

March 2016



“HIDDEN HIGHLIGHTS”

The Official Publication of Hidden Valley Ranch
Property Owners' Association, Inc. (HVRPOA)
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GENERAL INFORMATION

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Clubhouse Hours: 7:00 a.m. to 10:00 p.m.
Activity Center: 7:00 a.m. to 10:00 p.m.
Exercise Room: Open 24/7

2016 BOARD MEMBERS

President: Steve Freilingner
Vice-President: Vern Drescher
Directors: Mary Crawford
Elaine Kekstadt
Jim Moore
Rick Radl
Mike Yost

Secretary: Judie Gustafson
Treasurer: Gayle Constable

A list of Committee Chairpersons (such as for Architecture, Maintenance, Dance, etc) is posted online and on the bulletin board across from the front office counter.

Hidden Highlights Editor: John Constable
Submissions: HVRPOA.com to attention of the Editor. Deadline: 20th of each month.

President's Message

Spring is just around the corner and people, once again, will be trekking North for the summer. We wish everyone safe travels and to have a great summer. We will hopefully see everyone again this coming fall.

The Board would also like to convey our gratitude to all who have volunteered their valuable time to help keep our park and the various activities running smoothly this past season. Thank You!!!

Lastly, I, personally, want to thank everyone for all your support, not only for me, but for the new Board as well! Again, Thank You!!!

To both full time residents, and the Winter Texans, Have a Safe and Enjoyable Summer!

Steve Freilingner, President

KEEPING IN TOUCH

If you're leaving the Park, you can still keep in touch with what's happening. Just **follow us online**.

Go to HVRPOA.com and click on ***Hidden Highlights*** for an April issue. then John takes a summer break but, if permitted, will pick up the Editorial role again next Fall.

During his hiatus, look for a ***Summer Fun Club Email / Newsletter***, which lists summer activities, tours, and other interesting tidbits for the year-round residents.

Any HVR resident wishing to receive HVR's Summer e-mails and notices can do so by going to the website and adding their name to the "summer list" (full-timers).

Reminders of End of Feb. Events

FEB 23 12:30p CRAFT SUPPLIES EXCHANGE

Bring your project leftovers and exchange them for supplies you CAN use.

Feb 24 6:30p FREE MOVIE "The 33"

See page 4 for more details.

Feb 25 8:00p PLAY: Romeo & Juliette

At South Texas College Theater
\$3 pp for those who previously signed up.

Feb 27 GOLF TOURNAMENT

Reminder to those playing in HVR 13th annual tournament and to those with meal tickets:

Tee-off time: 8 a Happy Hour 4:30 p

Dinner 5:30 p Prizes to be awarded

Feb 27 10:00a – 2:00p QUILT SHOW

View the presentation and then get a close-up look at the finer details of the quilts, wall hangings, and class projects by our very own talented ladies.

Feb 27 1p CPR TRAINING SESSION

Anyone can take part in this training. The life you save could be that of your Spouse!

FEB 29 Celebrate LEAP DAY

Why not use this year's EXTRA DAY to be EXTRA NICE to someone?

Openly or Secretly, here's some ideas:

- Give a note of appreciation to someone (or several, especially our volunteers)
- Leave a treat on someone's steps
- Make a "coupon" offering to pay for next week's Bingo, for example.
- Wash an elderly neighbor's car.
- Do a "pass it forward" deed.
- Treat someone to Dairy Queen
- Tell your neighbor why you're glad to have them as a neighbor.
- Make a casserole (or dessert) for someone sick.

Extra day = Extra Blessing for both of you!

HVR DIRECTORIES

The 2016 Directories, with member's names, addresses, and phone numbers are **now available** at the Office. Cost: \$ 1.00

Ed. Note: I saw first-hand (and heard about) how frustrating a task it was to get these Directories printed. Let me share the story:

Once the files have been updated, you would think just calling them all up in a certain order and hitting a PRINT button on the Printer would create the booklets, right? NOT!

First, it printed names & such but no phone numbers. Hit CANCEL.

