

# Inside Hillcrest

– Connecting Neighbors to Neighbors –



OCTOBER 2022

HOLLYWOOD, FLORIDA

VOLUME 16 • ISSUE 10

## OCTOBER INSIDE HILLCREST

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### HILLCREST CLUBHOUSE AT 4500 HILLCREST DRIVE

Just to clear up some misconceptions, the large Clubhouse at 4600 Hillcrest Drive is for the exclusive use of the Parkview home owners. The smaller clubhouse at 4500 Hillcrest Drive is accessible to all residents of Hillcrest, including the residents of the Hillcrest condo community. If a condo resident wants to rent the small clubhouse for a party or event, the fee is \$575 per event, for five hours (including the set up and clean up). Additional hours are \$50 each. Rental requires a \$1000 deposit refundable if returned in acceptable condition.

### HOTWIRE/BLUESTREAM and UPS

A couple of buildings have gone to fiberoptics and replaced Comcast. One went with Blue Stream Fiber and one went with Hotwire Communications. I will have a story about both in the next issue. But what does this have to do with the UPS Store up the street? Not only (in my opinion) did Comcast provide bad service and was expensive, returning the equipment is a pain. So, listen up folks; if you are lucky enough to get a fiber-optic company that provides EVERYTHING including internet or are moving and need to return your cable equipment, our favorite UPS store who supports Hillcrest with their advertising, will accept Comcast and ATT equipment to return for you! Gerardo Davila and his friendly, efficient staff treat us like gold. Not only do they do packing, shipping, shredding, printing, scanning, copying, faxing, they do passport photos, provide notary services and mailboxes. When our sellers are facing the big move of personal items, UPS comes to them (FREE pick-up) and helps them move with their in-home packing services. Can't get much more convenient than that.

### HLC

On October 6, had our first Hillcrest Leadership Council meeting since 2019. It was well attended by board members from 22 of the 24 Hillcrest condo buildings. At the meeting, your leadership met our new District 6 City Commissioner, Idelma Quintana. That story is on page 2.

We also reviewed our Hillcrest Condo Preferred Vendor List (which is also used by several other nearby communities). The last time the list was updated was just prior to the pandemic in 2020. On the list are vendors who have a HISTORY of working in a building; and because of their

reliability, honesty, and quality of work, that building feels confident about recommending them to others. Price is not a consideration—especially in this “you get what you pay for” world. One caveat: at the time a vendor is put on the list, they are licensed and insured. If a board decides to call them for a job or even a bid, it is wise to request proof of license and insurance prior to the work being done.

The leaders covered all the categories on the current list and added some because of the recent projects in many buildings; impact windows, new risers, balustrade issues, etc. It was a bit disconcerting when we called the recommended vendors on the current list and found out how many are out of business because of the pandemic. Some “key contact people” who had switched companies, still commanded the loyalty of the building leaders which was nice to see. As of this writing, I am still waiting for some buildings to provide me with the contact info for their recommendations. We are also putting the building # next to the names so that the presidents know which building to call for details.

The HLC will be meeting the first Thursday of each month. The meeting topic is selected by one of the building presidents who then chairs that meeting. Knowledge is power and sharing knowledge makes us all more powerful.

### MARIE WOODSON

Our Florida State Representative, Marie Woodson, who has always taken very good care of us here in Hillcrest (remember all the vaccines she got for us during the pandemic?), is also up for re-election. The last time we spoke, she busy in Fort Myers helping to bring food, and supplies to the residents impacted by Hurricane Ian. I am a big fan of Marie. I don't remember when we had representation in Tallahassee that spent so much time looking out for OUR community. Marie is a big fan of Steve Schneider, our IH reporter. And so am I. Steve has written FOUR of the articles in this month's issue. Whenever we need an interview with a new advertiser or local person of interest, Steve is there. I am blessed to have him as part of our Inside Hillcrest family.



Building A Better Community

### BE KIND

Those two little words have become a movement of sorts. Apparently, it is doing about as well as Melania's “Be Best” initiative. In fact, “I don't care, do you?” seems to be the mantra that has caught on. Sad.

What is with all the nasty people? Unhappiness has to be a part of it and I kind of get that. These are challenging times. The trick is to be very selective about the people you let into your inner circle. If there is anything I learned from the pandemic, it was to spend more time with people who genuinely bring me joy. Sometimes we get into a habit of hanging out with the same people out of habit or misplaced loyalty. Cutting down on the time I spend with negative people has helped me a lot. I probably enjoy social times 100% more now than I ever did.

Recently, I was lucky enough to meet a new neighbor in my building named Rosie. We have the same weird sense of humor; basically, EVERYTHING that is not tragic is funny. She is sharp, quick-thinking, well-read and a very good artist. I, on the other hand, am lucky I can draw a breath.

Of course, we never know what is going on in someone's life, so we need to have compassion when we run into cranky people. Recently, I was in CVS talking with Jessie, the new General Manager (she is great!) when a woman walked in. Jessie turned to her with her usual warm greeting and the woman brushed past her with a snarl. I said, “Well, she seems fun.” We both laughed BUT we also conceded that we didn't know what was going on in her life. She could have been headed to the pharmacy to pick up medicine for a life-threatening illness for all we knew.

I remember a great story I read in Reader's Digest years ago. It taught me the lesson that helps me to be more open-minded and understanding and less judgmental when it comes to human behavior. Especially that of people I don't know.

A man was riding on a train with his 3 children. While he sat comfortably gazing out the window at the scenery going by, his kids were out of control. They were loud, running up and down the aisle, and generally being a pain. Finally, one of the other passengers sitting nearby yelled out, “Hey buddy, how about controlling your kids!” The man seemed to snap out of his reverie and called to his children to return to their seats. He then apologized, saying, “I am so sorry. We just buried their mother and I don't think any of us know how to act.”

Continued on Pg. 2

**Meet our new District 6 Commissioner Idelma Quintana - by Steve Schneider**



The Hillcrest Leadership Council met for the first time since before the Covid-19 pandemic started more than two years ago.

At the evening meeting, on Oct 6, in the small Clubhouse on Hillcrest Drive, building leaders caught up on old business. Most of the 24 building leaders attended. They shared information about experiences their buildings have had with local vendors for the

various maintenance needs that go with condo living. Cindy Abraham, HLC president and founder, took notes to update the recommended vendor list for the community which houses more than 2,500 people.

Idelma Quintana also introduced herself to the audience of more than 30 Hillcresters. She is the incoming District 6 Hollywood Commissioner. Quintana takes office next month, replacing long-serving Beverly Hills condo resident Linda Sherwood. She stepped down before completing her term to tend to family health matters.

Quintana moved to Hollywood twenty years ago from Chicago, where she worked as an educator in the public schools.

She moved into a neighborhood just five minutes west of Hillcrest.

At one point, Quintana said, someone broke into her home. The police tried to help by suggesting she get a dog for additional security.

The soon-to-be City Commissioner said that she believed that the most powerful action she could take to feel safer was to get to know

her neighbors, which is why she started knocking on doors in her new community. Working with residents, Quintana formed the Hollywood Gardens West Civic Association. At first, she said, neighbors met in her front yard to discuss local issues. Quintana served for twelve years as president of the group which works on safety and beautification needs in Hollywood Gardens West. She said members also look out for residents who need support.

