

## 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?

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Don't miss out on this retirement changing information  
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**Upcoming Webinars:**  
**Tuesday, May 3 at 10am**  
**Saturday, May 21 at 10am**  
**Thursday, June 9 at 3pm**

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Why is an outdated will worse than no plan at all?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

**Tuesday,**  
**May 3**  
**10am**

**(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

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# The Michigan Elder Law Reporter™

*32 Years Serving Michigan Seniors*

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**I'M AS MAD AS HELL AND I'M NOT GOING TO TAKE THIS ANYMORE! – HOWARD BEALE, NETWORK, 1976**

## How Did It All Go So Wrong, So Quickly?

**WE'RE NOT GONNA TAKE IT, NO, WE AIN'T GONNA TAKE IT, WE'RE NOT GONNA TAKE IT ANYMORE!**

**DEE SNIDER, TWISTED SISTER, 1984**



### USA! USA! USA!

It was not that long ago. A year or so? America was recovering from the COVID. Economic growth was rebounding. Interest rates continued at historic low levels. Minimal inflation. Energy affordable and secure. Americans doing what Americans do. Getting on with it. Making the best of the situation. Recovering.

Remember before-COVID? Best economy ever for working Americans of all ages and racial groups. Record employment. At the highest real wages in history.

COVID and the response to the pandemic was a body blow. Confronted with a virus of mysterious origin. COVID deaths were 90+% among older folks with other ailments but affected us all. Lockdowns, economic paralysis, “No gardening for you!”.

Yet there was some desperate pride in adversity. Frontline healthcare workers’ extraordinary courageous efforts. Army field hospitals established overnight in Central Park. Navy hospital ships designed to treat battle-wounded soldiers converted at incredible speed to COVID treatment. Car factories suddenly manufacturing complex ventilators. Personal Protection Equipment production ramped up. Scientific research and vaccine development at “warp speed”.

Some sought political advantage. Blame Game. Extraordinary stresses resulted from lockdowns, masking, different therapeutic and preventive approaches to dealing with the pandemic. Some violence was excused. Other violence exaggerated and hysterically condemned. Rules for thee, but not for me? Raise your hand if you are surprised by politicians’ hypocrisy. Me neither.

And yet. Despite all the blame-gaming. Whatever your personal politics. Whomever you think is at fault. Let’s look over the edge of this foxhole. Aren’t there are some undeniable realities, some inconvenient truths?

Inflation is at 40-year highs. And getting worse.

Interest rates doubling, tripling. Home ownership out of reach. What do you think higher interest rates will do to the deficit?

Energy dependence is our future. America pleads with oil potentates who refuse our President’s phone calls and verbally abuse his envoys. “Strategic Petroleum Reserve” is pumped out to temporarily mask reality.

Crime and murder rates are skyrocketing back to the bad old days. Carnage in the streets.

Economic gains erased. Recession talk is back. Recession reality about to bite. Stagnation looms.

No borders for the U.S. Millions already crossed over. Given a joke legal document. And a cell phone. And a ticket to your town. To compete with you and your neighbors.

America is on edge. Agitated and anxious. Withdrawn and passive. Contradictory emotions and impulses. Remember Jimmy Carter? Malaise? Anything feel familiar nowadays?

How did we get here? Where do we go now?

### RUSSIA RUSSIA RUSSIA

Early 2022. Russia’s main rival (that’s us!) dazed and confused. Some American politicians and partisans credit Russia with powers and abilities far beyond those of mortal men. Russia chooses America’s president. Some believed this. Others said it for political advantage.

Russia riding high. Europe, with fresh America approval, agreed to new pipelines from Russian oil and gas fields. Europe cast away its independence. Europe invites the Russian boot upon its neck.

Russia’s Chief Crime Boss believed the American politicians. And the American newspapers. And his generals. Russian Chief Crime Boss thought he was really something. Also thought he had a real military.

Chief Crime Boss thought, “Now’s the time!” And invaded another country. Threatens others.

How’s that working out? Tens of thousands of dead or missing Russian soldiers. Thousands of dead Ukrainians. Billions of destroyed civilian and military property. Sunk ships. Millions of wrecked dreams. Years of effort demolished overnight with artillery shells, missiles, and bombs. Medieval brutality. Standard Operating Procedure for Russia, from czarist times to the time you read this. No surprise to anyone familiar with any ancient or modern Russian military adventure. But Europe has had enough. Petroleum extortion blackmail is okay but killing people and breaking things... too much!

Henchmen of Chief Russian Crime Boss lied to him. Military was for show, not go. Crime Boss losing. But Crime Boss can never lose. Now Chief Russian Crime Boss threatens nuclear weapons.

How did this happen? What now?

### USA VS RUSSIA

There is no easy way out. No effortless solutions. We are past that now. Yet there is hope. America still has Americans. People who do not like being lied to. People who want to say what they want to say. We are a talkative bunch. We do not like to be shut up. We like to irritate our betters. We like to shake things up. That is what the First Amendment is all about.

Russia has the Russian system. Shut up or die. Shut up and die. No way out. No Exit. No solution when your country is run by a Chief Crime Boss and his henchmen. For as long as the Crime Boss lives. History provides countless examples. Napoleon: France. Hitler: Germany. Idi Amin: Uganda. Pol Pot: Cambodia. Franco: Spain.

Sadly, some Americans like the Russian Way. Some Americans are afraid of other people talking. So afraid that the government is setting up a “Disinformation Governance Board” staffed by political appointees. To govern “Disinformation”? Who decides which information is true blue, all-American, reliable, sanctified, and Government-Approved Information? Who decides which is evil, bad, horrible, no-good Disinformation? How can anything like this be consistent with the First Amendment? Can it be reconciled? Of course not.

Fortunately, many American immigrants seem to understand the importance of free discourse better than some of us born here. One immigrant, naturalized American has even spent some of his own money to buy a communications company. He promises to make it available to all. We shall see.

And that is the difference. We have our troubles, but the American Way of free speech, without fear or favor, will eventually enable us to solve our problems. If we continue to believe and act as Americans.

This is not a new issue with us. About a hundred years ago, in [Whitney v. California](#), 274 U.S. 357 (1927), the Supreme Court upheld a conviction for dangerous speech. Forty years later, the Court, in [Brandenburg v. Ohio](#), 395 U.S. 444 (1969), overruled that precedent and forcefully upheld free speech under the First Amendment.

Who wants to turn the clock back? Who wants to suppress, prosecute, and imprison their fellow Americans for speaking on political issues? Why do they fear talk? Are their ideas so weak? Do they have no confidence in their fellow citizens? Are they so smart that no one else need express any thought? Who are these people? Why do they reject the American Way and embrace the Russian Way?

Although it appears nowhere in his writings, Winston Churchill is often credited with saying:

**You can always count on Americans to do the right thing - after they've tried everything else.**

The Russian Way leads to death and destruction. The American Way leads to disagreement, discomfort, annoyance, and a better future and outcome for us all. We tried a mild variation on the Russian Way. And threw it out. Let’s stick to the American Way!

IS NOW A BAD TIME FOR A TRUE

ESTATE PLANNING SOLUTION?

LIFEPLANNING™ IS A REAL SOLUTION

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,

When my mother suffered from the dementia which led to her death, over 10 years ago, their estate plan preserved their lifesavings. Mom’s months in the nursing home did not mean Dad’s impoverishment. Dad spent the last years with security and peace of mind.

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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