



March Inside Hillcrest

By Cindy Abraham

When the new development issue began, all the building presidents were invited to meetings to listen to the proposed new plan and make suggestions/changes. I attended these meetings and printed their reporting of the proceedings in Inside Hillcrest as they progressed. Five of the building presidents created a Legal Committee and hired counsel to represent Hillcrest interests and to make sure that everything was legally documented and binding. Inside Hillcrest reported what was happening. The developers also bought insert ads in some Inside Hillcrest issues. The HLC email and phone number was busy with questions, concerns and comments about the development which were directed to the members of the Legal Committee or to representatives of Concord Wilshire, the prospective buyer of the Hillcrest Golf and Country Club.

The Hillcrest Legal Committee stressed that each Hillcrest owner had the responsibility to attend the meetings and learn the facts so that they would be informed voters. An anonymous group who ended up calling themselves the "Coalition" started posting flyers, letters etc. No one from the Coalition was willing to sign any type of document or write an article for Inside Hillcrest. Their opinions could be stated and it could just be signed "The Coalition" although I think it is odd why they want to remain anonymous. IH will publish any opinions and observations as long as they are based on fact. I really thought that sooner or later someone from the Coalition would step up and tell their side of the story. One thing I have noticed: proponents of the new development speak calmly and in modulated tones, citing recorded legal facts. Those against are markedly different; disagreeable, nasty and their faces get all twisted up in anger when they discuss the issue with those who disagree with their position.

A recording of the meeting held at



Building A Better Community

Building 23 was sent to Inside Hillcrest and the sender offered this observation: "One of the issues which seem to concern some of our residents was the interest rate that was reportedly going to apply to the homes. We were told by several of our residents that they had heard the builders were going to offer 100% financing and that we should be concerned about that. Last night I specifically asked the question, "What interest rates will be offered once sales commence?" The answer was, banks will be providing loans, not the developer. That makes total sense. I seriously doubt that financial institutions will be offering such risky financing. Yet this rumor continues to make the rounds by the very people who were there to hear the truth."

Inside Hillcrest is offering CD copies of the presentation meeting to anyone who was unable to attend and/or to those who are interested in hearing what was actually said and not a second hand version. Call 954-964-2559 for a free copy.

Then I heard about a woman named Ruby Haas who lives in building 23 but was invited to a meeting at building 22 to provide them with "supplemental information". She has never spoken with anyone connected with the development in any way, but one would assume she must have provided impressive credentials to be invited by a building's leadership team to speak on such an important topic. During her "presentation" she made statements about me by name alleging that I was the "realtor of record" for the new development

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and stood to make \$12,000,000.00 over the next five years. Apparently she ends most of her sentences with "ka-ching, ka-ching." This statement was of course challenged by a member of the legal committee and a few of my friends who were in attendance. Ms. Haas was unable to present any evidence to support the allegation.

Not only is what she said a complete lie, but a lie that could only have been made up by someone who knows nothing about how real estate works. Ms. Haas has never met me but one would think she would do some research or even ask me directly. Guess she missed the article in the last issue on Values, Morals and a Lesson in Ethics. So at least in this issue her desperate need for 15 minutes of fame is satisfied. You're welcome, Ms. Haas. For those of you who would like clarification about how and why these types of tactics work, see page 8.

Katharine Hepburn once said, "To keep your character intact you cannot stoop to dirty tricks. It makes it easier to stoop the next time." My brother-in-law has a t-shirt that says, "You can't fix stoopid". Now I get it...

The other big news in Hillcrest right now is the Real Estate market. We have doubled our inventory in the past 5 months and more listings are added every day; mainly by Canadians who have stopped buying and are now selling because their dollar is only worth 75cents right now. We broke 100 in listings this past month and there were only six closed sales. However, in the same period, 17 Hillcrest units went under contract which is a nice little jump. Six were mine; four original, one updated and one remodeled. Of the seventeen total pending sales, eleven were in all

See **INSIDE HILLCREST** on page 4



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LAW OFFICES OF KAREN COHEN, PLLC - MEMO

TO: HILLCREST LEADERSHIP COUNCIL
FROM: KBC/BKF
DATE: MARCH 10, 2015
SUBJECT: FLORIDA STATUTES §718.111 - §718.112

We've been alerted to what might be a serious error on the part of some of the Hillcrest Boards of Directors, in connection with fees charged for Estoppel Letters [notice of fees to be paid in connection with new owner(s) purchases], and Application/Transfer Fees [fees to new owner(s), lessors, sublessors].

Florida Statutes §718.111(12)(e)(1) limits the fee for an Association providing an Estoppel or Lender Letter to a fee that does not exceed \$150.00 "plus the reasonable cost of photocopying and any attorney's fees incurred by the Association in connection with the response."

Florida Statutes §718.112(2)(i) limits Application/Transfer Fees for prospective purchasers, lessors or any other transferee, to \$100.00, provided the declaration, articles or by-laws provides.

It makes little sense for an Association to exceed the statutory fee schedule in an effort to make a few additional dollars. It will only take one report to the Office of the Florida Ombudsman's Office to compel refund of overcharges – and might also expose a Board to a fine [depending on how egregious or extreme the overcharges might have been – and how long the overcharging may have taken place.]

And one final note, it may be unethical for a Realtor not to disclose the overcharge to a prospective buyer.

