

Inside Hillcrest

– Connecting Neighbors to Neighbors –



JUNE 2023

HOLLYWOOD, FLORIDA

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JUNE INSIDE HILLCREST

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HILLCREST LEADERSHIP

For the first time since I can remember, out of the 24 Hillcrest buildings, we have 14 brand new presidents, 3 have newer presidents and only 6 have presidents who have been around for a while. Unfortunately, Hillcrest does not have a master association! Luckily the buildings meet once a month as the Hillcrest Leadership Council to learn from each other and share ideas.

One of the best meetings is when we get together once a year and the leaders make a list of the best vendors. Their building number is next to the recommendation so other buildings can contact them for more info. True leaders never want don't want to "reinvent the wheel" or make important decisions without speaking to someone who has been there/done that. Every building has a copy.

An effective leader is not one who thinks he/she has all the answers but one who knows where to get the RIGHT answer. Only two buildings do not attend the HLC meetings and that is a shame that their leaders do not value learning and/or sharing knowledge.

IF YOU READ NOTHING ELSE, READ THE TOP TEN MISTAKES THAT NEW BOARD MEMBERS MAKE ON PAGE 7.

JUNE HLC MEETING

For the first time, the high-rise leaders met separately from the low/mid-rise leaders because the subject was building insurance and the issues for the interior hallway/vs. catwalk buildings are different. **Fred Pedone, President Hillcrest 7**, led the Low/Mid-Rise meeting and **Steve Hurtig, President Hillcrest 25**, led the high-rise meeting.

Because the issue is sensitive and there were so many new leaders present, it was an exercise in learning from each other's mistakes, so meeting minutes were not taken. However, our **State Representative Marie Woodson** attended both meetings despite me telling her she probably didn't need to be there. Thank goodness she didn't listen! She took notes and will take back our issues not only about insurance but about the ELSS law that affects buildings 21 through 25 as well as the new reserve requirements. Good points were made about all three issues.

BUILDING INSURANCE

It was agreed that the soaring insurance rates because of the collapse of one poorly maintained condo located near the beach where saltwater damage is common, with underground parking and a pool on the roof, should not apply to Hillcrest or even condos that are not on the coast. Our buildings are solidly built on a location that used to be a rock quarry and every single one of the 24 are well-maintained. These comments and others are some that Representative Woodson will be taking back to Tallahassee.

One tidbit of knowledge/advice that I was unaware of was given by **Steve Hurtig, President Hillcrest 25**, about the AOR, Agent of Record. An Agent of Record is the individual insurance agent or insurance agency authorized by the insurer to represent the insured in the purchase, servicing, and maintenance of its insurance program with a designated insurer. As with anything there are pros and cons and several buildings have felt the "con" part – no pun intended. According to Hurtig: "The (AOR) Agent of Record acts almost in an exclusive capacity with the insurance companies. In essence the AOR will notify all the insurance companies of the relationship with the respective Associations that they represent. The insurance companies will then block out all other agents from obtaining quotes as they only want to deal with the AOR.

As I explained the AOR in most cases shows up with a renewal a week before expiration of the policies thereby placing the Associations in a position where they must accept the proposal or let the insurance expire. The AOR should be presenting their proposal at a minimum of 6 weeks prior to expiration to give the Association the latitude to switch the AOR and obtain a new set of quotes. Otherwise, the Associations have no leverage. We switched AOR's last year and then switched back and saved \$80,000 in premiums." Hurtig invited the leaders who were present to call him should they want to discuss.

FIRE SPRINKLERS

When the topic of mandatory Fire Sprinklers came up, **Ernie Sciarra, President Hillcrest 23**, pointed out that in the history of Hillcrest going back to the 1960's there has never been a fire issue. The law went into effect in the late 70's so that the last four buildings, 26, 27, 19 and 20 were built in a way to accommodate the fire sprinkler systems.

Buildings 21-25 have never been retrofitted for drains which are necessary when the sprinklers go off from 45 gallons per minute 125 gallons permitted depending on the application. And it can take up to 30 minutes for fire response to turn off the sprinklers. Hillcrest buildings have experienced excessive damage to the floors below from the sprinklers going off for reasons other than a fire.

Lori Limardo, Vice-President and Secretary, Hillcrest 25 agreed and added:

The new Florida law, requiring all Residential Buildings 3 Stories or higher to fully fund Reserves, was a knee jerk reaction to the Champlain Towers which collapsed in June 2021. Reserves would not have saved Champlain Towers. The proof is in the bank loan that Champlain acquired in January 2021 to fund the needed repairs, 5 months before the collapse.

The original Engineering Inspection Report that pointed out the needed repairs was issued in October 2018. If the bank loan was acquired in 2018 and the repairs were performed, then Champlain Towers would likely not have collapsed in 2021.

The amount of the bank loan would also have been a much lesser amount in 2018 which would have resulted in a much lower Special Assessment amount. In fact, this new Florida Law completely obliterates the Special Assessment process which is the existing mechanism for emergency funding.

This new law ultimately removes the right of Unit Owners in individual buildings to decide for themselves how to fund their repairs. Meanwhile, this new law only applies to residential buildings as business buildings are not included. While the new Reserves law is claiming to avoid catastrophic events, another new law requiring the installation of sprinklers would indeed cause catastrophic events.

Sprinklers and concrete, reinforced with rebar DO NOT MIX. Concrete is porous and it only takes one time for these sprinklers to go off and the porous concrete would be saturated with water, causing the rebar inside to rust and expand which cracks the surrounding concrete.

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This severely weakens the structure and is hard to detect until the cracks reach visibility.

Further, water sprinklers cannot be used for electrical or grease fires. These sprinklers would do much more harm than good. The answer would be to install more smoke detectors and fire extinguishers.

MANDATORY RESERVES

The last issue that came up at both meetings of course, was the new statute about mandatory reserves.

Mark Roth, President Hillcrest 26, was unable to attend but sent us this:

Some Thoughts on "Mandatory" Reserves. It is not what it seems. The only items which are mandatory are structural. That excludes paint and parking areas. Included are walls, balconies, catwalks, foundation, plumbing, electrical, fire and common area windows.

How are reserves calculated? The total expected cost of the repair or replacement divided by the number of years (months) of life expectancy of the item is how the annual contribution to have full reserves is calculated.

