

Inside Hillcrest

– Connecting Neighbors to Neighbors –



APRIL 2022

HOLLYWOOD, FLORIDA

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APRIL INSIDE HILLCREST

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QUOTE OF THE MONTH: *Great minds talk about ideas, average minds talk about events, small minds talk about people.*

HELP WANTED!

Anyone have a good carpet cleaner? I lost mine. Also very important: if you live in Hillcrest and are retired from the insurance industry, would you consider coming back and working for a local agency? They need someone with a 2-20, 4-40 or 20-44 license. The offices are close by and they can also use someone who can work remotely. PLEASE call Sharon King at **305-933-4900**.

SPOTLIGHT ON...

And we have another centenarian here in Hillcrest. Our "Spotlight On..." in this issue features Abe Wilson in Hillcrest 4.

LINDA SHERWOOD

I recently found out that our own Commissioner Linda Sherwood who has served us here in District 6, has resigned effective November. Her middle daughter has been fighting cancer for a very long time and now needs a treatment that is offered in Georgia. Linda has been traveling back and forth caring for her. As our Hollywood Commissioner, Linda has been a dedicated presence and an advocate for Hillcresters as well as for Hollywood as a whole. Public Service is a thankless job and few have the time, devotion, and thick skin to do it. We thank Commissioner Sherwood for her 14 years of service to our community.

MIRACLE BERRY

I wrote about the miracle berry in a previous issue. Lately, I seem to have several friends and neighbors going through chemotherapy. One of the side effects is constantly having a metallic taste for days after the treatment which makes food taste terrible. The so-called "miracle berry" is not only used to treat diabetes but it also corrects chemotherapy-related taste disturbances. Miracle berries contain a protein, Miraculin which coats the taste buds and changes their receptivity. Even sour foods taste sweet. I ate one and 20 minutes later bit into a lemon and it tasted like lemonade! I had ordered the plants in the

past so that we would have access to them in Hillcrest. Unfortunately, when it comes to plants, I can kill silk and I got four berries out of them before they died. So, I ordered another one and gave to my friend Helen Vella Basilone, a mindset coach here in Hillcrest who counsels anyone going through a rough time or starting a new venture. I figured the plant would like her better and I was right. It is thriving. If you or anyone you know is going through chemo and the loss of appetite is interfering with recovery, please let me know. They don't work for everybody but it is worth the try. Either call 8-HILLCREST Monday-Friday from 9-5 or email us at inside.hillcrest@comcast.net Read more about the miracle berry on page 9.

FRUIT IS NATURE'S CANDY

Milestones – rite of passage. The day we realize we can't eat like we used to. Anyone out there over 60 had jalapenos lately? If so, please stay off the elevator with me. What we use to be able to consume and the amount we could scarf down have changed as the years go by. Some of our favorite foods can turn us into a Russian president all night long...think about that one - you'll get it.

Also, one day something is bad for us and then another study comes out and all of a sudden, it is good for us. Again, I go back to the ancient Greek saying, "Everything in Moderation". So, my article about coconut oil in this issue has some information that you can take or leave. Of course, I try to do as much research as possible so I will share some of what I learned with you. Everyone is different as we know. One person swears by a product or process and it flat out doesn't work on someone else.

For the past couple of years, I have been a coconut oil fan, using it on my face and body instead of store-bought lotions and creams. I buy the extra virgin organic coconut oil. It is pricier but lasts a long time. At first glance it

seems very greasy and because it solidifies in the jar, it can be messy to use but it melts on the skin and is absorbed very quickly. If you are imagining how oily you would be with any other types of oils (canola, olive, etc.), don't worry, coconut oil is very different. I use it all over my face, arms, and legs every night and I also rub it on my feet and then wear socks for about an hour. For me, I think my skin smoother is than anything else I have tried and as I said, it completely absorbs in about an hour so wait before you get into bed so it doesn't get all over the bed sheets.

As for pineapple, it worked wonders on me before I even knew about it. Apparently, pineapple has bromelain that helps healing, especially for any type of facial surgery. In 2011 I got on a smoothie kick. Every day I had a smoothie with pineapple in it. Then I got a face lift. One month later, I was completely healed. I ran into a friend who told me, "I wish I had known – I would've told you to eat pineapple every day for a month before and a month after. It would have helped you heal faster." What?! It was a pure fluke that I had been doing that. However, DO NOT take a bromelain supplement before surgery without asking your doctor. And wait 'til you read what I found out about grapefruit!

The info I found about all of the above are in this issue and the smoothie recipe is on the Kitchen Korner page. And am I the only person in the world who didn't know the easiest way to clean the smoothie blender was to fill it 2/3 full of water and a few drops of kitchen soap and run it for a few seconds? I never stop learning something new!

PROTECT YOUR HOME AND ASSETS

There is an important article in this issue that you should read if you own your condo or home and have not applied for Homestead Exemption. We stay in touch with all of our buyers for at least the first year or longer to make sure they take advantage of paying lower property taxes.

However not everyone does what Keller Williams A Team Florida does for our buyers and sellers but we feel that "full service" means sticking around AFTER closing to be sure that the transition is smooth for them from helping them find affordable insurance to making sure they have the most reliable, honest, and reasonably priced movers, cleaners, plumbers, etc.



Building A Better Community

Continued on Pg. 2

Continued from Pg. 2

While perusing tax records for a marketing campaign, we found over a dozen Hillcrest properties that looked like that may be eligible for Homestead Exemption but have not taken advantage of it so if you are one of those who got a letter from us and need some help navigating the process, give us a call. You may be paying too much in taxes.

MESSAGE FROM OFFICE HAMMAKER, HPD

Many of you met Officer Hammaker of the Hollywood Police Department and our neighborhood liaison at the last Hillcrest Leadership Council meeting. And yes, we are overdue for an HLC meeting. We have been getting reports of car break-ins all over Hillcrest and Parkview. Lately there is an uptick in thefts of catalytic converters. Please encourage your residents to report any and all criminal activity to the HPD. When they know we have a problem, Officer Hammaker can get us the extra help we need.

