Inside Hillcrest

- Connecting Neighbors to Neighbors -

NOVEMBER 2023

HOLLYWOOD, FLORIDA

VOLUME 17 • ISSUE 11

NOVEMBER INSIDE HILLCREST

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RESIDENTIAL PREFERRED VENDOR LIST

Inside Hillcrest is getting more and more referrals for advertisers. Many of you call us when you are looking for a reliable business or service provider and it occurred to me to start a Preferred Vendor list for home and condo owners. We have one for building projects that is reviewed every year for updates and changes. We even started putting the building number next to the vendor's name so that your boards can call the building who used them for more info.

We have started a list of recommended vendors for condo and homeowners. We have doctors, attorneys, electricians, plumbers, car repair, locksmiths, impact window installer, etc. that have been recommended by Hillcresters. Some end up advertising with IH which supports our community. Since the beginning of Inside Hillcrest in 2008, only businesses that are owned or recommended by Hillcresters can advertise with us. Long-time readers know we have no problem outing businesses that that do the wrong thing by one of our residents. They end up on the front page with their name and description of the bad behavior. Yes, with a line through their business name so there is no doubt they are NOT recommended.

One that I recall was a plumbing company about 10 years ago that charged one of our elderly residents \$300 to fix his 30+ year old yellow toilet. Haven't seen one of their trucks in Hillcrest since.

If you have a local business that you have used for some time, and you would recommend their services to a neighbor, let us know. They do not have to be an advertiser in IH, they just need to be the best at what they do. I recently got into a fender bender and used the body shop recommended by the guy I hit, believe it or not. They were GREAT!!! Honest and competent. Their business card is on my Kitchen Korner page. They are right up the street, just south of Washington off N 56 Ave. Nelson does not speak much English, so I did bring Rosie with me to translate. But his work is flawless, and he goes by the book. My insurance company sent a rep to check out what he had to do and approved the cost. Oh, and the guy I hit is using us to find a home for him and his family. Not the best way to get clients but...

TWO NEW ADVERTISERS

At one of the HLC meetings we talked about

how a reverse mortgage could be a great thing for someone elderly who has at least 50% equity in their home or condo. We printed some info in Inside Hillcrest. A reverse mortgage can pay the homeowner or condo owner a monthly tenure or they have the option to take all their proceeds at the closing or in any disbursement amounts they so desire.

This does reduce the total equity in the home or condo but that is their heir's problem... Once my kids were 22, alive, out of school and not in jail, they knew they were on their own. Not a big fan of leaving an inheritance to ablebodied adults but that's me.

Hillcrest 26 has started the process of the building itself getting certified for the program. We sent the application to all the buildings. There is no guarantee that the FHA will approve a building. However, according to Lou Silver, the Senior Marketing Director for Mortgage Solutions, they also have a "Non- FHA product that is automatically approved based on the value of the property and the age and credit of the borrower. Of course, they want to first try to secure an FHA reverse but if that fails, they have the Guaranteed Issue reverse as a safety net. Many borrowers prefer the Guaranteed issue as it does not have any MIP charges and provides a fixed rate vs. an adjustable and all the funds disburse in one lump sum tax free at closing." See page 3 for Mr. Silver's contact information and give him a call if this is something that would interest you.

In the last issue we included a business card for Half Price Locksmith who was recommended highly by one of our residents. Their correct phone number is their new business card inside this issue. If you need a locksmith, their service is impressive.

SPOTLIGHT ON...

There are few property managers in Hillcrest that have impressed me over the years and Sandy Goldstein, PM of Hillcrest 19, is one of them. Managing a building that allows rentals has unique challenges when dealing with unit owners who are investors rather than residents. Sandy has made Hillcrest 19 one of the best managed buildings in Hillcrest. I am



Building A Better Community

sorry that she is leaving and wanted a special send-off for her. As usual, Steve Schneider got the story. Sandy, this month's Spotlight On... article is our way of thanking you for helping make Hillcrest a nicer place to live.

AND AN OOPS!

I finally hired a proofreader when I accidentally left out two ads in the last issue and printed one twice. Apologies to Dario Salto, Allure Shades, who does a LOT of work in Hillcrest and gets rave reviews. I found out my mistake when a reader called and asked for his contact info, and I couldn't find it in the October issue.

And then I left out a new advertiser that came highly recommended by one of the building presidents. The name of the company is 84 Lumber and for the life of me, I couldn't figure out why a building would need lumber. Apparently, they sell all types of construction materials, so I asked them to send me an article explaining their range of products and services. Their ad is on page 7.

FINALLY, I WISH YOU, YOUR FAMILY AND FRIENDS THE BEST OF ALL HOLIDAYS!

Why is Thanksgiving the best, you may ask... To begin with, it has all the "F's": Family, Friends, Fun, Food, Football, and we don't have to buy any Freaking gifts.