For example, if the roof was replaced three years ago with a life expectancy of 20 years, the expected cost of repair or replacement (using 100K as the example) is divided by the number of years remaining; in this case 17, to derive the annual amount required to meet the deadline. $\$100,000/17 = \$5,882.00$. That amount is divided by the number of units and then divided by 12 months to arrive at the portion of the monthly maintenance fee increase attributable to the roof.

A reserve study is necessary. I found a good company that we use for Hillcrest 26, J. R. Frazier, who can be found on our Condo Preferred Vendor List. They can be reached at (561-488-3012.) If you have had a recent 40-year or 50-year safety inspection, it is possible to use that as your "baseline" for establishing the reserve study.

DON'T MEAN TO BE RUDE BUT...

I tend to be a bit brusque like that, especially in emails, so my friend Jane S is always trying to teach me etiquette. When she sends an email, it always starts with a greeting of some kind, like, "Hi Cindy" or "Dear Cindy". When I send an email, I just tend to start barking out whatever is on my mind. But when she pointed out how rude it sounded, I knew she was right. With people who know me well it is one thing but very off-putting to others: especially clients. AND, I have one lady in the building who stopped talking to me because my email sounded so "bossy". So, Jane, you will be very proud of me. Every time I send an email, I still write it full steam ahead but then I go back and add a nice personal salutation and a warm closing.

Jane is also very intelligent and articulate. She is a joy to have a conversation with because she talks about ideas and experiences, not about other people. I thought of her when I "discovered" New Yorker magazine. I realized that when I went to the doctor, I would bring it into the examining room with me and then sit in the waiting room after I checked out just to finish an article. The cartoons are famous for their wit and relevance. I swear it felt like I was cleansing my brain. I subscribed (they even have crossword puzzles) and decided that I would give Jane my issues when I was finished with them. Didn't have to – she has been a subscriber for the past 50 years.

IF YOU CAN'T SAY SOMETHING NICE, DON'T SAY ANYTHING AT ALL

Rude: offensively impolite or ill mannered. There are people in some buildings who go out of their way to spread rumors about people they don't like in hopes of alienating them from people they haven't even met yet. New residents know what I am talking about. You get cornered by certain residents who want to "warn you" who to avoid and/or to tell you how horrible the building board is. Anywhere that people live and/or work in close proximity suffer from the presence of busybodies and yentas.

C'mon people. Don't form opinions about someone because somebody else tells you something ugly about them. Or at least keep

track. People who are like that talk about EVERYBODY behind their back and that should tell you something. The only people worse than liars are those that repeat those lies and destroy someone's reputation. Cut it out. This isn't middle school. And those of you who don't believe a word these people say but give them an audience, you are just as guilty for spreading hate.

Sometimes I think life cycles in one direction and then turns around and comes back. When we are young children, they call them the "wonder years", we are learning something new every day. Then we hit our teens, and suddenly, it seems mean girls and bullies are everywhere. In our twenties we are busy with new starts - new adventures, new jobs, marriage, etc. In our thirties and forties, our focus is on our work, nose to the grindstone, to make a place for ourselves, or even better, a difference. Once we hit our fifties and sixties, many of us become empty nesters or have other major life changes. We are winding down, getting ready for retirement.

Then the cycle reverses. Retired or not, once we hit our seventies, we are so busy that we wonder how we ever had time for a full-time job. If we are lucky, we have time for new adventures and new friends. Somewhere around then, especially if we live in a condo, we find ourselves surrounded by mean girls and bullies again. So, we have a choice to make, we can become the person no one wants to be around or look to make every day a blessing for ourselves and those around us.

I won't end this with the joke about how we come into the world bald, toothless, and wearing diapers...

Any age is a good time to decide to be good people and direct our energy positively, and surround ourselves with intelligent, witty people. Nasty, bitter elderly people were probably that way most of their lives. The bullies and mean girls who got old. They rarely have anything good to say about anyone and can only be happy when making someone else feel bad. That pretty much determines how your life will end. The people who are happy, considerate, and kind die surrounded by loved ones and the ugly, mean people die alone.

I tend to limit the people who spend a lot of time in my life to those who either make me laugh or make me think. It is healthy to "spend more time with people who bring out the best in you rather than people who bring out the stress in you."

HAPPY BIRTHDAY ENID! One person I know who embodies making every day a blessing for herself and those around her, is **Enid Jaffa**, Hillcrest 22. I met Enid when I first moved to Hillcrest, and I am so grateful that she is in our lives. She celebrated her 92nd birthday this past Monday and I want her to know that Brian and I love her to the moon and know she had a birthday that was as great as she makes those around her feel.

KITCHEN KORNER DISCLAIMER

A lot of the recipes have monk fruit instead of sugar as one of the ingredients. As with anything, "nothing in excess" applies. We don't yet know if one day we are going to find out that monk fruit makes you grow hair on your teeth or has negative health implications. I just like it because it has zero calories, and I can make treats for my friends who are diabetic.

Yes, I am on a homemade kick. For some reason, at this late date, I don't want to eat foods with ingredients I can't pronounce. Meanwhile, my generation was given formula instead of breast milk because it was so much more modern, and preservatives were hailed as a good thing.

We may not be healthy, but we sure have a lot less wrinkles. Remember how our grandparents looked at our age? I rest my case.

SEE SOMETHING SAY SOMETHING

Officer Matthew Rodriguez is our Neighborhood Liaison from the Hollywood Police Department. He attends our HLC meetings where your leaders discuss keeping Hillcrest safe. Officer Rodriguez has been working on increasing the police presence here in Hillcrest.

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THE TYPES OF RESERVE FUNDING With A Little Help from The Interweb

There are two ways to fund reserves:

1. Straight-Line Reserves (Component) - Each deferred maintenance item (component) has its own Reserve account. Each component's Useful Life, Replacement Cost, and current funded balance figure is separately tracked and updated on the Deferred Maintenance Schedule and Reserve Study. This is why it is also called the Component Method. All money collected from owners for that individual item's maintenance is kept in a separate account. Money in an item's account must be used exclusively for that specific item's repair or replacement and cannot be transferred between accounts without an owner vote. This is the traditional, most basic method of handling Reserves for the ongoing maintenance of condominium common elements.

