by doing good? what kind of man sends his own daughter in to do his dirty work, Norris has it down to a science for Marcello, stay tuned gc, this can of worms is just now opening and you're going to have a pretty hard time remaining a fan

-another victim

[\[Is this comment inappropriate?\]](#)

Does anybody want some cheese with all the whining? Bill Gates of Microsoft was sued by our government for being too successful! Duddie is no different, he has created what everyone wants in one lifetime. Last time I checked we live in the USA, and everyone wants to succeed. The problem comes when there are people that are too lazy to go out and do what has to be done to be a success then they figure the people that did succeed had to cheat some how. Has anyone looked at how many loans Duddie has made that have changed peoples lives and given them opportunity they never would have had. Probably not, correction, definitely not. Negative, negative, negative thats what people love. I would love to know how many people would have loaned these guys their own money. I'm sure that list would be short. The bottom line is Duddie is innocent....enjoy your cheese everyone.

-dz

[\[Is this comment inappropriate?\]](#)

Massard, Mellegni and his crooked attorney should all be investigated and imprisoned. I don't know how they can look their families in the face knowing what they have done to many people over the years. I to will be closing my commerve account before the FDIC comes in and takes over.

-Shocked

[\[Is this comment inappropriate?\]](#)

Pure loan sharking. Thats all it is. Duddie and his crew had to find a place for dirty money so he put it out on the street. Hopefully the feds will win this one but I have my doubts. He has had some state pols and

judges on the dole for years. We will see how powerfull he and the boys (and girls) are.

-Mike

[\[Is this comment inappropriate?\]](#)

How does this type of business practice continue? The only protection is no protection at all. All that was required was a statement be made and filed by the government in order to take advantage of the type of people that need it the most...people who are trying to survive...the answer is give them an anchor around their neck to insure that they will fail. This type of business practice should be protected against happening. It certainly smells of conspiracy. Lawyers will be having a hay day on both sides trying to protect their clients. Not only do the developers take a big hit but also those who innocently purchased properties financed by LBM and pushed into bankruptcy...who was there to protect them. What about the many contractors working on these projects...who was there to protect them. This article on is handling the tip of an overwhelming iceberg. I hope this wont be a one time hit with no follow up. Let the truth be told! The reason I used anomymous is fear of retribution from those in the article

-Anonymous

[\[Is this comment inappropriate?\]](#)

god bless you for exposing these criminals.my husband is as decent and hard working man you would ever want to meet.he is just one of the countless contractors who got screwed out of everything he had by these two and stiffed for alot of money..all that we had. these people have ruined so many lives. all their loans are to great projects that get started and then ground to a halt until they take them away..they wear the poor borrowers down and leave everyone involed in the projects completely devastated...i hope they go to jail, as they have ruined so many people...all the way down to the real little guys

-RUINED

[\[Is this comment inappropriate?\]](#)

I just got a call from a friend of mine. He has many accounts with Commerce. He told me after reading this article he is moving his accounts to another bank.

I too am moving my accounts. I have several. I went to a branch one day to tell them my ATM card was not working, I was told it would cost me \$5 for a new one! Imagine, their card not working I have to pay for a new one!

Another day I deposited a bank check from another institution. This check was just like cash. The teller told me I had to wait till the check cleared. I told her this is a bank check, she told me it does not matter.

I went to bank next day to find out if the bank check I deposited had cleared, it did, no wonder it was just like cash. Now I needed a bank check from her. I had to pay \$6-\$7 for this check. I told her I have many accts with Commerce. She told me does not matter bank policy!!

Lastly, my son has an account with Commerce. Their ATM machines are always down after bank hours. He goes to another bank to get money and is charged by Commerce for using another bank even though Commerce is a memeber of SUM.

The bank is run like a used car lot!!!!!!!!!!!!!!!!!!!!!!

-EVERY LITTLE BIT HURTS!

[\[Is this comment inappropriate?\]](#)

I believe that Duddie is over 80 years old or pretty close to it.

How much money is enough???

He could have retired years and years ago, enjoyed himself on some exotic island.

No, he chose to continue to rip people off. It is just in him and he can;t help it.....

I would hate to have worked like a dog for many years to see it eaten up by atty fees. Less for his kids!

All the donations in the world don't relief anyone of all the lives they have ruined.....

-WAS IT ALL WORTH IT???

[\[Is this comment inappropriate?\]](#)

GC, you are wrong! Countrywide hedged the market thinking it would go up and the equity would be

there.

Duddie and Marcello are no dopes. They loaned this money in anticipation of adding to their real estate portfolio.....

Go to the registry of deeds and find how many nice pieces of property they the innocent ones have foreclosed on....

-WAKE UP AND SMELL THE ROSES, THEY ARE DEAD!

