

HOLLYWOOD, FLORIDA

VOLUME 11 • ISSUE 9

SEPTEMBER INSIDE HILLCREST

We all got lucky with Hurricane Irma. Most of us had power back on within 48 hours. And let's face it, Hillcrest is the place to be during a hurricane. We all do such a great job of supporting and helping each other. "There's no place like home" definitely applies to Hillcrest. Over the years we have had many people who live near the beach relocate to Hillcrest. We are still less than 15 minutes away from the beach and we still get the ocean breezes, but we never have to evacuate. Not to mention our insurance rates are much better. We are still the Hidden Jewel in Hollywood!

Not everyone is on our Inside Hillcrest email list. You should be. Email us at inside. hillcrest@comcast.net. Don't forget the dot between Inside and Hillcrest. During the hurricane, we kept folks up to date with helpful hints and kept the building presidents up to speed on what was happening in other buildings. Of course, my A Team Florida partner, Brian Gaiefsky worked hard before and after the storm securing the condos of our own listings, past clients, and even the snow birds who contacted us for help.

Building 6 had a big problem with swollen doors – residents could not get in or out of their units! I had never heard that one before. Brian went over and helped them also. Besides being my partner in life and love, and one of the best Realtors I know, he is my hero.

I am sure Building 10 residents are happy that they installed hurricane-impact windows the year after Wilma. Michelle and Jorge from **America's Windows and Doors Store** are standing by for those of you who need screen/ window repairs or replacement. See page 9. And if you know anyone with flood damage, see page 12 for Steve Rowe of **MR Restoration**.



Remember if your building is in need of a loan, give **Dianne Brodie** from BankUnited a call. 954 322 4800 / 954 683 3815 (a couple of our buildings already have a great relationship with BankUnited).

Hurricanes are so unpredictable. My friend Marlene told me that her nephew wanted to pick her up and take her to Naples with him to keep her safe. Ironic. Several of our residents seeking to avoid the storm ended up driving into it. If you are going to leave during a hurricane, looks like getting as far away from the coast as possible is wisest.

SPEAKING OF WISE:

Q: How do you get your boyfriend to stop teasing you about holding on to your 1970's fondue pot?

A: Hurricane Irma

Amazing what you can do with an old-fashioned fondue pot that runs on sterno instead of electric; boil water for the drip coffee maker, make soup, eggs, pasta – the possibilities are endless!

Now – what to do with all those leftover hurricane supplies if you are one of the lucky ones with power. First, of course, is to check with everyone you know to see if they can use them. Here are some suggestions for storing hurricane supplies for next time:

Anything with batteries: Remove the batteries and store flashlights, lanterns, TV/ radios, and other battery-operated items boxed in a cool, dry place. Here is what the internet says about storing batteries – apparently the refrigerated/freezer myth has been busted:

"Storage in a refrigerator or freezer is not required or recommended for batteries produced today. Cold temperature storage can in fact harm batteries if condensation results in corroded contacts or label or seal damage due to extreme temperature storage. To maximize performance and shelf life, store batteries at normal room temperatures (68°F to 78°F or 20°C to 25°C) with moderated humidity levels (35 to 65% RH)."

The Energizer web site included some other tips: When stored at room temperature (i.e. 70°F/ 21°C), cylindrical alkaline batteries have a shelf life of 5 to 10 years and cylindrical carbon zinc 3 to 5 years. Lithium Cylindrical types can be stored from 10 to 15 years. Prolonged storage at elevated temperatures will shorten storage life. How about all those canned goods? Do the right thing and donate it to a food bank. As a matter of fact, our friend Nadine McCrea runs the **Community Enhancement Collaboration** right up the street and will gladly take donations. You can drop them off at the Center at 5648 Wiley Street. For more info, call Nadine at 954-629-9142. Other options are the **Daily Bread Food Bank** located at 2701 SW 32nd Ave, Hollywood · (954) 983-1313 and Feeding South Florida, 2501 SW 32 Terrace in Pembroke Park. Phone: 954-518-1818.

However, any food items that are expired need to go in the trash. The 30 cases of water you scored can be used up within the year in coffee makers, boiling eggs/pasta or just stay hydrated!

PREPARATION FOR NEXT TIME:

There are some things that I am glad I had or did and others that I wish I had or done: I am glad we had the fondue pot and two lanterns. Flashlights are fine but a lantern in a dark bathroom is much better. I am SUPER glad we had a portable B/W TV/radio. And Brian, being brilliant, had a portable charger for our phones. Not only that, he remembered to turn off and remove the ice maker and put bags of ice there instead. No freezer flooding.

I am glad someone shared with us the idea of putting our water bottles in the freezer to help keep things cold (be sure that the ones you buy have room for the water to expand, not full to the top). I'm glad we filled one of our kitchen sinks with water so when we washed something off, we had pure water to rinse with. I'm glad we filled our car tanks the week BEFORE things got bad and did all our laundry before the storm hit. I'm glad I had a stack of crossword puzzles to help pass the time.

