

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Why is an outdated will worse than no plan at all?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

Holland

Tuesday,
March 1
1pm

(616) 796-9600
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“SOMEDAY” IS THE BEST DAY OF THE WEEK

WHEN YOU ABSOLUTELY POSITIVELY HAVE TO PUT IT OFF UNTIL SOME OTHER POINT IN TIME

ANYTHING WORTH PUTTING OFF IS WORTH ABANDONING ALTOGETHER

Don't worry, be happy
Ain't got no cash, ain't got no style
Ain't got no gal to make you smile

Don't worry, be happy
'Cause when you worry your face will frown
And that will bring everybody down
So don't worry, be happy

“Don't Worry, Be Happy”, Bobby McFerrin

DID YOUR PARENTS RAISE A SLUGGISH SLOTH OR A COMPETENT CHARACTER?

When you get home at night, do you leave the lights off? Does the thrill of bumping into things, falling down the stairs, and stepping on awkward items appeal to your adventurous spirit? Do you favor a life of anxiety? Do you look forward to high blood pressure, poor digestion, experiencing that creepy feeling of dread? Are you opposed to happiness and contentment? Do you embrace chaos and upset? Or do you seek Peace of Mind®?

Would you be surprised to learn that there are two paths to Peace of Mind™? The first path involves effort, work, dedication, stick-to-it-iveness, dauntless spirit, reasonable focus on accomplishment. Path #1 is where you find volunteer firemen, blood donors, the folks you can count on.

More popular is Path #2. The second path requires ignoring your own obvious needs and the needs of those around you. Ignorance is Bliss! Stick your head in the sand. If you cannot see it, it cannot hurt you. Gee, I wonder if the crowds at those new marijuana dispensaries are on Path #1 or Path #2...

Unfortunately, you were brought up by folks who chose the first path. Work, love, dedication, achievement. All those uncomfortable things that get in the way of TV binge watching. Consuming YouTube cat videos. Absorbing bargains galore on the home shopping networks. Golly, your folks made it very difficult for you to live the sweet couch potato life.

How can you get beyond your inbred desire to deliver? Vanquish your drive to survive? Squash your sense of responsibility? Unraveling habits of a lifetime can be difficult, but, as they say, it's not the size of the dog in the fight, but whether you can have your cake and eat it too!

Olympic athletes train for years to hone their skills to a razor edge of perfection. You have worked for years to reach your goals, raise your family, do a great job at work, and be a valued member of your church, community, team, euchre tournament. You are an Olympian of the American Dream. A Medal of middle-class Gold hangs from your neck. Your world celebrates!

But now the looming spectre of estate planning looms like a hideous hobgoblin. You feel an inner urge to get this done... see it through. Will power is not enough. Fanatical focus will fail. How can you run away from the dreadful demons of trusts, wills, and powers of attorney? Is resistance futile? Is an Estate Plan inevitable? How can you escape?

Super easy! Barely an inconvenience. With the following professional excuses, you can put off facing the facts almost indefinitely. You are welcome!

WARM UP TO PROVIDE PEAK PERFORMANCE

“Everyone Has The Will To Win
But Very Few Have The Will To Prepare To Win.”
Vince Lombardi

Olympians and professional football players getting ready for the “big game” share a secret. All elite athletes know that mental and physical preparation is key. Can you escape your future-planning responsibilities without focused training? Of course not!

Follow the protocol. Stand in front of a full-length mirror. Hands on hips. Throw your head back. Suck your gut in. Stick your chest out. Draw and deep breath, then...

LOUDLY AND FIRMLY PROCLAIM THESE STATEMENTS THREE (3) TIMES:

ONLY NERDS WANT TO RETIRE COMFORTABLY
FINANCIAL SECURITY IS BAD. AND IMPOSSIBLE!

I WANT TO DIE BROKE, MY LAST CHECK TO THE NURSING HOME WILL BOUNCE

I LOOK FORWARD TO NURSING HOME POVERTY
MY SPOUSE CAN LOOK OUT FOR HERSELF. OR HIMSELF.
MY KIDS DON'T NEED MONEY AND WOULD WASTE ANY INHERITANCE ANYWAY

Excellent! And now for a cleansing breath... Your body tingles. Your mind expands. You have looked forward all week to this installment. The moment of truth has arrived. And now, Effective Evasions to frustrate and deflect any attempt at making you look ahead.

