

# Inside Hillcrest

– Connecting Neighbors to Neighbors –



MARCH 2017

HOLLYWOOD, FLORIDA

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## March 2017 INSIDE HILLCREST

A resident in Building 22 asked me an interesting question; why don't I write about the high-rise sprinkler system controversy. My answer was that the press is giving the situation so much attention, that I don't really need to. Also, only 5 buildings are affected by it, 21 through 25 because they are high-rises. Buildings 19, 20, 26 and 27 were built with fire sprinklers already in place. What I try to do (not always successfully) is bring attention to issues that affect us that are NOT covered in the local media to the extent that I feel is necessary. Here are two of them:

### WHEN IT IS NOT BETTER TO ASK FORGIVENESS THAN PERMISSION

A few years back, the City of Hollywood Permit Dept. sent reps to the high rises to look in all the A/C and water heater closets checking to see if new equipment had been installed without a permit. Sure enough many air conditioners and water heaters had no permits. The first thing the residents did was call the A/C and/or water heater guy and yell at him for not pulling a permit. What they failed to remember was at the time, when they found out the cost of the permit, they instructed the tech to install without one as we had all been doing for years. And if you are thinking, I never told him to install it without a permit, yes you did – you just don't remember.

The "No-Permit" party is over. When Hollywood needed revenue, this was one way to secure a hefty sum. Per board certified real estate lawyer, Gary Singer, who writes for the Sun Sentinel, "The permitting process is about much more than just paying money to your local government. After you get a permit from the building department, your city inspector will make sure that the work was performed according to the minimum standards required by your building code. The point of this is to keep you safe." Improperly installed anything can cause severe problems down the road.

Buyers are very savvy and will pull a permit history on any condo/home they are considering buying. Brian pulls a permit history on every seller and buyer we deal with just so we don't have a problem after a contract is signed. This not only protects our buyers but it prevents headaches for our sellers who can correct the problem up front rather than give an angry buyer leverage once the inspection has been done.

We had a client who inherited the unit from her aunt who had installed a water heater a few years back without a permit. It cost her \$1250.00 to remedy the problem because she was out of state and had to hire a Permit expert to resolve the issue. At one point, I even asked if she could just install a new one (for about \$850.00) but the answer was no. A violation had occurred and she had to pay the permits, fees and fines.

By the way, it doesn't matter how long ago the permit violation happened. I have clients who bought their condo when permits were NOT an issue, get caught years later when they try to sell. Yes, you are responsible no matter whether you owned your condo at the time the work was done or not.



Building A Better Community

When do you need a permit besides installation of an A/C or water heater? Anytime you change the layout of your unit (open kitchen, remove a wall, etc.) as well as any installation that requires a licensed electrician or plumber. Most appliances and toilets do not require a permit. Whomever you hire to do the job

will know whether you need a permit or not and hopefully will be truthful.

If you want to know if work in your unit has been done with the proper permits, go to [www.HollywoodFL.org](http://www.HollywoodFL.org), the Business and Development tab is at the top; on the drop-down menu click Building Permits. Building Permit Search is on the left side; enter your BUILDING address without the unit number. Scroll down for your unit number and click. Your permit history should pop up. If you do not have a computer and would like to see your permit history, email us at [info@ATeamFlorida.com](mailto:info@ATeamFlorida.com) or call us at 954-964-2559 and we will print up a copy for you.

### HOMEOWNER'S INSURANCE FOR CONDOS

It was a surprise to me to find out that not all building by-laws require their owners to carry homeowner's insurance. Big mistake. One building recently amended their by-laws (with a majority vote) so they could require homeowner's insurance for their resident's own protection. Unless you have a Van Gogh stashed in your unit and need Lloyd's of London insurance to cover it, homeowner's insurance is relatively cheap. If you think your upstairs neighbor is responsible for damage to your unit because of a leak or flood, think again. Unless you can prove deliberate negligence, you (or your insurance) pays for the damage to your unit. Yes, our buildings have insurance but it only covers the shared walls, building pipe problems, etc. You are on your own for replacing cabinets, furniture or any other additions to the inside of your unit.

Some folks found out the hard way after Wilma just how expensive it can be to have no insurance.

If homeowner's insurance is required in your building (or not), you should have it. Our resident condo insurance expert, Sandy Briglio has some good info for you in this issue.

*Continued on Pg. 4*

## RECAP OF FEBRUARY HLC MEETING

The meeting was very well attended with representatives from Buildings 3, 5, 6, 7, 8, 9, 11, 15, 16, 17, 18, 19, 21, 22, 23, 24, 25, 26 and 27, as well as some of our neighbors from Beverly Hills. The featured speaker was **Officer Tomas Hernandez, Hillcrest's Neighborhood Team Leader (NTL)**. The meeting was sponsored by Carlos & Warren Diaz of Specialized Nursing Services and Janet Wong from Humana who provided the food/drinks/ dessert and spoke to the building leaders about ways to help the seniors in our buildings.

**Specialized Nursing Services and Humana** have joined Hillcrest's effort to protect our seniors from people who do not have their best interests at heart when they reach a point in their lives that they need help. We now have a full team of professionals (all business cards are on page 12) so that all we need to do when we are worried about one of our neighbors is to call **Princella Seymour from Complete Elder Care** and she will assess the situation and bring in **Specialized Nursing, David Treece, Mark Roseman** or one of our other trusted partners she feels can help with what that person needs as far as medical, financial or legal help.

**Janet Wong from Humana** is our go-to for health insurance for those approaching or over 65 as well as working out affordable long term health care plans for those of us who think we waited too long (like me). She will conduct a personal consultation and assessment with you and/or your loved one(s) and advise you as to the best path for your personal present and future needs.

### OFFICER TOMAS HERNANDEZ

**Officer T Hernandez**, has been a Police Officer for the past 26 years, and joined the Hollywood Police Department in 1991. Since then, he has worked as a Detective (Burglary, Child Abuse, Elderly Abuse, Animal Abuse), Field Training Officer, Street Crimes Unit, School Resource Officer, and as a Neighborhood Team Leader for Driftwood and Boulevard Heights. His purpose in attending our meeting, was to meet our leaders and create a "beat cop" type of relationship. As Hillcrest's NTL, he works closely with our local Schools (Orangebrook Elementary, Championship Academy), to ensure the safety of our children. His job is also to monitor any trends or spikes in crimes, throughout our community. This knowledge helps him provide the proper response to any issue.

During the forum, a president expressed concerns regarding an adjacent unit possibly using narcotics. The response was, if you have a (non-emergency concern), you could always call the (non-emergency number) to have an Officer respond and investigate the complaint. Officer Hernandez can also be made aware of the situation, so he can assist with the proper response.