Then, it printed names, addresses and phone numbers but now it dropped the e-mail addresses. Who knows why? Hit CANCEL again.

Then, it printed everything, but only from pages three onward, omitting the first two pages. Hmmmm, will the people who have last names beginning with "A" really mind? Hit CANCEL (and threaten to start hitting your head against the wall).

Next day, the Internet Server gets switched over. Now, the printer won't even recognize the computer. Another frustrating day! Just keep smiling, though, when people inquire as to when the new Directories will be ready. Tomorrow? Maybe so,... if we smile at the Printer in just the right way.

The next day, despite following the same procedures, the printer now won't print the half-pages in the correct order (for example, pages 8 & 45 must be printed on one side of a page and pages 46 & 7 on the back side so when they are folded in to make the book, they appear in order).

When the printing order problem is finally solved, it then won't print the colored Cover sheet and include it before stapling. Alas, another day of delay, as other tasks are requiring their attention.

Finally, when the crew gets back to the directory task and, upon doing nothing different from what was done on the last attempt, the booklets start churning out correctly.

Was it my imagination, or did I then hear someone mutter, "Only a dollar for these? Are you kidding me???"

Cancellations:

1. Mar 14's TALENT / NO TALENT SHOW

2. Mar 17's HVR OPEN HOUSE

Q1. Why is there a proposal to change the voting procedure to “two votes per (assessed) lot”?

(The full properly-worded proposal is posted on-line and in the Clubhouse.)

Texas Law stipulates that there be EQUALITY in our Property Association (lot) voting methods. It does not stipulate HOW that must be achieved; only that it be achieved. Currently, we have one vote per lot. While that does give LOT equality, it hardly offers MEMBER equality. We seldom get a quorum for our meetings because spouses don't bother attending, as they do not feel “equal” since they have no voting privileges. The Board acknowledges that problem, and **the new proposal is trying to fix that**, yet stay within the law requirement.

Q2. Why not propose “one vote per member”, based on the names on the deed?

That was suggested at one point, but that merely reverses the above problem. Each spouse would get a vote (that is, 2 votes for their lot), but it gives only one vote to a single person (1 vote per lot) It also provides owners who have placed the names of several family members/heirs on their deeds to be given several ballots. That is hardly LOT equality!

Also, with properties selling and changing hands constantly, it would be difficult indeed to try to maintain an accurate membership list or count at any given time.

TWO VOTES PER (ASSESSED) LOT solves all three problems in one step:

1. LOT equality. Every (assessed) lot gets 2 votes. Texas Law is happy!
2. SPOUSAL equality. Each spouse gets a vote, and the widow next door has 2 votes, so both lots have equal weight at the ballot box. Members are happy!
3. There are a fixed number of lots. That number doubled equals the number of eligible voters. The Office is happy!

It's simple! and It's equal!

It's important that all members attend the Mar 12 meeting so we will have a quorum, have a vote, and move forward. If you can't be there, fill out an absentee (vote) form. They count towards the quorum, plus you have a vote.

Absentee Vote vs. Proxy Vote

What is the difference?

Suppose, for a membership meeting, there is a proposal requiring voting by ballots. If a member is not going to be able to attend that meeting, but wants his say by having his vote counted, should he complete an absentee form or a proxy form?

First of all, **an absentee vote (form) allows your vote to count towards the quorum** (the minimum number required for the meeting to be held). Secondly, **your absentee vote will count towards the vote results**, unless there is an amendment made at the meeting. Any amendment(s) will void all absentee votes. (They cannot be counted, as there is now a question of whether you would still vote on the amended proposal in the same way.) That is very unlikely to happen with this proposal.

A Proxy vote (form) allows a member to designate one other trusted member who will vote on their behalf at the meeting. A designated member can only hold one proxy. Proxies, though, do not count towards the quorum. However, it does count whether or not there are any amendments. (You have to trust your designator's judgment on that change.)

Mar 11 9:30a (Open) Board Meeting

Members can raise any concerns /questions they might have during the open mike session.

