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Tuesday, June 28 at 6pm

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Tuesday, July 12 at 6pm

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Why is an outdated will worse than no plan at all?

How can I be sure people I trust will make medical and financial decisions for me, if I cannot?

How can I control the care I get (and do not get) in a medical emergency?

How can I protect my kids' inheritance from divorce, bankruptcy, and their own poor decisions?

How do I avoid heavy taxes from the new law on my retirement plans (like my IRA or 401k)?

### Join Us

at Our Live, In-Person,  
Group Workshops!

#### Grand Rapids

Tuesday,  
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(616) 361-8400

4965 East Beltline Ave NE  
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#### Holland

Thursday,  
June 30  
1pm

(616) 796-9600

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# The Michigan Elder Law Reporter™

JUNE 2022

32 Years Serving Michigan Seniors

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## How OFTEN Do You GET A SECOND CHANCE?

# No POVERTY. No CHARITY. No WASTE.

## MAKE PACE YOUR POWER!

### DEDICATION, DEVOTION

Just a couple weeks ago. A perfect Sunday morning in early summer. Bright sunshine, warm air, colorful flowers, green leaves.

Two women reading the paper. They could have been sisters. Remarkably similar. Children and grandchildren.

Both are reliable volunteers for church and school. Both looking forward to their 50th wedding anniversary.

Comfortable homes with well-tended gardens. Paid for. Substantial retirement savings. No debt. (Thanks to coupon clipping and natural thrift!) Extravagant or expensive habits? None. Except spoiling their grandchildren at every opportunity. Good-naturedly, of course.

You know these women. The sort of middle-class people who enrich the world by their simple presence. And generosity of spirit. Authentic kindness.

Now, both are primary caregivers for their husbands. Husbands who, after many years as partner and confidant, father and grandfather, best friend and “accomplice,” had fallen victim to Alzheimer’s Disease. Heart-breaking. Life-changing. No description necessary.

These women take their wedding vows seriously. Better or worse. Richer or poorer. Sickness and health. They said it. They meant it. They lived it.

Sure, the kids think it is corny. But these women took the words of JFK seriously: “We choose to do these things, not because they are easy, but because they are hard.” Alzheimer’s is hard.

To be sure, the kids have their own families and challenges. They live out of state. They would like to help, but... Now they think it is a good idea for Dad to be “placed”. What is it with kids these days?

### TOO GOOD TO BE TRUE?

As it happens, on this pleasant Sunday, both women were reading the same article. An account in The Michigan Elder Law Reporter describing the Program of All-inclusive Care for the Elderly, known as PACE.

The Reporter claimed that PACE provided free, at-home care. All pharmacy needs with no co-pays, donut holes, delays, or frustrating paperwork. Specialist care. Respite care. Durable medical equipment. Supplies. Occupational and Physical Therapy. The list went on and on. It even claimed that PACE was intended to help folks just like her. On



purpose. Family members caring for loved ones at home. Staying at home.

Most outrageous, though, was the bald statement that their life savings, their home, their cottage, their security, need not be sacrificed to long-term care costs. That a lifetime of shared work could be preserved for themselves, their children, their grandchildren. How could that happen?!

They remembered similar articles in the Reporter... published over the summer and winter of 2020-2021. And the warning that the special COVID rules would expire on November first. Too late. But now comes the news that these rules were extended to April 2021! And yet again the COVID rules that expand eligibility were extended! “Until further notice...” Whatever that means, right?

### TWO ROADS DIVERGED IN A WOOD, AND I - I TOOK THE ONE LESS TRAVELED BY...

And this is where the women made different choices.

One said to herself, “Stuff and Nonsense! I pity anyone foolish enough to believe this... Promises, promises! Too good to be true! I didn’t believe it last summer and I don’t believe it now! Fiddle Faddle.”

The other thought, “I heard of this back in July, then in the fall, and again in the springtime. I still didn’t act. Is it possible that I have another chance? Is Someone trying to tell me something? Maybe I should find out more...”

Five years quickly passed.

