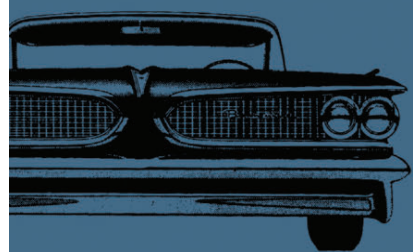


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How do I protect my health, home, lifesavings, family and legacy?

Why is an outdated will worse than no plan at all?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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12330 James Suite B10  
Holland, MI

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# The Michigan Elder Law Reporter™

33 Years Serving Michigan Seniors

VOLUME 33, ISSUE 5.4

MAY 2023

## WHAT DO YOU REMEMBER ON MEMORIAL DAY?

### ALL GAVE SOME • SOME GAVE ALL

### BASEBALL, HOTDOGS, APPLE PIE, CHEVROLET?

#### WHAT WOULD YOU FIGHT FOR? WHAT WOULD YOU DIE FOR?

My grandfather sailed into New York from Copenhagen, Denmark in 1913. He wasn't here very long before the United States turned him into a Marine. And then the Marines turned him into a corporal and then a sergeant. They put him back on a boat and sent him, and thousands of other young men like him, back to Europe to fight the Great War, the War to End All Wars. Many died, but not my grandfather. Frederick Andersen grew up in Old Europe. He knew why he came to America. He knew he was fighting, as Abraham Lincoln said, to "nobly save... the last best hope of earth."

My mother's father also had a son. High school valedictorian, class president, 4-letter athlete, trombone player in the band. Scholarship to Bowdoin College. Student body president, honor student, etc. He heard the same call his father did. John Andersen was a bomber pilot over Europe. He believed. He also came back.

My father's older brother left Holy Cross College early, commissioned as a Navy ensign. Soon he was executive officer on a Patrol Torpedo boat in the Pacific. Then he got his own PT boat. By the end of World War II, he was in command of a cruiser. Francis Carrier continued fighting "nobly." Combat duty in Korea. And Viet Nam. Shortly before his death, we

were talking of his service in the South Seas. He saw and did things that are incomprehensible in a world at peace. He was a realist, but not a cynic. He was not overly sentimental or moralistic, but he was committed to his responsibility.

My father was too young for much of the war, but eventually he left high school and enlisted in the Navy. Photographer's Mate Louis Carrier documented air training accidents. He photographed aircraft carriers, regular sailors, and Franklin Delano Roosevelt. His service was in the continental United States, but he was ready to serve wherever the Navy would send him.

I joined the Army in peacetime. My carefully accumulated lifesavings of paper route and dishwashing money would last only for one year of college. So, I signed up for the Reserve Officer Training Corps. ROTC gave me a 3-year scholarship and Airborne Wings. The Army let me go for 3 years to see if I could get through law school. On my own dime. In the Judge Advocate General's Corps, I defended convicted criminals, edited the Army Lawyer, and eventually made it to the Army General Staff at the Pentagon. All desk jockey stuff, true. But I believe and was ready to go wherever they would send me.



One of my younger brothers always wanted to go to sea. The Massachusetts Maritime Academy trained him so well that he stood watches on a Navy tanker during the unpleasantness in Central America while still a cadet. John Carrier earned his degree from the Academy and a reserve commission from the Navy.



One of my own sons graduated college and adventured around the world for a few years. Then he decided that military service was calling. Basic Training, Officer Candidate School, Infantry Leaders Basic Course, and Ranger School prepared him for a long tour in Afghanistan with the First Cavalry Division. Then Fort Hood. Then Korea. His first concern was always for his soldiers, then the mission.

He would fight for them. They would fight for him. They all fought to "nobly save... the last best hope of earth."

Memorial Day is not set aside for any of my family

members. We all made it back or, like me, served in a time of peace. Memorial Day is for the "honored dead... who gave the last full measure of devotion..."

For most of us, Memorial Day is the unofficial start of America's Summer. Time to open the cottage. Get the boat in the water. Put some air into the bicycle tires. Time to catch your reflection in the mirror and reflect that your Beach Body New Year's Resolution has vanished with the speed of summer lightning. May as well have some cheese on that charcoal-grilled hamburger.

And that's fine. But maybe it is not enough, maybe Memorial Day should be a little bit more.

Why not make this Memorial Day your opportunity to think of and honor every young man and woman who died that this nation might live? For each tragic battlefield death, there are dozens, hundreds, thousands of people who never were born. What might they have contributed? What if those soldiers, sailors, marines had lived? How would the world be different? What might those millions of people have contributed to our America if their ancestors had ducked their duty?

After the parade, speeches, and songs... enjoy your burgers. Get to the beach. Have fun with your family. Pop the top off a frosty Bud Light, Miller Lite, Smirnoff Vodka Fruit Cooler, fresh-squeezed lemonade and relax, gratefully..

## YOU DON'T NEED TO PICK AND CHOOSE AVOID NURSING HOME POVERTY AVOID PROBATE SAVE TAXES PROTECT CHILDREN

Is it ridiculous to think that greater efficiency could lower costs while increasing quality?

Would you reject protection for all aspects of your estate?

Do you want your family to get planning that fails 90+% of the time?

