



October Inside Hillcrest: Get Out!!

Now that it is getting cooler, it is time to get out and about. As members of the Greatest Hollywood Chamber of Commerce, we know about most of the events going on in Hollywood. As Ambassadors for the Chamber, we are expected to attend many of them which we do gladly. We have met wonderful people over the past few years and formed strong friendships as well as business bonds.

Brian and I are not big on going out to eat. Between the expense, the crowds and the chance of disappointing food or service, we would rather cook and invite friends over. And I am sure you would miss my Kitchen Korner recipes! However, there are so many Chamber events which benefit great charitable causes or support new businesses that are held at local restaurants we do get out at least once a week. See inside this issue for upcoming afternoon and evening events where you can enjoy good food and benefit great causes.

I would highly recommend the **WOMEN's Quarterly Luncheon on October 30th**. It is always held right up the street at Memorial South next to Building 27. From 11:30AM to 1 PM meet great speakers, have a nice lunch and network with some of Hollywood's greatest women leaders. Yes, men can attend; and they do!

Not on the Chamber calendar is a monthly **Party with a Purpose** which benefits various a different cause each month. This event is always the **second Wednesday** of the month so October's event was yesterday. However, mark your calendar for **November 11**. Benefitting the Jubilee center and the Hollywood Jaycee's annual Thanksgiving basket effort, it will be held at Rudy's Pub & Restaurant in the Hollywood Beach Golf Resort at 1650 John-



Building A Better Community

son from 5-7. \$10 donation at the door for complimentary refreshments, and bring your canned goods, preferably Thanksgiving related (cranberry sauce, gravy, vegetables, etc.)

Another annual event we never miss is the **St. Maurice Carnival** which takes place **October 29th to November 1st**. St. Maurice isn't on Stirling Rd. anymore, they moved to 441 NE 2nd St (behind Dania Jai Alai) so see the flyer inside for details.

For a copy of the monthly Chamber Planner, go to www.hollywoodchamber.org. We would print it for you but we publish IH on the 15th so half the month is gone. However, you can mark your calendars for the second Friday of every month for the monthly Chamber Breakfast from 7:30AM to 9AM. It is a GREAT event with featured speakers who never cease to amaze whether it be Nova University explaining their extraordinary oceanography program, the Port Everglades Director telling us how our port is rapidly becoming one of the biggest and best in the world; and at least once a year our own Mayor Peter Bober or the City Manager keeps us up to date on the growth and beautification efforts for our city. It is the best way to keep up on what is going on in our great city.

And for those of you who want to stay in the neighborhood, **The Gala and Games for Good**, the Jubilee Center's 16th annual Fall fundraising event to support hunger-relief will be held at our own **Hillcrest Golf and Country Club on Thursday, November 12th from 6 pm to 9:30 pm**. Details inside.

Inside Hillcrest is Offering a Scholarship to a Lucky 9-12th Grader to Gottado College!
See Page 7 for Details!

HAPPY BIRTHDAY, HOLLYWOOD!

Hollywood is 90 years old and getting better looking (and better known) every year thanks to a committed group of City Officials and involved citizens. Take a stroll through Hollywood history. See inside for details and plan a nice afternoon out on **Sunday, November 1 from 1PM to 4PM**. The Hollywood Historical Society is sponsoring a walking tour to celebrate Hollywood's 90th birthday. It will be an invigorating, informative afternoon.

One of the Chamber's strongest membership groups is, of course, our own Memorial Healthcare System. We are lucky to have Memorial South right up the street on Washington. This month is Breast Cancer Awareness month (hence the pink color of IH). Until October 30th, **MEMORIAL SOUTH** is offering big discounts on **Diagnostic Mammograms (\$100) and Breast Ultrasounds (\$99)**. No more excuses – get it done!

SENIOR MOMENTS

All the advertisers in Inside Hillcrest who are devoted to helping our elderly work hand in hand. **Senior Medical Associates** are our go-to for personalized primary care for senior. **Dr. Bert Henkel** is our neighborhood podiatrist who makes house calls. **Five Star Premier Residences** and **The Peninsula** are the ALF's of choice for most Hillcresters. Margie Longstreth, Executive Director for Five Star Residences on N Park and Sheridan has become a good friend and one of the women in my life I admire most for her compassion and compe-

If you are not getting our print or email issues of Inside Hillcrest and want to, let us know. Email us at: Inside.Hillcrest@comcast.net

See **INSIDE HILLCREST** on page 2

INSIDE HILLCREST

continued from page 1

tent care of former Hillcresters. See the insert in this issue and yes, we deliver IH to our Hillcresters who have moved there. We owe it to our current and former neighbors to watch out for them. Our goal is for Hillcrest to be THE PLACE to be if you want to live in a community where neighbors truly connect with neighbors.

Also in this issue, meet Carlos and Warren Diaz who run their family's business, **Specialized Nursing Services**. After caring for their grandfather who suffered from Alzheimer's, these guys have a passion for helping our elderly. Carlos is the one to call when you notice something amiss with one of your elderly neighbors. **BOARD MEMBERS:** save Carlos' phone number: **(954) 529-1383**. This way, you can stay out of it but still get your residents the help they need. He speaks fluent Spanish and unaccented English and will stop by your building to chat with your neighbor and see if they need any type of help. Carlos can assess the situation and take it from there; contacting family and friends and support them in their decisions; or in the case of someone who is alone in the world, he will arrange for the services they need. Having been around for over 25 years SNS will call your personal insurance and verify your coverage. They will then arrange nursing care based on your insurance coverage while keeping costs as low as possible. Their goal is to help their clients maintain their independence and enjoy life in a caring and safe environment.

