

# DICKERSON DIGEST

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# ROTARY POLIO MOTO RIDE 2021

# THREE TIPS FOR OVERWHELMED EXECUTORS



While it is an honor to be named as an executor of a will or estate, it can also be a sobering and daunting responsibility. Being a personal representative requires a high level of organization, foresight, and attention to detail to meet all responsibilities and ensure that all beneficiaries receive the assets to which they are entitled.

## 1) Get professional help from an experienced attorney.

The caveat to being an executor is that once you accept the responsibility, you also accept the liability if something goes wrong. To protect yourself and make sure you're crossing all the "i's" and dotting all the "t's," consider hiring an experienced estate planning attorney at the beginning. Having a legal professional in your corner not only helps you avoid pitfalls and blind spots, but

it will also give you greater peace of mind during the process.

## 2. Get organized.

One of the biggest reasons for feeling overwhelmed as an executor is when the details are coming at you from all directions. Proper organization helps you conquer this problem and regain control. Your attorney will help advise you of what to do when, but in general, you'll need to gather several pieces of important paperwork to get started. It's a good idea to create a file or binder so you can keep track of the original estate planning documents, death certificates, bills, financial statements, insurance policies, and contact information of beneficiaries. Bringing all of this information to your first meeting will be a great start.

## 3. Establish lines of communication.

As an executor, you are effectively a liaison between multiple parties related to the estate: namely, the courts, the creditors, the IRS, and the heirs. Create and maintain an up-to-date list of everyone's contact information. ; You'll also want to retain records, such as copies of correspondence or notes about phone calls for all the contact you make as executor. Open and honest communication helps keeps the process flowing smoothly and reduces the risk of disputes. It's worth repeating because it's so important -- keep records of all communications, so you can always recall what was said to whom.

When a parent or someone close to you passes away, it can be a trying experience. In addition to dealing with natural feelings

of grief, there are a number of practical matters that need attention: funeral arrangements, obtaining death certificates, reading the will, probate, distributing assets, and so forth.

Fundamentally, it is the executor's responsibility to manage and wind down the deceased person's estate, resolving any debts, distributing assets to heirs, and filing legal paperwork. A somewhat simplified view of the overall estate settlement process consists of the following overlapping steps:

**The Basics**

Fundamentally, it is the executor's responsibility to manage and wind down the deceased person's estate, resolving any debts, distributing assets to heirs, and filing legal paperwork. A somewhat simplified view of the overall estate settlement process consists of the following overlapping steps:

- Arrange Funeral — Request burial or

cremation, organize memorial, order death certificates, etc.