Mar 12 9a Membership Meeting and

Member Appreciation Luncheon:

Mar 12 (after the meeting)

Attendees received a FREE ticket

Non-attendee wishing to join us: \$2.00.

Kids Against Hunger PACKING EVENT

This event was held on Saturday Feb 6th and was sponsored by the combined LVR/HVR Bible Study Group, who raised the necessary funds to buy the food supplies through various fundraisers (including a Musical Benefit).

Donations were gathered also from local Businesses like Rilemar Homes, Chris Construction, Morales Construction, All About Floors, and from the Jack Martin Family, as well as from the HVR Chapel.

To say that the event was a success would be an understatement! The original goal was to prepare 20 thousand meals, but as the money poured in to buy the food, that goal was then raised to 30 thousand. On the actual day of the event, **34,032 meals were prepared.**



Each packet contained measured amounts of rice, soybean, and dried veggie flavorings which, when boiled up, provides six high-protein meals for kids (or senior citizens).

The almost 5700 food packs were packed and ready for distribution in **just under four hours.**

There were 163 volunteers participating. **60 volunteers were from Hidden Valley Ranch.**

The steady stream of Volunteers took their turns keeping the four assembly lines busy by either scooping, weighing, sealing, or placing the packets in boxes.



The best part of this effort was that **every single package stayed in the Rio Grande Valley**, feeding local needy kids as well as needy senior citizens.

Of the 157 boxes (holding 36 packets each), **45 were given to the Penitas Food Bank.** That's nearly 10 thousand meals for their needy clients! Seven other Food Banks plus several Churches received the rest for their distribution.

The Organizers wish to say **THANK YOU** to all who donated money and/or volunteered their time and energy towards this event.

FREE MOVIE: "The 33"

Feb 24 6:30p at LVR Clubhouse

Free popcorn, soda, and cookies.

Based on the real-life event of the Chilean gold/copper mine collapse and the 33 miners who spent 69 days trapped underground Starring Antonio Bandares.

Free-will offering: non-perishable Food Bank items

Presented by the combined LVR/HVR Bible Study Group.

HVR MARCH ENTERTAINERS (7:00p)

Mar 7: Jason Whorlow
(Excellent piano delivery)

Mar 14: Leslie Blasing (Voted Female vocalist
& Entertainer of Year, both for 2 years in a row)

Mar 21: Faith's Journey Trio
(Southern Gospel)

MARCH DANCES (7-10p)

Mar 5: "Country Roland"

Mar 19: Ken Sutter (DJ)
(This will be the last Dance for the Season.)

MUSIC JAMS (5: 30p)

The Jams will continue every Friday through
Mar 18th with good food & good music!

CRAFT SHOW & Lunch

Mar 19th 8 – 12

Sign-up sheet for helpers is posted. We
need help before, during, and after the Show.
(This is the last one for the Season.)

CRAFTER'S CORNER NEWS

Mar 8 12:30-1:30 **SHOW & TELL**

Come see what the talented Crafters have
worked on this Season: Paintings, Jewelry,
and more. Bring your Cameras!

The Stained Glass Class will also be joining the
Crafters for this display.

The "official" last Crafter's Corner get-together
will be Mar 29th. They will resume the first
Tuesday in October. For more information on
the above, contact Judy Hamilton 584-6727

J'Ever Notice.....

.... you press 1 for English, but are then
transferred to someone whose accent is so
thick you can't understand them anyway!

LETTERS / E-MAILS / COMMENTS

Letters for publication in *Hidden Highlights* must be
signed, but names can be withheld upon request.
Editor reserves the right to correct spelling & grammar,
and/or condense wording to fit into the available space.

About the Bike Club Chicken Dinner...

The HVR Bicycle Club would like to thank
the residents and visitors for their continued
support of our annual Chicken Dinner. With the
money from this fund raiser, we make monetary
donations to these charities: Children's Haven,
Comfort House, Food for Families, Women's
Shelter, Rio Grande Valley Children's Home,
and the Salvation Army. We also take some of
the proceeds and shop for food staples for 2
needy families. We also make a donation to
HVR's general fund.

