

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Why is an outdated will worse than no plan at all?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

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LET'S LEARN FROM THE MISFORTUNES OF OTHERS!

LIGHTNING LETTERS – LIKE SNOW IN MARCH – OVER BEFORE BEGUN

SHORT, SNAPPY ANSWERS

[GUARANTEED DEVOID OF EDITING, SPELLING, GRAMMAR, OR LEGAL ADVICE]

OH BROTHER! WHERE ART THOU?

Can my brother sell his house without giving myself and my family time to find another home?

My brother inherited my childhood home from our mother who passed away in July 2021. I moved back home in February of 2008. We all stayed here and took care of our aging and then ailing mother. He sprung on me that he is putting the house up for sale in 10 days. I am disabled with Multiple Sclerosis and have no income besides Social Security Disability.

Blunt force estate planning on display. Mother hears chitter-chatter that giving house to Multiple Sclerosis son will disqualify MS son from benefits. Mother takes advice to give house to healthy son believing that healthy son will do right by MS son. Less than 2 years after Mother dies, healthy son tells MS son to "Hit the bricks, pal, you are going OUT!"

Can anything be done?

Short Answer: Nope.

Longer Answer: Healthy son will have to go through the usual eviction process to boot MS son and his family to the gutter. Thirty-day Notice to Quit, Termination of Tenancy, Summary Process, all that sort of thing. But like the evil alien Borg in Star Trek, Resistance is Futile.

But What About: Thirteen (13) years of caring for mother? Heh. Got a contract with mother? No? I didn't think so... You're lucky we're not charging you for all that back rent!

Coulda, Shoulda, Woulda: Mother could have provided a Residence Trust for MS son that would have allowed MS son to continue living in the homestead with his family. But no! That would involve lawyers and planning and stuff. Besides, mother's best friend at church had a friend whose uncle gave the house to one kid and that kid took care of somebody who was disabled, and it worked out great without all that lawyer hassle and besides they just want to rip you off. Damn lawyers. This way is much simpler, better, and it worked great for my best friend's friend's uncle. Or was it cousin? And this is much cheaper!

All Together Now: Blunt force estate planning works. Sometimes. When it works, the story gets repeated, embellished, and repeated. But you have no reason to think that it will. Anything can upset the apple cart: greed, bad luck, evil in-laws, mostly peaceful riots, unspecified viruses of unknown origins... you name it.

If blunt force planning works: Extra, Extra, Read All About It! When it crashes and burns: Hush, hush! Then MS victims get kicked to the curb and write sorrowful lawyer letters like this.

One Last Point: How do you know which of your kids will get MS? Or Early Onset Alzheimer's? Or Lewy Body Dementia? Or Bankruptcy, Divorce, Student Loan Debt, and so on? Can you foretell the future? Is it bad to hope for the best while planning for the worst? Are you against your beneficiaries getting benefits?

I have reviewed thousands of estate plans. I am a cheerful, optimistic kind of guy. I am sickened by the blind, stupid, everyday-is-a-sunny-day, nothing-bad-ever-happens, my-kids-are-angels, attitude expressed in almost all those documents. Yecch. It costs no more to do eyes open, no false hope, face the real-world type planning. You might want to think about it.

WEEKEND AT BERNIE'S

What happens when the caregiver is the deceased nephew (in Hospice)

What rights would I have the property or finances

One for the Blooper Reel: No idea what is going on here. But here's a peek behind the curtain, this is what we deal with sometimes. Intriguing. Who wants a deceased nephew as caregiver? Even in hospice?

THE SONG REMAINS THE SAME

How can I leave more money to someone I already have in my will I prefer to do it myself?

I have a person in my will that I want to add the amount of money I'm leaving him. I would like to accomplish it without using my attorney who reddid my will a year ago.

Fun Fact: You can effectively obliterate parts of your will. One client used crayons to strike out certain gifts and Magic Markers do the job too. But. You cannot add to your will unless you observe the formalities. Witnesses, etc. So. Scratch Out? Fine. Add In? No good.