Officer Hernandez described Hillcrest as a GEM, because of the quality of life in our area, and the low crime rate. The only concerns we have in our community would be Car Breaks, because of the large number of vehicles in our community, and the issue of Fraud, which targets the elderly. A pamphlet was provided regarding Fraud prevention, and we were advised to keep our vehicles secured, to prevent this crime of opportunity from happening.

Fraud is the other major concern in Hillcrest as our elderly are the most vulnerable sometimes. Phone calls from "grandkids" asking for money to alarming phone calls from a government agency threatening dire consequences if a mythical matter is not taken care of...with money. If you have an elderly neighbor, it wouldn't hurt to call the "DO NOT CALL" list from their phone to help stop many of the calls. The number is: **1-888-382-1222**.

**Officer Hernandez is available for your Building Board Meetings and especially for your Annual Meetings.**

There were questions about towing companies and procedures. Officer Hernandez made it clear that parking lots are private property and not a police issue but a board issue. Police do not enforce building by-laws. Boards do. If you are having problems with by-law violations, contact your building attorney, NOT the police,

**FYI ON TOWING:** A few years back, Inside Hillcrest wrote an article warning you all about All-County Towing, a thorn in the side of the Hollywood Police - and the citizens of Hollywood - for many years. Each building should have a contract with a REPUTABLE towing company. If parking spaces are deeded, only the unit owner can have someone towed out of their space. If the building association controls all the spaces

which is the case in buildings 1 through 21, then the board can have a car towed out of any space with reasonable cause. All buildings control the guest spaces. The proper way to do it is to place a warning note on the car and be sure it is acknowledged. Usually the board member in charge of towing will have a special "password" when calling for a tow. Be sure that the board member in charge is not the building curmudgeon. Some buildings still have Parking Nazis who make people's life miserable. Asking someone to come in and register at security and then go back out in the hot sun (or rain) to put place a paper on their dash board is not nice.

Another question was about lighting on Hillcrest Drive. Our City Commissioner, Linda Sherwood was present and answered this question.

FPL is in the process of cost analysis for high traffic areas. The city has been in contact with them for some time concerning the poor lighting all around the city. She also pointed out in many instances, pruning trees around parking areas may let in more light. For Hillcrest Drive, we can contact FP&L to install more lighting. However, there may be a charge. Linda knows of one neighbor that is paying \$9.00 per month to FP&L for a light in their alley. The light in the alley was requested by one house and it is that house which is charged \$9.00/mo. The light was placed on an existing pole. Any resident who has an electrical pole in their alley that has been disconnected may request the light be re-installed. The \$9.00 cost is to that individual homeowner.

Someone asked about motor home parking which most Hillcrest buildings do not allow. Sherwood suggested motor home owners contact TY Park which does rent spaces for RV type vehicles.

More parking is another issue. One option is to give up some of the green spaces in our parking lot to put in more parking spaces. However, the function of green space in parking lots is to help with drainage. Sometimes there is an Impact Fee to take away green space. Sherwood said that there is a porous cement that can replace green space so you can have more parking spaces and still have drainage. accommodate Egret Park, on the corner of Hillcrest Lane and Hillcrest Court, is owned by the President's Council and could be used for parking should the residents want to pave over their park area (they don't).

Pervious Concrete Pavement is a unique and effective means to address important environmental issues and support green, sustainable growth. By capturing storm-water and allowing it to seep into the ground, porous concrete is instrumental in recharging groundwater, reducing storm-water runoff, and meeting U.S. Environmental Protection Agency (EPA) storm-water regulations. In fact, the use of pervious concrete is among the Best Management Practices (BMPs) recommended by the EPA—and by other agencies and geotechnical engineers across the country—for the management of storm-water runoff on a regional and local basis. This pavement technology creates more efficient land use by eliminating the need for retention ponds, swales, and other storm-water management devices. In doing so, pervious concrete can to lower overall project costs on a first-cost basis.

**Restraining orders:** Police do not make the call on whether a restraining order was violated (unless of course violence is involved). If not, proof of the violation needs to be brought back to the Judge who issued the restraining order and only the Judge can make the decision if an arrest is warranted. Texts and emails are not considered evidence because there is no concrete proof that the accused was the one who sent them; someone else could have accessed the phone or computer.

**Pool Trespassers:** Again, this is not an emergency. Call the non-emergency line and report trespassing. If there is a pattern, the NTL liaison from the building should email Officer Hernandez with the details.

**Speeding down Hillcrest Drive/Court/Lane.** It would help if Hillcresters did not do that. Most of the traffic on these roads are residents; don't set a precedent. If we don't speed, the guy behind us can't either. If we have chronic speeders, we should be able to get their license plate number to give to Officer Hernandez and he can take it from there.

**MANY THANKS** to Officer Hernandez for his time and expertise. Hillcrest will sleep better at night knowing we have our own NTL Officer with the Hollywood Police looking out for us!



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# Condominium Homeowner's Insurance

– by Sandy Briglio, Briglio insurance Group

(Ed. Note: Sandy Briglio owns the Briglio Insurance Group and has been a trusted and knowledgeable insurance advisor for almost 30 years. His office is 5718 Hollywood Blvd., right up the street).

In addition to what Cindy Abraham wrote about the importance of condo unit owners insurance on page 1, consider this: When most people think of Condo insurance, the only thing they think they're insuring is their "stuff" (the personal belongings and attached elements such as cabinets, fixtures, etc. on the inside of their unit). Did you know that condo insurance includes Loss Assessments coverage of at least \$2000? This would pay for an assessment due to an insurance loss the association suffered that wasn't completely covered by the association's insurance.

After the numerous hurricanes of 2004 and 2005, so many unit owners could not afford to pay assessments for storm repairs that many condos could not make repairs for months or even years. This is what prompted the State of Florida to make carrying condo unit owner's insurance compulsory shortly thereafter (after no hurricanes for the next few years, this law was later repealed).

In addition to Loss Assessments, condo policies also include Personal Liability Coverage that follows you and resident relatives wherever you go. For example, if you happen to run over someone's foot with your grocery cart at Publix, your legal defense is paid for and the carrier will pay out up to your limit of liability (typically \$300,000) to the injured party. These policies also include Medical Payments (covers the medical expenses of any guest that gets hurt at your residence regardless of fault) and Loss of Use coverage (pays your additional expenses if you lose the use of your residence after a covered loss and must temporarily live elsewhere).

So, you can see there is a tremendous amount of coverage in that little, inexpensive, condo unit owner's policy package that so many people are simply not aware of. It covers much more than just your stuff. Annual cost runs from roughly \$700 to the \$1000's depending on the coverage and deductibles carried and the wind mitigation discounts that can be applied. It's not worth the risk of having to pay for a large loss out of pocket or worse yet, not being able to pay for that loss out of pocket because you don't have the funds. And remember, your policy pays for your legal defense if you're sued. Have you checked the cost of defense attorney's lately?