2. Pooled Reserves (Cash-Flow) - Instead of separate component accounts, all deferred maintenance funding is held together in the same Reserve account and used to pay for specific items' scheduled repair / replacement when they come due. The reasoning behind this is that different items have different ages when they will need service or replacement, and Pooled Reserves allow greater flexibility in paying for them as needed, especially when a certain item may need attention earlier than expected. Each item still has its own future service date and replacement cost on the Reserve Study and/or Deferred Maintenance Schedule, though its funding is pooled together with other items' collected Reserve amounts. Pooled Reserve calculations require much more experience and training to prepare because some inputs are discretionary, unlike in Straight-Line. Pooled method Reserve Studies and schedules are best prepared by professional Reserve specialists.

There are advantages and disadvantages to each type of reserve account, so before deciding on which one may be most appropriate for your Condo Associations needs, you should first consult with your attorney, accountant, and Reserve Study provider to learn the restrictions and implications.

Straight-Line Reserve Funding

With Straight-Line, if regular contributions are made according to the Reserve Study and Deferred Maintenance Schedule, each component's Reserve account balance increases until the time comes for that item to be serviced or replaced. Then most (or all) of the money is spent on the scheduled maintenance, the balance drops close to zero, and owners' Reserve contributions start over for the next maintenance interval.

When I was on a board in Hillcrest we had designated reserves most major projects that would cost in excess of \$10,000 like Roof, Exterior painting, Interior Hallways, Parking Lot Paving, etc. The monthly maintenance included contributions to each category based on estimated life.

As an example, it was determined that the parking lot needed repaving every 8 years. The total projected cost of the project was divided by 8 and that amount was budgeted for the year. Once any reserve was "full", no more money could go into that reserve until it was used for the purpose for which it was meant.

With straight-line reserves, the money in a category can be used for another purpose with a majority vote of the unit owners. At the time, two major projects were not covered in our reserves: elevator replacement and pool remodel. At the time, in our building, we had contracted for a new type of roof cover that extended the life of our roof another 25 years. At the same time, we needed new elevators. The membership voted to use the balance in the roof reserve for the new elevators. The timeline for roof replacement made it easy to use those funds and start re-building the roof reserve with a zero balance.

It is also important to never underfund each reserve and to keep up on the rising costs when determining the annual budget. If an item with reserves needs repair or replacement ahead of schedule, the Board will have to impose a special assessment.

On a side note, we made the mistake of thinking that the unit owners had to vote to replace the elevators in the first place because the cost was over \$50,000. We thought a yes vote would be a slam dunk because we had several injuries because the elevators were mis-leveling, and

people were tripping and falling when entering or exiting. We even had one pending lawsuit. We also had a problem with the elevator door not opening and some people were stuck in the elevator for up to 30 minutes before we could get someone to get the door open. However, to our surprise, the owners voted against getting new elevators. That is when we found out from our attorney that what was going on constituted an emergency because it was a safety issue, and no vote was necessary.

The main built-in benefit (or drawback, depending on your perspective) of Straight-Line is that funds cannot be diverted to another use without administrative effort and an owner vote. This protects the money already dedicated to that item from being used for something else, keeping its funding on track for use when needed. In my opinion, this is the way to go. We never know when a rogue board is going to misuse the funds. And yes, that has happened all too often in Hillcrest.

According to the Florida Real Estate Blog: "... attorney interpretation of the recently passed Building Safety Act suggests that Reserve funding for 10 specific common elements (SIRS items) must be handled under the Straight-Line method for Condominium buildings 3 stories and taller. Non-SIRS (Structural Integrity Reserve Study) items may still be handled under Pooled Reserves. Condominiums with buildings under 3 stories may still choose which method they prefer to use for Reserves."

Pooled Reserve Funding

This method is also called "Cash Flow" because owner contributions (the Reserve portion of their scheduled assessments) regularly come into the account, while some of the money from the same account goes out when needed to pay for scheduled maintenance items.

Under Pooled Reserves, funds in the account can be spent on any component's maintenance or replacement. Though keep in mind that in Florida, Reserve funds are restricted to only being spent on components that qualify for Reserve funding. The Condominium Act (FS 718), the new SB-4D legislation, and your Association's own Reserve Study identify those items that can (and should) be eligible for Reserve funding.

When budgeting for the upcoming year under a Pooled Reserves arrangement, COA Boards and their Reserve Study specialists determine how much in owner contributions will be needed for the entire Reserve account to achieve its annual maintenance funding goals.

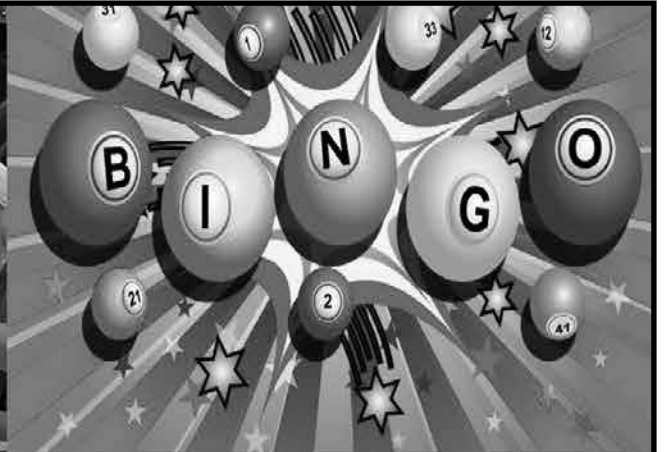
That is different from the procedure for Straight-Line in which the calculations themselves imply mathematical full funding for each item.

We already talked about different common element items coming due for maintenance in different years. Keeping this in mind, Pooled Reserves allow flexibility in owner contributions, especially for those components that have farther-out repair/replacement dates. Pooled also allows Boards, managers, and Reserve professionals to target a percentage less than fully funded that effectively addresses common element maintenance requirements while at the same time doesn't unnecessarily burden owners financially.

For example - an Association resurfaced the building's parking areas 3 years ago and that component carries a 15-year Expected Useful Life on the Reserve Study. The same building will need major elevator maintenance in 2 years according to its Remaining Useful Life entry in the Reserve Study. It is late in the year now, so when setting up the Reserve portion of next year's budget the Board feels that a higher annual funding goal is appropriate for the elevators because service is needed in just 2 years, though lower funding on next year's budget may work for repaving because its replacement date is farther away at somewhere around 12 years.

Using this kind of funding discretion for the budget's total Reserve contribution is only possible under Pooled Reserves. Straight-Line would require all items to be budgeted for full funding that year, then an owner vote could modify the amount collected through scheduled assessments.

Remember - According to current attorney interpretation, specific building components under the SB-4D Building Safety Act cannot be funded under the Pooled method. Those 10 specific structural components must be funded under the Straight-Line method.