“I tried to build community,” is the way Quintana explained her actions. Believing in community also motivated Quintana to join forces with business owners. They formed the Johnson Street Business District located between 56th Avenue and State Road 7 / 441. Before Covid, the organization worked with the city three years in a row to restrict automobile traffic on Johnson Street and hosted the “Party on the J”, an outdoor event featuring live music, international food, art and products from local vendors. The intention was to attract future clients to the business district, made up mostly of locally owned small businesses.

The organizing efforts caught the attention of County Commissioner Beam Furr, who represents the area in Broward County government. He hired Quintana to serve as his chief of staff, a position she still holds.

Working with city residents and leaders, as well as county officials for the past eight years means she can start her new job a few steps ahead of someone taking the City Commission position without that background, she said.

Once she assumes the office of District 6 Commissioner, Quintana may be reached at 954-921-3321 or email at [iquintana@hollywoodfl.org](mailto:iquintana@hollywoodfl.org).

*Continued from Pg. 1*

That one still brings a tear just writing it. My sister and I made a pact years ago that every day we were out anywhere and someone was in a bad mood, our goal was to make them laugh. It has become noticeable that those efforts do not work like they used to, but we try. (And don't tell me I am not that funny; I am freaking hysterical – ask Rosie.)

Last month I was going through the line at a local store. The checkout person was complaining bitterly to a co-worker that she wasn't getting enough hours and she was NOT happy. First of all, I think that was a tad unprofessional, but the rule is to make someone in a bad mood laugh, not judge the reason why. I happened to know the name of the store manager (we will call him Barry). So, I said, “Just so you know, I am Barry's future ex-wife and I will make sure that you get enough hours from now on.” They both stopped dead in their tracks. The checker blurted out, “He doesn't make the schedule.” I answered, “Once we are married, I will be making the schedule, but only until the divorce of course.” Then it hit them. They laughed their butts off and I am sure that not only her stress level went down but she probably won't be discussing things like that in front of customers in the future. A win-win.

**LAUGHTER REALLY IS THE BEST MEDICINE**

As far as neighbors go, I learned a long time ago that cranky old people were probably ill-humored young people . They didn't just get that way from being old, sick, lonely or whatever. I had a neighbor years back, Anita Kippelman, who was always upbeat. When she became ill, I would call to ask how she was doing. She would say something like, “Not good. The doctor says there is nothing more they can do...” and then follow up with “Hey, want to hear a joke?” It was always a real groaner but never failed to lift MY spirits to hear it.

And what is the deal with people who are mean and rude to people they don't know because of what someone in the building said about

them? TO OUR NEW NEIGHBORS: Do not believe ANYTHING ugly you hear about someone in your building that you haven't even met. Take the time to get to know the person and make up your own mind.

About 12 years ago, there was a building president who badmouthed me. I got a call from one of her neighbors, a woman named Chris. She said she wanted to meet with me. I just assumed it was about Inside Hillcrest or the HLC or something. We met and just chatted. I finally said, “Was there something in particular you wanted to talk about?” She said “No, I had heard so many horrible things about you, I just wanted to meet you and get to know you a little. You seem very nice.” WOW! We didn't really see much of each other after that other than to exchange “hellos”. Last month, her daughter called me. Chris decided she wanted to stay up north with her family and insisted that I be the realtor to handle the sale. Double wow"! I never forgot her and often told the story about how we met. What a woman!

This story comes with homework. Think about someone in your building or work place that you have never had a conversation with but do not like because you heard such awful things about them. Sit down and have a conversation with him/her. If you still feel the same way, at least you are being fair to them. If not, you may just have found your new BFF.

**BE PATIENT**

No can do. I had my patience tested – I am negative. Remember the 80/20 rule? I think it applies to social interactions also. We will hear the same unsubstantiated opinions 80% of the time from the same 20% of our acquaintances. And let's face it, some are just looking for attention or a reaction. Some just enjoy offending people. I was taught that in a social situation, to “know your audience”, be respectful and avoid controversial topics when other people are within earshot.

*Continued on Pg. 5*



## FLORIDA STATE HOUSE REP. MARIE WOODSON - by Steve Schneider



Marie Woodson has been serving our own District 101 since about the time the Covid pandemic hit.

Now, two years later, as Covid apparently becomes endemic, Woodson is seeking reelection. She is running in November to serve the community for a second two-year term. Her district includes Hillcrest.

New to elective office, Woodson worked with the Florida Department of Health to bring Covid vaccines to the Hillcrest community in March and April of 2021. The effort meant scores of Hillcrest residents went down the street to the Beverly Hills Condo Clubhouse to get their first two free jabs.

But that was just the beginning of her service to Hillcrest and the surrounding communities. In fact, Woodson got more good news recently for the district that covers swaths of Pembroke Pines, Miramar, Hallandale, West Park, and Pembroke Park. At 40%, Hollywood, including Hillcrest, makes up a big chunk of the area Woodson represents.

Significantly, the good news means almost \$900,000 more for local needs. Those needs include technology upgrades for the Hollywood Police Department, \$380,000. The Hollywood Police Athletic League will also get \$250,000. And the Family Health Center colon screening program will see \$241,500 more than expected.

Woodson pulled in the money when she applied for 2022 Local Support Grants. The program is administered by the Republican-controlled Florida House. So, winning the money is a big accomplishment for a first-term South Florida Democrat. The grant money came in addition to Woodson securing \$2.2 million for the district in this year's budget.

And, as her term draws to a close, Woodson teamed up with the state Department of Highway Safety and Motor Vehicles. Together, they helped about 50 district residents renew their drivers licenses.

Woodson acted because, due to the Covid pandemic, the DMV is months behind in renewing licenses. However, at the behest of Woodson, the DMV sent state employees to Hollywood City Hall on Sept. 26. Woodson plans on holding several more driver license renewal events in other parts of the district. She also wants to stage a couple of sessions at local homeless shelters so residents there can get state ID cards.

But wait. There's more. Woodson also saw a number of her proposals signed into law either as her initial proposal or as part of a larger bill. These are three of her most important bills that became law in Tallahassee:

**Homestead Exemption for Seniors, HB597.** It simplifies the renewal process for the additional homestead exemption available to qualifying seniors throughout the state of Florida by requiring that they submit the statement of household income only the first time they are claiming the exemption.

**Homeless Youth HB1577.** Youth leaving foster care or experiencing homelessness get access to services and tools to alleviate some barriers and obstacles they face in their lives.

**Abatement of Taxes HB 71 amended into HB7071.** Provided property tax relief to owners of residential properties destroyed by a catastrophic event. This is especially important because people unable to live in their homes due to Hurricane Ian won't have to pay taxes until they move back in.

Additionally, an online group called People First gave Woodson a 93% approval rating this year for votes she cast. The group also said she put people first 92% of the time in 2021. You can review her report card at: [Rep. Marie Paule Woodson | Florida's People First Report Card \(floridareportcard.com\)](https://www.floridareportcard.com)

The high ratings for putting people first match her biography. Without speaking a word of English, Woodson left Haiti for South Florida more than four decades ago. She left because she did not have connections needed to attend medical school in the poor island nation.

However, Woodson immediately set her sights on a career in public service here. About 35 years later, Woodson retired from a public administrator position in Miami-Dade County government.