I'm glad Brian had spline handy to stuff down into our window tracks so they didn't rattle and drive me crazy. I'm glad I had Brian and great neighbors. Elizabeth and Gina Cicero live across the hall and shared their east side breezes with us when the power was out. Boodro went to Fort Lauderdale to find size D batteries for us at the last minute.

I wish I had bought more size D batteries earlier - anybody need a zillion size C's? I thought not... Again, thank goodness for generous neighbors. I wish I had bought a couple of portable, battery operated fans. I'm glad we have storm shutters but I wish we had impact windows!

NEXT TO GODLINESS



August and September are slower months for many professions (especially if we have a hurricane) and many of us are not used to having "time on our hands". Over the years I have seen what families go through cleaning out grandma's house or condo, I think about all the "stuff" I have accumulated. Why do we save so much crap? So, for the past couple of weeks I have been taking advantage of extra time to clean out drawers and cabinets. One or two per day is about all I can handle; however, slow but sure gets the job done too. Cleaning out is different from cleaning, that's for sure!

Amazing what I found. I don't have to buy Soft Scrub for at least 12 years. I must have bought a bottle of nail hardener every time I cracked a nail so if you are wondering which brand is the best, let me know and I will give you one of each. And don't get me started on make-up and hair products.

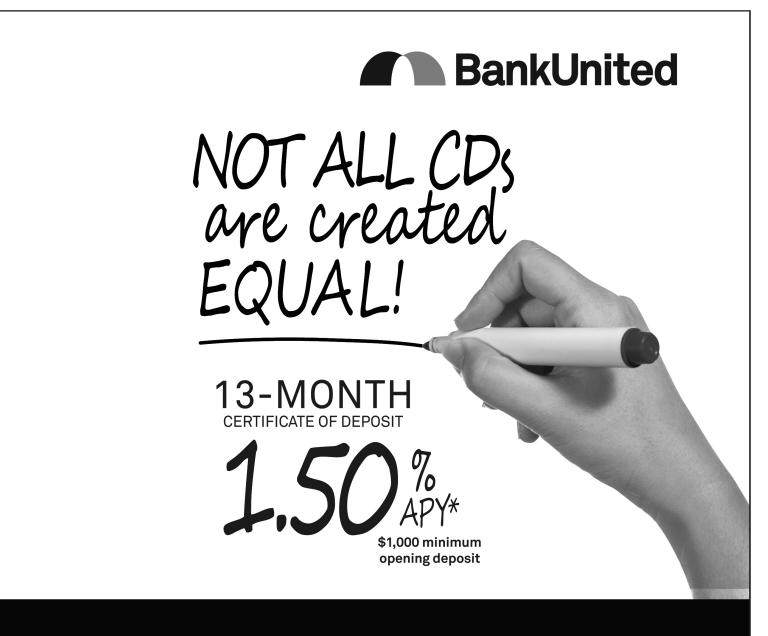
My mom and sister always called me "Howard Hughes" – I have a bit of a germ phobia. Because of my years in the restaurant business, I wash my hands every chance I get. I use gloves when I handle food. And at least once of month I disinfect door/cabinet handles, phones and such. After I saw a training video about what goes through the air if you flush without closing the toilet lid, you will keep your toothbrush in another room! I learned at an early age not to flush without closing the lid.

When my daughter was little, all the kids knew if they went to the bathroom at our house, I would ask them if they washed their hands – after all, they were touching the same toys as my daughter did. What I didn't know was that her little friend Alex (short for Alexandra – an exceptionally gorgeous 4-year old with curly black hair and porcelain skin) very much resented it. One day they came in from playing outside and Alex's pants were wet. I asked what happened. My daughter Jennifer explained that Alex didn't want to come in to use the bathroom because I would make her wash her hands so she tried to go outside in the yard! Alex just stood there glaring at me. I was a bit taken aback. I said, "Alex, honey, I don't understand. Why do you not want to wash your hands?" Still glaring at me, she answered, "Because I don't get nothin' on them!"

But I digress. I wash pillow cases every time I do whites or towels because I use a lot of hair product and face creams. I wipe the tops of cans before putting them away. You get the picture. Anyway, having some extra time, I looked around for more things to clean. You may want to check some of these areas also. Under the stove and refrigerator – holy moly. Get someone to pull them out for you – you may find your ex-husband. Also, under the rubber flap leading to the garbage disposal - UGH. Take a scrub brush with some Soft Scrub on it (need some?) and dig deep.

Thanks to my stager, Sarah Wake-Davies of Adaptive Staging and Redesign, I found Sandra Rodriguez and her team of cleaning experts. They don't miss an inch. If you are willing to invest in a thorough cleaning, call Sandra You won't be disappointed and it's a great feeling to have every room in your house sparkling clean (and smelling great) at the same time! Then all you need to do is maintain. Her contact info is below if you want a quote.



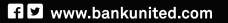


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Dianne Brodie

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We all know that certain wines are recommended with certain types of meat, seafood and desserts. Of course, most of us just drink what we like best. I put ice in my red wine and my friend Elizabeth puts water in hers so we are not the ones to be doing any wine counseling. However, I found this guide with the four most common wines and thought I would share. It is weird; I never thought of having black pepper with a glass of wine...

