

WHAT HAPPENED TO YOU AT CAMP LEJEUNE?

VETERANS LIKE YOU ARE BEING FLOODED WITH "CAMP LEJEUNE" JUNK MAIL, TV COMMERCIALS, RADIO SPOTS, AND INTERNET ADS. IT IS OVERWHELMING. WHICH ONE IS THE SCAM? ARE SOME JUST "OK"? WHO WILL PROTECT ME AND MY FAMILY THE BEST? SO MUCH NOISE!

YOU ONLY GET ONE SHOT AT THIS. AND THE CLOCK IS RUNNING. WHY NOT CUT THROUGH THE CLUTTER WITH A FELLOW VET? SEVERAL VETS CALLED. THEY WANTED TO KNOW WHAT THIS CAMP LEJEUNE STUFF WAS ALL ABOUT. SO I LOOKED INTO IT. FOUND EXCELLENT ATTORNEYS WITH OVERWHELMING TRACK RECORD OF SUCCESS.

CALL US 888-954-3375

WHY NOT MAKE SURE THAT YOU GET EVERY NICKEL YOU DESERVE?

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Why is an outdated will worse than no plan at all?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

Come to the LifePlan™ Workshop!

Get Answers at Our Live, In-Person, Group Workshops!

Grand Rapids

Saturday, February 25
10am

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

Holland

Wednesday, March 1
1pm

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RONALD REAGAN WISDOM NEVER GETS OLD

IT COSTS TOO DAMN MUCH! WHAT IS THE BETTER WAY?

THE GIPPER FIXED AIRLINE TRAVEL, WHY NOT LEGAL SERVICES?

AIRLINES AND ESTATE PLANNING? FLY THE FRIENDLY SKIES!

Are you old enough to remember 1980? That was a long time ago. A remarkable time. An almost unbelievable time. Look around America today. Try to remember what it was like 43 years ago. Oil embargo. Gasoline surging to \$1 per gallon. Politicians dividing and sowing violence among us. Pious hypocrites clothing themselves in the language of equity and fairness. Buying votes through unprecedented deficit spending. Preaching a hateful gospel of envy and scarcity.

Smothering ambition and achievement with governmental regulation. Rules and restrictions for the rest of us, not for them. A dark, unhappy, time of despair. Gratifying only to the worst among us. Do you remember?

Then the sun came out from behind the clouds. Nightmare visions vanished like the early morning mist off a summer pond. Strength, purpose, prosperity came flooding back, confounding the naysayers, the doubters, the wishy-washy poltroons of poverty. Against all odds, shocking the good and the wise, astounding the disciples of destruction, the American People committed an act of unprecedented and unequalled sanity.

Inspired by common sense, disgusted with the maudlin, holier-than-thou, arrogant, ignorant politics of pitiful losers, Americans made a fateful, historic choice in 1980. Americans chose the shining city on a hill, chose to bring a light to the nations by benevolent example. Americans woke up to reject the defeatist mumbblings of malaise and failure. American voters unleashed a hurricane that ripped through decades of Alphabet Soup Agencies strangling the American Dream. You elected Ronald Reagan. The Gipper.

Why did Americans ever accept the heavy yoke of government oppression? Well, there was this unfortunate economic brouhaha called the Great Depression. Floundering in fear, wallowing in ignorance, the government prolonged the Depression by many years through reckless, heavy-handed expansion of its own power. Took a bad situation. Made it worse.

Then there was that unpleasantness in Europe and the Pacific. Remember? Hitler and Tojo. Two most disagreeable chaps, wouldn't you agree? Fighting a world war against tyranny called for more governmental direction. More control.

And yet. Who is surprised that the government did not give up its new power when the crisis passed? Today, in New York City, WWII rent controls are still in effect. Boston dumped its WWII rent controls about 50 years after the war ended. I guess they didn't want to rush things.

And one of those things they did not want to rush was deregulation of airline travel. Until about 1982 or so, the federal government regulated airline prices. World War II may have been over, over there in 1945, but 40 years later airlines still could not compete for your business. Airlines were heavily regulated. Government bureaucrats decided where airlines could fly. Bureaucrats decided when airliners could fly. Prices were determined by? You guessed it! More government bureaucrats. Where, When, How much... all decided by the government. The American government, not the American people. Those bureaucrats were pretty pleased with radio and television regulation too. Not to mention telephone rates.