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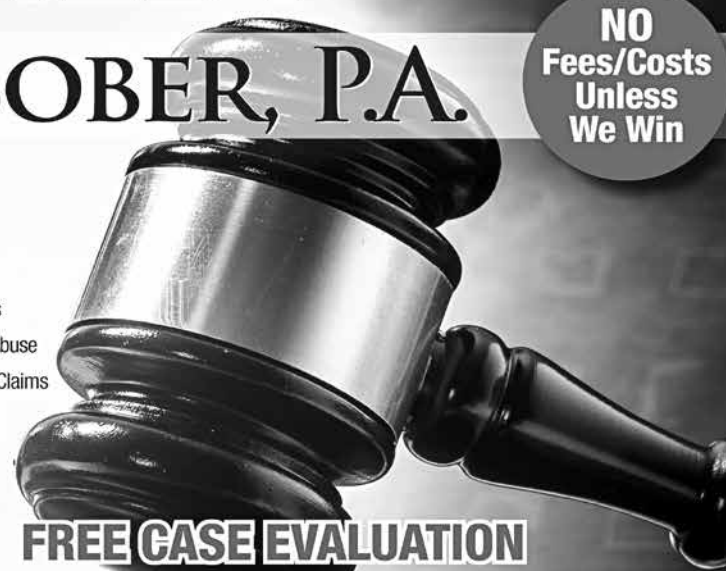
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TOP TEN MISTAKES NEW BOARD MEMBERS MAY MAKE



No one ever said being on the board of a condo or HOA would be an easy task, and board members should know what they signed up for. A director has an obligation to adhere to the law as well as to demonstrate professionalism, fiscal responsibility, fairness, and common courtesy.

FAILURE TO GET EDUCATED:

Failure to read and understand the condo by-laws and 718 statutes that govern condominiums. This leads to confusion and potential violations. Another area of study is the proper way to conduct a board meeting. All of the above should be any new board member's first priority.

NOT HOLDING MEETINGS AND/OR VOTING BEHIND CLOSED DOORS:

Not holding regularly scheduled board meetings and/or meetings with a quorum of board members behind closed doors is illegal. A duly noticed board meeting must be posted conspicuously on condominium property at least 48 hours prior to the date of the meeting. This is the only time that a quorum of the board can meet, properly make a motion and vote on any decision on behalf of the community. The only exceptions are if the building attorney is present or if the topic is limited to discussions about a building employee.

GOSSIPING ABOUT UNIT OWNERS OR OTHER BOARD MEMBERS:

You are part of a team. You won't always agree with some of the majority decisions but sharing conversations between board members to bolster your case just shows a gross lack of professionalism. Also, delinquent accounts or disciplinary actions about a particular homeowner are confidential as are details about contraction negotiations with a vendor.

LACK OF EFFECTIVE COMMUNICATION:

Do not keep membership in the dark about things they have the right to know, especially when it comes to finances. Remember that unit owners are neighbors first. Sending letters from attorneys when a rule has been broken or maintenance payments missed before calling the owner to try to work it out amicably is unacceptable.

CHANGING VENDORS:

This is one of the biggest mistakes new boards make and is usually self-serving. Cutting costs at the expense of loyal employees and good service is never a good idea. If you disliked the way the previous board ran the association, don't place the blame on the vendors. Before changing vendors, wait a few months, do your due diligence, conduct the proper research, and talk to the vendor to resolve what went wrong.

CHANGING POLICIES HASTILY:

Just because you dislike a certain policy or rule does not mean you should change it without understanding why it exists in the first place. This seems to happen all too often when new board members take their seats, but it is not recommended. Any new board needs to communicate with the old board when there is an issue that the new

board does not understand. A good example of this is when a board works out payment schedules with some unit owners who were unable to pay a previous assessment in full. Changing the terms is not only unethical but cruel.

NEGLECTING TO BUILD RELATIONSHIPS:

Building relationships with neighbors is essential. New board members who do not try to get acquainted with their neighbors may miss out on valuable connections and opportunities for community engagement.

NEGLECTING TO GET INVOLVED IN COMMITTEE WORK.

Most by-laws call for the establishment of committees. The number one reason that board members avoid doing this is usually ego driven. There is always one person in the building who has an expertise that can help such as financial, engineering, real estate, legal, security, insurance or even better, knowledge of how to manage a condominium. New members who do not participate in committee work miss out on opportunities to contribute to the community's wellbeing and decision-making processes.

DISREGARDING PAST MISTAKES.

Luckily, we have the Hillcrest Leadership Council where board officers can meet professional board members and learn from them before embarking on major projects. New board members should study what went wrong with previous administrations and meeting minutes to get a good grasp of the things your predecessors did well or poorly.

UNDERESTIMATING THE TIME COMMITMENT:

Being on a condo board requires time and effort. New members may not understand the level of commitment involved in attending meetings, staying informed and taking on responsibilities. Working as a team, sharing the responsibilities, and treating each other with respect in person and in private are crucial. and respecting each other is crucial.

Continued from Pg. 2

Obviously, there is not a set schedule for police patrol. Even the dumbest criminal knows how to check for routine policing. Officer Rodriguez is a proponent of, "If you see something suspicious, call the police." If you are in a safe place, get as much detail as possible or even video the activity with your phone. Just do NOT put yourself in harm's way. Lots of crazies out there. Call the non-emergency number if you are not sure. **HOLLYWOOD POLICE NON-EMERGENCY # 954-764-4357. Keep this number in your phone!**

We saw this sign in Hillcrest 19: "SEE SOMETHING SAY SOMETHING". The note posted by the property manager went on to thank a resident who saw a robbery taking place from her balcony and immediately called the police. The thieves were trying to remove the tires on a brand-new sports car. When she went inside to call the police, the robbers must have heard her closing her sliding glass door and they took off.

THANK YOU'S!

Thanks so much to Buildings 1, 7, 8, 19, 21, 22, and 26 for responding within minutes to an email I send out asking about a good dry wall person for a friend who was having impact windows installed and found out that there was termite damage that had to be repaired. Hillcrest is the BEST! We really do "connect neighbors with neighbors" and I appreciate you all!

