

## 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](http://booklaunch.davidcarrierlaw.com)



## Upcoming Webinars:

Saturday, April 23 at 10am

Tuesday, May 3 at 10am

Saturday, May 21 at 10am

### GET ANSWERS TO YOUR QUESTIONS:

- How do I protect my health, home, lifefavings, 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- Why is an outdated will worse than no plan at all?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!

### Grand Rapids

Saturday, April 23  
10am

(616) 361-8400

4965 East Beltline Ave NE  
Grand Rapids, MI

### Holland

Wednesday, April 13  
1pm

(616) 796-9600

12330 James Suites B10  
Holland, MI

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# The Michigan Elder Law Reporter™

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## WHY DO STUPID PEOPLE RULE THE WORLD?

# WE CREATE VALUE, FIX THINGS, MAKE IT HAPPEN...

# WE HELP THE WORLD BECOME A BETTER PLACE

# THEY ARE HELPLESS OR THIEVES OR STUPID...

# WHY ARE THEY IN CHARGE?

## THE FIVE BASIC LAWS OF HUMAN STUPIDITY EXPLAIN IT ALL

### IS THE WORLD RUN BY IDIOTS?

Is now a bad time to reflect on the state of our world? Are you opposed to taking an honest look around and assessing the situation candidly? Have you given up making a positive contribution? Is it ridiculous to think, yes, the sun is going down, in the late innings, between a rock and a hard place, in a tough spot, jammed against the wall, but we can fix it yet, we can bounce back, all is not lost, is that ridiculous?

Remember a few years ago? Drilling skyrocketed. Energy prices plummeted. So much oil hit the market that prices went through the floor. All Americans had job opportunities. More Americans, of all races and genders, were providing for their families than ever before. Even so-called "unemployables" were working. Peace was breaking out in the Middle East. Countries that had been blood enemies since WWII decided to get along with all the benefits of warm peace rather than cold war. Inflation and interest rates were low. No new foreign wars were begun. Old wars were being wrapped up. No more Americans killing other people for inexplicable reasons with no end in sight. Now what?

### COVID PANDEMIC.

Viral pandemic almost exclusively kills older folks. Reaction: Force toddlers to wear masks. Empty the schools. Crush small businesses. Poor families and kids hurt the worst. Suicides jump.

Washington Post headline: "Colleges scramble to recruit students as nationwide enrollment plunges". A million college students are "missing." And the kids who show up? More bad news. The Chronicle of Higher Education: "Post-Lockdown Higher Education: A Stunning Level of Student Disconnection". New college students are "by and large tragically unprepared to meet the challenges of university life — both academically and in terms of 'adulting,'" such as understanding the consequences of missing a lot of class."

AFGHANISTAN BUG-OUT. Ignoring the most basic military concepts, the Commander in Chief insists on immediate withdrawal. Hundreds of American citizens abandoned in a foreign land. Billions in weapons, ammunition, equipment, and training delivered to those sworn to kill us. Death and destruction follow.

Economy derailed. Hope denied. Violence results. Riots described as "mostly peaceful protests."

MORTGAGE INTEREST RATES. Another headline: "US mortgage interest rates hit 5% for the first time in a decade. That's great news." QZ.COM, April 6, 2022.

Do you think that doubling the home mortgage interest rate is a good thing? Is it "great news" to your children or grandchildren buying a starter home that the interest rate has increased over 100%?

PRICE INFLATION. Across the board price inflation is at 40-year highs. Everybody knows this is the inevitable result of dumping trillions of stimulus dollars into the economy. Rising prices devastate middle class plans and dreams. And still, Presidential spokespersons variously claim that inflation is good, inflation is bad, inflation is Russia's fault for invading Ukraine. Even though inflation happened before Russian invasion.

Emergency department visits for suspected suicide attempts among U.S. girls ages 12-17 have increased during the COVID-19 pandemic.

February-March 2021

51% ↑

From the same period in 2019

\*After an initial drop. CDC.gov

Chart 1. Over-the-year percent change in CPI-U, Northeast region, February 2019-February 2022

Percent change

7.0  
6.0  
5.0  
4.0  
3.0  
2.0  
1.0  
0.0

Feb 2019 May Aug Nov Feb 2020 May Aug Nov Feb 2021 May Aug Nov Feb 2022

Source: U.S. Bureau of Labor Statistics.

