

**Do Not Miss It!**

6th Annual  
**Classic Car Cruise**  
**Friday, Aug. 19, 2022**

**Carrier's North End**  
4965 East Beltline Avenue NE  
Grand Rapids 49525  
**Mad Dogz • Refreshments**  
**Register today at DavidCarrierLaw.com**  
Classics • Hot Rods • Beaters



**Upcoming Webinars:**  
Saturday, August 6 at 10am  
Tuesday, August 16 at 6pm  
Tuesday, August 23 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Why is an outdated will worse than no plan at all?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!**

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|--|---|
| <b>Grand Rapids</b><br><b>Saturday, August 6</b><br>10am<br><b>(616) 361-8400</b><br>4965 East Beltline Ave NE<br>Grand Rapids, MI | <b>Holland</b><br><b>Tuesday, August 2</b><br>1pm<br><b>(616) 796-9600</b><br>12330 James Suites B10<br>Holland, MI |
|--|---|

**www.DavidCarrierLaw.com**  
email: David@DavidCarrierLaw.com

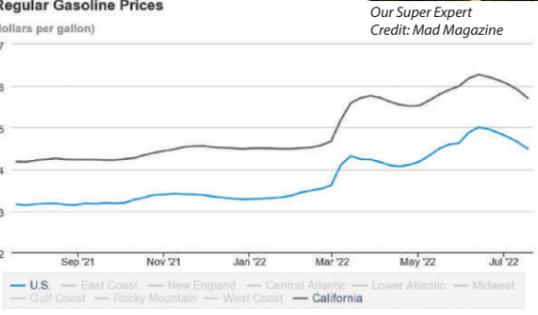
**The Michigan Elder Law Reporter™**  
JULY 2022 *32 Years Serving Michigan Seniors* VOLUME 32, ISSUE 7.4

**SPANNING THE GLOBE TO BRING YOU THE CONSTANT VARIETY OF STATISTICS...**  
**THE THRILL OF VICTORY... AND THE AGONY OF DEFEAT...**  
**THE HUMAN DRAMA OF MIDDLE-CLASS SURVIVAL AND TRIUMPH...**

Everything is too expensive. It is getting worse. It will continue to get worse. Until it gets better. When? God alone knows. But wait a minute! TV Experts say "Gas Prices Are Coming Down!" Here's proof:

Wow! Looky there! Gas so cheap at \$4.50

**Regular Gasoline Prices**  
(dollars per gallon)

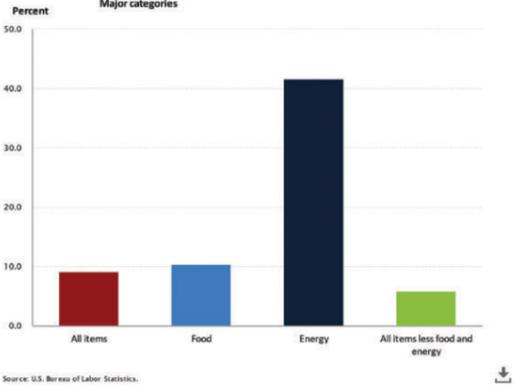


Our Super Expert  
Credit: Mad Magazine



Good News! It's cheaper if you sit still and starve. Don't eat and don't move... your inflation rate is less than 10%! Oh Happy Day.

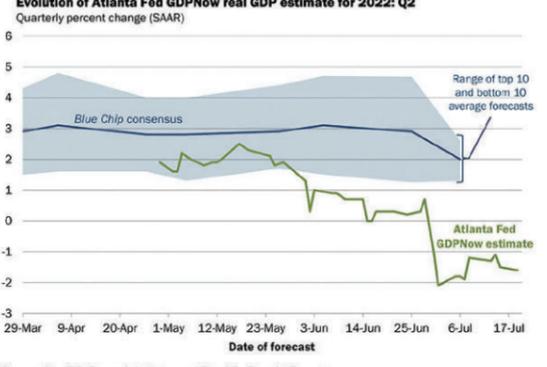
12-month percentage change, Consumer Price Index, selected categories, June 2022, not seasonally adjusted



Source: U.S. Bureau of Labor Statistics.

