



November Inside Hillcrest

INSIDE HILLCREST SALUTES OUR VETERANS:

"It is the soldier, not the reporter, who has given us freedom of the press. It is the soldier, not the poet, who has given us freedom of speech. It is the soldier, not the campus organizer, who has given us the freedom to demonstrate. It is the soldier, who salutes the flag, who serves beneath the flag, and whose coffin is draped by the flag, who allows the protester to burn the flag."

- Father Dennis Edward O'Brien, USMC

Will someone please tell me that it is NOT true that a Hillcrest building president stood up at a meeting and said that he didn't want FHA loans in his building because it would attract low income people and veterans? Really?! Let me guess - he never served our country. Maybe instead of flying the tattered American flag outside his building, he can get the "Made in China" flag that the last Playdium president bought - the employees refused to raise it so it should still be new in the box.

Service is what we should all be doing in one way or the other. This is the time of year when residents think about who they should elect to serve on their Board of Directors. There are few buildings that have a complete board of hard-working business people who are able to handle "power" with fairness and finesse. It takes a big person to run a building and not sink to using their power - or worse- stealing money or wasting it on unnecessary "repairs" or even using building funds to pay attorneys to go after their perceived enemies. It is getting ridiculous how many building owners just don't pay attention until so much money is missing, they have no recourse but to notice but "don't want to get involved."



Building A Better Community

Unfortunately when good people try to do something about it, they are met with apathy or worse. Worse would be when the good people are so desperate for support, they will welcome anybody into their fold who will support them. Credibility is lost and so is the battle.

AND THEN THERE ARE THE GOOD "GUYS"

There are two people in public office that do such a great job, it breaks my heart to see them go. Lori Parrish, our current Broward County Property Appraiser is retiring when her term is up. In the 80's she was on the School Board and then moved to a position on the Broward County Commission including Vice-Chair and Chair. Most of her election efforts went unopposed for good reason; is tough to run against someone who does a great job!

In 2004, Lori left the County Commission to run for Broward County Property Appraiser. Running on a promise to ensure a fair shake for all taxpayers, Lori was overwhelmingly elected with 61% of the vote. She was re-elected in 2008 with 97% and without opposition in 2012. Her current term as Property Appraiser runs until January 2017.

I did get to meet one of her possible successors and the one that Lori herself endorses. I was impressed with his humility, passion and energy. Martin (Marty) David Kiar currently serves on the Broward County Commission as the vice Mayor. He has announced his candidacy and at this point in time, he has my vote. He knows he has big

shoes to fill and I believe he is up to the challenge.

Secondly - and a big heartbreaker for all Hillcresters, not just me - is that our Hollywood Mayor Peter Bober has announced he will not run for re-election. Peter was our district 6 commissioner before he was elected Mayor. He brought a level of decorum, civility, common sense and humor to our City Government. There were a LOT of challenges during his term in office; including the economic downturn that devastated many of us personally as well as doing a number on our City budget. He brought us back from the brink slowly and with the conviction of some unpopular decisions. But even those who opposed his efforts could say he ever did anything during his term in office that was not done for the benefit of all.

Some of you may remember that he was our building attorney when I was on the Board of Hillcrest 22 and the stories of how he never let ego or personality stand in the way of doing the right thing. Our budget for attorney fees was small and stayed on track because Peter would never allow us to pursue legal action "for the principle of the thing" or because a board member had a personal agenda. Peter taught us how to address unit owners when a problem came up and sometimes, even what to say! As a result, in the seven years I was on the board we spent less than \$6,600.00 in lawsuits involving unit owners! Listen up, folks; it looks like he may be available again!

We will be closely monitoring the "hats

See **INSIDE HILLCREST** on page 2



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Condo Elections

This is the time of year for you to have a chat with the unit owners who are rational, intelligent, pleasant, and have a business background. Encourage them to run for the board. As our demographic is changing, we no longer have retired heads of corporation and business professionals on our boards. We have far too many people who have never been in a position of power and act like they were not treated very well during their working lives so they use their position for karmic "payback". This is their chance to exert their new found power, especially if they have a history of being unpleasant so that they have no life, few friends and/or an estranged family.

Signs of people to avoid electing: they have too much time on their hands; the building will become their "world". They are the ones who quote the rules for every situation and never waver. Once they get on the board, it will be constant nit-picking and worse, when a situation comes up where the board can actually help a unit owner by thinking like leaders they fight those that do. Many times our by-law's hardship clause makes it possible to accommodate a resident with a problem. And if it doesn't and if the deviation from the "rule" doesn't negatively impact the building in any way, leaders think outside the box in order to help someone. No impact, no problem. I will quote again what I was told when I voted to allow a woman with a devastating illness to sell her unit immediately to a 53 and ½ year old man in an over 55 building – "We can't set a precedent". At the time I said, "OK, then

let's pass a new by-law that anyone with bone cancer can sell to 53 year olds..." The reason some board members are hesitant to exercise leadership skills in out-of-the-ordinary situations is because they have none; it is easier to hide behind the "rules" and ignore the latitude they are given in the by-laws to take advice of Pope Francis: "A little bit of mercy makes the world less cold and more just."

I could go on and on – and I have... The point is that having a title is like a drug to people who need validation because of a lonely life. The excuse "but she puts in so many hours" (and for some reason, it is always a "she") is irrelevant. Especially when they continuously point out how hard they work to everyone while bad-mouthing other board members who put in less hours; probably because they know how to work faster and more efficiently. A well-balanced board made up of owners who have diverse experience and expertise (and outside interests) is your best bet. What scares good people from running for the board is the thought of being part of an unscrupulous or contentious bunch of people.

How do you know you need a change? It's as easy as attending the monthly meetings or looking at the people who do not want to attend. It is said that "the form of the meeting is simply a reflection of the culture." If your building is problem-plagued, missing money or feels like a war zone, you need to take some responsibility. Everyone's term is up sooner or later so get rid of the bad apples- they are spoiling the bunch. PAY ATTENTION AND VOTE WISELY.

Where Did the Money Go This Time?

We have all heard the stories about former board presidents who have been caught and even prosecuted after they made off with a big hunk of building assets; mainly because it was easy to see where the money went. Who can forget the \$150,000 that ended up in the coffers of the Hard Rock, or the \$92,000 that paid for plane trips, personal items and family "consultants"? We have had presidents who put themselves on the building payroll and/or waived their own maintenance fees, presidents and/or property managers who got major kick-backs from elevator, mold remediation and balustrade repair companies, who disappeared before or shortly after the work was done.