Here is another opportunity to get out in the fresh air at Senior Medical Associate's Annual Wellness Picnic on Saturday, **November 14th from 11AM to 3PM** at the CB Smith Park... All the details are on page 3 but do note that the **first 30 RS-**

VPs will receive a Walmart gift card at the picnic.

Kate Pokorny is another wonderful lady whose personal experience with Alzheimer's has prompted her to work with the victims of this devastating disease. Those of you into fresh air and exercise, see inside for the **Walk to End Alzheimer's** next week on **Saturday, October 24th at the Hollywood North Beach Park**. Call 800-272-3900 for details OR if you need help or information about Alzheimer's.

MORE SENIOR MOMENTS – and a Scholarship from Inside Hillcrest

Now we are talking about high school seniors. Through the Women's Industry Group, I meet the best and brightest ladies in Hollywood. Dr. Rozalia Williams blew me away with her company, **College Student Development Center**. See inside for an event open to high school students in grades 9-12. This is such an innovative way to prepare our young Hillcresters for college life. It is such an amazing experience that **Inside Hillcrest is offering a scholarship** to this event for one lucky high-schooler. Call 954-964-2559 for details **BEFORE November 1**. The lucky winner does not have to be a Hillcrest resident.

OUR HERO

We could not have been happier when our friend **Steven Rowe**, co-owner of **MR. Restoration**, was chosen as Hollywood's Small Businessperson of the Year for 2015. A US Army Veteran, Steve is the guy we call when one of our properties has flood, mold or fire damage. He takes care of it and sees to it that in most cases, our client's home owners insurance foots the bill. He responds FAST and gets the job done right. See inside for details.

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- ✓ Extensive Specialty Network
- ✓ Multilingual Physicians
- ✓ Immigration Physicals
- ✓ Courtesy Transportation

SKIN TREATMENTS

GIVEAWAYS

Join us for our Annual
Wellness Picnic

FOOD

RAFFLES

PRIZES

MASSAGES

Saturday, November 14

11 am - 3 pm at CB Smith Park, Shelter 20

Call (954) 248-6795 to RSVP

The 1st 30 RSVPs will receive a Walmart Gift Card at the Picnic

Coconut Creek | Coral Springs | Deerfield Beach | Hollywood | Oakland Park | Pembroke Pines
Plantation (East) | Plantation (West) | Pompano Beach | Sunrise | Tamarac | Weston

www.SeniorMedicalAssociates.net

How Hillcresters Can Help Feed the Hungry

By Meredith Shuster, Bldg. 26

Hello, fellow Hillcresters! I am collecting for the White Elephant Sale; Dishes, operable, small appliances (no TV's or Computer parts) purses, jewelry, serviceable clothing and shoes, household items, books, and plants. **Donations will be accepted until October 23rd.** If it is in sellable condition and can fit in my Fiat, I will pick up and bring it to the church. Give me a call at (954) 249-5285.

For 45 years, St. Maurice Hunger Program has sponsored a fair using the proceeds to help feed hungry people and bring fresh water to places that didn't have it before. It has focused on South Florida as well as other needy places throughout the world. The only criteria are a need for food and water and a direct contact person for the money to be directed to. "From our hands to their hands" has helped ensure that the money is spent as it is intended. However, there is nothing that says one can't have fun

and enjoy life while helping the poor. That is what makes the St. Maurice "Feed the Hungry" Fair so enjoyable. It enhances your life while enhancing others.

St. Maurice has a new location at 441 NE 2nd Street in Dania Beach, just behind the Dania Jai Alai. A new location always presents a challenge but for those of you who know our Fair, the fabulous pulled pork sandwiches, clam chowder and famous 4 day bar, will be there. The White Elephant is opening the weekend of October 24th for bargain hunters. To get a bargain on the ride tickets, to purchase raffle tickets or to volunteer, please call the church, 954-961-7777 or text Meredith in Building No. 26 at 954-249-5285.

Raffle Tickets are 6 for \$5.00 with the 1st Prize of \$3,000, 2nd Prize is \$500 and 3rd Prize is \$250. I used to say buy tickets and win, in the spirit of Francis, for every ticket you don't win, someone eats. Not a bad tradeoff!

The Historical Downtown Hollywood Walking Tour

Sunday, Nov. 1 • 1:00-4:00pm

Celebrating Hollywood's 90th Anniversary, the Hollywood Historical Society & Hollywood Community Redevelopment Agency is sponsoring a historical walking tour. For those of you who like to get outside when the weather is beautiful and take a walk, this is for you. Stroll through the streets of Florida's Hollywood and learn about how our beautiful city has grown over the years. You will be able to view some of our historical photos dating back to 1925!

Tickets are \$20.00 and the ticket price includes a keepsake brochure with walking tour information, historical photos and a commemorative bag.

If you have kids or grandkids, this is a great family outing. If you and your friends just want to mix history with pleasure, don't miss this one!

ST. MAURICE 45TH ANNUAL FAIR TO HELP "FEED THE HUNGRY" OCTOBER 29 - NOVEMBER 1

Pre-sale Ride Tickets & Raffle Tickets \$3000 1st Prize



- Rides • Games • Great Food
- Entertainment - Live Music!!
- White Elephant Sale
(Opens October 24th)



St. Maurice Fair formerly on Stirling Road, now at our new location.

**441 NE 2nd Street, Dania Beach, Florida
Behind Dania Jai Alai
954-961-7777**

GOT QUESTIONS ABOUT SOCIAL SECURITY?

When it comes to Social Security, workers and retirees need to know as much as they can about how their benefits work so they can understand the amount of resources they will have available, determine how much to save and figure out when to claim benefits.

This week, the White House launched **Aging.gov** to provide older Americans, their families, friends and other caregivers a one-stop resource for healthy aging, long-term care and retirement planning information along with quick links to the government's Medicare and Social Security websites.