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It has long been proven nuts have beneficial effects on cardiovascular outcomes including heart disease, vascular disease, and high cholesterol. Newer studies from the National Institute of Health suggest continuous ingestion of nuts may also reduce incidents of gall stones, improve digestive health, reduce inflammation, minimize oxidative stress that contribute to aging, and may help with diabetes and weight loss.

By definition, nuts, or "tree nuts" are dry fruits with one seed in which the wall of ovary becomes hard once matured. Popular tree nuts are almonds, cashews, pecans, macadamias, and pine nuts. Interestingly, peanuts are a groundnuts or legumes, but have many of the same nutritional benefits.

Among the variety of nuts, there are significant amounts of essential macronutrients that are linked to improved health. For example, almonds, cashews, peanuts, and pistachios have the highest amount of protein. Walnuts and peanuts have an increased amount of folate, a B-vitamin necessary of normal cellular function that can increased energy. Cashews, peanuts, and pistachios have a high level of plant sterols, an ingredient that interferes with cholesterol absorption. Walnuts have anti-inflammatory substances they may help with inflammatory diseases like arthritis, melatonin that can helps



with sleep, and other substances act as anti-oxidants. Eating a variety of nuts at least five servings per week, may significantly impact

health and wellness.

Dr. Mohsin Jaffer has been practicing family medicine in South Florida for nearly 30 years focusing on the care of seniors. His practice, Senior Medial Associates has 12 locations throughout Broward County. You can find the Hollywood location near the intersection of University and Taft at 1759 North Univeristy Drive. Contact Senior Medical Associates at 954-659-9690 to schedule a complimentary Meet and Greet visit for you or your loved one today. See our ad on page 3.

INSIDE HILLCREST

continued from page 1

age buildings and twelve were 2-bedroom units.

Hillcrest Realtors account for about 20% of all listings but 50% of the sales! Many buyer agents prefer to work with realtors who are experts in the area especially when navigating the board approval procedures. Most of our buildings are "user friendly" but some are still stuck in the 70's with multiple-page applications and ignorance of personal interviews via computer. If a reputable company such as United Screening (see page 15) is being used to screen applicants, you need to supply very little paperwork for them to conduct a thorough background search – again, we are in the computer age. Boards are putting themselves at risk by asking for personal banking and social security numbers that they do not need. With identity theft at an all-time high it is safer to leave the collection of personal information to the experts.

We are having problems again with associations who are violating the Florida Statutes governing condos, known as the 718. Application/transfer fees as well as estoppel and lender letter fees are limited by the statutes. What I do just to avoid antagonizing an errant board member, is to have my buyers pay the proper fee and I pay the overcharge out of my pocket so my buyer doesn't get a bad impression of their future building board. Copies of the section of the 718 governing these fees was emailed to your building board earlier this month along with the letter on page 2 so hopefully your leaders are now respectful of the law.

In January of 2008, we printed a "History of Hillcrest" after a Hillcrest Leadership Council meeting where Herb and Jason Tobin told the story. It was a fun and fascinating meeting with presidents asking about some of the "quirks" in their own buildings – a lot of "why was it done that way?" It definitely was a different era. We are reprinting the story in this issue. It is the Hillcrest version of, "Where did I come from?" Enjoy the ride.




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Remedies for Everyday Aches and Pains

By Cindy Abraham

Ah, the Internet. When it comes to information it has a little of everything and a lot of nothing but once in a while, there is an article that is interesting. We all know that I am a foodie; and I do believe that we are what we eat. Some foods are better than others. This following article did make sense to me so here are some food tips for what ails you.

I must note that some of the best cures are those that mom used on us And they worked. For an eye stye, my mom would put a warm tea bag on my eye before bedtime and wrap a bandana around my head to keep it there. By morning the stye was gone. For my bronchial asthma, she would sit me in the bathroom and run the hot shower creating warm steam that eased my wheezing. While I was breathing in the warm, moist air, she'd give me a plate of crispy bacon to eat. Not sure why but it definitely helped me feel better!

Some more tips literally from "top to bottom":



Headaches: Water and other fluids at room temperature may help if you are averse to taking any type of medication. Drink 6-8 ounces and wait 20 minutes to see if you feel better. Caffeine is also known for relieving headaches for in small doses. If you drink a cup of tea or coffee, drink an equal amount of water and again, wait 20 minutes.

Foods to avoid if you are prone to headaches: all artificial sweeteners, MSG, cheese, chocolate, red wine, processed meat (hot dogs, cold cuts)

and dried fruit.

Congestion: There is a recipe that I found interesting. Turmeric is a spice that I recently have been introduced to for certain Lebanese recipes. I just learned it has anti-inflammatory properties. And I do love almond milk. So if you are congested, try this:

Heat 2 cups almond milk in a saucepan. Add 1 tsp dried turmeric, 1 tsp dried ginger, a dash of black pepper and honey to taste. Bring to a simmer, allow to sit for 10 minutes and drink it while it is still warm..

Runny Nose: A cup of tea with some ginger and lemon may help. Ginger contains anti-oxidants and anti-inflammatory properties. Or substitute the hot tea for hot apple cider or even hot water.

