

## 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)**



## Upcoming Webinars:

**Wednesday, February 9 at 6pm**

**Saturday, February 26 at 10 am**

**Wednesday, March 9th at 1pm**

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Why is an outdated will worse than no plan at all?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

**Wednesday,  
February 9th  
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

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# The Michigan Elder Law Reporter™

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**YOU SCREAM, I SCREAM, WE ALL SCREAM FOR ICE CREAM!**

# ESTATE PLANNING IS DUMB AND A WASTE OF TIME

**WE ALSO SCREAM TO AVOID PLANNING**

*"We have forty million reasons for failure,  
but not a single excuse."*

*Rudyard Kipling.*

*"It is better to offer no excuse than a bad one."*

*George Washington*

ARE YOU A FAILURE AT MAKING EXCUSES?

Poor Rudyard Kipling. He is like you. Forty million reasons, but not a single excuse? Perhaps he lacked skill. Or talent. Not even a single excuse in a gigantic 40 million straw haystack of reasons? And you are in the same boat. Have you ever come up with an excuse that satisfied your spouse? Me neither.

George Washington, Founding Father, spoke with the voice of experience: "Better to offer no excuse than a bad one." How could it be that George Washington, "First in war, first in peace, and first in the hearts of his countrymen." failed so miserably at making excuses? And fail at excuses he did... How else could he learn that bad excuses are the worst? And when George failed to excuse failure, what did he do? Founder the United States. Revolutionary. Beat the British. Farmer. Inventor. Statesman. Stuff like that.

You have 40 million reasons to avoid LifePlanning™. But when your dearly beloved suggests planning ahead, your 40 million reasons to do something else strangely evaporate. Like mist in the morning sun. Dense fog one minute, clear day the next. What is this phenomenon? The answer is obvious!

It is not reasons that you lack, but excuses. And we are here to help. As a public service. No charge. Expert excuses, here for the reading. High quality, too. When it comes to shirking important responsibilities, ordinary, everyday dodges will not suffice. You need professional help.

TIP-TOP TRAINING AND PRACTICAL PREPARATION  
IN THE ART OF AVOIDANCE

**Otter:** *No, I think we have to go all out. I think that this situation absolutely requires a really futile and stupid gesture be done on somebody's part.*

**Bluto:** *And we're just the guys to do it.*

*Animal House, 1978*

Four years at the University of Notre Dame, majoring in Philosophy and English. Juris Doctor from the Boston University School of Law. Master of Laws, Taxation from Georgetown University Law Center. Judicial clerk. Five years in the Army Judge Advocate General's Corps, mostly on the Army General Staff, at the Pentagon. Topped off by a couple years with BigLaw. Then 32 years of growth: from one guy answering the telephone all alone to a firm of 50 persnickity professionals. Need know-how? Get know-how. Now.

We don't just solve problems, we observe how folks run away from problems, too! Flee from foul facts. Dismiss, diminish, deride loved ones' concerns. Deny, discount, deflect their own painful predicaments. Years of daily experience with responsible, middle-class, hard-working men and women who would prefer to chew their arm off than submit to the terrible torture that is estate planning.

Who else has seen it all? Who else can help you escape? You are in good hands. You came to the right shop. It is not an easy job. And we're just the guys to do it.

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

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

I WANT TO DIE BROKE, SPLURGING MY LAST  
NICKELS ON LONG-TERM CARE

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

Take a deep breath. Excellent! You have achieved the correct state of mind. Remember, last week we covered the first four Excellent Excuses. Let us get down to this week's Decisive Defenses to avoid any attempt at making you look ahead.

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

Don't loudmouths always impress you? So always lead off with an audacious affirmation!

Number One: Raise your voice and daringly declare: "LifePlanning™ is Stupid, Superfluous, and a..."

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

#5 ... WASTE OF TIME BECAUSE I ONLY HAVE A  
HOUSE AND AN IRA!

Are you opposed to draining your Individual Retirement Account (or 401(k) or 403(b) or Thrift Savings Plan or other retirement account) for long-term care? Of course not! Money in a retirement plan account is just a number, it does not reflect years of working and saving, right? Besides, what would you do with that money anyway? Might as well shoot it out the door at \$10,000 to \$15,000 per month. And you might get lucky. Maybe you only need assisted living services that cost \$5000 to \$10,000 per month. Happy Days! And home care services are only \$25 per hour and up. Foolish to worry about preserving that retirement money for your spouse when the government knows so much better than you do about how to spend it.

And everybody says that the homestead is "PROTECTED" so nothing to worry about there! Of course, even without planning, the house will go through probate to your family. And when everybody was explaining how the house was "PROTECTED", everybody also told you that if you need help (Medicaid) with long-term care, the state wants its money back. And when you go through probate, because you are too smart to waste money on planning, the state will collect its payback. From your house. Which maybe isn't so "protected", after all...

Of course your kids would never sell your house while you need care, right? That's why you do not even have to think about having cash instead of a house anymore. Cash that must be "spent down." That is not a problem because you can keep \$2000 of it. More Happy Days!