To offer a more comprehensive outlook for your retirement, the Social Security Administration is also now partner-

ing with three digital financial advisory services—Betterment, Financial Engines and HelloWallet - who will integrate the SSA's data file to help consumers more accurately estimate how much they'll receive in their expected Social Security benefit.

Could you miss out on Social Security benefits?

That's good news for older Americans afraid they may be leaving money on the table. Financial Engines, which launched its free Social Security planner in June 2014, says it has identified more than \$10 billion in additional Social Security benefits for customers in the past year, and the median amount of additional benefits for a typical married couple has been more than \$100,000.

Before estimating your Social Security benefits, here are five basic facts that you should know:

Retirement age

What's my full retirement age? It's not 65 for many Americans. The full retirement age is increasing and can go from 65 to 67 depending on when you were born. Go to the retirement age calculator on the SSA's website to find your full retirement age.


Social Security qualifications

It generally takes 10 years of work to qualify for retirement benefits. Your monthly benefit is calculated based on the 35 years in which you earned the most.

Maximum benefit

Your maximum Social Security benefit depends on the age

See **SOCIAL SECURITY** on page 13



THE HOLLYWOOD HISTORICAL SOCIETY

Invites you to

The Historical Downtown Hollywood Walking Tour

Sunday, Nov. 1st • 1pm - 4pm

HOLLYWOOD CELEBRATING
90 Years Young

Registration begins at 12 noon.
Tour begins on the westside of ArtsPark at Young Circle.
Includes keepsake brochure & commemorative bag

Free on-street parking for 3 hours from 8am-8pm. Garage parking \$1/hr at 251 S. 20th Ave & 251 N. 19th Ave.

Members \$10
Non members \$20

WE ARE BUYING!

Antique and Vintage Items

- Gold & Silver: Fine Jewelry, Serving Pieces & Flatware, US & International Coins
- Costume Jewelry: Old Rhinestone Jewelry, Bracelets, Clip Earrings, Pins, Necklaces, and Rings
- Fine Jewelry with Semi-Precious Stones, Gems
- Bronze Statues, Figurines, Miniatures
- Crystal & Porcelain, Figurines, Pottery, Ceramics, Decorative Collectibles
- Oil Paintings and Watercolors, Lithographs, Vintage Reproductions, Mixed Arts
- Ivory and Bone Figurines, Carvings, Statues and Miniatures

WE MAKE HOUSE CALLS AND BUY ESTATES
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We will visit you at the day & time convenient for you!
Call us at (863) 610-0201
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Walgreen's Manager Alerts Us to Scams

Please pay attention to the info below; thanks to Michael Batterfield, Store Manager at our local Walgreens. The internet is not the only place where scams take place; and it is not only "Nigerian Princes" perpetrating them. If you think our elderly are safe because they are not computer savvy, think again.

We have all gotten the email from our friend "stranded at the airport in another country" who needs us to wire them a couple of hundred because their wallet and passport were stolen. We have all won lotteries in other countries and been

Need some help or want to help?

If you are caring for a senior and need help or advice go to www.caregiverstress.com. If you would like to help a senior enjoy the holidays this year go to www.beaSantatoaSenior.com.

the beneficiary of millions of dollars – we just have to send \$\$\$ for the taxes/shipping, etc. so they can release the money. Or worse, you get a check for \$3000 and have to send out two checks right away for \$1200 each and the

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Michael Satterfield, CPhT
Store Manager

Walgreens



3K check bounces. Yes, people are falling for these scams every day.

A scam that has reached into Hillcrest is one where someone impersonating a grandchild calls the grandparent and is in some kind of trouble. "Please don't tell mom/dad, I promise I will tell them when I get out of this mess". Grandma or grandpa has to wire money to straighten everything out. People with several grandkids may or may not recognize the voice over the phone and whether or not they have had a close relationship in the past, this is a chance to help the "grandchild" and maybe forge a closer relationship going forward.

Some of the other popular phone scams are the IRS calling about a delinquent tax payment and threatening legal action if it is not paid immediately. Sweepstakes winnings and inheritances are effective over the phone also. Seniors who own homes fall prey to "contractors who call with "great deals" on repairs and paint. How do the scammers get a list of phone numbers? In Hillcrest, all they have to do is get hold of a building directory. I never understood why buildings still did this – if someone needs my number, they can ask me.

Most elderly people I meet are naturally suspicious and shrewder than most. However, loneliness is a powerful drug and we read stories about seniors losing their money to scam artists who patiently befriend them and then take advantage of them. According to Jane Walsh, director of the Community Protection Division in Boulder Colorado, "It is a low-risk occupation. Why would someone rob a bank when they can sit at home with a phone and call a bunch of seniors?"

According to Consumer Reports, some victims actually think it is worth it. Even when told she was being duped, a woman with Alzheimer's is quoted as saying, "If you take this away from me, what will I have to live for?" Another said, "His voice is like a song to me."

What can we do as neighbors if some of our elderly residents don't seem to have many friends or family in their life? Board members are in a great position to help. We have committees for just about everything; how about adding a "Neighborhood Watch Committee" to touch base with those who live alone? Just visiting a neighbor to help them call the "DO NOT CALL Registry" from their phone at 888-382-1222, would be a start. To arrange for a ban of five years at a time with the Direct Marketing Association's mail preference service www.dmchoice.org. To eliminate unsolicited offers for credit, go to www.optoutprescreen.com.

Do you REALLY know
who you are sending money to?



BE INFORMED. BE AWARE.

**ONLY USE WESTERN UNION
FOR SENDING MONEY TO
FRIENDS AND FAMILY**

Knowing what to look for is key in spotting the warning signs of a scam and then avoiding it.

