

## How To Keep The Gold In The Golden Years

Is now a bad time to think about how to pay for the most expensive time of your life?

Are you against getting a little back from all the tax dollars you paid in?

**Find the answers to your big questions in David's new book!**

Have you given up on securing your future? Given up on providing for your spouse? Given up on a legacy for your kids?

**Find all the answers in David's new book!**

Don't miss out on this retirement changing information  
**go to [booklaunch.davidcarrierlaw.com](http://booklaunch.davidcarrierlaw.com)**



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**Upcoming Webinars:**  
**Tuesday, January 18 at 6pm**  
**Friday, January 28 at 3pm**  
**Wednesday, February 9 at 6pm**

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Why is an outdated will worse than no plan at all?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

**Join Us**  
**at Our Live, In-Person,**  
**Group Workshops!**

### Grand Rapids

**Tuesday,**  
**January 18**  
**6pm**

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

### Holland

**Saturday**  
**February 12**  
**10am**

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

**[www.DavidCarrierLaw.com](http://www.DavidCarrierLaw.com)**  
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# The Michigan Elder Law Reporter™

JANUARY 2022

*32 Years Serving Michigan Seniors*

VOLUME 32, ISSUE 1.3

## LOSING A LOVED ONE

# Do Not Go GENTLE INTO THAT GOOD NIGHT

**CAN THE LAST DAYS BE THE BEST DAYS?**

*Do not go gentle into that good night,  
Old age should burn and rave at close of day;  
Rage, rage against the dying of the light.*  
*Dylan Thomas, 1947*

### NEWSFLASH: LIFE IS NOT EASY

Don't we live in a loud, demanding world? Personal and professional responsibilities compete for each moment of attention. Spouse, Children, Parents, Job, Commitments. And you want to do it all. For everyone. To satisfy each person's need. You run as hard as you can, as fast as you can. Will it be enough? Will you be satisfied with your choices, your decisions? Have you had enough practice with the balancing act? Navigating through conflicting imperatives is second nature to us now, like breathing out and breathing in. Does that make it easy?

Gratitude comes in moments of calm reflection. As you consider your own life, who are your heroes? With whom do you seek to spend time? Business partners? Professional colleagues? Bankers or financial advisors? With whom do we spend the most time? Are our brief moments with loved ones: good friends, grandparents, parents, brothers, sisters, wife, husband, children... are they insignificant? Are personal, intimate experiences and relationships without meaning? Are commercial attachments the most important?

You are an adult. A grownup. You know the truth that younger people seek to deny. You know that: Life is choices. Balance is critical. There are no easy answers. Hard decisions must be made. Family responsibilities are real and must be honored. Obligations to business team members and others who rely on you are genuine, too. You cannot run away from the tough stuff. You cannot pretend it is easy. You cannot wish it away. That is not how the world works. Whatever the storybooks say.

### HOLD YOURSELF TO ACCOUNT

When your mother closes her eyes for the last time, will she regret that you did everything possible for her comfort and support in her twilight hours? Or will she wish that you had closed another deal? Taken some more overtime? Kept your nose to the grindstone?

Will your aging father be disappointed that you spent as much time as possible with him and provided well when you could not be at his side? Or will he be distressed that you preferred his companionship to another company meeting?

Having done the very best you can for your loved ones in their time of need, will you feel guilty? You have run the race, fought the good fight, poured yourself lovingly into care for your loved one. You were there when you could be. You provided for care when you could not. Is it ridiculous to think that you could be contented, even quietly proud, while grieving the loss of that special person?

### SOMETHING IS GAINED AND SOMETHING IS LOST IN LIVING EVERY DAY

Not many World War II veterans are still around. There are a few. Like my father. Winding down a life that stretched almost 97 years. Still "sharp as a tack" he still does things according to his own notions. He has no mental limitations and has never seemed to appreciate his own physical limits. So, my brothers and sisters and I have been taking turns living with Dad, a couple weeks at a time. For years. A couple weeks at a time, sharing the opportunity, so that Dad is never alone. Well, hardly ever.

Recently a checkup revealed a serious progression of congestive heart failure. Not unexpected, not welcome either. So we decided to spend a few more days with Dad. Two of my brothers were already staying there.

On the way to his house, one morning, my brother called to redirect me to the hospital. Dad was unresponsive. The EMTs said his heart had stopped and they put him on an external pacemaker in the ambulance.

Dad woke up in the hospital. And immediately demanded to go home. And rejected the idea of a pacemaker. Which the doctor said was his only chance for continued life. Which Dad firmly refused again. Consistent with earlier statements.

So the doctor got the palliative medicines ready. Turned off the machine. And... Dad kept going without the machine. An astonished doctor said he would not try to explain it and that Dad could go home.

When will that final moment arrive? Not yet. But 8 children, 20 grandchildren, and a couple of new great-grandchildren got one more opportunity to know Dad.

