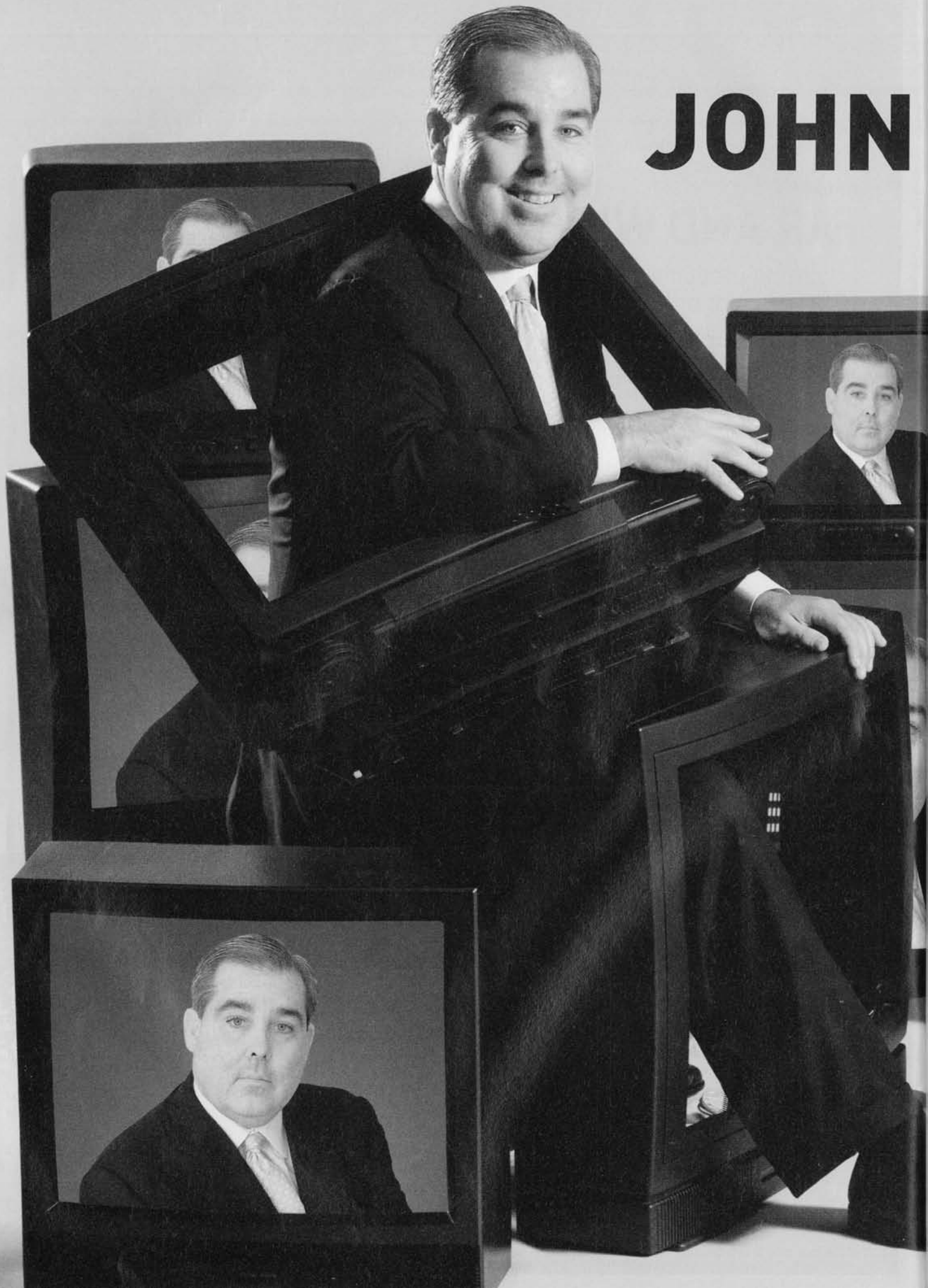


JOHN



MORGAN UNPLUGGED

John Morgan has made a fortune marketing legal services, using television, billboards and even a call center. Who's the man behind the unsmiling face on the ads?