Remember, do not send money to an individual if you are sending:

- To a grandchild, friend or family member for an emergency situation you have not personally confirmed
- To claim lottery or prize winnings
- To someone you met online
- For an internet purchase
- For an employment opportunity
- For a rental property
- For a credit card or loan fee

A money transfer can be paid out to the receiver within a very short time. After the money is paid, you generally cannot obtain a refund from Western Union, even if the transfer was a result of fraud.

Western Union Resources:
Twitter: @WUStopFraud
Facebook: facebook.com/WesternUnion
Website: westernunion.com/stopfraud

If you believe you may be a victim of fraud, call the Western Union Fraud Hotline number at:

1-800-448-1492

IMPORTANT TIPS:

Never send money to someone you haven't met in person and confirm emergency situations are real before sending money.

If you believe that you are a victim of fraud, call the Western Union Fraud Hotline number at: 1-800-448-1492

WESTERN UNION WU

I Believe Our Children Are Our Future

As you know Chaminade-Madonna College Preparatory School (I think that is the new term for “high school”) is right up the street. Usually when they have a fundraiser, they ask Brian and me to volunteer; either at the registration desk or as bartenders so we are waiting for their call. On SATURDAY, OCTOBER 24TH FROM 6PM TO 11PM, they are having their annual AROUND THE WORLD Gala. Go to www.cmlions.org/gala to buy tickets and support one of Hollywood’s best and oldest high school. They were around when I was a student at Madonna’s Miami counterpart, Notre Dame Academy.

I am sure I have mentioned that thanks to a great School Board, our Hollywood schools have risen in quality by

leaps and bounds over the past 10 years. Cooper City no longer has the lock on the reputation for great schools. Here are a couple of events of note that support our schools.

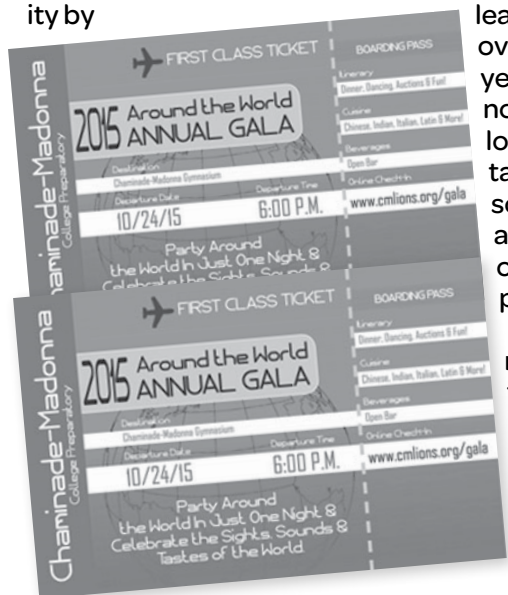
This one you missed – my fault. Our favorite event of the year was last month and I promise to give you all plenty of notice next year

so you don’t miss it. “Grapes

for Grades” is held at the Hollywood Beach Marriott every September and is definitely our favorite night out. Since its inception in 2003, the Greater Hollywood Chamber and the Hollywood Florida Scholarship Foundation have teamed up to present an event they call “the ultimate grape experience – Grapes for Grades!” This wine tasting and fundraising event has helped provide funds for local high school seniors who are in need of financial aid in order to continue in their educational endeavors. In addition, scholars have the opportunity to continue receiving scholarship dollars all through their college tenure as long as they maintain the required GPA and if there is still a need for financial aid.

Local Hollywood restaurants offer samples of their best dishes and Shekar Reddy, one of Hollywood’s greatest philanthropists, owner of Perfect Liquor & Wine on 59th and Johnson, keeps the wine flowing.

We love the silent auction - (how do you think Brian gets all his golf packages for the year?) There is also a grand prize raffle with a 10-day cruise given to the lucky winner. So far, we haven’t won this one but we did win a two-day Florida Keys vacation if we ever get the time to go.



Got a Child or Grandchild in Grades 9-12? Then you **GOTTADO COLLEGE**

How’s this for a GREAT idea and an incredible way for your high school student to spend a day? Start with Orientation and finish with Graduation in one day. I recently met Dr. Rozalia Williams at a Hollywood Chamber event – what a woman! After earning a Bachelor’s and two Master’s degrees, Dr. Williams earned a Doctor of Education degree from Harvard University’s Graduate School of Education. Dr. Williams is the Founder and President of the College Student Development Center which was founded to help improve postsecondary education attainment rates in the U.S. She has also written a book, College FAQ Book: Over 5,000 Not Frequently Asked Questions About College! A very cool lady with a great program that is going to take place at Dave and Buster’s in the Oakwood Plaza on Wednesday, November 11th from 8 a.m. to 5 p.m. The registration fee is \$95 per student which includes a continental breakfast, lunch, educational materials and a \$10 Dave and Buster’s Power Card. Groups of 25 or more receive a \$10 per person discount.

Pre-registration is required at <http://www.collegestudentdevelopment.com/gottado.htm> or you can call Dr. Williams directly at 954-558-2818. College-bound students get the opportunity to learn the life skills necessary and to prepare them for the challenges they will experience transitioning to college. This is a day that no high school student should miss!

EXPERIENCE STUDENT LIFE AT GOTTADO COLLEGE®



Take the challenge! Participate in eye-opening, fun-filled, mock activities throughout the day.

● **Congratulations! You are already admitted. START THE DAY WITH ORIENTATION**

Meet fellow new students, learn about campus life, college expectations, rules and regulations.

● **Meet an academic advisor. SELECT YOUR COURSES & REGISTER**

Examine the curriculum, develop an academic plan, pay your tuition and fees.

● **Examine a course syllabus. SIT IN ON A CLASS**

Hear a lecture and take notes.

● **Have some fun. GET INVOLVED**

Learn how to start or join an academic, recreation, social, cultural, political or spiritual club.