“I will put in an extra patrol request for the Hillcrest area, so that officers are patrolling through the area when they are not handling calls for service. In reference to the Catalytic converter thefts, these are currently the most common thefts occurring and are happening both Citywide and Countywide. There are multiple detectives from our department and other departments that are working on these cases. It also seems that the suspects for these thefts specifically target vehicles that have been parked in the same spot for multiple days/weeks without being moved. **Please make sure that anyone who has a theft occur contact police so that we can complete a police report and have the case assigned to the detective.**”

PINEAPPLE

Pineapples contains Bromelain, which according to some studies, may reduce the duration of sinusitis symptoms, improve breathing, and reduce nasal inflammation. Manufacturers may sell bromelain as a capsule, cream, powder, or tablet, and when taken alongside standard medications can help relieve inflammation in the sinuses. Again, DO NOT take bromelain unless you talk to your doctor.

Along with reducing nasal inflammation in sinusitis, bromelain may also reduce inflammation elsewhere in the body. People commonly use bromelain supplements to improve the symptoms of osteoarthritis and rheumatoid arthritis due to its anti-inflammatory effects. However, the research is not conclusive on suitable dosages so that is another why adding a little pineapple to your diet is better than taking supplements. Bromelain also may help stimulate a healthy immune system to release inflammation-fighting immune system compounds.

GRAPEFRUIT AND THE FDA

Taking any prescribed medicine without reading the warnings is just not wise. I learned that after taking Meloxicam for my arthritis that I need to drink 8 oz of water with it and not lie down for 30 minutes. A friend mentioned that there are a lot of medications that do not interact well with grapefruit juice...?! Apparently, grapefruit interferes with proteins in the small intestine and liver that normally break down many medications. Eating grapefruit or drinking grapefruit juice while taking these medications can lead to higher levels of them in your blood — and more side effects. Wow. Here is what the FDA has to say:

Examples of some types of drugs that grapefruit juice can cause problems (interact) with:

- Some statin drugs to lower cholesterol, such as Zocor (simvastatin) and Lipitor (atorvastatin).
- Some drugs that treat high blood pressure, such as Procardia and Adalat CC (both nifedipine).
- Some organ-transplant rejection drugs, such as Neoral and Sandimmune capsule or oral solution (both cyclosporine).
- Some anti-anxiety drugs, such as BuSpar (buspirone).
- Some corticosteroids that treat Crohn’s disease or ulcerative colitis, such as Entocort EC and Uceris tablet (both budesonide).
- Some drugs that treat abnormal heart rhythms, such as Pacerone and Cordarone tablet (both amiodarone).
- Some antihistamines, such as Allegra (fexofenadine).

*** * * * * DISTRICT 6 UPDATE * * * * ***

I first met Linda Sherwood on a weekday morning soon after moving to Hollywood. I was looking out my kitchen window as I washed the dishes and saw a pop-up canopy, a podium and a few people in suits coming together under the shelter on a public space. This was a highly unusual event. As anyone who lives in or visits our neighborhood knows, on mid-morning weekdays our neighborhood is a very quiet place. You can usually hear the birds singing and the breeze swaying the trees in our historic designed roadways, but you rarely see people at that time. Most people here are at work, perhaps at their only job or perhaps at one of their multiple jobs. We are a proud working-class neighborhood. Our family had recently made the decision after circumstances of our child’s birth put his life at risk, that I would stop working so that I could care for our him. His care was our family’s priority.

I spotted Commission Sherwood so I walked over to see what was going on. She explained that she had been working for years to have the roundabouts in our neighborhood landscaped and this was a groundbreaking ceremony for that work to begin. I was happy to hear this as I had noticed their terrible condition. She encouraged me to become active in my neighborhood because there was no one to speak for this community at that time. I made a mental note, but I knew that my focus was the survival of my child.

It was a few years later that my neighbors and I worked together to create the Hollywood Gardens West Civic Association to serve as a voice for our community. I learned more about how our city government works when I served on the Community Advisory Board, which advises the Commission about how to best use state and federal dollars to benefit

neighborhoods with low-income residents. These experiences led me to better understand how local government works and how important small, local businesses, like mine, are to the general well-being of our city and our people. I also learned just how important it is for residents to be informed about decisions made for our city.

On Wednesday, April 6, 2022, Linda Sherwood officially announced that she will be stepping down from her seat with two years left on her term. Her daughter, who has been diagnosed with a life-threatening illness is undergoing experimental treatment outside the state and Commissioner Sherwood wants to focus of her daughter’s care. Whether we agree with all her policy decisions or not, we can show appreciation for her years as a community activist and fourteen years of elected public service for Hollywood.

According to the City Charter a vacancy on the Commission may call for a special election or wait until the next general election. In this case, Commissioner Sherwood is expected to serve through November 2022. At that time, Hillcrest and all the other residents of District 6 will have the opportunity to elect their new representative on the City Commission. The person elected will make important decisions that affect the day-to-day lives of all Hollywood residents. I as well as others will be filing to fill this seat. Be sure you make an informed decision and make sure your vote counts.

Idelma Quintana
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STATE OF THE COUNTY - County Commissioner Beam Furr - District 6



Greetings Hillcrest Residents,

An affordable housing crisis has become a defining issue in Broward County. New data indicates that rent in our region has increased by over 55% in just the past year. Rent is twice as high as the median renter household can afford. It is now improbable that families in Broward County can stay and build something special, creating community within neighborhoods.

We are the most cost-burdened region in the country when it comes to housing. This is not sustainable to build communities that people can live, work, and play here in our beautiful home.

But there is good news. Broward County has officially approved the largest investment in affordable housing we have ever made! The County Commission formally approved \$47 million in gap financing for affordable housing projects throughout Broward County. This is a 400% increase from our investment last year – a reflection of the growing need. This program is projected to create at least 1,025 units for low-to-moderate income residents. We have a long way to go, but this kind of investment shows our commitment to tackling this issue and providing the units we need.

As we move forward, we should be looking at ways to increase home ownership, which helps build communities and keeps families from being forced out. Home ownership creates generational wealth and builds assets for families, while encouraging residents to get involved in their neighborhoods. This is one of many needed solutions to our current crisis.