So don't worry! There is no way you would be one of the 70% of folks who the federal government says will need skilled nursing long-term care services for an average of 3 years or one of the 20% who will need services for 5 years or more. And neither would your spouse. So you should not be concerned about \$360,000 to \$900,000 of skilled care costs. Never happen.

#6 ... WASTE OF TIME BECAUSE I HATE MEDICAID  
Since everyone always has saved enough money to pay for long-term care, there is no need for any government long-term care program. So Medicaid is bad and wrong. It is just like Social Security. Everyone always has saved enough money to pay for their retirement. There's is no need for any government retirement income program.

But wait! Social Security is different! You paid in. With every paycheck, the government skimmed off 15.3% FICA (employer and employee) to pay for Social Security. So getting some return on your payroll taxes is OK!

Help me out here... Is Medicaid different? Did you ever get a paycheck where you didn't pay

federal and state income taxes on every nickel you earned? Does the government run Medicaid for free? Did you somehow skip out on paying for Medicaid? With every paycheck. And Social Security check too?

Why are you opposed to getting something back for all the dollars you paid in? It is OK to get Social Security because you paid taxes for it. But it is bad to get long-term care Medicaid because you paid taxes for it?

There are lots and lots of Medicaid programs – dozens of them. Most Medicaid programs provide for our fellow Americans who have very little. But there is a slice of Medicaid, middle-class Medicaid, that pays for long-term care. For all Americans. Even you.

For most Medicaid programs, you have to be broke. Middle-class Medicaid lets you keep your house, up to \$700,000. And your stuff, no limit on value. And your "motorized vehicle", also no limit.

So, Medicaid is bad and you hate it. You hate it so much that you will spend all your money. Then, sell the house and all your stuff, spend all that too. And then wind up on Medicaid anyway. Sounds like a plan to me! Good luck with that.

#7 ... WASTE OF TIME BECAUSE MEDICAID NURSING  
HOMES ARE LOUSY NURSING HOMES!

Medicaid nursing homes, long term care facilities, skilled nursing facilities, assisted living facilities, and anyone else who provides Medicaid care are just the worst! If a facility accepts Medicaid, the place smells bad, the staff is rude, the management is poor, and the care is awful. God forbid that you or a loved one is ever condemned to a Medicaid facility or is forced to receive Medicaid services. Great excuse!

Gee, I wonder what percentage of skilled nursing facilities accept Medicaid? 10%? 30%? 50%?

Actually every skilled nursing facility accepts Medicaid. All of them. 100%. Do you have enough money to pay \$10,000 - \$15,000 per month for skilled care? For an average of 3 years. With a good chance of 5 years? Is it ridiculous to think that nursing homes would like to get paid when you go broke? Are you opposed to caregivers getting paid? Do nursing homes get everything for free?

Not so fast! Everybody knows that there are very few "Medicaid beds". You know, the ones that they seal with plastic. So the bedbugs cannot escape. Just a few Medicaid beds.

Funny thing, though. About 70-80% of long-term, skilled nursing facility residents are paid for by Medicaid. How did that happen? Maybe because all beds are Medicare-certified. And all Medicare beds can be paid with Medicaid dollars.

#8 ... WASTE OF TIME BECAUSE MEDICAID IS FOR  
POOR PEOPLE!

Medicaid is for poor people (meaning people without any money or stuff). And you have money and stuff, so Medicaid is not for you! Logical! Makes sense!

Question: How long will you have any money or stuff if you are paying \$10-15,000 per month for long-term care?

Are you opposed to not going broke? Is it ridiculous to think that you (or your loved one) might get better care if your lifesavings had not melted away like a snowflake on a hot griddle? Are you against paying for the extra services you want?

You get a shower a week in a long-term care facility. How often do you shower now? Are you against paying some of your hard-earned savings to get a shower more frequently?

If your long-term care "insurance" (also known as Medicaid) paid for the \$10-15,000 cost of basic

services, and, if your lifesavings were intact, would you choose to spend some of those savings to make your days more pleasant? Do you want to be poor? Is poverty more noble? Is it honorable to spend down a lifetime of work in a matter of months? Does it make sense to believe that the government knows best? Is it foolish to plan for your future?

#9 ... WASTE OF TIME BECAUSE I AM NOT  
GETTING OLDER, I AM GETTING BETTER!

Yesterday I was looking in the mirror. I felt depressed. I said to my bride of 15 years, "Honey, when I look in the mirror I see an old, fat, bald guy, and it depresses me. Honey," I said, "I need your help."

"Oh?" said the love of my life, "How may I be of service?"

"Honey," I replied, "I need a compliment. Looking at this fat, old, bald guy in the mirror here is bringing me down. I really feel the need for some compassion, a compliment would sure make me feel better!"

"Well," said my soulmate, "Your eyesight is damn near perfect!"

Since I have been wearing glasses since the 8th grade, my wife's compliment was exactly what the doctor ordered. I felt better immediately. So, when I ask you, "Is it ridiculous to think that you are not getting older, you are getting better?" Remember this little love tale of mine. And draw your own conclusions.

And the hits just keep on coming! More great excuses are on their way!

HERE'S A SNEAK PREVIEW OF THE NEXT  
FABULOUS FIVE EXCUSES TO AVOID PLANNING:

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

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

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

#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!

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.

**800-317-2812**



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