But there is more to it than that. This is the *happiest* of all holidays. Why? Because this is the only holiday that recognizes, emphasizes, and focuses on the basis of happiness: gratitude. It's OK to have goals that have not yet been achieved; that just gives us something to shoot for going forward. But it is thanks or gratitude for those things that we do have (note: see the "F"s" above) that make us happy.

So, when you sit at the table, whether it be large or small, surrounded by those who are important to you, remember, it is those people who bring you the greatest happiness by having them in your life (yes...even your drunk sexist uncle has a place in your heart).

Even after over indulging at the table (it's OK to have a little piece of every kind of pie), and settling on the sofa in a tryptophan induced food coma, loosening those pants a bit as you nod off watching football (at least you will recover before the Dolphins play the Jets Friday afternoon) enjoy that warm glow you can only achieve from happiness (no...that warm glow is NOT indigestion).

And yes...I'm grateful for having YOU, our wonderful readers in my life. Have a Happy Thanksgiving!



MINDSET IS THE KEY TO TRANSFORMATION - BY HELEN VELLA

Do you eat when you are anxious, nervous, or fearful? Depending on your emotion it can be either sweet or savory cravings. Everyone eats emotionally, you may say not me I don't well let's think about this.

can also find some of the research I did on emotional eating in my book **Tapping for Emotional Eating.**

I am available to help. Contact me at: Helen@HelenVella.com. You

- What do you do when you want to celebrate something?
- · What do you do when you are consoling someone?
- · What do you do when you feel sad?
- · What do you do when you feel happy?

When we got good grades at school or won a trophy our parents would take us for ice cream or pizza. When we lost and did not get a trophy our parents would take us for ice cream or pizza. When we have disappointment as adults, we meet friends and drink wine and eat or get a promotion or some great news, we meet friends drink wine and eat.

Therefore, we all eat emotionally. The trick is to recognize when we are doing it alone and using it as a drug or crutch, so recognizing the trigger that starts the emotional eating cycle is key.

Some triggers to think about:

- · Boredom · Sadness · Anxiety · Stress/Worry
- · Not feeling good enough · Disappointment · Guilt
- Rejection
 Control
 Grief

There are several more and I am sure you can add to this list. However, when I was researching and interviewing clients about this subject there

was a theme that came to the surface – CONTROL - lack of control, feeling out of control or feeling like someone or something is controlling you.

Here are a couple tips that may help with emotional eating:

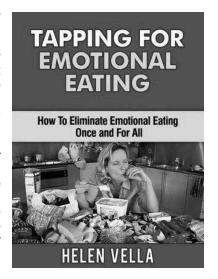
 Re-direct: When you feel the need to eat (outside of a regular meal), take yourself away from the situation an ask yourself "What is the reason I

want to eat right now?" Once you determine what that is, you are now in control, and it is now YOUR choice whether to eat or not and not an unconscious trigger.

Do something else: When you find yourself having the need to eat, choose to do something else; go for a walk, call a friend, read, garden – whatever you like. If you are at work, get up from your seat and go for a walk or have a short chat with a co-worker.

Changing your physiology changes the brain and the need to eat will subside.

Tapping: This is by far my favorite and one of the most effective ways to release the emotion attached to your eating habits. You must find a way to take your power back from whatever it is that is causing you to eat emotionally. No matter how old you are, emotional can be part of your lifestyle. I have had clients as young as 4 and as old as 87. No one is immune to a habit with which we have all grown up with, no matter our origin of birth.



Life is simple:

Are you happy?

Keep

going

Change

something



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Lou Silver (954) 895 5801







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Jeffrey Glen Smith/NMLS# 1083347 Mortgage Solutions/NMLS# 1124365

NOVEMBER HLC MEETING - by Steve Schneider

Condo Association leaders discussed their unsatisfying relationship with the City of Hollywood Fire Marshal and his inspectors at the Nov. 9 Hillcrest Leadership Council meeting. It was held in Rec Room II on Hillcrest Court.

The conversation followed an announcement from Cindy Abraham, the HLC secretary. She informed the audience that the Fire Marshal had declined an invitation to speak with Hillcrest leaders at the meeting.

Noting the Fire Marshal works for the City, District 6 Commissioner Idelma Quintana joined the meeting. She said building leaders have the right to ask "Who is the Fire Marshal? What does he do? How does he make decisions? And what are the responsibilities of residents?"

She also offered to arrange meetings between any Building board members and the Fire Marshal should a particular building have questions about a new requirement or the reason for a citation from the Fire Marshal's Staff.

Quintana also provided some context. She said local governments sometimes have trouble hiring to fill positions with special training such as Fire Marshal and inspectors. Some inspectors are outside contractors. Either way, it is your right to question the requirements/decisions of the inspectors, but always be respectful, she said.

You can contact Commissioner Quintana at: 954.921.3321 or IQuintana@HollywoodFL.org.