Earaches: Clear fluids and chicken soup ease congestion by loosening up mucous in nasal passages. Omega-3s found in salmon and nuts decrease inflammation, and vitamin C found in dark leafy greens, berries, and citrus boost

See **REMEDIES** on page 15

Food samplings from area restaurants | Wine tasting | Business Expo
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What is a Lie? You Can Decide for Yourself

When there are two sides to an argument, and you finally get to the point that you don't know whom to believe, try this. Write down exactly what you are told by each side, asking them to repeat it to make sure you understand correctly. You will need to do some research to find verification of each statement. It will become clear very quickly that liars lie about nearly everything. Then you can decide which side you want to align yourself with - "birds of a feather"...

Anatomy of a Lie: A lie is not in the words, or lack of words; it's in the intention of the deceiver.

Definition of a Lie: To make a statement that one knows to be false, especially with the intent to deceive or to give a false impression; anything that gives or is meant to give a false impression.

A lie has 3 main features:

1. A lie communicates or hides information
2. The liar knows the truth.

3. The liar intends to deceive in order to influence the audience to believe something that is not true so that subsequent impressions, decisions and actions on the part of the victim(s) or others will be in the liar's favor

The Lie of Commission:

This type of lying involves falsification of information, or providing information in a deliberately misleading manner - with the intent to trick the person(s) audience being lied to into believing something that is not true - and, consequently influence how the victim feels or thinks about something, so that the victim will do (or not do) something that the liar wants.

The Lie of Omission:

A lie of omission is to remain silent when ethical behavior calls for one to speak up. A lie of omission is a method of deception and duplicity that uses the technique of simply remaining silent when speaking the truth would significantly alter the other person's capacity to make an informed decision.

A lie of omission is the most insidious, most pervasive, and most common. Commonly, those who use this type of lie, have conned themselves into believing that to intentionally remain silent when ethical behavior calls for one to speak up is not a lie at all. In spite of overwhelming evidence that their silence deceives, misleads, and often causes untold grief and misery, they refuse to speak the truth.

Variations of the Lie:

1) **Derail:** To change the subject of discussion in order to avoid the truth. (For example, one might bring up something negative about the other person in order to stop a conversation about one's own questionable actions.

2) **Confuse:** quibble or confuse the issue, or deliberately use ambiguity in order to deceive or mislead. For example, nitpicking on a small point to overshadow the big picture.

3) **Misinform:** To invent or perpetrate a false story with the intent to deceive or mislead.

IRS Pilot Program Providing PIN Numbers to Federal Taxpayers in Florida, Georgia and the District of Columbia To Combat Identity Theft

From Nancy Fowler,
LegalShield Independent Associate

Did you file your federal tax return last year using an address in Florida, Georgia or the District of Columbia—locations with the highest per-capita percentage of tax-related identity theft?

If so, the Internal Revenue Service is offering to provide an Identity Protection Personal Identification Number (IP PIN) to you as part of a pilot program. The purpose of the IP PIN—a six-digit number assigned to identity theft victims and certain others—is to help avoid delays in filing returns and receiving refunds.

Taxpayers who wish to take advantage of this opportunity for additional filing protection should visit <http://www.irs.gov/Individuals/Get-An-Identity-Protection-PIN> to register and create an account.



Once issued an IP PIN, taxpayers need to use it to confirm their identities on all federal income tax returns filed during the 2015 calendar year and future tax years. Taxpayers receive a new IP PIN by postal mail annually.

It is important to understand that the IRS is not saying you are a victim of identity theft. The main purpose of the program is to add an additional layer of protection to taxpayers who live in areas where tax-related identity theft is more prevalent.

If you think you may have been the victim of identity theft, please feel free to call me at 954-534-4694 for a free personal security risk assessment.

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February 2008 INSIDE HILLCREST

Back when we were having monthly Hillcrest Leadership Council meetings, we had invited Herb and Jason Tobin to talk to us about the history of Hillcrest. It was a fascinating evening and we learned a lot about our beginnings and how the original plan of all 3-story low rises changed over time.

Did you know?

- Buildings 6, 7 and 8 were the first ones built?
- Why Building 12 and 14 were never built?
- Why Buildings 19 and 20 (the last Hillcrest buildings) are rental buildings?
- Why Building 23 elevators lasted longer than anyone else's?
- Why Buildings 22 and 26 had no roof issues after Hurricane Wilma?
- Why Hillcrest has no Master Association?
- Why most Hillcrest buildings have limited parking areas?
- When and how the Hillcrest Country Club came about?
- Why the Playdium was built?

We found the original article with the answers to these questions and reprinted it for you - VERBATIM. We also placed it in the middle of the paper so you can pull it out and hold on to it - or share.

In 1945, Ben Tobin acquired the Hollywood Beach Hotel. In that acquisition (10 acres on the ocean), he acquired the 100 acres Hollywood Beach Country Club in downtown Hollywood as well as the 300 acres of land which is today Hillcrest Condominiums. Twenty-five acres, now Washington Park, they sold to the school board. Ben acquired the property through the U.S. Navy which was used as an officer barracks and training facility during World War II. The original owners were Ed Rosenthal, who also owned the Del Coronado Hotel in San Diego and Edmund Kaufman, one of the brothers who owned Kay Jewelers. In the early 1960's, with the advent of jet travel, Ben Tobin and his son Herb became involved in a process of determining what the best use for the Hillcrest site was.

One idea for the area was a rock pit, which was a very lucrative business in those days. A cemetery was another option. But the Tobin family were always in the people business so the final decision was to build 50+ similar 3-story co-ops that would look like Buildings 3,4,5,6,7,8,9,10,11, called the E-buildings due to their shape.

