

Inside Hillcrest

– Connecting Neighbors to Neighbors –



NOVEMBER 2022

HOLLYWOOD, FLORIDA

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NOVEMBER INSIDE HILLCREST

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HONORING OUR VETERANS

On Veteran's Day, Inside Hillcrest sent out a video entitled "Honoring our Veterans" that my friend Larry Zimmerman sent to me. I am very proud that we have a long line of veterans in my family including my dad and father-in-law (WWII), my daughter's dad and my sister's husband (Viet Nam), as well as my son-in-law (Iraq/Afghanistan). Every Hillcrest building has at least one Veteran in residence. I hope all of you know the veterans who live in your building and thank them for their service.

Our own **Leon Cortez**, Hillcrest 24 and owner of **High Powered Graphics**, served in Operation Desert Storm with the 2nd. Marine Division. Leon has put together Inside Hillcrest every month for the past 10+ years and also manages our websites.

As for the video, the response was wonderful. It touched many of you and I always like hearing from you and many of you commented on how moved you were. One comment really stood out and made me feel like he felt when he saw the video! Vashti Chin from Hillcrest 23 commented:

"Thank you for sharing this with me; it made my day and gave me chills but made me warm too. God bless all the wonderful men and women who served. For those who served in the past may their souls rest in peace. For those who serve now, may God guide and protect them. May all you brave men and women please know that we will never forget that you fight and not heed the wound, you toil without reward, you labor without asking for rest, and you all give without counting the cost. For God and Country, for Democracy and for Freedom. God bless our troops and may God bless the USA. Once again thank you for this beautiful reminder."

HILLCREST LEADERSHIP COUNCIL NEWS

It was a busy week last week for some of your building Board members. We had two meetings. **Mark Roth**, President of Hillcrest 26, hosted a meeting on November 1st which dealt with our concerns about the new condo statutes mandating 100% reserves and other financially debilitating laws aimed at condo residents. He invited two attorneys who specialize in Constitutional Law and raised questions about whether these laws are constitutionally enforceable. Those of us on fixed incomes could be devastated by the added financial burden.

On Thursday evening, November 3rd, we held our regularly scheduled HLC meeting about the mandated safety inspections which condos must do every 10 years starting at the 30-year mark. **Robert Ducker**, President of Hillcrest 5 and the President's Council provided Zoom access for both meetings for those presidents and board members who could not attend in person. Our City Commissioner **Idelma Quintana** invited City of Hollywood officials to answer questions.

Notes from both meetings, taken by our IH reporter **Steve Schneider**, are inside this issue. At the upcoming **December HLC meeting**, at the invitation of **Steve Hurtig**, President of Hillcrest 25, your building leaders will meet with attorney and former **Senator Elynn Bogdanoff**. She is a shareholder with **Becker's Government Law & Lobbying Practice** and is working with several condo communities to challenge the new law. Our **State Representative Marie Woodson** and our District 6 City of Hollywood **Commissioner Idelma Quintana** plan to be in attendance also.

For more information, you can ask your building board members who attended the meetings. If no one from your board attends the meetings, you may want to ask why not.

PREFERRED VENDOR LIST

The focus of the October HLC meeting was to revamp the Preferred Vendor list. Because we do not have a master association, every building is on their own when it comes to hiring vendors. Reinventing the wheel is never a good idea so the presidents would come together every year and add or delete businesses that they do a good job for them, i.e., Contractors, Attorneys, Insurance Companies, Waste Removal, Landscaping, Pool services etc. The last time we got together was pre-pandemic so an update was long overdue. This time, unless the vendor was on the previous list and used by several buildings, we put the building # next to the vendor's name. This way, board members know who to call to find out more about the work that was done.

Years ago, when we first got together, it was a big eye-opener to find out that some vendors were charging different fees to different

buildings according to what they could get away with. I would love to see the day when the 24 buildings work together to get best price bulk buying power. Imagine the leverage and savings if every building used the same vendor for common services like landscaping, pool service, etc. Maybe even insurance, legal or accounting. Too many egos involved, I guess.

Four of the businesses on the Preferred Vendor list advertise in Inside Hillcrest. And now there are five; see page 3 to meet our newest advertiser, **Mario Rinaldi**, of **Crown Roofing and Waterproofing** who came highly recommended by Hillcrest leaders to be added to our list. Remember, although some of advertisers know that individual unit owners are not prospective clients, they still want to support Hillcrest because they know the profits go back to the community. A big THANK YOU to **Kevin Biederman - Pest Pro Rid All**; **Kevin Buffington - Elite Guard** (the BEST Security guards in Hillcrest since 1998), **Ilya Levitis - Disasterstruck Public Adjustors**, and **Mark Buchalter - Accountsult, LLC** for their continued support.

FEED THE ANIMALS

What goes in one end comes out the other. Unfortunately, we do have pet and ESA owners who are irresponsible and inconsiderate of others. No one likes to step in dog poop. I am in touch with several other condo communities and one of them addressed the issue in an email message. I thought it was a brilliant idea. This is how they are handling it: "Discussion and consideration of **PooPrints DNA System**: ESA owners must be more responsible in not allowing their animals to urinate and defecate in hallways, elevators, parking lots, walking trails, or anywhere on building property without cleaning up after the animals. The situation has become intolerable for many residents. As a result, we are forced to require DNA testing for ES animals. A DNA sample would be required from every emotional support dog. When animal waste is encountered, it would be sampled and tested, allowing identification of the animal. The owner would incur the cost of the test, as well as a fine."



Continued on Pg. 8



LINDA SHERWOOD CITY COMMISSIONER, DISTRICT 6

BY COMMISSIONER LINDA SHERWOOD

Hello Hillcrest ,Beverly Hills, Washington Park,

This past Wednesday at the commission meeting Broward County brought forth a FREE community shuttle. This is paid for by the extra penny tax we all voted for. However, I was

extremely angry and let them know very verbally that this shuttle's routes completely omit our areas. Their rationale was they feel they would not get enough ridership from our western areas. So, all of Districts 6, 5, & 4 were omitted. You are District 6.

If we would be included you would have FREE Ridership to downtown, the beach, the Lippmann Senior Center, and Publix shopping. I am retiring on Nov. 30th but I am including Idelma Quintana who will be your new Commissioner. She has a great opportunity with the county because she is county commissioner Beam Furr's Assistant.

Start writing as many letters as possible to the County Commission as to why our area should be included. I had hoped that these shuttles

would actually go into your communities for pick up. This way you wouldn't have far to walk to get into the shuttle.

I am leaving you in Idelma's hands. Work hard with her and THANK YOU for all the work you have accomplished with me during the past 15 years. I am truly honored to have been able to be your commissioner and friend.