In another matter of local interest, Quintana announced that beginning in January, the City will establish a Community Court. Community Court

addresses the needs of at-large, homeless, petty crime, and municipal ordinance offenders. The Community Court focuses on the root causes of each defendant's issues and offers appropriate therapeutic and community service-based resources.

Hollywood Police Officer Matthew Rodriguez briefed the audience on October crime statistics for Hillcrest. Overall, the numbers were low, as usual, he said. There was only one call concerning an altercation between two residents, and several car break-ins but no car thefts, robberies, or burglaries during the month.

He also reminded people to call 911 in an emergency. However, if any resident sees something suspicious, it should also be reported by calling the non-emergency police number: 954.764.4357. This number should be written down and kept within reach of all residents.

The attendees then split up into groups; high rise board members in one, and the low- and mid-rise board members in another so they could discuss their upcoming budgets and compare notes.

The December HLC meeting will be held on Thursday, December 7. This is the annual meeting when the building leadership reviews the Condo Preferred Vendor List and shares the names and contact details for those businesses that served them well. The list now has the Building number of the board that recommends the service next to the business name for more information. The Preferred Vendor list helps Hillcrest boards when they need to get bids for projects or need a particular service because it is a compilation of vendors who have done good work for Hillcrest buildings.

Walker's "Rejoice!"



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The Angel Team of Bldg #23 has outreached the resources noted above (in person and via phone) and can confirm contact information is correct as of 11.01.2023.

Thank you Cindy Abraham for communicating needs of our community and providing us the opportunity to share these resources with our neighbors. A special thank you to Bldg #23 Teddi and Valentina, Team Angels as well as our BOD who have helped our outreach efforts.

Respectfully, Marcia Skupeika Phone: 954.854.7577







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



Greetings Hillcrest Residents,

Here in Broward County, we have so much to be thankful for. From our gorgeous beaches to our stunning Everglades, our home is blessed with some of the most natural beauty anywhere in the world. But I know our residents are even more thankful for something else – each other. We are a community of great neighbors who

serve as friends, supporters, workers, teachers, nurses, artists, business leaders, first responders, and much more. As we approach Thanksgiving, I hope all of us take a step back and think about how grateful we are for the love and kindness we give each other, even in dark times. As a County Commissioner, I feel fortunate to serve in a role that allows me to work with my community as partners to make our home the best place to live. I am glad to say that the County Commission is hard at work and not letting up as we approach the holidays!

Solid Waste

Over the past several years, one of the most consistent questions I get from residents in Hollywood and Hillcrest is about recycling. Hollywood is a city where residents love the environment, and it makes sense that residents are interested in where our waste goes and how it is being disposed of. Recycling and solid waste disposal has major environmental and economic impacts, and it has been clear for a long time that a solution is needed. That is why I am so glad to share some very good news! The Broward County Solid Waste and Recyclable Materials Processing Authority has officially formed and begun meeting. The creation of this Authority is the product of several years of hard work. For too long, municipalities have been on their own in terms of managing their solid waste and making sure it was recycled. Without the advantage of numbers and collaboration, we saw the recycling rate in Broward County drop to nearly 30% - well short of the set goal of 75% recycling rate. After recognizing the need to work together, the last several years have been focused on creating a governing structure and interlocal agreement that allows us to have a comprehensive, unified system. That led to the creation of this new Authority.

This is a major step forward that will benefit the long-term environment and economy of Broward County and all two million residents who live

here. I am proud to say that 28 municipalities plus Broward County are a part of the Authority and fully committed to these efforts. This is an unprecedented effort, and so heartening to see so many municipalities and elected officials participating. I am honored to have been selected as the Vice Chair of both the Authority and of the Executive Committee, along with the Chair, Mayor Greg Ross of Cooper City.

What does this all mean? The primary purpose of this Authority is to help Broward County reach at least a 75% recycling rate and make major strides in waste reduction. The Authority will lead major educational campaigns, set county-wide waste reduction policies, and build major new recycling facilities. Next steps include hiring an Executive Director, working with a consultant to develop a Master Plan, and launching recycling and waste reduction education campaigns. We have a lot of work to do, but this is a promising start.

Hillcrest residents like you have been at the tip of the spear on this issue for years. That leadership is not ending with the creation of this Authority – it is just beginning. In the months to come, I want to hear your input and your ideas on this system. It will make the Authority better for residents across the County. Meetings are open to the public, and I will be keeping you updated in my monthly newsletter on when these meetings are coming. Let's get to work!

Contact Us

Our District office is conveniently located within the lobby of the Hollywood Branch of the Broward County Public Library at 2600 Hollywood Blvd, next to Hollywood City Hall. My District office staff 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 locations within our District. The Fort Lauderdale office is open for your convenience Monday through Friday from 9 AM to 5 PM. If you would like to schedule an appointment, please call 954-357-7006/7790, or email me at bfurr@broward.org.