I guess we can all understand that fighting socialists of the National Socialist persuasion and their left-wing imperial fascist buddies is an uncommon situation, requiring uncommon solutions. Like price controls. Like government control over TV and radio. Like telephone prices set by bureaucrats. When the emergency has been dealt with, though, it gets old fast for those of us paying the bills. But for the bureaucrats running the show, it's their bread-and-butter. Until Reagan showed up. Ronald Reagan smashed the regulatory schemes that suppressed and hampered American innovation. Most folks remember him for the tax cuts. Tax cuts were important, but taxes went back up again, in short order. Reagan's American Renaissance was fueled by unchaining America's entrepreneurial spirit and innovation.

You probably think Steve Jobs had something to do with the iPhone and that Bill Gates something to do with computers. You may even think that Jeff Bezos deserves credit for the convenience of Amazon. And how about the folks who bring you JetBlue, Frontier Airlines and Allegiant? It is altogether appropriate to feel gratitude towards these pioneers who have enriched our lives in so many ways. But, it is shameful and a gross miscarriage of justice to forget Ronald Reagan who made it all possible. Reagan was the man who set the table, created the stage, swept away the barriers, the man who made success possible for so many who followed him. We truly stand on the shoulders of giants, and one of the greatest was Ronald Reagan.

WHAT DOES THIS HAVE TO DO WITH ESTATE PLANNING?

Good Question! Everything, as a matter of fact. Let's take the airlines, for example. Back in the day, few people flew. Go Greyhound! Yay Amtrak! Flying was expensive. Dress Code was suit and tie. Or a nice dress. Airline travel was for the few, the proud, the wealthy. It was luxurious. It was not for you, except at great financial sacrifice. But golly, was it nice!

Today, we like to complain about getting packed in like cattle. The seats are smaller. Everything costs extra. People show up in their pajamas. (And if those aren't pajamas, I'd like to know what you call 'em!) Golly, it is just not so nice anymore! On the other hand, if you want to go to Florida, today you have many choices. Even among the least expensive airlines.

Fly to Florida, direct from home, with no connecting flights. Nonstop! \$59 round trip! Amazing. The seat doesn't recline. No free soda. No free peanuts. There are no movies. You pay extra for everything, but you only pay for the things you want. You can still get dressed up if you want. If you really like being served lunch or dinner at 40,000 feet, sign up (and pay) for first class. Finally, if you are determined to burn through your life savings, why not fly in a private jet? For less than \$60,000, I'm told you can fly round trip from Miami to Grand Rapids. If you want to.

CHOICES! YOU'VE GOT CHOICES! TRADE-OFFS! THERE ARE TRADE-OFFS!

Something you already know about air travel. It is safe. Super safe. You are safer in the airplane way up high in the sky than when you are driving home from the airport. True fact.

You are as safe with your \$59 ticket as you are with a \$59,000 private jet. Plus, both options will get you to Orlando to visit the Mouse. And safely back home again. More simple truth.

Schedule, price, amenities... these sorts of decisions are now left to the airlines, and you, to decide. What do you value? Make your decision. As for me, I don't mind sitting up straight for a few hours, knowing I saved a ton of dough, but some folks choose differently. And that's the American Way!

Gee, do you suppose more choices at lower rates would inspire more Americans to fly? Glad you asked! According to the Bureau of Transportation Statistics (more of your tax dollars at work) airline travel exploded after deregulation! In 1975, before the airlines were set free to serve you, almost 197 million of your fellow Americans. Within 10 years that number practically doubled, to 363 million air travelers. By 2019, almost 5 times as many Americans enjoyed squeezing into little seats, listening to a safety briefing, and jetting off to their dream destination.

It's the same story for telephones.

Q: How many telephone lines did your family have when you were growing up?

A: One. The black wall phone in the kitchen and a desk model in mom and dad's bedroom.

Q: How many telephone lines do you have now?

A: One or two for each household member. Plus email. Plus Twitter. Plus Facebook. Plus Texting. Plus God-knows-what-all-else.

