

# NEIGHBORS *AND* FRIENDS

*George Niño, Vice-President of the Briarhills Property Owners Association*

I hope you are well. On occasion, I will write articles about issues that I hope will be of interest to our community, particularly legal issues. Lately, I have been thinking about the importance of estate planning documents and thought I would share a few thoughts on this subject. According to a 2007 research study, 55% of all adult Americans do not have a will. A will allows you to be certain that your wishes will be followed regarding the distribution of your assets and the care of your family, particularly minor children. So, the majority of Americans work all their lives to accumulate assets and provide for their family but then do not take the logical next step of creating a will. Why? Separately, many Americans have life insurance policies to care for their families but then do not tell their loved ones about the policies. According to one study, there is over \$1 billion dollars of unclaimed life insurance proceeds in the United States. Rather than try to understand the reasons why many people are not taking the necessary estate planning steps, I thought I would describe important documents everyone should have.

A will is only one of six essential estate planning documents. Remember that a will only takes effect after a person dies. However, people are likely to become either temporarily or permanently incapacitated before they die. This could result from a sudden accident or illness, which could occur at any age. Certain estate planning documents enable you to designate trusted family members or friends to manage your affairs while you are incapacitated. The documents you should have include: (1) a last will and testament (if you have minor children, this should include a contingent trust, trustee, and guardian); (2) a physician's directive; (3) a medical power of attorney; (4) a statutory durable power of attorney; (5) a HIPAA authorization; and (6) a personal records form.

Here is a brief description of these documents. Through a

will, you can identify the beneficiaries who will receive your assets and provide for your minor children by creating a trust for their benefit and appointing a guardian to care for them. As a result, if you do not have a will, you will not have control over the distribution of your assets or the care of your children. A physician's directive (also known as a living will) allows you to instruct your physician not to use artificial methods to extend your life in the event you are diagnosed with a terminal or irreversible condition. A medical power of attorney allows you to designate someone to make medical decisions on your behalf in the event that you are incapable of making those decisions for yourself. A durable power of attorney allows you to designate an agent to manage your finances if you become incapable of managing them yourself. A HIPAA authorization allows you to designate someone who can have access to your medical information.

Finally, a personal records form identifies your key financial information for the executor of your estate or for beneficiaries of life insurance policies. Do you have all your important financial information, including account information, a list of assets, and a list of debts in one place known to your executor or a close family member or friend? If not, you run the risk of your family not knowing about the existence of key financial information like the availability life insurance proceeds. Please take the time to make sure that you have the necessary estate planning documents and that someone close to you knows where they are.

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Emergency .....	911
Constable ( <i>Closest Law Enforcement</i> ).....	281-463-6666
Poison Help .....	1-800-222-1222
Library and Community Center.....	832-393-1880
City Services.....	Call 311
Citizens' Assistance.....	713-247-1888
Public Works.....	713-837-0600
Neighborhood Protection.....	713-525-2525
Animal Control.....	713-229-7300
Wild animal problem .....	713-861-9453
Hazardous waste.....	713-551-7355

### OTHER UTILITY SERVICES

Street light problem.....	713-207-2222
.....(then 1 then 4)	
Power out/emergency .....	713-207-2222
Gas leak suspected.....	713-659-2111
Before you dig.....	Call 811

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Check Park.....	5
Contract Check.....	133
Dist./Juvenile.....	2
Dist./Other.....	1
Incident Report.....	3
Information Call.....	3
Meet the Citizen.....	5
Meet the Officer.....	1
Neighborhood Chk.....	14
Susp. Person.....	2
Traf. Initiative.....	10
Traffic Stop.....	16
Vacation Watch.....	285
Veh. Suspicious.....	4

**Total Count for Period : 488**



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# Ayusa Seeks U.S. Families in the Houston Area to Host High School International Exchange Students for the 2015-2016 School Year

Ayusa, a non-profit organization that promotes global learning and leadership through cultural exchange and leadership programs for high school students from around the world, is looking for American families in the Houston area interested in sharing their America with international high school students for the 2015-2016 school year. Applications for interested Houston area host families are currently being accepted.

"Sharing the American experience with an international student is a unique opportunity for the average American to profoundly impact the life of a teenager, and provide them with a positive, transformational experience that they will remember for the rest of their lives," said Sherry Carpenter, executive director of Ayusa. "Houston area host families are in a great position to show international exchange students an especially authentic slice of American life, which is one reason we are actively looking for Houston area based host families."

Ayusa foreign exchange students come from more than 60 countries, are fully insured, bring their own spending money, and are proficient in English. Whether from Japan or Brazil, India or Sweden, Ukraine or Mexico, France or Lebanon, foreign exchange students are a window into another culture and a great way to travel the world without leaving your home.

"Host families are the heart and soul of Ayusa's foreign exchange program," said Vicki Odom, Community Representative for Ayusa, and the local contact for Houston.

"Our families have been hosting Ayusa exchange students for the last five years, and the experience has been transformative for the students, who blossom in the local community through support from the families and schools."

There is no "typical"

American host family and Ayusa welcomes all interested families, with or without children, from both urban and rural communities. Host families provide three meals a day and a bedroom (either private or shared). Each student is supported by a professionally trained community representative from Ayusa who works with the family and student for the entire program. All host families must pass a criminal background check and a home visit by an Ayusa representative.

Ayusa has been a member of the Council on Standards for International Educational Travel (CSIET) for more than 25 years – since its foundation. CSIET evaluates U.S.-based youth exchange programs so that students, families and schools can identify inbound and outbound reputable exchange organizations.