Instead of enjoying her retirement, Woodson entered a Democratic primary in 2020. She defeated two experienced politicians.

Now, Woodson is running for reelection. Her opponent is Vincent Parlatore, who withdrew his bid to run for State Senator. Election Day is Nov. 8.



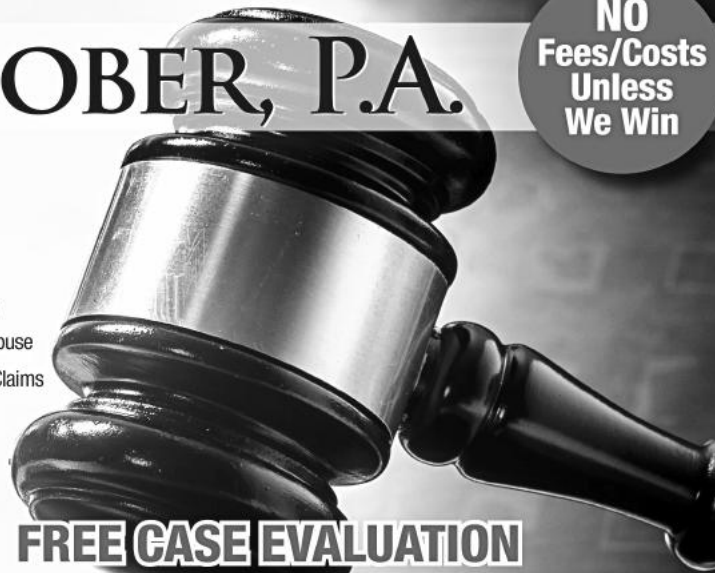
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**PROUD TO REPRESENT:**



Continued from Pg. 2

I am tired of hearing people regurgitate what they hear without bothering to find out if it is true, no matter who they hear it from. When pressed, they have no in-depth knowledge of the issue or how that opinion even came about. For the record, leaders have limited powers; even presidents and kings (unless they are in Russia or Korea). If you are going to tell me that our president single-handedly caused higher interest rates and inflation, read a book. Preferably one about our government and how it works. A short crash course is on page 15.

Fun fact about inflation – it is such a global problem that countries are rated in order of severity. In fact, the USA is rated #18 compared to other countries. Israel is #1, Russia is #12 and China comes in last. That doesn't make me feel any better when I am paying \$3.78 for a jar of Café Bustelo when I used to get it for \$2.18.

Bottom line, I need to relearn to walk away from people who are looking to get a reaction or start an argument. I know that and I used to do it. If I do engage, I never feel good about it afterwards. My sister sent me my new mantra – see below. I may just get it tattooed on my lower face so that the only way people can read it is if I keep my mouth shut.

**A FACT IS INFORMATION MINUS EMOTION.  
AN OPINION IS INFORMATION PLUS EXPERIENCE  
IGNORANCE IS AN OPINION LACKING INFORMATION.  
STUPIDITY IS AN OPINION THAT IGNORES A FACT.**

**ME DAY**

That is another term going around. We are working 24/7 these days. Real Estate has not slowed down for us so we are working every day that ends in "y". We do try to time off to watch our Gator and Dolphin games. As soon as we get more help, I am taking a me day. I think "Me Day" means you are supposed to go shopping, get a massage and a mani-pedi. In my case, I need to get to my dentist, dermatologist, and chiropractor.

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# STATE OF THE COUNTY - County Commissioner Beam Furr - District 6



Greetings Hillcrest Residents,

Spooky season has officially arrived in South Florida, and while this month is best known for ghouls and gremlins, the Broward County Commission is not scared to keep working! This has been a productive month and an opportunity for all of us to be grateful for our safety and our community. Have a safe and fun October, with just the right amount of candy and

haunted houses.

### Library Fines

Wonderful news! Broward County Commission has voted to implement a new policy that creates a "fine free" system at our Broward County Libraries. This system would eliminate overdue fines for books that are returned late. This initiative will increase access by eliminating a barrier that discourages too many residents from using our system. Research indicates that eliminating overdue fines encourages more residents to use their library system. These fines are found not to be particularly effective in ensuring timely return of materials, and only serve as a deterrent for residents to use the wonderful resources of the library. We hope this new initiative will create the environment for increase library participation. We are truly lucky to have such a great library system in place here in Broward County. To learn more about your local library, go to [Broward.org/library](http://Broward.org/library) today!

### Read for the Record

Read for the Record 2022 is coming up on October 27th! Each year, the Read for the Record initiative brings together over two million students and adults to read the same book at the same time. This national event is designed to encourage adults to read to children and increase awareness of the importance of childhood literacy. This year's book is "Nigel and the Moon" by Antwan Eady. For the fourth consecutive year, the Read for the Record author was featured at the Broward County Library's Conference on Children's Literature. All research suggests that 3rd grade reading scores are one of the primary indicators of future positive outcomes. That's why Broward County has been committed to improving childhood literacy through our collaboration with Broward Reads. From 2014 to 2019, the third grade reading scores in Broward County improved by ten points. However, much of this progress has been reversed due to the COVID-19 pandemic, meaning we must continue to invest in grade-level reading as our students continue to return to normal schooling. To learn more and sign-up to read, go to [handsonbroward.org](http://handsonbroward.org).

### Hurricane Ian

All of us here in South Florida shared in grief in witnessing the devastation from Hurricane Ian on the west coast of our state. It has been a very long time since anywhere in Florida faced devastation like we are seeing with Hurricane Ian. While we are always aware that hurricanes are

a threat to our state, these heartbreaking images bring home just how bad a storm can impact our home. Ian should serve as a wakeup call to every county and city government that it is time to review our hurricane plans. These plans should never be static. Each new storm, especially one with the destruction of Ian, should come with new insights into how to keep our residents, businesses, and homes safe. I am proud that Broward County Government and many local Hollywood organizations, like the Rotary Club and Lions' Club, have stepped up and took a leading role in aiding the recovery of the west coast. To review evacuation routes and make a hurricane preparedness plan, go to [Broward.org/hurricane](http://Broward.org/hurricane). Hurricane season still lasts through November 30th!

### Contact Us

Our District office is conveniently located within the lobby of the Hollywood Branch of the Broward County Public Library at 2600 Hollywood Blvd, next to Hollywood City Hall. My District office staff is available to you from 10 AM to 4 PM, Monday through Friday. If you plan a visit, please note the library building opens at noon on Mondays and Tuesdays. My staff is also working from my office in Fort Lauderdale and from other locations within our District. The Fort Lauderdale office is open for your convenience Monday through Friday from 9 AM to 5 PM. If you would like to schedule an appointment, or have a great idea, suggestion or an issue that may need my attention, feel free to call me at 954-357-7006/-7790 or send me an email at [bfurr@broward.org](mailto:bfurr@broward.org).

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## MARKET UPDATE - by David Treece



David Treece, MBA, AIF®, CLTC® | MARKET UPDATE – by David Treece

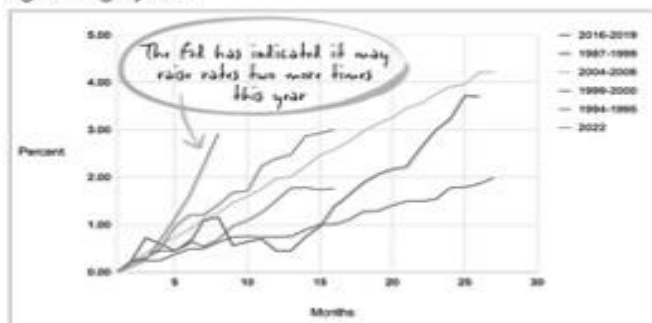
Traditionally, I've been a little cautious when people say, "it's different this time." After all, the past few years have seen more financial "firsts" than most.