WELCOME OUR NEW ADVERTISER

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June Kitchen Korner - by Cindy Abraham

What would summer be like without mangoes? Once I start getting them in bulk from various friends and neighbors, I will devote July Kitchen Korner to updated recipes. The more I make mango "stuff", the more I tweak it. I will still make chutney, and maybe mango cake, mango pie, and mango bread, but my latest passion is homemade frozen yogurt so...

On a side note, mango jam is nothing but straining the heck out of over ripe mangos, using the juice to make mango rum/tequila/whiskey, and then pouring the strained mangos into a pot and cooking them down to jam consistency. All I add is a squeeze of lime. I probably won't be making it for the masses this year because what it boils down to (get it?) is just mangoes that last longer because they are stored in jars. If you are a fan of mango jam, I will just give you mangoes and you can do it. Same with mango rum and mango tequila. You can mix two parts mango juice, 2 parts booze and 1 part water and make it yourself. Again, if you want it, let me know and I will give you the mangoes to DIY. However, if you are a chutney person, I will still make it for you.

I use mangoes that are so overripe all I do is peel and squeeze the flesh from them into a bowl.

Wear gloves unless you like orange fingernails. I just mix the strained juice with the rum/tequila/whiskey and bottle it. You just need to shake it before drinking.

In the meantime, my neighbor Sylvia turned me into a mango whiskey lover, so I will continue to make mango whiskey just for us. I love Manhattan cocktails now and then and often thought about coming up with a recipe for Manhattan Ice Cream. And wouldn't you know, I decided to google it and sure enough someone else already had the idea. Of course, I put my own spin on it.

Fun fact: when you add alcohol to an ice cream recipe, it freezes nicely. It doesn't get so hard it has to sit out. Just open the freezer and grab a spoon. I bought a cheap ice cream maker, Green Life, on Amazon for around \$40.00 and used it to make all the following frozen yogurt recipes.

However, you MUST follow the directions to the letter. Freeze the bowl at least overnight. The easiest way to do it is to use a glass 4 cup measuring cup to mix all the ingredients, then you can just pour it into the ice cream maker after it starts churning. DO NOT put the ingredients into the frozen bowl until the machine is on. Then I just let it go until it stops on its own. It is usually thick enough for soft serve, so it is best to eat it right away. If you freeze it, you may want to let it set out to soften a bit. Stir before eating it.

However, now that I know that I am going to make lots of frozen yogurt, I ordered a more expensive model with its own compressor. But Green Life is great for beginners. I just noticed it is on sale at Amazon for \$26.99. Lots of fun to do with the grandkids. My granddaughter LOVES fresh Cantaloupe frozen yogurt. The Mango recipe below works for most soft fruits which you can just mash. But because cantaloupe is firmer, I puree it.

If you use monk fruit instead of sugar, the Key Lime and Chocolate Chip recipes can be made totally sugar free. The Cherry recipe has about 38 grams of sugar per quart, (about 5 grams per 1/2 cup serving) and it all comes from the cherries. The Espresso Chocolate Chip recipe can be made sugar free but the Peanut Butter Banana and the Mango have too much sugar in the ingredients themselves for anyone who is diabetic.

The instructions are the same for all the recipes: Mix all ingredients together. Pour into ice cream maker.

ZERO SUGAR KEY LIME FROZEN YOGURT

(if you use the monk fruit, of course)

2 cups Chobani no sugar added key lime yogurt

1 cup heavy whipping cream
1/4 cup monk fruit (or 1/2 cup sugar)
1/4 cup lime juice
1/4 cup lime zest – tip: dissolve the monk fruit/sugar in the lime juice and soak the zest in the sweetened concoction or the zest can make the dessert taste a little bitter.

Mix all ingredients together. Pour into ice cream maker.



ZERO SUGAR CHOCOLATE CHIP FROZEN YOGURT

2 cups Chobani no sugar added vanilla yogurt.
1 cup heavy whipping cream
1/4 cup dark chocolate cocoa powder
1/4 cup sugar free Toriani chocolate syrup
1/2 cup sugar free chocolate chips



CHERRY ICE CREAM (for Manhattan Cocktail yogurt, add 1/4 cup whiskey and 2 TBS sweet vermouth)

2 cups Chobani no sugar added cherry yogurt.
1 cup heavy whipping cream
1/4 cup monk fruit or 1/2 cup sugar
1/2 cup sliced fresh cherries or maraschino cherries halved (this adds about 20 grams sugar)
2 TBS cherry juice

Mix all ingredients together. Pour into ice cream maker.



ESPRESSO CHOCOLATE FROZEN

YOGURT (if you want to add 1/3 brandy instead of water, go for it!)

1/3 cup dark chocolate cocoa powder
1/3 cup espresso
1/3 cup turbinado sugar
1/3 cup water

Put in a measuring cup and boil until melted, let cool.

2 cups vanilla yogurt
1/2 cup heavy whipping cream
1/2 cup Nestles espresso chips



MANGO OR MANGO COCONUT FROZEN YOGURT

1 1/2 cup mashed ripe mangoes
1 1/2 cup honey yogurt or toasted coconut yogurt
1 cup heavy whipping cream
1/4 cup monk fruit or sugar
1/2 cup shredded coconut (optional)
2 TBS mango juice



PEANUT BUTTER BANANA FROZEN YOGURT

1 cup banana cream yogurt
1 cup mashed ripe bananas
1 cup whipping cream
1/4 cup monk fruit or 1/2 cup sugar
1/2 cup Reese's peanut butter morsels
1/2 cup softened peanut butter

Mix the ingredients together except peanut butter. Add it in a stream toward the end of the churning cycle so it swirls.



WHAT I LEARNED ABOUT CONGESTIVE HEART FAILURE

– by *Cindy Abraham (courtesy of the Interweb...)*



Congestive heart failure (CHF) occurs when the heart does not pump efficiently and does not deliver enough oxygen to your body. Many diseases lead to CHF, such as high blood pressure and diseases of the heart and kidney. Treatment for CHF helps to prevent its complications and relieve its symptoms.

The heart does not have to work as hard when you make some changes in your diet. If you eat too much salt or drink too much fluid, your body's water content may increase and make your heart work harder. This can worsen your CHF. Enjoying what you eat is important. Removing salt can bring out flavors that may have been hidden by the salt.

Baby Steps! Breaking the salt habit is not easy and I never in a million years thought I could do it. I would take salty over sweet anytime. I salted my food before I even tasted it. I am amazed. As I am typing this, I have chicken wings in the oven seasoned with coconut oil and Mrs. Dash "Everything but the salt" seasoning. I loved the Everything seasoning on bagels, etc. and because I have lost my taste for extra-salty foods, this is perfect.