Rem Fun

MARTY KIAR - BROWARD COUNTY PROPERTY APPRAISER



2024 Homestead Exemption

All qualified Florida residents are eligible to receive a Homestead Exemption on their homes, condominiums, co-op apartments, and certain mobile home lots. To qualify for Homestead Exemption, you must own and make the property your permanent residence on January 1 of the year for which you are applying for this

valuable exemption. Pursuant to Florida law, all assessments and exemptions are based upon the status of the property on January 1. If you acquired the property as your permanent residence in 2023 and have not applied for Homestead Exemption, you can apply for 2024 exemptions at any time – there is no need to wait until 2024 to file your exemption application. You can easily apply online at https://web.bcpa.net/bcpaclient/#/HomesteadExemption

The timely deadline to file for all 2024 exemptions is March 1, 2024. You must make the property your permanent residence by January 1, 2024 in order to qualify; however, you have until March 1 to timely file your application with the property appraiser's office. The late filing deadline for all 2024 exemptions is September 18, 2024. For information about all the other exemptions available, please visit the "Exemptions & Classifications" page on our website https://web.bcpa.net/bcpaclient/#/Homestead

Once approved, your Homestead Exemption automatically renews each year provided there is no change in the ownership or use of the property. If you have already applied and been approved for Homestead Exemption at your current property, you do not need to reapply for this exemption. You will receive a Homestead Exemption renewal card next month to keep for your records.

BCPA Gives Back

In the spirit of giving, our office recently participated in a turkey giveaway and held a food drive to benefit The Pantry of Broward County. The Pantry of Broward County is a "one-stop shop" for seniors (age 60+) struggling to live on low-fixed incomes and to help grandparents raising their grandchildren. BCPA employees donated 2,358 cans of food to The Pantry to help during the holiday season.

If you have any questions about Homestead Exemption or any other exemptions, please call **954.357.6830** or email me at **martykiar@bcpa.net**.

Take care,

Marty Kiar, CFA

Martykai

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We will do this by providing you with reliable and durable construction materials. You always get expert guidance from our experienced team. We are committed to reducing your time and costs for your projects with our effective service. We would love to help you elevate the quality and aesthetics of your community.

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- **3. Exceptional Customer Service:** We pride ourselves on providing outstanding customer service. Our knowledgeable staff is always ready to assist you, answer your questions, and ensure you get the right products for your needs.
- **4. Timely Delivery:** We understand the importance of timely deliveries. Count on us to get your materials to your doorstep when you need them.
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Denis Dobrochasov

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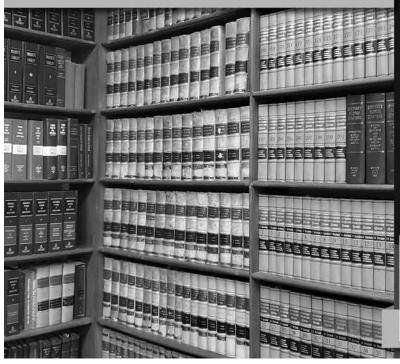
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What's Happening In The Real Estate Market in Hillcrest and Hollywood?



Cindy Abraham

Brian Gaiefsky

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.

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

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8-HILLCREST (844) 552-7378

NOVEMBER REAL ESTATE

- by Brian Gaiefsky, Keller Williams A Team Florida



When entrusting the sale of your home or condo, a significant financial transaction for most, to a real estate agent, the quality of service you receive is paramount. Selling a property involves both an art and a science. The artistic aspect encompasses staging and marketing, while the scientific side entails profound market insights and negotiation expertise.

It is crucial to engage an agent with an in-depth understanding of your local real estate market. Beware of agents who offer commission discounts, as this is often an indicator of their desperation for business. Such desperation can stem from inexperience or a lack of proficiency in the field. If they won't fight for their own compensation, they are unlikely to fight for your best interests.

The process of listing a property may seem straightforward, with relatively simple paperwork, including the listing agreement and Seller's Disclosure. However, the real work takes place during the contract-

to-close phase. When we take on a listing, we proactively prepare for the closing by organizing all necessary paperwork in advance. This proactive approach ensures there is no last-minute scrambling.

In addition, we offer comprehensive recommendations for minor improvements and staging ideas after a thorough evaluation of your property. We understand what appeals to potential buyers and are keenly aware of potential turn-offs. Sometimes, a simple room rearrangement can make spaces appear more spacious. Our suggestions always prioritize improvements that provide a return on investment. Moreover, we have a range of strategies to address any potential issues that might deter buyers during showings.

We assist with staging and can even offer virtual staging for our clients. During showings, we are very good at reading potential buyers' preferences and effectively highlighting features that align with their needs and desires. Often to a greater extent than their own agent, which is why we are present to conduct every showing.

Furthermore, my background in construction proves invaluable during property inspections. I can anticipate issues that inspectors might flag and proactively deal with them. If a problem is costly to fix and not worth the investment, we address it in the Seller's Disclosure or incorporate it into our negotiation strategy.