In the early 60's jet travel cut the commute from New York to Florida from four hours to two. Puerto Rico became the preferred destination so many Florida hotels turned to the convention business. Hillcrest was meant to be a retirement community for people with modest incomes. A lady by the name of Barbara Gompers, who only recently sold her unit in **Building 21** (remember this is a reprint from 2008), was the registered Manager of the Hollywood Beach Hotel. She would travel to country Clubs up north and sell units to groups of members. Prices started at roughly \$6,700 to \$6,900 and hit a high of \$15,000 as demand increased. The Country Club was the center of the community for the new owners. Then as things progressed, it was necessary to build 5 stories to meet demands. The evolution of the buildings in Hillcrest was buyer-driven. The original sales offices were on the site where **Building 15** now stands. 48th Street was the Main entrance. After **Buildings 15, 16 17, and 18** were built, residents indicated they wanted taller buildings with lobbies



and security. **Building 21** was the first high-rise ever built on a golf course in Florida. Residents would sell their units and move to the new ones. It was common for someone to have owned a 3-story, move to a 5-story and end up in a high-rise. Buildings 1 through 21 were co-ops; this is what New Yorkers knew and were comfortable with buying. **Building 22** was the first condo. It even had a name "Madrid" which is still on the sign out front. A new amenity was added - saunas! The day they announced it the Surgeon General came out with a statement that saunas were bad for people with heart conditions...! Only three corner units ended up with saunas. **Buildings 22, 23 and 24** had a steady influx of buyers. **Building 25** was the first 12-story building and started out as a 252 unit building. At this time, so many people were buying more than one unit and combining them, it ended up with 235 units. So when **Building 26** was built, the first - and only- three-bedroom units were built.

Many developers built and sold units with the promise of building a Country Club in the future. The Tobin motto was, "The Promises are on the Premises" so the Country Club was always a part of the community although it was a separate entity that sold memberships. At this time, Florida started instituting the toughest condo laws in the country due to de-

See **IH FEBRUARY 2008** on page 10

ARE YOU A VETERAN?

We would like to meet other residents who served our country to share recollections and experience. Please meet us for lunch at the Hillcrest Country Club, 4600 Hillcrest Drive (just south of Washington Street and N 46th Ave in Hollywood).

\$10.00 covers the buffet (which included prime rib or filet mignon, pastrami or corned beef, pork roast, soup, salad, dessert, non-alcoholic beverage, tax and tip.

WEDNESDAY, MARCH 25th at NOON
(last Wednesday of every month)
Please RSVP to Michael Roche at 305-992-0577 or email him at FLIPRUSH@YAHOO.CO

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veloper mistakes. The Tobin family took heed and historically, our buildings that were well maintained from the beginning have withstood the test of time ... and Hurricane Wilma!

Twenty-four buildings comprise Hillcrest. **Buildings 6, 7 and 8** were built first and face the golf course and are adjacent to the first pool recreation complex building. The number 13 was considered unlucky so there was never a **Building 13** in the plan; and of course, no unit number thirteen in any of the buildings. The family held the land destined for Buildings 12 and 14 for a long time. Building 11 was the only building that did not have Golf Course access and 12 and 14 would have flanked Building 11. The Tobin family sold the land and another developer built Washington Palms.

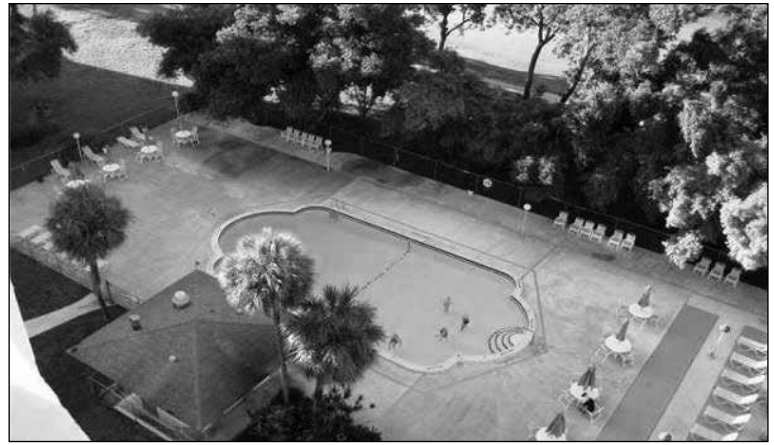
Herb and Jason then started answering the questions that had been submitted by the members of the Leadership group.

Building 5 wanted to know about the galvanized piping in the building that was starting to corrode. Herb explained that many of the materials as well as the codes were different back in the sixties. Galvanized pipe is what was used; today we have PVC pipes, which were not available then. He added that they used aluminum wiring when building the Hillcrest Country Club because copper was hard to come by due to the Viet Nam war. Many things would have been done very differently today, but the technology at the time was not as advanced.

Another question was why the elevators in **Building 23** seem to run more smoothly than the other buildings. When Building 23 was being built, Westinghouse and Otis were on strike. The Tobins had to go to Canada to buy a package unit, which, in hindsight, turned out to be a great option. However, they went back to their original vendors according to plan. Herb pointed out that elevators remain one of the most important pieces of equipment that need on-going preventative maintenance for safety and liability. Possibly Building 23 has always had a good PM program in place for their elevators to still be operating well.

