

## 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?

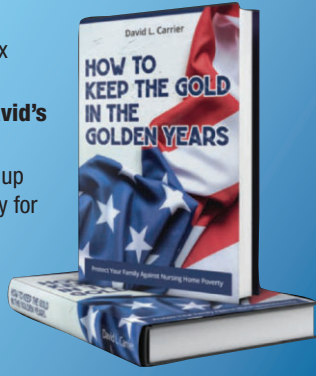
Are you against getting a little back from all the tax dollars you paid in?

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)



• PUNCHLINE #3: LOSING IS NOW A HABIT. CAN YOU REMEMBER AFGHANISTAN? ONLY A FEW MONTHS AGO. AUGUST 2021. LOOK IT UP.

**Upcoming Webinars:**  
**Wednesday, March 9 at 1pm**  
**Saturday, March 26 at 10am**  
**Thursday, April 7 at 3pm**

### GET ANSWERS TO YOUR QUESTIONS:

How do I protect my health, home, life savings, 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 Why is an outdated will worse than no plan at all?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,**  
**March 9**  
**1pm**

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

### Holland

**Tuesday,**  
**March 1**  
**1pm**

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

**www.DavidCarrierLaw.com**  
 email: [David@DavidCarrierLaw.com](mailto:David@DavidCarrierLaw.com)

# The Michigan Elder Law Reporter™

FEBRUARY 2022

32 Years Serving Michigan Seniors

VOLUME 32, ISSUE 2.4

SCANNING THE GLOBE TO BRING YOU THE CONSTANT VARIETY OF SHORTS

# JEEPERS CREEPERS FELLAS! EUROPE WAR BAD! OH MY GOLLY! INFLATION RAGIN'! ZOUNDS! OIL PRICES UP AND SHEIKS REJOICE!

THE THRILL OF VICTORY, THE AGONY OF DEFEAT

### NEWS OF THE WORLD

EVERYTHING GOING TO HELL IN HAND BASKET  
 RAISE HAND IF SURPRISED



*Americans love to fight. All real Americans love the sting and clash of battle.*

*Americans love a winner and will not tolerate a loser. Americans play to win all the time. That's why Americans have never lost and will never lose a war. The very thought of losing is hateful to Americans.*

George S. Patton

That was then. This is now.

Are the Russian people strong? Recently, Russia celebrated a 50% drop in extreme alcohol abuse. But: "the average Russian over the age of 15 years old [still] drinks about 11 liters (almost three gallons) of pure ethanol every year." [www.addictioncenter.com/news/2019/10/alcohol-consumption-russia-decline](http://www.addictioncenter.com/news/2019/10/alcohol-consumption-russia-decline)

Is the Russian military strong? "[T]he United States maintains a fleet of literally hundreds of operational fifth-generation jets, while Russia has only 14 or so (only two of which are serial production models, the other 12 are handmade prototypes)." [www.sandboxx.us/blog/russias-high-profile-weapons-are-all-smoke-and-mirrors/](http://www.sandboxx.us/blog/russias-high-profile-weapons-are-all-smoke-and-mirrors/) Russian ships, submarines, tanks, missiles, electronics malfunction, sink, and blow up unexpectedly. Also they rust. Right now, in Syria, whenever Israelis want to blow up something defended by Russian missiles, the Israelis tell the Russians to turn off the radar so the Russians don't get blown up too. And the

Russians do. Guess they don't want to get blown up.

Is the Russian economy strong? Russian per capita income is 85th in the world. Bulgaria beats them. Guam is 36th. [en.wikipedia.org/wiki/List\\_of\\_countries\\_by\\_GDP\\_\(nominal\)\\_per\\_capita](http://en.wikipedia.org/wiki/List_of_countries_by_GDP_(nominal)_per_capita) Nobody wants Russian stuff. Not even Russians. Except vodka. But they have a lot of oil and gas! \$40/barrel = Russia poor. \$100/barrel = Russia rich. Remember when there was too much oil? Who shut down American pipelines? Oil exploration? Fracking? Who shut down \$2 gas?

Is Russian leadership strong? Czar-for-Life is Communist former KGB agent spy large and in charge. Stalin is role model. Longing for Soviet Socialist glory days. Like most Russians. (Freedom is hard.) [www.pewresearch.org/fact-tank/2017/06/29/in-russia-nostalgia-for-soviet-union-and-positive-feelings-about-stalin/](http://www.pewresearch.org/fact-tank/2017/06/29/in-russia-nostalgia-for-soviet-union-and-positive-feelings-about-stalin/) "Stalin had nearly a million of his own citizens executed, beginning in the 1930s. Millions more fell victim to forced labor, deportation, famine, massacres, and detention and interrogation by Stalin's henchmen." [news.stanford.edu/2010/09/23/naimark-stalin-genocide-092310/](http://news.stanford.edu/2010/09/23/naimark-stalin-genocide-092310/) Did Stalin kill 20 million Russians? Or was it only 14 million? Don't know.