God Bless You All.

Linda

Linda Sherwood

City Commissioner, District 6, City of Hollywood

Office of the Mayor and City Commission

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New State Condo Law Inflicts Financial Pain – by Steve Schneider

Hillcrest leaders started off November meeting with a Ft. Lauderdale law firm that handles constitutional lawsuits.

And Hillcresters may have such a suit, according to Thomas Hunker, the managing partner at Hunker Appeals. He presented his brief to a Nov. 1 meeting of the Hillcrest Leadership Council, which met at Community Center 2.

Hunker attended to answer questions about a 2022 state law that mandates a building structural inspection regime. It also requires association board's to fully fund reserve accounts. The law is called SB 4-D, if you want to look it up online. It was written in reaction to the Surfside condo collapse in Miami-Dade County last year.

But the well-meaning new law will have unintended consequences, Hillcrest leaders and residents said. They fear the law will punish individual unit owners and associations by causing steep maintenance increases to fund reserve accounts. These accounts are set aside to pay for building issues such as roof and elevator maintenance and replacement. This is a significant expense because many seniors live in Hillcrest on a fixed budget.

Hunker agreed. However, he also explained ways in which association boards could fight back against the impending financial pain.

At least part of the solution may involve lobbying the state Legislature in Tallahassee, Hunker said. That's because lawmakers there wrote the law; therefore, they can revise it.

But, he added, a lawsuit is another possible solution. However, a suit would only work if a strong case could be made that the Florida or U.S. Constitution had been violated.

And one such argument is how the Constitution protects the rights of people who enter into contracts and own private property. In a nutshell, Hunker said the state was upending the contracts already existing unit owners signed when they purchased their units.

The attorney and Hillcrest leaders also discussed other possible avenues for appeal. Hunker was interested in those ideas, but he said his law firm would need to do more research after they were hired.

Mark Roth said that associations will need a few weeks to talk about whether they want to pool money to file a lawsuit. Roth, a retired attorney, is president of Hillcrest 26. He came up with the idea for the meeting after studying the issue and calling numerous lawyers. Roth invited Hunker to attend the meeting.

As background, until the new law was passed, condo boards were allowed to vote to fund reserve accounts in full, in part, or not at all. By not putting money away in the reserve accounts, association boards were essentially requiring unit owners to pay special assessments when necessary repairs were needed.

The new law applies to condos three stories and higher, but apparently does not include hotels and other commercial properties. It also mandates condo inspections statewide, which also were not required until now.

However, Broward and Miami-Dade counties were the two exceptions out of the 67 Florida counties. Both counties had required condo inspections every 40 years. Under the new law, though, all new covered condos must complete a structural inspection after 25 to 30 years, depending on their proximity to the ocean.

What's more, if an engineer or architect does not approve the safety of the structure, a more rigorous, intrusive inspection must be conducted. The law also mandates follow up inspections every 10 years for all condos three stories and higher.

Inside Hillcrest will keep you posted on this ongoing controversy.

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Meet Mario Rinaldi, Crown Roofing and Waterproofing - by Steve Schneider

Hillcresters know wind, rain and sun are in regular supply in South Florida. So do the building leaders who take care of the roofs. And that's where **Crown Roofing and Waterproofing** comes in.

Building leaders can leave their roofs alone until major problems develop, says **Mario Rinaldi**, a company service manager. But, he says, this decision will probably lead to more expenses for unit owners. That's because, over time, the elements will degrade the roof, making it easier for water to get into the building, causing even more problems.

On the other hand, building board members can hire a company to do a yearly or bi-annual roof maintenance check. Inspection prices vary depending on the services selected, according to Rinaldi. However, he adds, Crown gives customers a \$50 credit per maintenance check that can be applied to a new roof, if and when that is needed. The more extensive maintenance check also comes with the resealing of the roof.

In short, it pays to keep water from entering the buildings, Rinaldi said. Interestingly, he notes that strong winds can blow rain water in different directions, making it easier for the water to enter buildings. And water buildup can lead to leaks throughout the building, and mold, Rinaldi said.

Based on experience, he adds, "It doesn't take much space for water to come into the building. You really want to guard against this happening."

Currently, Crown is working on Hillcrest 19, off of Washington Street and Hillcrest Drive. Among other things, Crown is putting new coating on the roof of the building.

Crown, in business about nine years, has offices in Miami, Pompano, Ft. Myers, Sarasota and Orlando. You can schedule a maintenance check, resealing appointment or estimate or emergency visit by calling **Mario Rinaldi at (689) 221-0212**. The company also works with residential home owners, and bigger businesses such as Nova Southeastern University and the University of Miami.



CONDO STRUCTURAL INSPECTIONS PROTECT US - BY STEVE SCHNEIDER NOTES FROM THE HLC MEETING THAT WAS HELD ON NOVEMBER 3RD.

Condo Structural Inspections Protect Us - By Steve Schneider

Condo structural inspections are a fact of life for Hillcrest unit owners and their association boards.

That's because Broward County has mandated 40-year inspections for more than a decade, Hollywood representatives told members of the Hillcrest Leadership Council in a Nov. 3 meeting. The meeting was held at Community Center 2 two days after Hillcresters met to discuss a possible constitutional lawsuit over a new state law that mandates condo associations fully fund reserve accounts (see related story on Page).

But the Champlain Towers collapse last year spurred local, county and state governments to ramp up enforcement of inspections. The focus on inspections follows the deaths of 98 people from the condo collapse in Miami-Dade County.

Until last year, though, only Broward and Miami-Dade counties had required the structural inspections 40 years after condos went up. However, this year the state Legislature also mandated inspections for 65 Florida counties that had not required those inspections, Hollywood city officials said.

The city was represented by incoming City Commissioner Idelma Quintana, who takes office the end of this month. Russell Long, the chief city building official, and Shiv Newaldass, the director of development services, also attended.

City representatives explained the county notifies Hollywood City Hall when a condo must get an inspection. That notice prompts the city to send out notices to condo associations, usually in June.

After that notice, condo associations have 90 days to hire an engineer to inspect the structural and electrical integrity of the building. If the building passes inspection, the engineer submits a letter to the city. Case closed after the paperwork is filed with the city.

However, if the engineer finds problems, the condo associations have 180 days to get a permit, and make the necessary repairs. If more time is needed, the engineer can give the city a detailed letter explaining why more time is needed. But the repairs must be made or the city cites the condo association for non-compliance.

This series of events existed before the state Legislature passed SB 4-D this year, city representatives said. It remains in effect under the new law, although the state action has generated more attention to detail.

For example, before the Surfside condo collapse, the county did not always notify the city promptly when a condo association needed to do its 40 year inspection.