Polystyrene Ban

Great news! On April 26th Broward County Commission will taking the final vote to implement a ban on polystyrene and single-use plastics on Broward County property. Polystyrene products such as foam containers as well as single-use plastics are severely damaging to our

wildlife, waterways, and ecosystem. They litter our beautiful land, hurt animals, and destroy our waste stream. This ban will apply everywhere from libraries, parks courthouse, Airport, Port and many other facilities in between. This will have a significant impact on reducing this harmful waste from our waste stream. We have a long way to go to reach the ultimate global goal of reduce, reuse, and recycle. But this is a major step in the right direction.

IPCC Report

The United Nations Intergovernmental Panel on Climate Change released their annual report this month. The report revealed a startling fact – since 2016, more carbon has been added to the atmosphere than was added from the beginning of all humanity until 1945. This is exponential growth that is leading us towards a temperature rise of over 1.5 degrees, which is dangerous for the future of human life on our planet. It is beyond clear that we cannot sit idly by and allow this unsustainable growth in emissions to continue. Our entire future depends on making collective, global investments in electric vehicles, public transit, and other actions to reduce our footprint.

Contact Us

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. I am pleased to report that it has re-opened and is available to you from 10 AM to 4 PM, Monday through Friday. My staff is also working from my office in Fort Lauderdale and from other remote locations within our District. The Fort Lauderdale office is open for your convenience Monday through Friday from 9AM to 5PM. 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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April Kitchen Korner - by Cindy Abraham

The recipes below are healthy and so good that I have made them more than once in the past few weeks. On the cover I talk about supplements. Whenever I hear about a supplement that has vitamins or minerals that I should be taking, I google it to find out if I like any foods that contain them naturally. But you should ALWAYS research anything you are taking whether it is a prescription or over the counter.

For example, Krill oil is used for heart disease, high levels of certain blood fats (triglycerides), high cholesterol, high blood pressure, stroke, cancer, osteoarthritis, depression, premenstrual syndrome (PMS), and painful menstrual periods. I think that eating tuna or salmon once or twice a week is better than taking Krill oil capsules. But that is because we like tuna and salmon. If I didn't like fish or was allergic to seafood, I would take the capsules. But always read the side effects – you should NOT take krill oil before surgery because it interferes with blood clotting.

I mentioned smoothies in the cover story. When I started getting leg/foot cramps at night I learned that I may need more potassium in my diet. I found out that bananas and avocado are a good source of potassium. "Potassium helps start and stop muscle contractions. Low blood potassium levels can affect this balance, causing uncontrolled and prolonged contractions known as cramps." I know avocados are sky high pricewise right now but Aldi's has the big ones (Florida avocados) for \$1.99 each and they are perfect for this recipe.

I promise you that these recipes are DELICIOUS and are packed with many of the vitamins and minerals we need to keep our body "machinery" running smoothly.

SALMON STUFFED AVOCADOS (2 BIG servings or 4 regular servings)

You can use the leftovers as a dip.

1 large avocado for two servings or 2 large avocados for 4 servings, halved lengthwise – remove pit

14.5 oz can salmon drained (if you want to remove the skin ok, but I don't)

1/2 cup plain Greek yogurt

1/3 cup diced celery, 2 TBS

chopped fresh parsley

1 TBS fresh lime juice, 2 tsp mayo, 1 tsp Dijon mustard

Salt and pepper to taste

Chopped fresh chives for garnish (optional)



- Combine yogurt, celery, parsley, lime juice, mayo, mustard, salt & pepper in a small bowl; mix well. Add salmon and mix well.
- Scoop about 1 TBS flesh from each avocado half into a small bowl. Mash well and stir into salmon mixture.
- Fill each avocado half with about 1/4 cup salmon mixture, mounding it on top of avocado halves. Garnish with chives if desired.

SMOOTHIE RECIPE

Of course, using almond milk is better than dairy but use what you like and feel free to substitute other fruits. This is just the recipe that we happen to like and we make a small one in the morning when we take our vitamins. I am not a big breakfast person although I know I should eat something so this is my cheater breakfast. I used to say "I can't eat on an empty stomach" but too many people don't get my humor.



There are no set amounts for the fruits you want to use, I just throw in a little of everything that we like and/or have on hand. You can use frozen fruit but if you use a lot of frozen fruits, you will get brain freeze so you may want to soften them in the microwave. I even use the frozen chunks of avocado. The main thing is to get the pineapple and banana in there.

I pour almond milk in the blender (about 5 oz per person), a little melted coconut oil and then throw in a 1/2 banana, some blueberries, pineapple, avocado chunks, and right now I have frozen cantaloupe and mango that I am using up. Brian likes unsweetened cocoa in his (I do not, so I pour my portion in a glass and then add the cocoa and re-blend.) Use the good stuff. I have the 100% pure dark cocoa. I stopped putting spinach in the smoothies – although I couldn't taste it, Brian said he could and didn't like it.

He does like spinach in a sandwich and so do I. I know they say to use mashed avocado instead of mayo but I just like mayo I guess so I mash some avocado in with it. We do not eat a lot of bread but when we do we make sure the fiber count is at least 1 gram per 10 grams of carbs.

Why do I think I just made me sound like a health food freak? Trust me – I am not. But it is weird, the more healthy foods we add to our diet makes us not miss the unhealthy stuff. I can't believe I do not miss burgers at all although I will never give up bacon. Last week I tried 6 "power ball" recipes and this one was the best. They taste great and are only kinda-sorta healthy.

PEANUT BUTTER-OAT POWER BALLS

1/2 cup peanut butter, 1/3 cup honey

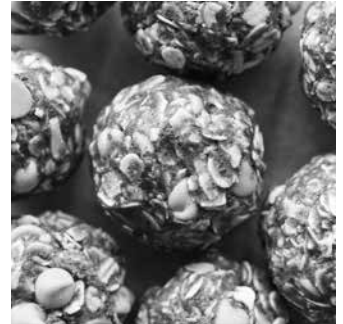
1 tsp Vanilla

1/2 cup shredded unsweetened coconut

1 cup rolled oats

1/4 cup semisweet chocolate pieces (I use dark chocolate chips)

1/4 cup snipped dried cherries, apricots, raisins or 50% less sugar raisins.