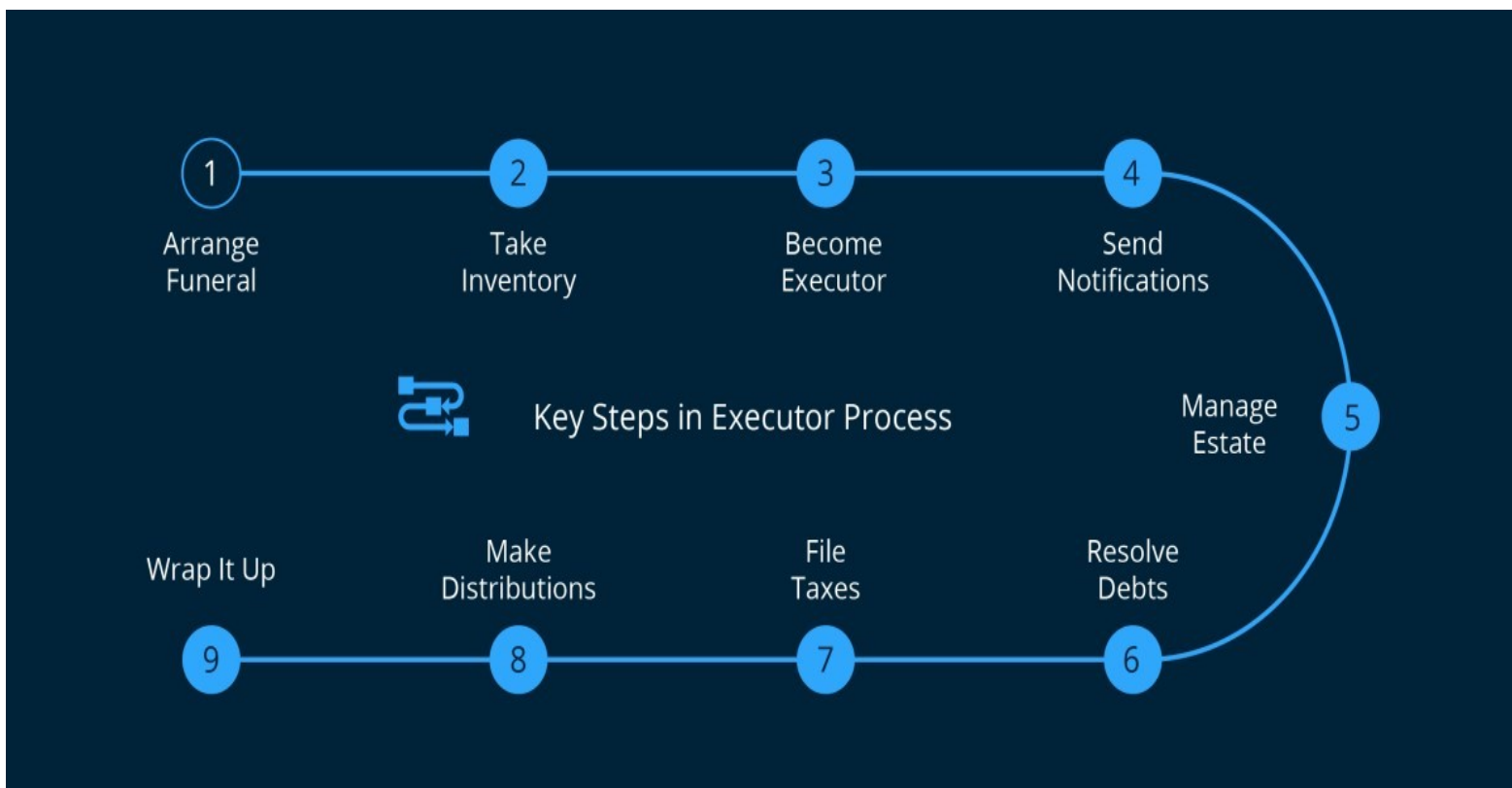
- Take Inventory — Find and organize all estate assets and debts
- Become Executor — Get appointed by the court (if going through probate)
- Send Notifications — Notify friends and family, social security, banks, credit cards, etc.
- Manage Estate — Maintain and care for assets; plan asset disposition
- Resolve Debts — Pay off debts in full, or arrange for debt forgiveness
- File Taxes — Submit relevant tax returns: decedent income, estate income, inheritance, etc.
- Make Distributions — Distribute net assets to heirs
- Wrap It Up — Finalize the estate settle-

ment, including probate final accounting (if applicable).

At multiple stages along the way you may have to file legal and tax paperwork, and it may be helpful to work together with a board-certified probate lawyer.

While many estates must go through probate, which is the court-supervised version of estate settlement, the diagram below illustrates the steps that generally apply to every estate, whether or not probate is involved.

If you have been appointed as an executor, and you are feeling overwhelmed, we can provide skilled counsel and advice to help you through the process. We can also help you set your own estate plan, so your family can avoid the stress of probate. Give our office a call at Give us a call and contact us today to discuss further by calling 956-791-5422.



## ROTARY POLIO MOTO RIDES AGAIN IN D5930

The Rotary Polio Moto Ride (aka RPM) brought Rotarians and friends together as they rode through the triangle of South Texas in an effort to raise awareness and money to fight Polio. As of the writing of this article, Afghanistan and Pakistan remains in these two countries. Until the poliovirus transmission is uninterrupted in these countries, all countries remain at risk of importation of polio, especially vulnerable countries with weak public health and immunization services. The fact is that we are closer than ever to eradicating polio globally, but the fight must continue. RPM riders are sought donations from individuals and organizations while traveling South Texas from Rotary Club to Rotary Club within Rotary District 5930 and many answered the call and were willing to raise funds to rid the world of this destructive disease. During the 2-day motorcycle ride that began Saturday, Oct. 23, 2021 and ended on Sunday Oct. 24, 2021 in Laredo, TX; over \$20,000 were raised to fight polio. The riders



met up with Rotarians from all over South Texas, making a full triangle ride that included the McAllen area, Brownsville, Kingsville, Corpus Christi, Rockport, Victoria, San Diego, Freer and back to Laredo. This was the 5th year of this all-Rotary District

