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John Zakarian Editor, Editorial Page The Hartford Courant 287 Broad St. Hartford, Ct. 06115

To the Editor:

Thank you for the interest shown in publishing a portion of my story. I would like to correct certain misrepresentations of fact that were contained in the story "Bankruptcy Devalues Judgment," which appeared in the Courant on September 14, 1993.

You quote Beth Goulding, Thomas Goulding's wife, as saying that the Gouldings' failure to carry medical malpractice insurance was a mere "oversight," "the consequence of mail never received." In fact, at the time of my devastating treatment by Dr. Goulding, he and his wife had been practicing without malpractice insurance for nearly three years.

The verdict against Goulding was not dismissed. Instead, <u>legal</u> responsibility for my injuries is the only responsibility Dr. Goulding has been unable to avoid: he has successfully avoided financial responsibility through bankruptcy, and has avoided moral responsibility through denial and deceit.

Though a miscarriage of justice indeed occurred in my case, it was a miscarriage that was effected solely through the Gouldings' own efforts.

Why the resistance to mandated malpractice insurance? It enforces responsibility on the "fringe" while protecting the rights of citizens. Life is too fragile and unpredictable to entrust to chance when certainties are possible.

Sincerely,

Linda Solsbury

Sinda & Halry