- In a bowl, stir together peanut butter, honey, and vanilla until well mixed. Stir in the coconut, the oats, chocolate pieces and dried fruit. Cover and chill 30 minutes.
- Using wet hands or gloves, shape mixture into 30 balls, each about 1 inch in diameter. Roll balls in chopped coconut, cocoa powder, or nut dust (Kitchen Korner fans know what that is) pressing slightly to adhere. Cover and chill 30 minutes before serving.
- Store In an airtight container in the refrigerator for up to 1 week but believe me they won't last that long!

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..... COCONUT OIL



Coconut oil contains MCT oil which is a type of **fat** called medium-chain **triglycerides**. MCT molecules are smaller than those in most of the fats you eat (long-chain triglycerides [LCT]). This makes them easier to digest. You can absorb MCT in your bloodstream quickly. As such, it's often found in the diet of bodybuilders and health buffs.

Coconut oil has a firm texture at cool or room temperatures because the fats in the oil, which are mostly saturated fats, are made up of smaller molecules. At temperatures about 78 degrees Fahrenheit, it liquifies. It also has a smoke point of about 350 degrees, making it a great option for sautéed dishes, sauces, and baked goods. This oil is also easily absorbed into the skin because of its smaller fat molecules, making it an excellent skin and scalp moisturizer.

Taken in moderation and used as a topical agent for moisturizing, coconut oil can provide many benefits.

The bad news is that coconut oil is high in saturated fats so I would seriously recommend speaking with your doctor before adding it to your diet. Putting it on your skin is one thing and although coconut oil works to reduce inflammation naturally, it's easy to overdo saturated fat in your diet when you consume coconut oil. Too much saturated fat can lead to high cholesterol, increasing risks of heart disease and stroke.

If you tend to eat a lot of foods with saturated fat, it is probably a bad idea to start with the coconut oil. **Best if you cut back on pastries and pies, dairy, and fatty meats which are the top three saturated fat culprits and remember that coconut oil is #4.** That being said, here are some of the claims of the benefits of coconut oil:

1. Helps Treat Alzheimer's Disease

More research is needed to fully link consuming coconut oil to better cognitive function. However, the chemicals found in the oil, particularly ketones, have been associated with reducing Alzheimer's disease symptoms by providing other energy sources for damaged brain cells.

2. Improves Skin and Hair Health

Many people are now incorporating coconut oil in products for cosmetic reasons, for their hair, skin, nails, and teeth. The substance has been found to be a safe and effective moisturizer for conditions like xerosis, or rough, dry skin. In addition, coconut oil can decrease protein loss in your hair, improving your hair health. Two of my friends swear by swishing coconut oil over their teeth 3 times a week (for 15 minutes!) to whiten them. The oil also denatures the bacteria. Removing oral bacteria greatly reduces your risk of periodontal disease.

3. Reduces Inflammation and Arthritis

In an animal study in India, the high levels of antioxidants present in virgin coconut oil proved to reduce inflammation and improve arthritis symptoms more effectively than leading medications. In another recent study, coconut oil that was harvested with only medium heat was found to suppress inflammatory cells. It worked as both an analgesic and anti-inflammatory.

Other Benefits attributed to coconut oil include treating UTI and kidney infections, protecting the liver from damage, fighting certain tumors that cannot access the energy in ketones, killing certain types of bacteria, reducing candida, creating a hostile environment for viruses, improving digestion; treating or preventing stomach ulcers and ulcerative colitis, and improving the symptoms of gallbladder disease. Some believe it gets rid of dandruff and thickens hair. Others claim that it increases bone volume and decreases bone loss due to osteoporosis.

BUT WAIT...THERE'S MORE!

Coconut oil can be used to clean wood furniture, stainless steel, get crayon off walls and remove the sticky residue let on jars when the label is removed. I do a lot of label removing since I need the jars for the upcoming Mango season when I make gallons of jam and mango chutney. I usually use creamy peanut butter. Rub in on the sticky glass, let it sit for 15 minutes and then scrub off. I tried the coconut oil mixed with baking soda just to see how it would work and honestly, the creamy peanut butter works much better.

Another article mentioned cuticles – yes, coconut oils is great for softening cuticles. Rub in all over your hands and feet, especially over your cuticles. I put on socks or cloth gloves for at least an hour. Always give coconut oil at least an hour to absorb in your skins so when you go to bed you don't get oil all over the bedsheets. It also works for removing make-up. I haven't tried it to lubricate squeaky hinges or to repel mosquitos but if you do, let me know if it works. Especially if it is effective against mosquitos.



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WHAT IS A MIRACLE BERRY?



Synsepalum dulcificum is a plant in the Sapotaceae family known for its berry that, when eaten, causes sour foods (such as lemons and limes) subsequently consumed to taste sweet. The berry of the miracle fruit plant is used as medicine. People take miracle fruit to treat diabetes and correct chemotherapy-related taste disturbances. In foods, miracle fruit is used as a low-calorie sugar-free sweetener.

How do they work? Miracle berries contain a protein, Miraculin. The protein coats the taste buds and changes their receptivity so that sour foods taste sweet. The more sour/acidic a food is, the stronger the sweet flavor becomes.

The berry itself has a low sugar content and a mildly sweet tang. When the fleshy part of the fruit is eaten, the Miraculin molecule binds to the tongue's taste buds, causing sour foods to taste sweet. At neutral pH, miraculin binds and blocks the receptors, but at low pH (resulting from ingestion of sour foods) miraculin binds proteins and becomes able to activate the sweet receptors, resulting in the perception of sweet taste. This effect lasts until the protein is washed away by saliva (up to about 30 minutes). Miracle berries are 100% safe and legal. They grow here in South Florida. They are naturally cultivated and safely eaten for centuries and are said to have absolutely no harmful effects.

The plants and products can be purchased online from the Miracle Fruit Farms located at 16300 SW 184th St, Miami, FL 33187. This family owned business has been serving cancer patients and hospitals for years. You can go to their website <https://www.miraclefruitfarm.com/> for more information.



Helen Vella Basilone

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



Cindy Abraham



Brian Gaiefsky

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

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

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

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

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



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HILLCREST REAL ESTATE NEWS - HOMESTEAD EXEMPTION

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



A few years back we took a listing for clients who had bought their unit from us. To my dismay, they had never filed for Homestead Exemption. From then on, I keep an eye on our buyers to be sure they are taking advantage of this benefit. In a nutshell, it greatly reduces your yearly real estate taxes

and it is easy to do. Brian and I will even come over and guide you through it.