Part of the notification problem also centered around the reality of life in Hillcrest.

For context, many Hillcrest buildings were started as co-ops, but became condos later.

In fact, one resident noted that his building opened in 1969 as a co-op, but became a condo in 1990. He said the different dates confused government officials. The confusion is important because a 40 year inspection was required based on the opening of the building in 1969, not 1990 when the unit owners decided to convert to a condo.

Fortunately, county and city leaders are aware of this problem, and are working to deal with it. Hillcrest residents learned at the meeting.

They also learned that the county and city are working to give condo associations more time to meet their inspection responsibilities. Starting now, officials want to send out inspection notifications in March or April, not in June, as had been the practice.

So, these are some of the basic important details related to building inspections.

But Hillcrest leaders brought up other issues that are problems condo association board members must deal with.

For instance, some engineers may be more effective than others. And when work is performed on a building, some companies may be more honest or competent than others.

To deal with this, the city representatives guided Hillcresters to government websites that offer information, but not hiring recommendations.

However, a state website can inform us about public information related to complaints and lawsuits.

And the city website can tell us the inspection effectiveness rate of engineers who have dealt with Hollywood City Hall. For example, maybe some engineers approve the structural and electrical integrity of buildings 50 percent of the time, while others may pass buildings 90 percent of the time.

The links to get this information on line was sent to the Hillcrest leaders on Sunday, November 6 from the HillcrestLeadershipCouncil@comcast.net email.

Equally important, the email included the link to a state website that licenses the people condo association boards hire. The state is required to investigate should complaints be filed against these companies.

DANIEL WASSERMAN, DOM

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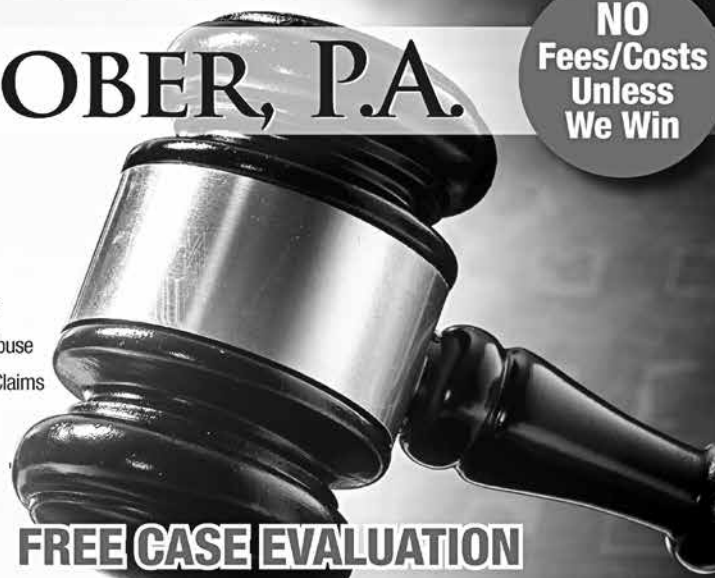
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Time: 5:30 p.m. to 7:30 p.m.

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LET'S TALK ABOUT STRESS

When: Wednesday, November 16, 2022

Time: 5:30 p.m. to 7:30 p.m.

High school students experience tremendous pressure from peers, parents and society to perform academically, get into college, get funded, and simultaneously become wholly responsible for managing their lives. This free class examines techniques for alleviating stress including muscle relaxation, rhythmic breathing, centering, meditation and movement. **Visit <https://HigherEd.Life> and click on the "Calendar" tab to register for an event.**

A DAY IN THE LIFE OF A COLLEGE STUDENT

When: Thursday, November 17, 2022

Time: 5:30 p.m. to 7:30 p.m.

Join us in this free class as we introduce participants to over 75 policies and procedures that affect college students on seven critical days: Decision Day, Orientation Day, Advising Day, Registration Day, Payment Day, Class Days and Graduation Day. **Visit <https://HigherEd.Life> and click on the "Calendar" tab to register for an event.**

SHOW ME THE MONEY

When: Friday, November 18, 2022

Time: 5:30 p.m. to 7:30 p.m.

One of the most difficult tasks college students face is securing and relying on their own incomes. This free class introduces participants to the requirements for earning, banking, budgeting, donating, saving, investing, spending, and borrowing money. **Visit <https://HigherEd.Life> and click on the "Calendar" tab to register for an event.**

HIGHER ED LIFE PREP (HELP)

When: Saturday, November 19, 2022

Time: 11:00 a.m. to 2:00 p.m.

HAVE QUESTIONS ABOUT HIGHER EDUCATION?

Ask Dr. Williams and other experts during this open discussion on the most frequently asked questions about college life. **Visit <https://HigherEd.Life> and click on the "Calendar" tab to register for an event.**

About Us

The College Student Development Center foresees a society where every high school student has the opportunity to learn the life management skills necessary to succeed in college prior to graduating.

We define college as any legitimate corporation duly authorized to offer credit-bearing courses of instruction leading to a credential. This includes employers, businesses, non-profit agencies and organizations, the military, career, technical and community colleges, and liberal arts colleges and universities. We define a student as an individual who is engaged in the pursuit of knowledge through independent study or faculty instruction.

The College Student Development Center exists to erase the divide between students who feel "better than" or "less than" their peers based on what they choose to do or have the opportunity to do immediately after high school; and to help them realize what they all have in common. That is, when they leave high school and enter society they will be treated like adults and expected to act like adults even though they are still teenagers.

About Dr. Williams



Rozalia Williams earned an Ed.D. in Administration, Planning, and Social Policy from the Harvard University Graduate School of Education; and an M.S. in Counselor Education from Florida International University. She has over three decades of experience counseling and educating high school and college students; creating, implementing, and evaluating college student development programs; and teaching first-year experience courses. Dr. Williams served as an Exchange Scholar and Peer Reviewer at the U.S. Department of Education, Office of Postsecondary Education Higher Education Programs. She is the author of the College FAQ Book: Over 5,000 Not Frequently Asked Questions About College! and a new book titled College Life Management: What's Your A7MQ?



Hi Everyone, I recently moved to Hillcrest this past June 2022 and am presently retired. I decided to drive to keep busy and earn some extra cash. I am a Venezuelan American, fluent in English, Spanish and German. I was a financial advisor with Merrill Lynch for over 30 years and will be more than happy to give you some free advice while driving you to your destination.

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SHOULD RETIREMENT FUNDS GO TOWARD CURRENT NEEDS?



This year has been financially trying for many individuals and families in the face of record inflation numbers and a looming recession. And with rising credit card debt that averaged \$9,000 per household in the first half of 2022, Americans may be tempted to turn to other sources of

income and savings to pay down these balances. In fact, I've had a few clients reach out about tapping into their retirement savings.