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*Continued from Pg.1*

For Condo Building insurance, Mack Mack & Waltz have been advertisers with Inside Hillcrest since we started and they still insure 10 buildings in Hillcrest. Todd Woonton has some tips for condo buildings on the same page.

**CITY OF HOLLYWOOD POLICE MEETING WITH HLC**

We finally figured out a day of the month that does not conflict with our many building's monthly meetings – the last Monday of the month. Our HLC meetings will be held then. At our last meeting on Monday, February 27th, your building leaders met with Officer Tomas Hernandez who is Hillcrest's Neighborhood Team Leader (NTL). Our new police Chief Tomas Sanchez's philosophy on policing is to have ALL the residents involved by knowing their local "beat cop" as we called it in the old days. Everyone knew the neighborhood police officer because they "walked the beat" and talked to most of the neighborhoods. Time has changed drastically and to the detriment of keeping our communities safe. Meeting and working with our NTL will be the first step in creating a partnership with the Hollywood police and keeping all of us and our property safe and secure.

A recap our meeting with Officer Hernandez is on page 2 and my interview with Chief Sanchez is on page 6. Chief Sanchez was also one of the 2017 Greater Hollywood Chamber of Commerce Community Leadership Awards along with Joy Satterlee, Art and Culture Center of Hollywood Executive Director. Congratulations to both – well deserved!



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My name is **Gregory J. Waltz**, Commercial Insurance Specialist at **Mack, Mack & Waltz Insurance Group.**

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# Meet Chief Tomas Sanchez, Hollywood Police Department

## And learn why Hollywood Florida really is not a good place for criminals to practice their craft

“The police are the public and the public are the police; the police being only members of the public who are paid to give full time attention to duties which are incumbent on every citizen in the interests of community welfare and existence”. – Robert Peel



The first time I met Chief Sanchez was at the annual TIP A COP day. Police Officers wait tables at a local restaurant and their “tips” go to Special Olympics. Chief Sanchez was at the front door hosting and I asked him if he was going to be waiting tables that night. He answered, “Heck no! I did it last year and it was terrifying; I’d rather be shot at!” Dark humor...loved it! See page 7 for details on this year’s TIP A COP Day and make plans to have lunch or dinner at Longhorn Steakhouse on March 16.

Then I heard him speak at the

March 2016 Greater Hollywood Chamber of Commerce breakfast. His presentation was a real eye-opener for most of us. He also spoke to this year’s GHCC Leadership Hollywood class during Public Safety day. My favorite takeaway from both meetings was learning that Hollywood, Florida is probably one of the worst places a criminal can choose when planning any type of crime! Hence the joke ad we ran in Inside Hillcrest and Sharpsaver magazines – and to our surprise - received phone calls from two self-professed criminals who wanted to get out of Hollywood!

### START WITH A VISION

My admiration for Chief Sanchez continues to grow every time I speak with him. The Chief’s core belief is “Public safety is not a spectator sport.” His vision for the city is No or LOW crime and the method to achieve this goal is to have ALL citizens invested. He calls it hometown policing. The Chief would like to have block leaders all over the city who act as liaisons between the police and the neighbors. They would have an insight as to the people on the block and their tendencies, and would be able to help the officers with background information when they respond to calls.

Stats show that there are patterns to crimes; for example; most burglaries occur within a mile and a half of the perpetrator’s home. Finally, a way to recycle our nosy neighbors!



Last July, Chief Sanchez was invited to the White House to speak about building and strengthening community and police relations. One Community Policing model he spoke about was the Department’s NTL (Neighborhood Team Leader) program. The NTLs are ambassadors to the community. Our NTL is Officer Tomas Hernandez, who spoke at our last HLC Meeting (see page

2). They also head the Neighborhood Problem Solving Teams who

try to improve the quality of life for residents, business owners, and visitors. These are the officers who need our help in policing our own neighborhoods. What can you do to help? If You See Something, Say Something. The Hollywood Police non-emergency number to report suspicious activity is: 954-764-HELP (4357). Save it on your phone.

### HAVE A PLAN

Chief Tomas Sanchez has a two-pronged approach to law enforcement: 1. Prevent crime and disorder and 2. Take care of the most vulnerable in our society. Sounds like a winning combination to me. Hollywood is fast becoming one of the best places for police officers to get educated on the latest crime prevention techniques, and help them develop excellent skills and strategies to better perform one of the toughest jobs in the world.

Since Chief Sanchez became Hollywood’s “top cop” in May of 2015, violent crimes are down 25%, and there has been a 53% reduction in Burglaries. In 2016, HPD took more than 400 firearms off the streets. Domestic Violence is a concern for our community and society as a whole. Studies have shown offenders who are prone to domestic related incidents are also involved in other crimes which occur outside the home and within the community. Research shows many of the most violent criminals have been arrested or involved in incidents of Domestic Violence. To decrease the number of Domestic-related crimes, Chief Sanchez implemented the Offender-Focused Domestic Violence Initiative (OFDVI) in May 2015. The OFDVI has resulted in a 22% reduction in Domestic related incidents. That reduction is due in part to personal follow-ups; i.e. officers contact the offenders. “We tell them their behavior is unacceptable and we will follow-up; what they are doing is wrong and we make the sanctions clear to them should they choose to reoffend.”

### DO THE RESEARCH

Chief Sanchez’ MO (Modus Operandi for you Latin scholars) is to research and study what other police departments are doing successfully – not just here in the U.S. but around the world. The Chief believes in “focused deterrents” which include prevention, education and enforcement.

The Chief relies heavily on statistics to monitor the progress of the department on every level, including morale. When asked about morale, he stated, “I believe it is good. One way I measure it is in the increased number of officer self-initiated calls which have went up 38% in 2015 and 48% in 2016.” Self-initiated calls are those that originate with the officers themselves rather than a report from a citizen. Pro-activity in any field is a sign of high morale. “There has been a 25% increase in arrests and our officers have broken records in guns seized and DUI arrests. The numbers have doubled since 2014.” Another indication is that in 2016, “44 officers received life-saving awards” even in a year where 61 officers were assaulted due to the current national climate. “Policing reflects community values,” said the Chief. Thanks to his own personal beliefs and the support of the local business community, Hollywood is becoming a mecca for new business which the Chief strongly believes is a major factor in reducing crime rates. He also pointed out that, “Economic development is not only a sign of low crime rates, it is a result.” It only makes sense that new businesses are not attracted to crime-ridden areas.