One president received \$100,000 for a workman's comp claim involving an auto accident on the way to the bank to deposit (hopefully all) the collected maintenance money. Another was on the payroll to the tune of 58K per year. All a corrupt person in power needs is apathetic followers. When a president uses white-out on bank statements and the board

accepts "the bank made a mistake" as the excuse... c'mon man! In all cases, you need a treasurer who is either nothing more than a figurehead, a party to the theft or dumber than a stump. And you definitely need a board that hand picks their successors – usually someone they know will go along with the program in return for a position of power that eluded them during their working years.

However it is not always the president who is responsible. Hire a sly property manager who helps place an incompetent president and clueless treasurer on the board, gets backing from a couple savvy board members and a corrupt building attorney and voila! Your hard earned maintenance fees and reserves start dwindling away – and it's all legal.

Because the attorney is collecting fees for actual services rendered - lots of legal services and litigation (a win or loss doesn't matter, as long as the attorney gets paid), the most the board can be accused of is bad judgement... If you can get an accounting of all the legal action your building has been involved in since that attorney has been in place, you may find most of the money but you won't get it back.

When the attorneys collect the money, they kick back to the property manager and board members who help make it happen. Just try and subpoena THEIR records! Sometimes to keep the excessive legal fees off the books, they need to be allocated to other budget lines like repairs, maintenance, services, etc. so that the unit owners don't get wise. And the coup de gras is the board's refusal to show the financials to the owners. Outrageous and illegal? Well, of course; but by the time the owners who actually have the courage to get the Ombudsman to take

INSIDE HILLCREST

continued from page 1

in the ring" for the Mayoral race. So far I am unimpressed. We don't need anyone looking to line their pockets as a result of Hollywood's new found attraction to developers. We also don't need someone with the personality of pus whose primary motivation looks to be self-promotion rather than public service. We really need to pay attention to this race. If you think having a board members who are in it for the wrong reasons can make our lives miserable, a mistake in this election could really impact our lives.

See **MONEY** on page 10



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Breast Cancer Awareness

Some brief statistics: Breast Cancer is the #1 Diagnosed cancer worldwide and is the leading cause of death in females. Those most likely to be affected are:

- Caucasian females
- Obese-BMI >30
- Dense breast tissue
- Post-menopausal
- Women who have never had children
- Women who had children later in life-20% lower risk with 1st child born at 20, 10% lower risk with child born at 25 and 5% lower risk with 1st child born at 35.
- Early onset menarche

Looking at the above list many people would think there is very little they can do to prevent breast cancer. There is actually plenty that can be done!

Limit or eliminate alcohol intake to no more than three drinks a week. - But.. But... But, what about my wine you ask? Listen, while red wine might have some antioxidant effects it should still be limited to no more than 3 glasses/ week. That is less than a bottle of wine/weekly. Consider the savings! Besides, if you drink more than that you will not be in the right frame of mind to exercise the next day.... Not to mention not sleeping!

Exercise, exercise, exercise! There is a link between obesity and breast cancer? Walk, walk and walk some more! What is walking going to do for me you ask? Plenty, walking improves overall health, mental clarity and mood.

Quit smoking. If you are a smoker you know what comes next, quit! Studies have shown a relationship between invasive breast cancer and smokers versus non-smokers.

Diet. While the research has not conclusively linked dietary factors to an increased risk for breast cancer, diets high in fruit and vegetable consumption have resulted in lower risks for breast

cancer versus people who consumed large amounts of processed red meats, refined grains, sweets and high-fat dairy.

Screenings. Calling all Women, do not be afraid of a mammogram. This annual exam could save your life. Most Breast Cancers are detected through Mammography. More good news, Breast Cancer deaths have been declining since 2007. We can not say for certain, but the emphasis on yearly screenings has helped this decline. We recommend:

- **Under age 40.** If you have family history or concerns, tell your doctor.

- **50-70 years old.** Yearly screenings with Mammography should be part of your medical routine.

- **Under age 70.** If you are in good health keep screening. In conclusion, while we may not be able to change our genetics we can positively affect and change the factors that contribute to disease and illness. The power to change your life lies inside all of us, all one needs to do is to seize hold of that power and use it to our advantage.

Dr. Mohsin Jaffer has been practicing family medicine in Broward County for nearly 30 years focusing on the care of seniors. His practice, Senior Medial Associates has 12 convenient locations throughout Broward County. You can find the Hollywood location off of University and Taft at 1759 North University Drive. Contact **Senior Medical Associates** at (954) 248-6795 to schedule a complimentary Meet and Greet for you or your loved one today. Dr. Jaffer is also very keen on being active in the senior community. Senior Medical Associates is always seeking outlets for community involvement. Whether it be a health lecture, sponsored meal, or club project please reach out we would very much enjoy partnering with you.

WATER DAMAGE: What Do I Do Now?

We understand your time is valuable and the last thing you want is to spend it reading endless text on why we are so wonderful.

LET'S GET STRAIGHT TO THE FACTS:

FIRST THINGS FIRST: You find a problem. You notice puddles, standing water, or even smell or visually see mold in your home or business (This is a Best Time to call **MR. Restoration** by the way).

- **We're Here To Help:** Site inspection, full documentation of affected areas with thermal imaging and photographs should be taken. Accurate moisture reading throughout the property should be taken as well. (This is necessary to provide insight into selecting proper equipment for drying AND most importantly, information to your insurance company so they can pay the bill).
- **Let The Experts Take Over:** With your authorization, crew's can begin the arduous and daunting tasks to get you back to normal.(This is also a great time to notify your Insurance Carrier of your current situation)
- **Get 'er Done:** If necessary, its time to extract puddles and remove any standing water on the premises. This reduces safety hazards and allows for expedited drying by incoming equipment.
- **The Real Workhorse:** It's time to initiate structural drying. A variety of specialized, high-tech machines will be custom-selected to effectively remove the remaining moisture that has been absorbed into the effected building materials(No one can guarantee when this process will be done, however, typical drying can last 3 to 7 days. Several factors contribute including how

MAKE THE CALL: Notify your local, Emergency Restoration Provider. Technicians will be dispatched to your location immediately, 24/7, 365 days a year. (Be sure to ask if they are Certified).

