

How To Keep The Gold In The Golden Years

Is now a bad time to think about how to pay for the most expensive time of your life? Are you against getting a little back from all the tax dollars you paid in?

Find the answers to your big questions in David's new book!

Have you given up on securing your future? Given up on providing for your spouse? Given up on a legacy for your kids?

Find all the answers in David's new book!

Don't miss out on this retirement changing information go to booklaunch.davidcarrierlaw.com



PAID ADVERTISEMENT

Upcoming Webinars:

Wednesday, February 9 at 6pm

Saturday, February 26 at 10 am

Wednesday, March 9th at 1pm

GET ANSWERS TO YOUR QUESTIONS:

How do I protect my health, home, lifesavings, family and legacy?

Why is an outdated will worse than no plan at all?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

<b>Grand Rapids</b>	<b>Holland</b>
<b>Wednesday, February 9th 6pm</b>	<b>Saturday February 12 10am</b>
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The Michigan Elder Law Reporter™

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ESTATE PLANNING AND ELDER LAW ARE STOOPID!

TRIED-AND-TRUE EXCUSES TO AVOID PLANNING

ONLY BAD THINGS HAPPEN WHEN YOU PLAN AHEAD!

You tried your best and you failed miserably. The lesson is, never try.

Homer Simpson

ELECTRICAL EXCITEMENT OR DEADLY DULL

Remember the last time you sprang from bed, vibrantly alive and enthusiastic for the day? Red corpuscles rampaging through your body like a million volt electric current! Excited to get on with the task at hand. Eager, even anxious, for the starting bell. Like a Kentucky Derby thoroughbred pawing the ground, bursting with anticipation... That 5 a.m. Christmas morning feeling, back when you still checked new-fallen snow for reindeer hoofprints. First solo excursion with your new driver's license... Your first date with that special someone!

Remember that feeling? Pretty great! Now turn it around 180 degrees. Imagine the polar opposite emotions.

Fear. Uncertainty. Dread. Vitality draining away. Muscles going flabby. Thick brain fog setting in. Getting dizzy. Cannot focus. Suddenly, spring cleaning the garage becomes an existential priority. From a distance, as through a glass, darkly, you hear yourself proposing the impossible: "Hey honey! Let's go pick out some curtains!" "Can't we go visit your sister?" "How long has it been since my last colonoscopy?" Gravity irresistably presses you back into your La-Z-Boy. You are frozen more solidly than the Tinman in Oz or Han Solo in carbonite. Immobile.

What is the difference...Progress versus Procrastination, Approach versus Avoidance? People can get excited about almost anything! Quilting, rodeo, billiards, mountain climbing, hunting, the list goes on...

Is there a Kryptonite for enthusiasm? A reverse-Geritol? Yes! Imagine one subject, a single topic that is Sominex for the Soul, COVID of Conversation. Dampening the liveliest party. Shutting down any vigorous dialogue. Guaranteed. Imagine: Estate Planning and Elder Law. Watch your friends' eyes glaze over! Cure the worst insomnia! Stifle any conversation! Simply start talking about trusts, long-term care, probate, financial security, the next generation... So boring... ZZZzzz...

ARE YOU OPPOSED TO A COMFORTABLE RETIREMENT?

ARE YOU AGAINST FINANCIAL SECURITY?

ARE YOU LOOKING FORWARD TO NURSING HOME POVERTY?

But does it truly seem as if we are comfortable with failing to plan? Certainly, many folks appear hesitant to take the future seriously. But still. Do we feel calm and satisfied with ignoring the times to come? Or maybe a little guilty? Isn't it a difficult dilemma? Everyone tells you to plan. And, deep down, you feel the need. But at the same time, you want to run away screaming.

Perhaps what you need is a knapsack of noise. Diversions. Cagey questions, shifty statements, slippery slopes, equivocal excuses! Banish that Inconvenient Truth with oblique objections. Sometimes you need convenient, confusing questions. Distractions. Relief from your anxiety and guilt at neglecting adult responsibilities.

You have come to the right place! For 32 years, The Elder Law Reporter has observed many good-spirited, hard-working, conscientious people offer up transparent evasions that would not fool a small child. Sifting through the vast haystack of these lame excuses, we found the golden needles! You need to bob, weave, duck, dive, skirt, shirk, fudge and elude. We can help! Please accept the following fool-proof "reasons" to avoid LifePlanning™ like the plague. As our gift.