● **Ask questions and get advice. INTERACT WITH ‘COLLEGE OFFICIALS’**

Avoid undesirable situations that delay graduation.

● **Earn your degree! FINISH THE DAY WITH GRADUATION**

Walk across the stage, then head straight to the midway.

REGISTER

Who Should Attend:
Students in Grades 9-12.

Dates: Vary

Time: 8 am - 5 pm

Location:
Dave & Buster's
3000 Oakwood Blvd.,
Hollywood, FL 33020

Pre-registration required.
www.gottadocollege.com

ONLINE NOW!

GottaDo College is an Early Awareness Initiative of the College Student Development Center, Inc. For more information: Call (954) 558-2818 Visit: CollegeStudentDevelopment.com



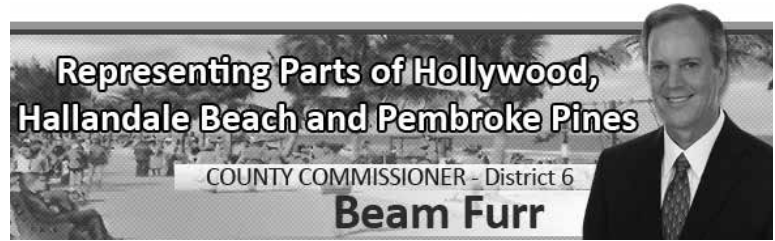
A Message from Commissioner Beam Furr

Greetings Hillcrest,

There is a lot going on now that the County Commission is back in session. I want to discuss a few items that I, my staff, and many other people have been working on for the last few months.

Broward County Library Cards for Broward County K-5 Students

Some of you may recall that back in April, I made it our goal to make sure that every Broward County student had a Library Card by September of this year. As an educator, I always tried to impress upon my students that some of the best learning they will ever experience, will be through the vast sources of their local library. So we worked together with the Director of Broward County Libraries, the Broward County School Board, and several other educationally passionate and dedicated individuals to ensure that the first day school packet for each Broward County Elementary School Student included a Broward County Library Card Application. This meant, that on the first day of school, 100,000 students in grades K-5 had the opportunity to sign up for their FIRST LIBRARY CARD. As an added feature, should books taken out by students, overstay their allotted time given by the library, the student may "read down" the late fine, with additional reading, and thereby pay no fine at all. I am very pleased to



say that our plan is working phenomenally.

Broward Cultural Arts Literacy Initiative

As Co-Chair of the newly created Literacy Coalition, I am well aware that 43% of our students in the third grade are not reading at their appropriate grade level. In order to ensure that more children, especially from low-income families, succeed in school and graduate prepared for college, a career, and active citizenship, we are creating and developing various plans that will accomplish this. These plans, upon their implementation, will provide Broward County's children, ages 3-5, together with their families, a significant number of FREE opportunities to visit and partake of the cultural and educational offerings at Broward County's premier cultural facilities. We are working together with the Broward County Cultural Division, the Children's Services Council, and the Early Learning Coalition of Broward to make this happen. The family's inclusion in this endeavor is to provide them with an enjoyable and fulfilling experience as first teachers of their young children, and increase family participation.

The research is clear. Rich early learning experiences, through young children's introduction to cultural and educational venues will have a significant impact on their brain development, and the ability to strengthen families by exposing them to these rich experiences together. This type of innovative program has already made a positive impact on the children and families in the cities of Denver and Tampa. We expect that in Broward County, our Cultural Arts Literacy Initiative will touch a greater number of people, and we will make every effort to assure that its success is realized across the County.

Book Recommendation

The next time you stop by the Broward County Library, I encourage you to check out Paul Tough's excellent book, called *How Children Succeed: Grit, Curiosity, and the Hidden Power of Character*. In it, Tough encourages parents, educators

See **MESSAGE** on page 13

WALK TO END ALZHEIMER'S
alzheimer's association

THE END OF ALZHEIMER'S STARTS WITH you.

WALK TO END ALZHEIMER'S
2014
I HAVE A REASON TO END ALZHEIMER'S.
my grandson

Alzheimer's disease — the nation's sixth-leading cause of death — is destroying our families, our finances and our future. But you can do something to stop it. Register for the Alzheimer's Association Walk to End Alzheimer's® and lead the way to a world without Alzheimer's.

START A TEAM.

Oct. 24 | Hollywood North Beach Park | 9:15 a.m.

alz.org/walk | 800.272.3900

800.272.3900
24-hour Helpline

alzheimer's association®

Southeast Florida Chapter
West Palm Beach Office
3333 Forest Hill Boulevard
West Palm Beach, FL 33406

561.967.0047 **phone**
561.967.0947 **fax**
www.alz.org/seflorida

CORNER

2015 SMALL BUSINESS PERSON OF THE YEAR

The Greater Hollywood Chamber of Commerce is proud to recognize its 2015 Small Business Person of the Year, Mr. Restoration, Stephen Rowe II. Each year, a committee of past recipients of the award comes together to review nominations submitted by members of the Chamber. The criteria for the winner includes:

- Owner of a profitable small business (less than 100 employees)
- Measurable demonstration of leadership abilities (business performance and growth)
- Measurable demonstration of personal community service
- High level of service, commitment and energy directed toward business community efforts
- High degree of business ethics

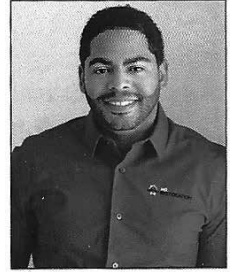
Stephen Rowe II, is co-owner and co-founder of Mr. Restoration, a 24/7 water, mold, fire, and smoke emergency service company located in Hollywood and Stephen Rowe II, owner of Tampa. "Stephen is an incredible business and community leader," says Anne Mr. Restoration Hotte, Executive Director of the Greater Hollywood Chamber of Commerce. "As a graduate of



Leadership Hollywood class 37, he models the way of what leadership should be all about. Stephen empowers others and never seeks praise and glory; he edifies those who work and serve with him."