- much water are we dealing with, how soon **MR. Restoration** was notified ... See Step 1)
- **Looks can be deceiving:** Over the next couple days, visual moisture may not be present, this doesn't mean things are dry. Daily moisture reading by certified tech's are completed to determine and insure building materials are returned to (EMC) Equilibrium Moisture Content ... or back to normal.
- **Time To Go:** Once the workhorse's have completed their part, all equipment will be removed, final clean-up and remaining on-site paperwork will be completed to include Certificate of Completion authorized by you.
- **The Proof Is In The Pudding:** Back at the office, your team of Professionals will finalize remaining documentation, complete estimates, and build your report to be sent to your insurance carrier for payment.
- **Now We Wait:** At this point, we are in the system. Your carrier is aware of the situation, has all the necessary documentation, and has strict guidelines set by the state on how to move forward. We are in your corner and will assist at every turn to bring your water damage claim to completion.



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A Message from Commissioner Beam Furr

Greetings Hillcrest,

It's November and that means the Holidays are right around the corner. This is the time of year when many of us like to take some of what we've been able to save and spend it on gifts for our friends, family and loved ones. However, a little bit of prevention can make sure that your financial information does not become a gift for identity thieves.

What is identity theft?

Identity theft is a serious crime, and residents of Broward County have been disproportionately targeted by identity thieves in recent years. Identity thieves generally use scams and other illegal methods to obtain access to credit cards and bank information of unsuspecting residents.

What do identity thieves do with this information?

Once these identity thieves have this information, they will often attempt to make several small innocuous purchases and once they know that no one is monitoring the account for fraud, these identity thieves will make large purchases and withdrawals in order to drain the account.

What are some of the scams that identity thieves use to get personal information?

If you ever get a call or an email from someone claiming to represent your bank or credit card, who asks you to provide personal information to "verify your account," hang up or delete the information immediately. Scammers can send emails that look like they're coming from the actual institution, but no reputable bank or Credit Card Company will ever ask you to send them your information via email.

What are some simple ways to help protect my identity and financial information?

The simplest way to protect your financial information is to shred your statements and any other important papers with your sensitive information. Sheriff Scott Israel has done a great job in recent years hosting monthly Shred-a-Thons around Broward County. Visit www.sheriff.org to view the Shred-a-Thon calendar, and find a location that is convenient for you. The City of Hollywood also has a quarterly document shredding service at various city locations. The next date will be in late January. The details are being finalized, if you have further questions, please contact the Hollywood City Clerk's Office 954-921-3545.

What else can I do beyond shredding my documents?

Do you walk around with your social security card in your wallet? If you do, you should stop doing that immediately. Instead, you should keep your social security card, along with your passport and other critical information at home in a secure location.

What is so important about my Social Security Information?

Your social security number, which is also your Medicare number, is a key piece of financial information that identity thieves try to steal. Identity thieves can use your name, date of birth and social security number to try and open an account in your name, or access your existing accounts. Whenever possible, do not give this number to any third parties.

How should I monitor my bank accounts?

You should make sure to read your monthly statements for every credit card and bank account in your name. If you and



your authorized cardholders don't recognize certain purchases, call the bank or Credit Card Company immediately. Let them investigate the purchase. Then, once a year you should obtain a free credit report.

How do I get a free credit report?

There are three national credit reporting companies, Equifax, Experian and TransUnion, which keep records of your credit history. You can obtain a free copy of your annual credit report at www.annualcreditreport.com to ensure there are no unauthorized accounts associated with you.

What should I do if I know my identity has been stolen?

If you know or suspect that your identity has been stolen, follow these four steps.

1. Call your bank and your Credit Card Company to freeze any accounts you know have been compromised, or those which may be at risk. Depending on the nature and severity of the identity theft, the bank or Credit Card Company may be able to issue new cards, checks and account numbers.

See **BEAM FURR** on page 6



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BEAM FURR

continued from page 4

2. Then call the above mentioned national credit reporting companies, Equifax, Experian and TransUnion, to place a fraud alert on your account.

3. File a report with the Federal Trade Commission, which is the lead consumer protection agency of the federal government. You can file that report at www.identitytheft.gov or by calling 1-877-438-4338, and make sure to save and print your Identity Theft Affidavit.

4. Then, you can use your Identity Theft Affidavit from the Federal Trade Commission file a police report with the

Hollywood Police Department, or the local law enforcement agency if you are travelling.

Where can I find more information on this subject?

The most comprehensive resources on identity theft can be found on the Federal Trade Commission's identity theft website, www.identitytheft.gov. You can also find helpful tips and information from the Broward Sheriff's Office here, www.sheriff.org/about_bso/dle/units/economic_crimes and from Hollywood Police Dept. Economic Crimes Division here, <http://www.hollywoodfl.org/DocumentCenter/View/4106>.

I know we're all looking forward to a safe and fun Holiday Season with our friends and family. Happy Thanksgiving!

– Beam



“THEY WANT
YOU TO PAY
WHAT?!”

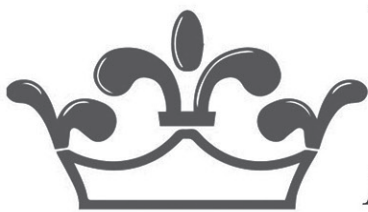
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“You’re Being Watched”

By Commissioner Linda Sherwood

“You’re being watched” is the main point being communicated in a hand delivered letter to domestic violence offenders. Hollywood is in the forefront of taking direct and positive action against domestic violence offenders. Police Sergeant Rhett Cady and Crime Analyst Tara Hazel are conducting workshops on this new initiative. They are not only training Hollywood officers but also other cities, judges, prosecutors, emergency room nurses, social workers, probation officers and victim advocates.



Commissioner Linda Sherwood Within the last couple of years, our crime analysis statistics have shown the majority of domestic violence calls for service were for repeat offenders. Quite often, these offenders were busy committing other crimes. Previously, if a victim called 911, the offender would have already fled by the time an officer arrived. Very often, the victim did not file charges because of fear or embarrassment while the arrest affidavits took time to process. This would leave the offender in the wind. The time it took to respond to thousands of domestic violence calls, with little positive effect, left our officers frustrated and concerned the next call might be for a death. Learning about a new program being put into effect by the High Point, North Carolina Police Department, Sergeant Cady decided the Hollywood Police Department could also do better in protecting victims so the High Point model was brought to Hollywood. Now, the focus of attention would be on the offender. A compre-

hensive approach by removing the victim from violence, changing the victim’s life and absolutely holding the offender accountable, is making a great impact at reducing this type of crime. Our analysts are tracking where the offender goes, where the offender works, and where the offender plays and most of all, what other crimes they are committing. This thorough approach and a hand delivered letter from one of our neighborhood police officers, has made a great impact. On average, tracking our monthly 911 calls has shown an 18% decrease in domestic violent related calls and a 50% increase in arrests. As Hollywood citizens, we owe a great debt of gratitude to our Hollywood Police Department for the initiative they have instituted in putting this cutting edge program into effect.

