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CARRIER'S 7TH ANNUAL CLASSIC CAR EVENT.
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CALL: (616) 361-8400
OR GO TO: www.davidcarrierlaw.com

FRIDAY, AUGUST 18th
4:00PM to 7:00PM

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 - Why is an outdated will worse than no plan at all?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

<p>Grand Rapids</p> <p>Wednesday, July 12 4pm</p> <p>(616) 361-8400</p> <p>4965 East Beltline Ave NE Grand Rapids, MI</p>	<p>Holland</p> <p>Friday, July 14 6pm</p> <p>(616) 796-9600</p> <p>12330 James Suite B10 Holland, MI</p>
<p>www.DavidCarrierLaw.com email: David@DavidCarrierLaw.com</p>	

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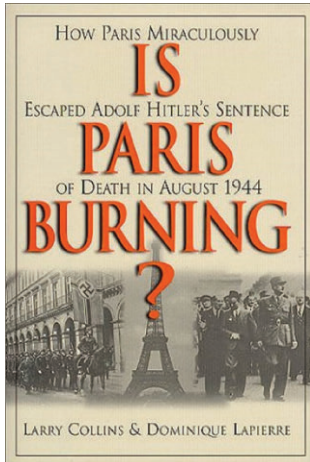
WHY THE WORLD IS CRAZY

HOW ESTATE PLANNING CAN SAVE AMERICA

SANITY STARTS WITH YOU

(NOTHING CONTROVERSIAL HERE!)

IS THERE A PROBLEM?



Seventy-nine years ago, in August 1944, as the German army retreated from Paris, France, Adolf Hitler ordered the troops to burn the "City of Lights" to the ground. Paris was rescued by the American and Allied armies, and the French people. Paris did not burn.

Evil was defeated. Summer 2023. Paris appears to be on fire. By French citizens. Does it remind you of Minneapolis-St. Paul, Minnesota? Who is going to rescue Paris now? Who is going to rescue Minnesota?

Cocaine at the White House? That baggie contained prescription nasal medicine! Well, no, it was powder cocaine, the bad stuff. It was in a public area, left by a tourist! Well, no, it was in a guarded area. Inside. No, it was outside. Near the Situation Room? Near the Vice President's parking space? Was a self-proclaimed cocaine addict videoed using cocaine while watching fireworks from the White House balcony? You can't prove that! Anyone could have innocently ducked behind his stepmother, held his hands to his nose, huffed, and then wiped. Only bad people would believe their lying eyes. Garden party at the White House to express pride in our behavior? Let's take our shirts off. Because that's what good proud folks do. Murders in Chicago, New York, Philadelphia. Lots of murders. Mass shootings on the 4th of July becoming a thing?

How weird is it that when you talk to someone in Paris, they say the riots are no big deal? Only in certain neighborhoods, you know. Fashion Week in Paris goes on! It's not that bad? How strange when Chicago residents say the same thing. And I guess you'd hear the same from New Yorkers. What kind of place are we living in, what kind of times, that regular people dismiss violence and destruction, so long as it's not in my backyard?

BACKBONE OF AMERICA

You are the backbone of America. This nation was not built by kings, queens, government programs,

social activists, or loudmouth political operatives with axes to grind. Regular folks, everyday people, people like you stood on the shoulders of your spiritual and family ancestors and did your part in building and creating, preserving and defending. Why work so hard if not to provide a stepstool to the next generation? You want them to stand on your shoulders as you once stood on others'. Common sense.

Historically, middle-class American families receive as much through family gifts and inheritances as they save from their paychecks. Think about that. Your lifelines equaled by the amount you received from your parents and grandparents. That is reality for most Americans. According to the Federal Reserve, which knows about these things.

You worked and worked some more. You scrimped and saved. You and those who came before you furnished the foundation on which you stand. You are building the stage for your children to create the future. That is how Civilizations grow. One layer on the other. Create. Build. Save. Preserve. Repeat. For over 200 years that is how it was in the United States.



Credit Reuters

EVE OF DESTRUCTION?

A few decades ago, a destructive trend began gathering momentum. Not the creative, vigorous tumult that increases prosperity and leads to new opportunity for all. A movement of the cynical, narrow-minded, selfish, greedy, acquisitive, privileged, fearful, nervous, narcissistic, and fragile. People who suffer from "imposter syndrome" because they are, in fact, imposters. They cannot bear you, the middle class. Your achievements and success are their shame.

How can silence be violence? Imagine that you had no inner strength. That you had no core values or beliefs. What if you knew and felt, deep down, that you were a fraud? How could you maintain your identity? What if your self-worth was based on what other people said? Without a core, you must rely what others say. For their approval, you engage

in extreme, bizarre behaviors. Your craving for others' approval becomes so overwhelming that you demand loud, public praise from strangers. No disagreement whatsoever can be tolerated, or your ego will shatter. Would you then pass laws to make it a felony offense with 5 years prison time predicated on not using your preferred pronouns? The Michigan House of Representatives just did. HB4474.

That's why middle-class America is being cut out of the national conversation. Our prosperity and political life were once grounded in the values of hard-working, middle-class families. Who still believes that?

EVIDENCE?

Don't believe me! Ask yourself. Think about some of the big, important national issues driving insanely expensive, idiotic policies. Which of these initiatives appeal to you? Any?

Did you applaud powerful new forms of cannabis that have turned your downtown into Zombieland? Are you happy that your President thinks of America as no more "exceptional" than any other country?

Does your patriotic pride mean kowtowing to foreign dictators?

Was it your idea to allow betting on college sports while the game was in progress?

Were you the one who made basic biology controversial?

When did you last see a big screen movie that did not insult and assault you nonstop?

Whose agenda is this? Why do politicians and giant corporations grovel before the social justice weaklings and their pernicious ideology?

WHY? TWO ANSWERS

#1 POLITICAL POWER: ELECTIONS

Does anyone still believe that you can vote the bastards out? Anyone? 'Nuff said.

#2 MONEY POWER: WHOEVER HAS THE GOLD MAKES THE RULES

Whoever has the Gold makes the Rules!

Who has the gold? Not the middle-class, not anymore. Why not? You are working longer. Investments continue to increase. Trillions of dollars are saved in middle-class IRAs and 401(k) retirement plans. What happens to all this middle-class wealth? Try paying monthly charges at any long-term care facility. Multiple that number by the millions of Baby Boomers. There's your answer.

Money spent on long-term care is money not spent shoring up American values. Is watching mom and dad go broke an incentive to save? Why bother paying off the family home or cottage when they'll be seized anyway?

YOU OVERPAID YOUR EMPLOYMENT TAXES

EMPLOYEE RETENTION TAX CREDIT

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



Credit: Library of 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

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Easy!

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