With that in mind, I thought I would proactively reach out to you and share the advice I gave these clients: Using retirement funds presents a few key complications that can make it a bad financial decision long term.

First, you may pay considerable taxes on any withdrawals. For example, a 401(k) is meant to be left untouched until age 59½. Try to withdraw funds prior, and you'll pay income taxes in addition to a 10% penalty. Fees and taxes exist with IRAs and Roth IRA accounts as well.

As a general rule, you should leave your retirement funds alone unless you have no other way to pay for essentials like food or housing. Instead of tapping into your savings in advance and losing out on tax breaks and interest accrual that could benefit you later in life, consider these tactics:

- Debt consolidation - This refinancing option could help you by combining all of your debt into a single loan that can be negotiated into a collective, possibly lower, interest rate.

- Balance transfers - By moving debt from one account to another, you may be able to pay off the balance with a lower interest rate.

- Budget cuts - Evaluating your regular spending can often reveal areas where you can cut back, diminishing the ongoing amount of spending and debt that you're taking on.

- Hardship loans - These loans can have faster funding and lower interest rates to help you address payments during difficult times without touching your savings.

Ultimately, if you are concerned about your finances, know that the team and I are here to help. I would be more than happy to sit down and share some recommendations I have, based on your unique financial situation. Reach out anytime.



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Continued from Pg. 1

DO NOT FEED THE ANIMALS

Also, for those of you who still think it is a good idea to feed people food to the ducks and other wildlife, although your intentions are good, cut it out! It is not good for them. Nature has a way of providing the proper diet and human intervention is not only not needed but could actually be harmful. This is a sign I took a pix of in a Dania Beach condo community.

If you like to feed bird, parakeets and other birds are allowed in most condos. Get one! When I was a kid, we had a parakeet named Billy Boy, and he was a lot of fun. He would repeat anything my mom said often like, "Kiss your daddy good-bye" when dad was going to work or "Go make your beds" which was a daily command. An embarrassing one was also directed at me and my sister, "Don't you hit her!" Our favorite was, "What's the matter, can't you talk?!" which was routinely said by my exasperated dad when we had company and he was trying to show off Billy Boy's talking skills and literally got not a peep.

INTERIM HEALTHCARE

One thing I learned from the older generation when I moved to Hillcrest, was the importance of long-term care insurance. Of course, the longer you wait, the more expensive and less comprehensive the benefits are. I did get a policy several years back that will provide up to 3 years of long term care. Long time Hillcresters will remember when we knew the Aides better than some of our neighbors.

At IH we are always looing for responsible, honest companies that provide care for our elderly. We used to have a whole page of providers - ALFs, Home Care Services, etc. We have several former Hillcresters at Five Star Residences which is a great place to live, and we have a couple of good attorneys who specialize in Estate and Long Term Care Planning, **Stanley Swiderski and Barbara Buxton**.

We even have neighbors willing to provide transportation like **Wendy Beckerman and Henry Bloch**, whose ads are also in this issue. And thankfully, I know firsthand that **David Treece** has a successful history of helping retirees make their money outlive them.

I became a **Treece Financial** client after I saw what he did for two of my elderly clients who had to sell their property and move to assisted living. David and his team went above and beyond for them. Both outlived their money. He is knowledgeable, competent, kind, honest, and caring.

All this is leading up to a man I met at the Hollywood Chamber and was so impressed I went to him to ask about his services and encourage him to advertise in IH. **Dr. Luis Salmun** owns and operates **Interim Healthcare**, a home healthcare service that provides not only skilled nursing care and personal care, but also chronic care, wound care, and rehabilitation with a holistic approach.

Dr. Salmun started his company after his mom got sick and he realized the limited options. I could relate. When my mom got sick, I got lucky. I quickly hired a former building employee who came every day for 4 hours to help her bathe and tidy up. That was over 15 years ago and my sister and I still keep in touch with Jessica. I know I have neighbors who could use some help a few hours a day and we also have residents who need 24-hour care but want to stay home. Interim Healthcare provides the best of both worlds. See page 3 for more information

COLLEGE PREP AND LIFE SKILLS

I met **Dr. Rozalia Williams**, owner and operator of the College Student Development Center over 10 years ago at the Hollywood Chamber. She teaches college-bound high school students how to transition from a teenager to an adult in the college environment. In fact, I would buy gift certificates for her services as a closing gift for my sellers who were downsizing because their child was college bound. I got an email from her and she is hosting a series of classes all geared toward teaching life skills, of course including how to transition from kid to college student. See page 6 for some great classes, one is scheduled for tonight!

THANKSGIVING CONTEST

For a \$50 Aldi gift card, be the first to answer this question. What was the first reality show on TV, and is still the only one that is unscripted to this day?

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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

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



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WHAT YOU NEED TO KNOW ABOUT GETTING A MORTGAGE TO BUY A CONDO

– by Gary Crowder

We continue to see more and more condo sales. This is likely due to affordability in our current market. When using a mortgage to buy a condo, not only does the buyer need to qualify, but the condo must also qualify under a FULL or LIMITED review process. Below are the questions and the information to gather upfront.

1. Get a copy of the budget, does the condo hold 10% of their operating budget in a reserve account. If not, you need 25% down on primary or 30% down on second home and investment property. One workaround on a primary is that they take a second mortgage to get to only 10% down in total, this option DOES NOT work well when the condo purchase price is less than 300k as the second mortgage requires a minimum loan size of 50k.

2. Is there any pending litigation? If yes, what is it for? If the litigation will be covered under their insurance limits and we can get a letter from the attorney describing the litigation and the likely result, then we can still do the deal. If the condo is suing the developer due to structural issues, then we likely cannot finance the condo unit.

3. Are there any special assessments? What are they for? Anything structural, or major plumbing or electrical, or safety related then move onto the next condo.

4. Is there any significant deferred maintenance, this would likely be addressed in the above question.

5. Always speak to a Florida based mortgage advisor/condo expert. Having a consult with an out of state lender will only lead to false expectations. Do not forget, the state of Florida is the only state out of all 50 with our specific down payment requirements in order to go with a limited condo review.

6. If a condo can pass a Full condo review than all conventional loan products are available. The main requirement that causes a condo not to pass a full review is the lack of maintaining 10% reserves in the budget. With the down payments mentioned in #1 above we can go with a "limited" condo review. This type of review allows us to ignore the budget and additionally requires less information on the condo.

7. Remember investor concentration is only a problem if the subject unit is for investment/rental purposes, it does not apply to Primary or second home.