Consequences and Repercussions: What if you took your faithful Sharpie™, crossed out the \$100,000 that you were leaving to that "person in your will," then wrote in \$150,000? Chances are good the obliteration of the \$100,000 would be upheld, but the additional gift would be disallowed. Whoops-a-daisy! Now your beneficiary gets zippo! Maybe the judge would figure it out. Maybe the other beneficiaries wouldn't squawk. Maybe it wouldn't cost many times more than the cost of doing it right the first time. Or maybe you could get some security and assurance by doing it correctly. Maybe?

Penny Wise, Pound Foolish: Planning is cheap. Probate conflict is expensive. But do it your way. Because your lawyer needs that new boat.

Thrills, Chills, Spills: Your friends and relations need more excitement. And what could be more exciting than an ambiguous estate plan? Think of it! Years of litigation... Accusations, defenses, assertions, denials, old scars reopened, new outrages to cherish. So easy to turn your family and friends into a soap operatic cautionary tale. So generous are you...

Horse. Water. Is it true that you can lead a horse to water but cannot make the horse drink? Yes. Yes, that is true.

YOURS, MINE, & OURS. BUT NOT THEIR'S.

How do I do a Will explaining this?

I am remarried. I have no contact with my adult children (5) and I want them to not have any control over me or any of my assets. How would I go about doing this and leaving everything to my step daughter in case of my death or if I become incapacitated (brain dead).

Kids Can Be Terrible: "How sharper than a serpent's tooth it is to have a thankless child." Shakespeare (*King Lear*). Dante agreed, traitors to family were tortured in the Ninth Circle of Hell, next door to the Great Satan (*The Inferno*).

Don't Complain, Don't Explain: Kids are not entitled to inheritances. Or explanations. And whether or not they get an inheritance, you can be sure to a moral certainty, beyond a reasonable doubt, that they won't be much interested in your explanation. So. Say nice things. Give honey advice. Compliment them. Share your last dad joke. But stow the explanations. Cursing them is bad form, too.

The Law Supposes You Want Your Kids In Charge: "If the law supposes that," said Mr. Bumble... "the law is a ass — a idiot." (Dickens, *Oliver Twist*). Therefore, the Estates and Protected Individuals Code (EPIC) is an ass, an idiot. Because that's what EPIC supposes. To fight this pernicious presumption, you must be extremely clear about what you want. And make sure that your plan has lots of redundancies built into it.

We Have the Tools, We Have the Talent: An effective estate plan, including appropriate trusts, will, and powers of attorney, will prevent those ungrateful wretches from getting so much as a brass farthing. Your trusts will hold your assets for the benefit of your spouse and stepdaughter. Money and property securely out of probate. Your comprehensive health care and financial powers of attorney will stymie any attempt to gain guardianship or conservatorship over you. Among other things, you will list multiple back-ups for the folks who will make financial and health care decisions for you when you cannot. If you run out of back-ups, you are flinging open the door for those kids of yours. God forbid.

Danger, Danger Will Robinson: In some strange, foreign countries, like England and Ireland, people drive on the wrong side of the road. It is possible, for someone used to driving on the correct side of the road, to drive safely in these countries. It is not easy, however, and requires diligence, vigilance, and strategy. When you break the estate planning mold of "don't worry, be happy" you must get serious to avoid being swept away. You can win. You can succeed. You can do it your way. But nobody said it would be easy.

Can a guardian sell a property that has a Lady Bird deed when one of the parties has passed and the other has dementia...?

My parents, both 88 and still living at home, created a Lady Bird deed for me to inherit the home upon their death. My mother has severe dementia and my father is in poor health. I have a sister whom I do not get along with who is named as their healthcare power of attorney. Can she sell the home - their primary residence - as a guardian if appointed as

such? One year ago, she took an attorney to their home and had my parents sign over the family farm to her. They don't have long term care insurance so if they go into a nursing home paying for it will be an issue. She told me that the look back period for Medicaid is 3 years for a military veteran and 2 years for my mother? I have no doubts she would sell the home they want me to have before the family farm. Is there anything I can do if she attempts to go against their wishes?

