

## 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:**  
**Saturday, April 23 at 10am**  
**Tuesday, May 3 at 10am**  
**Saturday, May 21 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Why is an outdated will worse than no plan at all?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,**  
**April 23**  
**1pm**

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

### Holland

**Saturday,**  
**May 7**  
**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™

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## A CONFEDERACY OF DUNCES?

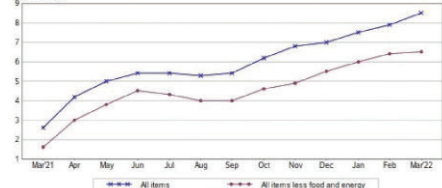
# ARE THE “BEST AND BRIGHTEST” IN CHARGE? DID WE ELECT THE MOST ARROGANT AND STUPID? “GOLDEN AGE” OR “HELL IN A HAND BASKET”?

### SETTING NEW RECORDS FOR PITIFUL STUPIDITY?

Every day in every way, we are getting better and better! Who believes that? You try and try, but isn't it getting more and more difficult to keep the faith? Just look around. Or in a grocery store. Or any kind of store. We are #1! Setting records every week... ain't it grand?

**BASIC PRICE INFLATION.** In March 2022, the United States set a 40-year record high for inflation. April 2022 says, “Hold my beer.” And catapults past March, with a new 40-year record high. According to the Bureau of Labor Statistics. Let's blame Russia.

Chart 2. 12-month percent change in CPI for All Urban Consumers (CPI-U), not seasonally adjusted, Mar. 2021 - Mar. 2022



(Don't you just love this chart which pretends you can ignore food and energy prices? Excellent!)

**MORTGAGE INTEREST RATES.** Not to be outdone, mortgage interest rates also jumped to new highs. The Federal Home Loan Mortgage Corporation, known to its friends as “Freddie Mac,” proudly proclaims prodigious price proliferation. “Well done, Freddie!” say us. You want to buy a house? Ha ha ha. Renting is good.



**FEDERAL FERTILIZER FRACAS.** Is it ridiculous to observe that large quantities of cow-based organic fertilizer are produced by government operations? Do you doubt that the highest level of government work product consists primarily of bull-based fertilizer, also known as “BS”? Verily, the highest praise from one bureaucrat to another: “That is total BS!” How can there be a fertilizer shortage with all this manure and BS? Our “public servants” find the way.

**BONUS QUESTION:** Will skyrocketing fuel and fertilizer costs reduce food prices? What do you think? Asking for a friend...

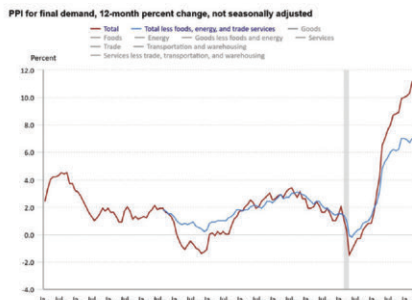
### U.S.: Producer Price Fertilizer Index



**IT AIN'T JUST FERTILIZER.** Is it crazy to think that raw material costs have something to do with store prices? Do manufacturers get everything for free? Is the cost of steel and rubber and aluminum and a whole bunch of other stuff irrelevant to the price of your new car?

Let's look at overall raw material costs. Remember that store prices are up 8.5%. How about raw material prices? Any good news there? Nope. Those prices are up 11.2%. Unexpectedly.

**RUSSIAN INVASION.** Everybody feel bad for murderous thieving Russian crime boss. Crime boss



unhappy because neighborhood victims no want murder or stealing no more.

Is good club in neighborhood. Nice neighborhood people make good club so murderous Russian crime boss no murder them and steal stuff. But Russian crime boss like murder and steal. Sad now. Other neighborhood folks name Sweden and Finland want join good club. Russian crime boss no like that idea! So, Sweden and Finland not join good club so Russian crime boss not get very sad then start murdering and stealing again.