Chardonnay – Pairs well with seafood, chicken, salads, appetizers, banana cream pie and bread pudding

Pinot Grigio – Pairs well with salads, citrus, light sauces, white fish, key lime pie and sorbet

Merlot – Pairs well with grilled swordfish, tuna, steak, dark berries, cherries and dark chocolate.

Cabernet Sauvignon – Pairs well with Ribeye steak, BBQ tri-tip, blue cheese, black pepper, boysenberries and berry cobbler.



LET US PRAY

Every so often, I am honored to be asked to give the invocation (prayer) for a Chamber event; sometimes for the monthly breakfast or the quarterly W.O.M.E.N. meeting. I think it is because my prayers are always short! Thanks to Google, I find the best prayers and just tweak them a bit. This one was a hit and very apropos for the times.



Lord God, we desperately need your wisdom. You have given us a great country, founded on principles and truths from Your Word. We pray for servant leaders **who care more about others than themselves.**

Give us leaders with discerning hearts, bold faith and wise minds that model Your character. Teach them—and us—not just what is good, but what is best. Guide them in the way our country should go. Give them purity in their intentions, and godliness in their convictions. Help them to be bighearted and sincere, energetic in goodness, and **courteous in their manners.**

Raise up leaders with the greatest potential of godly leadership, those who can ease confusion, expose illusion, and heal delusion.



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To us, it's personal.

REVERSE MORTGAGES

by Brian Franks

Editor's Note: Brian Franks is our #1 go-to guy for mortgages. If you or someone you know needs or has any questions about mortgages or refinancing, give him a call.

	loan_epot		
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WHY CAN'T I GET A REVERSE MORTGAGE IN HILLCREST?

Until HUD brings back the ability to do spot approvals for condos the entire condo association needs to be FHA approved for all FHA insured loans which includes reverse mortgages. There are only 5 Condominium Communities in Broward County that are approved FHA.

However, there is a hybrid product that is not an FHA reverse mortgage but the minimum loan amount is \$175,000 and the max loan to value is 50% meaning the sales price would need to be a minimum of \$350,000.

Current FHA Approved Condo List for Broward Below						
CONDO NAME	ADDA CU	COMPOSITION OF PROJECT	Π	FHA CONCENTRATION	STATUS	EXPIRATION DATE
HALLMARK OE HOLLYWOOD	3800 S OCEAN DR HOLLYWOOD, FL 33019	18 stories, 378 units		1.32%	10/13/2016	10/13/2018
<u>PARC</u> VILLAGE CONDO	NW 81ST WAY PLANTATION, FL 33322	279 units	Ι	11.82%	02/09/2016	02/09/2018
THE <u>PRESERVE AT</u> WALNUT CREEK	2125 NW 77TH WAY PEMBROKE PINES, FL 33024	PHASE 1 THRU 17(BLDGS 1- 17) FULLY APPROVED	Ī	22.50%	08/29/2016	08/29/2018
<u>The</u> <u>Venetian, a</u> Condominium	LAS OLAS FORT LAUDERDALE, FL 33316	237 Units.		2.95%	06/02/2017	06/02/2019
Y <u>ardley</u> Condominium C	7735 YARDLEY DRIVE FORT LAUDERDALE, FL 33321	60 Units.		10.00%	05/10/2017	05/10/2019

Call Brian Franks today at **954 334 4262** to learn what financing options are available for you!

A Message from Our New Neighbor - JAWS podiatry

It is no longer a secret that falls are the leading cause of injury, resulting in death among older adults. Fall-related hip fractures account for approximately 25% of injuries leading to death among those over age 65, and 34% among those 85 or older. Fall related injuries occur more commonly than strokes and are among the most preventable cause of nursing home placement.

The fall prevention specialists at JAWS podiatry in Hollywood have been studying these numbers over the past few years and are dismayed at the alarming rate of falls among seniors.

Podiatrist and medical director Dr. Travis Martin, DPM and the team are at the cutting edge; implementing a device that will give independence back, and prevent what could be fatal to some, the Balance Brace.

How do you know if you may be a candidate for the Balance Brace? If you have ankle instability, peripheral neuropathy (sensory loss), ankle osteoarthritis, mild foot drop, vestibular disease, history of fall or near fall, or difficulty walking, watch how your life will change. In addition, the loss of normal sensation, such as in diabetes and other causes, also leads to a loss of postural control. "If you have problems with balance and a fear of falling, you need to come and see us NOW. This is such a severe problem that getting to us and going through an evaluation is vital."

- Dr. Abraham Wagner, JAWS podiatry

Obviously, having the Balance Brace is going to make a dramatic difference in your life, but there are also several things you can do to reduce the risk of falling. Removing clutter, throw rugs, and low-lying furniture are just a few easy changes that can prevent tripping.