Selling your home requires expert market knowledge and a set of specialized strategies. At Keller Williams Realty Professionals A Team Florida, we handle every aspect of the process. We don't just list your property; we are committed to selling it. **Contact us today at 954-964-2559 or via email at info@ATeamFlorida.com** for a personal consultation. Your satisfaction and a successful sale are our top priorities.

HILLCREST STATE OF THE MARKET

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



Currently there are 35 active condo listings as of this writing. Days on Market are still longer than we are used to. For a while everything would sell sooner or later because there were so few listings but as the number of listings goes up, only the ones that are priced to market value are selling. Bidding wars seem to be a thing of the past. We had 8 units go under contract during October down from 10 in September. Eleven closed in October compared to thirteen in September.

Of the thirty-five current listings, there are still ten are one-bedroom units, twenty-four 2/2 units and we have one of the largest 3/3 listings in Hillcrest, a whopping 2675 SF remodel listed at 450K. It has been on the market since the end of October, and we are getting showings. When you compare the size with the 1421 SF 3/2/1 two-story townhomes listed north of 500K, this is a great deal.

The 2200 SF 3/2/1 listed at 389K. The 8 pending listings include two 1/1/1 units and six 2/2s with a price range of \$164,999 to a 1634 total SF 2/2 listed at 305K. Finally, closed sales for October were primarily 2/2 units. The one-bedrooms were rocking it for a while.

There are seven one-bedrooms available for rent and one has been on the market for 224 days! We have two 1/1/1 listings for rent and showings were slow in October although they are now picking up. Both are priced right. We have one at \$1600, which is the lowest available on the market. The other is a GORGEOUS remodel listed at \$1850 – five are priced higher than ours, so hopefully things will pick up.

Three went under contract, two were 2/2s. The two that rented were both 1/1/1 units in Hillcrest 17 listed at \$1800 and \$1850. The one for \$1850 was the only furnished unit on the market.

HILLCREST CLOSED SALES DURING OCTOBER

Building	Unit #	В/В	SF	List Price	Sold Price	DOM
C-26	302-04	3/2/1	2200	389,000	362,500	52
C-21	220	2/2	1284	219,000	206,000	178
R-16	401	2/2	1164	205,000	210,000	7
10	106	1/1/0	672	189,000	170,000	53
2	307	2/2	992	184,900	180,000	75
27	805	2/2	1164	184,700	185,000	4
23	503	2/2	1216	179,000	167,000	26
27	405	2/2	1164	174,900	172,000	98
18	209	1/1/1	775	165,000	157,000	62
18	307	1/1/1	775	135,000	131,000	47
23	309	1/1/1	896	110,500	110,500	129
23	705	1/1/1	844	159,900	148,000	30
18	107	1/1/1	775	127,000	127,000	45

PARKVIEW AT HILLCREST OCTOBER 2023



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

Among the seven current listings in Parkview, there is a 2502 SF waterfront 5/2/1 listed at \$1,490,000. That would be a great sale for the community! Four of the listings are townhomes and 3 single family homes. There were no pending sales during October but three closed. We are printing the current listings and closed sales below.

We are also going to print all the available rentals below. One went under contract during October and one closed.

Anytime you read these market reports and have questions, please give us a call. We are here for our neighbors whether you use us for your real estate needs or not. Changing markets require adaptive strategies. And we have them. We can navigate just about everything a shifting market can throw at us. Whether you are buying, selling, or renting, give us a call at **8-HILLCREST**. We are always here to help.

OCTOBER REAL ESTATE ACTIVITY:

ACTIVE LISTINGS

ADDRESS	В/В	SF	LIST / SALE PRICE	DOM	DESCRIPTION
S-3813 Greenway	5/2/1	2502	1,490,000	21	Waterfront
S-3713 Greenway	4/2/1	2501	1,250,000	176	Waterfront
T-5067 Eucalyptus	3/2/1	2165	800,000	98	
S-1675 Trailhead	3/2/1	1881	800,000	74	
T-4111 Large Leaf	3/2/1	1769	699,999	70	
T-5182 Eucalyptus	3/2/1	1421	575,000	20	
T-1040 Eucalyptus	3/2/1	1421	549,000	50	

CLOSED SALES

ADDRESS	В/В	SF	LIST / SALE PRICE	DOM	DESCRIPTION
S-4623 Greenway	3/2/1	2220	899,000 / 880,000	49	Waterfront
T-4045 Large Leaf	3/2/1	1965	699,716 / 670,000	60	
T-5110 Eucalyptus	3/2/2	1421	575,000 / 535,000	14	