Nobody to murder or steal from. Russian crime boss sad, so sad. And bored. Russian crime boss get angry. Say no one even think about join good club. Then Russian crime boss start murder and steal from neighbor.

Sweden and Finland see Russian crime boss murder and steal. Sweden and Finland now say, “Hmmm, maybe good time join good club.”

Russian crime boss get many Russians killed. Russian crime boss lose lots of Russian stuff. Russian crime boss get many neighbor people killed. Russian crime boss wreck lots of neighbor's stuff. [By the way, there are very few Russians healthy and young enough for military service. And this idiot is feeding them wholesale into a meat grinder. That's how stupid he is.]

Russian crime boss get nothing good, loses lots. Russian crime boss neighbor get nothing good, lose lots.

No good. All bad. Very bad.

Russian crime boss evil, yes. Very evil. Russian crime boss worse than evil. Russian crime boss stupid.

**“Never attribute to malice that which is adequately explained by stupidity.”**

*Robert J. Hanlon, Hanlon's Razor, 1980*

### THE FIVE BASIC LAWS OF HUMAN STUPIDITY

Carlo M. Cipolla stated that there are 5 basic laws of Human Stupidity that help to explain the world around us. Do politicians intend to harm us? Are they doing it on purpose? Some are, probably, but most are just stupid. They actually believe that creating more money will cure inflation. Well.

Last week we visited the first 3 of Cipolla's Laws:

#### THE FIRST BASIC LAW OF HUMAN STUPIDITY

**ALWAYS AND INEVITABLY EVERYONE UNDERESTIMATES THE NUMBER OF STUPID INDIVIDUALS IN CIRCULATION.**

There are more stupid people hanging around that you can possibly imagine.

#### THE SECOND BASIC LAW OF HUMAN STUPIDITY

**THE PROBABILITY THAT A CERTAIN PERSON BE STUPID IS INDEPENDENT OF ANY OTHER CHARACTERISTIC OF THAT PERSON.**

Rich people, poor people, Harvard graduates, elementary school dropouts, artists, butchers, bakers, candlestick makers, lawyers, doctors, politicians. All are equally, proportionately, stupid.

#### THE THIRD AND GOLDEN BASIC LAW OF HUMAN STUPIDITY

**A STUPID PERSON IS A PERSON WHO CAUSES LOSSES TO ANOTHER PERSON OR TO A GROUP OF PERSONS WHILE HIMSELF DERIVING NO GAIN AND EVEN POSSIBLY INCURRING LOSSES.**

**BANDIT.** It is possible to be an almost intelligent bandit. The bandit always harms others. Bandits are evil. But not necessarily stupid. An intelligent evil bandit steals your car. And keeps your car. You are down a whole automobile. Bandit is up by an automobile. You lose. Bandit gains. Gains and losses balance. The whole is not worse off, even though evil stuff happened.

Most bandits are not intelligent. Most bandits are stupid. Most bandits cause far more harm to you than they benefit themselves. Bandit carjacks your car. Shoots you. You lose automobile, pancreas, kidney, and part of your left lung. You are way way down. Bandit does not get to keep stolen car. Bandit sells for cheap to chop shop. Bandit is now Public Enemy #1. Bandit gets caught, goes to jail. Bad things happen.

Bandit hurts you and hurts self. Stupid.

**BANDIT POLITICIAN.** Politician wants to be liked. Pumps up trillions of money from nowhere. Gives to friends. Lots of friends. Would print up and give away even more, but spoilsports say “NO!”. Politician sad.

Price inflation takes away more money than Politician gave to friends. Friends now unhappy. Much more unhappy than before. Cannot buy house. Cannot go on vacation. Cannot buy food.

Politician now unlikely by all. Popularity in the toilet. Most people say “Big Stinker!”. Politician loses. Friends lose. Everybody loses.

Politician hurts you and hurts self. Stupid.