By Cynthia Barnett

Traipsing like a kid through the black-lit hallways of a funky, upside-down tourist attraction that he owns on International Drive in Orlando, John Morgan shows off weird-science exhibits he's collected from across the U.S. There's the Bed of Nails he found in Anaheim, Calif.; the Bridge of Fire that makes visitors' hair stand on end; the Hurricane Hole that simulates a Category 5 storm.

But on the way out of the Sound Lab, Morgan spots the scariest thing in the building: A section of the dingy carpet has buckled.

"Notice — duty — breach of duty — liability," Morgan mutters, ticking off the grounds for a slip-and-fall lawsuit. "We've got to fix this rug. And I mean today."

Morgan is familiar with liability law. As the face and voice of the Orlando law firm Morgan, Colling & Gilbert — motto: "For the People" — he is probably the most-recognized personal injury lawyer in Florida. Morgan's face stares solemnly from 97 billboards across the peninsula. The firm airs more than 500 TV and radio commercials a day. All feature Morgan gravely soliciting business from those who've been injured in

an auto accident, victimized by medical malpractice or had a loved one mistreated in a nursing home.

Morgan manages the 90-lawyer firm and occasionally takes a case. But he spends the bulk of his workweek on the relentless marketing that has built Morgan, Colling & Gilbert into one of the largest personal injury firms in the state, with annual revenue of more than \$70 million. As he pushes the firm to grow, Morgan also has spun off a consulting business that handles marketing, ad production and media buying for trial lawyers such as Johnnie Cochran, whose firm sought out Morgan for marketing advice.

Morgan's ubiquitous commercials make him a lightning rod for many Florida doctors and other tort-reform advocates, fueling a gut-level loathing of personal injury lawyers even as he generates 1,000 calls a day to his firm.

Offscreen, Morgan is hardly the grim sourpuss of his "For the People" ads. In person, he's a jovial, informal man with a salty vocabulary and a penchant for Jack Daniels and fat cigars. An accomplished amateur magician, he has few hobbies aside from running a quirky array of amusement businesses, from a go-cart track to a corral of chickens that travels the nation's casinos playing tic-tac-toe against gamblers for \$10 a pop. (The chickens rarely lose.)

His pastimes are revealing. Like every good magician, Morgan knows how to cultivate appearances. And his preoccupation with amusement reflects the joy of someone who figured out how to escape a very real house of horrors.

AD GENERATOR

John Morgan is a tireless marketer. His law firm's advertising budget has swelled from \$100,000 in 1989 to \$10 million. "Make no mistake," says partner Stewart Colling. "John is the straw that stirs the drink."

Burk Uzzle

Making money

John Bryan Morgan was born in Lexington, Ky., in 1956, the first of five children to a couple down on their luck. Morgan and his siblings describe their mom as an out-of-control alcoholic, their late father as a well-meaning man who also struggled with alcohol and with holding a job. "We were never homeless, but you knew it was bad — the lights would get cut off or the phone cut off," Morgan says. "You'd come home and you see the want-ads open, see your dad home early with his shoes off, and you'd just say 'Oh, my God.'"

The family left Lexington for central Florida when Morgan was 14. His father, Ramon Morgan, a professional fund-raiser, had landed a job as director of the mid-Florida chapter of the National Multiple Sclerosis Society based in Orlando. The family of seven moved to Winter Park. Ramon Morgan stayed on the road much of the time. Patricia Morgan's alcoholism grew worse.

His younger siblings say John Morgan took over the household before he turned 16. They remember him staying home from junior high and high school on many days to care for the youngest, Thad. On several volatile evenings, they say, Morgan shepherded them into their mom's car and drove them to a nearby Holiday Inn so they could sleep undisturbed.