This article will arrive during the Holidays and so, let me send a very blessed Holiday wish and a very peaceful and Happy New Year to all.

– Commissioner Linda Sherwood



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Give Mother Nature a Hand - She's Earned It!

By Lavinia Morte

It is time to be "scared" into recycling and being more resourceful. After all, our current residents (regardless of age) that will want to sell their condos in the next 5-25 years may see values tremendously lower with few, if any, buyers. As our Hillcrest "Philosopher" who questions climate change science says, "it is nature taking her course". Yes, but the course she is taking is not in our favor. We will see it first in our pocket books (more so than now) as municipalities try to fight the rising sea with more sophisticated infrastructure. We are already seeing more pipe bursts and other infrastructure issues as our old, corroded infrastructure (that citizens kept putting off replacement and/or maintenance costs) gets overwhelmed by the demand placed on it. City of Fort Lauderdale has special procedures for its Public Works Department to prepare for king tides. I would guess Hollywood does also.

I don't understand the thinking that "human kind has nothing to do with these changes Mother Nature was going to behave this way regardless" or the thinking that earth's climate has always gone through vast weather changes (ice-age, etc.) and this is just "another one of those times". We are so beyond the argument of whether there is or isn't global warming and if humans are or are not responsible. Of course humans are responsible. We have over 7 billion people and

all the animals and farming it takes to feed over 7 billion people. Add to that, the waste products all those humans and animals produce and the entire infrastructure to house and clothe them. Finally, add the various upgrades to our civilization (cars, electricity, plastic etc.) That uses vast quantities of earth's natural resources faster than Mother Nature can replace or compensate for them and one doesn't have to be "science minded" to realize it is time to take action.

What can I do? Do everything, reuse what can be reused, recycle what can be recycled, share what can be shared and use the most energy efficient appliances, cars and other practices to save on energy sources. If the 1 billion of the 7 billion people that use 90% of the energy resources and produces over 90% of the waste and pollution would do only 1 thing, every day, it would lead to the "extreme carbon cuts" as explained in the Sun Sentinel article by David Fleshler.

Check out the map posted on the website in the article. Under the current trending as "Mother Nature takes her course", there will be no more Hillcrest. Under the best scenario, Hillcrest's few buildings on the highest ground may still stand; but I wouldn't want to be on the first or second floor during king tides. Why should I care if I am too "old" to ever see these events unfold? First, they are already unfolding. See what has to be dealt with in some of the multi-

See **LAVINA MORTE** on page 10



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November Report from Commissioner Dick Blattner - District 4

"All I really need to know I learned in kindergarten." (Robert Fulghum)

Well, then I must still be in kindergarten because I am still learning so much; most of it applies to the City, and the process is fun.

Commission/CRA Meeting Highlights

- Received and approved a \$490,000 grant from Children's Service Council for summer camp programs.
- Approved an environmental study of the Public Works facility at Pembroke and Park Rd as part of a larger study of conditions in the former dumpsite, which runs south from Washington along Park Road. The study will allow potential developers to know the status of ground conditions and what can be built before they respond to an IRFP, which will come out after all the studies are completed. This is an important economic development opportunity.
- Final approval of a Vacation Rental Ordinance, which applies to properties rented for 30 days or less and requiring licensing to protect the integrity of single family neighborhoods.
- CRA and City approved refinancing up to \$55 million in bonds, saving \$3 million

in present value over the Beach CRA's remaining 12 years.

- Approved the concept of a senior housing project on Adams Street, allowing Pinnacle Housing Group to proceed with applications for Federal Tax Credits. This is significant because the property has been fallow for about 15 years. The neighborhood enthusiastically endorses this project.

South Florida Industrial Park

This is along 29th Avenue, from the Holiday Inn to Griffin Road. This area has concerned me for 15 years: an aging, although busy park that needs a lot of work. The City only owns the streets and infrastructure. A meeting of property owners has been scheduled for Tuesday November 10, at the Holiday Inn at 4:00 pm. This is a very important step to begin working with the property owners to develop a path for progress. Hollywood is losing out in attracting top-drawer office development because we don't have the facilities. This meeting may point the way.

Orangebrook Update

There was an important meeting regarding the Orangebrook Golf Course

property. The Commission provided direction to prepare an RFP for a public-private partnership, which would result in continued operation of the golf course, but also allowing residential or commercial development on the property.

This would be a 99-year lease, and would result in 18 or 27 holes, a general recreation site and some development along the perimeter. I encouraged staff to delay issuing the RFP until it was perfect. We don't want to miss anything or regret leaving something out. There will be plenty of public meetings on this subject, and a final decision will be a while off.

Parking Progress?

While I was gone there was a Parking Workshop, presented by a consultant. I watched the DVD. It's a good thing I wasn't there, because I might have blown the whole thing up. It was not a stellar presentation or report, Part of the problem is that the Commission focused on the details and not the concepts. The end result was no direction was established. My intention is to bring this forward at the Nov 18 meeting because there are parking issues that need to be addressed.

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LAVINIA MORTE

continued from page 8

million dollar luxury complexes in Miami Beach, Fort Lauderdale and other coastal areas. Even I can feel sorry for that Ferrari or Jaguar sitting in salt water every time the high tide comes in. There might be some comfort in knowing they can afford the "special assessments" to fix their problems but what the wealthy endure, so shall the not so wealthy. It's only a matter of time. So, if you are currently alive, start caring. Depending on our current commitment to combat this Force of Nature major impacts will occur within the next 10 to 50 years. 2100 is only 85 years away. So much for leaving our condos to the kids

and grandkids.

In conclusion: the "Greatest Generation" now in its waning years, learned how to live with the restrictions caused by the Great Depression and the WW I and II. It created the "Boomer Generation" that shifted the extremes in every area of our society from the "love" movement to the "fun, fun, fun" movement to the "greed" and ethical skepticism that has shaped the following generations. We Boomers are entering our waning years, but still cast large influences. The greatest "Me" generation has to start thinking like the greatest "Us" generation. Find your inner "tree hugger" because if we do, we can again, change the course of humanity.