OCTOBER RENTALS

ADDRESS	STATUS	B/B	SF	RENTAL PRICE \$	DOM
S-4334 Large Leaf	Active	5/3/0	2501	5,900	46
S-4112 Large Leaf	Active	4/3/0	2345	5,295	48
S-4255 Large Leaf	Active	4/3/0	2164	4500	66
T-3976 Poinciana	Active	3/2/1	1421	3,550	125
T-1030 Eucalyptus	Active	3/2/1	1561	3,500	14
T-4920 Eucalyptus	Active	3/2/1	1421	3,500	60
T-5060 Eucalyptus	Active	3/2/1	1421	3,500	96
T-3973 Poinciana	Active	3/2/1	1421	3,450	35
T-4860 Eucalyptus	Pending	3/2/1	1561	3,600	74
T-5140 Eucalyptus	Rented	3/2/1	1421	3,600 / \$3600	25

November Kitchen Korner - by Cindy Abraham



I like reading different recipes and truth be told, most times my decision to try it is if I either already have the ingredients or have used them before and liked them. Even if the recipe sounds weird, I'll try it. It doesn't always work out and goes into the "circular file" rather than the recipe file. This one went into the recipe file AND my friend Rosie made it also. I cut the in half, and it still made 4 sandwiches, but I don't see any reason that you can't store the apple mixture for another day. We ate all four...hey, it was dinner.

Marinated Apple and Cheddar Sandwiches

1/4 cup apple cider vinegar 1 TBS honey 2 tsp. whole grain mustard Salt & pepper to taste 1/4 cup thinly sliced shallot 1 small grated garlic clove 1 tart green apple like Granny Smith, unpeeled, cored and very thinly sliced crosswise



1 Honeycrisp apple, unpeeled, cored and very thinly sliced crosswise Soft multi-grain bread slices White cheddar cheese slices (one per sandwich)

1/4 cup packed baby arugula per sandwich Whisk vinegar, oil, honey, mustard, and salt/pepper in a small

saucepan. Stir over medium heat until honey is dissolved. Stir in shallots and garlic. Remove from heat.

Place apple slices in a small bowl and pour mixture over them. Toss gently. Let stand at room temperature for about 45 minutes tossing occasionally to coat. Drain apples and discard vinegar mixture.

Spread generous layer of butter on one side of each bread slice. Top with a layer of apples, arugula, and cheese slice. Top with other slice of bread, butter side down. Serve immediately.

When you think about it, Thanksgiving food is rather healthy with a lot of protein, fiber, and vegetables. Then we add all the extra butter and cream! One day a year is OK to be a bit decadent. It is the day to eat, watch football and... have sex, according to my birthday list. By far the most birthdays on my list are late August, early September - nine months from November. Coincidence? I think not. The list includes my sister, her hubby, my granddaughter, and Brian. Hmmm.

Most of us have our own traditions as far as what we make every year. We find something everyone loves and stick to it. I make all the traditional dishes (my own way of course) but never include sweet potatoes. This year I want to try this one:

SWEET POTATOES with Hot Pepper Bacon Jam



2 lbs sweet potatoes peeled, halved lengthwise, and cut into 1/2" moons ½ cup low-sodium chicken broth 3 TBS cream, warmed 2 TBS unsalted butter 2 tsp packed brown sugar ½ tsp nutmeg Pinch cayenne

Combine sweet potatoes and broth. Cook until tender.

Add cream, butter, brown sugar, nutmeg,

& cayenne. Mash well. Drizzle hot pepper bacon jam over potatoes and serve.

CHEATER JALAPENO PEPPER BACON JAM

2 TBS bacon fat 1/4 cup jalapeno jelly 1 minced garlic clove

½ cup minced onion 1 TBS brown sugar

2 TBS maple syrup

2 TBS cider vinegar

Saute onion and garlic in bacon fat, add sugar, syrup, vinegar, and jelly. Stir until jelly melts into the other ingredients. Remove from heat, let cool and store in tight-fitting jar.

CANDIED PECAN BACON TWISTS (make at least 24 hours

before serving)

½ cup pecan pieces 6 TBS packed brown sugar 1/8 tsp cavenne 10-14 slices thick cut bacon Fresh thyme

Pre-heat oven to 375. In a food processor combine the nuts, sugar, and cayenne; pulse until finely chopped. Transfer mixture to a shallow dish.



Line a 10x15" baking sheet with foil. Dredge each bacon strip, in the pecan mixture, turning to coat both sides. Twist each strip four or five times and arrange in the prepared pan, pressing ends down to secure twists.

Bake 20 minutes. Using tongs, carefully turn bacon twists over making sure to maintain shape. Sprinkle with thyme.

Bake another 15 minutes until browned but not burned. Transfer bacon to a wire rack set over paper towels. Bacon will crisp more as it cools. Refrigerate tightly sealed up to 3 days and reheat in air fryer before serving - 350 degrees for 5-7 minutes.

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SPOTLIGHT ON... by Steve Schneider

Sandy Goldstein lived in Hillcrest 19 from 2005 to 2013. She spent 5 years on the building board. She had her CAM license and after she moved, the board wisely hired her to be their property manager. After 10 years as the PM, Sandy is moving on. The impact of her leadership can be seen in every inch of that building.