RUSSIAN INVASION. Chief of Russian oligarchs decides to invade small neighboring foreign country. Chief is a corrupt crook who leads cabal of corrupt crooks stealing national wealth to buy superyachts, gold toilets, and jet airplanes. Chief is surprised and disappointed that everyone else is a corrupt crook too. Russian army, Russian equipment, Russian tactics, Russian discipline are suicidal embarrassment. Russian soldiers die. Lots of them. The rest torture and kill civilians. Unexpectedly.

Russian mechanics supposed to maintain equipment steal the money instead. Mechanics pay off their sergeants. Sergeants pay off lieutenants. Lieutenants pay off captains... and on up the chain. All the way to the top. And then they all lied about it.

So, let's invade! Two weeks, tops! But. Half the bombs and missiles are duds. Tires fall apart. No food. No gasoline. No bullets. Lousy tanks. One hit, tank goes boom! Airplanes fall out of sky. Now Russia losing. Russia doubles down. More dead Russians. More dead Ukrainians. More wrecked stuff.

TWO QUESTIONS: A certain former President claims he warned leaders of Russia and China that if they invaded Ukraine or Taiwan, respectively, he would immediately bomb Moscow and Beijing.

Q1: Do you think the former President made these threats?

Q2: If the former President had made the threat, do you think would Russia and China take it seriously?

You can easily multiply the examples offered here. Again and again our senses are assaulted with arguments, images, reasons, and acts which seem stark, staring madness. What explains this? How can we understand what is happening, so that we can remedy the problems and move ahead?

"Never attribute to malice that which is adequately explained by stupidity."

Robert J. Hanlon, Hanlon's Razor, 1980

THE FIRST BASIC LAW OF HUMAN STUPIDITY

ALWAYS AND INEVITABLY EVERYONE

UNDERESTIMATES THE NUMBER OF STUPID

INDIVIDUALS IN CIRCULATION.

Carlo M. Cipolla, University of California, Berkeley, 1987

As a middle-class person, don't you do your best to attain ambitious goals? Wouldn't you like to have a comfortable retirement? Don't you try to make situations better for yourself and others, too? Are you against sharing your good fortune with others? With your family?

And yet, try as you might, reality kicks you hard. As Mike Tyson said, "Everybody has a plan, until he gets punched in the mouth." Is it a ridiculous idea to think you are surrounded by stupid people? Cipolla challenges you to ask yourself whether the following has happened to you, again and again:

a) people whom [you] had once judged rational and intelligent turn out to be unashamedly stupid.

b) day after day, with unceasing monotony, [you are] harassed in [your] activities by stupid individuals who appear suddenly and unexpectedly in the most inconvenient places and at the most improbable moments.

You have encountered these frustrations so often, you no longer notice. You have become used to outrageous levels of stupidity that now threaten our existence as a free people and, indeed, the life of humanity on this planet. How many stupid people are there? Any estimate would be too low. Your good faith and

belief that others operate as you do blinds you to the overwhelming stupidity you encounter daily.

THE SECOND BASIC LAW OF HUMAN STUPIDITY

THE PROBABILITY THAT A CERTAIN PERSON WILL BE STUPID IS INDEPENDENT OF ANY OTHER CHARACTERISTIC OF THAT PERSON.

Id.

The "80/20 Rule" or Pareto Distribution is a generally accepted observation about humanity. The 80/20 Rule says that 80% of results come from 20% of causes. Twenty percent of any workforce does 80% of the work. Twenty percent of workers get 80% of the results. Twenty percent pull all the rest along. But it doesn't stop there. Twenty percent of the 20%, get 80% of the 80% results. That means 4% of workers get 64% of the results.

This ratio holds across cultures, races, numbers, professions. The Second Law of Human Stupidity says that Stupidity has a Pareto Distribution. The size of the group doesn't matter. Education level of the group is irrelevant. Wealth has no bearing. Stupidity is equally distributed.

Politicians are stupid. Communist dictators are stupid. And they surround themselves with other stupid people. Who tell them stupid lies. So they do stupid things.

Unfortunately, the more we rely on powerful individuals to be smart and honest, the more likely they turn out to be stupid. And dishonest. And with more power to act on their dishonest stupidity.

Think about one of your children. You make think your child is not so bright. Or, you make think your child is the smartest person you have ever met. Your opinion does not matter. Now imagine that your child was a habitual drug user. And paid other people to have sex. And took pictures of himself having sex and doing drugs. Imagine further that your child approached rich foreigners and offered to intercede with you, to arrange dinner for them with you, or perhaps to play a round of golf with you. And your child would try to get those rich foreigners to pay your child millions of dollars for your "friendship."