If you have any questions call me @262-
378-9589 or e mail me @ gas101040@aol.com
Have a great day, (G. Sanders)

About the Ladies Luncheon.....

Thank you to everyone who bought tickets and
enjoyed the Silver Spurs Luncheon. I have
been swamped with requests for the recipes
and think the easiest way to handle that is to
have them printed in the newsletter. (M. Ford)
[Ed. Note: Look for the recipes on page 8]

About the Swiss Steak Dinner...

We would like to thank everyone that attended
our dinner, and made it a rousing success. We
served 215 people!
A big Thank You goes out to everyone who
helped us in any way to make it a success.
(G. Sanders)

Speaking of food...

BREAKFAST SCHEDULE (7:30-8:30a)

Mar 11: Biscuits & Gravy
(Note: A meatless option will be available
for those observing Lent.)

Mar 25: Eggs & Sausage or Ham
This will be the last breakfast of the Season.

BYOTS (bring your own table service)
Sign-up sheets are posted in Clubhouse.

CAUGHT IN THE ACT:



Shuffleboarders having some morning fun.
Sure beats pushing a Snow Scoop!

WANTED: OLD HVR PICTURES

2017 will be HVR's 20th Anniversary, and lots of celebration plans are in the works. One idea is to do a "Photo Share Day" sometime in January.

In doing interviews for the feature article in the last issue entitled "The Way We Were", the willing interviewees told me they had lots of pictures, but they were all "back home". As a reminder to them, and, indeed, to **anyone with pictures from those early HVR years, please bring them back with you** when you return in the Fall.

To help you remember to pack them, go right now and put a note in your suitcase or on the RV fridge or someplace where you'll be sure to see it as a reminder when you start packing to head back to HVR in the Fall..

This should make for an interesting look back for everyone.

PS: We're also thinking of a "1997's" Dance or Pot Luck or some sort of get-together, so maybe bring along your 1997 clothes that I KNOW you still have stored in your closet. (They're still there for two reasons, right? One, you're waiting for them to come back into style again and, two, you're hoping you'll eventually be able to fit back into them again.)

Well, at least bring some 1997 photos of you wearing them, and of you with your different-colored hair (or just hair, period, right Guys?) Maybe we'll do a "Guess who" contest!

WHAT IS A PROXIMITY CARD ?

Def: Proximity (n): nearness, closeness

One of the major expenses maintaining the Entrance Gate is removing the "make-shift" cards that get jammed in the slots. It's currently a \$250 repair cost to the Park every time it happens, which is about once a month!

One of the proposals (for the March 12th meeting) is to allot money to switch the box to one which allows for the use of a Proximity card. To activate the gate, this card only needs to be brought up **CLOSE** to the box (in proximity of the box, hence its name). Jam problems and costly repairs solved!

The Park is also proposing to supply each family with one free Proximity Card. The costs to the Park to provide these cards would quickly be recovered by the savings in eliminating the aforementioned repair costs.

Additional cards (or lost cards) can be purchased for \$7.00. There was a sign-up sheet at the last meeting (for those wishing to purchase a second card), but it may not have been made clear the sheet was only for those wanting a SECOND card. The first one will be "free".

For the more technical-minded, there is also a "clicker" available, which works like a remote garage opener. This works on the current gate (and on Leisure's gate), and will work on our new gate box once installed and synced. These clickers can be purchased for \$30 anytime from Martin's office at the start of Western Rd.

COFFEE & PASTRY SOCIAL

Mar 21 9:00a cost: donation

SUMMER RESIDENTS MEETING

Mar 21 9:30a

Following the Coffee & Pastry Social, **all full-time residents** are asked to attend a meeting to discuss and make plans for desired summer activities, events, tours, etc.

Let's plan for some FUN!

Before you leave HVR...

For those who are heading back “Up North” in the next few weeks, here’s some ideas to consider before leaving:

Rather than discarding **unwanted food**, give it to the Food banks. (This includes half-used jars of relish, jam, etc. which to a needy family is better than having none.) Call Peggy Beckman 580-2010 for pick-up, or drop it off at 2413 Lost Greens.