Everywhere you look, it looks like bad news. Yeah, well. Pucker up Buttercup, it ain't over yet. Private sector money gurus continue to sprinkle fairy dust and sparkly snowflakes through their economic reporting and forecasting. But even the "Blue Chip Consensus" has begun to recognize the rancid stink of the economic corpse foisted upon us by our political potentates. The Federal Reserve Bank of Atlanta provides this handy-dandy summary:

**Evolution of Atlanta Fed GDPNow real GDP estimate for 2022: Q2**  
Quarterly percent change (SAAR)



Sources: Blue Chip Economic Indicators and Blue Chip Financial Forecasts  
Note: The top (bottom) 10 average forecast is an average of the highest (lowest) 10 forecasts in the Blue Chip survey.

per gallon! (except Californians still paying \$5.75). Selling off our Strategic Petroleum Reserve to those who hate us... Brilliant! Prices going down! A bit. A little bit. A teeny, tiny little bit. But that's just phony baloney. Look at the long-term numbers they don't want you to see:

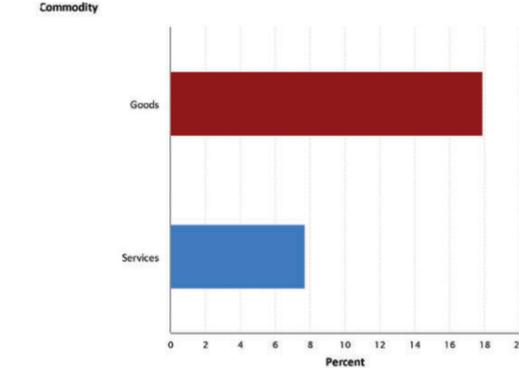
**U.S. All Grades All Formulations Retail Gasoline Prices**  
Dollars per Gallon



Source: U.S. Energy Information Administration

Consumer Price Inflation is still setting historic highs. But surely there is good news on the horizon? Nope. Inflation is baked in the (too expensive for you) cake. Here's the Producer Price Index:

**PPI for final demand components, 12-month percent change, not seasonally adjusted, June 2022**



Source: U.S. Bureau of Labor Statistics. All data are subject to a revision 4 months after originally published.

The Atlanta Fed GDPNow graph is based solely on reported numbers. Not wishes or dreams, just the facts, ma'am. The Blue Chippers with their rose-colored glasses, not so much.

Traditionally, a recession means two quarters of Gross Domestic Product shrinkage. At least when the bad political party is in the White House. First quarter of 2022, GDP down by 1.6%. Second quarter? More shrinkage!

Given the stonewalling, obfuscation, denial, selective prosecution, abuse of discretion, outright lying, misdirection, self-congratulating, posturing, and overweening, incomprehensible, hysterical righteousness that you have observed over the past couple of years, do you expect honesty now? Will they finally level with the American people? Regular folks who get things done. Ordinary men and women. Living ordinary lives. Achieving goals of human dimensions. Finding joy in friendship and family. How could they? Admit their failures? Admit the false foundations of their arrogance and sinful pride?

Is it more likely that they'll serve up their usual hash of psychobabble? Selective focus? Like any stage magician, grifter, or street pickpocket, aren't they experts at misdirection?

Perseverance in basic virtues: compassion, honesty, caring, friendship, personal accountability. Maybe these simple things can be the foundation stones, as they have in the past, for a new birth of freedom. How can we refuse our duty, our responsibility?

Well, whaddaya know? Gosh, it looks like gasoline prices are at or near all-time highs. But surely there's good news somewhere... Let's look at consumer prices, shall we?

Oh no! More bad news from the Bureau of Labor Statistics. Where's the Beef? Not on your plate! Cost of putting bread on the table expanded by a yeasty 10+% over the last year. Hope you like beans and rice, rice and beans. Hold the hamburger.

Energy Expenses Exploding? Ka-boom! Up over 40% in the last year. How did we get here? Revoke drilling permits, cancel oil leases, shut down pipelines, badmouth everyone and everything related to reliable energy. That's how!

Looking to buy a house? Refinance? Sell? Hope you like high interest rates! By the way, is the housing bubble just about to pop? Hello 2008!

**FreddieMac Primary Mortgage Market Survey®**  
U.S. weekly average mortgage rates as of 07/21/2022



**TRADITIONAL TRUST PLANNING FAILURE A SCAM?**  
**WHO'S BETTING ON DEATH?**  
**SAY IT AIN'T SO!**

Traditional estate planning is supposed to avoid probate, save taxes, and dump 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.*

**Get Information Now.**  
**1-800-317-2812**

THE LAW OFFICES OF  
**DAVID L. CARRIER, P.C.**  
ESTATE PLANNING & ELDER LAW

**Your Family's Personal Attorney.**

**Grand Rapids**  
4965 East Beltline Ave NE  
Grand Rapids, MI  
**(616) 361-8400**



**Portage**  
3275 Cooley Ct.  
Portage, MI  
**(269) 350-2323**

**Norton Shores**  
131 S. Seaway Drive  
Norton Shores, MI  
**(616) 361-8400**

ATTORNEY  
**DAVID L. CARRIER**

**40 Years Practicing Law**  
BA, Notre Dame; JD, Boston University Law  
Master of Laws, Tax, Georgetown University Law  
Captain, US Army, JAGC (Veteran)

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**Holland**  
12330 James Suite B10  
Holland, MI  
**(616) 796-9600**