

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?

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Upcoming Webinars:
Saturday, May 21 at 10am
Thursday, June 9 at 3pm
Saturday, June 18 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Why is an outdated will worse than no plan at all?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,
May 21
10am

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

Holland

Thursday,
May 19
1pm

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

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D-LIVER, D-LETTER, D-SOONER, D-BETTER

MESSAGE IN A BOTTLE

WHEN YOU LEAST EXPECT IT, YOU'RE ELECTED, YOU'RE THE STAR TODAY
(NOT EDITED FOR SPELLING OR PUNCTUATION OR ANYTHING ELSE) (WARNING: NOT LEGAL ADVICE!)

QUESTION:
How do I evict my mother-in-law who lives in my home and it's causing problems between my wife and I?

My mother-in-law is 86 years old and only brings in under \$2,000 a month Social Security she has become very belligerent and mean argumentative and causing trouble between my wife and I she needs to move.

Short Answer: How does your blushing bride feel about this? Not as a domestic relations matter, but strictly from the Perry Mason perspective. Do you lovebirds own the nest together ("tenants by the entirety")? If so, your helpee can give Mommy Dearest permission to remain. Forever. You wish to stab yourself with the nearest sharp implement (like Juliet)? We do not advise it, but we understand. You are stuck.

What if your Till-Death-Do-Us-Part'ner agrees: her sainted forbear must seek a happier haven? Face facts: Legally, mother-in-law is a tenant. You are a landlord. Meaning you will have to go through the usual eviction process. Begin by serving her with a 30-day Notice to Quit, Termination of Tenancy. If she does not vacate, move on to a Summary Proceeding in District Court. Now it is strictly by-the-numbers.

Longer Answer: On the other hand, what if the sweetest, kindest, gentlest, nicest person in the world became "very belligerent and mean argumentative and causing trouble" due to a disease process? Radical personality shifts are common in persons suffering from various forms of dementia. Dementia is often accompanied by

depression. Depression frequently manifests as anger, paranoia, vindictiveness. Vascular dementia victims can be especially cruel. Even without dementia, for many older people, aging itself triggers disagreeable moods and behaviors.

Is it foolish to consider all possibilities before reaching a conclusion? Would you think it a bad idea to explore various options before suing a family member?

Or maybe your in-law simply is the most weak, cranky, crabby, argumentative, testy, provocative, petulant, grasping, grumpy, grouchy, irritable, ungrateful, bad-tempered wretch to ever urge its squat, thick, ungainly bulk across the surface of a complaining earth.

Question:
How do I remove a non-rent/non-bill paying adult child?

My friend (good friend of the homeowner) has durable power of

attorney. We're trying to empty the house and make extensive repairs to, then sell the home very soon. There is an alcoholic borderline psychotic adult son (42 years old and employed) that has been living there 5 years or more that has contributed zero dollars to the household. The mother has asked him several times to vacate and he has excuses why he's just not going to do that right now. We're looking for an immediate legal remedy.

Short Answer: "We're looking for an immediate legal remedy." There is no immediate legal remedy. The Law frowns on "self-help." Putting Psycho Son's stuff in the driveway feels great! Then come the triple damages for anything you broke, lost, or threw away. More damages for

his hotel room. And then he is back in the house! Once somebody has taken root in your home, it is darn tough to get them out. Except through the traditional legal process that applies to any other tenant.

If Psycho Son agrees to leave voluntarily, well and good, maybe mom can convince him to go. But it seems "he's just not going to do that right now." Don't wait, get him served with a 30-Day Notice, Termination of Tenancy and get on with it.

Even Shorter Answer: The typical financial power of attorney will give you the necessary authority to evict this ungrateful child. However, you will save much in the way of blood, sweat, and tears to retain experienced counsel. A power of attorney is only as good as the words it contains. It is not inconceivable that the power of attorney may be insufficient. Get it checked out.

Possible Answer: Has the "alcoholic borderline

psychotic adult son" threatened or carried out any physical or psychological abuse of mother? Threats? Actual abuse? If so, a Personal Protection Order may be sought from the Family Court Division of Circuit Court. A PPO, among other things, may prohibit the son from: "entering onto the property where [mother] live[s]" "entering onto [other] property" "assaulting, attacking, beating, molesting, or wounding [mother]" and "stalking as defined under MCL 750.411h and MCL 750.411i" among other things. SCAO Form CC375, Rev. 1/21.

The PPO can be obtained without notice to the "respondent" son. And it can be obtained quickly. Again, consult with counsel. Some folks have exaggerated the grounds for the PPO. Some folks have bitterly regretted the exaggeration.

OTHER COUNTRIES HAVE PROBLEMS, AMERICA HAS OPPORTUNITIES

AMERICA HAS A SHORTAGE OF BABY FORMULA?

CRIPPLING INFLATION, FOOD SHORTAGES, GAS LINES

WOULD IT BE A PROBLEM IF WE TALKED ABOUT A FEW THINGS THAT ARE TOP OF MIND FOR MIDDLE CLASS FOLKS LIKE US?

