



## September Inside Hillcrest:

# WHY THE MEEK REALLY WILL INHERIT THE EARTH

— A Theory by Cindy Abraham

“Blessed are the meek, for they shall inherit the Earth.” This was one of those sayings that I never, ever understood nor believed. In my mind, the meek would be the last people to inherit the earth. They would be the first to go in any scenario that I could imagine. And then along came the computer age. Although we don’t hear the word meek much these days, we do hear the word “geek”; so maybe they just spelled it wrong in the Bible.

I for one cannot wait until this whole computer fad thing goes away. Yeah, yeah, I know. And I will admit that it makes life easier in so many ways. It just is going a little too fast for my taste and I have never been much for technology. When my daughter was 8 years old, we bought our first VCR. As the salesman started explaining how it worked, my eyes started to glaze over so I just told him to explain it to Jennifer and she could teach me over the next few months.

Of course I still have a few floppy discs with VERY IMPORTANT information on them so I need to keep them; at least until I remember what that information is.

Computers have changed the real estate industry for the better. But, it seems as soon as I learn a new system or procedure, the techies change it (claiming bigger, better, faster). These people have nothing better to do than sit around and try to come up with more intricate processes and systems. I am very comfortable with the MLS (the Multiple Listing System that realtors all use.) I had heard that we were supposed to learn a new system called MLS Fusion but of course I did not. My vindication is that they have now come up with MLS Matrix and are telling us not to bother learning MLS Fusion. See what I mean?!

Brian, of course, loves anything new



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and can get the computer to do everything but drop us at the front door of the property we are looking at. He can preview properties and even neighborhoods with our buyers on a big screen TV and really help them narrow the search. He finally dragged me to an MLS Matrix class. As it turns out, Matrix is pretty user friendly. I am not that fast yet, but thanks to a great teacher at the Ft. Lauderdale Board of Realtors, I am starting to love MLS Matrix. This is a good thing because “they” are actually threatening to disable MLX and MLX Fusion by the end of the year.

That doesn’t sound very meek to me.

### MORE NEW PROCEDURES IN REAL ESTATE

In other real estate news, anyone who is going to apply for a loan for a property after October 3rd needs to know that the closing process will be entirely different. Cash deals for residential and any commercial deals will not be affected; only residential deals with mortgages. The Consumer Fraud Division will be regulating the closing procedures instead of HUD and we know that anytime a new agency takes over a process, there will be growing pains. The goal is to eliminate predatory lending practices; so although we who are in the business (realtors, mortgage brokers, title companies and even inspectors and appraisers) are a

little apprehensive about the change and accompanying paperwork, this will actually be better for the buyers.

Now, it is mandated that THREE DAYS BEFORE closing, buyers must have in their hand the settlement statement with ALL their costs and fees clearly outlined. The settlement statement will be generated by their lender and not by the title company attorney. The attorney’s job will be to keep the lender on track so that they have the proper paperwork to do the title work and close the transaction. What the buyer signs off on, is written in stone; no changing the rates or fees. If there is a change, the whole process starts over. For the buyer, there should be no unpleasant surprises at the closing table.

The only thing you need to remember as a buyer is that your timing has to be spot on. Line up your lender FIRST. Start looking 90 days out, have a contract on the property at least 60 days out and send it to your lender or mortgage broker immediately. Apply for your loan as soon as possible so that you can close in 60 days or less.

Sellers, you may need more lead time when you list your property if you need to close within a certain timeframe. If you have any questions or comments, email me at [Cindy@ATeamFlorida.com](mailto:Cindy@ATeamFlorida.com).



If you are not getting our print or email issues of Inside Hillcrest and want to, let us know. Email us at: [Inside.Hillcrest@comcast.net](mailto:Inside.Hillcrest@comcast.net)

## Cancer Prevention

What if we told you there are certain accommodations we can make to our lifestyles to reduce our risk of cancer? While research is still on the rise and in the process of being conducted, it is up to us to take the measures necessary to maintain a healthy living. Self-exams are essential because no one knows your body better than yourself. You may notice changes occurring with in your body that may seem like something small but not worth the chance of allowing it to worsen into something that holds severity. Be sure to have your annual visits with your doctors and your screenings done as well. If you visit your doctors regularly they should be on top of all yearly exams you need done as we age.