Stephen developed his business the old fashioned way through persistence and hard work. In fact, he took care of the disaster response when the Chamber had a flood last summer and his team was reliable, competent, professional and courteous. He is extremely involved in the Chamber as an Ambassador and on the Board of Directors.

Stephen is also a combat veteran and served a decade in the U.S. Military. His notable deployments include the former Republic of Yugoslavia and Operation Iraqi Freedom. These challenges and accomplishments set the standard for Stephen's "Can Do" attitude. Stephen Rowe II, Mr. Restoration was honored on May 26th at the Broward County Council of Chambers Annual luncheon along with 13 other Chambers' Small Business Person of the Year.



**Stephen Rowe II,
Owner Mr. Restoration**

WATER DAMAGE: What Do I Do Now?

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LET'S GET STRAIGHT TO THE FACTS:

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

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

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

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



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2015 Small Business Person of the Year,
Greater Hollywood Chamber of Commerce

And the Winner is...

In our August Whimsy issue we asked for help with the verbiage to help us sell this one-of-a-kind home.

Ellen Slane, Building 3 is the **Grand Prize Winner** of the **\$25.00 gift card**. If it wasn't a third degree felony to share commissions with anyone but a licensed Realtor, we would cut her in on the sale! So far we have one offer of \$425,000 – can't these people read??!!

Privacy abounds in this great starter or vacation home with killer ocean views from every window. Enjoy romantic sunsets on the wide front porch, picnics on the shore, and be lulled to sleep by the lapping of the waves every night. Truly a bargain at \$425,000. One-dinghy garage included.



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Hillcrest State of the Market - October 2015

By Cindy Abraham, Keller Williams Realty Professionals

If you ever read the Real Estate section in the daily newspaper, The Miami Herald or Sun-Sentinel, the expert advice is to ALWAYS hire a local realtor. Why? Properties always sell faster and for top dollar when the agent lists correctly, because they know and have pride in their community. Hillcrest resident/agents are easier to work with because they are more familiar with each buildings rules and regulations, screening process, etc.



In Hillcrest, we can't give away the original units unless we... well... "give them away". Buyers always figure in the amount of money it will cost to remodel the unit to their taste. If a unit is reasonably updated/remodeled, it will go for market value. If it spectacularly remodeled, the sky is the limit. The new crop of buyers will pay over market value for drop dead gorgeous.

Numbers don't lie. Hillcrest realtors command the top prices although we were only involved in 57 of the 114 sales; maybe because the smart sellers hire us. 10 of the top 12 highest sales were sold by agents who live in Hillcrest; I live in building 27, Karen Leventhal and Nathalie Rousseau live in building 25, Shuly Pfeffer (22), Carol Atlas (26) and Larry Ackerman (23).

Building 1 – Top sale, Karen Leventhal, Tobin Properties

Building 3 – Top sale, Cindy Abraham, Keller Williams

Building 4 – Top two sales, Karen Leventhal; 3rd highest, Cindy Abraham

Building 15 – Top sale, Cindy Abraham

Building 16 – Top sale, Larry Ackerman, Tropical Realty

Building 18 – Top sale, Cindy Abraham

Building 20 – Top sale, Cindy Abraham

Building 21 – Top two corners, Shuly Pfeffer,

Keller Williams and highest 2/2, Karen Leventhal

Building 22 – Highest convertible, Nathalie Rousseau and highest corner, Cindy Abraham

Building 23 – Larry Ackerman had ALL the highest sales

Building 24 – Top two sales, Karen Leventhal and Cindy Abraham

Building 25 – Had the most sales of the year so far, EIGHTEEN in total, and 4 of the top 5 were: Nathalie Rousseau, Shuly Pfeffer, Karen Leventhal & Carol Atlas

Building 26 – Top three sales were Karen Leventhal, Cindy Abraham and Carol Atlas

Building 27 – Karen Leventhal had ALL the highest sales

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Cindy Abraham



Brian Gaietsky



Dean Korkoian

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cindy@ATeamFlorida.com brian@ATeamFlorida.com

A TEAM FLORIDA'S QUICK TIPS

ARE YOU A SELLER? WHAT YOU NEED TO DO TO GET TOP DOLLAR FOR YOUR PROPERTY:

1. Numbers: PRICE to value; Price too high = no sale; price right = quick sale; price low = quick sale over list price.
2. Appeal: STAGE smart; play to all the buyer's senses.
3. Strategy: MARKET to the right audience; ads don't sell homes, realtors do.
4. Psychology: Personal SHOWINGS by a professional agent is the fastest path to a quick sale at the highest price.
5. Business: Wise NEGOTIATIONS create a win-win situation.

Ask A TEAM FLORIDA why we pay for a professional home inspection before we list your home.

ARE YOU A BUYER? THE BEST INVESTMENT YOU CAN MAKE FOR YOUR FUTURE:

1. Meet with your bank or mortgage broker to find out how much you can afford.
2. Do your homework; online is a great way to research home prices and neighborhoods. Just remember that public websites are yesterday's newspaper. Only realtors have access to the newest listings and those that are currently available.
3. Choose a professional realtor whom you trust to negotiate one of the most important decisions you can make for you and your family.

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

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

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

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

Windows 10 Security Issues and Loss of Personal Settings

By Nancy Fowler, Independent Associate,
IDShield/LegalShield

Windows 10 is now available and you need to ask yourself if you really need to update, and if you say yes, then you will want to read up on what to expect and what settings to allow or not allow in the new operating system.