But despite that skepticism, this year saw five interest rate increases in seven months — making it the quickest tightening cycle in modern history.

And with two more rate increases expected in November and December of this year, it seems clear that Fed Chair Jerome Powell is determined to keep adjusting rates until inflation is on track to hit the Fed's target.

### Fed Focused On Lowering Inflation

Change in the federal funds rate during the past six tightening cycles.



Source: FederalReserve.gov, 2022

The Fed knows that few financial events can be as devastating as high inflation over time – especially for those living on a fixed income. So, the Fed is comfortable with some short-term economic uncertainty in pursuit of its long-term goal of price stability.

I'm optimistic the Fed has a plan to tame inflation. In the meantime, if you have any concerns or questions about the current financial landscape, let me know. I'm always happy to hear from you.

### Protecting Your Investments from Stock Market Changes

If you have little experience with investing in stocks, bonds, or even real estate, it can be nerve-racking. You might feel like the slightest change in the stock market could have a negative impact on your investments and portfolio. The good news is there are ways to help minimize risk and pursue portfolio protection strategies. Here are some common protection strategies to keep in mind.

### Check Your Risk Tolerance

Understand how much risk you are willing to handle and what type of investments you are willing to take on. If you haven't invested before, it may be difficult for you to understand the risks involved in investing. Before you decide on an investment, determine what your risk tolerance is and if you can take the risk that's involved in investing. Tools like Riskalyze can help you analyze your risk tolerances. A few minutes and the answers to a few questions about your financial strategies can be used to provide you with a personalized risk tolerance number.

### Diversify Your Portfolio

Diversify across all your accounts. Even if you have different types of accounts, there could be some overlapping allocations that might mean you aren't as diversified as you originally thought.

### Determine Your Investment Horizon

If you have a long-term investment horizon, you may be less affected by short-term volatility and may be able to avoid panic trading. The more time you have to stick with your investment goals, the longer you have

to potentially recover from stock market ups and downs. Have a set timeline in mind and give yourself as much time as possible to pursue your investment goals to help avoid severe impact and reactions from stock market volatility that may come along.

### Stop Losses

Stop loss orders help protect against falling share prices. They're used to limit losses on stocks that drop too far. Hard stops involve triggering the sale at a fixed price that won't change. For example, when you buy shares of Company A for \$10 per share, you could set a hard stop of \$8. This means that if the price falls to \$8, the trade will be closed out as a market order. A trailing stop is different in how it works. Instead of being triggered at a specific price, it triggers when the price reaches a certain percentage above or below a pre-set level.

### Dividends

One strategy involves investing in dividend-paying stocks. When you buy shares in a company, you're buying into the future success of that company. And one of the most important parts of owning a stock is receiving regular cash payments called dividends. Historically, dividends account for a substantial part of a stock's total annual return.

### Non-Correlating Assets

A well-diversified portfolio spreads your investments across different types of securities, industries, geographies, and even sectors within those categories, and allows you to work to reduce the systematic risk that is always present when investing. When you add non-correlated assets to your portfolio, you're increasing the odds that your investment won't take as big of a potential hit during market downturns. This is because each asset class moves in an independent manner. For example, oil prices might drop, while gold prices rise. In both cases, the effect is minimal. However, when oil prices go up and gold prices fall, the effects cancel each other out. Oil prices are low, and gold prices are high. As a result, the value of your entire portfolio doesn't change much. In contrast, when oil prices plummet and gold prices soar, the effect is significant. Your portfolio loses some value, but not nearly as much as it could lose if you invested entirely in either sector.

### Principal-Protected Notes

Investors who are worried about maintaining principal might want to consider principal-protected notes with equity participation rights. They are similar to bonds in terms of how they work. However, where they differ is the equity participation that exists alongside the guarantee of principal. This could make a big difference, especially since it allows you to participate in the upside potential of the underlying security. If the index rises over the life of the notes, the investor gets paid out the difference. If the index falls, however, you could lose your entire original investment.

As you're learning more about the world of investing and what you can do to help protect yourself, please know that I am here to advise and assist you. Schedule a complimentary consult at 305-751-8855 or online at [calendly.com/treecefg/15min](https://calendly.com/treecefg/15min).



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# INTRODUCING BROWARD COUNTY HOUSING FINANCE AUTHORITY'S PROGRAM

- by Steve Schneider



We have great news for individuals or families thinking of purchasing their first home (single family, townhouse, condo, or villa) in Broward County. Information provided from Broward County Housing Finance Authority states that residents who have not owned a residence for the past three years can apply for up to \$50,000 (depending on the City) through Broward County for a 15-year, 0% interest, deferred payment forgivable loan to help with the down payment, closing costs, principal reduction or interest rate buy down on the first mortgage.

Generally, the purchase price can be no higher than \$382,194, although the limit is higher for Weston. If approved, a Broward

County resident will get up to \$40,000 for the purchase or up to \$50,000 in Coconut Creek, Davie, Hollywood, Margate, and Plantation. Residents can get up to \$80,000 if they buy in Weston, County information says.

The Homebuyer Purchase Assistance Program also sets limits based on household income.

**Maximum Income Guideline:**

- \$50,800 income for a one person household,**
- \$58,050 for two-person household**
- \$65,300 for a three-person household**
- \$72,550 for four people**
- \$78,400 for five people**
- \$84,200 for a family of six**
- \$90,000 for a family of seven**
- \$95,800 for eight people.**

The county must be able to independently verify income and assets. And full time dependent students living on campus can be included in the household providing they live at home more than six months a year.

You can learn more about the program and its requirements at <https://www.broward.org/Housing/pages/homebuyer.aspx>

## MORTGAGE MARKET UPDATE

Compliments of Gary Crowder, Senior Loan Officer, Florida Funding LLC

We are shifting away from this long lasting seller's market which is bringing seller concessions or "interested party contributions" back into play as a tool for your buyers and sellers. Any concession that is greater than the overall closing costs will be treated as a reduction to the sales price. Below is a detail of allowable seller concession percentages based on loan program. Also, below are Some interesting facts about the current market:

- Current 30 year fixed rate average per Freddie Mac 6.75% coming with .95% in discount points, rates change daily
- FHA and VA loans currently account for 24% of all mortgage loans
- Alternative lending products back in a big way.....No Employment, Bank Statement loans, Investor/DSCR loans.
- Seller concessions being used for 2/1 buydowns, long term rate buydowns, offset of closing costs

Seller Concession....Conventional loans allow varying amounts.

Percentages are based on the purchase price. All investment properties are 2% regardless of LTV(Loan to Value). Primary and second homes are 3% if LTV greater than 90%, 6% if LTV greater than 75-90%, and 9% if 75% LTV or less. FHA will allow for 6% no matter the LTV, and VA 4% no matter the LTV. Any concession that is greater than overall closing costs will be applied as a reduction to the sales price.



