

WHAT HAPPENED TO YOU AT CAMP LEJEUNE?

VETERANS LIKE YOU ARE BEING FLOODED WITH "CAMP LEJEUNE" JUNK MAIL, TV COMMERCIALS, RADIO SPOTS, AND INTERNET ADS. IT IS OVERWHELMING. WHICH ONE IS THE SCAM? ARE SOME JUST "OK"? WHO WILL PROTECT ME AND MY FAMILY THE BEST? SO MUCH NOISE!

YOU ONLY GET ONE SHOT AT THIS. AND THE CLOCK IS RUNNING. WHY NOT CUT THROUGH THE CLUTTER WITH A FELLOW VET? SEVERAL VETS CALLED. THEY WANTED TO KNOW WHAT THIS CAMP LEJEUNE STUFF WAS ALL ABOUT. SO I LOOKED INTO IT. FOUND EXCELLENT ATTORNEYS WITH OVERWHELMING TRACK RECORD OF SUCCESS.

CALL US 888-954-3375

WHY NOT MAKE SURE THAT YOU GET EVERY NICKEL YOU DESERVE?

• PAID ADVERTISEMENT •

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Why is an outdated will worse than no plan at all?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

Come to the LifePlan™ Workshop!

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

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Friday, November 25
10am
(616) 361-8400
4965 East Beltline Ave NE
Grand Rapids, MI

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Tuesday, November 8
1pm
(616) 796-9600
12330 James Suites B10
Holland, MI

www.DavidCarrierLaw.com
email: David@DavidCarrierLaw.com

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BETTER TO LIGHT ONE CANDLE THAN CURSE THE DARKNESS

IF SHAKESPEARE HAD WRITTEN LEGAL ADVICE...

SO WE SHOULD BURN ALL THESE LETTERS?

LIKE A PRESIDENTIAL PRESS CONFERENCE: TYPOGRAPHICAL ERRORS IGNORED – PUNCTUATIONAL POLTROONERY PRESERVED AND NOT LEGAL ADVICE!

<p>“NEITHER A BORROWER NOR A LENDER BE” – SHAKESPEARE</p> <div> <p>Am I responsible for my husband's credit card debt if the cards are only in his name?</p> <p>My husband is in a Medicare skilled nursing facility and is receiving SSI disability and is expected not to recover. Am I responsible for his credit cards that he took out in his name only?</p> </div> <p>Accurate Answer: You are not responsible for your husband's debts. That is because the credit card company loaned money to your husband, not to you. One hopes you do not feel any twinge of responsibility for his debt.</p> <p>Problematic Puzzle: Why do credit card companies issue credit cards to older folks who have no reasonable ability to pay them back? Fact: Most older folks are basically honorable. And don't go bellyaching and begging for debt "forgiveness." Does the immediate 3-4% credit card fee on everything folks buy on the credit card have anything to do with it? Hmmm.</p> <p>Obnoxious Observation: Our correspondent states that her husband in in a "Medicare skilled nursing facility" and "receiving SSI disability." Probably not. Medicare only pays for a short (20 days) period of rehabilitation. Then you have a \$200/day co-pay for the next 80 days. But Medicare will boot you off rehab before you get the 20 days, so don't worry about the next 80. Appeal all you want. You will lose. So, husband is probably on Medicaid. And when Social Security figures that out, the Supplemental Security Income (SSI) will vanish. And if anyone tells you that you'll get 100 days of nursing home on Medicare, feel free to roll your eyes.</p>	<p>“VENUS SMILES NOT IN A HOUSE OF TEARS” – SHAKESPEARE</p> <div> <p>Can the next door neighbor sell my friends house , I have a will, he is in nursing home??</p> <p>My friend is in a nursing home with a brain tumor I am in his will, his next door neighbor wants to sell his house, can he?</p> </div> <p>Educated Guess: Next Door Neighbor is the guardian/conservator for your friend. OR Your friend has given Next Door Neighbor a financial power of attorney with real estate provisions.</p> <p>Accurate Answer: Next Door Neighbor has the authority to sell your friend's house, whether that authority was granted by the Probate Court or by your friend directly. It is common for folks to sell all their stuff when the \$10-15,000/month nursing home bill arrives. It is not usually a good idea, but it is popular. And there you have it.</p> <p>In Case You Were Wondering: The will has nothing to do with any of this. A will is simply instructions to the Probate Court after the testator (person who made the will) has died. After the person has died. Not before. After death. Postmortem. Will don't mean a thing. Until you have died. Period.</p>	<p>“THE WORLD IS NOT THY FRIEND, NOR THE WORLD'S LAW” – SHAKESPEARE</p> <div> <p>Can i keep getting my medicaid insurance if i inherent money from a lost parent</p> <p>My mother recently passed away and left me some inheritance. Medicaid insurance is stating that if i have over 2,015 dollars in my bank account i will lose my insurance. I am almost disabled and have to have my insurance. This does not make sense to me. Could you please help me understand if this is right.</p> <p>Thank you</p> </div> <p>Accurate Answer: Most Medicaid programs for older folks, including the one that pays your Medicare premiums, have an asset limit. The limit on "countable assets" is usually \$2000. Countable assets include cash, real estate that is not your homestead, a second car, gold bars, and other items of value. So, if you have \$2015 in the bank, you are over. And with Medicaid, over is over. If you are over by one dollar, you are over. If you are over by one million dollars, you are over. And then you lose your benefits.</p> <p>Shopping Suggestion: Go to the grocery store. Buy a gallon of milk, a loaf of bread, 2 dozen eggs, a stick of butter, 2 pounds of hamburger, a couple of apples. Or one bottle of wine. There. Now your bank account is below \$2000! You are welcome, sir!</p>	<p>“LOVE IS LIKE A CHILD, THAT LONGS FOR EVERYTHING IT CAN COME BY” – SHAKESPEARE</p> <div> <p>What is the best way for me to legally get paid for caring for my bedridden mother 24 /7 who draws SS?</p> <p>She lives with me now, and I provide 24/7 care for her, changing her diapers, providing her meals, setting her up for her meals, brush her hair, clip her nails, wash and fold her clothes, pay her bills, etc. My power bill is taking a hit due to the TV and oxygen condenser constantly running.</p> <p>Would charging rent be the best way? She does have a separate POA person. So, mother doesn't mind paying me. Is there a limit to what I can charge? I know the nursing homes take the entire check less \$30, then they take that if you want to watch TV in the room to pay the cable bill. So, all my mother needs is to be taken care of, and whatever she needs, I can buy her.</p> </div> <p>Accurate Answer: In Michigan, the Bridges Eligibility Manual was rewritten years ago to make it virtually impossible to pay a family member caregiver. There is a procedure, but it is so convoluted that regular folks living regular lives will not be able to qualify.</p> <p>Parent paying rent is a different story. But. Involve a rental property management company or real estate agent (get two of 'em!). Get a written opinion. What is the market rental for the square footage mom will occupy in your home. Get it in writing.</p>
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NON-POLITICAL TV SHOW REVIEW THAT IS NON-POLITICAL

