

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



Upcoming Webinars:

Saturday, February 26 at 10 am

Wednesday, March 9 at 1pm

Saturday, March 26 at 10am

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Why is an outdated will worse than no plan at all?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

**Saturday,
February 26
10am**

(616) 361-8400

4965 East Beltline Ave NE
Grand Rapids, MI

www.DavidCarrierLaw.com

email: David@DavidCarrierLaw.com

Holland

**Tuesday,
March 1
1pm**

(616) 796-9600

12330 James Suites B10
Holland, MI

The Michigan Elder Law Reporter™

FEBRUARY 2022

32 Years Serving Michigan Seniors

VOLUME 32, ISSUE 2.3

TRILLIONS OF DEFICIT DOLLARS, YEARS OF RIDICULOUS RULES

THE COVID PARTY IS OVER... ARE YOU READY FOR THE HANGOVER?

CHILD VICTIMS: SPEECH PATHOLOGY, SUICIDE, ISOLATION

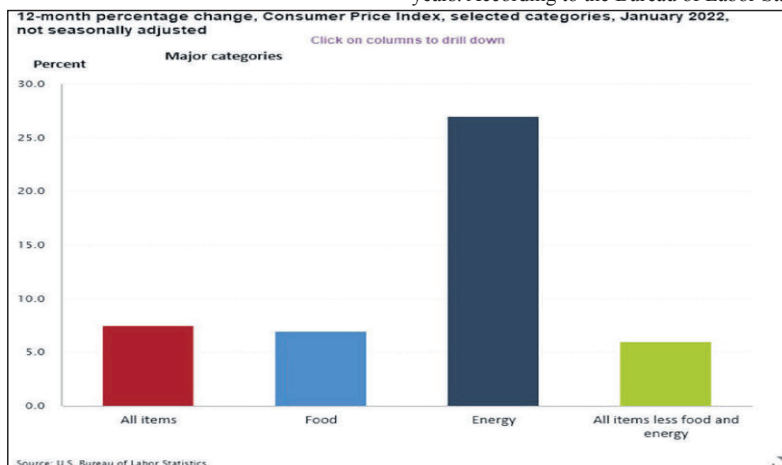
If You Call The Tune, Do You Have To Pay The Piper?

Ever go to Florida in the winter? Or just remember that first warm day of spring when you simply had to go to The Lake. Once upon a winter dreary, while you shivered weak and weary... But now it's bright sunny summer sunshine! Pull on your bathing suit... who needs a shirt? Sunscreen? That's for July! Stretch out on the sand... ahhh! Time for a nap... so nice!

Six hours later... Red as that lobster you had for lunch. Burnt to a tender pink crisp. You're gonna need an ocean... of Solarcaine lotion. (If you are melaninically endowed and cannot personally relate to this scenario, ask a friend who is not so fortunate.)

Ever have a few too many? Maybe your 18th birthday when you were finally "legal". Perhaps New Year's Eve. Last Saturday night? Gosh that was fun! You were the life of the party. Welcome back my friends... who needs a shirt? Sunscreen? That's for July! Stretch out on the sand... ahhh! Time for a nap... so nice!

Next morning... the Russian Army has been camping out on your tongue. Wearing felt boots. Some S.O.B. replaced your brain with hot sand.



Then substituted poached eggs for your eyeballs. Why can't you feel your legs? What is that awful smell? Is there Alka-Seltzer in the house?!

Saturday and your kid is finally moving out. To their own home/apartment/cave/who really cares? You are helping. Is it parental pride and love? Or do you just want to make sure? Hard to say. But you are happy to tote that barge, lift that bale, carry that couch, relocate that refrigerator.

Sunday... hey, not so bad, there's life in the old dog yet. Monday... you are immobilized. Egyptians carved on pyramid walls are more flexible than you. Everything hurts and nothing works. All at the same time. There's not enough ibuprofen. In the world.

Back when we were young, ignorant, idiotic, immature, woke, we could kid ourselves that our actions had no lasting consequences. Do you still believe that? Chickens never come home to roost?

TRUTH OR CONSEQUENCES

Do you remember the pre-COVID time? Was it that long ago? Things were different then.

You know that governments have always printed phony fiat money. That is what politicians do. And it is so easy. But once there was a sense of proportion. The politicians would not go "too far." And then COVID said, "You can go too far if you want to!" That is why government created trillions of ersatz dollars. Outright thieves stole billions through naked fraud. Ordinary working folks learned too. You can get more money staying home than working. Brilliant! Businesses got billions more in free "loans" and tax credits. Billions more were loaned to feeble firms on skimpy security at

insignificant interest rates for 30 years. Repayment deferred for the first 24 months.

Did you think this government geyser of bogus bucks would Build Back Better? Did you think prodigal printing of demon dollars would eliminate the emergency? Did you enthusiastically endorse the Washington wizards who cooked up this cockamamie crapfest?

Small businesses lost and gone forever. Dreadful sorry, Clementine. More small businesses reduced to financial zombies, hooked on government hand-outs, staggering, ready to collapse. Inflation the highest in 40 years. Young children, deprived of ordinary human contact, suffering from speech pathologies at unprecedented rates. Teen suicide more deadly than teen COVID.

TRUTH: Bizarrely, some folks want to let the "good" times roll on. Having already spent trillions of your grandchildren's dollars on "infrastructure" (a word which means whatever they want it to mean), they want more. They always want more.