Why were **Buildings 15 and 16** built with only one parking space per unit and no guest parking at all? The demographic at the time were retirees and snowbirds with one car. In many cases, the wife did not drive at all. Also, the codes dictated one space per unit. Today, with the changing demographics, the code changed to 1.5 and sometimes 1.75 spaces per unit in the developments being built today.

Why was **Building 19** a Rental Apartment Building? Buildings 19 and 20 were built last. When 26 and 27 were being



built (also 12 story buildings), they were completely sold out pre-construction with over 200 extra paid deposits meant to roll over to 19 and 20! However the market changed. During the Carter years, the prime rate rose to 22% and people got out of the market. So Building 19, although still a condo, was owned and managed as a Rental apartment building by the Tobin Family. They sold all 73 units to an investor in 2002 that started selling the units and it is now a condo with a Board of Directors that still allows rentals.

Herb Tobin stated that he feels he made two mistakes in the development of Hillcrest. One was not forming a Master Association and the second was that the Country Club should have been structured as an equity club with the owners having that amenity as a part of their unit ownership.

Again, the demographics were changing. The original owners were Country Club people; it was part of their lifestyle. However, in the 80's, the new owners moving in were not into it. Many were still working and did not have the time or the funds to join a Club. The Country Club Corporation of America bought it in the early 80's but soon gave it back due to falling membership. Nat Joseph and Sol Jaffe, who played gin rummy with Ben Tobin, were also partners. Nat Joseph was in the fastener business and Ben was fond of saying that anyone who dealt with "nuts and bolt" had to be crazy. Sol Jaffe lived in Building 26 and owned a dozen car dealerships. Charlie Shannon, the President of Building 26 at the time, also ran the Club. They bought Tobin out and Sol later sold the Club to the Japanese for 9 million dollars.

In its heyday, the Country Club offered golf, catering, dining and parties. It was not a Recreation Center. That is why the Playdium was built, to fill that need. The Playdium had pool tables, card rooms, saunas, arts & crafts and a library. Later

See IH FEBRUARY 2008 on next page

southeast
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on, the gym was added.

Harry Cott, owner of Cott Beverages lived here in Hillcrest. He too moved several times and ended up in **Building 21**. His hobby was building model trains, which were displayed for years at the Playdium.

Hillcrest continued to change as more active, working people moved in. The Country Club changed hands several more times with continued lack of interest from the newer residents.

Herb addressed other construction issues. Concrete balconies are no longer being built today but were the only option at the time. Cement Craft offered pre-cast concrete balconies formed with steel (untreated at that time). So today, 35 years later we have rebar's that have rusted and swollen over the years; especially if the owners used indoor/outdoor carpet on an open balcony that retained moisture when it rained. The solution today is to re-preserve or replace. If a building is having problems, an engineer should be called in.

Why was **Building 21** built with mostly convertible corners rather than the deluxe two-bedroom corners? Again, the buyers drove the changes. When the buyers wanted air-conditioned lobbies and 24/7 security, the high-rises – never a part of the original plan – came to pass. **Buildings 22 through 24** all have the deluxe 2-bedroom corners, while **Building 21** only has them in the units ending with numbers 19 and 20. Roman tubs started in **Building 23**. **Building 22** has a heat exchange unit but the rest of the high-rises have A/C towers on the roof. The sizes of the corners increased in **Buildings 25, 26, and 27** when the market was booming. 21 through 24 have 1499 sq. ft. corners while 25 through 27 have 1634 sq ft corners that include double balconies. Building 25 does not have a sister building but has the largest number of units. **Building 26** was built with the only 3 bedroom units. When the market changed, building 12-story buildings ceased. The last two buildings, **Buildings 19 and 20** have six stories and eight stories respectively.

Some of the original owners in **Building 25** remember when they had golf course views across the street before 26 and 27



were built. Why? **Buildings 26 and 27** were always part of the master plan but the fourth tee was in that area until it the Executive Golf Course was reconfigured according to the master plan. Hillcrest was one of the first communities where the utilities were underground; cable, power, sewer, etc.

A member asked about the area between Hillcrest Drive and Pembroke Road on the west side of Park. This property was always owned by the City of Hollywood but the Tobin's, as well as some of the Leadership members, remembered that it was originally a City Dump and an incinerator then a landfill. Now it is a collection center and fueling center for City vehicles. The land abutting **Building 25** is also owned by the city and Hillcresters definitely need to stay informed about future plans.

The lesson to be learned here is that Hillcrest has always been subject to drastic changes based on the market of the day. Today is no different. We are losing the Golf Course and that is a sad fact, even to those of us who don't play. We have all in one way or another gotten enjoyment out of living in a golf community. However, if our only choices both involve building 645 more units that are sure to impact our traffic flow as well as our property values, we need to choose wisely. Do we want upscale homes and town homes or renters? Usable park space with walking trails, lakes and a community center will attract affluent new neighbors. From Baby Boomers to Millennials, beautiful surroundings that lend themselves to exercise and activity are desirable assets. We just need to decide what type of neighbors we want to attract.

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Hillcrest State of the Market - March 2015

Cindy Abraham, Keller Williams Realty Professionals

I pretty much covered what is going on in Hillcrest in the cover story so let's talk about the development Plan A and Plan B and the history of how it morphed.

