

# The Twin Advisers Newsletter

Partnered with



February 2020

Hello Family, Friends, and Clients!

The year is already off to a fast start and we are excited like everyone else for warmer weather and more hours of daylight. We have been busy getting connected to insurance carriers and learning more about the different products available. Insurance is a different world but very interesting. We already see how the benefits of knowledge will help with our real estate clients. Real Estate sales are already heating up with the mild winter and low inventory.

We have been focusing on our personal health, systems in our business, marketing and working with clients! It has been a fun process and we have our new website up and running at [www.twinadvisers.com](http://www.twinadvisers.com). We love to learn, and with new found knowledge we will be adding new blog articles each week in addition to our newsletter on what is going on with us, real estate and insurance.

We would love if you could connect with us on your favorite social media channels. We have the direct links at our website. If you get a chance we would love your support by liking or following us as we continue to grow Twin Advisers.

As always, if we can be of any help please don't hesitate to reach out.

*Jay & Justin*

## Why Suffer?

Sweat pouring from me and wondering why after months of not working out I decided to run a 5k on a treadmill in mid-September. The best way I can describe it is when I was in my early 20's I smoked a lot and each morning I would wake up and feel horrible. Hacking, low energy and hard to breathe. I kept thinking to myself how horrible smoking was for me but continued to do it. Until one day I decided that it was enough. It was up to me if I didn't want to feel like this anymore. All it took was a decision and I quit cold turkey and never smoked again.

Now here I was again. I had the same feeling of smoking, I needed to make a change. I wasn't at my heaviest but only nine pounds from it. I didn't like the way my clothes felt, low energy, and feeling like I was letting down my kids by not being a better example of health. I felt that if I didn't do something I would end up another statistic.

I have always been intimidated by the gym. Wondering what kind of workout I should do and if I was even doing it right. I've tried different programs over the years and would see temporary success but nothing would ever last. To me, I looked

at working out as suffering but needed to reframe what that meant.

It reminded me of a book I read by Mark Manson, *The Subtle Art of Not Giving a F\*ck*. He says, “If suffering is inevitable, if our problems in life are unavoidable, then the question we should be asking is not how do I stop suffering but instead why am I suffering - for what purpose?”

I knew my purpose and so that day in mid-September I made a decision that I will commit to working out for the rest of my life. Too many years I would let “Seize the day” or “You only live once” derail me from doing what I knew was hard and what I struggled with. It had to become a part of who I am, like brushing my teeth. There was no going back, I would not let the lack of knowledge, a busy schedule or just laziness get me out of it.

Just a few days after I started, Justin joined me in the gym. We have worked out 6 days a week since I stepped foot in the gym back in September. At first, we ended up just running 5k's for 3 weeks since we didn't know what else to do and didn't want to look like fools at weight lifting. I hate running and was miserable so I needed to make a change.

In Ray Dalio's book “Principles” he said “When a problem stems from your own lack of talent or skill, most people feel shame. Get over it. I cannot emphasize this enough: Acknowledging your weaknesses is not the same as surrendering to them. It's the first step toward overcoming them. The pains you are feeling are “growing pains” that will test your character and reward you as you push through them.”

It's a reminder of the “1% Rule” that we strive for.



Then Justin and I picked up books on weight training and started that up in mid-October along with running 2 miles a day for our cardio workouts. Then in November, we started adding challenges that would stretch us. We started with a burpee challenge. It was to do 100 burpees every day. It was exhausting physically but mentally was just as hard, especially over Thanksgiving Holiday. We both finished and on November 31 had 3,000 burpees under our belt. In December it was completing four, one-minute planks each day. January we did 140 pushups each day. We have hit five months of consistent workouts with me shedding almost 30 pounds.

The funny thing is once I made a commitment to work out for the rest of my life, it's been my default. I no longer have to make a decision if I am working out that day, the decision was already made. Life in itself is a struggle, and it's not going to stop. Give it a purpose, make a decision, and then apply the 1% rule.

**By Jay Brown**

# Uncomfortable Conversations - by Justin Brown

Now that Jay and I are involved with insurance we have been soaking up a lot of new information. We recently attended a HealthMarkets meeting in Kansas City that was devoted to life insurance.

First, no one likes to talk about life insurance. It's not a popular subject. You might say going to the dentist has more appeal. In real estate we have to have lot's of uncomfortable conversations.

Inspection issues, buyer's pulling out of a contract on our listing, etc.... Not anything new to us.

Before I started in this industry I assumed most people had life insurance. Unfortunately, that isn't the case and according to a 2019 Barometer Study by Life Happens and LIMRA that life insurance ownership has declined from 63 percent in 2011 to 57 percent in 2019. There are a host of reasons that might lead to the decline but the biggest is thinking it's too expensive or minimal options.

I've had life insurance since my early twenties.

When I was single I didn't need much. I wanted to have enough to pay off student debt, help with any costs and make it so there were no worries.

However, as you get older life evolves. I'm married and have two beautiful girls so the amount I needed grew. I wanted to make sure any income was replaced, the home we love didn't change and provide more opportunity for my girls if anything were to happen.