MONEY

continued from page 2

the Ombudsman to take action or hire an attorney (at their expense) to force the issue against a unethical board with an attorney in their pocket, good luck! Corrupt boards and cowardly unit owners will win every time.

If you think something fishy is happening in your building, demand to see EVERY check issued to the building attorneys, property manager and ANY individual un it owner. You probably cannot trace all the "free" work building vendors have done for them or get copies of kickback checks from them or your building attorney, but you can put a stop to it. And of course, assessments for questionable projects can be free money for a corrupt property manager or board member. If you building seems to have a lot of assessments for "problems" with no visible symptoms, wake up and smell the graft.

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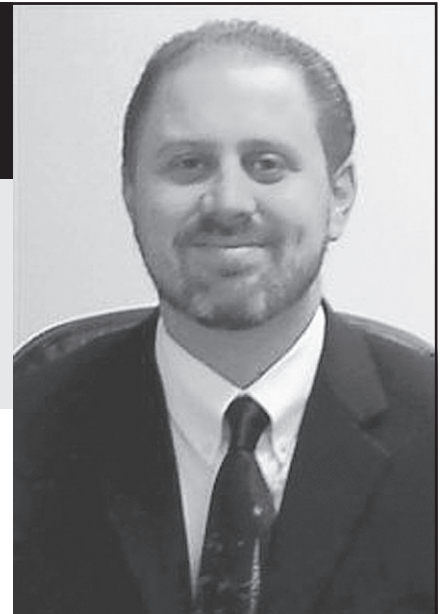
FPL sent a calculator so you can check how much your bill will go down in 2016. For those of you who do not use computers, look at your bill and see how many kilowatts you use per month. A rough estimate would be \$1.00 for every 400 kilowatts.

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Hillcrest State of the Market - November 2015

By Cindy Abraham, Keller Williams Realty Professionals

Normally when I get a listing in a condo or HOA community, I contact the board or property manager to be sure that in my listing, I am complying with their rules; i.e. pet and leasing polices, etc. Another reason why I get so annoyed with outside agents who take listings in Hillcrest is that they do not bother. And forget how many take few or no pictures and do not use spell check. I have seen Hillcrest listings that say "ocean views"; over 55 building listings that say "all ages", and worse. Most of the building presidents are on my auto-notification for their building so they can see new listings as they come up and contact agents who have erroneous information in the listing. My new favorite is the listing in a ten story building for a ninth floor unit described as a CORNER UNIT PENTHOUSE; and onyx is spelled onix. And of course, there are beautiful views of the parking lot... Really?!

Hillcrest Realtors were happy I set the record straight in the last issue about who has the highest sales. Apparently there is an agent who tells sellers that one of our Hillcrest agents "always lists low" to get a quick sale. Making negative comments about another agent by name is a gross violation of the Code of Ethics and in this case, a blatant lie. I guess if lying is her MO to get listings, ethics would be the



least of her moral priorities. Nothing like hard numbers to dispel unsubstantiated statements.

It is important that you read your listing carefully as soon as it is entered into the MLS. Ask your agent for a copy, best by email so you can click to see all the pictures as well as read all the text. The minute I load a listing, I send it to the seller. Sometimes they want to

change the wording, add something or even rearrange the pictures. A listing is a partnership between the agent and the seller. Both should be working together to be sure that the unit is represented truthfully to potential buyers.

I actually had a seller tell me to take the pictures from an angle so the hideous wallpaper in the master bedroom did not show up in the pictures. This is the worst thing you can do. No one likes to be unpleasantly surprised. The number one comment you are looking for as a seller is, "Wow, it really is as pretty as the pictures!" You also want to be completely honest about the "defects". If a listing - or seller's disclosure - states that one of the stove burners isn't working, the buyers know what they are getting into. If the seller does not disclose the defective burner and it shows up in the inspection report, the buyer has the right to ask for a credit or demand the seller fix it. Honesty is ALWAYS the best policy, but even more so in Real Estate.

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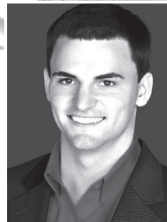
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4. Psychology: Personal SHOWINGS by a professional agent is the fastest path to a quick sale at the highest price.
5. Business: Wise NEGOTIATIONS create a win-win situation.

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3. Choose a professional realtor whom you trust to negotiate one of the most important decisions you can make for you and your family.

Ask A TEAM FLORIDA for our Buyer Checklist. From Consult to Close, you will know what to expect each step of the way. We also have strategies to get YOUR offer accepted over others.

ARE YOU A RENTER? RENT WISELY NOW SO THAT YOU CAN BUY LATER:

1. Be sure you MUST rent; only rent if you CANNOT buy anything right now either due to your credit score or while you are saving for a down payment.
2. If you can buy something smaller than you would like, DO IT. In a few years you will build up enough equity to buy what you really want.
3. If you must rent, call us. We will help you find the perfect place to rent and give you strategies to achieve your ultimate goal of buying.

Ask A TEAM FLORIDA how we help renters get on the fast track to stop paying their landlord's mortgage.

LEGAL Q & A FROM ATTORNEY KAREN COHEN

Do You Have a Question about your Unit? - Your Estate? - Yourself? Whether it's personal - Estate Planning, Asset Protection, Personal Property, Personal Injury - or in connection with Florida Statute 718 and your Hillcrest (or other condominium) matters. We'll try to provide answers.

Send your questions to: **LAW OFFICES OF KAREN COHEN, PLLC; 1041 IVES DAIRY ROAD - SUITE 236, MIAMI, FLORIDA 33179** or email them to kbc@karencohenlaw.com

QUESTION:

I'd like to know whether or not I can - or should - transfer ownership to my heirs and retain what I've been told is a life estate, that would allow me to remain in my condo and would have it transfer as a matter of law to my heirs without having to file a formal Probate after my death?

- Is there any tax consequence to my heirs?
- What if, after I've done something like that, I have a need for some funding that I don't otherwise have? Can I tap into the equity I've built up over the years?
- What if I own real property in Florida - and another state, like New York? Will a Probate proceeding be necessary in both states? Is there something I should consider in connection with my Estate?