When the original development plan was voted on, it included townhomes and low rises on the old Executive Course with two lakes, a park, a gazebo and a clubhouse. The Country Club was going to be torn down and twin high rises erected with internal parking and a golf club on the first floor. The plan was to build and sell high rise condos. At the time the condo market was so hot that many apartment buildings were converting to condos. Then the market crashed and the "condo conversions" were in big trouble. They had no reserves, many residents couldn't pay their mortgage and maintenance fees and abandoned the units. Fast forward to today; half the country was caught up in the crash and their credit suffered. They have to rent while they repair their credit and save up for a down payment. It is projected that 30-40% of Hollywood homes are owned by investors who are renting them with the goal of selling them in the next five years or so (the market traditionally goes up about 5% per year).

The banks will not lend to condo buyers right now unless the buyer is going to actually live full time in the unit (Loans for investment condos are non-existent) and only if the buyer puts down 20-25%. The lending market for homes has eased up but home buyers must have great credit and solid employment history. The story about the new homes being sold to

people with 100% financing is BS. Those days are over. Lenders want buyers who have something to lose if they default.

I have heard that if Plan B goes through and twin high rises are built, they will be rental apartments. Personally I don't think this is a wise investment because the rental market will start to subside as renters repair their credit and get tired of paying their landlord's mortgage. Right now, it is cheaper to buy than rent. And these days, condos that are all age, allow pets (many buyers still want the option to rent in the future) AND allow a washer/dryer IN the unit sell faster and for more money.

I hate Plan B - it will cheapen the neighborhood. Plan A with upscale homes and townhomes, usable park areas with walking trails and lakes, and beautifully landscaped entrances will bring a better quality resident and maybe Hillcrest, with its spacious units, well-maintained and safe buildings will finally command the prices that we deserve. I don't get the whole "scare-tactic", lying nonsense. It doesn't take much effort to find out the truth. The easiest way to find out what is true and what is not is to contact a member of the Legal Committee and have them research it for you. They spent a lot of time getting everything promised in writing so it is legally binding. These men are OUR neighbors, OUR advocates and are on OUR side. Mark Roth (26), Jeff Ladner (11), Ray Chait (16) Herman Melotti (27) and Rafael Antunes (24). Let's cut out the rumors and misunderstandings. Educate yourself.

What You Need To Know To Sell Your Property

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DO YOUR HOMEWORK - Today's buyers study the market and are very savvy about market values. If you have seven showings and no offers, you are either priced too high, your marketing is inadequate or you are not showing your home to its best advantage. Back to "hire a professional realtor".

KNOW THE TRUE VALUES - List prices are fantasy; sold prices are reality. Market value is what buyers have paid for similar homes in the last 90 days. Due to low inventories, bidding wars are becoming fairly commonplace. It is not unusual to pay full list price or even higher for great properties that are priced to market value.

NO ONE IS "GIVING THEIR HOME AWAY" - Not even foreclosures; banks definitely know market value. The days of steals, deals, and low-ball offers are over. Anyone can list your home or condo; it takes a professional realtor to SELL IT!

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Real Estate and Discrimination

Realtors are governed by a Code of Ethics which gives us directives as to not only what we can and cannot do but also what we can and cannot say to a client. Discrimination is a subject where there is no shade of gray. When a client exhibits any type of racial, sexual, or religious discrimination, we are bound by the code of ethics to discontinue the business relationship. However, there are times when clients want to live in certain areas because of race, creed, color or sexual orientation. Here is an example from the latest issue of Realtor magazine as to how Realtors are to deal with this issue:

Contributed by Cindy Abraham, Keller Williams Realty Professionals
A broker's client is an orthodox Jew who states that he must live within walking distance to a synagogue. A good way to respond to that would be: "I'm sure we can accommodate your housing needs. Here is a list of as many houses of worship that I can find in this community that I took from the yellow pages. I believe it includes every synagogue. I will be happy to show you any listing which meets your requirements. You select the synagogue and I will see what listings are available near the one you select." Here the broker has asked the client to provide some direction on narrowing the search. The broker is not making the decision for them.

Here is another example. A buyer wants to live in an Asian neighborhood. The broker's response might be: "I'm

sorry, but this office is not permitted to market, list, or sell property on a racial basis. We can do one of two things: we can proceed with a qualifying interview and I can provide you with listings which meet your stated needs and you can accept or reject them as you see fit or you can determine the area in which you want to live, give me the boundaries, communities, or neighborhoods, then we can see what is available that meets your needs."

For both responses, the broker can end with: "For your information, the Fair Housing Act prohibits the buying and selling of homes based on race, color, religion, sex, national origin, familial status, or handicap. The choice of where you wish to live is yours and I cannot facilitate your search if it requires any potentially discriminatory practice or procedure."

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The benefits and burdens of marriage...when it comes to your Florida Homestead Property Tax Exemption

As of January 6, 2015, Florida began recognizing same-sex marriages performed in other jurisdictions and issuing marriage licenses for same-sex marriages to be performed in Florida. This is indeed a tremendous step forward for equality. This new legal status for married same-sex couples allows for ownership of real property by the married couple as Tenants By The Entireties.

THE BENEFITS:

TENANTS BY THE ENTIRETY (TBTE): This applies only to married couples. This TBTE status – which is automatic when the Grantees of a deed are identified as a married couple -- gives each spouse overlapping 100% interests in their Homestead Property Tax Exemption, full exemption coverage (when one spouse receives the Homestead Exemption), and rights of survivorship (inheritance) for the surviving spouse.