Is it wrong to have it all?

Should you throw away: 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.?

Do you prefer the traditional, more expensive one-on-one process? Great! We are not giving that up.

If you could get all the results, at drastically reduced fees, would you consider a series of group and private meetings with attorneys and 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.

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.

#### 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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## YOU OVERPAID YOUR EMPLOYMENT TAXES EMPLOYEE RETENTION TAX CREDIT – WHAT AND WHY AND YOU DON'T WANT YOUR OVERPAYMENT BACK?

During COVID, Congress offered small businesses a deal: keep your people employed. Keep paying them. Keep paying their benefits. Even if they don't work. Even if governmental orders shut down your business. Even if your revenue falls off the cliff and crumbles.

Congress said if you do these things, we will adjust your employment taxes.

And, if you already overpaid employment taxes under the new law, you can have the extra money back.

#### CONGRESS TURNED SMALL BUSINESSES INTO AMERICA'S UNEMPLOYMENT AGENCY

Hundreds of thousands of small businesses went bust during the COVID. Millions of Americans were thrown out of work. Millions of Americans applied for government unemployment benefits. They broke the system. Congress wanted you to be the new national unemployment agency.

Does Congress ever give anything away for free? Does Congress ever make anything easy? You overpaid your employment taxes because Congress changed the rules. Your tax advisors did not notice and so you paid too much. Should Congress keep the extra money?

All small business owners know that their biggest tax nightmare is Employment Taxes. But now the shoe is on the other foot. Congress changed the rules and you paid too much. Period.

If you do not ask for your money back, they will keep it. You must claim your overpayment quickly, by their rules, or your opportunity will be lost forever. The time to get your money back, your overpaid taxes under the new tax rules, is quickly running out.

Do you like to overpay?

Do you enjoy being cheated?

Do you like deals where you perform and the other guy screams?

Can you stay in business by allowing others to walk all over you?

Can you thrive, grow, serve your clients, your customers, your team members and overpay your taxes too?

Why would you let your business be their doormat?

Why would you leave your hard-earned money



to a bully because you couldn't be bothered to pick it up or even ask for it back?

Imagine the return of a few hundred thousand up to several million dollars of tax overpayments. Could that make a difference in your personal or to your business life? Do you think the government knows better than you do how to spend your money?

#### A SAFE, SECURE, RELIABLE SOLUTION

Over 5000 small businesses who overpaid. About \$1.5 billion of overpaid taxes claimed. More companies everyday have benefited from tax preparation services provided by a company created to serve this need of small businessmen and women. Carrier-Robins. Tax Preparation Services from coast-to-coast.

Most of our overpaying taxpayers relied on CPA advice to keep them informed. They counted on payroll tax services to let them know what was happening. Based on this advice, thousands of tax paying businesses overpaid millions in employment taxes.

Our exhaustive methods leave no stone unturned. Make sure you get every penny back that you overpaid by error or by mistake because you were told to do so.

Find out quickly and easily just how much you overpaid. How much of your money is still in the IRS vault right now? It is simple and easy to get started. Simply call. "Rough and ready" estimates can be determined promptly.

And then, when we have analyzed your payroll records, your profit and loss statements, Payroll Protection Plan and other records, and most importantly interviewed you to determine your unique facts, we will reach the precise overpayment amount. Not a penny more, not a penny less.

Is a good idea to leave money on the table? Are you happy to overpay your taxes and not get the refund? Is it fair for the government to hold on to your money?

IT'S EASY TO GET STARTED,  
CALL TODAY  
**616-361-8400**

[david@davidcarrierlaw.com](mailto:david@davidcarrierlaw.com)

Easy!

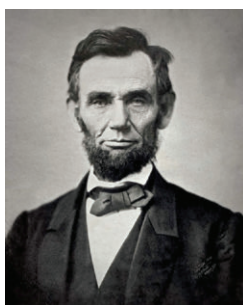
## YOU DID THIS IN HIGH SCHOOL, DO IT AGAIN!

### MEMORIZE THE GETTYSBURG ADDRESS

ABRAHAM LINCOLN, LIBRARY OF CONGRESS VERSION

"Four score and seven years ago our fathers brought forth on this continent a new nation, conceived in liberty, and dedicated to the proposition that all men are created equal. "Now we are engaged in a great civil war, testing whether that nation, or any nation so conceived and so dedicated, can long endure. We are met on a great battlefield of that war. We have come to dedicate a portion of that field as a final resting place for those who here gave their lives that that nation might live. It is altogether fitting and proper that we should do this. "But in a larger sense we cannot dedicate, we cannot consecrate, we cannot hallow this ground. The brave men, living and dead, who struggled here have consecrated it, far above our poor power to add or detract. The world will little note, nor long remember, what we say here, but it can never forget what they did here. It is for us the living, rather, to be dedicated here to the unfinished work which they who fought here have thus far so nobly advanced. It is

rather for us to be here dedicated to the great task remaining before us, that from these honored dead we take increased devotion to that cause for which they gave the last full measure of devotion, that we here highly resolve that these dead shall not have died in vain, that this nation, under God, shall have a new birth of freedom, and that government of the people, by the people, for the people, shall not perish from the earth."



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