8. Any questions, please give me a call!!!

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OCTOBER 2022 STATE OF THE MARKET REPORT

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



The Hillcrest condo market is up to 16 active listings, 7 are one-bedroom units and only three are in the all-age buildings. The market is softening and the folks who were waiting for the market to go even higher are desperate overpricing to catch the last of the boom. Too late. Overpricing is a good strategy in a hot rising market, but not during a cool down. Even our listings which used to sell within a couple weeks are taking a little bit longer. Of the three listing that we put under contract in October sold at full price or higher. And yes, one was only on the market for 5 days but the other two took 25 days and 30 days.

Of the 16 current listings, one has been on the market since April and another since May and neither have tried to adjust the price. Anything still on the market over 60 days is overpriced.

Of the nine pending listings, only two are one-bedroom units, four sold in the all-age buildings and one in the rental building went under contract last month.

Seven of the nine closed sales during October were two bedroom units, one a large corner unit in an over-55 building and a 1715 SF 2/2/1 in an all-age building. Over the top remodels still sell at top dollar as evidenced by the first tale below. You will also see that only two sold for full price. The rest sold below list price. For the first time, none sold over list price. Two of the top five sales were our listings.

The three units that rented during October are also listed below. Note to landlord: Waiting 3 months days to get a high rent rather than pricing to rent quickly does not make financial sense. For example: If you are asking \$2000 per month, you just lost \$2000 X 3 so you end up losing 6K out of the 24K. During the same time period you could have asked \$1800, rented right away and ended with \$21,600. All the while the unit is costing you money. Just a thought..

HILLCREST CLOSED SALES DURING OCTOBER

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
C-27	317	2/2	1344	307,990	287,500	66
21	910B	2/2	1216	285,000	277,500	13
25	815	2/2/1	1814	279,000	270,000	18
23	903	2/2	1216	239,000	215,000	6
22	302	2/2	1216	195,000	180,000	20
23	615	2/2	1132	169,900	169,900	10
21	805a	1/1/1	844	165,000	165,000	1
7	310	1/1/0	672	140,000	130,000	62
4	207	1/1/1	744	128,000	118,000	54

RECENT HILLCREST CONDO RENTALS

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
19	509	2/2	1100	2150	2150	5
19	109	2/2	992	2100	2100	100
18	307	1/1/1	775	1800	1800	12

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.

I think I have mentioned before that markets get hot from the bottom up and cool from the top down. The first to go up are low priced properties and the high end properties are the first to go down.

There are 15 total Active listings and many are priced at an all time high. Four finally lowered but there are still 6 homes listed for over 1 million; three have been on the market over 6 months. The three highest are waterfront. The lowest priced of the six is the second largest, is the only one with a pool and has been on the market less than a week so we are watching that one. Of the remaining nine, four are townhomes starting at 550K.

During October one single family home went under contract and one townhome. two closed; again, one single family home and one townhome. There are nine listed for rent ranging from \$3900 to \$5500 per month. Two rented during October.

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.

OCTOBER PENDING SALES

ADDRESS	B/B	SF	LIST PRICE / PREV SOLD	DOM
S-4658 Greenway Dr	4/2/1	2501	1,060,000 , 649,000	97
T-1456 Silk Oak Dr	3/2/1	2009	700,000, 478,500	97

OCTOBER CLOSED SALES

ADDRESS	B/B	SF	LIST PRICE	SALE PRICE	DOM
S-4398 Ficus	3/2/1	1881	807,000	785,000	47
T-4860 Eucalyptus	3/2/1	1784	700,000	700,000	33

PARKVIEW RENTED IN SEPTEMBER

ADDRESS	B/B	SF	RENT \$	DOM / NOTES
T-4860 Eucalyptus	3/2/1	1561	3600	30 , 1-car garage
T-4810 Eucalyptus	3/2/1	1561	3700	57 , 1-car garage

MARTY KIAR BROWARD COUNTY PROPERTY APPRAISER



2023 Homestead Exemption

All qualified Florida residents are eligible to receive a Homestead Exemption on their homes, condominiums, co-op apartments, and certain mobile home lots. To qualify for Homestead Exemption, you must own and make the property your permanent residence on January 1 of the year for which you are applying for this valuable exemption. Pursuant to Florida law, all assessments

and exemptions are based upon the status of the property on January 1.

If you purchased and/or made the property your permanent residence in 2022 and have not applied for Homestead Exemption, you can apply for 2023 exemptions at any time – there is no need to wait until 2023 to file your exemption application with the property appraiser’s office. You can easily apply online at <https://web.bcpa.net>

The timely deadline to file for all 2023 exemptions is March 1, 2023. You must make the property your permanent residence by January 1, 2023 in order qualify; however, you have until March 1 to

timely file your application with the property appraiser’s office. The late filing deadline for all 2023 exemptions is September 18, 2023. For information about all the other exemptions available to qualified applicants, please visit the “Exemptions & Classifications” page on our website <https://web.bcpa.net/bcpaclient/#/Homestead>

Once approved, your Homestead Exemption automatically renews each year provided there is no change in the ownership or use of the property. If you have already applied and been approved for Homestead Exemption at your current property, you do not need to reapply for this exemption. You will receive a Homestead Exemption renewal card next month to keep for your records.

If you have any questions about Homestead Exemption or any other exemptions, please call 954.357.6830 or email me at martykiar@bcpa.net.

Take care,

Marty Kiar, CFA



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November Kitchen Korner - by Cindy Abraham



There were three maxims carved into the Temple of Apollo at Delphi:
 1. Know thyself 2. Nothing in excess 3. A pledge comes from folly

Loosely translated into current lingo:

1. Take a good look in the mirror before you open your mouth.
2. Too much (anything we enjoy) is not good for you.
3. Don't overpromise and under deliver.

We are going to focus on Number 2. What we learn as we age is that anything we overindulged in as youths, comes back to bite us in the butt. Somethings are just inherently unhealthy, like smoking. But other ailments are related to things we eat in drink. Alcohol in moderation is good for us – allegedly. Sugar and certain types of fats are bad for us. Finding a good substitute for sugar has been a life long battle. Nothing tastes like real sugar to me – until now.

Not that we are eat a lot of sweets, but geez, the amount of calories sugar adds to food is over the top and let's be real, cutting back on it DOES affect the flavor. But then I found Monk Fruit. It is expensive but this past week it was BOGO at Publix so I took advantage of it.

The key word in any cooking effort is to SATISFY. Poor substitutes for anything do NOT satisfy. I have several friends who are diabetic and a boyfriend who is a Chocoholic. I want to satisfy them but it isn't worth it if it just doesn't taste like the real thing. The reason I know it tastes like real sugar is because I made a batch with sugar and a batch with monk fruit and no one could tell the difference.