Two important caveats: You must have taken possession of the property on or before January 1 of this year. If you close on the sale during the year, the seller's tax rate will apply. Secondly, if this is NOT your primary residence DO NOT file for homestead. We listed a unit for a snowbird who was double-homesteading; her home in Connecticut as well as her unit here in Hillcrest. When we went to sell it, Broward County hit her with a \$28,000.00 bill for back taxes, fees, and penalties.

That being said, if you qualify to apply for Homestead Exemption, Florida homestead has important benefits, including **asset protection, family protection, and property tax savings**. And if the homeowner is married, he or she cannot transfer the homestead without the signature of his or her spouse (even if the spouse is not listed on the property. You may also be eligible for additional exemptions for widows

and widowers and those who served our country. You should read the articles in Inside Hillcrest by Marty Kiar, our wonderful Broward County Tax Appraiser who wrote in the March issue:

2022 Property Exemptions – It Is Not Too Late to Apply While the timely deadline to apply for any 2022 exemption was March 1, applicants can late file until September 19, 2022. If you both owned and made the property your permanent residence as of January 1, 2022, you can still apply for 2022 Homestead Exemption and any other exemptions. You can apply for all exemptions online at <https://web.bcpa.net/bcpaclient/#/Homestead>.

Florida has generous homestead laws that protect property owners from claims by creditors. These laws protect qualifying Florida homeowners from having their homes forcibly sold to pay creditors. Florida's homestead laws protect an unlimited amount of value in a home. Even luxury homes worth millions of dollars are fully protected from creditors under Florida homestead law. The protection provided by Florida homestead law can be inherited by the surviving spouse or heirs of the property owner. As long as the deceased person does not leave the property to someone other than a spouse or qualifying heir or leave a will that requires the property to be sold, the home will continue to be protected from creditor claims after the owner's death.

For more information go to BCPA.NET, click on Property Search and plug in your address to be sure you are taking advantage of ALL the exemptions. If you have any questions, call us at 954-964-2559 or email info@ATeamFlorida.com.

MARCH 2022 STATE OF THE MARKET REPORT

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



The market continues to get hotter. My guess is that Hillcrest condos have gone up 20% in the past six months. However, anything completely original is still a tough sell and will not get the big bucks. Remodeled units do not last long on the market. As of this writing, there are only 12 active listings.

In March TWENTY-TWO units went under contract and TWENTY-FOUR closed. Of the 22 pending sales, fifteen were 2/2 units and eight were 1/1/1 units. This month I am printing the Active listings keeping in mind that anything you see listed below could very well be under contract before we go to print.

To give you an idea of the gap between original and remodeled, of the 24 closed sales, the 12 one bedrooms sales prices ranged from \$89,200 to 170K, 1296 SF 2/2 units in the high rises had a high of 215K and a low of 125K. The 1499 SF corner sales in buildings 21 through 24 ranged from 155K to 196K in March but we closed on one April 4 at 200K.

Again, if you want to sell, you need a place to go and things are high all over. Ideally, you have enough money or can get a mortgage to buy before you sell. Contingency offers are rarely considered but we do have a couple strategies that have made us successful in this area also.

At least once a week we actually talk someone out of selling which surprises the heck out of them. Bottom line: we do not do anything that is not in the best interests of our clients/neighbors. If you are thinking about selling, talk to us first. **Call me or Brian at 8-HILLCREST or email info@ateamflorida.com.**

HILLCREST APRIL 2022 CONDO LISTINGS

Building	Unit #	B/B	SF	List Price	Orig. List. Price	DOM
C-27	901	2/2	1344	255,000	235,000	152
24	717	2/2	1132	200,000		3
17	402	2/2	992	200,000		77
R-20	604	2/2	1100	199,990		8
R-19	401	2/2	1150	199,990		9
22	503	2/2	1216	179,900		6
15	512	2/2	992	170,000	175,000	62
1	101	2/2	910	154,000		24
4	309	1/1/1	744	139,900		6
6	208	1/1/0	672	133,000		43
8	210	1/1/0	672	129,900		12
27	704	1/1/1	876	115,000	108,000	68

PARKVIEW AT HILLCREST STATE OF THE MARKET MARCH 2022

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

In March nine single-family homes and townhomes went under contract or closed. As of this writing there are only THREE active listings. Some of you have pointed out that not all of the information that we print about sales is entirely correct. I can only go by how the selling agent enters the data in the MLS, and believe me, we are too busy dealing with rookie agents for our own listings so I don't really have the time to research all the details of every sale. I DO know that one of the homes listed below was NOT built in 1921 as the listing claimed.

When you list your property, please take the time to check it carefully when your realtor sends it to you for review. Check the verbiage as well as the pictures. Mistakes can be costly for a seller when information is incorrect.

ACTIVE LISTINGS

ADDRESS	B/B	SF	LIST PRICE	PREV. SOLD FOR
S-3713 Greenway Dr	4/2/1	2679	1,125,000	
S-3701 Greenway Dr	4/2/1	2679	1,125,000	
S-1001 Banyan Dr	3/2/1	1769	635,000	381,000

MARCH PENDING SALES

ADDRESS	B/B	SF	LIST PRICE	PREV. SOLD FOR
S-4334 Large Leaf Ln	5/3/0	2501	890,000	538,100
S-4325 Large Leaf Ln	3/2/1	2423	870,000	475,900
T-4924 Greenway Dr	3/2/1	1952	675,000	423,800
T-1505 Myrtle Oak	3/2/1	2107	625,000	430,800
T-4810 Eucalyptus	3/2/1	1561	500,000	344,300

MARCH CLOSED SALES

ADDRESS	B/B	SF	LIST PRICE / PREV. SOLD FOR	DOM
S-1383 Silk Oak Dr (pool)	5/3/1	2795	939,000 / 544,800	323
S-1462 Evergreen Terr	3/2/1	2220	865,000 / 616,700	16
T-5185 Eucalyptus	3/2/1	1776	660,000 / 427,200	2
T-1040 Eucalyptus	3/2/1	1421	476,000 / 369,000	5