ANSWER:

a) Yes, there is a tax consequence. If you transfer titled ownership to others during your lifetime (known as an inter-vivos gift) - those parties' ownership will be the same as yours and the gain (profit) when they sell, will present tax consequences.



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Yes, upon your death, the property will transfer as a matter of law without the need for a Probate proceeding ... but, unless those parties actually lived in the property and were deemed to have a Florida homestead interest, the property taxes will increase significantly. And, if those parties then sell and have also not met the internal revenue code's residency requirements, they will be faced with capital gains tax on the appreciated gain. If, on the other hand, the property transfers to beneficiaries named in your will (known as a testamentary gift) the property transfers at the value on the date of your death. Yes, a Probate proceeding becomes necessary, but it also eliminates the capital gains tax if the property is promptly sold.

A consult with an attorney and/or tax professional should be seriously considered before any transfer - and you should have a solid understanding of the consequences.

b) If you've deeded the property - without restriction(s) to others, you will have no right to "tap" into the equity you've built up. An alternative to that scenario is known as a "Lady Bird" deed (named after the late Lady Bird Johnson) that allows the Grantor to retain the right to "waste" the asset (meaning the Grantor has no requirement to maintain, insure, repair, or replace any part of the property) - and most significantly - the right to mortgage and/or otherwise borrow using the equity in the property. Again, if you are considering this, you should consult with an attorney.

c) If you own property in Florida, your Estate will require a Probate proceeding in Circuit Court that will name a "PR - Personal Representative" who will have the right to distribute the assets of your Estate pursuant to your instructions. In New York, that individual is known as the Executor or Executrix and the proceedings are filed in New York's Surrogate Court.

Both states require what's known as an "ancillary proceeding" - meaning a petition must be filed in both jurisdictions. New York will allow the PR in Florida to also be the Executor in New York. The New York proceeding requires that the Executor obtain a NYS tax department clearance. Florida will also allow the Florida PR to act as Executor in New York - but does not require the tax dept. approval. Again, consult with an experienced Trust and Estates attorney before any transfer. Next month we'll review Trusts and their use in estate planning.

The Law Offices of Karen Cohen is a full service law firm with offices in Miami, Florida and Sayville (Long Island), New York. Their attorneys and legal professional have more than sixty years of combined experience. Nothing contained herein shall constitute an attorney-client privilege and that the information set forth is of a general nature. Readers are urged to discuss legal matter with their own attorneys.

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Broward Walk to End Alzheimer's Chair Aims to Bring Hope, Joy to Families

Dinah Pickett has been the chair for the Broward walk for two years. This year the walk brought out more than 2,000 people and raised more than \$240,000.

By Kate Pokorny

Dinah Pickett didn't expect to be the Chair for the Broward Walk to End Alzheimer's last year, but she embraced the position. It wasn't easy, but it was rewarding.

So this year, when Pickett was asked to Chair the walk again, she didn't hesitate. Pickett, who has been involved in the walk for the three years, doesn't have a family member with the disease, something she is very thankful for. However, her heart couldn't be more into the cause.

"Through my work with seniors, I have seen the disease from start to finish," She said. "I have seen the pain it causes both the person affected by the disease as well as their family."

Pickett is the owner of Home Instead Senior Care in Hollywood. She has seen clients throughout her career develop Alzheimer's disease, the 6th leading cause of death in the country, and understands the tolls the disease puts on caregivers and family members. It has become a passionate topic for her.

The Walk to End Alzheimer's is a way for her to give back to the cause that has been so prevalent in her profession.

"People come up after the walk, even days and weeks later, and tell me they had a great time or that their whole family went and will go again," Pickett said.

More than 500,000 Floridians have Alzheimer's disease, and this walk provides those families with hope. Pickett says there is nothing like the energy the day of the walk.

"You feel the inspiration, the optimism and the hope," she said. "This hope is

needed because normally this disease leaves families feeling hopeless. Hope is the best gift we can give them."

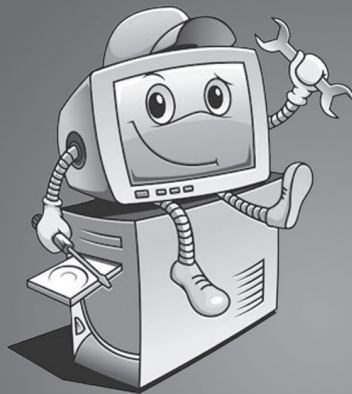
More than 2,000 people came out for the 2015 Broward Walk to End Alzheimer's at Hollywood North Beach Park on Oct. 24. The walk raised more than \$240,000, surpassing what was raised last year. For more information about the Alzheimer's Association's local services and upcoming events, visit www.alz.org/walk or call 800.272.3900.



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Why Hire a Handyman?

For one thing, it can actually save you money. Unless you are positive you can get the job done right the first time, or even more important, that you will be happy with the results, it could be easier on your wallet and your sanity to hire a professional. A professional will get it done the very first time, while going it yourself may require more time and supplies throughout the process to get it exactly how you want it. Plus, a handyman will already have many of the tools you would need to buy to do the job.

Obviously hiring a handyman will save you time. A professional handyman has done the job so many times; he/she has it down to a science and can get it done much faster. If you

have a lot of time on your hands to paint that wall or install that appliance, then it doesn't matter. Just be sure that if you don't get it right the first time, you have the time to do it over.

With any home repair or installation, there is always the risk of injury. When you hire a handyman to perform a home repair or service, you do not risk hurting yourself by trying to figure it out on your own or at the very least, strains from the bending, reaching, etc..

Lastly, it goes back to getting it done right the first time. When you have a trustworthy handyman to fix small home issues as they arise, you'll be able to prevent those issues from developing into larger ones that can put a big hole in your wallet.

Even further, a well maintained home retains your property value. How many times have we seen rigged ceiling fans, cables running up and down walls, and worse in Hillcrest condos?

Start Your Day Out Healthy



There is something to be said for fueling up in the morning. However, there are so many of us who are in a rush in the morning or just don't have much of an appetite that early. AARP suggests a small cup of Greek yogurt with blueberries and walnuts. That I can do. Healthy fat, protein and a low amount of sugar does appeal to me. And it is also great for dessert!