Also, certain prescription meds can make people drowsy, dizzy and/or disoriented and thus increase the chance that they might fall. Have a pharmacist double-check your loved one's medications to make sure that they are not increasing their risk of falling.



an unforgettable foot & ankle experience

PG.6

Jaws podiatry Unveils Installation by Artist Jonathan Aizenstat



Artist Jonathan Aizenstat

As part of their commitment to infuse creativity and fun

over a room. Aizenstat. who

lives with Tuberous Sclerosis Complex – a rare condition

multiple

including the brain, is also

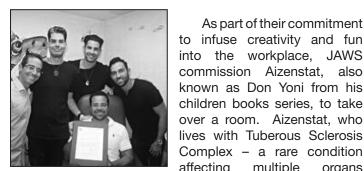
accompanied by epilepsy.

He tapped into his medical

organs

Over 150 people gathered over the weekend of August 26 a JAWS Podiatry's new office at 3700 Washington, Ste. The event was for the unveiling of Under the Sean with Don Yoni, an art installation by local artist Jonathan Aizenstat (b. 1983, Bolivia) that transformed an examination room into space where patients feel immersed in a new world and no longer have to be afraid of the doctor visit.

The concept was initially conceived by co-founder/chief strategist, Jeffry Shub, M.D. after recognizing the burnout problem in the healthcare industry. "Doctor's offices today suffer from a lot of sameness; they usually feel sterile, stuffy and boring" says Shub. "We're breaking the mold."



From left to right: Dr. Abraham Wagner ,artist Jonathan Aizenstat, Adrian Äizenstat, Dr. Jeff Shub, Mayor Levy (below)

challenges and experiences to help other people. Under the Sea with Do Yoni is a "metaphor for hope, healing, mindfulness and love", declared Aizenstat in his address to the crowd during the event.

affecting

The installation process took 62 days of which 48 hours were spent onsite; a grueling challenge for someone unfamiliar with the organizational and technical demands of site-specific installations. Aizenstat created the marine species and a variety of coral reef using watercolor.



an unforgettable foot & ankle experience

Abraham Wagner, DPM Travis Martin, DPM George Schwenck, DPM Hugo Fernandez, DPM

call today to schedule a visit and meet the JAWS team!

954.922.7333 se habla Español

3700 Washington St, #403, Hollywood, FL 33021

Following a review by the professional advisory committee, the drawings were transferred to a specialty paper to the wall covering. Over 140 images were precision cut and adhered to a hand-painted mural.

The result? A museum guality installation whose impact exceeded expectations. Hollywood Mayor Josh Levy was there for the unveiling saying, "On behalf of the Hollywood City Commission, it is a pleasure for me to convey our congratulations. We applaud your dedication in improving the lives of the patients you assist in the City of Hollywood and throughout Broward County."

The event raised awareness for neurological diseases through art. It included a live artist demonstration, a book signing and stimulated lively conversation. All proceeds from book sales were donated to the Tuberous Sclerosis Alliance to help connect families





Greetings Hillcrest,

The Commission is winding down its summer recess, and getting back into the swing of things. I am looking forward to working with my fellow Commissioners this fall as we prepare for exciting new changes and solutions for Broward County.

A Message about The Charlottesville Protests

Broward County's greatest strength is embedded in the founding ideals of this country and expressed on the Statue of Liberty: no matter your color or creed, you can live out the American Dream and thrive. I am proud to be the Vice Mayor of one of the most diverse counties in the entire country. Every day I see people of diverse backgrounds, races, religions, sexual orientations, and class come together to help make lives better for their communities and families. Let me make it clear: there is no place for bigotry, hate, or discrimination here. Not in Broward County, not in the United States, and not in the world. We are all created equal, and we all deserve equal treatment - both from the law and from our fellow citizens. I condemn the actions of white supremacist protesters in Charlottesville, Virginia. The kind of hatred and violence on display there goes against our every ideal. At Broward County, we are committed to celebrating diversity and standing up against hate. We are proud to join hands as a community and show that our diversity and love is our greatest strength, and stand in solidarity with the victims of those terrible attacks.

Coral Reef Conference

On August 7th to 12th, the 38th annual meeting of the US **Coral Reef Task Force** was held in Fort Lauderdale. **As Vice Mayor, protecting the natural beauty of Broward County and our home in District 6 is one of the most important things I can do.** Working with experts to make sure our coral reefs are preserved for future generations is a key step in making sure our beautiful oceans and shores are still there for our children and our children's children. This annual meeting brought together the foremost experts and advocates for protecting coral reefs with local community leaders to help create forward-thinking solutions for Broward County's oceanic preservation.

Our coral reefs generate over one billion dollars annually to our South Florida economy, and serve as an invaluable barrier against rising sea levels. It was a privilege to speak with some of the best scientists in the world in order to gain a greater understanding of the issue, and use this knowledge to create a positive framework for change.

The conference was capped by a screening at the Broward County Main Library, of the wonderful documentary **Chasing Coral.** This film does a beautiful job highlighting the pressing need to take bold action on this issue and how you can help by getting involved. **The documentary is available on Netflix, and features many local voices that are working to make a difference!** I highly encourage you to check it out.