Encouraged by his paternal grandmother in Kentucky, Morgan became convinced that he, his three brothers and his sister could achieve two things their parents could not offer. The first was a normal home life. The second was money. Within a year after moving to Florida, the teen-age Morgan had started several businesses and had a part-time job at Disney World, where he racked up overtime working in character as one of the Three Little Pigs.

"He was the kid who was always making money, just making every dollar he could," says Robin Turner, who as a teen-ager played the Big Bad Wolf to Morgan's Fiddler Pig and now is Morgan's partner in the amusement businesses. "He always said when he grew up, he'd never work for anybody. Because his dad was always getting fired and stuff, that was John's dream."

A natural entertainer who also performed at Disney's magic shows, Morgan was usually the center of attention with his

peers, too. Popular at Winter Park High School, Morgan could sell anything, and did, hawking greeting cards, candy and plants. He was not afraid to stretch the truth in the interest of sales. Each fall, for example, he and Turner would call churches throughout central Florida to take orders for holiday poinsettias they said were high-quality and custom-grown for churches. Come Christmas, they



Top row: Mike, 11, John, 12, Tim, 9
Bottom row: Thad, 1, Mary Pat, 6

"We were never homeless, but you knew it was bad — the lights would get cut off or the phone cut off. You'd come home and you see the want-ads open, see your dad home early with his shoes off, and you'd just say 'Oh, my God.'"

would borrow a pickup and horse-trailer, buy discount flowers at an Apopka nursery and make their deliveries — raking in thousands of dollars.

All the while, his siblings say, Morgan monitored their homework and grades, disciplined them and told them again and again that they were going to be different from their parents. "Even though he was working and going to high school, he was the figurehead," says his sister, Mary Pat Moriarty. "He was the one who paid attention to what was going on; he was the one we waited to come home and tell everything to; and he was the one we didn't want to disappoint."

"We always say that if John would have fallen, we all would have," his sister says.

"Instead, we all have graduate degrees and good lives."

The five Morgan siblings, who all still live in central Florida, remain so close that they talk every day — often about their dysfunctional childhood. As kids, they had kept the story quiet. While friends and neighbors knew the Morgans were poor, John Morgan made it a point to keep the family's problems private. "You would see them all together on the street, and you'd think they had the best home life of anybody," says Turner. "The problems were just not discussed. They were never brought up."

Power track

Morgan also kept up appearances at Winter Park High, where he hung out with a group of affluent boys. When they applied to the University of Florida in Gainesville, he applied. When they pledged the ATO fraternity, so did he. But while Morgan fit in easily with his establishment-oriented peers, he also had a rebellious streak he wasn't afraid to show.

Bartow lawyer Rick Dantzler, in the same pledge group with Morgan at ATO, vividly remembers Hell Week, the hazing ritual in which fraternity members make the pledges slaves to demeaning whims and rituals. In the middle of the week, Morgan walked out on the hazing and went to his apartment a few blocks away. He drew a hot bubble bath and lounged in the tub with a bowl of fruit cocktail and a *Sports Illustrated*. The older fraternity brothers beat down his door and took the whole pledge group to task for Morgan's defiance. Dantzler says Morgan was the only pledge unconcerned about the brothers' threats to deny them admission.

Morgan earned A's and B's in college and made good money selling house plants at the beginning of each school year in college towns throughout the Southeastern U.S. He continued to keep tabs on his siblings, two of whom, Mike and Mary Pat, entered UF a couple of years behind him. During this time, their middle brother, Tim, was paralyzed during a rescue dive at his summer job as a Disney lifeguard. Morgan says while he always had planned on being a lawyer, Tim's accident helped turn him toward personal injury work.

After a successful 18-month hiatus selling Yellow Pages ads for Southern Bell to



earn his law school tuition, Morgan returned to the power track. During law school, he was active in the prestigious leadership organization Florida Blue Key and became its president in his last year.