5930 event which began in 2017. Attached are photos of the event which include motorcycling Rotarians who made their way to stop at many Rotary cities within District 5930, collecting checks for End Polio Now. There was time for eating and a fellowship



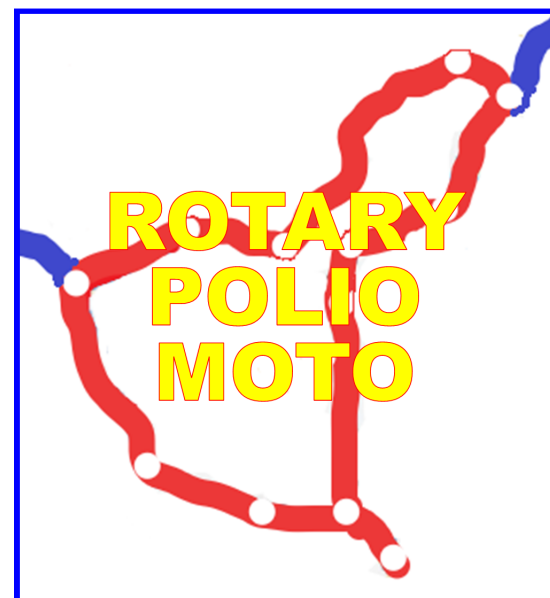


gathering with local Rotarians at each stop. All donations will go to Rotary International Polio Plus



for polio eradication and will be matched 2:1 by the Bill and Melinda Gates Foundation turning every \$100 donation into \$300 to eliminate polio. The annual goal has been to raise \$10,000 to be increased to \$30,000. In the past 4 years, this motorcycle ride has raised over \$100,000 towards the complete eradication of polio. This year's

event raised \$20,000 on the rode and with sponsor support and will be increased to \$60,000 with the support and matching of The Bill and Melinda Gates Foundation as well as everyone's help along the ride. In total, there were over 30 sponsors and donors, 26 motorcycle riding participants and over 20 motorcycles who took the RPM challenge. Thank you to all who supported, volunteered and participated in the event.



# BROKEN BRIDGES

Written by Richard James, Founder and President of Your Practice Mastered



Editor's Note: Richard's focus in this article is marketing for entrepreneurial attorneys, however, anyone in business can benefit from his sage advice and marketing wisdom. We greatly appreciate Richard's contribution and hope you find his article to be useful and actionable.

In 2005, author Michael Levine published [Broken Windows, Broken Business: How the Smallest Remedies Reap the Biggest Rewards](#). In his book, Levine discusses the idea that there are broken windows in your business and broken windows will not allow your business to function at its optimum level. (I'll let you read the book to get the gist of his story.) What Levine is talking about in *Broken Windows, Broken Business* is what I have always referred to as "broken bridges." Here's what I mean by broken bridges. If the law firm's marketing is excellent and

the firm can generate leads, but its follow-up on those leads is not good or, worse, the firm isn't particularly good at serving the client once they become a client, then all the law firm has accomplished is to speed up the pace at which everyone realizes they're not very good. You really have to be careful about being excellent at marketing if you're not good at these other things. Let me give you an example. The other day, I received this direct mail piece addressed to me personally. As you can see, it has the outward appearance of a greeting card. The enve-

lope has a handwritten "to" address with a return address label and a live postage stamp. Now, this is a great piece -- exactly how I would love for members of EA Nation to think of direct mail. Inside the envelope was a handwritten letter on matching stationery and what looks like a postcard. The only thing that gave this away as a bulk mail piece was the barcode at the bottom. Of course, I knew it was bulk mail because I'm in the direct mail business. To the majority of those receiving this piece, it has the look and feel of one-on-one correspondence.

## Handwritten

Although the address on the envelope and one-page letter on matching paper both have the appearance of actual handwriting, this was almost certainly produced using an automated pen machine. (We talked about auto-pen machines in April's MDMI.) The pen writing is well done and looks very natural. The overall look is great. This is a highly effective direct mail piece.

## Postcard

Along with the handwritten letter was a postcard. They have their services listed on one side with their guarantee on the other. From a marketing standpoint, I wasn't thrilled with the price list on it and would not recommend doing that.

