

THIS IS JEOPARDY!® LET'S MEET TODAY'S CONTESTANT... IT'S YOU

A PANDEMIC OF POTPOURRI

DID SOMEBODY GET INTO THE “POTENT POTABLES”?

**TEN INSPIRATIONAL QUOTES
PROFOUND OR JUST CONFUSING?
YOU BE THE JUDGE.**

1. It's not the days in your life, but the life in your days that counts. - *Brian Williams*
2. The best way to predict the future, is to create it. - *President Abraham Lincoln*
3. Success is how high you bounce when you hit bottom. - *General George S. Patton*
4. A career is wonderful, but you can't curl up with it on a cold night. - *Marilyn Monroe*
5. I've missed more than 9,000 shots in my career. I've lost almost 300 games. 26 times, I've been trusted to take the game winning shot and missed. I've failed over and over and over again in my life. And that is why I succeed. - *Michael Jordan*
6. You only live once. But if you do it right, once is enough. - *Mae West*
7. To avoid criticism: Say Nothing. Do Nothing. Be Nothing. - *Aristotle*
8. When the grass looks greener on the other side of the fence, it may be that they take better care of it there. - *Cecil Selig*
9. Keep away from people who try to belittle your ambitions. Small people always do that, but the really great ones make you feel that you, too, can become great. - *Mark Twain*
10. We can't help everyone, but everyone can help someone. - *Ronald Reagan*

BONUS QUOTE: “What is written in the Law?” Jesus replied. “How do you read it?” He answered, “‘Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind’ and ‘Love your neighbor as yourself.’” “You have answered correctly,” Jesus said. “Do this and you will live.” - *Luke 10:26-28*

MEDICARE MISHEGAS

**“OY VEY! DE GOY IST USING A YIDDISH WORD... SOME CHUTZPAH, DA KLUTZI!”
“QUIT WITH DE KVETCHING, BUBBE... MENSCH OR MESHUGGENEH, WHO CAN SAY?
HE’S TRYING AND THAT AIN’T BUPKIS”**

BASICS

1. Medicare is a Mulligatawny Stew of Health Insurance Options, including Original Medicare, Medicare Advantage, and Part D Prescription Drug Plans.
2. 2.1 million Michiganders, Michiganians, or Great Lakes Staters are enrolled in Medicare.
3. Everything Changes Every Year! Open Enrollment is NOW! GOOD STUFF is available.

MEDICARE ADVANTAGE SUPPLEMENT INSURANCE (PART C AND SOMETIMES PART D)

1. Average Monthly Medicare Advantage Insurance Premiums DROPPED from \$35 to \$29 per month for 2022.
2. 25 new Medicare Advantage Plans are available in 2022. Total: 191 DIFFERENT Plans.
3. Some Medicare Advantage Plans have ZERO, that is \$0 per month premiums.
4. 18 Advantage Plans offer rewards and incentives for healthy behaviors.
5. Advantage Plans, including Advantage Plans with ZERO premiums, are available to ALL (that’s 100%) of Michigan Medicare folks.

MEDICARE STAND ALONE PRESCRIPTION DRUG PLAN (PART D)

1. 23 Stand Alone Prescription Drug Plans (Part D) are available in 2022.
2. Many Advantage Plans include Part D coverage.
3. 99% of Medicare recipients can lower their 2021 premiums.
4. Part D Plans start at \$7.50 per month.

OPEN ENROLLMENT... OPEN ENROLLMENT... OPEN ENROLLMENT

You get the chance every year to change your MEDICARE SUPPLEMENT INSURANCE. The time is NOW! From October 15 through December 7. Do NOT miss this opportunity to evaluate your Medicare insurance. Maybe you already have the best plan of all time. Maybe there’s a new one that would fit you better. You do not get to complain if you do not get involved. So get involved in your own health care insurance. You have choices.

The Government evaluates all the various plans and assigns STAR ratings to each. One Star or Five Stars? That is your choice. The ratings are available right now on [MEDICARE.GOV](https://www.medicare.gov).

GET INFORMATION NOW!

“Don’t be a shmendrik... Listen to the spiel... Mazel Tov!”

You can watch a super video class on your 2022 Medicare choices. It is so easy!