You grew up in a country that had surpluses of everything. So much food, the government paid farmers not to grow it. Or bought it and gave it to other countries. Or piled it up somewhere. Now you live in a country that cannot provide for her babies. Go. Try to buy baby formula. Good luck.

American education was so good, foreign students fought to study here. Colleges and universities got fat and happy charging full fare to foreign students. It was value for the money. Now schools pretend rigorous standards are simple oppression. There is an engineering school in Boston, called the Massachusetts Institute of Technology, MIT. You may have heard of it. MIT dropped its admission standards. No more standardized testing. MIT now has failing students. Lots of failing students. So many failing students that it just reinstated standardized testing. How oppressive! How obvious. How inevitable. Perhaps MIT should have learned from Harvard, another Boston school. "The median grade in Harvard College is indeed an A-. The most frequently awarded grade in Harvard College is actually a straight A." says the Dean. That was in 2013. A more recent survey says that Harvard grades have gone up. By an additional half-grade! How is that even possible? Who knows? Who cares? Everybody feels better so it's OK!

Do you remember the anti-war folks? People who were opposed to war on principle? "Dissent is the highest form of patriotism!" they said. They say a lot of things. What happened to those guys? Seems like now there is a war they can support. With billions of your money. Hmmm. Turns out they were never really anti-war. They were just on the other side. Feels strange to hear them agree

with you now, doesn't it? Makes you wonder what they're up to...

Regular folks are drowning in higher prices. 40-year highs. Why all the newspaper, TV news happy talk? Inflation at the store went from an ungodly 8.5% to an excruciating 8.3%. Wholesale inflation from 11.5% to 11%. They think this is progress. When you are drowning, does it matter whether the water is 8½ feet over your head or only 8¼ feet? Why are they trying to deceive you? Why won't they tell the truth?

Don't look now, but your retirement savings are tanking, too. Thank you, Wall Street. Look on the bright side! With skyrocketing interest rates, someday soon you might see a worthwhile CD.

Even the New York Times and Washington Post admit the infant formula shortage. According to the Post, "The shortage 'has been compounded by supply chain challenges, product recalls and historic inflation.'" "As of last week, formula stockpiles were 43 percent lower than normal". You are not asleep, this is not a nightmare. You are wide awake. This is real: *In America, American reporters forcefeed corporate-speak to explain why American babies do not have food. In America.* Some people think this is just great. You deserve it. But why is that OK with you?

According to the Associated Press: "The Biden administration is canceling three oil and gas lease sales scheduled in the Gulf of Mexico and off the coast of Alaska, removing millions of acres from possible drilling as U.S. gas prices reach record highs." No comment. Nuff said. Is reality biting hard enough yet?

What about violent crime wave, Supreme Court leaks, employment woes, tax increases, student loan cancellations, border issues, COVID, and other unpleasant topics? No room.

THERE IS NOTHING WRONG WITH AMERICA THAT CANNOT BE FIXED, QUICKLY, IF AMERICANS WILL START ACTING LIKE AMERICANS

You know there are millions of ways out of this mess. The tried-and-true American way. You. Your friends and neighbors. Folks you go to church with. All part of the solution. Hopeful signs are there. School board elections. Growing recognition that something has gone horribly wrong. And now is time to fix it.

Pendulums swing back and forth, good and bad. When things are going your way, it is hard to remember the negatives. When things are going the other way, it is hard to remember the positives. Americans do not wait for magical changes. Americans make the changes happen. It is truly up to you. And you have to act.

CAN YOU BE A FORCE FOR GOOD IF YOU DIE BROKE? DOES DEATH PLANNING CHAMPION YOUR VALUES? DO YOU WANT GOVERNMENT BUREAUCRATS DECIDING YOUR CARE? SHOULD YOU THROW YOUR LIFESAVINGS OUT THE WINDOW?

Conventional estate planning supposedly avoids probate and dumps your leftover stuff on the kids. After you die. Don't they care what happens to you while you are still alive? Stupid.

Is it ridiculous to see that most estate planning fails? Do you reject the facts: the overwhelming majority of us will need long-term skilled care? 70% of us. Three years on average. More for some. Do you doubt we will go broke paying for it?

Are you surprised that thousands of properties are lost to pay for long-term care? Cottage – poof! Centennial Farm – whssst! Hunting property – flussssh! Homestead – pffft!

Why is your estate planner hurting you and your family? Evil intent? Stupidity? Just does not know? 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,

When my mother suffered from the dementia which led to her death, over 10 years ago, my parents' estate plan preserved their home and lifesavings. Mom's months in the nursing home did not mean Dad's impoverishment. Dad lived his last years without anxiety, enjoying security and peace of mind.

IS NOW A BAD TIME FOR A REAL SOLUTION?

Perhaps you think you already have all the answers. Maybe you deny there's any problem. Do you even 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.
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