

TURN BACK THE BARBARIANS AT THE GATE

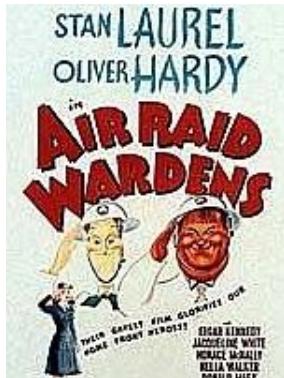
SILENT SUMMER

MIDDLE CLASS AMERICA WILL PREVAIL

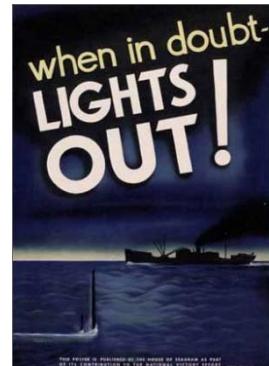
*Take me out to the ballgame, Take me out with the crowd
Buy me some peanuts and Cracker Jacks, I don't care if I never get back,
Cause it's root, root, root for the home team, If they don't win it's a shame...*

Did you ever think there would be a summer like this one? No ball games. No crowd. No root – root – rooting. And everyone disguised, distanced, and disinfected. If we don't win it's a shame.

COMPLIANCE AND PROTEST, THEN AND NOW



In 1943, the world was at war. Dad and Uncle Al were in the Navy. In New England, U-boats lurked off the coast. Sinking ships, killing sailors. My grandfather was an Air Raid Warden, telling folks to "blackout" their homes. Back then, as now, folks didn't like neighbors giving orders. But back then, enforcement was more by persuasion than compulsion.



Today, "Coronavirus Wardens" surround us. Enforcing Executive Orders under penalty of law, stricter than any Air Raid Warden. Today, the threat of physical violence comes from government-endorsed, coronavirus, rules-ignoring "protestors." Our fellow Americans. Wrecking statues. Breaking windows. Stealing stuff. Strange times.

Still, haven't we been through strange times before? In the late 60's, they were bombing colleges and rioting in most cities. "Burn, baby, burn!" "Off the pigs!" "Tune in, turn on, drop out." You remember the slogans as well as I do. And here we are again.

Why isn't it fair to ask: Since America is so bad, where would you rather be? Which continent? Which country? Which form of government? Is anyone moving to Venezuela?

REBUILDING: MIDDLE-CLASS SUCCESS, ELITE FAILURE

And yet, we did rebuild. We, the middle class, silent majority picked up the pieces and moved on. Not wild-eyed radicals with utopian schemes. Not egghead, ivory tower professors. Not conniving politicians who became millionaires in "government service." Us. We, the middle class. The makers, builders, savers. Of course, they look down their noses at us. They disrespect and deplore our values, culture, likes and dislikes. They have lots of diplomas, degrees, and awards. Signifying nothing. They are the experts, they say. And they manage to get most things wrong. We have only common sense and real achievement.

They are tiresome and destructive. Credentialed cretins, dopes with diplomas, Ivy League idiots. They are the barbarians at the gate. Spewing vast torrents of impenetrable jargon. Geysers of meaningless words. Champions of envy, gluttony, avarice, lust, pride, sloth, and wrath. Strange.

INSANITY: DOING THE SAME THING OVER AND OVER AGAIN AND EXPECTING DIFFERENT RESULTS.

They promise peace, justice, prosperity for all. They deliver strife, death, grinding poverty. Time after time. In place after place. How does burning down affordable housing provide decent places to live? How does encouraging violence bring peace? Shootings and killings skyrocket in Chicago and New York. Colleges now have more administrative bureaucrats than professors. Half of coronavirus deaths are in nursing homes. Thanks, experts.

SANITY: DOING THE SAME THING OVER AND OVER AGAIN TO ACHIEVE THE SAME RESULTS.

Spend less than you earn. Look out for one another. Private charity. Go to church on Sunday. Or wherever and whenever you choose to worship that which is greater than yourself. Government as last resort. Fundamental fairness. Life. Liberty. Pursuit of Happiness. Personal responsibility. Rewards for hard work and jobs well done. These are the things that always work. You know this. You have seen it work thousands of times. Not accidental. Not theoretical. We the people, the regular folks, the clear-eyed, hard-working day's-work-for-a-day's-pay middle class know it.

So, they target you. But we can fight back. By living our lives. Passing what we have learned and earned to the next generation.

REAL SOLUTIONS COME FROM MANY SMALL ACTIONS.

I do not have all the answers. My little piece of the solution is to empower regular folks. No more rip-offs. No more hood-winks. No more nursing home poverty that sacrifices your life savings and makes a mockery of your life's work.

Conventional estate planning destroys foundational values. By ignoring the reality of long-term care, by focusing on death. It is bizarre.

Some people overspend, never save, waste their opportunities. To them the government says, "Come on down! Long-term care is free for you!"

Other folks take the overtime, pay their bills, build up a nest egg. To them the government says, "Hey chump! You should have spent it all long ago and lived in debt. Because those life savings have got to go! When you are finally broke, then come back and see us." That's wrong.

Why shouldn't the builders, makers, payers get the same deal as the wasters, spenders, borrowers?

Conventional planning defeats your lifetime of work. Tears down your values. Destroys your opportunity to raise up the next generation. Long-term care costs strip the middle class of dignity, choice, and property.

But you already did the hard work. With LifePlanning™, you can get the best care for your loved ones and yourself. And you can help your family, friends, church; causes in which you believe. You can turn back the barbarians. Shut the gate. Prove that middle-class success endures for yourself, your family, and your loved ones.

SUCCESS IS A CHOICE.

For 30 years, I have seen it work. The choice is yours. Get started now.

Call (616) 361-8400