LIFEPLANNING™ IS UNNECESSARY AND A TOTAL WASTE OF TIME & MONEY BECAUSE:

Firetrucks have sirens because loud noises are great! Whoever is yelling must be winning...

So let's get loud. As follows:

Number One: Raise your voice and strongly state:

“LifePlanning™ is Stupid, Superfluous, and a...”

Number Two: Quickly follow with one of these Negative Nuggets:

#10 ... WASTE OF TIME BECAUSE IT IS OVERKILL!

All I want is a simple will! All these fancy schmancy papers would be great for Thurston Howell the 3rd or maybe multimillionaire Bruce Wayne. You have to understand, we are working folks who managed to save a little. Paid off the house. Contributed to the 401(k). And here you are dumping all this confusing paperwork on us. Sure, I like to go deer hunting, never miss it. But you're trying to get me on an African safari shooting elephants! Fishing for bluegill, perch, bass, and the occasional muskie is the best. But you want me to chase down the great white whale Moby Dick. Sorry! It is all just too much. Simple is best. Mom and Dad had a will. Gramma and Grampa had a will. And that's fine by me! Totally agree! Simple is best. That's why you simply put blocks of ice in the icebox to keep your perishables from perishing. Newfangled refrigerators, who needs 'em? Simple is best. That's why you have always refused to have flush toilets in your house... ever hear of an outhouse that backed up? Ever need a plunger in a privy? Of course not. Who needs all that confusion? Besides, it is good for the kids to pump the handle when they want water... and we even brought the handpump into the kitchen... in my day it was out in the yard.

Yes, simple is best. Mr. Ford made the Model T in every color anyone could desire: black. Who needs windows on the sides, anyway? Some poor deluded folks actually have windows that go up and down. And cars that blow warm air around in the winter. And cool air in the summertime. Gosh that is just too much! Simple is best. Next thing you know, you'll want special belts or something to protect passengers in a crash. Or balloons that pop out of nowhere so you don't go through the windshield. That stuff is not for you! Simple is best.

Folks next door got this talking picture box. Like the movies, but at home. Almost as big as the movies. Just awful how confusing it is. Simple is best. Our 1935 Zenith Stratosphere 1000Z radio receiving set burnt out its tubes a few years ago. But it still looks good and besides, I couldn't find Little Orphan Annie on the dial anymore. Simple is best.

And do not get started on modern medicine! With their high-falutin' cardiac bypasses, pacemakers, cataract eye operations and penicillin. Humph. Lydia E. Pinkham's Vegetable Compound was good enough for Granny and it's good enough for me. Simple is best.

So let your friends buy cars with wind-up windows, air conditioning, air bags, crumple zones and upholstery that survives little kids. You don't need a garbage disposal. Or indoor plumbing. Or an electrical refrigerator that makes ice cubes. Cell phones, cable boxes, streaming TV services, big screen TVs, flat screen TVs, gas stoves, microwave ovens, running water. So complex! You are very simple.

Are you against airbags in your car if it means your spouse doesn't fly through the windshield? Are you against LifePlanning™ if it means your spouse is not left in nursing home poverty? Does it matter if you are the one going through the windshield? Left in poverty?

Are you opposed to indoor plumbing and central heat? Are you opposed to doing what must be done to get benefits that you value?

Albert Einstein was a very smart fellow. Albert did not like things that were too confusing or complicated. And this is what he said:

Everything should be made as simple as possible, but not simpler.

Simple is good. But is it still good if you lose your savings, house, cottage, independence?

#11 ... WASTE OF TIME BECAUSE I WILL SPEND IT ALL ANYWAY!

Do you know anyone who goes to the payday lender? Anyone who heads to the casino as soon as their Social Security money shows up? How many people do you know that, as soon as they pay off one installment contract, run right out and get into another? Can you imagine buying groceries on a credit card? Can you imagine buying groceries on a credit card when you don't pay off the balance each month? Can you imagine paying 26.5% interest on last night's dinner?