Will any debts need to be paid from the sale of their home after they pass? Thank you.

EVERYTHING, EVERYWHERE, ALL AT ONCE

Sisters Can Be Terrible: See, *King Lear*, *Dante's Inferno*, above. Let's break this one apart, shall we?

My parents, both 88 and still living at home, created a Lady Bird deed for me to inherit the home upon their death.

You only get the home if parents haven't changed things before they die. Which they could easily do. And which greedy sister could do for them. Not a good plan.

My mother has severe dementia and my father is in poor health.

Can you say "Medicaid"? I knew you could! How are Mom and Dad supposed to get by? There are Medicaid programs that could be of great benefit. But not since they gave Greedy Sis the farm... Who cares for the survivor? Awful.

I have a sister whom I do not get along with who is named as their healthcare power of attorney.

Greedy Sis has no financial control? Are you sure? You need to know. Can she sell the home - their primary residence - as a guardian if appointed as such?

Greedy Sis would have to be appointed guardian by the Probate Court. Since she already has the Healthcare Power of Attorney, your folks do not need guardianship. However, they may need a conservator to manage their money for them. If Greedy Sis applies to be Conservator, you can oppose the appointment in Probate Court. If the Probate Court does appoint Greedy Sis as conservator, she will have financial control. The Court will probably require court approval of any real estate sale. And you can fight the sale at that time.

One year ago, she took an attorney to their home and had my parents sign over the family farm to her. They don't have long term care insurance so if they go into a nursing home paying for it will be an issue.

Not good. If parents need skilled care, Medicaid will refuse to pay because parents gave farm to Greedy Sis. How long will Medicaid refuse to pay? For every \$10,000 of value given away, Medicaid will not pay for a month. So, if the farm was worth \$300,000, Medicaid will refuse to pay for 30 months.

She told me that the look back period for Medicaid is 3 years for a military veteran and 2 years for my mother?

Not true. For every state except California, the lookback period is 5 years, 60 months. And nursing homes do not like to not get paid. So the parents' Nursing Home will sue the parents. Then the Nursing Home will sue Greedy Sis to get the farm despite the gift. The Nursing Home will force a sale of the farm.

Before that happens, however...

I have no doubts she would sell the home they want me to have before the family farm.

No kidding. If she can, Greedy Sis will force the parents to sell the house they intended for you. The Lady Bird deed makes this easy. Maybe that takes care of all the nursing home bills, maybe it just postpones the day of reckoning. Either way, you lose.

Is there anything I can do if she attempts to go against their wishes?

Fight it in Probate Court. Object to Greedy Sis being named Conservator. Object to any sale of the Homestead. Fight, Fight, Fight.

Will any debts need to be paid from the sale of their home after they pass? Thank you.

If parents receive Medicaid. And if any property of theirs goes through probate. Then the State is coming for payback. Do not count on the Lady Bird deed to avoid probate, since it would be very easy for Greedy Sis to avoid the Lady Bird Deed. Oh what a tangled web we weave!

Advice: Without passing judgment on how we got here, you need to get an elder law attorney to review the situation and make some recommendations. Then you need to act. You are not "rushing" anything. You are already past the point of much effective planning. Don't lose it all. You do not have to!

TRADITIONAL TRUST PLANNING IS PROFOUNDLY MISTAKEN

WHY DO THEY BANK ON DEATH?

WILLFUL IGNORANCE OR INTENTIONAL SCAM? WHY NOT BOTH?

Traditional estate planning supposedly avoids probate, saves taxes, and safely, efficiently delivers your remaining property and money to your heirs or beneficiaries. After you have passed on. Traditional estate planning is not concerned with you while living, only after death. Nobody cares what happens to you while you are alive. How does that help you?

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.

Are you surprised that thousands of recreation properties: cottages, cabins, hunting land, are lost to pay for long-term care? Why is your estate planner surprised? Isn't that their job? Or is your estate planner in denial?

You can defeat Nursing Home Poverty. LifePlanning™ empowers you. 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 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?

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