The creation of a tenancy by the entireties is not automatic as a result of marriage. A new deed changing the ownership type of a couple to a married couple must be recorded in Public Records. Be sure to consult with your attorney and get her/his assistance before making changes to the ownership of your property.

THE BURDENS:

Under Florida law, married couples are only permitted one Homestead Exemption/permanent residency based property tax exemption. Prior to January 6, 2015, same-sex couples

married outside of Florida could maintain two permanent residency based property tax exemptions because their legal status was not recognized in Florida. Now, same-sex married couples (as any married couple) cannot claim more than one Florida Homestead Exemption and cannot claim a Florida Homestead Exemption if either person is claiming a permanent residency based property tax exemption anywhere in the world.

Since recognition of same-sex marriages in Florida took place after January 1, 2015, beginning with the 2016 tax year same-sex married couples will be subject to a loss of their Florida Homestead Exemption, back assessment liens, penalties, and interest, if they are found to be claiming a Florida Homestead Exemption and another permanent residency based exemption anywhere else. Florida law requires a Homestead Exemption recipient/applicant to notify the Property Appraiser of any change in circumstance which affects her/his eligibility for exemption. To avoid any of these consequences, married couples should determine which Homestead Exemption/permanent residency based exemptions to surrender and which one to keep as soon as possible then notify the Property Appraiser's Office of their decision.

For more information about Homestead Exemptions, visit the "Homesteads & Other Exemptions" section of our website, call 954-357-6035, or email kbrown@bcpa.net.

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Note: Per Section 196.011(8), Florida Statutes, we cannot accept any exemption late applications once "late filing" deadline closes. To apply for a 2015 homestead, simply click here to use our online Homestead Application system.

To apply for other exemptions, visit our Download Forms page to find the appropriate application. Questions? Please contact our Customer Service & Exemptions Division at 954.357.6830. **Note: Due to a quirk in state law, pre-filing before January 1, 2015, is not permitted for the low-income senior exemption.**

REMEDIES

continued from page 6

the immune system.

Sore Throat: Go for warm, not hot, beverages like peppermint tea with honey. Leave out the lemon. Soft, creamy foods such as cream soups, mashed potatoes, yogurt, scrambled eggs, and custards are also soothing. Avoid scratchy foods and acidic juices. My mom was a big believer in gargling with salt water and it really is a great short term soother of a sore throat.

Muscle Aches: Magnesium and Calcium can be helpful supplements for muscle aches. Magnesium-containing foods include nuts, bananas, beans, leafy greens, and avocados. Foods high in calcium such as canned salmon, yogurt, dark-green leafy greens, and orange juice fortified with calcium also lessen muscle cramping and pain.

Constipation: High-fiber whole grain breads, nuts,



beans, prunes, oatmeal, flaxseed, broccoli, pears, and apples. Absolutely stay hydrated. Medicines are notorious for causing constipation. Again, drink small amounts of water throughout the day.

Diarrhea: The BRAT diet: bananas, rice, applesauce and toast. Some say oatmeal, boiled potatoes, saltine crackers, and baked chicken or turkey without skin are safe bets. Stay away from all artificial sweeteners; most are not digestible and can actually trigger diarrhea. Foods that cause gas and bloating should also be avoided; bell peppers, cucumber, broccoli, cabbages, and beans. Dairy may also aggravate diarrhea, as well as alcohol and caffeine.



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– Barbara G, MD.

Beverley was the sole caregiver for my father, Lew Greene, for the last five-and-a-half years of his life. My husband, Bob and I live in New York, so we depended on her to manage all

of my father's needs and we trusted her totally. She helped him shower and dress, shaved him, trimmed his hair and nails and washed and pressed his clothes. He always looked immaculate. She took him to his doctor appointments, ordered his prescriptions and gave him his medicine. She kept a cool head in emergencies. Although my father had Alzheimer's, his last years with Beverley were full of fun and companionship. She made it possible for him to stay in his own apartment, eat home-cooked food, go to the beach and movies, and visit his friends. I am happy to give Beverley my highest recommendation.

– Margo Lynne Green

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IN MY OPINION

BY SHANE KRAMER

The Epic Failures of the Reagan Presidency

Here we are, less than two years away from the 2016 presidential election and the campaign has already started. Every day some new candidate tosses their hat in the ring and we are expected to listen to all the hype. The hype doesn't change from one speech to the next and we again are expected to listen and pay attention to what is being said. It's a relief to be old enough to remember back to past campaigns and elections and the benefit of wisdom helps you sort out what was good or bad.

This election cycle will have all the GOP candidates evoking the name of the recently "sainted" Ronald Reagan. How he hated big government and how he hated taxes and promising us that following in Reagan's footsteps is the way to go. But time and wisdom have shown us that Reagan was wrong way more times than he was right. I'm talking about hard facts and how these facts have affected our lives since 1981 when Reagan took office.

In January of 1981 the tax rate for big business was 70%, by the time he left office it was 28%. Reagan was pandering to the uber wealthy. What does that mean? It means that the burden of tax was transferred from the very rich to the middle class. The missing 40% made it necessary for Reagan to raise taxes 11 times in his 2 terms and expected the taxes to come from the middle class. In short, with no money coming in, deficit spending became a reality. The national debt in 1981 was \$900 billion and when he was leaving office the national debt had tripled to \$2.8 trillion. Check it out – these are the cold hard facts.