*Continued on Pg. 7*



Continued from Pg. 6

**THINK OUTSIDE THE BOX**

He is a fan of License Plate Readers, which has produced a 55% increase in arrests for auto thefts. They are mounted on police cars and strategically placed on stationary trailers throughout the city. The readers can be programmed to isolate felony vehicles, suspended licenses and even to look for vehicles with no insurance. I asked the Chief his opinion of red light cameras. His response was the surprising stat that they caused an increase in rear-end accidents (people slamming on their brakes) and the number of fatalities did not decrease. Sometimes what sounds like a good idea backfires (weak pun intended). During the short-lived program, I apparently did NOT slam on my brakes at least three times and it cost me \$474.00. No refunds.

You may also have noticed the absence of panhandlers on our Hollywood streets thanks to an ordinance against motorists who give them donations. It was funny to see one of our more prolific panhandlers, (the girl in pig-tails who carries a gas can and just “needs a few bucks” to buy gas) standing on the intersection between Miramar and Hollywood, being VERY careful to stay on the Miramar side!

**KEEP IT HUMAN**

The Chief is also concerned by the statistics on mental illness and how much of our police officer’s time is spent confronting and diffusing situations that are not criminally based. With an estimated 27,000 people diagnosed with a form of mental illness in Broward County, it can be a real challenge and take up a lot of police hours. Too many police calls are mental illness related. The Chief would like to establish a Mobile Crisis Unit that can also respond to these types of calls. If the officer deems the situation does not pose a physical danger (no weapons), they can leave the crisis intervention team to handle another situation. This would free up our officers to do what they are hired and trained for. Officers receive training in communication and negotiation skills, expecting them to be psychologists is a bit much. That is why God invented bartenders and moms.

Chief Sanchez believes “In today’s world, it proves essential for officers to eliminate barriers that impair community and police relationships.” Among the many Community Outreach programs the Chief oversees are:



Hollywood’s Family Reunification effort led by Officer Dwayne Chung, the HPD’s Homeless coordinator, has reunited 30+ homeless residents with their families. As of this writing we are waiting for some of

the funds received by Broward County to be directed to Hollywood for this initiative. Thanks to our IH advertisers; Inside Hillcrest will be splitting our profits in 2017 between the Reunification Program and our Help for Hillcresters Fund.

**SET AN EXAMPLE**

Of course, everything starts with raising our children to be good and decent citizens. The School Resource Officers, (SROs) are usually the first police officers children meet. They patrol their

schools, teach in their classrooms, and greet them in the hallways. They emphasize antibullying, mentoring, and the Gang Resistance Education and Training (GREAT) curriculum. In 2016, SROs taught GREAT to approximately 1,800 students. Hollywood’s mentoring program, which allows our officers to devote one hour per week out of their schedule to mentor a young person in partnership with the School Board, has been recognized by Broward County as an award-winning Program. The HPD also creates events to provide meals to needy families, initiated Shop with a Cop, conducts holiday toy drives, started Story time with an Officer, and is establishing a summer camp with the Police Athletic League.

**ASK FOR HELP**

If you have experience with mediation, counseling juvenile offenders, or mentoring youth, you can volunteer to help. If you know everyone in your neighborhood and you care about their safety, contact your NTL and make a connection. Public (relating to, or affecting all the people of an area) Safety (freedom from harm or danger) is everyone’s business. Contact Public Affairs Office at 954-967-4371 to volunteer.



*Join us as Hollywood Police Department Officers volunteer as Celebrity Waiters to raise money to benefit Special Olympics Florida.*

**Thursday, March 16, 2017**

**12:00pm-3:00pm**

**6:00pm-9:00pm**


**Longhorn Steakhouse**

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## Funding a Special Needs Trust with Life Insurance



**Term Life Insurance:** Term life insurance provides coverage for a defined period of time, normally the time in which premiums are paid. After that period ends, the policyholder can choose to continue to pay for the policy or end coverage. A term policy pays a benefit should the policyholder die within the period covered under the policy. The premiums for term policies typically increase each year as the insured gets older or are level for a specified number of years, such as 20, after which the policies are typically dropped due to the steep increase in premiums at the end of the guaranteed term.

**Whole Life Insurance:** Unlike term insurance, a whole life policy lasts for the policyholder's entire lifetime and provides both death benefit protection and cash value. Part of the premium paid by the policyholder goes into a cash account which accumulates over time. The cash value tends to accumulate at

a higher rate when the policyholder is younger and lessens as she ages. Further, many of these policies pay dividends, which add additional value to the policy. Policyholders may withdraw money from their whole life policy but will be charged a fee or, in the case of a loan, the holder will be obligated to pay back the borrowed amount with interest.

**Universal Life Insurance:** A universal life policy permits the policy holder to adjust death benefits and premium payment to fit any change of circumstances for the holder. Premiums can be credited to an accumulation fund from which premium costs are deducted and to which interest is credited.

**Variable Life Insurance:** The variable life insurance policy's cash value is tied to the performance of financial markets.

**Survivorship Life Insurance:** Also known as a second-to-die life insurance, this policy is taken out on the lives of two people and provides benefits only upon the death of the second insured person.

Funding a special needs trust with enough money to pay for the needs of a child with special needs can be a daunting task for many families. The costs of providing a home and care, as well as a care manager to take the place of the parents when they are no longer around, exceed the resources of most families.

A solution for many parents is to fund a special needs trust with a form of life insurance. In these instances, a parent will take out a life insurance policy on his or her life to ensure that once the parent is gone, monies will be available to care for the special needs child.

The benefits of funding an SNT with life insurance are many. Life insurance proceeds can be paid to an SNT free of taxation. Life insurance also typically pays proceeds in a short time period and so can ensure that the special needs child has the cash needed to provide for her long-term care. Further, a paid-up life insurance policy will guarantee an SNT future funding while keeping the parents' estate intact for other family members. The various types of life insurance that can be used to fund an SNT include:

  
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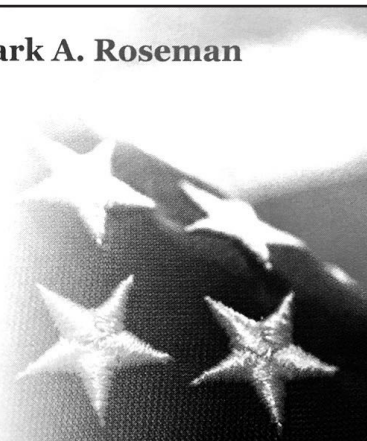
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## Inside Hillcrest Welcomes Our Very Own Restaurant Reviewer!



