

COMPLAINT BOX | AMBULANCE CHASERS

Opportunism Knocks

By PENNY MUSCO

GETTING involved in a minor auto accident can be a hassle, what with juggling alternate transportation and insurance claims, but even more annoying is the aftermath: the deluge of letters and calls from lawyers and medical professionals seeking to profit from your trouble.

My husband was driving our daughter to the train station one recent morning when another driver swung out from a side street and clipped his car's left rear panel and bumper. There were no injuries — the air bags didn't deploy — and no question that the other driver was at fault. Our car was in the body shop within days, and the whole episode was mostly behind us in a little over a week. Then came the offers of "help."

I opened my door one afternoon to find a next-day delivery envelope on the welcome mat. It bore a law firm's return address, and my heart skipped a beat. The letter's heading proclaimed, "I just had to get this to you before it's too late." It went on to relate cautionary tales about accident victims who made disastrous

Penny Musco is a freelance writer who lives in Montclair, N.J.

HAD ENOUGH?

Send your tales of righteous indignation — up to 500 words — to metropolitan@nytimes.com. Or join a reader discussion of this rant at nytimes.com/cityroom.

mistakes in filing claims, ending with exhortations to "Call Me Immediately!" for a FREE CONSULTATION to possibly receive CASH PAYMENT for injuries.

This was just one of several such solicitations we received over the next few weeks, thanks to information easily obtained through the New Jersey Open Public Records Act. All employed the same scare-tactic theme. Some tried a touch of the personal: "I am very interested in your case," avowed one lawyer. Another boasted that he had obtained the enclosed police report as a special favor to us, as if it were a service he alone could render (when, in fact, my husband had gotten a copy for 50 cents). Two letters came with handwritten sticky notes attached. All in all, we received seven letters from lawyers and one from a rehabilitation center, plus a phone call from a chiropractor.

This was such a minor accident — why was everyone making a

federal case out of it? I could discard the solicitations, but I could not ignore the kind of money-grabbing mentality they stood for. This type of opportunism is not new, but the lengths to which some will go — for little more than a fender bender — surprised

me. Who, in the end, is paying the price?

Trust me, this is not a rant against the legal profession. Certainly there are many accidents in which lawyers need to get involved, to see that justice is served. I've dealt with several

who have served me well — including the one our insurance company hired to handle a civil suit involving my daughter, who is being sued in another state for a car accident that took place three years ago. The lawsuit is dragging on, even though the po-

lice, eyewitnesses (and the plaintiffs!) attest it was not her fault.

No, it's the ambulance chasers who get my goat, those who prey on the less discerning and the desperate, urging them to see every mishap as a potential cash cow.



P.C. VEY