I put this recipe in IH before but I am going to do it again because it is so good, so rich and so versatile that it is my go-to. Another key word is "rich". You don't have to eat many to satisfy a sweet tooth. Oh, and guess how many calories in monk fruit? ZERO! The sugar count in the following candies, 2 grams per cup, comes from the added walnuts!

The following recipe has four simple ingredients: Coconut oil, 100% cocoa, monk fruit and a dash of vanilla extract. The possibilities are endless. You can add just about anything. I am making peanut butter cups next. Simply Nature makes an all natural peanut butter powder so I will see how that comes out and let you know.

SUGAR FREE DARK CHOCOLATE CANDY

1 cup coconut oil, 1 cup 100% cocoa, 1/2 cup Monk Fruit, 1 tsp. pure vanilla extract, 30 paper candy cups
 Mini muffin cup or candy tray

Slowly melt coconut oil, Monk Fruit and cocoa over low heat and stir until melted. Remove from heat and stir in vanilla extract. Pour into large measuring cup.

Prepare a mini-cupcake or candy tray by placing one paper candy cup in each holder.

Pour about 1/2 tsp into each cup. Add whatever dried fruit or nuts you want. (Recipe for candied lemon or orange peel below.) Top with the rest of the chocolate and keep in refrigerator.

60 calories per candy, 10 g fat, 9 g carbs, 5 g fiber, 4 g protein, .06 g sugar



CANDIED LEMON (OR ORANGE) PEEL

4 lemons, cut in half, 3 1/4 cup Monk Fruit (divided)
 Saucepan and flat pan lined with parchment paper
 Scoop out each lemon/orange half with a spoon to remove pulp. Slice the peels thin OR for the above recipe, cut into cubes. Cover them with water and bring to a boil for 30 seconds. Drain and set peels aside. Do this at least twice.



Bring 3 cups of water and 3 cups of Monk fruit to a boil. Whisk until completely dissolved. Add the peels and simmer for 60-90 minutes, stirring every 15 minutes.

Drain over a bowl and use lemon/orange syrup for other recipes (like a vodka cocktail!)

Line a baking sheet with parchment paper, spread the peels in a single layer and let cool for about 15 minutes until sticky. Toss the with the remaining Monk Fruit to keep from sticking. Put in plastic container with tight cover and refrigerate for 3-4 hours.

OVER THE TOP HEALTHY AND DELICIOUS POMEGRANATE SHERBET



I recently bought a small ice cream maker to make ice cream during mango season. Then in one of my cooking magazines they had the following recipe. I imagine this recipe would work with any type of 100%

juice with no added sugar. Juice is sweet enough. The first time I made it, I didn't have unflavored gelatin so I used sugar free orange gelatin and skipped the monk fruit (sugar) altogether. Also, I use whipped topping made with coconut cream.

I buy two 12 oz. bottle of POM 100% pomegranate juice at Aldi for \$2.66 each (vs. \$4.59 each at Publix) and Aldi's Gay Lea Coconut Whipped topping.

3 cups (24 oz.) 100% pomegranate juice
 1 cup Monk Fruit sweetener (or sugar)
 3 TBS lemon juice, Dash salt, 1/4 cup cold water
 1 (.25 ounce) envelope unflavored gelatin
 1 cup chilled whipped topping

- In a large bowl mix the pomegranate and lemon juices, sugar, and salt. Cover and chill for 30 minutes.
- Pour the cold water in a small saucepan and sprinkle with gelatin. Let stand for 1 minute. Cook on low until gelatin dissolves. Stir into pomegranate mixture. Add the cream and beat with an electric hand mixer at medium speed until mixture is foamy, about 3 minutes.

At this point, pour it into a freezer safe container with a piece of plastic wrap on the surface. Cover and freeze for at least 2 hours.

Or use your ice cream maker as directed until it reaches soft serve consistency and you can serve it right away. If not, put it in a freezer safe container to store up to 1 month. Let sit out for about 20 minutes once frozen.

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Condominium &
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Continued from Pg. 13

I know some of my recipes are weird and I only made this one because I had the ingredients on hand. I made the full recipe for the Hazelnut Crumble and I am glad I did because now I have enough to make the recipe several times. I used a 12 oz. bag of baby carrots rather than the 3 lbs. the recipe called for. I cut down most of my recipes to serve 2-4 people. Making the hazelnut crumble is easy but you may have to buy some of the ingredients. The cooking part is easy also. I will be making these for Thanksgiving for sure.



BUTTER ROASTED CARROTS with Hazelnut Crumb Topping
For the Topping
¼ cup skinned hazelnuts
1 TBS sesame seeds

2 tsp coriander seeds (I swear if you call me, I will give you some of mine)
1 tsp minced fresh thyme
1 tsp grated lemon zest (I keep lemon zest in the freezer)
½ tsp salt

1. Spread hazelnuts, sesame seeds and coriander seeds in an even layer in a small saucepan on medium low heat and cook until golden brown, about 5-7 minutes. Stir occasionally. Let cool
2. Pour into a small food processor, add the rest of the ingredients and pulse until finely chopped.
3. You can store in an airtight container for up to 1 month.

Roasting the Carrots

4 TBS melted unsalted butter (divided)
One 12.oz bag baby carrots
Salt and pepper to taste
2 oz. crumbled goat cheese
2 TBS thinly sliced pepperoncini rings
1 TBS EVOO
Fresh chopped parsley (or bottled)

1. Place oven rack low and pre-heat oven to 400 degrees. Pour 3 TBS melted butter onto a lined rimmed baking sheet. (Yes, I melted the butter in the pre-heating oven). Swirl melted butter on sheet so it is evenly coated.
2. Toss carrots with 1 TBS melted butter and season with salt and pepper to taste.
3. Place carrots on baking sheet in an even layer.
4. Roast until well browned on the bottoms and tender (test with paring knife), about 30-40 minutes.
5. Transfer carrots to serving platter (save the drippings), Sprinkle with hazelnut crumble, goat cheese and pepperoncini. Drizzle with the rest of the melted butter in the pan and top with parsley. Serve warm or at room temperature.

Happy Thanksgiving



Whether you want to be a know it all, or quiz your friends and family, here are some fun facts possibly worth a conversation over Thanksgiving Dinner.

Which President refused to declare Thanksgiving a National Holiday?

Presidents originally had to declare Thanksgiving a holiday every year, up until Lincoln made it a national holiday during his tenure. However, Jefferson refused to recognize the event, because he believed so firmly in the separation of church and state. Since Thanksgiving involved prayer and reflection, he thought designating it a national holiday would violate the First Amendment. He also thought it was better suited as a state holiday, not a federal one.