Michael Killeen is not only the president of Hillcrest 9, but a third-generation culinary expert who has traveled to Ireland, France, Italy and beyond to savor the worlds flavors. His grandfather owned Mickey's Diner on RT.35 in Neptune New Jersey. His father, featured on the u-tube video "secret kitchens of New Jersey" was the owner of the Irish pub Paddy's Bar in Asbury Park NJ. Michael and his father were recently honorary judges at the annual BBQ cook off in Killeen Texas where they take barbeque seriously. He can be reached @ [mkilleen50@gmail.com](mailto:mkilleen50@gmail.com)

### The Field Irish Pub

3281 Griffin Road, Dania Beach FL 33312  
954-964-5979

What a better time than March to talk about Irish fare. Although Irish people like myself generally celebrate Saint Patrick's Day all month long, any day of the year is a great day to dine at The Field Irish Pub & Eatery.



Unless you arrive early for the eight to ten self parking spots you must valet your car. Although you may be disappointed about the valet parking at this establishment, you will not be dissatisfied with the scrumptious food inside.

Indeed, upon entering you will certainly feel like you are in the Temple Bar district Dublin. In fact, from the hostess Randi to our waiter with a brogue accent Sean, Irish eyes throughout the Field were certainly smiling. Likewise, the countrified wood floors and atmosphere seems like you are definitely in the heart of Ireland.

First, we started with the potato soup that was very thick and flavorful packed with potatoes. Additionally, the soup was pure white and creamy truly it was better than good to the last drop it was great.

Next, I decided on the meatloaf \$13.50. The homemade meatloaf was divine. The plate was full and colorful with plenty of aromatic dark gravy over the thick slice of meat. On the top of the gravy was thin fried onion rings that I can't wait to savor again.

At the same time, the homemade mashed potatoes had chunks of real potatoes in it and I would rate them superb. For this purpose, additional gravy was served on the side, but no gravy is needed for these potatoes. Keep in mind, I am Irish and my mom cooked potatoes at nearly every meal for dinner. Bright garden fresh sautéed vegetables rounded out this hearty meal.

Meanwhile, my dinner mate ordered the Dolphin Francaise \$20. The Mahi Mahi Francaise, although not traditionally Irish was as good as it gets. Cooked perfectly it was flakey fresh and flavorful. Pan seared in lemon butter wine sauce it melted in your mouth. In fact, there was almost a pound of fresh fish on that plate. Publix supermarkets would have charged you almost as much for this large piece of fresh fish and you do not have to cook it yourself here at the Field Irish Pub. The menu stated it was served with rice and vegetables but to our surprise and enjoyment those luscious potatoes were accompanying the fish with vegetables on the side.

As an illustration, dinner without desert is like saying goodbye without kissing. Therefore, it just shouldn't happen. I decided on

the apple crumb tart with walnut topping \$6.75. Of course, it was warm and gooey and I just had to have ice cream to compliment it. Consequently, the cinnamon ice cream complimented the apples like no other. It was like they were made for each other. At the same time, I almost got the special red velvet cake yet the apple tart and ice cream was like velvet going down.

In summary, I am Irish and my friend did pick up the tab so I don't know if this is why I enjoyed dinner here so much. In reality, I do know why I loved it. The Field is a splendid dear authentic Irish pub so far from Ireland yet so close to home.

The Field is open to the wee hours of the morning. However, the kitchen is open from 11AM to 10PM for lunch and dinner as well as until midnight Friday and Saturday. In addition, there is live music Tuesday through Saturday.





## State of The Market - MARCH 2017

The MLS (Multiple Listing System) records only go back to January 1, 2006. In that time, there have been 1,421 Hillcrest sales that went through the MLS system. Other than foreclosures where the bank uses their own agents which to date total 213, our residents have hired Hillcrest Resident/Realtors over 50% of the time including the 88 short sales over the years.

Five Hillcrest realtors account for 34.89% of the total sales and if you count both sides of the sale, these 5 agents were involved in the buyer and/or seller side of 69.78% successful Hillcrest condo sales with 279, 229, 126, 105 and 104 sides respectively. Over the years, sales prices ranged from \$12,000 for a burnt out unit to \$380,000 at the top of the market boom.

At least once a month I send a copy of a listing to one of the building presidents because it contains misleading information in the listing so that the agent can be contacted to correct it. The misleading information ranges from incorrect maintenance fees to wrongly claiming renting is OK to still promising "golf course views". It is a mystery to me why our residents hire agents who do not know the area. It is also a mystery to me why agents agree to take the listing rather than turning it over to a local expert and getting a referral fee.

Realtors have "farm areas". Our listing farm area for home sales is South Broward - period; of course, we specialize in Hollywood but are comfortable with Davie, Dania, Hallandale, Cooper City, Miramar and parts of Pembroke Pines, Plantation and South Fort

Lauderdale. We physically show our homes EVERY TIME so we like our listings close to home.

When working with buyers, we can go almost anywhere outside of our farm area; we just need to do more research on the neighborhoods.

We have a very nice group of agents throughout the country that we trust to help our clients should they need the best agent in another part of the country. If you know someone who is interviewing agents to sell their property outside of Broward County, let us know. We will give you their contact info. We - or another referral list member - have worked with EVERYONE on this list so we are confident that they will do good job when we refer them. Not all are Keller Williams agents but all are highly regarded in their area.

As far as condos go, we are more selective. We know all the Hillcrest buildings so we can easily answer buyer questions.

But when we list condos on the beach and Aventura, we call the property manager to make sure we know the rules, the fees and if there are upcoming assessments. We do as much homework to list a condo for a seller as we do when we are working with buyers for a condo.

Whatever you may think about your building, I can assure you that Hillcrest has more financially stable and well-maintained buildings than almost anywhere! All of us are very PROUD to be entrusted to bring great new neighbors to our community.

Our Hollywood Police Department under the leadership of Chief Tomas Sanchez, is making it almost impossible for lawbreakers to enjoy living in Hollywood, Florida. If you are a future offender, A TEAM FLORIDA's tagline is #LOVE WHERE YOU LIVE and we want to help YOU do just that! \*\*\*Some restrictions apply.

- If you are renting, A Team Florida will find you a new place outside of Hollywood and PAY HALF OF YOUR FIRST MONTH RENT.
- If you are qualified to buy a home or condo outside of Hollywood, we will work with you to find your perfect place and PAY FOR YOUR MOVE.
- If you own a home or condo in Hollywood, we will find you a qualified buyer and PAY FOR YOUR CLOSING COSTS. We will also work with you to help you find and purchase a new home or condo outside of Hollywood.

\*\*\*Must be over 18. Limit one offer per crime family. Must show proof of current arrest record. Be advised that Realtors do not carry cash or valuables on their person during showings.