PARKVIEW AVAILABLE RENTALS

ADDRESS	B/B	SF	PREV. /CURRENT	DOM	NOTES
S-1487 Pongam Ter	5/3/1	2501	6900	12	Pool/1-car garage
S-4615 Greenway Dr	3/2/1	2300	6700	17	Wtrfront/2-car
S-4394 Greenway Dr	3/2/1	2220	5500	27	2-car garage

PARKVIEW RENTED IN MARCH

ADDRESS	B/B	SF	PREV. /CURRENT	DOM	NOTES
925 Banyan Dr	3/2/1	1768	4950	13	2-car garage
1402 Myrtle Oak	4/2/1	2220	4700	13	Wtrfront/2-car
1402 Silk Oak	3/2/1	1923	4510	15	Wtrfront/2-car
5087 Eucalyptus	3/2/1	1768	3800	35	Wtrfront/2-car
1455 Silk Oak	3/2/1	1800	4000	19	2-car garage
3932 Long Leaf	3/2/1	1580	3800	25	Wtrfront/1-car
1070 Eucalyptus	3/2/1	1561	3600	23	1 car garage
3982 Long Leaf	3/2/1	1580	3600	52	1 car garage



MARTY KIAR BROWARD COUNTY PROPERTY APPRAISER



Market Reports

The Broward County Property Appraiser's Office gathers property sales information across the county on an ongoing basis. The BCPA Market Report, which is updated on the 16th of every month, reflects the prior month's sales data. These monthly reports provide a visual representation of the properties sold along with the median sale prices for residential properties. The top five cities with the most sales are also listed. The BCPA Market Report can be found at <https://web.bcpa.net/bcpaclient/#/Report-Market-Sales>.

Live Data Reports are also available on our website showing the current parcel count, average just value and median just value of properties within Broward County. Website visitors can also download a year-to-year comparison of sales by selecting the specific month. Here is a sample of the market report available online:



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 2022 exemptions is September 19, 2022.

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

Marty Kiar

Take care,
Marty Kiar, CFA
Broward County Property Appraiser



Barbara Buxton, J.D., LL.M. Attorney at Law

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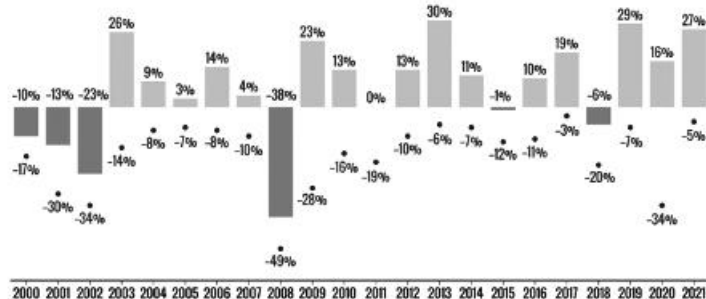
Just a quick note to offer some perspective on the (many) headlines floating around. **Are we in a bear market?** In some sectors, yes, stocks have dropped more than 20% from their last peak, which is the technical definition of a bear market.¹ So, we're in bear territory, at least. But, as of this writing, the broader S&P 500 has not entered a bear market. It might, of course. That's absolutely possible in this environment. So, let's remember that we're not day traders. We're long-term investors, and the day-to-day and week-to-week gyrations aren't as important as what happens over years.

Here's a quick chart showing just how common big market drops are:

S&P 500 Drops Each Year Since 2000

Stocks have dropped 10%+ in 14 of the last 22 years

● Intra-Year Drop ■ Annual Performance



Source: FactSet, Standard & Poor's, I.P. Morgan Asset Management. Returns are based on price index only and do not include dividends. Intra-year drops refers to the largest market drops from a peak to a trough during the year. For illustrative purposes only. Returns shown are calendar year returns from 2000 to 2021.
I.P. Morgan Asset Management Guide to the Markets 10 2022

Is another financial crisis imminent?

The professional economists who study these things don't think so. Russia's economy is definitely in trouble and the country may default on its debt repayments. While that's not good news for the banks and institutions that are owed money, the debts are not enough to put the whole financial system at risk.

What about inflation?

Inflation's definitely a worry right now. Before Russia's brutal invasion, the Fed had planned to kick off a series of rate hikes this month to bring inflation down. Their policymakers were counting on smoother supply chains and a return to greater normalcy to help offset the impact of higher rates.

Now, however, higher energy and commodity costs, as well as more shipping disruptions caused by the war, mean inflationary pressures are even greater and could send prices higher this year. That means the Fed has a very tricky path to guide inflation lower without spooking markets or triggering a recession. It's possible Fed leaders will choose a slower pace for their rate hikes amid the uncertainty.⁵ So, let's talk about the big "R."

Is a recession coming?

That's really hard to say with so many unknowns. Currently, economists don't think a U.S. recession is likely, but the risk is definitely on the horizon.⁶ Inflationary pressures, consumer expectations, and funky interest rate patterns (called an inverted yield curve) could be flashing warning signs. Does that mean a recession is certain? Definitely not. Is it a risk worth watching? Absolutely. So, we will.

Because there is a lot of uncertainty swirling, forecasts and predictions are not very accurate or useful. Instead, we focus on the very few things that are within our control: our strategies, our reactions, and our compassion for ourselves and others. That was a lot of information to process.

I'll be in touch with updates as I have them. In the meantime, for those of you interested in my take on the global impact of the Russian invasion of the Ukraine, here is an article I wrote on the subject.



WAR IN UKRAINE, WHAT HAPPENS NEXT TO THE MARKET?

David Treece, AIF®, MBA | March 18, 2022

Over three weeks ago, Russia invaded Ukraine. We continue to believe Western governments are unlikely to escalate this war by directly engaging Russian military forces. Instead, their primary tool has been economic sanctions. While there is clear evidence that the sanctions have impacted the Russian economy, they have also exacerbated global economic headwinds. With the U.S. and the United Kingdom just announcing a ban on Russian imports, price pressures will continue longer, and overall inflation will become more entrenched in the global economy, potentially slowing overall growth. Though risks are increasing, now is not the time to alter your portfolio risk above or below your long-term investment objective.

