

The Best Ever

To the Editor:

I have been reading the *Michigan Bar Journal* since 1954. The recent supplements presented by the Michigan Supreme Court Historical Society (December 2008 and January–March 2009) were the best ever! I lived through much of this history while in Michigan and was acquainted with some of the lawyers cited in the articles. It was like old home week for me.

James R. Sterling
Glendale, Arizona

Not Far Enough

To the Editor:

Thomas Stephens did not go far enough in his letter to the editor (“Lawyers, Ballyhoo, and Hype”) in the May 2009 issue of the *Michigan Bar Journal*. I am ashamed that I share the same profession with such as Alberto Gonzales, John Yoo, Jay Bybee, and their ilk. Their bastardization of the law to justify torture and the diminution of the Bill of Rights, coupled with their blatant disregard of the rule of law, exhibits either profound ignorance of or reckless indifference to the principles upon which our nation was founded.

I would suggest that State Bar President Pappas, on behalf of the State Bar of Michigan, demand of Michigan’s congressional delegation a call for a special independent prosecutor to investigate those responsible for the pervasive violations of law that occurred under the Bush administration and to prosecute the culpable individuals without respect to office or political party.

Anything less makes President Pappas’s comments in the February 2009 issue (“Lawyers, Leadership, and Hope”) ring exceedingly hollow.

Daniel J. Andrews
The Villages, Florida

COBRA Warning

To the Editor:

I am writing in response to the article by Anna Rapa regarding health insurance (“Individual Health Insurance: Sometimes

a Bane, Sometimes a Benefit, and Increasingly the Only Option,” June 2009). After joining the State Bar of Michigan, I made the decision to become an independent, licensed insurance and securities professional rather than pursue the law. Health insurance is not my agency’s primary focus, but it’s where we get the most questions from our clients requiring in-depth research.

The article was timely, well written, and presented several pertinent options. I also appreciate that Ms. Rapa suggested readers contact a trusted insurance professional when facing a changing employment situation or questions about their health insurance. The insurance industry can be very complicated, with many traps and pitfalls for the unwary or unknowledgeable.

COBRA (Consolidated Omnibus Budget Reconciliation Act) is a special problem that we’ve had several questions about in recent months. COBRA can be a wonderful option for individuals between jobs or waiting for Medicare coverage to become available (e.g., retirees). But the problem is that many employees of small businesses don’t qualify. Employers are required to offer COBRA coverage only if they have more than 20 employees and a group health plan. Further, if an employer falls under the mandatory size requirement for COBRA, but wants to continue offering health insurance to terminated employees according to the COBRA rules, some insurance companies will penalize the employer at rate renewal.

Morgan J. Swan
East Lansing

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