Did you hate paying off the mortgage? Do you wonder how some people don't seem to care how much money they owe? Some of your co-workers used to complain about how they always had more “month than money”. Did you ever think, “Hey knucklehead, maybe if you weren't always buying the latest and greatest doo-dad, gee-gaw, or watchamacallit, you'd have more money than month.”? Did you ever think anything like that?

Funny thing about people who save. Unless they are forced to spend, they never go broke. They buy the used car. Or the new car they can afford. They keep an eye on expenses. How foolish! They will never “spend it all.”

Saver-type people are optimistic. They believe in tomorrow. They believe that they will be here tomorrow. They believe that when they are here tomorrow, having a few dollars will be better than being flat broke.

You are not a saver-type. You plan to spend it all. You plan to be broke. Good luck with that!

#12 ... WASTE OF TIME BECAUSE MEDICAID WON'T WORK WHEN I NEED IT!

Only 70% of folks will need skilled nursing care services. And those folks will only need skilled care for an average of 3 years. Except for the 20% who will need care for more than 5 years. And since everyone has already saved plenty of money to pay the \$10-15,000 cost of skilled nursing care, everybody will be fine. Really?

Is it ridiculous to think that Medicaid is America's long-term care insurance policy? Is it crazy to think that only middle-class taxpayers are paying the bill? Is it surprising that regular, hard-working, faithful middle-class Americans do not get the benefits that others get? Would you be shocked if the folks who pay the taxes do not get the benefits? Are you startled to discover that everything you worked for must be sacrificed before you can have any payback on what you paid in?

10,000 Americans every day are hitting the “gateway” ages: 60, 65, 70... The Baby Boom Age Wave is hitting the beach. Medicaid is the way 80% of folks are paying for life in skilled nursing facilities.

What do older Americans do every November? They vote. Which politician is going to kick the most reliable voting group out of care facilities? Is it ridiculous to think that politicians who rely on senior voters will make sure that the most basic safety net is there?

Will restrictions and regulations continue to tighten? Will it get more and more difficult to keep any part of what you have earned? Will middle-class families continue to go broke if they do not shelter their hard-earned dollars?

#13 ... WASTE OF TIME BECAUSE EVERY OTHER ATTORNEY MUST BE DOING THIS!

#14 ... WASTE OF TIME BECAUSE IF THIS WORKED, EVERY OTHER ATTORNEY WOULD BE DOING THIS!

You worked for a living. You did a good job. Honest day's work for an honest day's pay. You worked with other people. Sometimes you wondered, “Why does that guy still have a job, doing the job the way they do the job?” At other times you wondered, “Does that guy still have a job because he has secret videotape of the boss?” Sometimes you learned that “that guy” was the boss's nephew, so it all made sense.

Why did you do the job the way you did it? Why did you take pride in your work? Why did you follow through, refuse to cut corners, deliver above and beyond? What did you think of co-workers who said things like, “Slow down, you're making us look bad?” Why doesn't everyone do things the way you do?

Most folks do most trusts to “avoid probate.” Trusts do not avoid probate unless your assets are retitled into the trust. According to one analysis, 96% of trusts fail. Almost all of them. Because your assets are not retitled into the trust.

What happens when assets that should have been retitled into the trust are not? The answer is probate.

How much of your estate gets eaten up in probate? 4%? 10%? Probably somewhere in there.

What percentage of “probate costs are attorney fees? 50%? 80%? Probably somewhere in there.

Does an estate planning attorney who is likely to get the probate work, if any, have any sort of financial incentive to encourage probate?

If the lawyer could dodge responsibility for failing to avoid probate by giving you a memo that warns you to retitle your assets to the trust, would you get a memo warning you to retitle assets to the trust?

If you have a trust, would this be a good time to take a look and find that memo? Although it's usually right on top, you might have to dig a little. Find it? Good. That memo means it's your fault that probate will eat up 4%? 10%? of your leftovers.

Would you do the job in such a way that you would fail 96% of the time?

Is it ridiculous to think that if someone's failure actually made them more money, that you would encourage failure? Is it crazy to observe that if someone's failure could be blamed on someone else, and the person who failed still makes more money, that you would encourage failure in the 90% range?

Are you opposed to a solution that actually solves the problem?

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?

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.

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