In all honesty, though, their prices were competitive enough to motivate me to call. With the price range they provided on the card, I noted that two of those ranges were lower than what I was currently being charged for those same services. Plus, they caught me at the right time – I didn't think my current guy was doing a good job. Impressed with their excellent marketing, I decided to give them a ring. Things went downhill from there.

## QR Code

First, I scanned the QR Code on the postcard to see where it would take me. Unfortunately, it took me to their website which had the same phone number as the one on the postcard. To verify this, I did a quick Google search to find the service company and, again, the phone number was the same.

## Website

I went to the website to try doing a chat so I could immediately communicate with someone. But there was no option for

chat. The only action possible from the website was to fill out their form. So that's what I did.

## Phone

I also called them. I got their voicemail but could not leave a message or my contact information because the voicemail box was full. That's not surprising when all calls to the business come in on the same phone number. Frustrating, yes. And there is no value in frustrating potential leads. (Can you hear glass shattering?)

Everything now hinged on their ability to timely process the form submitted through the website. I waited for their follow-up call (insert crickets here.) I heard nothing ... for two weeks.

Two days ago, I finally received a call back. No, I will not be returning their phone calls. As wonderful as their direct mail piece was, they've broken bridges with me. Or as Michael Levine might say, they have broken windows in their business.

## *There are two lessons to be had here.*

First, this piece is really well done, despite its list of prices. I do not recommend listing prices on a law firm direct mail piece. That said, I would use many of the other techniques employed here. I love the handwritten envelope, the live stamp, and the return address sticker – all of these features are very effective at garnering positive attention and motivating the next action. What I don't love are the broken windows and broken bridges.

Second, if you are going to be any good at marketing, you must be very good at follow-up. And once someone becomes a client, you need to be even better at servicing them lest you speed up the pace at which they find out you're just not very good.

Now, every one of you in EA Nation is sharper and smarter than the average bear. There is no doubt in my mind that you will build excellent bridges in your business.

My recommendation? I highly suggest you swipe and deploy this direct mail idea for your own marketing purposes. Namely, consider using a kind of handwritten greeting-card with return address label and live stamp. I believe you will find that implementing this idea increases your conversion rate.



## About Richard James

Founder and President of Your Practice Mastered, Richard James, has earned a reputation as a national "Legal Systems Expert." He took a consumer law firm in Arizona from \$0 to over \$3.5 million in annual sales in just two years using his secret ingredient: systems. Since that time, he's personally taken 879+ attorneys, like you, through this same process and helped them build practices they love; practices that support their lifestyle and give them more time and financial prosperity so they do the work they love and help more people.

For more information, go to :  
<https://therichardjames.com/>

# ESTATE PLANNING AFTER DIVORCE

After a divorce is an excellent time to implement an estate plan or to review and amend your existing plan. Once your divorce is final, it is crucial to update your will, living trust, and other estate planning documents.

If you have an estate plan, your former spouse probably figured prominently in it. He or she was probably a beneficiary of your will or trust, and may have been your executor or trustee. He or she may also have had your financial and health care powers of attorney. Even if your divorce voided these arrangements (as it does in some states), you want to amend your plan to replace your former spouse or confirm that you want your ex's role in your plan to remain unchanged.

If you have retirement accounts or life insurance, you may have named your spouse as the beneficiary. If your divorce cancelled the beneficiary designation and you don't have an alternate beneficiary, your estate will be the beneficiary, which may be undesirable if you intend to avoid probate or minimize taxes. If your divorce did not affect your beneficiary designations, your ex is legally entitled to the asset when you die despite the divorce.

If you haven't yet prepared an estate plan, now is a good time to do so. Many people put off making an estate plan thinking it is just too complicated, they don't really need one, or they have plenty of time to think about it.

Everyone needs an estate plan, no matter what the size of the estate. And no one knows what the future holds. You may be able to wait until your golden years, but why take that risk?

## Estate Planning is for Everyone

You don't have to be extraordinarily wealthy to need a plan that ensures your property is passed on to your loved ones as quickly and inexpensively as possible. You'll



also want to make sure your wishes regarding end of life medical care are followed regardless of how much money you have.

