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Tuesday, July 12 at 6pm  
Saturday, August 6 at 10 am  
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**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Why is an outdated will worse than no plan at all?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!**

<b>Grand Rapids</b> <b>Saturday, July 9</b> 10am <b>(616) 361-8400</b> 4965 East Beltline Ave NE Grand Rapids, MI	<b>Holland</b> <b>Thursday, July 7</b> 1pm <b>(616) 796-9600</b> 12330 James Suites B10 Holland, MI
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# The Michigan Elder Law Reporter™

JULY 2022

32 Years Serving Michigan Seniors

VOLUME 32, ISSUE 7.1

## FOURTH OF JULY: WHY NOT DECLARE YOUR INDEPENDENCE?

TWO ROADS DIVERGED INTO A WOOD AND I -- I TOOK THE ONE LESS TRAVELED BY

**Twelve years ago.**

The year is 2010. On a hot summer afternoon, warm bright air, sunny, a bit of a breeze. Two men retiring from the same homegrown Michigan company. They were very much alike, these two older gentlemen. Team builders. Known for getting the job done. Both had better-than-average, thirty-year careers. Personable, well-respected, and secure. Paid-for home, nice cottage. Everybody likes the lake. Boating. Swimming. No debt. Conservative investments. No bad habits (except spoiling the grandkids). Respected. Accomplished.

As new retirees so often are, both were filled with dreams for the future. Time to spend more time with the important people. Wives, kids, grandchildren. At the cottage, on the golf course, traveling. Enjoying the retirement freedom and security they had anticipated, saved for, earned.

**Last week.**

July 2022. The company had its one-hundredth anniversary. Both men were invited to celebrate.

They were still very much alike. Both healthy. Each had three grandchildren. Still devoted to their wives of over forty years. Both primary caregivers. At home. Just a few short years into retirement, their wives were stricken with Alzheimer's Disease. Dementia. Memory Loss. Unusual Behaviors.

Family and friends have been sympathetic. Both men welcome the help and are grateful. But.

**But there were enormous differences.**

One struggled to make ends meet. "On duty" 24 hours per day. Exhausted. Retirement savings, cottage, comfortable home – all gone. His wife gone to the nursing home. And with pension replaced by the 401(k), living on social security. Pitiful.

The other man recently hosted his granddaughter's wedding. At the lake. One hundred and twenty guests. Life savings intact. Independent, secure. Yes, he was his wife's primary caregiver. But she still lived at their home. And he had plenty of help. Using the Program of All-inclusive Care for the Elderly (PACE). PACE provides services at home. No worries. COVID emergency rules are still in effect. Medical Emergency extended yet again. He keeps their home, their cottage, their life savings. Respected. Safe.

**WHY IS ONE DESPERATE AND THE OTHER SECURE?**

**DO YOU WANT PITY OR RESPECT?**

Have you ever wondered, as I have, what makes this kind of difference in a person's life? It does not seem to be native intelligence or talent or dedication. I do not believe that one person wants security, and the other does not. No one is looking for pity. Both would like respect. How has each man used the knowledge they have?

**Doesn't the difference lie in what each person knows and how he or she uses that knowledge?**

And that is why I am writing for you and for people like you through The Michigan Elder Law Reporter. For that is the purpose of The Reporter: To give its readers knowledge – knowledge that they can use in life. LifePlanning™ that benefits themselves, their loved ones, their greater circle of friends. Have



you heard about PACE or the new COVID emergency rules anywhere else?

**A PUBLICATION UNLIKE ANY OTHER – THE REST OF THE STORY**

**Why didn't your lawyer or financial adviser tell you?**

The Michigan Elder Law Reporter is a unique publication. It is America's only state-wide elder law report, brought to you twice weekly. Our dedicated elder law experts sift the news, looking for vital information. Life-changing, life-affirming strategies and opportunities.

**They cannot tell you what they do not know.**

Traditional Estate Planning Lawyers are only concerned with avoiding probate and getting your leftovers to the kids. Things that happen after you have both died. Good to do, of course. But you are not dead yet. Maybe it would be helpful to keep your assets while you are still in the land of the living. LifePlanning™ shows you how.

Financial Advisors advise on finances. Liquidity. Rates of Return. Stability. Long-term care is not their area of expertise. Let's keep the financial folks focused on financials. Let them worry about increasing your nest egg. LifePlanning™ is making sure the eggs stay in the nest. Financial Advisors want to put more in your bucket... LifePlanning™ makes sure the bottom doesn't drop out.

To serve and protect you, the Reporter brings you a broad range of information of interest and significance. No matter what the source. Not limited to dusty laws or arcane regulations. Anything and everything that affects middle-class security and well-being. The Michigan Elder Law Reporter gives you the news you need – when you need it. This is where you find **The Rest of the Story.**

**TAKE ACTION TODAY**

Knowledge, concepts, ideas – all very fine. But without action? Nothing. LifePlanning™ incorporates The Reporter's unique perspective and knowledge, in real life. Getting what you have earned. Avoiding nursing home poverty. Living life to the full, whatever the circumstances. Thousands of Michigan families use LifePlan™ techniques. Securing a better life for their families. Security is a choice. What do you choose?