At an afternoon Mass in Gainesville in 1980, Morgan met a fellow law student named Ultima Degnan. After their first date, he told Dantzler, his roommate, that he'd found his future wife. Ultima, a devout Catholic, became a successful securities lawyer. She worked as a partner in an Orlando law firm while the couple's four children were young, allowing her hus-

band to take the financial risks necessary to start his own firm.

Natural salesman

Morgan's Blue Key connections helped him land his first job as a lawyer, with the small but well-respected Billings, Morgan (no relation) & Cunningham firm in Orlando. Feeling he was underpaid, Morgan left in 1985 after less than three years to found Griffin, Morgan & Linder with another former Blue Key president, Paul Linder. That partnership lasted only three years, in part because Morgan wanted to

FRATERNITY:

Almost all of Morgan's business partners knew him in high school or college, when he was struggling to make ends meet. Here, Morgan is accompanied by (counterclockwise from bottom right) the firm's partners, Ron Gilbert, Stewart Colling and H. Scott Bates. Bates, an ATO fraternity brother of Morgan's, says, "Trust doesn't come easy for him, so he's surrounded himself with people he's known all his life."

Burk Uzzle

John Bryan Morgan

Born: Lexington, Ky., March 31, 1956.

Home: Lake Mary.

Education: University of Florida, bachelor's degree in political science, 1978; president of Florida Blue Key, 1981-82; law degree, 1982. Serves on the board of trustees for UF's Levin College of Law.

Family: Married to Ultima since 1982. Four children: Mike, 20, and Matthew, 18, both at UF; and Katie, 16, and Daniel, 14, both at Bishop Moore Catholic High School in Orlando.

Business:

- ▶ President, Morgan, Colling & Gilbert.
- ▶ Partner, Hoey & Morgan in San Diego and the Cochran firms in Memphis, Tenn., and Washington.
- ▶ Part-owner (with Ultima Morgan, the Cochran firms and the Levin, Papantonio, Thomas, Mitchell, Echsner & Proctor firm in Pensacola) Practice Made Perfect consulting firm.
- ▶ Partner, Beech Outdoor Advertising, which owns billboards across Florida.
- ▶ Managing general partner, WonderWorks and Magical Midway, both on International Drive in Orlando, and numerous other attraction-related businesses from county fair management to VIP portable bathrooms with piped in music and marble sinks.
- ▶ Part-owner of several Marriott hotels around the country.
- ▶ Co-founder and part-owner, Centerstate Banks of Florida (Nasdaq-CSFL), a holding company for four central Florida banks.
- ▶ Part-owner, Legends Sports Management Co., which represents former Olympian and heavyweight boxer Antonio Tarver and Houston Astros pitcher Tim Lincecum, among others.



Outdoor advertising



Portable VIP bathrooms



County fair management



Magical Midway, International Drive, Orlando



Chik-Tac-Toe



WonderWorks on International Drive

go on TV. His partners were appalled. At the time, few lawyers advertised. Those who did were considered inexperienced, or worse, incompetent — people who couldn't draw clients any other way.

Another young lawyer in the firm, a workers' comp attorney named Stewart Colling who had known Morgan from Winter Park High, agreed to hang out a shingle with him. "He's an extraordinary salesperson — not just when it comes to his product, but when it comes to selling himself and selling his ideas," Colling says. "He sold me on his idea of creating a top-notch law firm that would also advertise."

Morgan & Colling opened its doors in 1988 with two lawyers, two secretaries and a receptionist. Morgan decided early on that he would write and produce his own ads and buy his own media time. The firm began advertising in 1989, to the disapproval of many in Orlando's legal community.

At the same time, Morgan and Colling set about to hire rising young lawyers away from established firms. "Hiring lawyers three, four and five was very, very hard," says Colling. "It wasn't like hiring lawyer No. 50, who was banging down the door."