In my opinion, since life insurance isn't easy to discuss, it's very easy to postpone. It's the same for creating a will or trust. I have to admit it wasn't until recently that I had a living trust done. It was

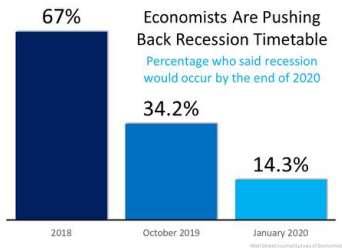
easy to say, "I will do that next week." Then next week turns into months or even years. Always good intentions, but it never gets done. However, it feels good to have a plan in place, to know despite the circumstances there is one less item to stress or worry about. The same goes for life insurance. Do I want to use it, **Absolutely Not** but I'm glad I have something in place.

How much life insurance do you need? Good question, it depends. If you watch Dateline or 20/20 apparently your spouse needs several million on you. You know how the story ends. Since most people are not a Dateline story than the amount you need is different for everyone based on their situation and budget.

We have a lot of options with Health Markets and I personally have had term most of my life since it made sense for my family. One of the biggest take aways from the trip is most people think that nothing will happen to them. We've heard stories of freak accidents and the position the family was put in with & without life insurance.

This is an unusual topic for our newsletter but just like real estate we are not afraid to have an uncomfortable conversation. I would rather have it now than telling a family we didn't bring up the as an option because it was uncomfortable.

So please don't walk to the other side of the street when we see you next. We are ok with the answer "No Thanks". It will make us feel better just to know you and your family are covered.



We hear in the news and in general conversations about the possibility of a recessions, however, we continue to be in the larges economic recovery in US History.

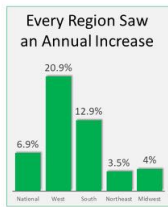
Is there a possibility of a recession? According to economists, it's starting to get les and less. One of the reasons is the housing market.

## People want to buy houses.

ShowingTime's Latest Report Shows Another **INCREASE** in Buyer Traffic...

"Showing numbers confirm ...that year-over-year buyer activity has increased substantially. NAR is reporting a significant year-over-year jump in pending sales, which confirms the trend."

Daniil Cherkasskiy, Chief Analytics Officer at ShowingTime



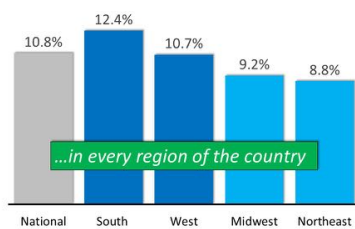
ShowingTime's Report numbers confirmed that year-over-year buyer activity has increased substantially, and it's increased in every single region.

The west, the south, the northeast, and mid-west are all seeing more buyer traffic in this year than they did the

same time last year.

That's been confirmed by the existing sales report by the *National Association of Realtors*.

Existing Home Sales Increasing Y-O-Y



**Don't leave your equity to chance.**  
[www.HomeEquityAdviser.com](http://www.HomeEquityAdviser.com)

## Omaha We Have a Problem

Housing Inventory Falling to Historically Low Levels

Category	Level	Last Seen
Total Homes for Sale	1.4 Million	1993
Months Supply of Inventory	3.0 Months	Never



"The market is struggling with a large housing undersupply... the number of homes for sale are poised to reach historically low levels."

George Ratiu  
Senior Economist at realtor.com

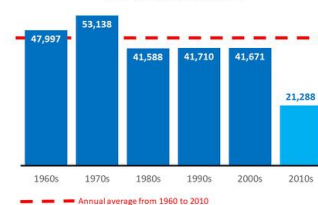


We continue to see a trend of low inventory I Omaha especially for under \$300,000. We see two big contributing factors.

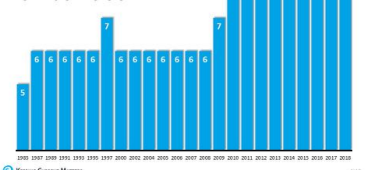
**#1. Celebrity homes** who has 95% of its inventory priced over \$200k and no other large scale builders in that price range.

**#2. Everyone is staying 3-4 years longer in their home.**

Single-Family Home Construction Starts per million population



Median Seller Tenure in Their Home Since 1985



**Justin and I are data geeks but only makes sense if we can use it to solve your problems. Let us know if you have questions. We will make sure we can get you what you need to make an educated decision.**

"I wish we'd stop talking about data, because data is a fundamental. It's like the blood in the veins, and everyone's going to have it. But it's the application of the data, it's how we apply it to solving challenges which is more important than the thing itself."

Tamara Ingram  
Global Chair of Wunderman Thompson Group



Our blog is up and running and have some great articles ready to go. [www.twinadvisers.com](http://www.twinadvisers.com) Such as: "When is the best time of year to put a house on the market?", The 2020 Real Estate Predictions that May Surprise You", January 2020 Market Trends Report", "Multiple Bids? Compete to Win Your Home Purchase", and More! Would love for you to check it out. Any feedback is always welcome!



Don't hesitate to call, text, email if you have any questions.

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