"See something, say something" has been her mantra through the years both in her management style and in her community involvement.

When the traffic light on 46th Ave was taking forever to change for those driving north/south on Washington Street, Sandy contacted our City Commissioner and within the week the problem was solved.

Being proactive is another asset that makes Sandy one of the best PMs in Hillcrest. She was one of the first to make sure that leak detectors were installed in every A/C closet which, at the time, helped lower the building's yearly insurance payment.

When the City of Hollywood was offering a \$100 rebate to unit owners who purchased water efficient toilets, Sandy encouraged the owners to do so. The building reduced their water consumption, which lowered the monthly bill to the Association. .

She is also community oriented. For many years, Sandy has organized a Food Drive in her building close to the holidays, followed by a Toy Drive, with all donations going to Child Net and Broward Foster Homes.

Sometimes her efforts are not as successful, but Sandy doesn't give up. Because of our ongoing parking situation here in Hillcrest, Sandy met with City Officials to try and figure out a way to obtain more parking spaces for the building. IH Editor Cindy Abraham was there when Sandy met with Orangebrook Elementary School to see if they could allow our residents to park in the school lot on weekends and during the summer. Unfortunately, due to the school's restrictions and liability

concerns, it did not work. But it was a valiant effort. When Sandy sets her mind on something, she sees it through to the end, success or not.

Sandy has offered her Notary services to other buildings at no charge. And she is one of the "go-to" leaders when the Hillcrest Leadership Council gets calls for help from newer presidents.

Always active in helping keep our community safe, Sandy recently met with Officer Amanda Maldonado, our neighborhood team leader/liaison from the Hollywood Police Department. They are working together to help alleviate the rash of recent car break-ins. As a result, more unmarked cars will be patrolling Hillcrest.

Recently, Sandy has decided to move on from Hillcrest 19. She would like to take some family time but has every intention of getting back to work. Of course, she would love to stay in Hillcrest so if any of you are looking for a Property Manager who is seasoned, experienced and reliable, give her a call at 954-483-4328.

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Is Confirmation Bias Affecting Your Investment Strategy? - David Treece



Do you know how you feel about things, even before you know what they are? When you meet someone new, is your opinion of them formed from the first impression? Or when you hear a good argument against your current opinions, is your mind open or closed?

We encounter people and ideas every day, and while many of us like to think

we're open-minded, human nature makes it difficult to discard our preconceived notions. So we may instinctively filter out information that doesn't support our current beliefs; at least initially. Behavioral psychologists call this selective thought process "confirmation bias."

Impact on Investing

Because our investment choices are generally guided by our thoughts, confirmation bias could cloud our judgment, potentially affecting our ability to make fully informed decisions.

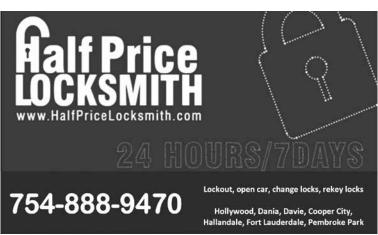
For example, take someone listening to a colleague bragging about the latest hot stock. They may feel anxious about missing out and decide to do some research on their own. As they search the internet for validation, their mind may be picturing the possible impact of this stock and how they may be perceived if they don't get in on the deal. This person may let fear and greed creep into their research process, and it could affect their ability to spot red flags or stick to their investment strategy.

Confirmation bias works subtly inside the minds of people striving to make decisions that bring them close to their goals. Even in people that spend time analyzing the cons as well as the pros of a decision, confirmation bias may give more weight to the pros if there is already a preconception in favor of it. Or, to put it simply, it may cause us to discredit information that doesn't already align with our beliefs. This is a potentially harmful mindset where finances are concerned.

Overcoming Confirmation Bias

We need to be aware of our biases before we can make a point of dealing with them. However, those same biases may prevent us from taking the necessary steps to avoid them in the future. Imagine that you feel every decision you make at work is wrong as far as your boss is concerned. If you're surrounded by people that agree with you, you may convince yourself that you're right and your boss is wrong. This is why some people feel it's important to include people with different beliefs in their lives, if you're willing to examine their viewpoints with an open mind.

Overcoming confirmation bias doesn't necessarily mean abandoning your preconceived opinions; it means recognizing how your bias may lead to making harmful decisions in any aspect of your life.



Striving to be aware of it and recognize that it could cloud your judgment is the first step. When gathering and analyzing information, try to find opinions that don't conform to your beliefs and aim to understand why. This may involve inviting people that don't share your opinions to give you their views without arguing yours. Just listen and evaluate. The same can be done by reading articles by people with different views. Trying to work through the thought process rationally without fighting opposing views is a good place to start.

Do you want a second opinion on how you are making decisions about your portfolio? Call my office at 305-751-8855 to schedule a 15-minute complimentary consultation. I am here to help.