1. Prepare a nice hot cup of tea. And a muffin or scone.
2. Go To davidcarrierlaw.com
3. Click on “Free Workshops”
4. Click on “Visiting Expert Series”
5. When You Get to the Visiting Expert Series page, scroll down to “In Case You Missed It.”
6. Click on “Medicare AEP (Annual Election Period)”.
7. Relax! Sip the tea. Nosh the scone. Absorb the information!
8. Decide... Do you want to make changes?

THE REST OF THE STORY...

Your Medicare, along with Medicare Supplement Insurance and Medicare Advantage Plans are essential pieces in assembling the puzzle of your health plan. Hospitalization. Disease. Injury. Bad Stuff that Happens. Medicare is there when you need acute care. Or a new knee.

But Medicare is only part of the story. What about long-term care? What about at-home care or assisted living? What about nursing home care? What about the \$185.50 co-pay for Days 21-100 of rehabilitation services? What about NO COVERAGE AT ALL for Days 100+? Medicare is not the answer for these questions.

Medicaid is the rest of the story... Find out at a LifePlan™ Workshop. Or come to the Navigating Medicaid Webinar sponsored by MLive!

PANDEMIC PANDEMONIUM: FREE COVID CASH

TRILLION HERE, TRILLION THERE, PRETTY SOON YOU’RE TALKING REAL MONEY

EMPLOYEE RETENTION TAX CREDIT – THROW MONEY OUT THE WINDOW!

FULL DISCLOSURE: For the last 31 years, from the very start, the Firm paid taxes. And paid. And paid. Freedom is not free. Blessings of Liberty have a price. But now we have the World Turned Upside Down. Government wants to give the Firm money. To keep folks employed. To keep the lights on. And the Firm has said yes. Including this galloping geyser of cash called the Employee Retention Tax Credit. The Firm is happy to duke it out with other law firms on any fair ground. But when the government starts spewing cash, the game is rigged. And it’s either play by their rules or lose. The Firm does not like to lose. So, the Firm took the PPP. And the ERTC. And we don’t like it. But your highly trained, motivated, and grateful team is still here to serve you and your family.

The 2020 CARES Act gave us this payroll tax credit. The Employee Retention Tax Credit. It has been extended through December 2021. The ERTC is worth up to \$10,000 per employee for 2020. For 2021, it's up to \$28,000 per employee (70% of each employee's earnings, per quarter, up to \$7000). This is not chump change.

You get the money if:

- a. Your business was partially (or fully) shut down by COVID, or
- b. Your revenue was down by 20% in any 2021 quarter this year (50% in any 2020 quarter) as against the same quarter in 2019.
- c. By the way, what if your income was down in the first quarter, but not the second? Under the alternate quarter rule, you can use the first quarter to qualify for the ERTC in the second quarter.
 - 1. Here's where it gets crazy. You can still claim the credit in the first quarter! Your business only qualifies for one quarter, but you can claim for 2 quarters? Yes. Nuts, right?
- d. ERTC is supposed to offset employer payroll taxes. And it does. But what if you do not have enough employer payroll taxes to use up the credit? The IRS sends you a check. Not kidding.
- e. Jed Clampett was surprised to find oil in his backyard. You may be just as shocked to discover this little fountain of fun. Too bad, you missed out in 2020, right? Nope, just go back, amend your returns, and get a nice fat government check.

EXIT QUESTION: Would You Give \$3.5 Trillion Dollars to the Goof-balls Who Dreamed This Up? Do You Think They Would Spend the Money Wisely? Would You Want Them Running a Hotdog Stand? Collecting Your Garbage? (Apologies to waste haulers everywhere!)

**SURE IS GREAT TO FIND OUT
HOW THINGS REALLY WORK...
UNCOVER THE ELEPHANT!**

Elephants to the left of us, elephants to the right... Sneaky devils! Cleverly camouflaged by the global investment industry, the legal profession, government, and others.

Can you handle the truth? I knew you could! Come find out what is really going on...

Most people know that long-term care is the stinkiest elephant in the herd. But you can get the straight story. Accurate information. Clear thinking. What you truly need to know.

Of course, you are busy. So much going on. We make it easy. Get the information, insight, inspiration you need. To live your life. Make smart decisions. Cut through the fog. It is your turn. For you. For your loved ones.

NO POVERTY.

NO CHARITY.

NO WASTE.

It is not chance. It is choice.

Your choice.

Get Information Now.

800-317-2812