National Night Out Against Crime

August 1st was the 2017 National Night Out Against Crime. This annual event brings together members of the community with law enforcement officers to raise awareness of community policing efforts through block parties and barbeques. Despite some rain, I was encouraged by the excellent turnout at these exciting events. The large crowds and joyous atmosphere sent the intended message loud and clear: our neighborhoods should be the safe places for families to get together and have fun. In addition to speaking with many valuable members of our local and law enforcement communities, I had the chance to enjoy some delicious homemade food, watch children in awe of the K-9 demonstration, and meet McGruff the Friendly Police Dog. Hi, McGruff! **National Night Out** is held the first Tuesday of every August, so if you missed out this year, I strongly encourage you to attend in 2018.

Budget Public Hearings

The County Commission is currently working on our FY18 budget, and we want to hear from you! The Commission will be hosting **Budget Public Hearings on September 14th and September 26th at 5:00 PM.** The hearings will be held at the **Broward Government Center at 115 S Andrews Avenue, Fort Lauderdale, Florida 33301 on the 4th floor in the Commission Meeting Room, #422.**



 Hundreds of Parts for Windows and Doors



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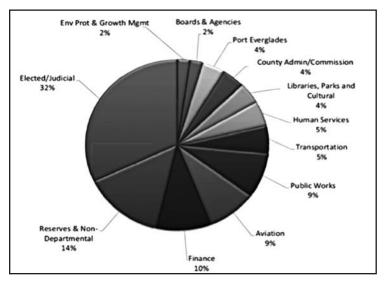


REPAIRS AND PARTS FOR YOUR WINDOWS & DOORS

Continued from Pg.8

As chair of Children's Services Council, I will be looking for ways to best allocate critical funds to help children across our county. The Children's Services Council will also be holding budget hearings on Wednesday, September 6th at 5:00 PM and Monday, September 18th at 5:00 PM at 6600 W Commercial Boulevard in Lauderhill, Florida 33319.

These hearings are a great opportunity to let us know any concerns or questions you may have about the upcoming budget. We value your insight into how to make our community run better!



Library Resources Available

School is back! Over the last three years, we have been working on ways to make the public library's online resources available to every student in Broward County. Next week, we will be voting on making these resources available by simply using the student's ID card. This makes sense, since both the County and the School Board pay for access based on the number of users.

As a former school librarian, this is a tremendous addition to the resources available to every student at **no extra cost.** This is what smart government looks like. I am excited to continue making great resources available to our students.

Our district office is conveniently located in the lobby of the Hollywood Branch of the Broward County Public Library at 2600 Hollywood Blvd, next to Hollywood City Hall. This office is open for your convenience Monday through Friday from 10:00 AM to 4:00 PM. If you would like to schedule an appointment, or you have a great idea, suggestion or an issue that needs my attention, feel free to call me at 954-357-7006/7790 or send me an email at bfurr@broward.org.

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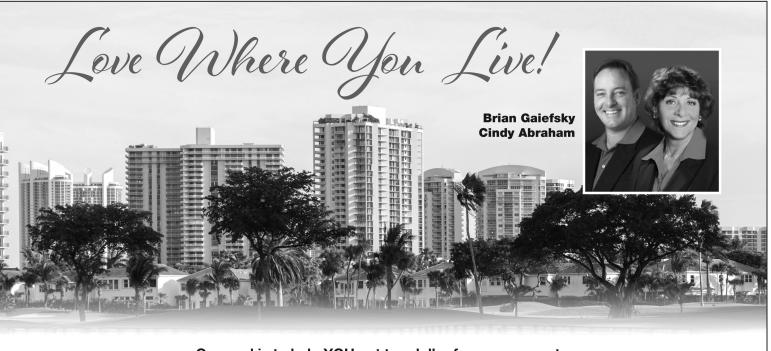
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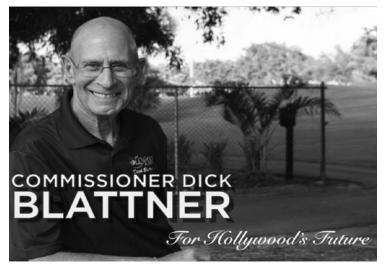
If you need to downsize or upsize we are in the business of helping families *love where you live!* We strive to help Veterans and renters achieve and make affordable homeownership a reality. We work with only the top lenders to get you pre-qualified. This call is free and the information is priceless.



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August Special Report: Alice Blue Gown. Alice's Restaurant. Alice through the Looking Glass. by Commissioner Dick Blattner



The "Alice" of this moment is not a woman's name, but an acronym for "Asset Limited Income Constrained Employed."

ALICE is a project of the United Way, whose study has concluded that

30°/o of all Americans are spending more than 50% of their income on housing That there is a shortage of safe, habitable, affordable

housing for them

We could be empathetic, concluding that, blessedly, this does not apply to us or our family (maybe your kids'), but you might be surprised that your neighbors might meet the ALICE definition. And don't forget, the remaining 50% of income has to cover transportation, food, medical, insurance, etc. Now we can probably understand how serious life can be, living paycheck to paycheck and hoping there is no emergency ahead.