Seal off the **sink & shower drains**. The summer heat will dry out the traps, allowing smells to escape. Lay a sturdy baggie (double-bagged) full of water over the drains as a “plug”.

Consider putting saran wrap over the **toilet bowl** to also keep it from evaporating. Just remember to prominently tape a note on it, so you don’t forget it’s there upon first use!

If you unhook your **fridge and freezer**, prop their doors open for ventilation. That might require unscrewing the light bulb. An opened box of baking soda will absorb stale odors.

If you keep your fridge running (on a lower setting), fill it with your spices, cake mixes, pasta, flour, sugar, nuts, cereal and anything else that could go stale or wormy in heat. Alternately, also give these to the Food Bank!

If you keep your freezer running with meats in it, put a popsicle in a bowl on the bottom shelf. Upon return, if it’s lost its original shape, that means your freezer stopped working for some undetermined length of time. Consider throwing out those thawed-and-refrozen meats!

Most **medications & salves** are very susceptible to heat effects, so any left here should also be put in the fridge.

If your **golf cart** is electric, top up the batteries with water. Put cardboard under your golf cart. If your batteries leak, the acid spill won’t discolor your shed floor or concrete.

If your golf cart is gas, add some gas stabilizer and run the engine a minute or two. (Do the same for any vehicle left here.)

If your golf cart stays outside, remove one tire or remove at least one battery and store it

somewhere (not directly on concrete, they tell us). Now thieves can’t easily drive it away.

Remove **household batteries** (that might corrode) from clocks and remote controls.

If you don’t have those foil sheets for **window shades**, hang a towel on the inside of the curtain rod, as an extra layer of protection to keep the heat out (and less curtain fading).

Place grocery bags or towels over lampshades as **dust protectors**.

Put old sheets over chairs, couches, and beds as dust covers. Dang! Should have bought those cheap used sheets at that yard sale to keep for just that purpose, right?

Remove your outdoor umbrella-style clothes dryer and store it out of the heat. (The lines on ours rotted in last summer’s sun!)

Call the **bug sprayer** to spray around your buildings. Termites, etc. DO exist in this area!

Place **rat/mice pellets & traps** and moth balls under your skirting. Place a few around and on top of your RV tires as well, to deter varmints getting in. That’s cheaper than replacing gnawed wires and hoses, as some residents found out upon return last Fall.

Make arrangements with someone to spray your yard for **weeds**. See page 9 for names of some of those service providers.

Flip the switch off either for or on your **water heater**. Why heat water when you’re not here?

Turn off the **water supply** at the curb. Why risk a pipe leaking over your floor? Several residents have the tool for doing that.

If you do keep the water turned on, at least turn off the **toilet water valve**, located at the back of the toilet base.

Consider “**paying ahead**” on any water bill that comes due while you’re gone. Add a few extra dollars in case of a rate change.

Notify your **credit card** companies that you’re “heading home”, so they can tag any possible unauthorized use of your cards in this area after your departure.

Pray before you leave, asking for protection over your property, and for safe travels.

“**Ask anything in My name; I will do it.**”

John 14:14

Requested Recipes from Ladies Luncheon

(from Margie Ford)

Broccoli / Cheese Soup (serves 10) (Extra can be frozen)

Ingredients:

- 1 ½ lbs. fresh Broccoli (not frozen), chopped
- ½ C Butter
- 1 pint half & half (or whole milk)
- 2 C Water
- 2 cans chicken broth
- 1 lb Velveeta cheese
- 1 tsp Garlic powder
- ¾ tsp Salt
- ¼ C Onion (chopped or flakes)
- 1 stalk Celery, chopped
- ½ tsp Black Pepper
- ½ C Cornstarch
- 1 C Cold water

Steam broccoli, onion, & celery until tender.
Melt cheese with Half & Half, salt, pepper, & garlic. Add broccoli mixture.
Mix corn starch & cold water in a cup. Stir into the cheese/broccoli mixture until thickens.