Other ideas for seller concession money:

1. Use money to pay closing costs so you keep more money in your pocket, can use the savings to supplement your mortgage payment, now the buyer is in charge. Or, use savings to fix up the property that you would/may have had to borrow from elsewhere.
2. Buydown rate permanently. Negative is that rates will ultimately drop, so you may not necessarily "realize" the savings from the buydown.

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## What's Happening In The Real Estate Market in Hillcrest and Hollywood?



Cindy Abraham



Brian Gaiefsky

The market for single-family homes has exploded. Right now, homes are at a premium and buyers are paying over list price; either all cash or coming up with the difference between the appraised price and the list price. Bidding wars are common.

**What does this mean to us?** Homes are becoming out of reach for many. The next best thing is a townhome or large condo. As we all know, Hillcrest condos are known for their size and views. And Keller Williams A Team Florida are known as the Hillcrest experts which is why agents shopping Hillcrest look for our listings.

**Looking to buy or sell? Let's talk. Or send us an email or text:**

Chat – 954-964-2559 - Email – [Info@ATeamFlorida.com](mailto:Info@ATeamFlorida.com)

Text – Cindy - 954-895-1617 Brian – 954-415-5323



[ateamflorida.com](http://ateamflorida.com) [info@ateamflorida.com](mailto:info@ateamflorida.com) **8-HILLCREST (844) 552-7378**

## SEPTEMBER 2022 STATE OF THE MARKET REPORT

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida

This month, just for the heck of it, we are printing how much Hillcrest condos have rented for in the past 90 days. You will understand why we are always nagging renters to buy something, anything! Equity is the name of the game. Buy small, build equity, and buy bigger. Especially if you are young.

We even find condos/homes for our clients whose kids are going away to college. We have connections in most major college cities. We find them a minimum 2/2 condo up to a four-bedroom house. Their child lives in it while at school and they rent out the other room(s). The rent payments help with OR cover the mortgage. When they graduate, they can either continue to rent the property OR sell at a profit. We have one client with two sons three years apart. We found him a place in Tallahassee (as a Gator, I cannot tell you the name of the school...). Not only can they make money on it for a few years, when both sons are in college at the same time, they have their own place. What a GREAT investment!

No one can beat us for helping our clients in any situation when it comes to real estate. We have given bridge loans, held second mortgages, given them strategies that no one else even thought of to get them the best end of the deal and more. I am proud of how much we go above and beyond for our buyers, sellers, AND renters.

Remember the 3-bedroom listing I told you about in past issues? It has been on the market since 2014 and listed with 13 different realtors. I wanted to be #12 but it was not to be. However, we were the fourteenth realtor to take the listing and we got it sold! We listed it for 325K, and it ended up selling for \$322,250.00 in less than 2 months.

As of this writing we have 13 Active listings for our Hillcrest condos. Four are in all-age buildings, 9 in the over-55 buildings; 8 are in the high rises and 5 in the low/mid rises. Anything priced close to market value or a little over sells within 30 days. Anything on the market over 60 days is waiting for the market to catch up to the price. However, I am not sure the price tide is still rising. We could get lucky if we have a horrible winter for the Northerners but at this moment as always happens during an active hurricane season, many northerners are saying to themselves, "not this year". And you can be sure that when you see an outrageously high sales price, it is someone from out of state who has no idea they overpaid. There is still no such thing as a "steal". As you can see once again from the closed sales below, buyers know value and have no problem paying market value, even when the list price is low.

*Continued on Pg. 11*





Continued from Pg. 10

Sometimes that is hard to explain that to a potential buyer. We have buyers on our automatic notification system so they can get the new listings immediately. If they see a low price, they get very excited and it is hard for them to understand why a full price offer won't work.

Ten listings went under contract in September. Three were one-bedroom units, seven were in the high rise buildings and seven were in the over-55 buildings.

Of the nine closed sales during September, one was a 3-bedroom and the other eight split 50/50 between one and two-bedroom units. Many times, strategy is the secret to winning and real estate is no exception. As you can see from this month's Mortgage Market update, Realtors have to know the ins and outs of every facet of real estate. We win because we have been at this a long time.

As always, if you are thinking about buying or selling, talk to us first. We will always tell you what you need to know, not what you want to hear. **Call me or Brian at 8-HILLCREST or email info@ateamflorida.com. Closed sales for September: C stands for corner unit and R for buildings that allow rentals.**



## PARKVIEW AT HILLCREST SEPTEMBER 2022



**Curious as to how much equity you have built up in your Parkview home? Call us at 8-HILLCREST or email INFO@ATEAMFLORIDA.COM.**

One single-family home and one townhome went under contract in September. Currently there are 12 Active listings: 7 single family homes and 3 townhomes. Six of the single family homes are listed for over a million dollars. None have pools but five are listed as waterfront. The lowest price is a 2008 SF townhome, listed at 715K.

The first pending sale went under contract in September, the other in August. A softening market normally hits higher end properties first. As housing prices rise, many buyers are forced to scale down. However, as I mentioned before, we have strategies to counter just about everything a changing market throws at us. Whether you are buying or selling, give us a call at 8-HILLCREST. We are always here to help our neighbors.

### HILLCREST CLOSED SALES DURING SEPTEMBER

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
C-26	801-03	3/2/1	2,444	325,000	322,500	59
R-20	614	2/2	1150	235,000	225,000	58
C-21	620C	2/2	1284	225,000	225,000	18
R-19	401	2/2	1150	220,000	210,000	114
23	416	2/2	1132	210,000	197,500	41
25	314	1/1/1	844	170,000	170,000	39
8	311	1/1/0	672	165,000	165,000	39
23	904	1/1/1	844	165,000	160,000	19
R-16	302	1/1/1	775	159,900	172,000	2

### RECENT HILLCREST CONDO RENTALS

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
19	212	2/2	1150	2200	2200	7
19	604	2/2	1100	2200	2200	13
18	509	2/2	992	2100	2100	54
17	404	1/1/1	775	1850	1850	12
24	706	1/1/1	844	1800	1800	16
17	305	1/1/1	770	1700	1700	21
16	212	1/1/1	775	1700	1700	36
16	412	1/1/1	775	1750	1750	47
16	411	1/1/1	775	1725	1725	30
20	208	1/1/1	830	1700	1700	10
16	207	1/1/0	700	1700	1700	22

### SEPTEMBER PENDING SALES

ADDRESS	B/B	SF	LIST PRICE / PREV SOLD
T-4985 Eucalyptus	3/2/1	1784	700,000 / 420,500
S-4398 Ficus	3/2/1	1881	807,000 / 473,555

### SEPTEMBER CLOSED SALES

ADDRESS	B/B	SF	LIST PRICE	SOLD PRICE / PREV SOLD
S-1143 Large Leaf Lane	3/2/1	2220	830,000	800,000/700,000
T-4860 Eucalyptus	3/2/1	1561	425,000	439,000/337,000
T-4012 Long Leaf Ln	3/2/2	1421	529,750	540,000/318,000

### PARKVIEW AVAILABLE RENTALS

ADDRESS	B/B	SF	RENT \$	NOTES
T-4810 Eucalyptus Dr	3/2/1	1561	3700	1-car garage
T-4860 Eucalyptus Dr	3/2/1	1561	3800	1-car garage