For new talent, Morgan and Colling turned to their cadre of friends from high school, college and law school. A key hire was the firm's third partner, Ron Gilbert, a medical malpractice lawyer at the prestigious Orlando firm of McGuire, Voorhees & Wells with whom Morgan had worked summers at Disney.

For Morgan, hiring friends became a pattern: Almost all of Morgan's business partners and many who now work at his law firm knew him in high school or college, when he was struggling to make ends meet. Some say those people are the only ones he can be sure like him for who he is and not for his money.

The fourth pillar of the firm would be H. Scott Bates, a former ATO brother of Morgan's. It took Morgan four years to persuade Bates to leave his father's staid Orlando firm, which served as general counsel to Orlando Regional Medical Center and its affiliated hospitals in malpractice defense. Bates, now in charge of day-to-day operations at MCG, says he had "had enough of extracting the hospital and doctors from cases they shouldn't be extracted from."

So why isn't it Morgan, Colling, Gilbert & Bates? To spare Bates' father

the humiliation of seeing the family's good legal name splashed across TV screens and billboards.

Relentless

In just 15 years, the firm has grown to four Florida offices with 420 employees and more than \$70 million in revenue last year. The Tampa office, opened in 1995, has grown to 25 lawyers overseeing 6,000 active cases.

Jacksonville, where the firm opened an office in 2001, has been a more difficult market to tap, with the city's longtime trial lawyers protecting their turf. Local personal injury lawyer Eddie Farah, formerly the biggest advertiser in the Jacksonville market, has responded to MCG's push with a new palette of ads emphasizing his local roots: "Jacksonville lawyers for Jacksonville people."

But Farah and other competitors say they can't help but admire the empire that Morgan has built. "Morgan has managed to organize 100 lawyers into a high-volume personal injury practice that is also a quality legal practice," Farah says. "Nobody's ever done that before."

Morgan says the firm is some \$2 million "under water" in Jacksonville, meaning it has invested considerably in cases that have not yet settled or gone to trial. His formula for personal injury: Screen the cases, invest the money and stick with the clients — even if it takes many years. "If you're able to stay the course, all the time, it always works."

Statewide, Morgan estimates that the firm has some \$20 million invested in pending cases. "That's why people talking about frivolous lawsuits piss me off," he says. "I don't have that kind of money — to take on a case that I'm going to lose."

The partners like to attribute their success to aggressively recruiting good lawyers and being willing and able to take cases to trial — a strong point in the game of litigating with insurance companies.

But the unquestioned key to the firm's success is Morgan's tireless marketing. MCG's advertising budget, which was \$100,000 in 1989, will reach \$10 million this year, Morgan says. It is impossible to spend a day in Tampa Bay or Orlando without seeing and hearing the Morgan, Colling & Gilbert name and "For the People" slogan — a brainchild of Morgan. "Make no mistake," says Colling. "John is the straw that stirs the drink."



CALL CENTER CHIEF: John Morgan's brother, Tim, manages the 40-employee call center, which fields 1,000 calls a day. John Morgan was influenced to turn to personal injury work after Tim became paralyzed during a rescue dive as a Disney lifeguard.

Morgan's ads target people in a low to middle socioeconomic demographic who may not know their legal rights and who don't personally know a lawyer to call if they have an accident or other problem.

The ads prompt about 1,000 calls a day to the MCG call center, another Morgan brainchild, which occupies the sixth floor of the firm's bustling Orange Avenue headquarters in downtown Orlando. The center is staffed 24 hours a day with 40 "intake specialists" who sit in front of computers and field the stream of calls. The center is run by Morgan's brother, Tim.

As they interview callers, the specialists click through windows on the screen: Is

the incident a workers' comp, auto accident, medical malpractice, slip-and-fall, personal injury or nursing home case? From there, they'll click through the thresholds for liability for that sort of case.

If the case looks like it's worth pursuing, the specialists send an investigator to the caller's home within 24 hours. The firm employs 28 investigators throughout Florida, "on the ground and ready to roll." Their job: Getting clients to sign with MCG. They sign an average of 1,600 a month.

