

### **GET ANSWERS TO YOUR QUESTIONS:**

How do I protect my health, home, lifesavings, family

Why is an outdated will worse than no plan at all?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

Come to the LifePlan<sup>TM</sup> Workshop!

## **Get Answers** at Our Live, In-Person, **Group Workshops!**

**Grand Rapids Holland** Saturday, Tuesday, November 5 **November 8** 

10am

(616) 361-8400

4965 East Beltline Ave NE

1pm (616) 796-9600

12330 James Suites B10

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# The Michigan Elder Law Reporter<sup>TM</sup>

OCTOBER 2022

32 Years Serving Michigan Seniors

VOLUME 32, ISSUE 10.4

### HAPPY HALLOWEEN HORROR SHOW!

## LESS OF EVERYTHING AND ALL MORE EXPENSIVE

It's Only A Movie... It's Only A Movie... It's Only A Movie...

#### MUMMY MORTGAGE RATES RISING LIKE A BAT OUT OF HELL

Ever actually see a Bat Out of Hell? Me neither. But these week-to-week increases in home mortgage interest rates would give that fella a run for his money. And how!

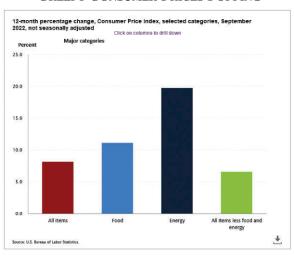
How much higher can rates go? Much much higher. So here's your weekly dose of reality. Read 'em and weep:



#### "REPULSIVE REVOLTING RATES MEAN We'll Never Afford Our Bloody Bungalow!"



### **CREEPY CONSUMER PRICES POPPING**



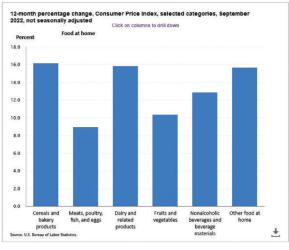
#### "I VANT TO SUCK YOUR BLOOD I Prefer Cheeseburger But Too Expensive!"



Credit Universal Pictures

#### "I VILL HAFT TO STAY HOME..."

So expensive to eat out! Let's stay home and read the newspaper. How about some buttered toast? And a steaming cup of coffee? Sounds great... economical too! Not so fast... The cost of bakery products is up over 16%. Same goes for your Cheerios... And the butter? That's up 16% too... like the milk for your Cheerios... or is it Special K for you? Look on the bright side... those eggs are only up 8%. Yay. Unfortunately, alcoholic beverages are up an unlucky 13%. Well, you wanted to go on a diet anyhow...



AND NOW A SNEAK PEEK AT 2023:



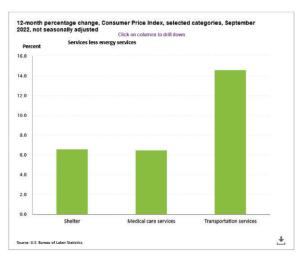
### "THE RENT IS TOO DAMN HIGH!"



Credit RKO Pictures

#### KONG IS KORRECT! RENT IS UP 7.2%

Looks like he found a roommate to share the increased rental expense. Good strategy! But with Transportation services up by almost 15%, perhaps the happy couple should invest in a bicycle built for two? Just a suggestion.



"PLEASE... NO MORE CHARTS! Too Horrifying!"



TRICK OR TREAT!

## DID YOU WANT YOUR ESTATE PLAN TO BE A NASTY TRICK? IS IT WRONG TO LEAVE YOUR FAMILY A TREAT?

## WHY SHOULD THE GOVERNMENT GET ALL YOUR HALLOWEEN CANDY?

#### WHY ESTATE PLANNING FAILS AND HOW TO BE A WINNER

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.

#### 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 LifePlanningTM. 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<sup>TM</sup> 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

THE LAW OFFICES OF DAVID L.

ESTATE PLANNING & ELDER LAW

# **Your** Family's Personal Attorney.

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