### PARKVIEW RENTED IN SEPTEMBER

ADDRESS	B/B	SF	RENT \$	DOM / NOTES
T - 3976 Poinciana Ln	3/2/1	1421	3350	159/1-car garage

# MARTY KIAR

## BROWARD COUNTY PROPERTY APPRAISER



The Property Appraiser's Office does not set your tax rates, collect property taxes, or determine how the tax revenue is allocated by local government. Florida law requires our office to assess all property based on the market data on January 1 of each year. We are also able to grant tax-saving exemptions to qualified applicants. The property tax bills are mailed by the Broward County's Records, Taxes & Treasury Division. If you have questions regarding the payment of your tax bill, please contact their office at 954.831.4000 or visit their website at <https://www.broward.org/RecordsTaxesTreasury>

### Where Is My 2023 Homestead Exemption?

The tax bill you received this November from the Broward County Tax Collector is for the 2022 tax year. If you purchased your home in 2022 and the previous owners of your new home were entitled to and received Homestead Exemption or any other exemption on January 1, 2022, you may have inherited their exemptions on your 2022 property tax bill. Florida Statutes require these 2022 exemptions be removed for 2023 and the property be reassessed at the 2023 Just/Market Value. This will often result in an increase in your 2023 property taxes so it is important you apply for 2023 Homestead Exemption and any other exemptions for which you may qualify. Your new 2023 Homestead Exemption will be reflected next year on all 2023 property records, notices, and tax bills. Any exemptions applied to the tax bill are totaled and shown in the third column "Exemptions" on the individual tax bill. Any new 2023 Homestead Exemptions will show online in late-December.

If you have any questions regarding your Homestead Exemption or other tax-saving exemptions, please contact our Customer Service Department at 954.357.6830.

### Escrow Adjustments for 2022 Tax Bills

The Property Appraiser's Office does not handle anything related to the financing of property. If you make monthly escrow payments for your property taxes, your mortgage or escrow company typically does an escrow analysis after paying your annual tax bill. After this analysis, your mortgage company will contact you directly if there is any change to your monthly payment. Should you have any questions about this, you should contact your mortgage company for assistance.

### Quarterly Installment Payments

If you pay your property taxes through Broward County's quarterly installment plan, any newly approved 2022 exemptions will be applied to the 3rd and 4th installment payment amounts. Any adjustments for 2022 are made on the final two quarterly 2022 installment tax bills.

If my office can ever be of assistance to you, please do not hesitate to contact me directly at [martykiar@bcpa.net](mailto:martykiar@bcpa.net).

Take care,



Marty Kiar, CFA - Broward County Property Appraiser

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## HOW IS THE \$50,000 HOMESTEAD EXEMPTION APPLIED?



The history of Homestead Exemption dates to 1934 when Florida voters approved a \$5,000 exemption to help ease the burden of property taxes. This exemption amount was increased to \$10,000 in the 1960's by the Florida Legislature but was not yet incorporated into the Florida Constitution. A constitutional amendment adopted in 1980 increased the Homestead

Exemption amount to \$25,000. In 2008, Florida voters adopted a constitutional amendment increasing the Homestead Exemption amount to \$50,000 based on the property's assessed value. Here is a graphic showing how the \$50,000 Homestead Exemption is applied to your home.

If my office can ever be of assistance to you, please do not hesitate to contact me directly at [martykiar@bcpa.net](mailto:martykiar@bcpa.net)

Take care,

Marty Kiar, CFA - Broward County Property Appraiser



# October Kitchen Korner - by Cindy Abraham



## IT'S PASTA TIME

According to the Interweb, "Pancetta comes from the belly of the pig, whereas prosciutto comes from the hind leg. Because pancetta is only cured, it must be cooked before being eaten. On the other hand, prosciutto is salt-cured and air-dried for months, making it safe to eat without cooking."

Why am I telling you this? Because although we are still cutting back on red meat, we have decided that bacon doesn't count. Because I said so. Pancetta and prosciutto are in the bacon family. Prosciutto usually comes in thin slices and is great wrapped around mozzarella cheese sticks for an appetizer or paired with sliced cantaloupe for dessert. Seems like there are a lot of great recipes out there that call for diced pancetta. Have you seen the globs of fat on that stuff? Yes, it adds flavor but so does lard. I prefer prosciutto. **NO NEED TO ADD SALT TO ANY OF THESE RECIPES.** The prosciutto adds enough to flavor. You will see that you always save some of the starchy pasta water which kind of makes a light sauce when combined with the other ingredients.

Every so often I find diced prosciutto (and pancetta) at Aldi's and I stock up. I buy several 4-oz packages and freeze them. One of the recipes calls for ground Italian sausage and I use Italian turkey sausage from Publix.

If you look at all the kinds of pasta nowadays, many have high fiber counts which offsets the carbs. You can find lentil or chickpea pasta anywhere. I also drastically cut down the amount of pasta because I want more topping. So I use 1/4 of the amount of pasta called for in any recipe and still keep the same amounts of the other ingredients. Most recipes I use 2 oz. which is perfect for 2 people.

The first one below was a pressure cooker recipe (!) which I converted to a stove top recipe. And don't be a stickler, feel free to substitute; if you like diced ham or tofu, use it, Broccoli is just baby broccoli and you may like asparagus better. Do your own thing!

Here are a few of my favorites; **ALL MAKE ONLY TWO SERVINGS** but you can double for 4. The first one is fast and easy, the next one is a little more complex but still easy... and so on. When you read through the ingredients, try the one that sounds best to you.

\*\*\*\*\*

### ONE PAN ROTINI WITH PROSCIUTTO, WHITE BEANS & BROCCOLINI

(or Brocoletti from Publix)

- 2 oz. diced prosciutto
- 2 TBS olive oil
- 8 oz. Broccoli cut into bite-size pieces
- 1 tsp minced garlic
- 2 oz. rotini pasta
- 3 cups water
- 1 tsp fresh black pepper
- 1/2 can drained and rinsed cannellini beans (you can use the whole can if you love beans. I freeze the other half for next time.)
- 3 oz. shredded Italian cheese



In a large deep pan, sauté the diced prosciutto until crispy. Move to a small bowl. Add the olive oil to the pan and sauté the broccoli until tender (about 2 minutes) and add the garlic, just until fragrant. Transfer to the small bowl with the prosciutto.

Pour 3 cups of water into pan and bring to a boil. Cook rotini until al dente. Drain the pasta **BUT SAVE 1/2 cup pasta water.** Reduce heat to low, pour the pasta back into the pan. Stir in beans, broccolini mixture and fresh black pepper. Top with shredded cheese. Cover and remove from heat. Serve warm.

\*\*\*\*\*

### SPINACH, LIMA BEANS & CRISPY PROCIUTTO PASTA

- 2 oz. spinach noodles
- 1 TBS olive oil
- 2 oz. diced prosciutto
- 8 oz. frozen baby lima beans, thawed
- 1/2 cup sliced shallots
- 1 tsp minced garlic
- 1/2 tsp dried Rosemary
- 2 cups chopped baby spinach
- 2 TBS fresh lemon juice
- 1/2 cup grated pecorino, Romano, or parmesan (divided use)



Cook pasta until al dente. Drain and reserve 1/2 cup pasta water.