First and foremost, if you regularly use tobacco you may want to reconsider as tobacco is one of the prime sources that lead to various types of cancer. Twenty two percent of cancer deaths are a result of tobacco. Believe it or not even second-hand smoke can increase the chances. Speak to your doctor, they should be more than happy to assist

you in methods you can take to begin your transition into quitting the use of tobacco products. If you can limit your alcohol consumption that would also be a proper step to take, as too much alcohol may lead to various types of cancers, including breast, lung, kidney, colon and liver. It is best to drink in moderation, if necessary.

Secondly, we have been told from as far back as we could remember, to eat our fruits and vegetables. It is important to stay away from high-fat foods which usually contain higher calorie counts and lead to becoming overweight and/or obese. Choose to eat lighter and base your diet off of plant sources. This will allow you to maintain a healthy weight, which goes hand in hand with physical activity. You may consider speaking with your doctor to see what type of physical activity would be safe and best for you.

Lastly, protect yourself of the sun. Especially for those living in South Florida. If you can avoid the sun mid-day this is when the sun's rays are its strongest you should do so. If possible,

try to remain in shaded areas and carry sun glasses and hats to protect yourself of the sun rays. Be sure to apply sun-screen regularly.

Cancer is not just one disease, but many diseases. There are more than 100 kinds of cancer. There is no cure to cancer just yet but research has shown that up to two-thirds of cancer deaths are caused by smoking, physical inactivity and poor diet choices. Begin making better choices today and never underestimate any changes with in your body. Bring anything that causes concern to yourself to the attention of a medical professional.

Dr. Mohsin Jaffer has been practicing family medicine in Broward County for nearly 30 years focusing on the care of seniors. His practice, Senior Medial Associates, has 12 locations throughout Broward County. You can find the Hollywood location off of Taft St and University Dr in Walnut Creek Plaza at 1759 North University Drive. Contact Senior Medical Associates at (954) 842-2175 to schedule a complimentary Meet and Greet for you or your loved one today.

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# The Future of Hollywood

By Commissioner Linda Sherwood

I am writing this from Orlando as the Florida League of Cities Conference just ended. Since I am the chairperson for Economic Development and Redevelopment for our citywide master plan, I chose to attend the classes that dealt with Economic Development. These classes were jammed packed because whether big or small, near or far, each city was interested as to how to bring more tax income to their city. How do we bring more and better jobs to our city? This question resounded over and over again.

**Commissioner Linda Sherwood** Hollywood is dependent mainly on residential taxes, with 75% of our income coming from property taxes to deliver services, make capital improve-

ments and pay our employees. This very unbalanced formula leads to disaster. We saw disaster with the Great Recession and if we don't want to see it again, we had better change our game plan. We are either open as a city to new industry, offices, and mixed use projects or, we can look forward to our millage rate increasing every year whether any CRA remains intact or not.

One very important issue quoted, by Carol Johnson, who works with the state on enticing businesses to Florida, was one that we overlook many times: "How welcoming as a city are we?" She pointed out that before a company decides if they want your city in their repertoire, they haven't even left their desk. They have gone over your city's website from beginning to end. Your city is being judged on speed, risk and money. Is your infrastructure sufficient? Where do their customers live and what are their earnings? How many qualified, next generation workers reside within 30 to 50 miles of the company's possible site. How fast and cooperative is the city's administration and do the city's residents welcome their company? These companies have dedicated one single employee to watch your commission meetings, overlook your city's finances, rate your civic and cultural events and check every facet of your city's existence before your city is even aware that they were a contender in this company's mind.

If you were the employee assigned to this task, how would you rate Hollywood and would you recommend your company take the risk? Your answer to this question holds Hollywood's future.

Please do not hesitate to contact me with questions and concerns at lsherwood@hollywoodfl.org.