Ayusa is a 501(c)(3), and an official U.S. Department of State designated Exchange Visitor Program Sponsor. Families interested in learning more about hosting an exchange student can visit <http://www.ayusa.org> or contact Vicki Odom at 832-455-7881.

## About Ayusa

Ayusa International (<http://www.ayusa.org>) is a nonprofit organization founded in 1981 to promote global learning and leadership through cultural exchange and leadership programs for high school students from around the world. In addition, Ayusa administers high profile grant programs funded by the U.S. Department of State and other organizations. Ayusa is part of the Intrax family of organizations that provide a lifetime of high quality educational, work, and volunteer programs that connect people and cultures, with operations in more than 100 countries worldwide.



# TENNIS TIPS

By USPTA/PTR Master Professional  
**Fernando Velasco**



## The Modern Game: The Swinging Backhand Approach Shot or Volley

In previous newsletters, I offered tips on how to execute the basic strokes for players who are just beginning to play tennis or who want to resume playing.

I am now offering suggestions on how to play the “modern” game mostly geared towards players who are happy with hitting the ball over the net and controlling the point with consistency. These players may be already playing for leagues or in tournaments and are looking for more “weapons” on the court.

In this issue, I will offer instructions on how to execute “The Swinging Backhand Approach Shot or Volley.” This shot is used when an opponent hits a soft shot that is floating high on the service line area. The player will take advantage and will hit the ball on the fly with a huge swing, thus hitting with top spin high over the net and hit with power. When the ball hits the court, it will take a big hop, forcing the opponent to fall back close to the fence, or to hit the ball on the rise. This shot can be used as a “winner” or as an “approach shot.”

In the illustrations, Vishwa Aduru, one of the top players of the Grey Rock Tennis Academy, shows the proper technique to execute this stroke. Vishwa is coached by the Director of the Tennis Academy, Darin Pleasant.

**Step 1: The Back Swing:** When Vishwa sees the opportunity, he makes a quick turn of his upper body and takes the racket high

and back. The head of the racket is now at shoulder height, his shoulders are turned, the left hand is gripping the racket tight and the right hand is semi-relaxed. His weight is on the front foot as his momentum carries him forward to attack the ball. His left wrist is “laid back” to allow maximum point of contact.

**Step 2: The Point of Contact:** The success of a top spin shot is keeping the ball on the strings going from low to high in a 30 degree angle and accelerating the racket head around the outside of the ball. Vishwa started the swing high and “looped” it to allow the head of the racket to drop down. He will be brushing around the outside of the ball as he makes contact with it. His left shoulder is almost opening and his weight is moving through the shot.

**Step 3: The Follow Through:** In order to get maximum control and power, Vishwa is keeping left arm extended through the shot. He has “snapped” his left wrist and has the head of the racket facing down. His weight is going forward.

**Step 4: The Finish:** Vishwa’s upper body acceleration forced the head of the racket to “wrap around” his right shoulder, thus creating the most power and topspin on the ball. His legs are already in position to move forward the net for a volley. His left foot should naturally move forward due to his momentum and racket speed. From his looks, he apparently hit a very deep volley for a winner.

*Look in the next Newsletter for: “The Modern Game: The Slice Overhead”*





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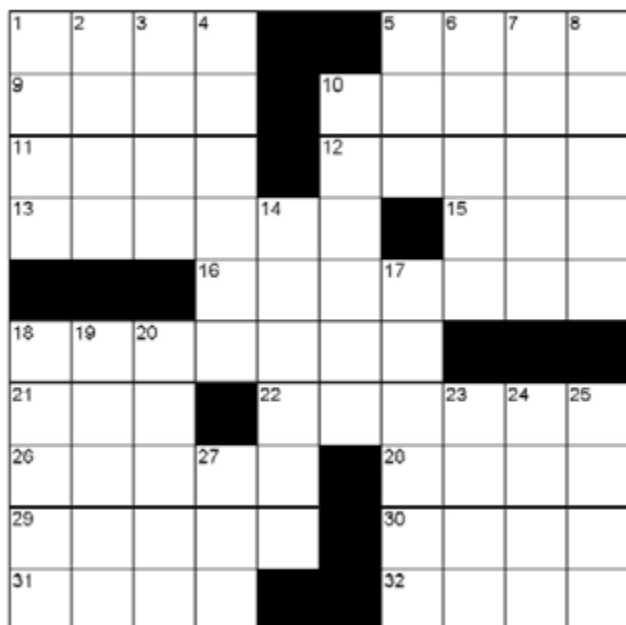
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## CROSSWORD PUZZLE



### ACROSS

1. Southwest by south
5. Prophet who built the arc
9. In \_\_\_ of
10. Short poem
11. Iraq's neighbor
12. More able
13. System
15. Conger
16. Avows
18. Angora (2 wds.)
21. Finale
22. Grows
26. Do penitence
28. Has 4 identical siblings
29. Automaton
30. Ancient Indian
31. Espy
32. Tier

### DOWN

1. Skinny
2. Flexible metal thread
3. Lick
4. Sunbonnet
5. Catch
6. Cargo ship
7. BB Player Abdul Jabar
8. Throws violently
10. Played (2 wds.)
14. Counterbalance
17. Iranian's neighbors
18. What you shift
19. Upon (2 wds.)
20. Philippine dish with marinated chicken or pork
23. Peewee
24. Aphids
25. Fasten
27. Negative

View answers online at [www.peelinc.com](http://www.peelinc.com)

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		7	1					
		6			3			2
	4					8		1
		8		2				
	6	1						7
3	7			9			6	8
			3				2	
6						5		3
	1				2			6

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