Heat oil in a large skillet over medium heat. Add prosciutto and cook until crisp. Remove prosciutto but leave oil in pan. Add lima beans and shallots and stir until tender. Stir in rosemary and spinach and cook until spinach starts to wilt.

Add pasta and pasta water back to the pan and cook until it thickens a little. Add lemon juice and turn heat to low. Stir in 1/4 cup cheese. Remove from heat, stir in the other 1/4 cup cheese, and serve.

\*\*\*\*\*

### PASTA WITH SAUSAGE AND ARUGULA

- 1 small red onion sliced into 1/2" thick wedges.
- 1/2 fennel bulb sliced into 1/2" thick wedges (I freeze the other half in tin foil for next time)
- 6 TBS olive oil (divided use)
- 8 oz. Italian sausage, casings removed (I use turkey sausage)
- 2 oz. casarecce (or whatever medium pasta you like)
- 1 tsp finely grated lemon zest
- 2 TBS fresh lemon juice
- 3 cups baby arugula
- Grated parmesan for topping



Preheat oven to 425 degrees. Toss onion, fennel and 2 TBS oil on a rimmed baking sheet and season with salt and pepper to taste. Spread out into a single layer. Chop the sausage into small pieces and scatter around the pan. Roast for about 25-30 minutes until sausage and veggies are browned.

Meanwhile cook the pasta in a large deep skillet until al dente and drain reserving 1/4 cup pasta water.

Pour the contents of the roasting pan and the pasta into a large bowl. Add lemon zest and juice, 4 TBS olive oil and the 1/4 cup pasta water. Toss until pasta is coated and stir in arugula. Serve with grated parmesan.

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Continued from Pg.13

**GARLICKY PENNE  
WITH CRISPY  
PROSCIUTTO,  
BEANS AND ARUGULA**

- 5 TBS olive oil, divided
- 2 oz. thinly sliced prosciutto
- 4 garlic cloves, sliced thin
- ½ tsp red pepper flakes
- 2 oz penne
- ½ can cannellini beans drained and rinsed
- ¼ cup oil-packed sun-dried tomatoes, chopped
- 1 cup baby arugula



Heat 1 tsp oil in a large nonstick skillet over medium heat until shimmering. Add prosciutto and cook until very crispy. Let cool slightly, break into large pieces, and set aside. Combine remaining 4 TBS olive oil and garlic in the skillet and cook until garlic is pale golden. Remove from heat and stir in red pepper flakes.

Meanwhile cook the pasta in 4 cups water until al dente. Drain pasta reserving 1 cup pasta water.

Combine pasta, garlic mixture and ½ cup pasta water in the now-empty pot and bring to a boil over medium-high heat. Cook until the water is mostly absorbed. Stir in beans and tomatoes and cook until heated through, about 30 seconds. You can adjust consistency with a little more pasta water if you want. Add arugula and stir until it starts to wilt. Spoon into serving dishes and sprinkle with prosciutto.

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## US GOVERNMENT BRANCHES and what they can and cannot do (thank you Google)

The executive branch consists of the President, his or her advisors and various departments and agencies. This branch is responsible for **enforcing the laws of the land**.

The legislative branch is made up of the House and Senate, known collectively as the Congress. Among other powers, the legislative branch **makes all laws, declares war, regulates interstate and foreign commerce and controls taxing and spending policies**.

The judicial branch is our court system. Federal courts enjoy the sole power to **interpret the law, determine the constitutionality of the law, and apply it to individual cases**. The courts, like Congress, can compel the production of evidence and testimony through the use of a subpoena.

Can a powerful person in one of these branches influence the other? Of course, they can. It is still about politics which is why integrity may be the most important asset to look for in a leader besides an in-depth knowledge of their job responsibilities and limitations.

### Who owns the Federal Reserve?

The Federal Reserve System is not “owned” by anyone. The Federal Reserve was created in 1913 by the Federal Reserve Act to serve as the nation’s central bank. The Board of Governors in Washington, D.C., is an agency of the federal government and reports to and is directly accountable to the Congress.

The Federal Reserve derives its authority from the Congress, which created the System in 1913 with the enactment of the Federal Reserve Act. This central banking “system” has three important features: (1) a central governing board—the Federal Reserve Board of Governors; (2) a decentralized operating structure of 12 Federal Reserve Banks; and (3) a blend of public and private characteristics.

The Board—appointed by the President and confirmed by the Senate—provides general guidance for the Federal Reserve System and oversees the 12 Reserve Banks. The Board reports to and is directly accountable to the Congress but, unlike many other public agencies, it is not funded by congressional appropriations. The Chair and other staff testify before Congress, and the Board submits an extensive report—*the Monetary Policy Report*—on recent economic developments and its plans for monetary policy twice a year. The Board also makes public the System’s *independently audited financial statements*, along with minutes from the FOMC meetings.

In addition, although Congress sets the goals for monetary policy, the Fed’s monetary policy-setting body does not require approval by the President or anyone else in the executive or legislative branches of government. The Federal Open Market Committee is the Fed’s monetary policy-setting body.

Some observers mistakenly consider the Federal Reserve to be a private entity because the Reserve Banks are organized similarly to private corporations. For instance, each of the 12 Reserve Banks operates within its own particular geographic area, or District, of the United States, and each is separately incorporated and has its own board of directors. Commercial banks that are members of the Federal Reserve System hold stock in their District’s Reserve Bank. However, owning Reserve Bank stock is quite different from owning stock in a private company. The Reserve Banks are not operated for profit, and ownership of a certain amount of stock is, by law, a condition of membership in the System. In fact, the Reserve Banks are required by law to transfer net earnings to the U.S. Treasury, after providing for all necessary expenses of the Reserve Banks, legally required dividend payments, and maintaining a limited balance in a surplus fund.

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## FREE FROM FEAR

by Brahma Kumafis Chirya Risley - submitted by Etta Stevens

*"Keep your face towards the sun and you won't be bothered by shadows." - Dadi Janki*



illustrations: Brahma Kumaris

We are all trying to become fearless and free from animosity, regardless of what is going on around us. When faced with problems it can seem difficult to maintain inner cheer; the mind gets caught up with negativity, fear or worry. The problem seems more significant than it is and our ability to find solutions and work constructively weakens. Where there is fear there cannot be peace. If you want to become fearless, then stop all dislike or hatred of others. Do I have any dislike of anyone or still look at the weaknesses of others? When you look at the defects of others, those defects enter you. This wasteful thinking saps our energy and creates fear. To eliminate fear, practice looking only at the virtues and specialties of others.

We sometimes experience fear due to dependency. We are taught to make our happiness dependent on some external event, condition, person, object, etc., and are afraid of losing it. All desire has fear built in, fear of not getting or losing it, even before your wish is fulfilled. If you want to be free of fear in life, free of stress, the secret is to want nothing, and then all you need arrives in your life, at the right time, in the right way. Next time you are waiting for anything, notice what you are desiring! This will be a source of your tension or impatience.

Since our physical life has no guarantee on its duration, remain fearless by remembering: *This body is perishable, made of matter, and is constantly changing, but I the soul am imperishable.* I will never die. For this we need to go deeply into life's most sacred questions, 'who am I?' and 'who do I belong to?' I am a soul. Do everything in total awareness of being a soul. Become aware this deepest inner eternal life force is you, filled with divine qualities, separate from the body. This quality of stillness, always perfect and pure, fills the soul with an enriching experience of silence; there's no space for fear. I smile now that I recognize a problem comes to play games with me and not to make me afraid. Becoming happy within, I know that every situation will pass and has something to teach me.