THERE WAS THIS REALLY OLD GUY ON TV THE OTHER NIGHT. GOSH HE WAS ANGRY! HE REALLY LOVED DEMOCRACY THAT GUY HE LOVED DEMOCRACY SO MUCH, HE MADE UP A STORY ABOUT HIS KID DYING OVERSEAS IN THE ARMY. THAT DIDN'T HAPPEN BUT I GUESS HE WAS CONFUSED. COULD HAVE HAPPENED TO ANYONE. ANYWAY THIS OLD GUY SAID NO ONE SHOULD EVER VOTE FOR THE OTHER GUYS BECAUSE THE OTHER GUYS HATE DEMOCRACY AND WANT TO INSURRECT IT.

SO WHATEVER YOU DO, WHATEVER YOU THINK, WHATEVER MIGHT BE BEST IN YOUR OPINION, KEEP IT TO YOURSELF DO NOT VOTE FOR THOSE OTHER GUYS! BECAUSE THEN YOUR VOTE WOULD BE AGAINST DEMOCRACY AND THIS OLD GUY WOULD PROBABLY GET EVEN MADDER!

I USED TO THINK THAT DEMOCRACY WAS GROWN UPS WHO DISAGREED WITH EACH OTHER ABOUT GOVERNMENT STUFF COUNTED UP AND FOUND OUT WHO HAS THE MOST PEOPLE ON THEIR SIDE AND THEN THAT SIDE (WITH THE MOST FOLKS) WINS!

NOPE, I WAS WRONG ABOUT THAT.

IT IS ABOUT NOT LETTING ANYBODY LISTEN TO THOSE BAD GUYS WHO HATE DEMOCRACY BECAUSE THEY DISAGREE WITH THAT REALLY OLD GUY

USED TO THINK THAT OLD GUY MUST BE SOMEBODY IMPORTANT. EXCEPT HE WAS HANGING AROUND A TRAIN STATION THAT USED TO BE PRETTY NICE UNTIL PEOPLE STARTED CAMPING OUT IN IT AND DOING DRUGS AND CRIME AND STUFF.

ANYHOW, PRESERVE DEMOCRACY BY NOT VOTING. HURRAH.

Credit RKO Pictures

ANGRY OLD MAN SUPER MAD! FOOLISH SUBURB WOMAN DESTROY DEMOCRACY BY WRONG VOTING DUM STOOPID VOTERS! NOW SMASH!

WILL YOUR KIDS UNITE IN THANKSGIVING?

YOU WORKED HARD, YOU PLAYED BY THE RULES

IS IT BAD FOR YOUR FAMILY TO GET A BIT TO BE THANKFUL FOR?

DID YOU LEAVE YOUR LOVED ONES A BELLY ACHE OF STALE CANDY?

<p>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.</p> <p>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.</p> <p>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?</p>	<p>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,</p> <p>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.</p> <p>IS NOW A BAD TIME FOR A REAL SOLUTION?</p> <p>Perhaps you think you already have an answer to this problem. Maybe you do not see this as a problem at all.</p>	<p>It is possible that you do not believe in the passage of time or its effects on you.</p> <p>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?</p> <p>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?</p>	<p>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.</p> <p>The LifePlan™ Workshop has been the first step on the path to security and peace for thousands of families. Why not your family?</p> <p>NO POVERTY. NO CHARITY. NO WASTE. It is not chance. It is choice. Your choice. Get Information Now. 800-317-2812</p>
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THE LAW OFFICES OF

DAVID L. CARRIER, P.C.

ESTATE PLANNING & ELDER LAW

Your Family's Personal Attorney.

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

Portage
3275 Cooley Ct.
Portage, MI
(269) 350-2323

Norton Shores
131 S. Seaway Drive
Norton Shores, MI
(616) 361-8400

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

ATTORNEY

DAVID L. CARRIER

40 Years Practicing Law

BA, Notre Dame; JD, Boston University Law
Master of Laws, Tax, Georgetown University Law
Captain, US Army, JAGC (Veteran)