## ARE YOU A CRIMINAL WHO LIVES IN THE CITY OF HOLLYWOOD?

*"Every society gets the kind of criminal it deserves. What is also true is that every community gets the kind of law enforcement it insists on."*

— John F. Kennedy



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**FRANK WILSON**

*by Cindy Abraham*

For those of you who have noted that my hair looks way better than usual, I am a walking advertisement for Frank's Balayage method of hair color. He is a Master Hair Colorist, who spent the past fifteen years at one of Atlanta's leading salons. Since moving to Hillcrest, he has been associated with a well-known Fort Lauderdale salon. What can be better than having your color done in the comfort of your own home? Frank was I and out in about an hour and my hair has never looked better!

Frank offers full color services, from all-over color to highlights, foils and perms. He specializes in balayage, in which the hair color is painted on to enhance the client's natural skin tones. He has served many clients for several years, helping them to maintain colors which are age appropriate and natural looking.

From the "expert" point, Frank reminded you that buying the DIY box color delivers one solid color to your hair, which results in an unnatural look, since nobody's hair is one solid color. By using the services of a Master Colorist, you can get several shades and tones, resulting in a more natural look. I can promise you his prices are competitive and you save the drive!



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# The Kitchen Korner

by Cindy Abraham



It is hard not to think about New Orleans this time of year. Fat Tuesday was a couple weeks back and nobody does Mardi Gras better than The Big Easy. It is my favorite American city of all time. I love the food, music, and people – even mean Uncle Boodro, the Rajun Cajun. Make a pot, invite some folks over and pass a good time or laissez les bon temps rouler!

## Mike's New Orleans Old School Seafood Gumbo

– 4 servings

The Roux: ½ cup flour and 1/3 cup bacon grease

- 1 lb. shrimp
- 1 lb. crawfish tails
- ½ lb. crabmeat
- ½ lb. andouille sausage roughly chopped

- 1/4 cup chopped carrots
- 1/4 cup chopped celery w/leaves
- ½ cup chopped onion
- 2 minced garlic cloves

- 14.5oz. can crushed tomatoes
- 2 bay leaves
- ½ TBS sugar
- 2 TBS tabasco
- 1 TBS creole seasoning
- 1/2 tsp dried thyme
- 1 TBS Beef Bouillon Powder
- ½ TBS Worcestershire Sauce
- ½ TBS Red Pepper Flakes
- 8 cups Seafood, Beef or Chicken Stock
- 1 tsp Gumbo File Powder



Make your simple roux by whisking your flour and bacon grease together in a large, heavy based saucepan over medium heat to form your smooth brown roux. Whisk constantly for 40 - 45 minutes; or until your roux achieves a dark mahogany color.

While the roux is cooking and you are stirring constantly, chop celery, carrots and onions. Mince garlic. Roughly chop andouille sausage.

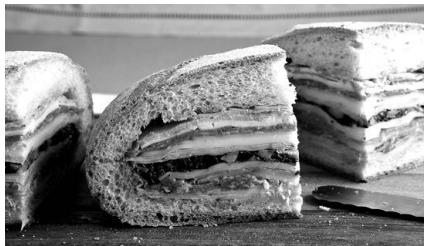
Add the vegetables and sausage to the roux. Simmer over medium stirring constantly for about 10 minutes or until veggies are tender.

Add broth, bouillon and all seasonings (except file powder) and simmer for 30 minutes. Add filet 15 minutes before serving and remove bay leaves.

Add the seafood just enough to heat through and serve over white rice. Better yet, let it sit overnight in the fridge. Enjoy your taste of NOLA!

\*\*\*\*\*

If you know what a **Muffuletta** is, you know what a process it is to buy all the meats and cheese and make the olive spread you



need, never mind that we don't have the right bread down here so I use the big loaf of Italian bread from the Publix deli. Anyway, if you have an envie for one, here is the Cheater Version:

Gino's Italian Market on Johnson sells the Muffuletta olive spread so go grab a bottle. For \$9.99, Penn-Dutch sells a package of Italian Meats and Cheeses called the Italian Sandwich Stuffer. You get ½ pound each of Capicola, Genoa Salami, Ham and Provolone and six FREE Sub Style rolls. So just buy two more white cheeses (mozzarella, swiss or whatever – I said this was a cheater version!)

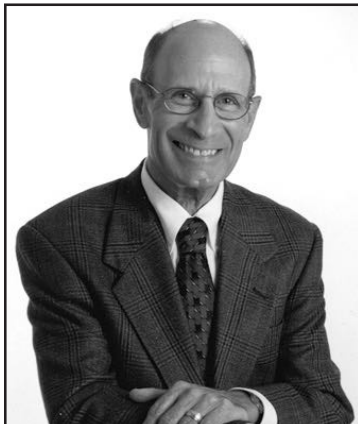
Slice the rolls in half and pull out as much of the inside bread as you can without exposing the inner crust. Mop Muffuletta sauce on both sides. Layer the meats and cheeses. Wrap the sandwiches tightly in foil and let them rest in the fridge for a couple of hours.

Boodro will be furious when he reads this because he is a purest and the above is about as far from tradition as you can get so I may as well put him over the brink. For a better Muffuletta, after you wrap them in foil, put them in a 350-degree oven for about 30 minutes. The sauce, meats and cheese REALLY get happy that way.

BTW Boodro, the correct spelling of your name is Boudreaux. Thibodeaux say so.



## Your Voice Matters - Commissioner Dick Blattner



Ok, I admit to being a late comer to digital media, but I've been el'v'e got to start working on my taxes. How about you?

### FLASH!

**Flash! Trip Advisor just named Hollywood Beach the 6th best beach in the country, ahead of Ft. Lauderdale! Great news, but no surprise to us.**

February was a busy month for the Commission. We got

back to our regular meeting rotation, but in addition to the two regular Commission meetings and a CRA meeting, there were two important workshops. We have asked for more workshops because they are the most efficient--and often the only--mechanisms where Commissioners can talk to each other, share ideas and provide direction to staff. So, on February 22, there were two workshops:

**Development.** The purpose here was for Staff to describe how projects enter the system and proceed through it. Most of you would call this permitting and that is correct. We know it's tedious and takes too long, but here is what we live with:

- City, County and State regulations that must be followed.
- Incomplete applications from homeowners or their representatives.
- Not enough technology available (yet).
- An increasing number of permit applications: 12,858 in 2016.
- \$1.65 million in projects under construction or recently completed.
- Shortage of staff. This is common throughout Broward. To become a Building Inspector or Plans Examiner takes years of experience. For example, to be a Building Inspector, you must first be a contractor.

We are investing dollars to address our technology platform and have engaged outside vendors to take on some of the planning and inspection services.