Now, the next time your bride/life partner/conscience says, "Honey, may we please go to a LifePlan™ Workshop and get our ducks in a row?" you will have a snappy comeback.

LIFEPLANNING™ IS UNNECESSARY AND A TOTAL WASTE OF TIME & MONEY BECAUSE:

Aren't you are always impressed when your brother-in-law leads off with a bold, sweeping, negative statement? You should do the same!

First, in a loud, commanding tone of voice, firmly state: "LifePlanning™ is Unnecessary and a..."

Second, quickly follow with one of these argumentative gems:

#1 ... WASTE OF TIME BECAUSE I AM NOT GOING TO A NURSING HOME. EVER!

Federal government says 70% of people will need, on average, three years of skilled nursing care services. www.longtermcare.gov . Is it ridiculous to think that you might be in that 70%? Or that your spouse would be? Of course it is! No way you will ever need that care. Not for the 3-year average. And when they say that 20% of folks will need care for 5+ years? Ho ho ho. Not for you!

And you may even be correct! 10,000 people every day are hitting the "gateway ages." Happy Birthday! 10,000 of us are now sixty, sixty-five, seventy... There are not that many "nursing home" beds. So maybe assisted living? Maybe at-home care? Maybe you win the long-term care lottery and die early. There's a cheerful thought!

#2 ... WASTE OF TIME BECAUSE MY CHILDREN WILL TAKE CARE OF ME!

For sure! When we were growing up, everybody had lots of kids. Big families. Many hands make light work. There was a time, quickly passing, when this was the norm. It is what you did for your folks.

But you did not want all those rug rats. You had two. Maybe three. But surely the in-laws will cheerfully lend a hand. As everyone knows, there is nothing your children or son-in-law would like better than to empty your catheter bag. Or colostomy collector. Or wipe your various body parts. In the middle of the night.

And besides, your kids have nothing else to do. No kids of their own. No husband or wife. So there is no way they would ever refuse. No. Way. How can you be sure? Easy! Your kids remember every birthday, anniversary, Mother's Day, Father's Day, Christmas, Easter, New Year. They are not overworked. They have no stress. Is it ridiculous to think that they might have something to do instead of taking care of you 24 hours a day, 7 days a week, for 3 years (on average)?

#3 ... WASTE OF TIME BECAUSE I DO NOT HAVE ENOUGH MONEY!

Do you believe that ignorance is bliss? Would you rather not know uncomfortable facts? Are they right when they say "You can't handle the truth!" ? Long-term care is terribly expensive. No kidding. And it is getting worse daily. No joke. And long-term care exhausts lifesavings for hundreds of Michigan families daily. But what happens next? The answer is Medicaid. Medicaid is how America pays for long-term care. And that's the truth. Who can afford \$300/day for care? Who can afford \$500/day? Not you. Not me. Not anyone else. And when you are broke, it is Medicaid that pays.

Medicaid is not Medicare. Medicare is insurance you pay for out of your Social Security check. Medicaid is insurance you pay for out of your tax dollars, out of your paycheck and Social Security. Medicare covers immediate needs. Medicare does not pay for skilled nursing or assisted living or at-home care (except a few days for rehabilitation). Medicare does not care how much you own or what you own.

Medicaid covers long-term care. Medicaid pays for hospital, skilled nursing, assisted living and at-home care. Medicaid does not care how much you own. Medicaid cares about what you own. You can have a \$700,000 house. And a \$125,000 Ferrari. No problem. But no cash.

Medicaid pays for you to have a shower. Every week. Need it or not. Also pays for you to have a roommate. Do you like roommates? Also pays to wash your clothes. In a huge vat with everyone else's. That sounds sanitary.

You may not be a Bruce Wayne-style multimillionaire, but you have plenty of money to pay for your own room. And a shower everyday. And to send your laundry out. But not if you spend yourself broke first. Like everyone else does. Like most so-called elder law attorneys advise. Spend-down! Harrumph!

Do you want a roommate, communal laundry, shower a week? Is it ridiculous to think that you could have better? That you have earned better? When your Medicaid "insurance" does the heavy lifting, your lifesavings can be intact to supply the little things. The little things that make all the difference. Is that ridiculous?