Bread Pudding (serves 15)

Ingredients:

- 6 or 7 frozen biscuits (HEB or PILLSBURY)
- 1 C raisins Cinnamon to taste
- 5 eggs Pinch of salt
- ¾ C white sugar 2 tsp vanilla
- 5 C whole milk 6 pats of butter

Bake biscuits (ahead or same day). Crumble into a sprayed 9 x 13 glass baking dish. Add raisins and sprinkle with cinnamon.
Wisk eggs & sugar. Add milk SLOWLY. Add salt & vanilla.
Pour mixture over crumbled biscuits and place pats of butter on top.
Bake 350° for 45-60 minutes.

Carmel Glaze:

- ½ C Brown sugar
 - ½ stick of butter
- Melt in microwave, pour over baked bread pudding, then broil until bubbly. Enjoy!

HVR GROUP TOUR

Mar 7 Port of Brownsville Tour

This 4-hr cruise of the harbor and salvage operations includes a "cajun shrimp boil" cooked on board. Drinks and other goodies included. Excellent deal at \$35 pp.

Further info & adv. payment info is posted on the Travel board or contract Lew or Rita Fry, 7510 Putter Drive or Phone: 319-393-2219.

TO NEW OWNERS OR RENTERS

If you have purchased a new lot or are renting one (for ANY length of time), please stop by the office to complete the necessary forms required to update our database. Also, please bring proof of age (ie, driver's license). HVR is a registered 55+ senior housing community and is legally required to maintain adequate records regarding our residents.

THINKING OF RENOVATING?

New Park owners (and anyone else) wishing to make exterior changes to their HVR property (such as erecting or expanding any type of awning, deck, enclosure, handicap ramps, shed or casita, or having any amount of concrete poured) are reminded that they need to **first seek approval** of their plans from the HVR Architectural Committee, then obtain proper permits from the County, and show these permits to the HVR Committee BEFORE proceeding with any changes. Post your permit.

Packets which set out Park and County rules and regulations, and answers commonly-asked questions, is available at the Office.

The Architectural Committee meets every Thursday at 9a in the Internet Lounge near the Office, and they will readily answer your concerns and/or assist with the paperwork

J'Ever Notice

.... that, sadly, the days of people using proper English grammar are went?

HEART RANGERS

HVR is the ONLY Park in the Valley to offer these vital services to ANYONE in the Park, whether Owners, Renters, or Guests:

- Assist the ambulance to find your lot
- Assist gathering your meds & File of Life
- Assist locking up your house
- Drive the spouse to the hospital
- Pet sit pending other arrangements
- Call family or a neighbor at your request
- Apply CPR if necessary

Basically, we assist in any way you wish.

In case of Emergency:

1. Dial 956-213-3002, and when the message prompt ends, enter your lot number.
2. Hang up and dial 911. Tell them you live in Hidden Valley Ranch at the end of Western Road in Palmview. Tell them your street, your house number, and lot number.

UPCOMING SOCIALS

Sub Lunch Mar 10 11:30a \$6.00

"Pre-order" your favorite 6" Subway sandwich when you buy your ticket from Barb Franz. (Deadline: Mar 8). Meal incl. chips, lemonade, & cookie. Enjoy lunch before you play Yahoo!

Coffee & Pastry: MAR 21 9:00a

Full-time residents meeting to follow: See pg. 6

J'Ever Notice.....

.... the bathroom is called the John by many people? Why not call it Jim instead of John?

Then, you can tell everyone, "Yes, I go to the Jim every morning!"

SUMMERTIME YARD CARE

Residents are reminded that **all lots** should be cleaned of palm tree fronds and citrus fruit rotting on the ground, to deter bugs (ants and other creepy-crawlies) as well as rodents (mice and rats), which in turn attract snakes.

As well, weeds must be kept under control. It is surprising how quickly the summertime weeds can pop up through the gravel rocks and thrive, despite the summer heat.

Please **make arrangements** with someone to check on and maintain your yard clean-up and weed control, spraying as often as necessary.

Complete the office form naming your "yard care" person. Without a contact name, you run the risk of forcing the Park to have to hire someone and send you the bill.