Peer review

For many, particularly for healthcare workers and other professionals, Morgan's

ads are as distasteful as they are effective. The Florida Medical Association estimates personal injury lawyers such as Morgan add 7% to the costs of care, through overtesting generated by the fear of litigation or by fighting litigation. Clearwater gastroenterologist Dr. David J. Becker has never been sued but says Morgan's aggressive advertising in his community changes the climate in which he must practice.

"They have put litigation in everybody's mind," Becker says. "They send the message that if you're in a car accident, if you fall, you should sue."

DeLand resident Mary Ellen Early, senior vice president for public policy at the Florida Association of Homes for the Aging, says she is offended both professionally and personally.

Morgan has made nursing homes sound so bad that he's demoralized those who work in them, Early says, and compounded the guilt that families feel when they place someone in a nursing home. "His ads are incredibly negative," Early says. "They paint a broadly negative picture."

Morgan has heard it all before. Lots of strangers despise him, he says, until something bad happens to them. "You can rail against John Morgan every day, until it happens to you," he says. "It's a frivolous lawsuit until you drink the toxic water or your baby is born with cerebral palsy or you break your back in the accident."

Particularly disdainful of nursing home corporations, Morgan rattles off cases he says make clear the need for personal injury lawyers. MCG recently reached an undisclosed settlement with Pensacola-based Delta Health Group in a particularly disturbing incident at Maitland Health Care Center. A partially paralyzed, mentally impaired 36-year-old woman was raped by a certified nursing assistant in the home and later gave birth. No one knew about the rape, the pregnancy, the labor or the delivery until a nurse found the newborn in the victim's diaper in 2001.

"Just like the trial lawyers got the Pinto off the road, we hope the trial lawyers will get the Granny-cams in the nursing homes," Morgan says. "You would not have a safe America if you didn't have the trial lawyers."

Peers view Morgan, Colling & Gilbert with a mixture of disdain for its advertising and grudging respect for the way the firm handles cases. "I don't approve of what they do, but they do it in an honorable fashion," says Andy McCumber of the Tampa defense firm McCumber Inclin.



SCREENING THE CALLS: Call center employees follow a series of programmed computer prompts to determine if a case is worth pursuing. If so, the firm sends an investigator to the caller's home within 24 hours. Investigators sign an average of 1,600 new clients a month.

McCumber represents long-term care clients on behalf of the Florida Health Care Association and lobbies for tort reform on behalf of hospitals and others.

The way to judge a plaintiffs firm, he says, is by whether its lawyers are true to their word and whether they do a good job screening cases. MCG does both well, he says. "The lawyers they hire are very bright and hard-working," McCumber says. "It's an adversarial system, but if I had to pick an adversary on the other side who I respect, Morgan, Colling & Gilbert would be one."

Earlier this year, the Florida Bar surveyed members about lawyer advertising. It found that 86% of Florida lawyers — including those who advertise — believe lawyer advertising has affected the public's view of the profession in a negative way. The most disliked ads, the survey reported, were TV ads and billboards. According

to the Bar, Morgan is a member in good standing and is not among the lawyers who have been referred to the organization's advertising grievance committee for running afoul of its ad standards.

While Morgan follows the rules, he heartily disagrees with them. He finds it ludicrous that he can't discuss his firm's million-dollar verdicts or other qualifications on TV. He maintains that some peers don't like his advertising because they are "terrified that someone's going to pick up the phone and call me instead of signing their rights away to a skulking little lawyer from the insurance company."

'For the people'

Many who know Morgan say his "for the people" sentiments are sincere. His youngest brother, Thad, a Seminole County dentist — brother Mike is a Lake County dentist — says John identifies with

the less fortunate. "It's just like he's that poor kid again and he says, 'Oh, my God, they've done it to me again.'"