The woman behind “Mary Had a Little Lamb” is also responsible for Thanksgiving’s recognition as a national holiday.

Writer and editor Sarah Josepha Hale convinced President Abraham Lincoln to officially declare Thanksgiving a national holiday, after three decades of persistent lobbying. The author also founded the American Ladies Magazine, which promoted women’s issues long before suffrage. She wrote countless articles and letters, advocating for Thanksgiving to help unify the Northern and Southern states amid gathering divisions. Hale kept at it, even after the Civil War broke out, and Lincoln actually wrote the proclamation just a week after her last letter in 1863, earning her the name the Mother of Thanksgiving. So, one person can make a difference with dedication & hard work!

A Thanksgiving mix-up inspired the first TV dinners.

In 1953, a Swanson employee accidentally ordered a colossal shipment of Thanksgiving turkeys (260 tons, to be exact). To deal with the excess, salesman Gerry Thomas took inspiration from the prepared foods served on airplanes. He came up with the idea of filling 5,000 aluminum trays with the turkey – along with cornbread dressing, gravy, peas and sweet potatoes to complete the offering. The 98-cent meals were a hit, especially with kids and increasingly busy households.

What happens to Turkeys after they are pardoned by presidents?

President George H.W. Bush pardoned the first turkey in 1989 after he noticed the 50-pound bird at his official Thanksgiving proclamation looked a little nervous. Every president has upheld the tradition, ever since. But what happens to that lucky bird that lives to squawk another day? In 2005 and 2009, the turkeys went to Disneyland and Walt Disney World parks to serve as grand marshal in their annual Thanksgiving parades.

Do all turkeys Gobble (Not Google)?

If you learned in preschool that a turkey goes “gobble, gobble,” that’s only about half true. Only male turkeys — appropriately named gobblers — actually make the sound. Female turkeys cackle instead. So, if you’re trying to figure out whether a turkey’s male or female, just wait until they open their beaks.

How many calls do you think the Butterball Turkey Talk Line answer each season? Almost 100,000

What is the busiest day of the year for Plumbers?

Black Friday - Thanks to all that food we gobble up on Thanksgiving (see these leftover turkey recipes) and houseguests stressing out the plumbing system, Roto-Rooter reports that kitchen drains, garbage disposals and yes, toilets, require more attention the day after Thanksgiving than any other day. Before you have to join the legions paying a hefty holiday bill, you may want to remind your kitchen clean-up crew to scrape the plates before washing.

What’s the vegetarian equivalent of Turkey?

Tofurky - Those of us who rarely partake in turkey would’ve indulged in some tasty options at the very first Thanksgiving since the original guests sampled a seafood spread of oysters and delectable shellfish courtesy of the Native Americans. These days, one main meatless alternative for the star bird is “tofurky.” Get a taste of plant-based meat from Tofurky for Thanksgiving with their vegan-friendly non-GMO Tofurky Roast. Vegetarians, vegans and pescatarians should delight in this tantalizing holiday option.

Is Turturkeykey real?

Yes - The 2000s “How I Met Your Mother” sitcom popularized the phrase “turturkeykey” (amongst other fictional phrases!) in season 6, episode 10 “Blitzgiving.” Ted Mosby tempted our taste buds with this innovative protein which involves stuffing a turkey with (you guessed it!) another turkey. Youtube’s Binging with Babish brought the dish to life a year ago. The succulent beast should make for a show-stopping feast at your next “Friendsgiving” shindig.

Was Turkey on the menu of the first Thank Giving?

Turkey wasn’t on the menu at the first Thanksgiving. Venison, duck, goose, oysters, lobster, eel, and fish were likely served, alongside pumpkins and cranberries (but not pumpkin pie or cranberry sauce!).

What city do more people travel to for Thanksgiving?

According to estimates by AAA, over 55 million Americans traveled 50 miles or more for Thanksgiving in 2019. The most popular of these destinations—according to booking info—were Orlando, Florida, closely followed Anaheim, California, then New York City.

Where did cracking the wishbone come from?

For some, Thanksgiving dinner isn’t complete until the bird’s wishbone is snapped, bestowing luck on the bearer of the bigger piece. Would you believe that this custom is thousands of years older than the holiday? Wishing on bird bones traces back to the ancient Etruscans, who used chickens to help them predict the future. After the chickens died, the Etruscans would dry their wishbones—or furcula—in the sun and keep them as good luck charms.

What percentage of Americans would rather do anything other than think about what they’re grateful for on Thanksgiving?

60% As Amy Morin, LCSW, wrote for Psychology Today, 71 percent of Americans report feeling stress during the holiday season beginning on Thanksgiving.

MY RELATIONSHIP WITH SURRENDER

by Aruna Ladva, Brahma Kumaris London, England - Submitted By Etta Stevens

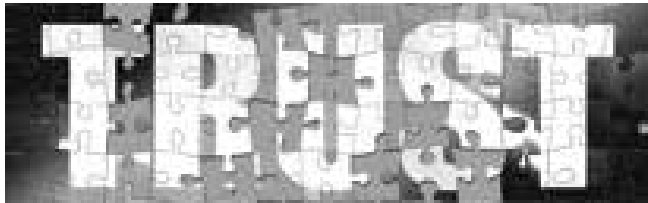
*“Often, we don’t understand the scenes that unfold in front of us.
Keep faith that life will give its explanation in time. Tell your mind: ‘Just wait and see.’”-Dadi Janki*

Over the years I have found that the practice and discipline of meditation has stood me in good stead. This is how I set my mind, after doing all the preparation work for any event. I sit and meditate and then I simply surrender everything to God. At the beginning of every spiritual retreat, I often give the example of the army retreating in a battle to create a fresh strategy, to create a new sense of direction before venturing out again onto the field. Before we can make any changes in our life, we have to come to realize that the old strategies are not working and this is why the battle is being lost.

“Not repeating your mistakes is a form of progress.” - Dadi Janki

For souls on a spiritual journey, this is the turning point. Exactly at the moment of retreating from the old, we need to have surrendered our ego if we are to save the honor of our soul. If we keep fighting in the same old way then we lose everything. Therefore, sometimes it is wise to just step back for a moment, take up the position of the observer, and get a change of perspective.

I would say that it is pretty much the same in both a military and spiritual sense. Sometimes life can feel like we are constantly in combat... an endless struggle to survive, to make relationships work, to balance life and meet the demands of everyone around us. The enemy is an invisible and silent one. We can't put our finger on it, but we just know that we are not winning in this battle. The strategy we have been using is not working. We have to try something new. We have to surrender our attachment to our old mind-sets and our old ideas.