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# A Message From Commissioner Beam Furr

**Greetings**

One of the issues that the Commission has been working hardest to address over recent weeks concerns the proposed oil well that Kanter Real Estate LLC has applied to construct and operate in the Broward County Section



*Commissioner Beam Furr*

of the historic Florida Everglades. To be perfectly clear, I do not want to see any oil drilling take place in the Florida Everglades. Furthermore, I sponsored a discussion about the proposed oil well on

the August 11th agenda, and was happy to hear that each one of my fellow commissioners reiterated their opposition to oil drilling in the Everglades.

If you missed the discussion, the video can be found here: <http://www.broward.org/Commission/District6/Pages/default.aspx>

**What can Broward County do about this project?**

Broward County has already sent letters to the Florida Department of Environmental Protection and several other state agencies outlining our concerns about the risks posed by Kanter’s proposed activity. The Broward County Attorney’s office has also pointed to a series of County Permits and Variances that would be required in association with this project. First and foremost, the proposed drilling site is designated as Water Conservation Area in the County’s Land Use Plan, and it is zoned at the strictest zoning category, Conservation. Oil drilling is not considered a permissible use of that land; before they begin drilling, Kanter Real Estate LLC must apply to Broward County.

**What is Broward County’s Role in Permitting Oil and Gas Drilling?**

Unfortunately, Broward County does not have permitting authority over oil and gas drilling. Kanter Real Estate LLC applied to the Florida Department of Environmental Protection for a permit, and depending on the size of the project they may have to obtain an additional permit from the US Army Corps of Engineers before any drilling can begin.

However, I believe that those who want to drill for oil or gas should have



*Beam Furr at Everglades Holiday Park, Broward’s Gateway to the Everglades.*

to apply to Broward County if they want to drill within our borders. In fact, Florida State Statute says that oil and gas drilling may only be permitted within a municipality when the municipality has approved the application. Yet, this language only includes applications to drill within an incorporated City, Town or Village. I made a motion to include an amendment to this statute in the County’s legislative program, clarifying that in unincorporated areas, the County acting as the municipality also has this permitting authority.

Perhaps, the most important thing to take away, right now, is that Broward County is taking this matter seriously, and we are considering every available option in order to ensure that no drilling takes place in our County’s section of the historic Everglades.

**When is Uber coming back to Broward?**

On August 11th, the Broward County Commission voted to revisit our Motor Carrier Ordinance in order to make it easier for TNCs such as Uber and Lyft to operate in Broward County. I consider this to be a good thing, and I am happy to support these common sense solutions. For public safety, we will still insist that drivers for TNCs undergo background checks, vehicle inspections and carry the necessary insurance before getting on the road. However, the County should be flexible in allowing the private sector to partner with our regulators in achieving these goals.

The simple fact is companies like Uber provide a valuable service at an affordable price. Furthermore, there are real advantages that we can bring to our regional public transportation by partnering with ridesharing services in order to help solve the “first mile/last mile” problem. That is to say, Uber and Lyft may be the best way to ensure that more commuters can use services like Tri-Rail, All Aboard Florida, BCT buses and other fixed route services.

Thinking about the long term, it will be important for the County Commission to continue to embrace new ways to solve old problems. This will involve re-thinking and re-configuring the way we approach regulation. For now, I will make sure to keep you up to date on when we expect this issue to come before us again. There will be at least one more vote by the County Commission and a Public Hearing before any changes are finalized. However, once the changes are finalized, I fully expect that Uber and Lyft will turn their apps back on, and we will all be riding again.

**Library Card Month**

On Tuesday, August 25th a Broward County Library Card application was given to each student in our elementary schools. This means 100,000 Broward County students can now apply for their first library card. That is pretty amazing, and it required months of coordination between the Broward County Libraries Division and the Broward County

See **BEAM FURR** on page 6



## BEAM FURR

*continued from page 5*

School Board. It makes sense that every student in Broward County should have access to the resources of the Broward County Library, and yet many never sign up for a library card. This is a first step toward bridging that gap. If you are the parent of a student who received that form make sure to fill it out and send it back as soon as possible.