Or is it ridiculous to have spent a lifetime doing all the right things. Working hard. Saving. Paying it off. Paying it forward. Taking the overtime. Clipping the coupons. And now, in sight of the finish line, blowing a lifetime of savings in short order and leaving yourself and your spouse at the mercy of government benefits. Maybe that is what is ridiculous.

#4 ... WASTE OF TIME BECAUSE THE LAWS WILL CHANGE!

The sun will come out Tomorrow

Bet your bottom dollar That tomorrow There'll be sun!

Annie

Annie was right. The sun will come out tomorrow. The Bible says so too. Ecclesiastes 1:5, look it up. And just as sure as the sun will come up, laws will change. Are you surprised by that? Have you ever been able to use the same tax forms two years in a row? Of course not. So, the laws change, sometimes in strange and unfortunate ways. Are you against adapting to this reality?

Over the last 32 years, thousands of Michigan families have followed the LifePlan™ approach. Would thousands of families still follow LifePlanning™ if it was a failure? Would you recommend your family and friends if it did not work? Neither would anyone else.

Laws change, politicians gotta be political. Does that mean your values change? What if planning were based on the things most important to you, rather than the shifting winds of political gamesmanship?

Three core values are the foundation of LifePlanning™: No Poverty, No Charity, No Waste.

No Poverty. Did you work your whole life to be poor at the end? Are you against getting a small return on the tax dollars you have paid in? Do you like the idea that your end-of-life choices will be dictated by government bureaucrats, regulations, and decrees? Is it ridiculous to think that when your savings are intact, when you have money, you call the tune?

No Charity. Have you always relied on the kindness of strangers? Are you the type who always wants a special deal you haven't earned? Does it make you happy that people who do not contribute get everything, while the folks who make it happen get nothing? Why shouldn't the workers get the same deal as the takers? You are

not a charity case, you just want a little equal treatment, a little fairness. How did that get to be a bad thing?

No Waste. Are you against leaving the leftovers to your kids? Are you opposed to the kids actually getting what you left them? Even if there was a divorce? Or bankruptcy? Or student loan debt? Or a viral pandemic? Is it ridiculous to think that rich people might have figured out how to securely transfer wealth from one generation to the next? If rich folks think giving their kids a leg up is a worthy goal, why don't your kids deserve the same? Even if the dollar amount is much less?

These are the 3 pillars of LifePlanning™. Laws change, values do not. When fundamental values guide decisions, you get consistent results. Solid planning, solid results.

"Everyone then who hears these words of mine and acts on them will be like a wise man who built his house on rock."

The rain fell, the floods came, and the winds blew and beat on that house, but it did not fall, because it had been founded on rock.

And everyone who hears these words of mine and does not act on them will be like a foolish man who built his house on sand.

The rain fell, and the floods came, and the winds blew and beat against that house, and it fell—and great was its fall!"

Matthew 7:24-27

Could you refuse even more great excuses? Of course not!

Here's a sneak preview of the next five for next week:

#5 ... WASTE OF TIME BECAUSE I ONLY HAVE A HOUSE AND AN IRA!

#6 ... WASTE OF TIME BECAUSE I HATE MEDICAID!

#7 ... WASTE OF TIME BECAUSE MEDICAID NURSING HOMES ARE LOUSY NURSING HOMES!

#8 ... WASTE OF TIME BECAUSE MEDICAID IS FOR POOR PEOPLE!

#9 ... WASTE OF TIME BECAUSE I AM NOT GETTING OLDER, I AM GETTING BETTER!

IS NOW A BAD TIME FOR A REAL SOLUTION?

Perhaps you already have all the answers. Maybe this is no problem at all. Possibly you do not believe in the passage of time.

Your habits and values have earned you peace of mind and financial security. LifePlanning™ is the easy part. You worked for the peace that only comes with financial security. What is most important? Legal Documents? Avoiding probate. Is that the best you can do? Is family about inheritance? Or are the deeper things most significant?

Is any of this easy? Do you want to get lost in the overwhelming flood of claims and promises? Or would you like straight answers?

Well, here you are. Now your know. No excuses. Get the information, insight, inspiration. It is your turn. Ignore the message? Invite poverty? Or get the freely offered information. To make wise decisions. For you. For your loved ones.

The LifePlan™ Workshop has been the first step on the path to security and peace for thousands of families. Why not your family?

NO POVERTY. NO CHARITY. NO WASTE. It is not chance. It is choice. Your choice. Get Information Now. 800-317-2812



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