Estate planning has five major purposes, one or more of which doubtless applies to you. With a good estate plan you can:

1. Designate how your assets are to be distributed among beneficiaries after you die.
2. Avoid or minimize the delays and expense of probate.
3. Appoint a guardian for your minor children and a person to manage the children's assets.
4. Provide for your incapacity.
5. Minimize estate taxes.

## Distribution of Your Property

If you die without an estate plan, the state will provide a plan for you. Every state has an intestacy statute that specifies who gets your property if you die without a will or other documents for passing your property. The statute is a "one size fits all" plan that attempts to predict how most people would like their property distributed. Typically, your property would go partly to your spouse with the rest to your children in equal shares. If you don't have a spouse or

children, your property would go to other relatives such as parents or siblings.

This plan may not be suitable in many instances. For example, you may want to:

- Leave unequal shares to your children because they have different needs or you have already provided more help to one during your life.
- Ensure that property left to minor children will be properly managed or will not be managed by their other parent (your ex-spouse).
- Ensure that property left to a second spouse will go to your children from an earlier marriage on the spouse's death, rather than to the spouse's children or relatives.
- Disinherit a child.
- Leave your estate to a life partner to whom you are not married.
- Leave a gift to a grandchild, more distant relative, or friend.
- Leave a contribution to charity.

All of these goals require estate planning.

## Avoiding Probate

Probate, the court supervised process of distributing your estate, can be time-



consuming and expensive. You can minimize the assets that need to pass through probate or eliminate probate altogether by using certain devices such as:

- Living trusts
- Joint tenancies.
- Bank accounts jointly owned with a right of survivorship or payable on death.
- Life insurance payable to a beneficiary other than your estate or executor.
- Retirement plans (e.g., IRA's, pensions, and Keoghs).

## Providing for Minor Children

If you have minor children, you will want to name a guardian to care for them in the event of your death. Although a court will need to appoint the guardian, most courts will follow your wishes in the absence of a compelling reason not to.

As a divorced person, should you die first, your ex-spouse will get custody of your children, unless he or she is clearly unfit. This is true even if you had full legal custody and your will names someone else as their guardian.

If you don't believe your ex-spouse is an appropriate person to have custody of your children, speak to your lawyer. You will want to document your concerns in your will or a letter and preserve any evidence you have of your ex-spouse's unsuitability. The court will consider this material in making a decision.

Minors can't be given property outright. You will need to designate someone to manage your children's property until they are adults and able to manage it themselves.

As a divorced person, a will leaving everything to your children may not accomplish your goals. Since your ex will usually be-

come the legal guardian of your children, he or she will control the property your children receive from your will. If you are not comfortable with this situation, you can establish a trust for your children and name a trustee to manage and distribute the property according to your wishes.

## Preparing for Incapacity

In your estate planning documents, you can designate someone to manage your financial affairs should you become unable to do so. You can also specify how your incapacity is to be established. With the proper documents in place, you will save your family the expense and stress of having to go to court to get a guardianship.

You can designate a person to make medical decisions for you when you no longer can. And you can provide written guidelines for that person as to what type of end of life treatment you want.

## Reducing Estate Taxes

Most people will not owe federal estate taxes. In fact, approximately 99.9 percent of all estates are not subject to the federal estate tax. But if you expect your estate to be worth more than around \$11 million, you will want to meet with an estate planning attorney to discuss strategies for minimizing your estate taxes.

## The Four Essential Estate Planning Documents You Need

Every estate plan, regardless of the value of the estate, should include these essential documents.

A will or a living trust with a back up or a pour over will. These are the foundation documents of the estate plan. For probate avoidance, you may prefer a living trust in

combination with a will to dispose of property that doesn't pass through the trust. If probate avoidance is not a goal (or is accomplished through other devices), then a will may be sufficient. These documents will allow you to designate how your property is to be distributed on your death. In a will, you can name a guardian for your minor children and an executor to oversee your estate. In a trust, you can name a trustee to oversee the distribution of trust property on your death and to manage the trust property should you become incapacitated.

A durable power of attorney. This document allows you to name a person to manage your financial affairs if you become unable to do so.

A health care power of attorney (also called a health care proxy). With this document, you appoint a person to make health care decisions for you if you become unable to make them for yourself.

Living will (also called an advance directive). In this document, you can explain what type of care you would like at the end of your life. Your living will provides a guide for the person appointed in your health care power of attorney.