**Street Renaming.** This workshop was inconclusive, but Commissioners will have to make some decisions very soon on how--and if--we will consider renaming Hood, Lee and Forrest Streets. It's complicated by rules established about a decade ago that, in my opinion, required onerous procedures for renaming.

The issue is whether these three streets, named after Confederate generals, should be renamed. There are members of the community who have strong beliefs that this is a moral issue and we should not be honoring these three officers. On the other side are the residents of these streets (which extend from Dixie Highway, all the way west to 441 and beyond) who believe the inconvenience caused by the renaming would be excessive. All told, there are 1,513 homes on the three streets. The cost to the City to change signs, etc., is probably about \$25,000. We need to make the decision one way or the other. This has been percolating too long.

### COMMISSION ACTIONS

**Allocated \$47,000** as our share of providing prisoner transport to the main jail. Pines, Miramar, Hallandale Beach are also contributing. This means that our officers do not have to transport arrestees, thus keeping HPD on the street.

**Applied for a \$75,000** grant from the State to continue funding Victim Advocate services within HPD. Been doing this extremely well for many years.

**Passed medical marijuana guidelines**, specifically where dispensaries can be located. There will only be two in Hollywood, both in industrial areas. No applications are being accepted until the State clarifies its intentions.

**Committed funding improvements on Johnson Street** from 31st Court to I-95, in the amount of \$6 million. That is our share. Construction in 2020.

### THIS & THAT

**Firefighter of the Year** is Driver Engineer Dave Civita. Dave was nominated by his peers.

What made this so meaningful to me was that Dave realized public safety officers are susceptible to illnesses that often go undetected. When that happens, both the officer and the City face daunting medical expenses. Dave convinced his peers to take advantage of the City Life Scan program. As a result, early detection has identified seven individuals who have high risk factors. They can be treated, tested and remain viable, vital employees whose life expectancies increased as a result and, consequentially, the City's costs of health care for these officers upon their retirement will be reduced. Congratulations, Dave, and thanks.

The Police Department's Annual Report was presented at the last meeting, and the results are impressive. Check out on their website: [www.hollywoodpolice.org](http://www.hollywoodpolice.org).

**Survey Monkey Says?** 167 people responded to my little online survey asking if smoking should be prohibited on the beach. 98 (59%) said yes; 58 (35%) said no and 11 made comments but did not vote. Eight of those comments, by the way, were favorable; HOWEVER, the ordinance failed. Instead, signs will be posted suggesting that smoking is harmful.

**Stirling Road Project.** DOT is spending \$4.6 million in improvements from 441 to just east of University. Be alert. This project will take one year.

**That Darn State again.** A bill moving through the Legislature would prohibit municipalities from regulating businesses, professions or occupations. This is known as PREEMPTION and takes away from Home Rule. I will be bringing this up at Wednesday's meeting asking for a resolution in opposition, and asking our lobbyists to fight this on our behalf.

Now, back to tax prep.

# Walk a Mile in Someone Else's Shoes

© 'It's Time...' by Aruna Ladva, BK Publications London, UK

It's so hard to really know, feel and understand what someone else is going through if we haven't 'walked a mile in their shoes'. Even if we did, it would still not be the same experience. But if we could just stop and try to understand, and have some empathy for others, then we may not be so quick to judge or criticize.

Each one looks at things through their own unique lenses of thoughts, feelings and memories. Each one reacts and responds differently to life. Therefore it's not truly fair to go through life judging what others are doing, not doing, or should be doing. We cannot possibly understand the reasons why people do what they do.

Each one of us carries so many bags and baggage's with us, and all of this detritus in the soul influences how we behave. We are not necessarily responding to what is happening in this present moment, we are acting/reacting/over-reacting according to experiences from a long-gone past. For those who believe that we take many births, there is even excess baggage to consider!

Let's look at some examples. Unless you are a mother, you cannot know the difficulties of motherhood. The pain of childbirth, the sleepless nights, the numerous sacrifices, and the relentless love and kindness that the mother continues to bestow, despite the child's mischievous behavior.

On one level, we cannot know what it is like to have a head of white hair at a young age (unless you have one of course!) and how one needs to maintain a strong sense of self respect as people call you 'auntie', when inside you feel young and twenty!

And at another level completely, we have no right to comment on those who are fleeing war-torn countries, or who are stuck in inhuman conditions in camps, unless we are living their reality A to Z. It is the kind of thing that one could never truly understand unless you have been through it. The fear, the pain of abandonment and rejection, let alone the brutal trauma of war, and lost loved ones is probably unimaginable to most of us who have not experienced it.

When it comes to judgments, we usually judge others out of fear, or ignorance. We also judge ourselves, sometimes harshly, and this is equally detrimental. One aspect is to deal with the judgment coming at you, the other is the judgments we make towards others. The latter is in our hands, the former is not. Therefore, instead of immediately judging others, we can take care of our karma and focus on treating others as we ourselves would like to be treated.

In our modern, so-called advanced society, we increasingly want to live our own lives. Everyone is seeking independence and freedom. We are so busy in our own worlds that no one has time to even take off their own shoes, let alone to be able to step into those of others for even a few minutes! We need to be 'whole' focused and not just 'sole' focused; to realize the one-ness of humanity and to think of others and not just live for ourselves.

Empathy and compassion are some of the keys to a purposeful and fulfilling life. To live 'from the heart' makes life more meaningful than to live from the head alone. It softens and strengthens us as we exercise those muscles of kindness and compassion. In this way there is benefit all around; for the others and for us also.

Empathy will reduce conflicts in our life as we try to understand what makes someone tick. We will not take things so personally. We will not take offence for little reason. We will be more mindful and aware of the dynamics at work in our relationships.

Most of all though, where there is empathy, there is communication on a completely different level – the mind, heart and soul. In this way we recognize the subtle connections between us and can actually 'fit' into the shoes of each other and walk the journey of life together in peace and harmony! We are all taught the golden rule in school, "do unto others as you would have them do unto you". With these few small words a mountain of beliefs come to mind. We must have regard for all souls and not let anyone take the power of our convictions. Sometimes we hold onto stories in our lives that do not serve us anymore. We get angry with people in power and let that anger take over our life. It is so true, the power of anger burn YOU first. It is not necessary to allow these thoughts of misdeeds to cloud the beauty of life around us. Do not let go of the positive and helpful thoughts we can use to try to negate the negative get in our way of life. Karma has a wonderful way of reaching everyone at one time or another. The wonderful saying "Let go and Let God" is the best way to live your life in these troubled times and do what you can to help our society to move forward. Write your congressman, tell your thoughts of peace and love to all you meet and share your power with all. No one can take what is inside of you unless you allow them to. We CAN make a difference, just "walk that extra mile in someone else's shoes and you will uplift your awareness at this time. Life works through you and for you, not because of you.