"Who do I belong to?" To truly remove fear, connect your mind to God. Our closest relationship is with God. When we connect to the mind of God, thinking and feeling good and elevated things, we create positive energy. This Godly wave of spirituality is now silently creating change and crafting the vision of changing hell into heaven. With new knowledge of soul-to-soul connection, we once again are able to see the virtues in each other.

Meditation teaches us values and virtues. We are all souls continuing on a spiritual path, whatever spiritual path you have chosen. No two souls are alike or think alike. We all have the will and opportunity to choose what is best for our life and lifestyle. I have chosen to be a bestower of service and truth to souls and I trust and respect my role. Everyone is an actor in this stage of life and because we are free, we can choose what difficulties and obstacles we decide to allow into our path of rightness and honesty. Do not let fear and doubt be in control of your

life. They are inconsequential to what your strength and courage have taught you. When we live in the peace and happiness of our soul we let these difficulties and disruptions come to us not as fear or doubt but as a lesson to learn to be more courageous and fearless.

Meditation is not difficult at all. You do not need music to guide you, or any special bells, or whistles to help you clear your mind. You only need silence and an introverted aspect to be calm and listen to your heart and soul. Sit quietly and deep breathe. Follow the sound of the waves in your mind and just see them going in and out like the tide. Once you concentrate on your breathing for 5 minutes you will find yourself being calmer and cooler.

Try this every day and you will see all the fear you have bottled up inside begin to diminish and you will find yourself calmer than when you started. It works! I know!

Meditation fills us with these positive qualities and powers very easily. This is because meditation is a beautiful relationship and connection with the Supreme Source of spiritual energy and power – God. In our teachings, He teaches us that obstacles are only a test, to succeed we must preserve and continue to move forward in life. God is full of those qualities and powers and never loses them ever, unlike us, who need to fill ourselves constantly when we lose our way. Nonviolence is the spiritual way to peace and compassion. Early morning is the best time to meditate and also before bed if you can.

**MEDITATION IS THE ONLY WAY TO BRING UP YOUR CONNECTION TO YOUR HIGHER POWER AND COMBINE YOUR ETERNAL GIFTS OF LOVE, PEACE, HAPPINESS, WISDOM, PERSEVERANCE, AND TRUE FRIENDSHIP. I AM CONDUCTING A ZOOM class every Tuesday Morning at 10:30 am EDT. Here is the Zoom Link: Join Zoom Meeting Zoom ID 830 9088 9112 password etta (lower case)**

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# IF THERE EVER WAS A TIME TO GET EDUCATED

By Eric Glazer, Esq. - Published October 3, 2022



In light of the tragedy at The Champlain Towers in Surfside last year, The Florida Legislature, to its credit, passed massive condominium reform regarding safety, inspections and reserves. These laws are confusing to those who work in the industry every day, never mind to those who serve on condo Boards throughout the state.

The Florida Legislature thought that it was so important for condo boards to enforce these laws that they included a provision which considers a breach of these laws a breach of the director's fiduciary duty. Imagine, personal liability can be imposed against a director who fails to enforce these new laws.

Once again, I drafted legislation which would require Board members to learn these new laws in order to get certified and once again this requirement was removed from the statute. It's hard to believe, but The Florida Legislature drafted a law which imposes personal liability against those directors who fail to follow these new laws yet removed the requirement to learn these new laws. In any event, I will again try to make learning these new laws a condition of becoming certified in the next legislative session.

As far as condominium Board members go.....there can be no more important time than the present to learn these new laws. They are designed to keep you and your fellow unit owners alive.

Don't dare get certified by signing that dumb, silly form that says I read my governing docs and promise to enforce them. Even if you

read your governing documents from cover to cover, you still wouldn't learn any of the new condo laws. What a disgrace that you can still become certified this way.

It is more imperative than ever to attend an educational course. In fact, if you don't learn the new laws and don't apply the new laws on your condo board, you can face personal liability. Moreover, any condo Board member who can't find a few hours to take an educational course is not worthy of a single vote. So, what do you say?

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Attorney at Law

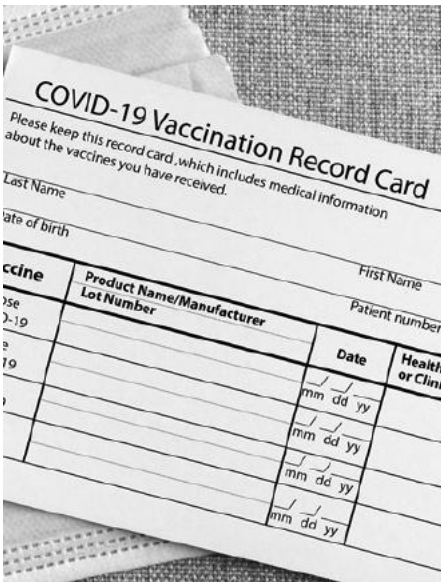
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Condominium & Planned Development

## VACCINE RECORDS – by John Tust



Although rules have relaxed, there are times you'll want to provide proof of vaccination. This is often the case travelling abroad or taking a cruise. You can show the CDC card with the stickers and you are good to go. But what happens if you lose the card or it becomes unreadable?

You can make an online request through the Florida Shots website. Go to [www.flshots.com/flshots/public/ConfidentialInfoAuth.csp](http://www.flshots.com/flshots/public/ConfidentialInfoAuth.csp) and fill out the form. In addition, you'll need to upload a state issued

On iPhones: Launch the Photos app, find the picture of your vaccination card, hit the Share button in the bottom-left corner, select "Add to Album," tap "New Album" and give it a name.

On most Android phones: Launch Google Photos, find the picture of your vaccine card, tap the three-dotted menu sign in the top-right corner, tap "Add to album," tap "New album" and give it a name.

There are third party apps to store vaccination records. Clear, VaxYes, and Airside are the most common. However, you enter a lot of the information, so it's hard to tell if it would be acceptable.

Questions or corrections? Email me at [jmtust@gmail.com](mailto:jmtust@gmail.com)

picture ID no larger 2.5 MB. It states that you will get the report in up to two weeks. But I was emailed the report the very next day.

I was pleasantly surprised. The report had all my vaccines and boosters including one that was administered in Texas. In addition, it had flu, pneumonia, shingles, hepatitis A, typhoid, and tetanus. This is extremely helpful for any traveler.

Storing your vaccination record on your cell phone is easy and straightforward. I created an album on my iPhone that has the vaccination record, insurance card AND all my prescriptions. I labeled it "Health".

**Barbara Buxton, J.D., LL.M.** Attorney at Law

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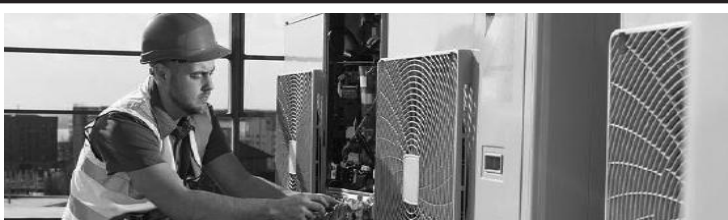
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