

FOCUS

Class-action lawyer goes far using a downhome style

Steve Larson represents the little guy seeking to redress unfair corporate behavior

BY BRAD BROBERG
CONTRIBUTING WRITER

If some lawyers treat the courtroom like a theater, Steve Larson treats it more like a coffee shop in his hometown of Elbow Lake, Minn., where he grew up on a wheat farm.

"I don't have a flamboyant style," Larson says. "I have more of a small-town style. I'm just trying to be believable."

Larson, 53 and a shareholder with Stoll Berne in Portland, specializes in consumer class action complaints against the likes of banks, insurers and credit card companies.

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Larson

Steve Larson
Stoll Berne shareholder

"It's really rewarding to try to help the everyday person," he says. "People get a \$500 settlement check before Christmas and it makes a big difference in their lives."

Consumer class action became the bread-and-butter of Larson's practice after he represented consumers in several complaints involving the use of credit scores by insurance companies.

"He's widely respected in the commu-

nity of lawyers who represent consumers," says Willard Ogburn, executive director of the Boston-based National Center for Consumer Law.

His "thoughtful, quiet, caring" style makes him a role model, Ogburn says.

Larson currently is fighting for consumers in complaints against:

- A national bank over re-sequencing checks to boost overdraft charges.
- A national cell phone company over billing for unauthorized charges.
- A national credit card company for hiking minimum payments contrary to representations made to consumers.

The complaints Larson filed against insurers claimed they were violating the Fair Credit Reporting Act by failing to inform policy holders they were paying higher rates based on their credit scores.

"They either didn't tell consumers or sent a notice that was gobbledygook," Larson says.

The complaints resulted in two settlements – one for \$19 million and another for \$85 million. They also led Larson to appear with fellow Stoll Berne attorney Scott Shorr before the United States Supreme Court in 2007. Although Shorr, a veteran appellate lawyer, argued their position and answered the court's questions, it was still a high point in Larson's career.

"You're so close to the justices — within 10 yards, he says. "And the courtroom was just packed. You couldn't put any more people in it."

Critics have called class action complaints "jackpot justice for lawyers" because of the contingency fees attorneys stand to pocket if a case pans out. Ogburn says the criticism is overblown and definitely doesn't apply to Larson.

"There are some abuses out there, but (Steve) is at the opposite end of the spectrum," Ogburn says.

The Class Action Fairness Act of 2005 should have put to rest any sniping about class actions, Larson says.

"I don't see it as jackpot justice anymore and I never really did," he says.

These cases are very hard to prevail on. The plaintiffs' lawyer goes up against corporations that have lots of resources to fight them.

Larson, 53, looks at many more potential class action complaints than he actually files. The time and expense of pursuing a case versus the potential payoff is one factor in deciding whether to go forward, he says, but the case also has to address a compelling injustice.

"You don't want to be doing a case where people view it as extortion-like," Larson says.

The better cases are ones that would cause the public to say the defendant corporation is treating people unfairly.

The law is Larson's second career. After earning an agricultural business administration degree from the University of Minnesota, he became a grain trader because "it was the best job I knew of growing up on a farm." Soon, however, a boyhood itch to become a lawyer and "make a difference" led him to earn a law degree from the University of Oregon.

Larson joined the Portland firm of Lindsay Hart Neil & Weigler in 1986 before moving to Stoll Berne in 1990. The change in firms resulted in a change in focus from representing businesses to representing employees, shareholders and consumers.

"I like representing the underdog," Larson says.