Is it crazy to think your child would fail? Who in their right mind would pay \$20, let alone millions to make your acquaintance? Nobody. Your child would be laughed out of the room.

Now imagine that you are a prominent, national politician. You are stupid. You lied about your family history and athletic ability. You lied about your dead wife's fatal car accident. And your law school experience. You lied so much, you had to drop out of running for President. But you got over that. And now you have power. And you want money. More money. Much more money. You also have a stupid child who does drugs and pays for sex. Now those foreigners are standing in line, checkbooks in hand.

The Second Basic Law of Human Stupidity holds that stupidity is equally spread through the population. Maybe so. But you have to get up in the morning, deliver value, and get paid. You cannot spend the day getting high, paying for sex, and cashing foreigners' checks.

Do you have teams of highly-paid professionals covering for your every gaffe and blunder? If you say something incredibly stupid, will squads of public relations experts send out tweets, press releases, emails, TikToks and whatever else to explain away your obvious dementia?

We middle class folks may be stupid in the same proportions as politicians or rich folks, but we cannot get away with it. Consequences for us are real. Like months of solitary confinement after being waved through a building by police officers, staying between the velvet ropes. Getting the same treatment as those who actually assaulted and injured 56 police officers. Will their charges be dismissed like those who rampaged through the streets of D.C. and other major American cities, firebombing police stations, federal buildings, and other folks' property?

Plus, our stupidity does not wreck economies, or spike teen suicide rates, or invade other countries. Our stupidity does not wipe out years of saving through

hyperinflation. Middle class stupidity does not explode home mortgage interest rates, then pretend that pricing families out of homes is a good thing.

THE THIRD AND GOLDEN BASIC LAW OF HUMAN STUPIDITY

A STUPID PERSON IS A PERSON WHO CAUSES LOSSES TO ANOTHER PERSON OR TO A GROUP OF PERSONS WHILE HIMSELF DERIVING NO GAIN AND EVEN POSSIBLY INCURRING LOSSES.

Stupidity is hurting others without helping yourself and sometimes even hurting yourself.

Is it reasonable that someone would hurt others and themselves at the same time? Or that they would hurt others with no selfish benefit? It makes no sense. That is why we rational people call that behavior stupid.

There are two more Basic Laws of Human Stupidity that we will discuss next week, stay tuned!

THE FOURTH BASIC LAW OF HUMAN STUPIDITY

NON-STUPID PEOPLE ALWAYS UNDERESTIMATE THE DAMAGING POWER OF STUPID INDIVIDUALS. IN PARTICULAR NON-STUPID PEOPLE CONSTANTLY FORGET THAT AT ALL TIMES AND PLACES AND UNDER ANY CIRCUMSTANCES TO DEAL AND/OR ASSOCIATE WITH STUPID PEOPLE ALWAYS TURNS OUT TO BE A COSTLY MISTAKE.

THE FIFTH BASIC LAW OF HUMAN STUPIDITY

A STUPID PERSON IS THE MOST DANGEROUS TYPE OF PERSON

TRADITIONAL PLANNING IS STUPID PLANNING

TRADITIONAL PLANNING IS DANGEROUS TO YOU AND YOUR FAMILY

Traditional estate planning is concerned with avoiding probate, saving taxes, and dumping your leftover stuff on your beneficiaries. After you die. Nobody cares what happens to you while you are alive. How does that help anyone? Stupid.

Traditional estate planning fails because the overwhelming majority of us will need long-term skilled care. 70% of us. For an average of 3 years. And we will go broke paying for it.

Is it surprising that thousands of recreation properties: cottages, cabins, hunting land, are lost to pay for long-term care? Why is your estate planner hurting you and your family? It is evil intent? Or stupidity?

LifePlanning™ defeats Nursing Home Poverty. Keep your stuff. Get the care you have already paid for. Good for you. Good for your family. Good example for society

When my mother suffered from the dementia which led to her death, over 10 years ago, their estate plan preserved their lifefavings. Mom's months in the nursing home did not mean Dad's impoverishment. Dad spent the last years with security and peace of mind.

IS NOW A BAD TIME FOR A REAL SOLUTION?

Perhaps you think you already have an answer to this problem. Maybe you do not see this as a problem at all. It is possible that you do not believe in the passage of time or its effects on you.

Peace of mind and financial security are waiting for everyone who practices LifePlanning™. You know that peace only begins with financial security. Are legal documents the most important? Is avoiding probate the best you can do for yourself or your loved ones? Is family about inheritance? Or are these things only significant to support the foundation of your family? Do you think finding the best care is 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 you 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.

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