But there's an irony in Morgan's penchant for the people. His income and lifestyle now place him squarely among the fat cats he loves to skewer: Morgan is building an 18,000-sq.-ft. house in Lake Mary, drives a Mercedes S-500, flies around the country in a Citation jet and wears tailor-made black suits with silk Italian ties and solid silver cuff links to match his salt-and-pepper hair.

And for all of his avowed hatred for corporate America, Morgan manages his firm in a hard-nosed style reminiscent of Jack Welch, the legendary former CEO of GE. Like Welch, Morgan thinks of his employees as A's, B's or C's, does anything to keep the A's and makes life uncomfortable for the C's.

In a practice that lawyers in other firms say is unheard of, Morgan ranks all of MCG's lawyers, 1-90 each month, based on the amount of fees they've pulled in. He posts the list internally "so everybody knows who's No. 1 and who's No. 90," he says. "It's Darwinistic, but it's a competitive tool that helps us identify and hang on to the A's."

Not all of them. Last year, MCG lost the popular head of its Tampa office, Leo Gomez, who left to start his own personal injury firm. The loss of Gomez, who has strong connections in Tampa's Hispanic community, was a blow. Gomez, who now runs Spanish-language TV ads in the Tampa Bay market, says he left MCG simply because he needed to slow down. When young lawyers ask him about MCG, he tells them "it's great — as long as you're very, very energetic."

MCG's concentration of fraternity brothers, biological brothers and buddies of the partners also doesn't make it a top choice for women personal injury attorneys, who are already in short supply. Gomez's new partner, Catherine Blackburn, was another of Morgan's A's — and one of only two women lawyers at MCG before she left. Her departure now leaves only one woman among MCG's 90 lawyers.

The testosterone-heavy firm has, in the words of Bates, "lots of former football players and basketball players, lots of competitive guys who don't like to see their name on the bottom of that list."

"The competition here may be crass," Bates acknowledges. "But the people we

represent don't give a rat's ass. They want their case closed."

Challenges

The chief threat to MCG's continued success is the push for tort reform, which already has eaten a chunk of Morgan's business. Workers' comp reforms in Florida capped trial lawyers' fees to \$1,500, and Morgan says MCG may not handle workers' comp once already-existing cases close.

Morgan is fighting back on two fronts. Politically, he's a major contributor to Democratic candidates and causes, having

central Florida. A summer fund-raiser at one of the hotels Morgan owns netted Graham a quarter-million dollars. (Morgan also has raised money for some Republicans, including Attorney General Charlie Crist and CFO Tom Gallagher.)

Dantzler, who was a long-shot Florida gubernatorial candidate in 1998, says that Morgan "is willing to do things that other people are not willing to do." Dantzler says he, Morgan and Tim Morgan were all chatting at MCG one day during the campaign when a call came in from an east coast chiropractor who wanted to know why Morgan's referrals had suddenly dropped off. "Because we haven't received the Rick Dantzler contribution I asked you for," Morgan replied. The chiropractor said he'd put a \$250 check in the mail. Morgan then turned to his brother and said "how about the guy selling the firm our new copiers? Don't make the buy until he's written a check to Rick."

Tort reform also has inspired Morgan to work all that much harder to market his firm in other parts of the country. Morgan, his wife and Johnnie Cochran, along with Pensacola trial lawyers J. Michael Papanonio and Fred Levin, own a consulting firm called Practice Made Perfect, which handles marketing and advertising for law firms around the country.

Aside from its role as a traditional ad firm, the company runs a seminar series called "Mass Torts Made Perfect." Trial lawyers pay \$1,200 to attend a two-day seminar at which they learn about the latest mass-tort fads, from breast implants to welding rods. The seminars, which draw between 400 and 600 lawyers three times a year, promise to help participants become the next "big case" firms in their markets.