The article suggests that the following diet will help decrease some of your symptoms.

- **"Choose foods that are low in salt and don't add salt**, such as fresh meats, poultry, fish, dry and fresh legumes, eggs, milk, and yogurt. Plain rice, pasta and oatmeal are good low-sodium choices." OK, here is where the baby steps come in. Add foods rather than take them away. We start the day with healthy cereal, blueberries and bananas and use vanilla almond milk which makes it sweet. We buy whole grain bread for sandwiches, low sodium turkey and cheeses, chickpea pasta, and we rarely eat rice which has no nutrient value that I can see. I use Greek yogurt in recipes when I can, and any recipe that calls for butter, I use half butter and half coconut oil. I can make a killer low sodium pasta sauce and if you made my turkey meatballs and use turkey sausage, it is pretty dang good. I found out that Brian loves raw broccoli, cauliflower, and carrots so I always have some on hand. Sure, he dunks them in chunky blue cheese dressing, but I think the tradeoff is worth it. Bottom line, our tastes have gradually changed. And the article goes on:
- **Season with herbs, spices, herbed vinegar, and fruit juices.** Use lemon juice or fresh ground pepper to accent natural flavors. Try orange or pineapple juice as a base for meat marinades.
- **Read food labels before you buy packaged foods.** Check the nutrition facts on the label for sodium content per serving. Be sure to notice the number of servings per container. How does the sodium in each serving compare to the total sodium you can eat each day? Try to pick packaged foods with a sodium content less than 350 milligrams for each serving. If salt or sodium is listed in the first five ingredients, it is too high in sodium.

- **Nutrient List** The list covers nutrients most important to your health.
- **% Daily Value** This number shows how foods meet recommended nutrient intake levels for a 2,000-calorie reference diet. Try to eat no more than 100 percent of total fat, cholesterol, and sodium.
- **Sodium Content** Always check the sodium content. Look for foods with a sodium content less than 350 milligrams for each serving.

When Cooking or Preparing Food:

- **Shake the habit.** A 1/8 teaspoon "salt-shake" adds more than 250 milligrams of sodium to your dish. Never add salt to pasta or rice water. I used to carry garlic salt with me wherever I went! Because we cut back so much on salt, I don't use it at all. BTW, it is not your momma's Mrs. Dash anymore. You would be surprised at the different types, and they really taste good. We like the original, the Italian, and the "Everything" blends as well as the garlic & herb.
- **Be careful with condiments.** High-sodium condiments include various flavored salts, lemon pepper, garlic salt, onion salt, meat tenderizers, flavor enhancers, bouillon cubes, catsup, mustard, steak sauce and soy sauce. We buy low sodium broth and soy sauce and use it sparingly.
- **Stay away from hidden salt.** Canned and processed foods, such as gravies, instant cereal, packaged noodles and potato mixes, olives, pickles, soups, and vegetables are high in salt. Choose the frozen item instead; or better yet, choose fresh foods when you can. If I do use canned vegetables, beans etc. I rinse the heck out of them before I add them to a recipe.
- Cheeses and cured meats such as bacon, sausages, hot dogs, bologna, etc. may contain a lot of sodium. I use turkey sausage and turkey bacon sparingly.
- Fast food is one of the worst when it comes to sodium, Because I like to cook, we rarely eat out but when we go to Antonio's they know not to add salt to whatever we order. The Snapper Francais is just as good without the added sodium.

If you don't want to buy Mrs. Dash, the article had a couple of recipes for homemade herb blends without the salt.

Mixed Herb Blend

For salads, pasta salads, steamed vegetables, vegetable soup or fish:

- 1/4 cup dried parsley flakes
- 2 tablespoons dried tarragon
- 1 tablespoon of each: dried oregano, dill weed, celery flakes

Italian Blend

For tomato-based soups, pasta dishes, chicken, pizza, focaccia and herbed bread:

- 2 tablespoons of each: dried basil, dried marjoram, thyme, crushed dried rosemary, crushed red pepper
- 1 tablespoon of each: garlic powder, dried oregano

Easy Dip Blend

For mixing with cottage cheese, yogurt, or low-fat sour cream:

- 1/2 cup dried dill weed
- 1 tablespoon of each: dried chives, garlic powder, dried lemon peel and dried chervil.

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



Cindy Abraham



Brian Gaiefsky

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

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

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

Chat – 954-964-2559 - Email – Info@ATeamFlorida.com

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



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REAL ESTATE NEWS

Why Keller Williams' A Team Florida is the team you want on your side – by Cindy Abraham



As a renter, you don't build equity over the long term and if you leave, you don't get to take any profits with you. Owning a home can be empowering and emotionally rewarding. The money you spend on your mortgage every month and improving your home yields a long-term investment benefit for you instead of a landlord.

Even if you must rent, DO NOT pay top dollar for the "perfect place" if you are planning on buying in the next couple of years. Get something smaller/cheaper if you can and put that extra money toward your purchase. There is NO return on investment when you are investing in your landlord's mortgage.

Some people choose to rent because of the possibility of moving within the next three years due to their job or other factors. Others rent because they either do not have enough for a down payment or their

credit is not good enough to get a loan. If that is the reason you are renting, DO NOT pay top dollar for the "perfect place". Be disciplined; get something smaller/cheaper and put that extra money toward your purchase. There is NO return on investment when renting.

If you need credit repair help, don't be a sucker. Don't pay some "agency" hundreds or thousands of dollars to "fix" your credit. After all our years in South Florida and especially as a member of the Hollywood Chamber for 12 years, we know who is honest and can really get the job done. Whatever you need, credit repair, a mortgage broker, inspector or Real Estate attorney, A Team Florida will point you in the right direction. Homeownership is an investment and worth small sacrifices. Keep in mind that you need to save money, not spend it. And that goes for the new car, new furniture, and Disneyworld vacation for the 3-year-old who won't even remember going.

A home is the most important purchase you will ever make. Start small if you must. Once you have equity, you can sell and have enough to make a down payment on a bigger/better place. Rent money buys you nothing.