Windows 10 gives you the option of an express setup, or custom. When it comes to privacy, you will want to educate yourself on what the express setup automatically sends to Microsoft. You can then decide if you want to use express or

the custom option. There is a comprehensive article in The Guardian that I found helpful.

To access the article in The Guardian, search for the following headline, "Windows 10: should privacy problems worry me?" The article is dated August 15, 2015.

Another article I found helpful was, "How to do a clean install of Windows 10" dated July 30, 2015 and published on www.cnet.com. The key point I took away from this article was to back up all your data that you can't afford to lose before upgrading. While you may not have any problems, is it worth taking the chance of losing precious photos and important documents. You may still find that the upgrade disrupts your settings in certain apps for music etc, and you will need to go back and reconfigure to the settings you had.

If you have any doubts about what to do, I recommend using a reputable vendor to assist you.

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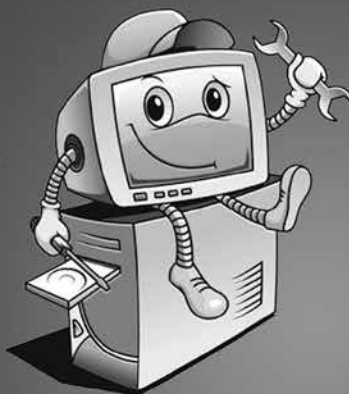
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Tune-up	\$19	\$65

* Pricing above are valid when you schedule an online appointment.



MESSAGE

continued from page 5

and policymakers to shift their focus from the traditional measures of IQ and test scores in early childhood development to indicators of hard work and determination when predicting future success. Too often, Tough argues, our school systems and education policy has treated early measures of cognitive function – that is IQ tests, pattern recognition tests, calculation skills – as fixed traits. However, Tough finds that most of the academic literature on long term student success suggests that there are greater factors at work. Tough suggests that the most successful students, throughout life, are those who exhibit the greatest willingness to work through failure, not the ones who never fail.

This is a book that will change the way you look at early childhood education.

I hope everyone who went north for the summer is back and settled in.

For those of you who are looking for opportunities to volunteer this coming school year, I encourage you to check out Impact Broward’s Retired and Senior Volunteer Program (RSVP.) Give them a call at (954) 484-7117 to find more about opportunities that are right for you.

Happy Halloween.
-Beam

SOCIAL SECURITY

continued from page 5

that you retire. For someone who reaches their full retirement age in 2015, the maximum monthly benefit is \$2,663.

When you can collect

You can get your first monthly check when you turn 62, but think carefully before taking your benefits early. Collecting Social Security benefits before your full retirement age can reduce your benefit by as much as 30 percent.

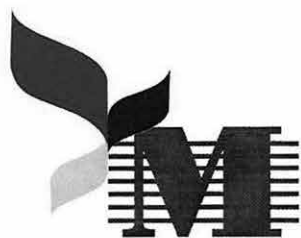
Full retirement age (also called “normal retirement age”) had been 65 for many years. However, beginning with people born in 1938 or later, that age gradually increases until it reaches 67 for people born after 1959.

The 1983 Social Security Amendments included a provision **for raising the full retirement age beginning with people born in 1938 or later.** The Congress cited improvements in the health of older people and increases in average life expectancy as primary reasons for increasing the normal retirement age.

Note: If you were born on January 1st of any year you should refer to the previous year.

When to claim

If you are working longer or don’t need the money, you may want to wait to collect your monthly benefit. Waiting until you’re 70 to collect can increase your Social Security benefit by as much as 8 percent a year.



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The Kitchen Korner

By Cindy Abraham

WHEN LIFE GIVES YOU LEMONS, YOU CAN MAKE MORE THAN LEMONADE

We have all read various articles about what great properties lemons have; from cleaning uses to health benefits. I have to agree. It is with great pleasure that I give you recipes for lemons where you use EVERY part of the lemon. Nothing goes to waste. Lemons have been very expensive lately, as high as 75 cents each. You can either buy them by the bag which is cheaper or look for sales. When you can find them for 5/\$1.00, buy 15.

Here we go. You will need a ½ gallon container. Cut all the lemons in half and squeeze the juice into the container. Set the juice aside, we are going to make lemonade. Next, take a sharp

spoon and dig it in between the white pulp membrane and the skin and scoop out all the pulp – this part is NOT easy.

Some will shred and some will come out intact. The shredded ones can be frozen and thrown into recipes like Tagine Chicken (which will be in the November issue of IH). To use the scooped pulp that comes out intact...wait for it...

TREATMENT FOR ROUGH AREAS ON ELBOWS AND HEELS

Refrigerate the intact ones. They will last at least a week. Twice a day you can sprinkle baking soda on the inside and rub your heels or elbows vigorously. If you do this faithfully in the morning and before you to bed, you will not BELIEVE how

quickly your rough skin will go away. It will take a few days of twice a day treatment but it is really quite effective. OK back to recipes. You now have a bunch of empty peels.

CANDIED LEMON PEEL

The empty half peels will look like little cups – slice them into thin strips. Put them in a small pot and cover with water. You are going to bring them to a boil for 30 seconds, and then drain them TWO TIMES. Put them back in the pot but this time pour in ¾ cup sugar (preferably turbinado) and a ¾ cup of water. Bring to a boil and simmer for 60-90 minutes stirring occasionally. Have a long sheet of parchment paper, wax paper or even aluminum foil ready. When they are softened, you are going to drain them again but keep the lemon simple syrup. Spread the drained peels on the parchment paper or whatever, sprinkle with some sugar and refrigerate until cool. You can eat them as a snack, a topping for yogurt or dessert or even toss them in a salad.