Practice Made Perfect aims to use its relationships with other firms to funnel mass torts to the partners. MCG handled 1,800 breast-implant cases against Dow-Corning, many still unsettled in the wake of Dow's bankruptcy. It also carried 1,000 Fen-Phen cases, all of which have been settled.

Relying on referrals from other lawyers, who would receive a 25% take of MCG's portion (30%) of a settlement or verdict, Morgan has his sights on becoming one of the major mass-tort firms in the country. The next big trend in mass-tort law? Morgan says it will be suing brokerages that



Morgan performed magic at Disney World at age 18.

Tort reform has prompted Morgan to stay active in political fund raising — mostly for Democrats — and to redouble his marketing efforts.

served as former President Bill Clinton's state finance chairman. The day after U.S. Sen. Bob Graham dropped out of the presidential race in October, Morgan was interrupted time and time again by his secretary (sister-in-law Tiffani Morgan) with calls from Howard Dean, John Edwards and other Democratic candidates courting Morgan's favor — and fund-raising skills.

Campaign-finance records show that Morgan, his family and his firm have donated hundreds of thousands of dollars to Democrats in the last two election cycles. More important, politicians say, is Morgan's ability to raise money among all the people with whom he does business in

Morgan family photo

touted stocks publicly while dumping them privately.

Morgan also is building a consumer portal on the internet with data from all 50 states, where people can look up everything from nursing home rankings to physician discipline records. He wants the portal to become the place consumers check before they hire a plastic surgeon or choose a nursing home. The portal will be part of not just MCG's website but also the Practice Made Perfect package. Firms will be able to make it the back end of their

website as an add-on, the way they can now choose to have their calls routed to MCG's call center or purchase Morgan's file- and case-management software.

Remake

While Morgan works feverishly on his legal businesses, he works just as hard in his amusement-related businesses. That sideline, he says, helps him relax in the absence of hobbies such as golf. "My legal business is so much fighting and jousting that I like to go to International Drive and just watch

people have fun," he says. "People can just pay \$14 and eat pizza and drink beer and play laser tag, and it makes them happy."

Morgan spends his free time with family — with his own four children and his brothers' and sister's families, often at his beach house in Ponce Inlet. The group also likes to return "home" to Kentucky for thoroughbred races.

Morgan claims that he is seeking a second half of life that "is not a personal injury lawyer half." He and his wife plan to work to give away some of the money they have made.

The Morgans already are highly philanthropic, giving away hundreds of thousands of dollars a year, but they don't publicize their giving. Morgan was the impetus as well as the major donor behind Boys Town Orlando, which opened in 1985. The couple was the fund-raising force behind Annunciation Catholic Academy in Altamonte Springs. Morgan has helped dozens of central Florida kids through college. Orlando fund-raisers say he is quick to write a check for any event involving a social cause — though unlikely to attend the event itself.

Ever aware of appearances, Morgan also is tending to his image. He wants to transform himself from a personal injury lawyer (favorable rating: 12%, according to Morgan) to a consumer lawyer (favorable rating: 82%). Or, in his words, he wants to remake "Florida's ambulance chaser" into "Florida's protector." A recent ad begins with Morgan saying: "To all the nursing home workers who provide compassion, friendship and yes, even love, thank you. To all the nursing home corporations whose bottom line is profit, I say pay your people, staff your facilities and you won't have to worry about me."

Two events in his personal life have made him less judgmental, he says. One was putting his now-feeble, stroke-disabled mom in a central Florida nursing home. It was nursing home staffers who persuaded him to soften his ads, he says.

The other event was a 1997 DUI that landed Morgan in the Seminole County jail. The arrest forced Morgan to confront the question of how far, despite all of his efforts, he really had managed to outrun his parents' legacy. In the wake of the DUI, he did not touch alcohol for four years. He's been back to drinking — not too much, he says — for two years.

"He's no saint," says his sister, Mary Pat Moriarty, director of religious education at Annunciation Catholic Church. "But he's a good man with a good heart."

At least if you have a good case. □

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