Current Median Rents in South Broward:

Studio / Efficiency	\$ 1461
1-Bedroom	\$ 1580
2-Bedroom	\$ 1975
3-Bedroom	\$ 2761
4-Bedroom	\$ 3364

MAY 2023 STATE OF THE MARKET REPORT

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



Steady as she goes. Anything under 500K in general is still selling and we are still seeing softness at the 750K and up range. One of our rare 2220 SF 3/3/2 units listed at \$369,999 units sold in 9 days. Nowhere can you find a property that big at that price and yes, it was priced at market value. We still need to look at comparables when listing properties and Hillcrest, to me, has always been the best deal in town.

There are 19 Active listings as of this writing, 14 pending sales, including the one that was on the market for 331 days. Six of the nineteen sold in less than 60 days which means they were priced right in the beginning. Eight of the fourteen pending sales lowered their price at least once.

There were 10 closed sales during the month of May. Two rented: a 1/1/1 listed at \$1875.00, and a 1/1/1 listed at \$1800.00, both got their price. The first took 52 days to rent and the second took 36 days.

When it comes to rentals, I am going to repeat the lesson from last month. We rented a 1/1/1 for \$1650 almost immediately. A similar unit is on the market for \$2000.00 and has been for almost three months. If it rented tomorrow, they still need to go through the approval process. That unit is probably worth \$1800.00 per month. So, let's do the math. At \$2000 they would have grossed 24K per year. At \$1800.00, they would have gotten \$3400 less. BUT because it is still sitting, they already lost \$3600.

Apparently, my rant last month about listing verbiage giving examples didn't work. We still have a unit with "golf course views" on the market...

HILLCREST CLOSED SALES DURING MAY

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
27	916	2/2	1344	275,000	240,000	36
21	317	2/2	1132	235,000	235,000	25
20	301	2/2	1150	225,000	225,000	4
1	201	2/2	910	225,000	225,000	10
21	611	2/2	1132	225,000	223,500	46
24	512	2/2	1132	223,000	223,000	22
20	805	1/1/1	810	160,000	165,000	7
23	906	1/1/1	844	155,000	146,000	31
11	204	1/1/1	775	149,900	165,000	24
22	1008	1/1/1	844	135,900	130,000	53

HILLCREST CONDOS AVAILABLE FOR RENT

Building	Unit #	B/B	SF	List Price	FURNISHED	DOM
17	109	2/2	992	2,300	NO	23
20	301	2/2	1150	2,150	NO	20
17	402	2/2	992	2,100	NO	82
18	204	1/1/1	992	2,200	NO	28
17	105	1/1/1	770	2,000	YES	79
16	503	1/1/1	775	1,775	NO	35

PARKVIEW AT HILLCREST MAY 2023



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

Although there is no formal "season" anymore, homes will still be selling at a good clip for the next month or so. The months just before school starts are always a little busier.

Currently there are 9 active listings down from 11 last month. There are 9 available rentals in May. 3/2/1 townhomes range from \$3700 - \$5500 per month (some are furnished) and the range for single-family homes is a 3/2/1 waterfront listed at \$5900 monthly to a 4/2/1 waterfront with a pool listed at \$6000.00.

It is always good news when a home listed over 1 mil sells. During the month of May, a 5/3 listed at \$1,148,000 went under contract in 34 days.

Changing markets require adaptive strategies. And we have them. We can navigate just about everything a shifting market can throw at us. Whether you are buying or selling, give us a call at 8-HILLCREST. We are always here to help our neighbors.

MAY CLOSED LISTINGS

ADDRESS	B/B	SF	LIST PRICE	SALE PRICE	DOM	DESCRIPTION
S-4426 Greenway	4/2/1	2,501	985,000	960,375	2	2 car
T-1030 Eucalyptus	3/2/1	1561	519,000	501,000	173	1 car
T-4002 Poinciana	3/2/1	1561	515,000	510,000	71	1 car
T-3964 Black Olive	3/2/1	1421	500,000	480,000	54	1 car
T-4002 Poinciana	3/2/1	1421	495,000	480,000	36	1 car

MAY RENTALS

ADDRESS	B/B	SF	LIST \$	RENT \$	DOM	DESCRIPTION
T-3923 Mahogany	3/2/1	1881	4,000	4,000	3	1 car
T-5110 Eucalyptus	3/2/1	1421	3,600	3,600	28	1 car
T-4144 Greenway	3/2/1	1561	3,600	3,600	54	1 car
T-4125 Long Leaf	3/2/1	1570	3,500	3,500	66	1 car

The Long-Term Care Conundrum: A Comprehensive Guide to Your Options

David Treece, MBA, AIF®, CLTC® - Investment Advisor Representative, Treece Financial Group Inc.

Have you recently received a letter from your insurance company asking you to make an expensive choice on your in-force long-term care (LTC) policy?

You're not alone.

What to do when your rates take a hike

Many insurance companies are sending out notices to policyholders about rate hikes, changing policy benefits, or even offers to buy out coverage. But before you make a decision, it's essential to consider if there are alternative options available to meet your future needs.

Exploring alternatives to LTC insurance

There are two types of LTC coverage:

- **Stand-alone policies** are no longer available like they had been back in the early 2000s, and some insurers have abandoned the LTC insurance market altogether. Today, there are fewer than a dozen policy providers compared to over 100 in 2000.

- **Hybrid policies** are annuity or life insurance-based products that include LTC riders. These policies offer LTC benefits along with cash value and/or a death benefit, providing policyholders options in case they don't end up needing long-term care.

Long-term care steps in where your health insurance policy leaves off. Unlike traditional health insurance, LTC insurance is designed to pay for the cost of care due to a chronic illness, a disability, or injury. It also provides an individual with the assistance they may require as a result of the general effects of aging. Primarily, though, LTC insurance is designed to help pay for the costs of custodial and personal care, versus strictly medical care in a variety of settings such as your home, a community organization, nursing home, or other facility.

How to make the best of a bad situation

Unfortunately, LTC costs have been rising for decades, causing many large insurance companies to exit the business since 2008.

The average monthly cost for LTC is \$59,488, a 10.64% change since 2020, according to the Genworth Cost of Care Study.

That's why traditional stand-alone companies are offering buyouts and other options to reconstruct their contracts with policyholders while reducing their own liability.

If you drop it on your own, you get no benefit at all.

Before you decide to accept a buyout or other option, it's important to seek advice from a financial advisor who can help you weigh the pros and

cons of each. The letters policyholders receive from insurance carriers often have disclaimers that clearly state that not all options may be of equal value. So, it's crucial to know what you have and how it works.