CONSEQUENCE: Inflation is the highest in 40 years. According to the Bureau of Labor Statistics:

TRUTH: Children need to interact with one another to grow up healthy and smart. Shutting classrooms and masking faces deprives kids of the experiences they need to live good, productive, satisfying lives. Or even speak clearly.

CONSEQUENCE: "We've seen a 364% patient increase in patient referrals of babies and toddlers from pediatricians and parents," said Jaclyn Theek, a clinic director and speech-language pathologist at the Speech and Learning Institute in North Palm Beach, Florida.

Theek said that during this pandemic, her speech therapy clinic has seen an enormous shift in the ages of its patients. Before the pandemic, only 5% of patients were babies and toddlers, while today it's soared to 20%. Many parents call it "COVID-delayed." WPMF News, ABC 25.

WHAT DOES ANY OF THIS HAVE TO DO WITH LIFEPLANNING™?

Remember supply and demand? What do you suppose happens if your supply of health care providers are burned out and quitting? And they are burned out and quitting, according to a U.S. National Institutes of Health study: [Burnout in United States Healthcare Professionals: A Narrative Review](#).

Burnout has reached rampant levels among United States (US) healthcare professionals, with over one-half of physicians and one-third of nurses experiencing symptoms. The burnout epidemic is detrimental to patient care and may exacerbate the impending physician shortage.

Another study, by the Florida Atlantic University's School of Nursing finds:

*The survey reports that nearly 37 percent of nurses identify as being burned out, stressed and/or overworked. *** 29 percent of nurses say their desire to leave the profession is dramatically higher now versus pre-pandemic *** 66 percent of nurses experience some level of consideration to leave the profession, signaling long-term impacts on our health system post-pandemic.*

Is it ridiculous to think that if you have fewer nurses, you would have to pay more to hire the nurses that are still available?

Have you ever wondered what a nursing home costs? Wonder no longer:

But does a nursing facility charge real people that much money? How would you like to get this bill in the mail?

And another the next month and for each month thereafter? Pandemic burn out, plus the "age wave" of Baby Boomers surging into long-term care facilities or requiring at-home care, means that these skyrocketing prices are not over yet.

Rehab and Nursing Center -

TO: Self-Pay Patients/Residents, Insurance Representatives, Interested Parties

FROM:

DATE: May 17th, 2021

SUBJECT: Annual Notification of Rate Changes

At least annually, we evaluate our charge structure to ensure that the costs associated with our care and services are covered. We are committed to providing the highest quality care and services to our patients/residents. Our clinical care and services are developed to meet each patient's/resident's individual needs to ensure quality of life for everyone.

In order to maintain our level of care and to keep pace with rising expenses, it is necessary to increase our room and board rates. The room and board rates are inclusive of the following: room, board, routine nursing care and treatment, routine supplies and intermittent use of standard wheelchairs and walkers.

The rates, effective 8/1/2021, are as follows:

Effective 8/1/2021	Single Private Charge Per Day
Long Term Care	\$157.00
Bed Holds	\$290.00
Skilled	\$850.00
Bed Holds	\$635.00

The daily rate includes: room, board, routine nursing care and treatment, routine supplies including incontinence care supplies, enteral nutrition (tube-feeding), laundry, and assessment use of standard wheelchairs and walkers.

The bed hold rate will be charged when patient/resident/primary decision maker wishes to reserve a bed during hospitalization or leave of absence.

Supplementary services are in addition to routine services. These services include, but are not limited to: private duty nursing, respiratory therapy, non-routine supplies, physician consultations, specialty wheelchairs and equipment, transportation (i.e., ambulance & Ambu-Care), laboratory services, and barber/beauty services. Current pricing information for supplementary services may be requested through the Revenue Integrity Department at 866.542.7609.

STATE OF MICHIGAN ADMITS LONG-TERM CARE COSTS ARE SOARING

Each year, the State of Michigan, through its Bridges Eligibility Manual, tells us how much a month in a long-term care facility should cost. This year, the number is up almost 10%. Michigan believes that skilled nursing costs Nine Thousand Eight Hundred Eighty Dollars (\$9880) each month.

How will you pay for that? How will you avoid nursing home poverty? How will you make sure caregivers get paid? How will you provide for the next generation? That is what LifePlanning™ is all about.

Statement date: October 15, 2021

Advance Billing Accounts Detail

These accounts contain charges that require payment in advance. You will be responsible for any additional charges billed at the end of the month.

Date	Description	Charges	Insurance Pmts/Adj	Patient Pmts/Adj	Balance
	ROOM & BOARD	\$2,126.00			
	Account Total	\$2,126.00	\$0.00	\$0.00	\$2,126.00
	Your Responsibility				\$2,126.00

IS NOW A BAD TIME FOR A REAL SOLUTION?

Perhaps you already have all the answers. Maybe this is no problem at all. Possibly you do not believe in the passage of time.

Your habits and values have earned you peace of mind and financial security. LifePlanning™ is the easy part. You worked for the peace that only comes with financial security. What is most important, legal documents? Avoiding probate, is that the best you can do? Is family about inheritance? Or are the deeper things most significant?

Is any of this easy? Do you want to get lost in the overwhelming flood of claims and promises? Or would you like straight answers?

Account Summary

Total Charges	112,845.12
Insurance Paid	0.00
You paid	-4,637.50
Your total balance	\$108,207.62
Amount Due by February 21, 2022	\$108,207.62

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



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