Additional documents may be necessary depending on the complexity of your estate and your estate planning goals. In addition, you should be certain to complete beneficiary designations for any assets that cannot pass through a will or trust, such as life insurance and retirement accounts.

Remember that estate planning is not a one-time event. Once you have your initial plan and documents in place, you and your estate planning attorney will need to review them periodically and revise them as necessary for changes in your financial or family circumstances or the law.

Please contact me and my firm if you see yourself in this situation by calling 956-791-5422.

# WHAT TO EXPECT IN THE 2022 HOUSING MARKET



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For any homebuyer, novice or weathered, the 2021 housing market has been harrowing to navigate.

By some experts' definitions, "this year, [the housing market] decidedly shot way ahead of the economy, to the point where we saw this incredibly overheated market characterized by massive multiple offers, contingency waivers, price escalation clauses, and, in fact, record prices," George Ratiu, senior economist at realtor.com, tells Fortune.

Indeed, prices in 2021 have been skyrocketing, competition has been hotter than ever, and the low supply of homes ensured that many homebuyers were (and still are) paying top dollar, all while mortgage rates sat near rock bottom. While the housing market is still hot, there are signs that it's beginning to cool off, with housing inventory (the number of homes on the market) starting to "meaningfully recover," per an Aug. 23 monthly report from Zillow. Translation: More homes on the market means more options for buyers and, likely, less competition per home.

"Homebuyers next year are going to find a much more normal market," suggests Ratiu.

With some metrics starting to swing in buyers' favor, what can they expect from the 2022 housing market? Fortune asked real estate experts what trends they see emerging

that would-be homeowners should know.

## Do expect: a (somewhat) more buyer-friendly market

It's been steadfastly a seller's market this year, and according to some experts, "I would hesitate to ever call a market that we would see this decade a 'buyer's market,'" argues Skylar Olsen, a senior director and principal economist at mortgage startup Tomo and a former Zillow economist.

But with inventory on the rise from its lows, buyers will likely have more options—and won't be pitted against one another as much. Housing experts see the tides turning, with the market becoming "friendlier" to buyers, in Olsen's words.

That doesn't mean it won't still be a "strong" seller's market, according to Nicole Bachaud, an economic data analyst at Zillow, but it will be "slightly more balanced" next year, she suggests.

And according to Ratiu, "mortgage rates and financing in general will remain favorable towards buyers, and coupled with improved inventory, I do see the market skewing more in favor of buyers."

## Do expect: more choices on the market

Buyers, good news: You'll likely have more houses to choose from when shopping for your next place.

This year's housing market was characterized by a "hypercompetitive" atmosphere, says Olsen, with inventory (the number of homes available on the market) notching consistent lows. But for the past three months straight (May through July, per realtor.com data), inventory has been rising—"which is something we haven't seen in a really long time. So that shows us that things are gonna start to balance out a little bit as we move forward," says Zillow's Bachaud.

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"It will probably be a little less stressful for buyers as there are more options" next year, suggests Bachaud. "There's not going to be 50 offers on one house that we've been hearing all these anecdotes about this year."

However, experts don't believe the rise in inventory will push down home prices—

those are still expected to keep rising.

### **Don't expect: prices to drop**

Unfortunately, would-be homebuyers, you'll likely still be paying top dollar for a home next year.

For home prices, "we still have really strong growth, really high numbers, and things are still going up, but they're just starting to slow down a little bit in that progression up," says Zillow's Bachaud.

Recent predictions, like that from CoreLogic, forecast a 3.2% increase in home prices year over year next June; others like Zillow's Bachaud are predicting they'll rise as much as 12% year over year in July 2022.

The key experts are hitting home, though,

is that prices will be rising at a slower pace than we saw this year (welcome news, when you think about the year-over-year 18.6% pop in prices this June, per the S&P CoreLogic Case-Shiller national home price index). "Home price appreciation is likely at the peak, and it's going to start to taper off and come back down towards normal levels," suggests Bachaud.

Indeed, already Ratiu notes that by realtor.com's measurements, we've recently seen several weeks of high single-digit price growth (in the 8% to 9% range) compared with the double-digit range witnessed earlier this year. "To me, that's huge," he says, "because it tells me buyers are, one: getting more options in terms of housing, and two: finally price growth is coming down from the scorching levels we've seen."