LEMONADE

I am sure you figured out by now, we are wasting NOTHING. Pour the lemon flavored simple syrup leftover from the candied lemon peel recipe into your ½ gallon container with all the squeezed juice, fill with water and ice and you have a DELICIOUS, all natural lemonade. You can adjust the amount of lemon juice, sugar and water to taste.

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How I found My Peace Palace

Words from a daily lesson by Dadi Janki

Submitted by Etta Stevens

Many people and students alike have asked me over the years why do you meditate? I was a searcher for many years. I was looking for something, not quite knowing what it was that I exactly wanted. My expectations of life were not completely fulfilled, although I have a beautiful family, children, husband and many friends. I knew there was something more that would fulfill me and make me feel whole and complete. Then I found the practice of Raja Yoga Meditation and felt I had found my home, the journey for me was complete. The meditation conducted with the Brahma Kumaris Spiritual University is a particular type of meditation that requires nothing other than your connection to the Supreme Soul with your own soul, and the practice of peace, love, wisdom, happiness, truth and purity. After the past 11 years I now understand that the root of all these needs and expectations that I was searching for was stemming from unfulfilled spiritual desire. As I have learned, the practice of meditation allows you to interact successfully with anyone on any level. No longer will you be a searcher as I was, no longer was I looking for something to make me feel whole and complete. Coming from a religious family I understood that God was always there for us. Not only in times of difficulty but in times of happiness too. With the practice of meditation I entered into relationships simply to share and enjoy the company of conscious minded people. There were no strings attached in the way that I gave of myself, and my love was given freely to God. Unconditionally because that is the way God was giving His love to me.

I feel that I have to know God very deeply and well, so that my mind becomes clean and pure. Then I can see what is inside of me, and the mind doesn't get caught up in wasteful thoughts. Sometimes we are thinking these wasteful thoughts, but we think they're right thoughts and we continue to think in the same way. I have to make my mind very peaceful, very pure, and put it in front of God. There is a lot of benefit in this quality of thought. Life becomes easier, even in these chaotic times.

When you do this, your self-confidence grows and brings a feeling that only good things can happen. Everything that happens - happens for a reason and the future will happen naturally. As Dadi Janki, the Spiritual Head of the University says, "this flow of love from God works naturally as light comes from the sky."

Understand what God wants you to do. Do nothing wrong and don't be ordinary. Then you can become an instrument to give service to many as Dadi says, "the world is a supermarket of sorrow, don't buy any." Become one who removes sorrow and bestows peacefulness. Don't have the arrogance of ego or attachment to material things. Live in a Peace Palace and don't just let anyone come in. Have good wishes from the depths of the soul. It is the quality of our thoughts that allows us to live in this Peace Palace. We have found God, and have the experience of complete security and no fear. Take powers from God to recognize your true self. Live in the world without fear and without enemies. Give love and get love. Don't have the thought that this one is good and another one is not good. Judgment comes from arrogance. Consider yourself to be a child of God, give blessings and take blessings, and understand that everyone you meet is good, and trying their best. Give love to each one you meet.

Dadi says, "Let God give you such strength that everyone around you becomes happy. Whatever is coming will arrive, no matter what you do. We say, "The Drama Is Perfect" "There is no

need to worry about the future. Be aware of what comes from your actions. Do this as a quality human being with all of God's powers and the sins of the past will be destroyed. Make your actions very elevated. Elevated actions are those done with a true heart, and may draw the support of God. When you have this consciousness you will become let go of your ego, vices and automatically you will be able to connect with the supreme soul, God the one above."

"With these thoughts in mind you can remember Mahatma Gandhi's three monkeys, hear no evil, see no evil, speak no evil. But is it important to add a fourth monkey, "think no evil". With no waste thoughts or evil thoughts, time will not be wasted and your life will be more perfect. You will be able to make a practical healthy Peace Palace of your own.

Have compassion and mercy for souls who are suffering. Realize that most people have known sadness, loneliness and despair. People are seeking to fulfill their higher needs and they want to learn to make their life better. Everyone wants happiness for himself and his family. With meditation you can create a personal sense of peace. Have courage and look at your fears. Step out of your comfort zone and take action in spite of the fear. Maintain this courage and you will have strength to go beyond, any fear in your life. Peace looseness will turn in happiness. Contentment will make you powerful to face any obstacle that comes before you and lastly Divine Virtues held within your heart and soul will give you, like me, the seekers, the Peace you so desire.

Take one of the free classes in Meditation and stress control that are offered in the Hollywood Library, 2600 Hollywood Blvd. Tuesday 10-11:00am and 6:30-7:30pm. For information on the many venues offered in Raja Yoga Meditation, call Etta, 954-967-8258. They are all free, are you?

Meditation Schedule

**World Peace Meditation Hour at ArtsPark
Sunday, October 18, 2015
6-7:30pm**

World Meditation Hour, 3rd Sunday, 6-7:30 pm. Hollywood's Downtown Young Circle ArtsPark.

T Y Park, Every Mon. 6pm in summer. 5pm in fall & winter. Pavilion 4. Just to the right of the entrance.

Hollywood Library, 2600 Hollywood Blvd., Every Tues 10:30 am & 6:30 pm.

Hallandale Beach Library, 300 S. Federal Hwy. 1st & 3rd Every Sat, 10:30 am

Dania Beach Library, every Sat. 10:30am. Off Dania

Beach Blvd & Federal Hwy. **Carver Ranches Library**, off Pembroke and 48th, Every Sat 10:30 am

Peace Place, off Miramar Parkway & Island Dr. First Sat. at 6pm

Call Roz (954) 962-7447

All Classes sponsored by Brahma Kumaris are free of charge as a service to our community.

Brahma Kumaris Hollywood Meditation Group

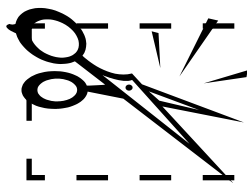
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