Western sanctions on Russia have affected its economy with the value of the ruble plummeting to a record low and the Russian Central Bank forced to double its key interest rate to 20%. **Tougher sanctions** by Western nations have torpedoed Russia's markets, its economy, and the ruble, which has tumbled in price to less than a penny—an all-time low against the dollar. **The VanEck Russia ETF** (ticker: RSX) has lost over 60% in two weeks. However, sanctions are giving **new life to cryptocurrencies**. However, with sanctions limiting the purchases of Russian exports and because Russia is a significant exporter of commodities such as metals, agricultural products, and chemicals, global prices have spiked for these commodities. The result has been significant price surges in commodities usually supplied by Russia into the global economy including wheat, nickel, oil, and natural gas. For example, here in the U.S., oil has doubled since its December low and gasoline prices have reached a new record high of \$4.17/gallon.

These sanctions, especially the Russian energy ban, will continue to drive inflation pressures higher. While the possibility exists that more fossil fuels can be acquired from Saudi Arabia, Venezuela, and Iran or that the U.S. can increase domestic oil production (we are still producing about 1.5 million barrels of oil less per day than before the pandemic), this will take some time to reach the economy. Since energy is about 7% of the consumer price index, expect inflation to be elevated much longer than anticipated prior to the Russian invasion. Furthermore, given the impact of higher prices on a domestic economy that was already flashing slowing economic growth signals such as a flattening yield curve, falling consumer confidence, and declining real wages, stagflation is a distinct possibility. *Stagflation occurs when an economy is experiencing a simultaneous increase in inflation and slower economic output.*

Optimistically, we do not expect a recession now. Despite the jump in prices, the consumer is in great shape financially, spending data continues to show strength, and the labor market is very robust. Despite our optimistic tone, the rise in prices due to the Russian invasion and ensuing sanctions raise uncertainty around our economy and domestic monetary policy. The Federal Reserve (Fed) is in a tough predicament. The Federal Reserve today signaled that it would raise interest rates at its six remaining meetings this year, as it increased its benchmark federal-funds rate by a quarter point for the first time since 2018.

The pace of those increases is not clear, and Fed Chairman Jerome Powell stressed that policy makers would respond as needed: "Every meeting is a live meeting," he said. "And we're going to be looking at evolving conditions." The probability of another quarter-point bump at the next Fed meeting, on May 3-4, is now 66%, according to the CME FedWatch Tool.

Continued on Pg. 14

Continued from Pg. 13

The minority see a half-point increase. *"The chance of recession is not particularly elevated," Powell said. "All signs are that this is a strong economy."*

Investors may also have been mindful that the start of a Fed tightening is not necessarily bad for stocks. There have been five rate-raising cycles since 1990, and the major stock indexes ended up a year after the first rate increase 80% of the time, according to our friends at Dow Jones Markets Data.

The Fed forecast a consensus funds rate of 1.9% by year's end, which would mean a hike at each of the remaining central bank meetings this year.

"This is a very aggressive move," David Kelly, chief global strategist at JPMorgan Asset Management, said on CNBC's "Power Lunch." "I just want the Fed to maintain some flexibility. In the long run, we must get rates back to positive real levels. But there's a lot of uncertainty out here, and remember we've got a lot of financial assets which are built on the edifice of super low rates, and you can't just raise those rates up to normal levels overnight and expect nothing bad to happen."

Mortgage Activity Weakens. U.S. mortgage applications activity declined 0.7% last week after falling 13.1% the week prior. New purchase-related applications fell 1.8%, following a prior week decline of 10.1%. Positively, refinance activity increased 0.5% after falling 15.6% previously. The average 30-year fixed home loan rate topped 4% a third week, climbing to 4.15% from 4.06%. Quite notably, refi's fell below 50% of all loan activity for the first time since June 2019.

The 30-year mortgage rate rebounded this week following a jump in the 10-year Treasury, which topped 1.95%, said George Ratiu, Realtor.com's manager of economic research. Inflation continued accelerating in February at the fastest pace in 40 years, sparking broader concerns

about a consumer spending pullback in the months ahead, Ratiu said. Prices kept rising last month, pushing a key inflation measure to a level not seen since January 1982.

We have a housing crisis. Since March 2020, the number of homes available to sell fell by 600,000 to just 376,000. Demand for houses is so hot that a third of new listings go under contract in less than a week.

"It's like that Hungry Hungry Hippo game in the 1980s, except there's only one ball," real estate expert Logan Mohtashami told Insider. "The sheer panic of needing somewhere to live is hitting everyone."

"It's like that Hungry Hungry Hippo game in the 1980s, except there's only one ball," real estate expert Logan Mohtashami told Insider. "The sheer panic of needing somewhere to live is hitting everyone."

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SPOTLIGHT ON...ABE WILSON, HILLCREST BUILDING 4

Thanks to Diane Papillon, Hillcrest 7, we found out we have a special birthday boy in our community. Abe Wilson turned 100 years old on April 2, 2022. His nephews and neighbors threw him a party at Mo's Bagels and Deli. Below is a copy of the speech his nephew Victor gave at the event.

UNCLE ABE

Just a few thoughts on Uncle Abe. I am 75 years old now. By the time I came into Uncle Abe's life he had already:

- Been through the Great Depression. At the time he lived in a candy store run by his parents
- Worked in NYC for the astronomical sum of \$12/week.
- Worked in ship yards preparing for WWII.
- Served in the army during WWII including on an anti-aircraft unit in the Philippines and then in Japan as part of the occupation forces after the war that left him partially deaf in one ear.
- He was there when his brother Jack and his wife Betty ushered me and my brother into the world. Even though I occasionally relieved myself (as a baby) on him, he didn't hold that against me.

Abe grew up near his 11 cousins in Queens, NY, including Jake who will be 100 years old in June. Great genes in this family!

In later years, Abe would travel out to the wilds of Long Island to come visit us and take us to the beach in his Henry J convertible. In his 40's, he met and married the love of his life, Aunt Carol and they were together for over 50 years.