With LTC, the odds are NOT in your favor

It's important to have a plan for LTC, not just an "ostrich" plan. Don't just stick your head in the sand and hope for the best. If you don't have a plan, one will be made for you, and it may not be the best option for your needs. Elder law attorneys who specialize in Medicaid planning say that 95% of the work they do is when somebody is running out of money and has to apply for Medicaid public assistance.

Even though LTC care is one more insurance that you hopefully won't need to use, most likely someone you love will.

Those aged 65 have a nearly 70% chance of requiring LTC services in the future. That's why it's best to review your and your loved ones' plans when you are healthy.

If you are aging alone, it's most important to review who will care for you in the event of a prolonged ailment. While we all hope to age independently and pass away quickly, the vast majority of us will need some sort of assistance at some point. LTC policies are a great tool to help afford this type of care.

Don't take chances—explore your options now and review what you have and how it works. We are here to help you explore the alternatives. Schedule a time to chat with us!



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NEXT HILLCREST LEADERSHIP MEETING, JULY 6, 2023

Hillcrest and Parkview leaders,

Join us for an informative session with our esteemed guests, State Representative Marie Woodson and District 6 Commissioner Idelma Quintana. They will provide updates on the latest developments in Tallahassee, as well as address local concerns. This is an excellent opportunity to discuss pressing issues such as the escalating insurance costs, the ELSS mandate, and the newly implemented statutes pertaining to condo and HOA reserves.

The meeting will take place at Rec Room 2, located at 1150 Hillcrest Court. To ensure your participation, kindly RSVP to info@HillcrestLC.com and provide us with the names of the board members attending. Seating will be limited to those who RSVP before July 2 2023.



Idelma Quintana



Marie Woodson

We look forward to your presence at this significant event.

MARTY KIAR - BROWARD COUNTY PROPERTY APPRAISER



Veterans with a Service-Connected Disability

Veterans with a service-connected disability rating of 10% - 99%, or their surviving spouse, are eligible to receive a \$5,000 exemption on their homesteaded property's assessed value. Florida law also provides a full exemption for veterans with a 100% service-connected disability rating or the veteran's surviving spouse.

If your service-connected disability rating has increased to 100% since you initially filed for your Veteran's Exemption, please provide our office with a certificate indicating your 100% service-connected disability rating from the US Government or US Department of Veterans. You can email a copy of this certificate to exemptions@bcpa.net. The deadline to file for all 2023 exemptions is September 18, 2023.

Helpful Resources Available Online at web.bcpa.net

Property owners who need proof of residency for school applications or proof of Homestead Exemption can easily print a copy of their property record directly from our website. Simply visit our website at <https://web.bcpa.net/bcpaclient/#/Record-Search>. Search for your home by name or address. Once you find your property record, you can print or save the property record page as a PDF (last icon on the tool bar).

To find the property taxes paid on a property, search for your property record and click on the "Tax" icon to link to the Tax Collector's website or visit their website at <https://county-taxes.net/broward>

Property owners who would like to view sales in their subdivision can click on the "Map" icon. An aerial view of the property will appear and a layer list box on the left side enables you to click on the "No Sales" drop down box to select sales you would like to view. Any sales you select will then populate on the aerial map. You can also view this information

in the "Recent Sales in this Subdivision" section on the property record page (click on "More Sales" to view additional sales in your subdivision).

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

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THE WORLD IS CHANGING

by BK CHIRYA RESILY, New York Peace Village - SUBMITTED BY ETTA STEVENS



What is certain is the world will continue to change. Accepting and not resisting this is the first and most important inner skill in this frantically changing, modern world. The effects of science and technology are everywhere. Man is becoming more desperate and frustrated as he tries to cope with the negativity in society, crime, disease, and corruption. In the middle of all this, can you say, "Yes, the situation may get worse, but I am preparing for it; I am learning how to change my old inner patterns of thinking." Life tests us daily to see how well we have developed this ability!

Vision is one of the secrets for transforming old 'body conscious' inner patterns of thinking. To change, always start with creating a vision, not an action. What is your vision of yourself today - relaxed or tense, positive or negative, tired, or full of energy, a peaceful soul living in the costume of a body or.....? See it and you will be it. Be it and you will do it. By visualizing that you are a spiritual being of light, a soul, with a natural nature of goodness, you can go within to your center, to your 'still point'. This deepest point of constant sweet silence is forever within each of us.

The greatest spiritual skill for change is the ability to be in this inner silent space, where our original peace is found when all around would prefer chaos and crisis. It is the eye of the storm; it is the oasis in the desert; it is the place where peace is power, and peace is constant, where positive change occurs.

Many, not recognizing the power of inner silence, do not value silence. When you check very carefully you will find that we all use the power of silence without even knowing it. When we need to remember something, we look within, silence most thoughts, and use this power. When we find our thoughts moving in many directions we say to our mind, "Slow down; become stable, concentrate". After a few minutes, we feel our minds relaxing, and we are able to see things more clearly. Next time you have the opportunity of a moment's silence, don't waste that precious moment. Use it to store the strength within that is so necessary for dealing with the world. Take a 'Time Out - close your eyes; take 10 slow breaths in and out. Use the 'Power of the Pause', slow down your thoughts, visualize your 'still point', connect, and remain resting there, feeling your original natural peace, always there.

Keep these exercises in your spiritual tool kit and apply them to stay stable and unaffected by adverse circumstances and negativity. You'll be surprised how much it can influence and change everything and everyone around you! See how easily the day would pass if you were able to move freely without being affected by the negative attitude of others; remain constantly in a calm and peaceful state rather than fluctuating up one minute then down the next like a seesaw. Every time you lose happiness and go down, just see how much energy is needed

to take yourself up again. When we learn to remain constant, not only is the energy saved but we will find that our mental strength increases. With mental strength and stability come the development and maturity of character. My strength of character depends upon my ability to remain stable and unaffected by obstacles and negativity. Strength of character creates my destiny.

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

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

The early morning is the best time to meditate and before bedtime if you can.

MEDITATION IS THE ONLY WAY TO BRING UP YOUR CONNECTION TO YOUR HIGHER POWER AND COMBINE YOUR ETERNAL GIFTS OF LOVE, PEACE, HAPPINESS, WISDOM, PERSEVERANCE, AND TRUE FRIENDSHIP. OUR MEDITATION CLASSES ARE NOT AVAILABLE IN PERSON AT THIS TIME.

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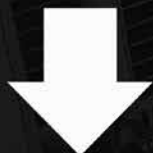
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