It concerns me that so many people are locked out of home ownership and relegated to rental housing. I am not talking about the anecdotal millennials who prefer to rent (they will outgrow that when family comes along), but to the broader population that cannot qualify for a mortgage even though they are employed and earn a respectable income. They may be paying more in rent than what a mortgage payment might be, if only they could afford the down payment.

"Affordable" by definition, is based on a formula consisting of income and family size. For instance, family of four with a household income of \$60,950 would still be considered low income. That represents 80°/o of the County median income for a family of four. They should be spending not more than 30% of their income on housing, or \$1,666 a month. At that price point there is very limited availability. In built-out Broward County, there is a shortage of affordable housing stock, and virtually none is being built. There is too much demand for luxury and market rate product. That's where the easy money is.

The more I learn about affordable housing, the more there is to learn, but what is clear is that, like many things in life, this is a matter of money as well as will. The City Community Development Division receives \$2 million a year to be used for housing rehabilitation, replacing some unsafe structures, first time homeowner assistance, etc. (Minus operating costs).

\$600,000 from the State Sadowski Trust Fund \$370,000 in HOME funds from the Fed \$1 million in Community Development Block Grant Funds, from the Fed

Important to know that the State funds come from the Sadowski Trust Fund which governors and the legislature have raided for years, to the tune of \$1.3 billion out of a "bank" of \$1.8 billion. And the Federal government is just as bad, with past administrations reducing their contributions by 40% over the past four years. And there are no local funds.

Let me simplify my objectives here:

• First, for several years, the Commission/CRA has been working with Broward County to redistribute Tax Increment Funds from the Beach CRA. As proposed, and actually done this year, the CRA refunded \$1.5 million to the County, with the understanding that the County would consider returning that money as long as it was used for economic development outside the CRA. That "deal: is still pending.

• Should it be approved, I would recommend that the money be allocated to Affordable Housing; not to create more, but to provide:

Home owner assistance in the form of down payment assistance. This would be directed to families that have well-paying jobs, paying rent close to what a mortgage payment would be, but unable to obtain a mortgage; first time homeowner programs, property improvements so that once a family moves in, they don't face an unexpected roof replacement in a few years. Those who would be eligible are living in rentals, and once in an ownership position, that rental unit now becomes available to others.

Vouchers for low income families to assist them in finding safe, affordable rental housing.

We have a very experienced and competent staff that would create policies consistent with State and Federal Law.

• There still is a need to create additional housing for professionals; teachers, public employees, the creative class. To be considered is how to encourage and enable this to happen.

Finally, I have asked for a workshop on this subject, because the Commission has never adopted an Affordable Housing Policy based on additional funds being available. The City Manager has agreed to schedule this in the fourth quarter.

For an excellent analysis of the affordable housing crisis in South Florida, see the following link:

www.Miamiherald.com/opinion/op-ed/article16306150.html

More to learn. More to do.

Klink

The September Kitchen Korner by Cindy Abraham

II'm cheap. I admit it. Actually, I am frugal. Guess there is a difference. When it comes to food, it has to be on sale or I don't buy it. I love Publix BOGOs to stock up on brands that I use often. I wait until Publix has the \$10 off a \$50 gas card to buy stock items that I need. It is a great way to save on gas AND I don't worry about skimmers compromising my credit card. I get the Marathon cards so I can go see our favorite, good-looking gas station owner Alex Sofianos. up the street (NE corner of Pembroke Rd and Park. For our younger folks, his son Milti works with dad and is even better looking.

I do love Bravo for produce and meats – they have good deals and brand spanking new Bravo is getting ready to open in West Park. We will give you more details in the next issue.

I like Publix too. It is employee owned and the staff is always nice and helpful. Most of what I buy is BOGO every so often which I love. Then Aldi's opened at the corner of Washington and 441 – next to Burlington's. You need to go in the store and just go up and down every aisle and look at everything. The store is not that big and the selection is limited but the prices are unbelievably low!

I won't give up Bravo and Publix but for some items, Aldi's can't be beat. My biggest "win" was the first time I went. They had 73/27 ground beef for \$2.39 per pound but of course all the packages were 5 lbs. or more. Then I noticed one package had a sticker that said "1/2 price off taken at register". Hmm, the "best sold by" date was the next day but I figured I could freeze most of it. Bottom line, I got 5.18 pounds of ground beef for \$5.96. When I got it home I expected a little brown on the inside. Nope – pink all the way through and it was perfect! I made a 2-pound meatloaf and several burgers which I froze, and a potful of meatballs. SCORE!!

Their bread prices are GREAT! From mini-whole wheat bagels to Brioche buns for sandwiches. They have a big selection of fresh bread. Fruit is sold in bulk (good if you use a lot of something- limes, lemons, etc.). Otherwise Bravo is your best bet.

Aldi's selection isn't extensive and you have to bring your own bags (or buy their re-useable bags for 10 cents each – well worth it), but they have many normally expensive items at super reasonable prices. Their parmesan encrusted frozen chicken tenders are excellent – 12 big ones for \$5.49. I got good deals on pancetta, prosciutto de Parma, every kind of cheese, almond milk, half and half (although one day they were completely out of stock) and other dairy products. They have organic produce and pasta and even a gluten free section (not for me).