### AVAILABLE OPTIONS ARE UNACCEPTABLE

When my mother suffered from the dementia which led to her death, over 10 years ago, their LifePlan™ preserved 50 years of lifesavings. Mom's months in the nursing home did not mean Dad's impoverishment. Dad has spent the last years with security and peace of mind.

But now the limitations of the system have struck home. More profoundly than ever before. Hospice has been wonderful, a Godsend. But Dad now needs round the clock care. No one wants him in a long-term care facility. Least of all himself.

But how to provide care? My family's solution only works if you had 8 children most of whom could work remotely. And we are not all medical people. We do not know what to do. Or how to do it.

The current situation is simply not acceptable. Dad is ready, willing and able to hire a Certified Nursing Assistant, even an RN. But the demand is so great, they are hard to find. At any price.

Does it seem right to you that the person you have hired to keep watch overnight gets more sleep than you do? Well at least you didn't wake your caregiver by snoring. As she woke Dad. Twice. As the video shows.

Large families like my father's are few and getting fewer. There once was something called the "Sandwich Generation". When your children were willing to care for their own kids and care for you as well. The Sandwich Generation is almost a thing of the past. Not quite gone yet, but...

Over the last 32 years there have been tremendous changes in long-term care. From "Nursing Home or Nothing!" to a wide range of options and choices. From an acceptance that your lifesavings would be quickly eaten up by long-term care costs, to the realization that there are programs that can preserve those savings. For yourself. For your family.

At-home care has changed also. The "friend from church" or "neighbor lady" who could be counted on to help out for \$5/hour... gone. She has either retired or been hired at \$20/hour by an agency. An agency that charges \$40/hour for caregivers with minimal training and no credentials. "Caregivers" who cannot stay awake.

For 32 years, I have rejected traditional notions of estate planning. Traditional planning is failure planning. My firm pioneered and advocates for LifePlanning™. No Poverty: You will not go broke. No Charity: Your caregivers will get paid. No Waste: Your heirs will get their inheritance.

Maybe it is time to reject traditional notions of at-home care. Are you opposed to living your last days independently in familiar surroundings? Is it a ridiculous idea to expect you could receive cheerful, professional,

wide-awake care without a nursing facility? LifePlanning™ has always focused on preserving your lifesavings so that your lifetime of work and thrift would continue to serve you until the very end.

But what if the services are not available? What if the money does not matter because the choices for care are so limited? Or not acceptable? Who will fill the gap? Who can you trust? Is now a bad time for a new solution?

### 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.

For many years, that's how I felt about my father. He seemed to never age. Always the same peppery mix of cutting humor, sentimentality, ferocious attention to detail, and strength. He has not changed in his personality, but he is no longer independent.

My brothers and sisters and I have been privileged to be with him almost the entire time. Without each other, this moment would have come years ago. We have come to terms with the situation. But I am determined that everyone should be able to make good choices.

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.

**800-317-2812**

## SEE IT THROUGH IN '22

# NEW YEAR'S RESOLUTIONS

**WE SURE DO LOVE RESOLUTIONS... MOSTLY WE LOVE IGNORING THEM**

## SAFE TO GO BACK TO THE GYM?

### TOP TEN NEW YEAR'S RESOLUTIONS

From the Home Office in Grand Rapids, Michigan, here are the top ten New Year's Resolutions:

1. Exercise more
2. Lose weight
3. Get organized
4. Learn a new skill or hobby
5. Live life to the fullest
6. Save more money / spend less money
7. Quit smoking
8. Spend more time with family and friends
9. Travel more

### 10. Read more

*GOSKILLS.COM*

Alert Readers will may notice that LifePlanning™ made the list 3 times:

- #3 Get Organized,
- #5 Live Life to the Fullest,
- #6 Save More Money.

### NEW YEAR'S RESOLUTIONS ARE HARD!

By now, of course, you have probably can't remember your New Year's Resolutions. Forget about trying to actually carry them out. Well, The Michigan Elder Law Reporter is always here to help! Are you against achieving 3 New Year's Resolutions all at once? Is the beginning of another mad and merry

year a bad time to get started? Is it a ridiculous idea to think that attending a LifePlan™ Workshop could be the start of something really big for you and your family?

### LIFEPLAN™ WORKSHOP RESOLUTIONS ARE EASY!

At the top of this page are the Workshop listings. Go. Pick a date and location. Pick up the phone or email us. Or sign up on our website: <https://www.davidcarrierlaw.com/free-lifeplan-workshop>. Pick up your date. Come to the Workshop. In a few short minutes (120 minutes, but it goes fast) you will have accomplished 3 of the top 10 most

popular New Year's resolutions. And enjoyed some fresh-baked oatmeal raisin cookies, too.

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.

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Get Information Now. 800-317-2812



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**Your Family's  
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