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7 Steps to a Perfect Paint Job

There is no better way to freshen up your living space than by painting. We use Bernie and Wanda Greisemer of Round 2 It Florida, Inc. (so you don't have to worry about getting 'round to it, get it?) when we need painting (and wallpaper removal) for our clients. Quite a few buildings are using them for their handyman type work from landscaping to repairs. My favorite story about Bernie and Wanda is when we referred them to our friend, Boodro, the Rajun' Cajun. Bernie gave him a quote of \$400 to paint the master bath and bedroom. When the job was done, Bernie told Boodro he had made a mistake in the quote, he thought he was supposed to do the ceilings also, which was not the case – so the actual price was \$300! Of course Boodro gave him \$350 – but who does that??!! I love Bernie and Wanda. Their card is on page 19. Remember that only vendors with proven track records of honesty and service are allowed to advertise in IH. However, we occasionally have clients who want to do the job themselves. Here is a quick guide so your DIY job will be done right:

1. Prepare the room to be painted. This is so important if you want the chore to be as easy and stress-free as possible. Move as much stuff out of the room as you can and move everything else to the middle of the room. Cover with plastic (available at a dollar store). Remove light switches and outlet covers.

2. A good cleaning is a must. Vacuum or mop the floors.

Wipe down any woodwork or crown molding. Wipe down the walls if they are dusty or dirty and let them dry thoroughly. You may need to use a mild soap and water. Rinse well and make sure they are completely dry before proceeding.

3. If there is any loose or peeling paint, scrape and sand the area. Use spackle to fill in cracks, holes or dents in the walls. Let it dry for at least four hours and then lightly sandpaper to smooth the surface.

4. A primer must be used in order to protect bare, unfinished drywall. Primer also helps walls that with dark paint or stains.

5. Tape off the windows, trim and ceilings - if you are not going to paint the ceiling, so that it is easier to paint the walls without getting paint where you don't want it. Use the tips of your fingers to press the tape to the edge and get rid of air bubbles. Always paint from the top down.

6. If you are painting the ceilings, do that first – no need to tape the walls, they are next. When you paint walls, start in a corner. When the walls are dry, you can paint baseboards, trim and cabinets. Doors would be last.

7. Once your project is finished and completely dry, slowly pull the tape off in a continuous and steady motion, all the while keeping a 90-degree angle to the painted surface. Sticking to that angle will give your walls the cleanest possible paint line.

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The Kitchen Korner

By Cindy Abraham

Stuffed Chicken Thighs with Cranberry-Orange Glaze

When I was a kid, nobody in our family liked turkey so we always had stuffed Cornish hens for Thanksgiving. We called them Junior Varsity Turkeys. Then I grew up and wanted to do the “tradition” thing with my daughter so I made my first turkey. No one told me that I was supposed to take out the giblet package before cooking it. Oops! When I told my mom what I did, she said, “Oh my gosh! I did the same thing when I made my first turkey!”

A few years ago – thankfully when my Mom was still well enough to appreciate the irony, my daughter decided to make her first turkey and guess what? Yep. Now that she has a daughter of her own, I made her swear not warn her about the giblets; hey, tradition should be respected.

I thought about that when I was writing Kitchen Korner. Everyone who is going to make a turkey knows what to do. But those years when it was just me, who needed pounds of leftovers? Here is a nice recipe using six skin-on chicken breasts or thighs. Leftovers can be frozen and reheated.

Stuffing:

- 1 red or green apple diced
- ¼ cup cranberries (or raisins) chopped
- ¼ cup chopped pecans or walnuts
- ½ cup bread cubes (two pieces of well-done toast cut up should do it)
- 3 TBS onion
- 1 TBS canola or olive oil
- 1 Italian sausage (remove skin)
- 1 tsp. sage

One small container of cranberry-orange relish from Publix or Boston Market, heated for the glaze.

Preheat oven to 350. Crumble the sausage and place it in a heated skillet with oil. Sauté until brown, add onion and sage and stir until onion is translucent. Let cool. In a bowl mix the diced apple, raisins, and nuts. Add sausage mixture and stir well. Salt and pepper to taste.

Loosen the skin on the chicken with your fingers and make a pocket. Shove the stuffing under the skin and if you want, secure with toothpicks (I don't). Bake for 45 minutes and baste with cranberry-orange relish.

MY FAVORITE TURKEY STUFFING

Cooking a turkey is pretty easy – especially with the pop-up timers although I find an extra hour never hurts. Publix makes great cranberry-orange sauce these days, and the other sides are easy to make or cheap to buy pre-made. The only thing I do differently is the stuffing. My family is divided into LOVE IT/HATE IT so I also need to grab a box of Stove Top for the “children”. I have made this stuffing every year since I can remember; it is very EASY. I buy a 12-14 pound turkey so adjust accordingly.

Ingredients:

- 8 oz. store-bought bread cube stuffing
- 1 large chopped onion
- 1 chopped rib celery
- 2 8-oz. containers shucked oysters – drained and halved



- (canned taste too strong)
- ¾ lb. bulk breakfast sausage
- ½ tsp. chopped sage (yes I use dried)
- 2 Tbs. chopped fresh parsley (or the kind in the tube in the produce section)
- ½ tsp. salt and ½ tsp. pepper or a full tsp. Slap Ya Mamma (now available at Penn Dutch)

Shape sausage into 1” balls and brown over medium-high heat in a skillet. Remove sausage balls and place them in a big mixing bowl. Add a little oil and sauté the chopped onion, celery, sage and salt/pepper until vegetables are translucent (they will cook in the turkey too). Pour over sausage balls in mixing bowl and stir in bread, oysters and parsley. Stuff turkey and cook as usual. If there is extra stuffing, just mix in some broth and melted butter and bake it in a covered baking dish for about 30 minutes.

Every so often I find a recipe that looks like it may be difficult because of the exotic ingredients so I decide to either leave out ingredients or use something more familiar. And every so often I find a recipe that is so delicious, it amazes me. This one is both. The second time I made it I actually prepared a jar of preserved lemons – got the recipe and let it marinate for the required month. I also bought the saffron threads. Let me tell you, they do look like little red threads and for \$4.99 you don't get enough to sew a button on; maybe 1/5 of a teaspoon. I will admit I do not have much of a sophisticated palate but I'll be danged if I could tell the difference in the two recipes. So feel free to leave out the saffron threads and use regular lemons. But the final result either way is just outrageously delicious!