Here are some yard-care service providers (as of the time of printing*).

They are listed in alphabetical order.

Jerry Drain 2105 Double Eagle Dr.
(956) 605 - 0499

Bob & Carol Erickson 7511 Bogey Dr.
(972) 978 - 6393 (B)
(972) 984 - 0232 (C)

Leo & Barb Franz 2203 Lost Greens Dr.
(717) 877 - 5595

Roger Gillard 7504 Long Dr.
(956) 581 - 9666

Lary Sheffert 2001 Double Eagle Dr.
(417) 676 - 0150

WAIVER: This list is provided to Park residents on an information basis only, and the Park assumes no responsibility beyond that courtesy. Check with any provider regarding your expectations versus their actual services.

* Other providers who want to be included in this list should pass along their information to the Office and/or Editor for April's publication.

This month's Feature Article:

A more sobering thought...

(Ed note: "Eve" (not her real name) has allowed me to share her story in the hopes that others will take the simple steps now to avoid any later "red tape" problems similar to what she recently encountered.)

As many of us have done in our wills, we more or less leave everything to our surviving spouse. The "transfer" at that time usually happens without any legal problems.

When the second spouse dies, their will usually leaves everything to the kids and/or charities. This might include trust funds and such which may not have been updated and still have BOTH spouses' names on them.

And this, folks, is where a legal hitch can occur in settling that estate or trust fund, which is to prove that the first spouse is indeed deceased and that the surviving spouse had inherited those things from that first spouse.

That may not be as easy to prove as one would expect!

There was an HVR resident "Eve" who, a few weeks ago, lost her brother-in-law. In order for his estate to be settled, and as a blood family member of the first spouse, Eve had to provide proof that her sister (his wife) was deceased. Since that had occurred seven years earlier, Eve was left scrambling by phone

and e-mails here in Mission TX to first prove who she was and then try to obtain a copy of her sister's death certificate from the proper authorities hundreds of miles away in (whichever) State to send to the proper authorities in (whichever other) State the brother-in-law resided.

(FYI, neither State was Texas, so this isn't just one of those weird "Texas laws".)

Based on this hassle, her suggestion to all surviving spouses right now is this:

Find and Make a copy of the death certificate of your deceased spouse and PUT IT WITH YOUR WILL.

As well, it might be wise to also include a copy of the spouse's will that designated you as their beneficiary. Update/remove names on your Trust Funds, property deeds, etc.

This could prove to be very helpful to those left to settle your estate. It's a simple

solution to a potential legal snag that nobody should have to deal with at ANY time!

Plus, what if you're the major care-giver and financial handler and you have a stroke or require long-term hospitalization? How does your Spouse exist during your recovery time? **Here's other info you should make a list of,** seal in envelopes, and give copies to family:

1. A list of all your credit card companies, and names of bank branches that you both deal with.
2. Location of any safety deposit box, and where to find its key.
3. A list of your monthly service providers. Do your kids know who your internet server, phone, power, or car payments are made through, and if these bills are automatically debited each month?
4. A list of current medications (yours AND your Spouses), allergies, which Doctors and pharmacies you use.
5. A list of your computer passwords. Having all of the above information on computer files is useless if they can't log on, or don't know which file to open.
6. Do you have a living will? Your kids should KNOW your wishes NOW regarding that matter, and where to find the official copy. Consider putting your organ donation and/or "do not resuscitate" wishes in your HVR's *File of Life* as well.

The Final Word.... OK, Let's end this overly-wordy newsletter in a lighter vein:

Dan was a single guy living at home with his father and working in the family business. When he found out he was going to inherit a fortune when his sickly father died, he decided he needed a wife with which to share his fortune. One evening at an investment meeting, he spotted the most beautiful woman he had ever seen. Her natural beauty took his breath away. "I may look like just an ordinary man," he said to her, "but in just a few years, my father will die, and I'll inherit 20 million dollars." Impressed, the woman obtained his business card.

Two weeks later, she married the Father.

Moral: Women are SOOOO much better at Estate planning than men.