All these choices can be confusing. But which one do you want to surrender? Do you really want to go back to the old way of doing things? I didn't think so.

LAW PRACTICE IS ANTIQUE!

NOTHING HAS CHANGED IN HUNDREDS, THOUSANDS OF YEARS UNTIL NOW

Abraham Lincoln was a lawyer. He lived 160 years ago. If Abraham Lincoln was somehow dropped into today's America he would be bemused, bewildered and bewildered by many things. But Abraham Lincoln would still be at home in any courthouse or law firm conference room. Nothing fundamental has changed. Lawyers still practice law as if it were the 1800's. Or 1700's. Charles Dickens (*A Christmas Carol*) and Herman Melville (*Moby Dick*) wrote about law practice hundreds of years ago. (*Melville - Bartleby the Scrivener; Dickens - Bleak House*). Their criticisms still apply today.

Every year hundreds of thousands of middle-class American families go broke because they don't know the first thing about Elder Law or Estate Planning. Lawyers have failed. I have failed. And it grinds me. I hate it. I hate seeing families lose their lifesavings and peace of mind. I hate seeing family farms carved up to pay nursing home bills. I hate seeing hard-working folks pay twice while prodigal sons get it for free. I hate the wasted opportunities when much-needed inheritances evaporate.

I try to be more efficient with my weekly radio show (WOOD, WKZO, Sunday mornings 7-9), TV appearances, and this Michigan Elder Law Reporter. Still, Abraham Lincoln would

be at home with me sitting across from a single client or couple. That makes it expensive. Too damn expensive. For 33 years, my practice has been strictly one-on-one. There has got to be a better way.

THE BETTER WAY

YOU DON'T HAVE TO PICK AND CHOOSE, YOU GET EVERYTHING PRICE REDUCED BY 50-66%

What if you could have it all? Asset Protection. Long-term Care Protection. Full funding of your trust. Access to live counsel. Secure assets for yourself, your spouse, your family. Avoid Probate. Save Taxes. Protect Leftovers for the kids. If you want the old-fashioned, more expensive one-on-one process... great! We are not giving that up.

On the other hand, if you want all the results, at drastically reduced fees, perhaps you might consider a series of live and video meetings with other folks just like you.

1. In person: The LifePlan™ Workshop – No change; Stick with what works.
2. In person: The Blueprint Design – Together with the other folks from your LifePlan™ Workshop, you complete a confidential workbook with detailed information about yourself and your family. Your hopes and dreams. You commit and pay ½ of the reduced fee.
3. Zoom Meeting: One-on-one Review Meeting with Your Counsel – Freely and confidentially discuss options and make decisions.
4. Email Delivery: Receive and Review Documents. Expert videos step you through each document. Note any questions or concerns you may have to discuss with your Counsel.
5. In person: Signing and Initial Funding Meeting – Transfer assets to your trusts. Payment of the balance of the fee.
6. In person: Follow Through Funding Meetings – Finish the Job!
7. In person/Zoom/Video: Ongoing support and Assistance
8. Cost: One-third to one-half of current fees, plus \$119/month for ongoing funding and other services. Drop at anytime.

Do you want to fly first-class to Florida? Safe, Secure, Comfortable. Some folks do. And they are willing to pay the additional costs.

Do you just want to get to Florida? Safe, Secure, Some Inconvenience. Drastically reduced fee?

Either way, the process is safe and secure. You get every bit of security and asset protection.

As you continue as a member, you can add optional trusts and features. Membership has its privileges.

GET EVERYTHING YOU NEED, EVERYTHING YOU WANT

You do not have to settle for the disappointing failure of traditional estate planning. You can get the LifePlan™ Advantage at no greater cost to you.

HOW MEDICAID WORKS

Get long-term care benefits without going broke. Medicaid wants you broke. But you do not have to accept what Medicaid wants you broke. You can protect what you have earned. Here's how:

1. WHAT IF YOU GIVE AWAY YOUR STUFF?

What if you give away your stuff and then apply for Medicaid benefits? Medicaid will say, "We will not help you. You had stuff and gave it away. And so we will not pay." This is called the "Penalty Period." Medicaid will excuse itself for a period of time. The more you gave away, the longer Medicaid will not pay. Right now, for every \$10,000 you give away, Medicaid will not pay for a month. Give away \$120,000, Medicaid will not pay for an entire year! But then Medicaid will pay.