Their store brand is Kirkwood and I think the quality matches most of the big guys. The only exception for me was peanut butter. Theirs is good but I guess I am a peanut butter snob - only Peter Pan will do and I wait 'til it is BOGO at Publix. Cleaning supplies and paper goods are also a good buy. My neighbor hung some toilet paper on my door from Aldi's to try when I was wondering about it and it was almost as good as Charmin. (I have cool neighbors – what can I say?).

Bring a quarter so you can get a cart (you get the quarter back when you return it). They have a wine brand called Whispering Owl – the Pinot Grigio and the Chardonnay are not bad. Heck, Two Buck Chuck is now \$2.99 for a bottle at Trader Joe's and it sucks. Whispering Owl is \$2.79 and I like it fine.

I circled the frozen case with the salt-caramel crusted cheesecake (\$9.99) at least 15 times but didn't buy it. Ditto for their cookies – they look DELICIOUS. But I couldn't resist their cheese curls – I'll pick a salty snack over sugar most times.

Again, the selection is limited but it seems to be limited to what we use the most - and crave the most! Give it a try.

The lesson to be learned from the following recipe is use what you have on hand. Makes great sandwiches - use Aldi's Brioche buns or serve on apple slices. If you use only one tin of chicken you probably won't need the extra mayo or yogurt. I like a LOT of chicken.



BEST CHEATER CHICKEN SALAD

1 Container Aldi's Chicken Salad with cranberries and nuts 2 - 10 oz. tins Publix BOGO chunk chicken breast in water 1 stalk celery - chopped

3 green onions or 1 shallot or $1\!\!\!/_4$ small white onion chopped $1\!\!\!/_2$ cup mayonnaise or Greek yogurt if it is too dry

Lots of pepper

Salt to taste

Mix everything together in a bowl and enjoy!



RANDOM THOUGHTS – by Cindy Abraham

There was a TV show from 2003 to 2005 called American Dreams. It was about a upper middle class family of five set in the 60's and very well done. Typical stay at home mom, working dad, son in the military, and two younger daughters dealing with all that went along with living in the 60's.

One of my favorite characters was the mom played by Gail O'Grady. Although she was a stay at home mom, as her children got older, she was beginning to realize that the housewife thing was a bit unfulfilling so we see her enter the work force, go back to school etc. with all the accompanying resistance and judgement from friends and family. She was one of the more "progressive" characters; open minded, kind and accepting. I bring this up because in one storyline she realizes that a male co-worker is gay in a time when being gay was NOT acceptable. In one scene, she saw him kiss his boyfriend and this led to the discussion about him being gay. Her response was, "Have you tried to get help?" It was jarring. She said it in a very caring way but I thought "What the hell?!" Then I realized that in the 60's this was probably a reasonable response in a time when sexuality was not a topic of discussion or understanding. We've come a long way Mary.

I felt a little like her character when the "rename the streets" issue was going on. Not being personally affected by something does tend to dull our ability to understand and support a cause. Finally, our own Broward County Commissioner Beam Furr

explained it in a way that I could at least understand and relate; and ultimately agree with the decision. Understanding a relating are the important parts of any controversy. Agreeing to disagree is OK too.

Lately, I feel the same way about the opioid crisis. According to my google search: "It has been called the most perilous drug crisis ever. In the United States, the epicenter of the opioid epidemic, overdose deaths have quadrupled since 1999, killing 91 people every day." The article goes on to say, "The bright spot here is that addiction is increasingly recognized as a medical not a criminal problem, and new treatments are on the horizon. How do we protect the population from misusing opioids?"

We all saw the story about the parents being found dead from an opioid overdose in the front seat of their car while they had their 2 small children in the back seat. I am just going to stop here and say I don't get it. Why are so many people overdosing? And if anyone can get it through my head why we are so concerned about people abusing themselves to death who apparently are not threats to the rest of us, please share; although dying in front of one's children qualifies as abuse in my book.

I feel guilty because I can't feel sympathetic. And please don't say that I would understand if someone close to me died of an opioid overdose. I would feel bad that I didn't know they had an addiction problem but I wouldn't spread the blame.

SEPTEMBER IT SECURITY TIPS

Make THIS password different from everything else

You know you're guilty of it: using the same password for everything. Believe me, I understand how annoying it is to try and remember all those passwords; and if you're using the same password for sites that don't share sensitive information, like a login to a news feed you like to read, then it's generally okay.

HOWEVER, the ONE password you want to keep unique is your email password. If an e-commerce site you've registered at or bought from gets hacked - and you've used the SAME password you usually use for everything to register at the site - you can pretty much bet hackers are going to gain access to your inbox. They'll have your email and your password to the e-commerce site and will use that to hack in. From there, they'll have fertile ground for getting all your data and other passwords.

Learn to lie on password reset questions

A password reset question is where you register your answers to random questions that only you should know, like "What was your Mother's maiden name?" or "What is your favorite holiday?" If you forget your password, you can still get into the system by answering several of the questions that you registered for.