### AND THAT HAS MADE ALL OF THE DIFFERENCE

Another fine June morning. But now these women are not so much alike. They had made different choices. They got different results.

### PRIDE GOETH BEFORE A FALL

One was physically exhausted. Twenty-four hours a day. Seven days a week. Constant caregiving was taking a heavy toll. Worse was the mental stress. Facing bankruptcy. She gladly spent the life savings to pay home health care workers. Selling the cottage? No, she didn’t mind it. That money was long gone. Days at the lake a distant memory. The grandkids can learn to swim at the Y.

She was still bound and determined that her husband would never wind up in one of “those places.” Then the cash ran out. She gritted her teeth and took a loan against the house. Twice. Plus a line of credit. In desperation, she turned to cash advances on the credit cards.

In her pride, she did not share the burden with her friends or children. She chose a solitary journey. Until the inevitable day when the house of cards collapsed. She reached for the phone to call her eldest child. She never imagined living in a senior housing project. Well, at least the bill collectors had stopped calling. Pathetic? Pitiful? Or just sad...

The other woman was at the cottage window watching her grandchildren fish from the dock. The last few years had been tough. Her husband no longer knew her or their children. She was making the best of a bad situation. But. Her health was good. The PACE folks were a blessing. No worries. PACE had installed a wheelchair ramp at their home. Several times a week, expert aides came out to attend to her husband’s hygiene. During that coronavirus problem so many years ago, they even helped with her grocery shopping. And housekeeping. In addition to all the medical support. She knew her future was secure. She did not face it alone. Life savings protected. Life choices respected. “Well,” she thought,

NO POVERTY. NO CHARITY. NO WASTE.

It is not chance. It is choice. Your choice.

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“sometimes “too good to be true turns out even better.” Sympathy for her tough row to hoe. Tempered by respect for her wise decisions.

### I HAVE FINISHED THE COURSE, I HAVE KEPT THE FAITH

Several months later.

At the first woman’s funeral, her friends agreed. It was tragic. Pitiful, even. She had run the race. She had fought the good fight. At the ultimate cost to herself, she did what she believed was necessary. Pouring out the savings and accomplishments of a lifetime in a few short years. But. Is there anything more tragic than needless suffering? Doing very well something that did not have to be done at all? As one mourner observed, “She killed herself with work and worry, all to keep him out of “those places.” And where is he going now? One of “those places.”” It is more than sadness that we feel when a good person refuses the helping hand. It is more than regret when refusal leads to unfortunate consequences.

Not far away, at about the same time.

After the preacher’s kind words at the cemetery, the other woman turned from her husband’s grave. She too had run the race, fought the good fight. She had been there for him to the ultimate end. Hospice at the house. Familiar PACE folks who supplied the hospital bed, Hoyer lift and other necessary equipment and services. Given fair warning, the kids made it in from out of town. It was sad, heart-breaking. But not tragic. Surrounded by family and friends. Secure. Respected. Gracefully accepting sympathy without a hint of pity. At peace. What did the Lord have in store for her now? She did not know. But she looked forward to finding out.

### THE DIFFERENCE

Most people, reading this article, will choose the path of the first woman. Most people, faced with long-term care costs, will close their eyes. Hope for the best. And watch their life savings evaporate like a snowflake on a hot griddle. Why does the caregiver spouse die first, almost half of the time? Why do hard-working, prudent, frugal, middle-class folks accept nursing home poverty? Most of the time?

### NOT CHANCE, YOUR CHOICE

The Michigan Elder Law Reporter is here to let you know, twice a week, that there is nothing inevitable about losing your home, cottage, business, lifesavings, independence, security. All of that is a choice. Despite what “everybody else” says. For thirty-one years, people have told me, “I’ve never heard of this before!” “If this is real, why haven’t I heard of this before?” “My lawyer/financial advisor/accountant/tax person/banker/best friend/fill-in-the-blank never said anything like this...”

Well, here you are. Reading The Reporter. So now you know. No excuses. The Reporter is here to provide information, insight, inspiration. Now it is your turn. To ignore the message. Invite poverty. Or get the freely offered information. To make wise decisions about your life. And that of your loved one.

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