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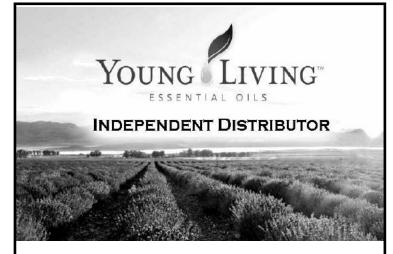
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RAISE YOUR VIBRATION

- by Aruna Ladva, & Marion Highman Brahma Kumaris London, England, submitted by Etta Stevens

With all the gloom and doom we keep hearing in the news and in our everyday conversations, it's so easy to get sucked into the negativity of fear and terror, and to feel low and depressed. This is the time in which, while the 'leaders of the world' make their plans, the spiritual leaders, in other words, all of us who are spiritually awake, must take on the role of holding a very high vibration in the world. Each one of us must hold the light.

As evils of the world bring morals of humanity down, and actions of violence fall to a new low, we are seeing the worst of humanity. It becomes more imperative that we must make more effort to raise the vibration of our own spirit and our Mother Earth. We can do this practically through our prayers, meditation and holding silence.

"... we have to make more effort to raise the vibration of our own spirit and our Mother Earth. We can do this practically through our prayers, meditation and holding silence."

Lust, violence, greed, attachment, ego, and such, are all very low vibrational energies that do not amount to anything except make the soul ever weaker. It is the weak and powerless who resort to such low-level deeds in order to give them a sense of empowerment, but this ego-high is so short lived that it leaves a craving for greater power as they become increasingly more powerless. And when their greed is not met, then the next port of call may be violence, suppression, and oppression.

Violence is not only beheading and slaughter, rape and rampage, violence is also every single negative thought that we create in our minds. The heavy dense energy of violence is present in the world today. Why? Simply because we do not have the power to exercise the elevated authority of virtue, of love and compassion. If we can understand this spiritual truth deeply and know that on one level we are all connected, then we would be mindful to only create the right thoughts that do not inflict pain on ourselves, and also do not hurt others or the planet earth.

Even as we look to the seven chakras within the body, we see that the 'base' and 'sacral chakras' are very much about physical survival and dealing with corporeal matters. The upper chakras, the 'third eye' and the 'crown', are about soul consciousness and super consciousness. So, nature tells us that as we raise the vibrational energy within the self, we elevate ourselves to a higher level of living. By dealing with and letting go of our fears around survival and material needs, we become happier and more wholesome beings.

"In the vibrational universe that we live in, every thought is significant." In the vibrational universe that we live in, every thought is significant. The universe is absorbing and emanating energy all the time. Let us feed it the high vibrational thoughts and not ones of fear, doubt, and worry. If too many of us are engrossed with listening, reading about, or watching on television the latest doom and disaster, then we are only perpetuating that negative energy. We are giving more life to it than necessary. Repeating or speaking of these things is sending out additional negative vibrations. We need to not talk about or give life energy to these negative happenings. Instead, we need to give life to the good that is happening, and if it is not happening then we need to get busy in creating the high energy thoughts that will make it happen!

The 'critical mass' theory describes that when enough people reach a certain target percentage in their way of thinking or doing something, then it will create a tipping point, a shift in the consciousness in the world. Suddenly the scales will move in the opposite direction. If enough of us can shift our personal energies using right thought, away from the material low density vibration into a higher divine vibration, then we will be able to tilt the negative vibrational fields into positive ones.

"And the very good news is that, just as a few tiny candles can dispel a great amount of darkness..." And the very good news is that, just as a few tiny candles can dispel a great amount of darkness, so too it only takes a small percentage of high vibration individuals to compensate for many at a low level. Thus, the shift may not be as far away as we may think.

This is not a matter of complacency and not caring. It is about caring enough to do the accurate thing in the face of increasing fear based irrational behavior, to sprinkle the water of peace on the burning fire, and consciously not adding more fuel!

"We all need to stay light and happy and not allow anxiety, fear and terror to overcome us." We all need to stay light and happy and not allow anxiety, fear and terror to overcome us. This is a way of counteracting the negative forces. We can only do this when we have done the inner work. This allows us to see through the illusions of life, and to know that we are spiritually much more powerful than any 'dark forces' that may be out there. But we must learn to not only hold the light, but shine the light out into the darkness, to become a beacon of light and hope like a lighthouse for others to find their way. The powerful are not those who have the matchstick, but those who have the light.

It's Time... to raise your vibration and the vibration of the planet. Don't add to the gloom and doom, instead become a bright light that shines in the dark. Aim to take up more soul power. Fill yourself with light and love every day; do some reflective journaling; go for a walk in Nature; or whatever works for you, take up some daily meditation practice. Actively and consciously take time out in your day to sit and power-up, We need as much soul power as we can get. I the soul, need to take power and light downloads from the Divine One. It's Time ... to recharge our spiritual batteries and make those silent moments powerful.

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