Abe became well known in NY for riding his bike all around town meeting all walks of people from Presidents to CEOs to building superintendents and delivery men. Later when Aunt Carol became ill with MS, they moved to Florida. He still loves to meet people but wisely gave up his bike. He doesn't trust Florida drivers!

Years ago, the word "goat" was used to describe someone who was the "fall guy". Today we use it as an acronym; G-O-A-T, Greatest Of All Time. Well, I don't know about "all time" but for the last 100 years, Abe has been a philanthropist, a caring neighbor, a loving husband, and friend to many. In my book, Uncle Abe is a GOAT!



ABE WILSON, Hillcrest 4, celebrates his 100th birthday with friends at MO'S Bagels and Deli



From left to right, George Tamburino, Abe, Patricia & Steve Redelick



Victor Wilson, Abe's nephew, speaking at the party.



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PERSISTENCE...NOW IS THE TIME TO KEEP MOVING FORWARD

By Aruna Ladva Brahma Kumaris London, England submitted by Etta Stevens



To succeed in life we require perseverance. In fact, we began life with perseverance without even knowing it... Remember when you were just a young toddler... when you began to walk... Despite the number of falls and unfortunate landings... you persevered, which is why you can walk today.

"A hero is an ordinary individual who finds the strength to persevere and endure in spite of overwhelming obstacles." Christopher Reeve

In order to learn anything new in life we need to persevere. Whether it be to talk, walk, cook, ride a bike, climb a mountain, drive a car, whatever it is... we can rarely get it right on the first day. I remember in my early baking days; I baked several cakes before feeling confident that they would taste just right. So, what is perseverance? Perseverance means to push through even when the going gets tough. It means continued efforts despite the obstacles and challenges, to keep experimenting with new approaches to those challenges. Synonyms for perseverance are words like resolute, firm, determined, spunk, moxie, staying power, endurance... and more!

"I have tried 99 times and have failed, but on the 100th time came success." Albert Einstein

How is perseverance different from stubbornness? Well, perseverance is very different. Stubbornness is infused with ego... perseverance is permeated with humility and modesty, because we are willing to learn and grow. In stubbornness we are simply trying to prove a point. In ego there is no real interest to discover how to evolve through learning from others and situations. Well, from the ego's perspective... why bother? Because the ego thinks it knows everything anyway! Hence whatever the seed is... so will be the fruit. In humility, an open minded soul knows that there is much they do not know, and that openness to learning will enable us to grow. Someone with a closed mind, with ego, such a person will think that they are already perfect!

Why should we persevere? It is because we strive for perfection, and whatever it is we are trying to achieve, that obviously gives us a purpose. Why do we do what we do? What motivates us in life? What are the benefits for us? Simply because the results brings us joy, some profit, some reward, some satisfaction, and this will often come from learning and growth.

There are many examples of people who persevered and succeeded because they had a vision. J K Rowling, the author of the Harry Potter series, at the time of writing her book, Joanne was a single mother, unemployed and down on her luck. She would write the Harry Potter series on the red buses in Britain, while on the trains and even in the local café. Even when the first novel was rejected several times, but still she persevered. Wow! We can all see the fruit that came from that one humble seed, from perseverance and J K Rowling's personal faith in her book.

"Our greatest weakness lies in giving up. The most certain way to succeed is to try just one more time." Thomas Edison

Thomas Edison persevered repeatedly with his lightbulb! He said with each failure came new learning, it was a step towards making his lightbulb better next time, until he made the perfect lightbulb! Henry Ford persevered... as did Muhamad Ali and Walt Disney, and the list goes on.

We can see that effort focused in the right way in the right place will bring a reward.

We persevere intensely for something when we make it a priority in our life. For example, we save up for a vacation, a hobby, or we may aim to exercise to become fit or slim. So, for this there has to be a consistent effort. Things don't happen overnight. We don't become wealthy because we dream of becoming a millionaire. We don't just lose weight because we had the thought... even if sometimes we may wish that was so! Small steps, steady steps help us to achieve our aim.

It is when obstacles come that we need to show more vigor and oomph. Let us say that obstacles come to test us, to see if we really want the thing we are running after. So, it is just a test. We have to acknowledge it as such and pass the test with honors.

Dr Angela Lee Duckworth is a psychologist, author and an American academic and researcher. Angela's field of interest is looking at 'grit' and the strength of character of people and seeing how we can develop more perseverance. When we believe our efforts matter, then we will naturally have more interest, practice, purpose and hope in life.

So now visualize what it is you want to pursue in life... give it power by breathing life into that vision. Now get in touch with your intrinsic values and give light and energy to them so they can be ignited. We need an open mind, not a mind that is stuck and closed.

Any artist, musician, dancer, or athlete finds success through their continual effort and perseverance. The martial art expertise displayed so effortlessly by Bruce Lee, recorded forever in his famous films, that art was simply the result of perseverance. He knew that a focused mind, daily training, and discipline would bring him results.

"Be like water making its way through cracks. Do not be assertive, but adjust to the object, and you shall find a way around or through it. If nothing within you stays rigid, outward things will disclose themselves.

Empty your mind, be formless. Shapeless, like water. If you put water into a cup, it becomes the cup. You put water into a bottle and it becomes the bottle. You put it in a teapot, it becomes the teapot. Now, water can flow or it can crash. Be water, my friend." Bruce Lee

The wise soul will not just make effort, but they will also find new ways to develop. Sometimes, we have to make a detour on our journey, to find another way, as we move towards our destination and that's OK. It is Time, to persevere in life, and be wise enough to know when to change direction if necessary. But giving up is not an option. ___IT'S TIME ~ by Aruna Ladva Brahma Kumaris England

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 persevere 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. The early morning is the best time to meditate and also before bed 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, AND PERSISTENCE.

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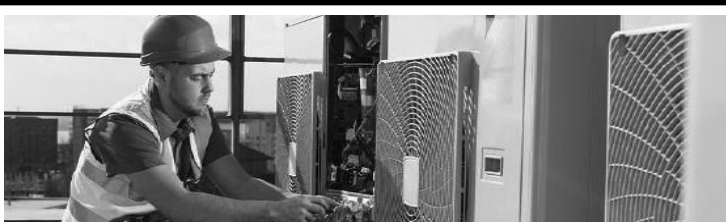
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