With the rich paying very little in taxes, and the corporations paying little to no taxes, the treasury soon dried up and a massive shortfall of tax money meant that many of Reagan's budget items had to be cut. But if he cut taxes it would force small business into bankruptcy and unemployment would rise...so Reagan did what most devout Republicans would do-he raided the Social Security Trust fund and offered IOU's which still to this day have not been repaid. He took money from the poor on social security and gave it to the very rich - kind of like a reverse Robin Hood from Hell.

Unions were started over a hundred years ago to offer protection to workers against underpaid jobs and poor (if any) working conditions. They were to become the buffer between corporations and their employees. Unions worked to establish some fairness in the working conditions and by putting emphasis on safety, they were able to save thousands of lives. Garment workers lost hundreds of young women in the fire that tore thru the tenements that housed the women who sewed the clothing and blouses in shirt factories. Mine workers were at last able to demand safety equipment that helped them to survive underground and helped avoid major cave-ins. Many still suffer from "black lung" disease from inhaling coal dust for years on end. So, yes...unions served their purpose. It's been a long standing part of the Republi-



can platform to try to destroy unions and Reagan gladly fell into line with the party rhetoric. In August of 1981 the air traffic controllers went on strike to get a pay raise and safer working conditions. No attempt was made to hear out the other side when two days later Reagan fired 11,345 for not returning to work.

When Reagan came into office the unemployment rate was at 7.5%. During the 2 terms Reagan was in office more and more jobs were being sent out of the country as a way of maximizing profits for the corporations that were looking to make higher profits. By the end of 1982, unemployment was at 11%. The few jobs that were being offered were low pay. As the countries top earners wages were soaring, the middle and lower class were

barely able to make ends meet.

These are the hard facts about some of the issues that plagued the United States under the hand of the Reagan administration. I'm certain that some of you die-hard Republicans will argue that Reagan was a true fiscal conservative... but at what price? And who paid for it? We did - the American middle class. But if you still need more to convince you that the Republican party still operates as if it were in the 1900's... here are a few other "dirty hand" projects that Reagan was behind.

AIDS...he ignored this disease. Didn't allow the CDC to begin testing and he alone was responsible for the deaths of thousands of people.

Iran/Contra...Reagan gave or sold arms to Iran and gave them hundreds of millions of dollars, maybe even billions but we'll never know because the CIA was involved. How come no one ever mentions this little tid bit?

Funded terrorists – the same people that flew our planes into the twin towers were funded by Reagan in the 80's with billions of dollars and the Taliban and Bin Laden took everything Reagan offered and ten years later repaid our generosity by killing over 3,000 people on 9/11.

So the next time some politician with a short memory praises Reagan try to remember the cold hard facts. And please feel free to check my facts. Read a book, check the internet, go to your library. Get the facts and vote with your brain and not with some 10 second sound bite rattling around in your head.

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The Power of Peace

By John Cook

Submitted by Etta Stevens

In our world today, we often find the need to “bite our tongue” or not say exactly what we think. If we notice someone doing something wrong, it may be dangerous to say anything or to help the person if in distress. How can we let someone suffer, for example, like the “hit and run” victims that have been left more often than not to fend for themselves?!

I remember growing up with both of my parents who were church goers. I was raised in the Baptist Church and my parents were both from Florida and have passed on now to “the spiritual world”. My mother used to always talk to me about being a good boy for her and doing well in school. They both, especially my father, provided real life examples of the work ethic. My mother cleaned houses in Westchester County, NY’s “Scarsdale”, a very wealthy city. My father was a mechanic at a service station for years until signing up with Pinkerton Detective Agency and working as an armed security guard. I grew up in White Plains, NY and had been exposed to many of the “world religions”. I encourage each of us to do our individual homework and “due diligence” before condemning someone for their religion. This is something I like a lot about the Brahma Kumaris World Spiritual Organization and their activities!

When I attended an all-boys private Episcopalian boarding school in New Hampshire for “secondary school”, I graduated with honors in English, Spanish and religion. I had studied the “Rise of World Religions” from an academic perspective and



noticed the many similarities among them. How could any of them be guises for evil? Yes, the Christian Crusades were ultimately religious wars to spread Christianity. Yet, I still respect the ideas ingrained in many of the world religions, be it Catholicism or Christianity, Protestant or Orthodox religions including Judaism. Those ideals are ideas of peace and love.

As I live each day, I look for the best in others, and, if I can’t find it, which I usually do, I move on ... in peace. Peace is a major premise in the world religions, as I suspect they were each designed to answer human’s questions about our lives here on Earth that we could not answer with reason and logic.

As an author and motivational speaker, which I have embraced in my semi-retirement as a teacher, I embrace the concept of peace overall and follow its premises. I am hoping that many of you feel the same.

Thanks so much for reading.

Peace,
John I. Cook, Director
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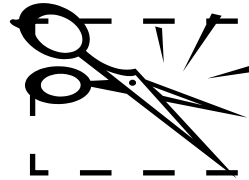
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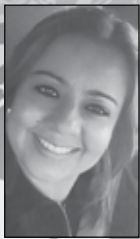
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Covers the cost of the Buffet, a Non-Alcoholic Beverage, Tax & Tip.
Includes Prime Rib or Filet Mignon, Pastrami or Corned Beef,
Pork Roast, Soup, Salad and Dessert.

PLEASE RSVP:

**Michael Roche at 305-992-0577
or Email: FLIPRUSH@yahoo.com**