So we tremble and cower before a nation of alcoholics, bearing Cold War-era weapons (still deadly to civilians), and no economy to speak of. Led by a fanboy of the second most murderous meglomaniac in history (Mao Zedong (also socialist) is #1 with 30-45 million kills). And the fight seems to be over a "nation" with a similar leadership and history.

Punchline #1: Whose side are we on? Don't know. Why? Don't know.

Punchline #2: Whatever side we're on, we are losing. To the alcoholics. Badly. Obviously.

Punchline #3: Losing is now a habit. Can you remember Afghanistan? Only a few months ago. August 2021. Look it up.

Also inflation is up. Way up. Jimmy Carter up. Remember when oil was cheap? Putin was put out. Sheiks were saddened. Americans elated. And now... \$100/barrel oil is back. Moscow is making merry! And the sheiks won't return our calls. Ready for gas lines?

The glamour of evil is seductive. Temptation is all around. It easily overwhelms weak-minded, weak-hearted weaklings. Who become desperate. Lash out. Why has our Neighbor to the North abandoned its ideals? Victimized the victims? Do they know that George Orwell's *Animal Farm* was meant as a cautionary tale, not a how-to guide?

### WHAT TO DO

What can you do? Stay true to our middle-class values. Sure, it looks good for the bad guys now. It always looks good for the bad guys. For a while. But have you noticed that the more awful the bad guys get, the more certain they will eventually fail? Those who believe in nothing, will believe anything. Firebombing is peaceful. Horn-honking is terrorism.

Faith and freedom. Perseverance and patience. Courage and commitment. These are the sword and shield of the middle class.

The world is counting on you. As it has in the past. As it will in the future. You are the indispensable people. America is the exceptional nation. Evil is not inevitable, unless we shrink from challenging it.

Every week someone tells me that pointing out the basic, obvious truth is "political." As if that's a bad thing. The attitude baffles, bebothers and bewilders me. Are you against the idea that hard work should be rewarded? Do you oppose getting some return on your tax dollars? Is it

wrong to follow government-made rules so your spouse is not impoverished by long-term care? Is it ridiculous to think that leaving your kids a little something could be significant?

### 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



David Carrier

# IN MEMORY OF LOUIS R. CARRIER, SR.

JUNE 21, 1925 – FEBRUARY 21, 2022

I have written about my father, Lou Carrier, before in this space. As perhaps most fathers are to their sons, he was larger than life to me. Whatever I am, his stamp is there. His influence on my three sisters and four brothers is equally clear.

Dad was competent and cogent to the very end. Family members, including heroic in-laws, took turns spending time with him, two or three weeks at a time. When the moment came, two sons and a daughter surrounded him.

Dad was a talker, mixing cranky sarcasm, mild profanity (you would never guess how many things God had damned until you spent some time with my father), and sweet sentimentality. He was deeply and unapologetically committed to his Catholic

faith. Fish on Friday, Mass on Sunday. No excuses.

He lived through the Great Depression, working at my grandfather's laundry. Then came World War II. His older brother was a PT boat captain in the South Pacific. Dad was an enlisted Photographer's Mate at the Philadelphia Naval Air Station.

After the war, he went to college on the GI Bill with other soldiers, sailors, and Marines. He wooed and won my Mom and they set about having a family. A large family.

From 8 a.m. to 3 p.m. Dad was a schoolteacher. He came home and took a nap to 5 p.m. Then he had dinner and was clocking in at the Narragansett Brewery by 6 p.m. Punched out at 2 a.m. Home for another nap. School at

8 a.m. Repeat. He kept this schedule for 17 years. Except for summertime, when he was a carpenter by day.

One wife, 8 children, 19 grandchildren, and 2 great-grandchildren. All of whom like him. And are like him. A lot.

Lou and Betty are the inspiration for LifePlanning™. Their example of love and dedication to each other and to their family convinced me that we had to break the dreary cycle of spend-down, spend-down, spend-down... Nursing Home Poverty... Medicaid... No Choices... No Legacy...

*And for 32 years we've done just that. Thanks Dad!*



THE LAW OFFICES OF

**DAVID L. CARRIER, P.C.**

ESTATE PLANNING & ELDER LAW

**Your Family's Personal Attorney.**

**Grand Rapids**

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

**Portage**

3275 Cooley Ct.  
 Portage, MI  
 (269) 350-2323

**Norton Shores**

131 S. Seaway Drive  
 Norton Shores, MI  
 (616) 361-8400

**Holland**

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



ATTORNEY

**DAVID L. CARRIER**

**40 Years Practicing Law**

BA, Notre Dame; JD, Boston University Law  
 Master of Laws, Tax, Georgetown University Law  
 Captain, US Army, JAGC (Veteran)