Of course, to begin with, the metaphor we are using is the wrong one. To quote the famous expression attributed to Abraham Maslow: “I suppose it is tempting, if the only tool you have is a hammer, to treat everything as if it were a nail.” So, if our focus is only on the battle, then we will always feel we have to take out our sword and fight.

How about turning it around and calling life a game; a dance; a symphony. As soon as we change the verb, we change our attitude and in turn we change our destiny. It's all in our hands. Surrender need not mean to submit, concede, or give in, but to rise to a new awareness and learning. By letting go of our old beliefs and habits, this can often be the method by which we find our way out.

“Let your teacher be love itself.” - Rumi

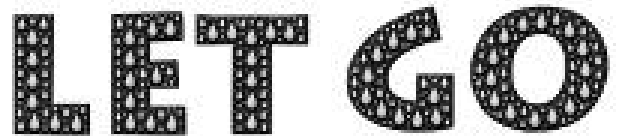
In many religious faiths, the term surrender is synonymous with ‘sacrifice’, and this word ‘sacrifice’ triggers many strong emotions within us, therefore we need to understand the depth of the words we use. In the story of the Mahabharata, Arjuna is told to first fight the attachment in his mind, to kill his own attachments, because this was why he was suffering. Once Arjuna had accomplished this change in his thinking, then the battle was an easy one in which he achieved victory. The truth is, the only one we are at war with is ourselves.



Today, why not spend some time thinking about what it is you need to surrender to, to make way for the light of freedom. Perhaps it is the endless ego, or some of those old arrogant ideas and opinions, those false beliefs that we are attached to that actually stop us from progressing on our spiritual path. We must re-interpret the language we use, and think deeply about the power of our words.

“Peace requires us to surrender our illusions of control.” - Jack Kornfield

If we can learn how to let go of those old beliefs and thought patterns that are stopping us enjoying a life of happiness, then we will ultimately make ourselves free from suffering. In reality the only control we have is the power of our own mind, we cannot control anything outside of ourselves. Every parent knows that they cannot control their children. As individuals they have their own minds, for sure they will make their own choices in life. Fear, force and any form of coercion will at some point backfire upon those forcing their will upon others.



If we look at surrender, not as losing or giving up something, but more about what we are gaining then change becomes effortless. When we can see where we are bringing benefit to ourselves, then we will find that surrendering that which is not useful in our lives becomes very easy. Put simply, when we surrender that which is not supporting our well-being, that would feel just like relief from a painful headache.

It's Time... to surrender, let go of those things that are creating obstacles on our path to peace and happiness and create a life of eternal freedom.

Try this every day and you will see all the obstacles 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 preserver 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. The early morning is the best time to meditate and also before bed if you can.

**Join Zoom Meeting
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HAPPY HOLIDAYS!**

Continued from Pg. 15

In addition, three in five respondents reported preferring to do something other than think about what they're grateful for during Thanksgiving, including such activities watching football, reading a book, or playing with a pet. Twelve percent of Americans even stated that they'd rather spend time on their smartphones than have a meaningful conversation with their family. But here's why it's time to change that...

What makes families closer and happier?

Giving Back - Thanksgiving is, for many, a time not only to be thankful but to give back: witness the countless examples of individuals donating their time to serve or cook Thanksgiving meals in need. Did you know, however, that a strong tradition of giving back—as cemented on holidays like Thanksgiving—can set your family up for a lifetime of happiness? According to a poll conducted by Fidelity Charitable, 48 percent of people who grew up “with strong giving traditions” considered themselves to be happy today compared with 33 percent of people who did not grow up with such traditions. It also helps keep families together: 81 percent of those with strong giving traditions reported their core family as being “very close” compared with 71 percent of people without strong giving traditions.

What 3 States have towns named “Turkey?”

Kentucky, Texas, & North Carolina (Thanksgiving is probably the one day the property values increase substantially, followed by a Black Friday Sale the next day.)

What President sought to replace the Bald Eagle with the Turkey as the National Bird?

Although some people believe this Thanksgiving fact to actually be a myth, according to Franklin, “The turkey is a much more respectable bird.” He also believed the turkey was a ‘bird of courage’. What do you think?

What is the Wednesday before Thanksgiving known as?

The Wednesday before Thanksgiving is known as “Drinksgiving.”The holiday season is a time of celebration, which means toasts upon

toasts are made. Before the annual feast even begins, there's the night before Thanksgiving—which has come to be known as one of the booziest days of the year. It's even dubbed “Black Wednesday” in some places. Bars aren't the only businesses that experience a boom on the eve of Thanksgiving; Uber has even offered free rides on that night over the past few years. (Good Reason to Stay off the road...)

THE PERFECT HOLIDAY GIFT
 Courtesy of Q Spa by Steve Schneider



Christmas and Hanukkah are a month away. What to get the friend who has everything? Hillcrest residents might want to know about holiday specials and promotions at nearby Q Spa.

Silvia Marchena, owner and esthetician at Q Spa, believes that a gift certificate for a massage or facial may be the perfect answer. **4535 Hollywood Blvd.**, on the NE corner 46 Ave. and Hollywood Blvd., in 2013. Prior to that, she was a teacher of skin care at a local school.

Fortunately, she gave Inside Hillcrest the scoop on some of the holiday offerings. For example, a single facial costs \$50. But you can buy three for \$120. And while massages cost \$80 each, you can buy a package of three for \$180. Better yet, Marchena says, if you buy a package for yourself, you can share with friends and loved ones.

What is an esthetician? An esthetician as a skin care therapist who helps in cleaning, beautifying, and maintaining the skin and face, which includes facials, back facials, chest facials, and whole body waxing.

Skin care service is so popular that she also employs another full-time esthetician who has eight years of experience.

Many Hillcresters go to Q Spa for a great massage. Her licensed massage therapist with 10 years' experience offers Swedish, Deep Tissue and Therapeutic massages. Gentle music plays in the background to help people enjoy their session and relax.

Spa sessions last 45 minutes to an hour, depending upon what service clients select.

You can get more information by calling 954) 663-1055. You can also check out the website at Qdayspa.com. Consultations are free. **Q SPA is opened Tuesday through Friday, from 9:30 a.m. to 6:30 p.m. And from 9:30 a.m. to 5:30 p.m. on Saturday.**

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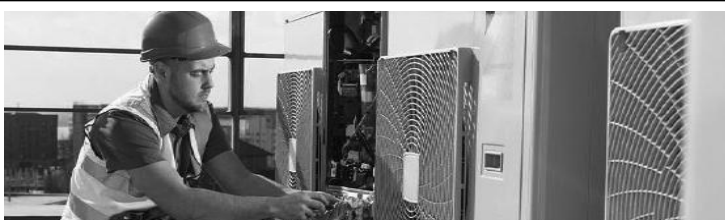
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