[\[Is this comment inappropriate?\]](#)

Come on, I suppose the entire foreclosure problem is Duddies fault too. Why isn't Contrywide up on charges? They have locked thousands of hardworking homeowners into loans they can't pay back. Has anyone checked out Duddies accusers? If they did they would find out they are not boy scouts, they knew exactly what they were doing...taking a gamble on real estate in a soft real estate market. Why didn't they go to a conventional bank? They took the only loan they could get, they went bust and could not repay their loans so they want to blame somebody with deep pockets. Business is business, sometimes someone loses. Thats life, stop blaming Duddie just because some people made bad business decisions. In this country anybody can sue anybody and when it is someone famous it is on page 1. I hope the T&G will give front page coverage when Duddie wins this case. We all know they won't. Good luck Duddie...you have at least one fan.

-gc

[\[Is this comment inappropriate?\]](#)

Marcello,'my friend,my friend'the biggest ego out there.If deal was any good it was 'my deal'as soon as all equity gone it was it was another bad deal.His too bit puppet Atty Norris couldn't sneeze without asking Marcello.It will be to soon when he gets disbarred,hope he enjoyed that sail boat the feds will enjoy it to.

-willy

[\[Is this comment inappropriate?\]](#)

This creep has been doing this for decades...people are just now banding together to fight him! On the other hand, this is different from what our government allows credit card companies to do to its taxpayers how???? Usary is just that in spite of notifying the victim that they are going to be victimized! No need to tell the AG how much you're going to overcharge, just that you are!! Hmmmm ...let me think...why would such unscrupulous characters care about the law?

-mfn

[\[Is this comment inappropriate?\]](#)

How many lives are these people going to destroy before the people of Worcester stand against them. Stop buying his cars or Banking in his Bank. Does it just take a check to a hospital or a check to redo a football stadium to ease the conscience of the residents of Worcester. Stand up against these CROOKS.

-tony

[\[Is this comment inappropriate?\]](#)

WOW, I have been reading these stories and trying to keep an open mind. There seems to be just too many people out there with the same story about these people. I am pulling my money out of Commerce Bank, I don't want my hard earned savings being used by Mr. Massard and Mr. Mellegni to defraud people. I hope all the other depositors realize as I have that there are many other banks out there that we can put our money in that don't go around destroying families just to make a dollar. Shame on you .

-tj

[\[Is this comment inappropriate?\]](#)

If I'm not mistaken, he's wrapped up in quite a few more law suits using similar tactics. There was a web site listing them a while back. It's down now.

The bank is advertising heavily in the T&G omitting mention of him but I would never patronize anything he's involved with. I had one bad experience attempting to buy a car and the tactic raised in law suits I've seen were tried on me.

I'm a believer! Shame on him, stand in line. At least you're not sleeping with the fishes.

-count your lucky stars

[\[Is this comment inappropriate?\]](#)

Is Gallgher wrong? He just lost his wife, which is very sad. Wonder if Duddie will go to calling hours!!

Is Nick Fiorello wrong?

Are the people in this article wrong?

How can so many people suing these too be wrong?

The cocaine issue with Katz many years ago, was he wrong?

How many complaints with Atty General for bad cars? Are all these people wrong???

Cease and Desist with Division of Banks, could they be wrong????

He once said he did many bad things just never got caught, but he would deny this like he is denying affiliation with Marcello.....he uses his friends but throws them to the dogs when the heat is on.....

Going to church every Sunday does not take away all the sins.....

-THE TIME HAS COME CAT IS OUT OF BAG!

[\[Is this comment inappropriate?\]](#)

Duddie has been accused of 'shady' business dealings for decades - that the money for his used car dealership came from the 'wiseguys' in Providence. And evryone is right; it is well known in Central Massachusetts to avoid any type of business relationship with Duddie under all costs. No one has ever been able to pin anything on him, but the rumors persist.

-RFL

[\[Is this comment inappropriate?\]](#)

LIKE MY GRANDMOTHER ALWAYS SAID 'MONEY IS THE ROOT OF ALL EVIL'

-ME'

[\[Is this comment inappropriate?\]](#)

Duddie has donated alot to the City of Worcester. The new stadium and the hospital wing at Umass to name a few things. What a wonderful man, doing good with with his money. As for FIORILLO,I've never heard of him doing anything good. Its always about himself!!!! THIEF

-worcester resident

[\[Is this comment inappropriate?\]](#)

Did anyone notice when the heat is on, Duddie donates something.

For his lawyer to say Duddie was wrong that he does not own 50% of company that he is old and does not know what he is talking about.

He is sharp as a tac.....don;t anyone be fooled.....

-GOD GIVITH AND GOD TAKITH

[\[Is this comment inappropriate?\]](#)

I wonder how the leadership at UMASS/MEMORIAL on lake ave feels about guy putting his name on their new multi million dollar Emergency Ward. Hmm did he strong arm the hospital in doing this also?

-Not Surprised

[\[Is this comment inappropriate?\]](#)

The opinions expressed here are those of the authors and do not reflect the opinions of Telegram.com, the Telegram & Gazette, the New York Times Co. or any of its employees.