## Do expect: a more 'normal' offer process

At this point, most prospective homeowners have likely heard the anecdotes of buyers shelling out far above asking price for a home, feverishly trying to outbid multiple other offers, or even forgoing some inspections to secure a property. But those like realtor.com's Ratiu see things becoming more temperate in 2022.

"I would say to expect 2022 to provide a much more balanced, normal landscape," he suggests. Buyers can also expect to be able to "make offers below asking again. That's part of what we've seen historically; that's a normal market."

While it's true that around one-third of homebuyers paid more than they were expecting for a home this year, Bachaud points out that "there's still two-thirds of

the market selling at or under list price, so even now there are opportunities for buyers to get a home without getting into a bidding war situation or having to feel stress...to waive inspections or things like that," she says.

That's something Bachaud and Ratiu expect to continue next year, especially as more inventory becomes available to prospective buyers.

## Don't expect: mortgage rates to remain at their lows

Part of the frenzy of the 2020 and 2021 housing market has been record low mortgage rates that tempted many would-be homeowners to jump at the chance to get a new mortgage (or refinance) while the getting was good.

And while experts don't expect rates to skyrocket from here, they do see mortgage rates rising in 2022. "What we're expecting is rates to tick back up, not necessarily jump and leap back to, you know, really high numbers," says Bachaud. Currently, the 30-year fixed mortgage rate is hovering around 2.9%. By the end of next year, mortgage rates could hit nearly 4%, based on Freddie Mac's forecasts, while realtor.com's Ratiu sees rates hovering around 3.6% for 2022.

Apart from rising inflation, with the Federal Reserve signaling it might start tapering its asset purchases by the end of this year, "mortgage backed securities, more importantly, are the main contributor to these incredibly low rates. So I do see as the Fed begins to cut back on some of





those purchases, mortgage rates will trend up,” suggests Ratiu.

That’s important for homebuyers to think about next year as it will mean higher monthly payments.

## Do expect: the suburbs to remain hot

During the pandemic, many homeowners took the indefinite work-from-home environment as an opportunity to migrate to the suburbs and away from high-priced city centers. Many people are still working from home, and according to housing experts, suburban real estate is likely to remain a hot commodity next year.

A big part of that is also demographics: namely, the wave of millennials who have been (and will continue) aging into their homebuying years.

“The millennial generation is now moving into its thirties in really large numbers: 4.8 million this year alone, and another 4.8

million for the next two years,” estimates realtor.com’s Ratiu. “So far what we’re finding as millennials mature, as they have families, they have children, [is that] they are absolutely looking for higher quality of life and good schools, and the suburbs is where most of that attraction lies,” he says.

“2022 will see the continuation of suburbs attracting large numbers of buyers,” predicts Ratiu. And no matter where they buy, that flood of millennial buyers in the market should keep demand strong, suggests Bachaud.

Recently, some of those hottest suburban zip codes, according to an August realtor.com report, include Colorado Springs; Peabody, Mass.; Brentwood, N.C., and Franklin, Tenn., to name a few.

## Don’t expect: buying a house to become more affordable

Though the pace of price appreciation

should slow more next year, experts aren’t necessarily predicting it will be more affordable to get a house in 2022.

“When I look at people’s incomes, especially within the perspective of the last 10, 20 years, they have not kept up with the rate of housing price growth,” notes Ratiu. “Without a significant pickup in wage growth, I see affordability still being a challenge.”

According to Bachaud’s estimations, “it’s going to be a lot harder to save for a down payment, especially for first-time buyers as prices continue to rise so rapidly. And if mortgage rates do increase, that’s also going to put stress on monthly payments,” she notes. Her suggestion to homebuyers to handle the challenges? Assess your financial situation, talk with a trusted local real estate agent to understand your local market, and, of course, get preapproved for a mortgage.

However Ratiu suggests that more houses in more approachable price ranges will likely continue hitting the market, which may offer some relief to buyers who were unable to afford much of the inventory in 2021. “Our monthly inventory figures show that smaller homes are being listed in larger numbers,” says Ratiu, which “speaks to a more affordable inventory coming to market.”

That should give buyers more options at different price points, “which is great for first-time buyers who may not be able to necessarily afford a mid-tier or luxury home, which is a lot of what we’ve been seeing over the past year and a half,” says Bachaud.

