

TRUSTWORTHY NEWS

FALSE ECONOMY

WHEN SAVING \$ NOW = SPENDING \$\$\$ LATER

HIGHLIGHTS:

- ◆ False Economy
- ◆ Remember: Legal Questions Deserve Legal Answers
- ◆ The Invisible Number
- ◆ Preventive Lawyering



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For a FREE (*)
consultation, call us.

(713) 850-7799
(*) 1 hour limit, please.

The cost of making a Will or Wills now is only part one of a two part cost. Part one ("X") is today. Part two ("Y") is the probate of the Will, which will happen later after death.

The true cost of a Will is (1) today's preparation and execution; plus (2) tomorrow's legal process at court to make it valid (called probate). Wills guarantee court involvement by law, and the probate court puts itself, attorneys and creditors ahead of your beneficiaries for usually a minimum of six months. So, besides time and delay, Wills cost "X" to begin, plus "Y" to finish. Wills total costs, "X" + "Y", are usually two to four times greater than the total cost

of a Living Trust.

Why? Living Trusts have a one time cost—today — they begin working today (they are "living") - and they cost "X" but there is no "Y". Living Trusts do everything Wills do—without probate. It is a private document that instantly transfers one's assets at death (not in six months). Yes, they do everything Wills do and much more. Living Trusts are like "super Wills without the courts". They give an important added bonus—protection from guardianship courts of property during incapacity (or minority of children) without the problems of powers of attorney.



Save money—look at costs "X" and "Y" and use a Living Trust if possible, and a Will at the very least. Yes, Living Trusts cost more at the "X" stage, but because there is no "Y" stage, the cost of a Living Trust is considerably less than a Will. For those clients that need a Will, we credit the full cost of preparing the Will against the cost of a Living Trust if you convert later. You can always change from a Will to a Living Trust.

THE MEASURE OF A PERSON

*Not "How did he die?"
But "How did he live?"
Not "What did he gain?"
But "What did he give?"*

*Not "What was his station?"
But "Had he a heart,
and did he play his*

"Had he a heart, and did he play his God given part?"

*Not "What was his shrine?"
Nor what was his creed?"
But "Had he befriended those*

really in need?"

*Not "What did the piece in the newspaper say?"
But was he ever ready with a word or good cheer,
to bring back a smile,
to banish*

a tear?

These are the units to measure the worth of a man as a man, regardless of birth.

PREVENTATIVE LAWYERING

It will reduce and minimize your problems, time and costs. Simply stated, it is planning before the event; not after the lawsuit, disability or death. Call us, we can help.



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(*) Licensed by the Texas
Supreme Court and US Tax
Court to handle all legal mat-
ters

THE INVISIBLE NUMBER

“Everyone has an **invisible number** on their forehead that represents how long that person will continue to live; one day, one month, one year, 30 years, etc.” Unfortunately, no one can see it except God. How long can one put off important things such as (1) being kind and loving; (2) improving your spiritual relationship; and (3) taking care of business.

What might your number be? Have you or

are you putting off your Will, Will codicil, or Will alternative, i.e., a Revocable Living Trust? We can help with #3.

WILL OR LIVING TRUST: WHICH IS



RIGHT FOR YOU?

Call for your free copy of our latest booklet. Don't forget to ask for one for your parents and adult children.

REMEMBER: LEGAL QUESTIONS

DESERVE LEGAL ANSWERS

Your friends advice may not fit your situation, and they are not accountable, but your attorney is!

Let me help you with your real estate, corporate, probate, guardianship, family and personal injury matters.

I have been practicing as a General Practitioner in these areas for 38 years.

FALSE ECONOMY AGAIN

Saving money and time is similar to “making money” since planning today probably saves your thousands later at disability or death.



FRIENDSHIP

I LOOKED FOR MY
SOUL, AND MY SOUL I
COULD NOT FIND.

I LOOKED FOR MY GOD,
AND MY GOD ELUDED
ME.

I LOOKED FOR A
FRIEND AND FOUND
ALL THREE!



HOW DO YOU WANT TO BE REMEMBERED



Answer: Hopefully as someone who closed the door before the horse left the barn. Take care of business now or later—it will get done regardless! Make a Will or Living Trust before incapacity or death - or Texas law will do it for you.