**THE FOURTH BASIC LAW OF HUMAN STUPIDITY**  
**NON-STUPID PEOPLE ALWAYS UNDERESTIMATE THE DAMAGING POWER OF STUPID INDIVIDUALS. IN PARTICULAR NON-STUPID PEOPLE CONSTANTLY FORGET THAT AT ALL TIMES AND PLACES AND UNDER ANY CIRCUMSTANCES TO DEAL AND/OR ASSOCIATE WITH STUPID PEOPLE ALWAYS TURNS OUT TO BE A COSTLY MISTAKE.**

Did you think Russia would be threatening thermonuclear war against Sweden and Finland (and the rest of us) in the Spring of 2022? Did you guess that the United States would be fighting a land war in Europe right about now? Did you foresee the highest inflation rates in 40 years? Did your crystal ball foretell that testicle'd humans would be celebrated for beating uterus'ed humans in athletic contests? Did you predict that the Massachusetts Institute of Technology would give up the most effective screening tests available to admit unqualified students who flunked out at astounding rates? And so on and so on and so on...

Stupid people endanger us all. With nuclear war. And conventional war. Murder. Destruction. And the acceptance of preposterous positions that no one with a grain of common sense could countenance.

As George Orwell once said:

“Some ideas are so stupid that only intellectuals believe them.”

#### THE FIFTH BASIC LAW OF HUMAN STUPIDITY

**A STUPID PERSON IS THE MOST DANGEROUS TYPE OF PERSON**

Stupid people are unpredictable. Totally and completely unpredictable. You cannot protect yourself, or any part of what you value, from the stupid person.

For example, you can calculate how a bandit will operate. An “intelligent” bandit wants your stuff. If you give the “intelligent” bandit your stuff, the bandit will (probably) not harm you further. It is evil. You have lost. But you live another day.

Stupid bandits shoot you. You lose. They wind up in a bad place. Everybody loses. See, Ukraine. Intelligent people are quite predictable.

Intelligent people see what is good for them. You can understand why they want what is good for them. Intelligent people do not want to hurt you, because you can benefit them again in the future. Also you get good things from the intelligent person. Cooperation! Even competitive cooperation, where

both persons actively and intelligently strive for advantage, without gratuitously harming the other. What a wonderful thing!

Middle class folks may be proportionally as stupid as any other groups. But, middle class people act more intelligently than any other group. Murderous thieving Russian crime bosses, grifting politicians, overbearing tech oligarchs, and other persons in positions of power are tolerated because of their power. They do not hear the truth because they are feared.

Who fears you? Who lies to you rather than tell you the truth because of your awesome, terrible power? Nobody.

Powerful People are just as stupid as we are. But we get better information than the Powerful People who are surrounded by fear-ridden toadies. Do you want to be the one who tells murderous thieving Russian crime boss that his big missile boat was blown up? Me neither.

Stupid Powerful People unpredictably, do harmful things that hurt all of us and benefit them not at all.

Thank God that you are middle class. You have the power to do good. And nobody lies to you out of fear.

TRADITIONAL PLANNING IS STUPID PLANNING

**TRADITIONAL PLANNING IS DANGEROUS TO YOU AND YOUR FAMILY**

Traditional estate planning is concerned with avoiding probate, saving taxes, and dumping your leftover stuff on your beneficiaries. After you die. Nobody cares what happens to you while you are alive. How does that help anyone? Stupid.

Traditional estate planning fails because the overwhelming majority of us will need long-term skilled care. 70% of us. For an average of 3 years. And we will go broke paying for it.

Is it surprising that thousands of recreation properties: cottages, cabins, hunting land, are lost to pay for long-term care? Why is your estate planner hurting you and your family? It is evil intent? Or stupidity?

LifePlanning™ defeats Nursing Home Poverty. Keep your stuff. Get the care you have already paid for. Good for you. Good for your family. Good example for society.

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.

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.

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