Unfortunately, many of the answers to common questions can be guessed either by looking them up in public records or having a limited set of options to choose from. For example, through trial and error, it wouldn't take you long to hit the correct holiday to answer the question above. One way to reduce your risk of being compromised is to lie when answering the questions. You might say that your favorite holiday is "Chevy" or "ABC123". That's a lot harder to guess than "Thanksgiving". Just make sure it's something that YOU can remember when you need to use it.

DON'T JUST CLOSE YOUR BROWSER

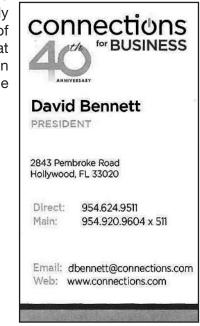
Logoff and then close your web browser.

When online accessing a banking site or any other application containing sensitive data, make sure you log off the site and THEN close

your browser. If you simply close your browser, some of the session information that a hacker can use to gain entry is still running in the background.

Sincerely,

David Bennett President, Connections for Business www.connections.com



New Changes to Chapter 718 courtesy of

Florida Realtor magazine:

While not exhaustive, here is a list of changes that you may come across in your real estate deals involving condominiums. All took effect July 1, 2017.

1. Estoppel Certificates. A condominium association must now issue an estoppel certificate within 10 business days of receipt for a written or electronic request for said certificate. The estoppel certificate (sent via hand delivery or electronically) has a 30-day effective period (35 days if sent by regular mail). If a requested estoppel certificate is not delivered within 10 business days, **a fee may not be charged for the preparation and delivery of that estoppel letter.**

Any condominium estoppel certificate is required to contain specific assessment information, such as the regular periodic assessment and frequency; an itemized list of all assessments, special assessments and other moneys that are scheduled to become due; whether there is a capital contribution fee, resale fee or other fee due and what the amount is; whether the association or the members have a right of first refusal to purchase the condominium; and the contact information for all insurance maintained by the association, among other things.

The association may charge a reasonable fee for preparation and deliver of an estoppel certificate, but the **fee may not exceed \$250.** If the certificate is requested on an expedited basis and delivered within three business days after the request, the association may charge an additional \$150. An additional fee of up to \$150 may be charged for an estoppel certificate on a unit if the current owner is delinquent in paying assessments.

2. Renter Rights. A renter of a unit has a right to inspect and copy the associations' bylaws and rules. Previously, renters were not given these rights.

3. Digital documents. By July 1. 2018, an association with 150 or more units must post digital copies of the required documents on its website.

Self-esteem, Beyond Belief - by Mike George



When I lose my estimation Of my intrinsic worth and value I look for affirmation From him and her and you

When it's not forthcoming Or when I disagree I make myself feel awful Asking, "What's happening to me?"

I learned to make this one mistake Of seeking validation From people, positions and possessions Thus creating life's complications

> But learning to remember How unique I always am I start to see my inner beauty And begin to think 'I can'

Self-esteem means realizing your value But not in monetary terms It's a deep intuitive knowing Not based on anything you learn

It's always their deep down This sense of a a beautiful you But being aware and knowing it Requires love and attention too Take a moment to sit quietly Cultivate your introspection Remind yourself you are unique And you will feel a new affection

One day you'll know that at the core You are pristine and perfect But to get there you will need To meditate and reflect

MEDITATION IS THE AVENUE TO REACH YOIUR WISDOM AND PEACE WHICH RESIDES INSIDE EVERY SOUL.

Awaken these beliefs by joining one of the free classes Hollywood offers.

Right now we are still on our summer schedule but beginning on October 1, we will resume many more free classes to help us all find our true self-esteem and realize that we can look in the mirror and see the real divine child of God who lives within.

Meditation brings you peace of mind and many ways to solve the problems of the day.

Hollywood Library classes are ongoing on every **Tuesday at 10:15am and 6:30 pm**. Hallandale library continues to offer classes the 1st and 3rd Saturdays on every month at **10:30 am**.

Carver Ranches library off Pembroke Road class are weekly at 10:30am

MEDITATION AT ARTS PARK AT 6PM IS SEPTEMBER 17TH

JOIN US, CLASSES ARE FREE...are you?

SUMMER Hollywood Meditation Highlights:

Hollywood Library: 2600 Hollywood Blvd. Tuesdays: 10:15am-11:30am & 6:30pm-7:30pm. August 15 & August 29: 10:15 session only: Out-of-town guest speakers along with meditations.

ArtsPark: Downtown Young Circle, Sunday, August 20, 6pm-7:30pm. Bring a Chair or Blanket.

Call Roz (954) 962-7447

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

Brahma Kumaris Hollywood Meditation Group

GLOBAL MEDITATION FOR WORLD PEACE Sunday, September 17, 2017 • 6-7:30 pm

Bring a chair and a flashlight, see you there.

MEDITATE@8 CALL IN FOR LIVE MEDITATION Call: 712-775-7031 • Meeting ID 660-469-256# Thurs. 8-8:10 pm

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SEPTEMBER 2017





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