**KNOWLEDGE IS POWER, IF YOU USE IT**  
**Emergency COVID rules gave you options without poverty.**

Beginning two years ago, Spring 2020, we told you about an expansion of the Program for All-inclusive Care for the Elderly – PACE. Emergency rules for the COVID pandemic. We told you: you do not have to sacrifice your life savings, your cottage, your property. Over the last years, through pandemics, vaccines, elections, protests, and general shenanigans,

many, many families responded. And have benefited.

**But the emergency rules were set to expire on November 1, 2020. Then extended to April 1, 2021! Now extended to the indefinite future...**

Bad news: you and hundreds more families were shut out. Not enough time. Too bad, so sad. Coulda, shoulda, woulda. Snooze and lose. A bitter pill. But... those rules were extended to April 1, 2020. And then?

**The recent past has been full of surprises. Finally, a good surprise!**

Good news: the emergency rules have been extended "until further notice." Thousands of families let the first opportunity slip through their fingers. You let the second chance expire. Now you have a third chance. Should you wait to see how long the government let this go? Are you kidding?

Remember playing the kids' party game Musical Chairs? When the music stops, somebody's gonna miss the chair, fall on the floor. When the PACE music stops, some folks are going to miss out. Why should your family lose? Why should you or your loved one fall on the floor?

**NO POVERTY, NO CHARITY, NO WASTE NOT PITY...**

**THE RESPECT YOU HAVE EARNED MAKE RULES WORK FOR FOLKS WHO PLAY BY THE RULES**

Too many middle-class families (one is too many and long-term care poverty robs thousands) go broke from endless nursing home, assisted living, or caregiver bills. Pitiful. That does not happen to our LifePlan™ families. Respect. Security. Confidence.

It is simple: Three Goals, One Strategy.

**1. No Poverty – You will not go broke.**

When you are in control, life is good. You will not go broke from casinos, Bernie Madoff, or too many vacations. Long-term care rips the steering wheel from your hands and points you over the cliff. No choice, no chance. LifePlanning™ keeps you firmly in the driver's seat. In control. Lifesavings intact. As you have always been.

**2. No Charity – Caregivers get paid. You already "bought the insurance."**

America pays for long-term care through your taxes. Withheld from every paycheck you ever earned. More than your fair share over the years. You paid for other people. Folks you have never met. You, the middle-class, only want a fair shake. You paid in, you should get paid back if needed. Without sacrificing every red cent.

Does Social Security refuse to pay out when you have lifesavings?

Does Medicare say, "Come back and see us when you are broke?"

Why should long-term care, paid by your tax dollars, be different? Why?

**3. No Waste – Any leftovers go to your beneficiaries. Not wasted on probate or taxes.**

Why shouldn't your family, your loved ones, benefit from your leftovers? Why should probate, taxes, government soak up what is left? Wise plans avoid strife and insure family harmony.

**For 32 years, the LifePlan™ strategy has achieved your goals.**

The rules can work for you. LifePlanning™ makes the rules work for the people who play by the rules. Other so-called experts, attorneys, planners, financial advisors accept the status quo. They do what everyone else does. The LifePlan™ approach dives deep. Seeking out and securing your family's future.

**HOW CAN YOU PROTECT WHAT YOU HAVE EARNED? WHAT SHOULD YOU DO NOW?**

**Safe and secure or broke and anxious?**

About those older gentlemen I mentioned at the beginning. Both men retired at the same time. They faced similar challenges. What made their lives so different? Luck? Lottery tickets? Guardian Angels? Some folks may think so...

Others know different. Knowledge. Useful knowledge. Action. Follow through. Better results. Why does one man, honorable and well-meaning, face a pathetic future... to be pitied by friends and relations? Why does the other man, with the same opportunities, face a secure future... respected and admired by sons and daughters, grandchildren, and great-grandchildren? And his neighbors at the lake? Who will live longer? Who will live happier?

Which path do you choose? Is it all luck? Or does your success depend on intelligent action? And hard work. Your action. Your work. Did luck that paid off the mortgage? I didn't think so.

**Sound planning or Urgent need?**

Are you facing an urgent need? Caring for your spouse or parent? Has a loved one received a diagnosis? Have you retired and watched your friends and neighbors go through long-term care impoverishment? Years of planning and saving washed away like a sand castle at the beach.

Are you considering retirement and want to face the future without fear? Would planning that lasts a lifetime meet your criteria? Does it seem unfair that the middle-class should pay and pay while others reap the rewards?

**PUT US TO THE TEST**

Thousands of families across 32 years have experienced the proof. They had questions, doubts, confusion, just like you. But they acted. They found out. They made positive, life-affirming decisions. Why not you? Call directly or email. Facing an emergency? Loved one in long-term care right now? Caring for your spouse or parent at home? When you need us, we will be there for you. If your situation is urgent, we will get right on it. Or choose to attend a LifePlan™ Workshop in person or online.

**Get the information you cannot get anywhere else.**

Get the information you need without charge or obligation. Just ask. Your time and attention are precious, we will not waste either. Get the inside story no one else shares.

**GET THE LIFEPLAN™ INFORMATION NOW CALL THE LIFEPLAN™ HOTLINE TODAY 1-800-317-2812**

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**Your Family's Personal Attorney.**

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