Chicken, Olive and Lemon Tagine (Moroccan Stew)

Ingredients:

- | | |
|--|---|
| 3 tbsp. olive oil | threads (up to you...) |
| 6 whole chicken legs | 1 ½ cups chicken stock |
| Salt and pepper | 6 oz. green olives, cracked |
| 2 large onions sliced | 2 tbsp. butter |
| 2 tbsp. ground coriander | 1 tbsp. finely chopped parsley |
| 2 tsp. ground white pepper | 2 tsp. finely chopped cilantro |
| 2 tsp. ground ginger | 2 jars of preserved lemons cut into slices (I used fresh) |
| 1 tsp. ground turmeric (<i>this is a must – a wonderful healthy spice</i>) | |
| ½ tsp. crushed saffron | |

(Note): If you are missing any of these spices, call me. Seriously, I don't mind sharing. Don't NOT make this because you are missing some of these spices. Hell, I'll even throw in a couple of preserved lemons. BTW – any of you bakers out there, I have enough dry active yeast to last a lifetime and it is only good for 6 months so again, call me and you can have it – I don't bake.)

Instructions:

Pre-heat oven to 350 degrees. Heat oil in an 8-qt. Dutch oven over medium –high heat. Season chicken with salt and pepper, add to pot and cook turning, until browned, 12 to 15 minutes. Transfer chicken to a plate. Add onions to pot and cook until golden, 10 to 12 minutes. Add spices; cook for 2 minutes. Return chicken to pot with stock; boil. Bake chicken, covered, until tender, 35 to 40 minutes. Stir in olives, butter, parsley, cilantro and lemons to pot and cook for 6 minutes. Serve with rice or flatbread.

Is Your Time Meaning Full?

BY BRAHMA KUMARIS MIKE GEORGE,
OXFORD, ENGLAND

Submitted by Etta Stevens

Whenever you contemplate life at any level there is probably nothing more mysterious than TIME. You can't capture it, stop it, save it or lose it. Time is not a thing, it's not an 'it'! Yet we think, speak and act as if it's a commodity, a resource, a 'something' that can be accumulated, saved and spent. Three illusions of time virtually run our personal worlds - time will 'run out'; we can 'save' time if we hurry; and if we wait there will be 'more' time...later!

Some days we probably look at a clock face more often than other people's faces. We will talk of being 'pushed for time' then, a few breathless moments later, we are rushing to 'meet a deadline' while confessing that we don't know where we will 'find the time'. But time is not found. It is created.

Time is a perception. More precisely time is your 'perception' of the space between events or your 'perception' of the space in which an event begins and ends. We are the creators of time because we are the creators of our perceptions. The awareness of the passing of time is a natural, personal 'in-sperience'. Just as a canvas holds a painting so time is the canvas upon which we will paint the journey of our life.

So why do so many of us create a frantic time driven life-style? How do some of us (you know who you are!) seem to become slaves to time? Why did we start to mistakenly believe time runs out, time can be saved and there will be more time tomorrow? It all started way back when!

Once upon a time, sometime in the past, there was a young and brilliant carpenter. One day he built the most exquisite box. On the box he painted the most beautiful face and two perfect hands. That night, at around midnight, he went into the forest, high in the mountains, and he whispered to TIME saying, "If you enter this box I can promise that you will control almost all human beings on this earth". After a moments hesitation TIME replied, "Are you sure?" To which the carpenter replied, "Absolutely certain. They will think they are controlling you, but it will be you that controls them. That's a guarantee". And so TIME accepted his offer and entered the box. The young carpenter returned down the mountain to his home and placed the box in the middle of high shelf so that all could see its face. And he called that box a clock! . It would not be long before the clock was mistaken for TIME itself and everyone would look to the face of the clock to guide their life.

Every time we think about time we tend to look at some form of clock somewhere. We organize our life around periods of 'clock time' and synchronize our movements according to the positions of the little hand and the big hand! We don't realize we look and refer only to a machine. We are unaware we are creating a false concept of time. Clock time is not real time. It is simply our way of attempting to quantitatively 'measure' our perception of the space between events or the space in which an event happens. We invent seconds, minutes and hours as our units of measure. Being 'time conscious' is, for most of us, being 'clock conscious'. But it's a mistake. We invented and created the clock as one of our first machines. Today many of us are slaves to our own creation.

Types of Time

There are four kinds of time. Nature's time, clock time, psy-

chological time and spiritual time. Nature's time is defined by the natural movement and changing of the seasons. A relentless cyclical process that is neither fast nor slow. It just is, has always been and will likely forever be. Aligning with the rhythm of the cycles of the natural world is therapeutic for a human being. The act of slowing the activity within our consciousness in order to give our attention to fully see and be with the world 'out there' cultivates a deeper awareness of our own inner world.

Lie on a grassy bank on a summer evening and stare up at the night sky and it's almost impossible not allow your consciousness, which is you, to move into a silent, profound, unlimited spaciousness. In such moments our life feels very different. It can be humbling and yet exhilarating at almost the same 'time'. But it's something we tend to do less and less as more of us become increasingly obsessed with our relationship to our slick and sophisticated machines and all that they 'do' for us.

Time and Space Management!

They are more about how to create and handle events efficiently in the clock driven world 'out there'.

Hence the efficacy of practices such as meditation and contemplation, in which you slow thoughts down, thus creating more space between thoughts. It's in this space that we see more clearly (without thinking about what we are seeing!) and feel more deeply (before thinking about what we feel!). What do we feel? A profound sense of meaningfulness, of significance, of completeness, of serene contentment, of quiet joyfulness, of unbounded acceptance and appreciation for everyone and everything. It's different for different people. It depends how deeply you enter your own inner space. But these are some of the ingredients that make up the very juice of life itself.

And finally to spiritual time! Take a moment to imagine you have gone beyond the awareness of all outer events ...for a few clock minutes! Including the sounds of the ticking clock! Imagine you were able to stay in the inner space between thoughts and feelings, between memories and all subconscious impulses. You are now living in the inner space between inner events. In such an inner state there would be no perception of events or change or even of any space between events. In such moments you have consciously stopped creating time. You would, in such a moment, be aware of your own timelessness.

That's why spiritual time, in the purest sense, isn't!

Some call it the 'awareness of your own eternity'!

Time is precious. Tell the ones you love that you do, take a moment to smell the flowers and MEDITATE, MEDITATE, MEDITATE!

We hold our eternity in our own hands called time, use it wisely! You can never go backwards in time, remember this and stay in the moment.

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MEDITATE@8

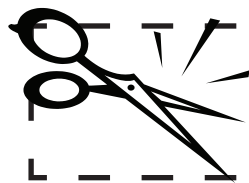
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