It's time... to find the time and compassion to be a little more understanding and empathetic towards others. Om Shanti

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**Carver Ranches Library**, off Pembroke Road and 48th, Every Sat 10:30 am

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## GLOBAL MEDITATION FOR WORLD PEACE

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Bring a chair and a flashlight, see you there. Meditation at the school is changed to the Church at the corner of Polk and 46th street. Wednesdays at 4-5pm. Watch for something new to be happening in the future!

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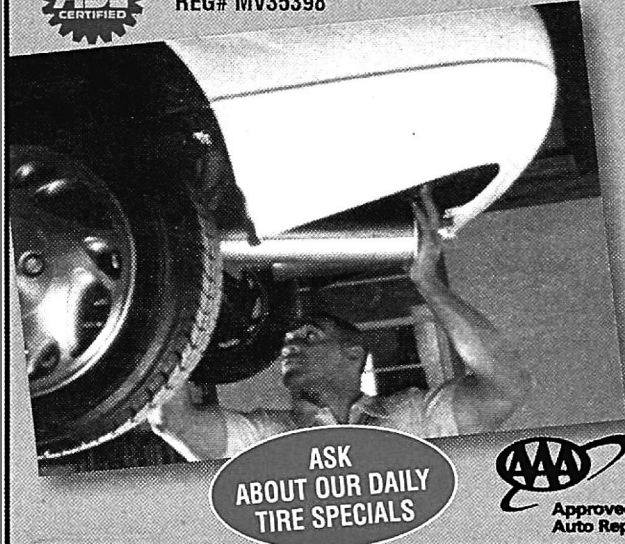


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**A READER RESPONDS**

Mark Roseman, our Elder Care Attorney submitted an article in the February issue of Inside Hillcrest titled: "Eight Top Reasons Why Senior Should Never Choose Medicare Advantage Plans Over Medicare Supplement Plans."

Inside Hillcrest received a response from Donna in Building 21 which we are printing here as well as Mr. Roseman's answer.

"This article was as biased as people are on Trump so let me expound. First of all, I do not work nor have I ever worked for any HMO participant but I have been in HMOs for over 20 years with great results.

You never join an HMO that your doctor doesn't participate in. The idea is to ask our doctors which HMOs they are a part of and then evaluate those choices. HMOs are much less expensive than being on Medicare with a supplemental plan. I pay \$49.00 per month plus my Medicare Part A allocation that we all pay. There is no supplemental plan for that price that I know of.

I haven't need a referral for years and my specialists are also part of my plan. I can go to many hospitals and not just in my area but any area that is included in my provider manual. These are the hospitals I would go on any plan. They are some of the best hospitals in my City and State.

Medications are covered for a small co-pay. Since Obamacare we now have a yearly coinsurance which we never had before but hopefully that will change. Medicare does not cover medication.

I have never seen any reputable Medical Insurance Company go bankrupt. Small medical plans (fly by night) companies should never be bought in the first place. Seniors should know that. There are Fortune 500 companies involved in HMOs; many are public companies.

My primary doctor has never been penalized for approving my specialists, nor does she have to. I make my own appointments and they send her my results at my request. Second opinions are common practice and are never denied by reputable carriers. The doctors in my plan are not only qualified but are highly rated in my area as well as my State. Ratings are listed for all to see on line and at their offices.

Medicare charges 20% co-pay for everything which is why one buys a costly supplemental plan. People in HLMs don't need a supplemental plan.

I had to write in because I cannot believe the writer of this article had such bias towards a system that is truly wonderful for many seniors. I am sorry that he/she doesn't understand the system whereby he/she finds it necessary to spend extra money on medical care that he/she could be getting for much less.



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I hope our government doesn't give up on the HMO system. Many will lose a great deal of services and will have to pay a lot more for healthcare. The facts in the article were wrong and should not be taken as factual."

**MARK ROSEMAN'S REPOSE**

"As an elder law attorney for many years, I have seen hundreds of clients go into a rehabilitation facility and be required to pay a substantial co-pay after only 20 or so days when they are on an HMO such as Avnet. When they are on straight Medicare with a Medicare supplement, they are much more likely to be permitted to remain in rehab and have it paid for by Medicare for a much larger portion of the full maximum 100 days."

A-1

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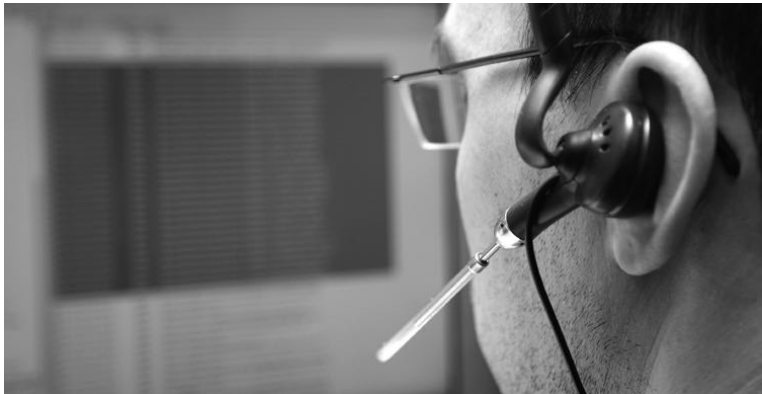
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# The Truth about Cell Phones and The Do Not Call Registry



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- The government is not releasing cell phone numbers to telemarketers.
- There is no deadline for registering a cell phone number on the Do Not Call Registry.

- Federal Communications Commission (FCC) regulations prohibit telemarketers from using automated dialers to call cell phone numbers without prior consent. Automated dialers are standard in the industry, so most telemarketers are barred from calling consumers' cell phones without their consent.
- There is only one Do Not Call Registry, operated by the Federal Trade Commission (FTC), with information available at donotcall.gov. There is no separate registry for cell phones.
- The Do Not Call Registry accepts registrations from both cell phones and land lines. To register by telephone, call 1-888-382-1222 (TTY: 1-866-290-4236). You must call from the phone number that you want to register. To register online (donotcall.gov), you will have to respond to a confirmation email.
- If you have registered a mobile or other telephone number already, you don't need to re-register. Once registered, a telephone number stays on the Do Not Call Registry until the registration is canceled or service for the number is discontinued.

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## We want to hear from you!

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The letter **MUST BE SIGNED** and a phone number included so we may verify that you actually sent the letter. In the published edition, only your first initial will be used **UNLESS** you specifically request that your name be included.



We reserve the right to condense, but we will not edit the piece in order to distort your intent. Anytime we condense, it will be indicated by ...

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