### Children's Services Council Back to School Backpack Giveaway and Community Extravaganza

I am so proud of the Children's Services Council for organizing phenomenal back to school events throughout the County. I attended one this past Saturday, August 15th at Pines Middle School. Each year thousands of students in Broward return to school without proper supplies or clothes. This is why the Children's Services Council of Broward organizes a community-wide effort to help all students and teachers get what they need to have a successful school year. Through Broward's Back to School Community Extravaganza, community donations go to outfit a child with a uniform, shoes, backpack and supplies. Then, the leftover school supplies help stock the shelves in the Broward Education Foundation's Tools for Schools Broward, a FREE store where teachers from Title I schools can get free school supplies for their students in need.



*Beam Furr with Children's Services Council President/CEO Cindy Arenberg Seltzer at the Back to School Community Extravaganza in Pembroke Pines*

from the traditional measures of IQ and test scores in early childhood development to indicators of hard work and determination when predicting future success. Too often, Tough argues, our school systems and education policy has treated early measures of cognitive function – that is IQ tests, pattern recognition tests, calculation skills – as fixed traits. However, Tough finds that most of the academic literature on long term student success suggests that there are greater factors at work. Tough suggests that the most successful students, throughout life, are those who exhibit the greatest willingness to work through failure, not the ones who never fail.

This is a book that will change the way you look at early childhood education.

If you would like to borrow this book from the Broward County Library, you can find it here: <http://vc.browardlibrary.org>

#### Budget Public Hearings

Last but certainly not least, the County Commission is working on the County Budget for the upcoming year, and we want to hear from you. We will hold two budget public hearings in September

for the public to give testimony and tell us how they feel that our tax dollars can best be spent. The first public hearing for the budget will be held on Thursday September 10th at 5 PM, and the second public hearing is held the next week on Thursday September 17th also at 5 PM. The public hearings will be held in the Broward County Commission Chambers at 115 S. Andrews Ave. Fort Lauderdale FL, 33301 Room 412. If you are planning to attend, you are welcome to park at Governmental Parking Garage at 151 SW 2nd St. Fort Lauderdale, FL 33301, and you can validate your parking in the lobby.

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

### CHILDREN SUCCEED



#### Book Suggestion:

**How Children Succeed: Grit, Curiosity, and the Hidden Power of Character**  
by Paul Tough

I came across an excellent book recently by author Paul Tough, called *How Children Succeed: Grit, Curiosity, and the Hidden Power of Character*. In it, Tough encourages parents, educators and policymakers to shift their focus

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# RANTS AND ROSES

By Cindy Abraham

If one more person tells me I should be gluten free I am going to stuff wheat thins up their nose. What is it about human nature that if we find something that really changes our lives; we want to make it a religion? It is estimated that 7% of Americans have a reaction to gluten. They should stop eating it. For the rest of us, gluten has been known to lower blood pressure and inflammation. Gluten-free foods are a lot like fat free foods – loaded with more fat, more sugar, and more expensive than other foods.

And yes, I take common cheap old aspirin for minor aches and pains. Aspirin works on me and I have never had any stomach problems because of it. If Tylenol works on you, then God Bless. My sister is a big believer in and user of Tylenol when she has a headache or muscle ache. But she never lectures me on why I should be using it instead of aspirin. My boyfriend is an Aleve guy, my daughter is into Advil and my mom liked Nuprin. If one thing worked on all of us we wouldn't need to walk the aisle in CVS.

I actually get complaints if I mention God in my articles. The only thing more annoying than a religious zealot is an anti-religious zealot. As long as we are behaving with honesty and kindness toward our fellow man, who cares why? I remember once I was showing a second floor condo to a woman with a very bad elevator phobia. As an owner she would get the key to the stairway but we had to use the elevator to show it. Her friend came with us and literally held her while she shook with fear during the one floor ascent. A big tough looking guy was on the elevator with us and understandably looked at me quizzically. I explained, "She is afraid of elevators..." His answer was, "There is no fear in Jesus." As he took a breath to continue, we reached the second floor. If there ever was a reason to thank God...