In the meantime, while Medicaid is not paying, the nursing home is suing you. And your kids. And your friends, and your first-grade teacher. And anyone else you gave stuff to. You thought you could keep the house? Ha-ha. You thought you could keep an automobile. Yuk-yuk. Whoops!

Funny thing, though. What if you gave away your stuff more than five (5) years ago? What if sixty-one (61) months ago you gave all that stuff away? Then you applied for Medicaid? Things are different. Now Medicaid does not care that you ever had that stuff at all. Does not matter.

So perhaps you should give all your stuff away. Right now. To the kids. Your neighbors. Your first-grade teacher. Then wait for five (5) years. And if you ever need long-term care after that, no problem! Medicaid does not care that you had that stuff and gave it away. Great Plan!

By now, the sharpest knives in the drawer have spotted the problem with this brilliant approach, right? If you give your stuff away, then you have no stuff. And you like your stuff. What to do?

2. WHAT IF YOU GIVE AWAY YOUR STUFF WITHOUT GIVING AWAY YOUR STUFF?

How can you give away your stuff without giving away your stuff? By using a particular kind of trust, that's how. For Medicaid purposes, you gave your stuff away. For federal tax purposes, state tax purposes, common sense purposes, you did not give your stuff away.

The IRS doesn't think you did anything when you put your assets in this type of trust. Medicaid says you "divested" those assets. Medicaid says you gave those assets away. Medicaid starts the Five-Year Clock. Five (5) years after putting those assets into that trust, Medicaid will not count those assets as yours. And you will qualify for the Medicaid benefits you have paid for. Without sacrificing your lifesavings, cottage, other stuff.

3. WHY QUALIFY FOR BENEFITS AND KEEP YOUR STUFF?

Why? Do you like paying for the same thing twice? Are you opposed to getting any return on your tax dollars? Does the government know what to do with your money better than you do? Would it be a bad thing to get the government benefits you've paid for and have additional lifesavings to purchase additional goods and services? Is it wrong to get the same deal from the government that irresponsible folks get? Would it be better to be flat, busted broke and forced to go to a nursing home than to supplement at-home Medicaid with lifesavings to remain at home? Are your kids and grandchildren so undeserving and ungrateful that you'd rather give your money to the government?

4. THIS IS TOO GOOD TO BE TRUE!

On February 8, 2006, Congress overhauled the Medicaid system. Congress replaced 50 states going in 50 different directions with some general principles that apply to everybody. Seventeen years ago, I was shocked when this happened. The Medicaid landscape was rewritten, much to the distress of our long-term care clients. Tools and techniques that had been proven reliable were wiped out. But there was a silver lining to this dark cloud of Medicaid reform.

No longer did it make sense to wait-and-see. The environment was different. Now we had some assurance that a Michigan plan could work in Florida. Or Texas. Or South Carolina. But not California, nothing works in California.

Not only did we have a legal structure that worked from coast to coast, we could rely on that structure to be stable. And so it has proved. Over the last 17 years, thousands of these LifePlanning™ trusts have been implemented by regular folks. And they have worked. Every time. Saving millions of dollars. For regular folks. To maintain dignity. To preserve families. To keep the promise that hard work, saving, planning, and doing the right things will have good consequences for you, your spouse, your family.

For every Medicaid application involving these trusts, we submit a full copy of the trust and all the supporting documents. Total disclosure. Candid honesty. Written evidence. Full documentation. This stuff works because we scrupulously, thoroughly, exhaustively comply with every law, rule, precept, and policy.

Going broke is a choice. Your choice. It is not chance, bad luck, or misfortune.

WHY DON'T YOU DESERVE A LITTLE PAYBACK FOR ALL THE TAXES YOU PAID IN?

WHY DO YOU WANT TO SPEND YOUR LAST NICKEL ON LONG-TERM CARE?

WHY SHOULDN'T THE GOVERNMENT SPEND YOUR MONEY FOR YOU?

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 lifesavings. 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 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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