**The big takeaway for homebuyers eyeing the market next year: The tides are turning in your favor,**

# 19 SUPER RANDOM FACTS THAT MAY SHOCK YOU



1. Donkey Kong got his name because his creator believed "donkey" meant "stupid" in English and wanted to convey the impression that the character was a "Stupid Ape."
2. More than 1/5 of all the calories consumed by humans worldwide is provided by rice alone.
3. Mr Potato Head was the first toy to be advertised on TV.
4. A duel between three people is actually called a truel.
5. The stage before frostbite is called "frostnip."
6. The two tiny holes in every BIC pen ensure that the air pressure is the same both inside and outside the pen, which helps the ink flow to the tip.
7. The process by which bread toasts is called the "Maillard Reaction."



8. "Weird Al" Yankovic wrote "Albuquerque" to be as a joke specifically to "annoy people for 12 minutes." It ended up becoming one of his most popular songs.
9. Admiral Ackbar from Star Wars Episode VI: Return of the Jedi was not a man in a suit; it was actually a giant puppet.
10. In 2005, a fortune cookie company called Wonton Food Inc. correctly foretold lottery numbers, resulting in 110 winners and an investigation. No fraud was involved.



11. Boeing uses potatoes to test their in-flight Wi-Fi, as they reflect and absorb the signals similarly to people. The project is called Synthetic Personnel Using Dialectic Substitution- or SPUDS.



12. Alligators will give manatees the right of way if they are swimming near each other.
13. Magpies are considered one of the most intelligent animals in the world and the only non-mammal species able to recognize themselves in a mirror test.
14. Expedia.com, Hotels.com, Hotwire.com, Trivago, Travelocity, and Orbitz are all owned by the same company, Expedia Inc.
15. The most popular item at Walmart is bananas. They sell more bananas than any other single item they have in stock.
16. Sunsets on Mars are blue.
17. When watermelons are grilled or baked, they lose their granular texture and can even be used as a meat substitute, a "watermelon steak."
18. In South Korea, there is an emergency number (112) to report spies.
19. Nebraska's official state slogan is "Nebraska: Honestly, it's not for everyone."

## DODGING DANGER IN A SECOND MARRIAGE



Some of you have been married more than once. Some of you have children from each of those relationships. Some of you still don't have a Will. If this describes you, guess what?! The Texas Legislature has prepared your estate plan for you, and it probably is not what you want and will likely lead to litigation and fighting among your spouse and children.

To help you understand how this works, I will use the following example throughout. Able is our decedent. He was married to Betty and they had 2 children Charles and Daisy. Able and Betty divorced. Able then marries Esther and they have one child Frank. Able dies without a will.

Section 201.002 of the Texas Estates Code, directs where Able's separate property will go as follows: 1/3 of the personal property and a life estate in the Able's land goes to Esther his surviving spouse, 2/3 of the personal prop-

erty and the remainder of the land goes to Able's children, Charles, Daisy and Frank.

Section 201.003 of the Texas Estates Code, directs where the community property of Able and Esther will go: Esther will keep her 1/2 of the community estate and Able's children, Charles, Daisy and Frank will share Able's 1/2 of the community estate.

As you can see, there will be quite an issue between Esther and Charles and Daisy, when it comes to the house. Esther will get to stay there, in addition, Charles, Daisy and Frank will need to wait for Esther to pass away to get access to their share of the real estate. Likewise, the furniture, vehicles, etc., would need to be divided 1/3 and 2/3. These divisions can create a lot of inter-family tension.

There is a solution, an alternative to the Legislative estate plan. By drafting

a will, your decision, your plan is what will control. Why not have your plan control the way your assets will pass. There are many different combinations of how assets can be distributed. It is important to meet with your legal advisor to see how to best distribute your estate.

In summary, you should choose how your estate is distributed. As you can see, not making a choice still is a choice (though not a good one).

If you are interested in preparing your will, or reviewing your current will, contact me at 956-791-5422 or email at [info@dickersonlaw.com](mailto:info@dickersonlaw.com) to schedule an appointment.

*Best Regards,  
Joseph Michael Dickerson*

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Wills, Trusts, Business & Real Estate

Law Firm

The J.M. Dickerson



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# DICKERSON DIGEST

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