There is no better place to live than South Florida, but this time of year is exceptionally hot and muggy. If we spend any amount of time outdoors (even going to our car) we all tend to swear.. I understand it is more difficult as we get older to shower daily and do laundry, but some folks just need to have some consideration for the rest of us. If you just don't like to shower or bathe daily or it is difficult for you, and least wash off every morning. Don't wear the same socks and underwear more than one day. And why is it that some older folks cannot pick up a toothbrush or nose/ear hair trimmer? But I digress...

Funky feet are a special problem and far more widespread among those who DO shower and wash their socks. Apparently the bottoms of our feet are teeming with staph bacteria that break down the leucine in sweat to produce an acid that makes our feet stink. I sympathize. I have had two hip replacements and know how hard it is to reach feet in a shower. So I bought a back brush – it works great for foot scrubbing without having to bend too much. Many of those common canvas flats and even many athletic shoes can be thrown in the washing machine. Another suggestion is to wear sandals when you are off work or finished with a workout. "Set your dogs free." However, if nothing works, go see Dr. Henkel (our favorite IH podiatrist on page 19) OR call him and he will come to you. You may have a foot fungus.

Thanks to AARP magazine, I learned that strong black tea brewed and cooled is a powerful astringent foot soak. They

claim that 10 minutes a day for one week does wonders. If you know what Domeboro crystals are and where to buy them, you can mix them with water and soak; the mixture releases aluminum acetate which helps zap sweat and odor.

I also learned that it is not my imagination that my friends' ears and noses are getting bigger (of course, not mine) but AARP explained that the cartilage in our noses and ears continue to stretch even after our bones stop growing. Also, that wearing heavy earrings in our youth can stretch our earlobes. Unfortunately dipping our noses and ears in strong black tea was not recommended. Only a cosmetic surgeon can correct these types of cosmetic "problems". Me? I am just happy my ears let me hear "I love you" and my nose appreciates a single red rose. However, it is good to know that Dr. Jonathan Weiser the best cosmetic surgeon in the state, is right up the street ...just in case!



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## Free Treasure Coast Symposium provides information, hope for dementia caregivers

Lori La Bey is a nationally-known speaker for Alzheimer's. She is the founder of the Alzheimer's Speaks, and her mission is to bring hope into a normally hopeless situation.

You have a chance to hear La Bey speak in the Treasure Coast at the Alzheimer's Association, Southeast Florida Chapter's 2015 Caregivers Symposium on Friday Sept. 18. The full-day event features La Bey as the keynote speaker. La Bey, who was a caregiver for her mother, will talk about how life can still be wonderful after a loved one is diagnosed with Alzheimer's or another dementia.

"There are so many hidden treasures in dementia. It can bring peace and joy," La Bey said. "I want them to leave with the feeling that they are not alone."

The educational Symposium will be held on Sept. 18 at the Charles and Rae Kane Center Council on Aging of Martin County, 900 SE Salerno Road, in Stuart. Registration will be from 8:30 to 9 a.m., and the conference will be from 9 a.m. to 2:30 p.m.

In addition to the symposium, on Thursday, Sept. 17, there will be an exclusive showing of "His Neighbor Phil." The movie is an emotional family drama about Alzheimer's disease, which shows the real struggles and joys of caring for a loved

one with dementia. La Bey will be the host at the free showing set for 1:30 p.m. at the Grace Place located on Salerno Road in Stuart. There will be a talk back session with the audience after the film to discuss its impact. The film just had its debut in Minnesota and received amazing reviews.



Join us for our free Sept. 18 Treasure Coast Caregiver Symposium at the Kane Center in Stuart.

The two other speakers at the Friday symposium will be Mara Botonis, author of "When Caring Takes Courage: A Guide for Alzheimer's Caregivers" and a 2015 Jefferson Award recipient; and Dottie Carson, a younger onset Alzheimer's advocate who will share her own personal journey.

The free events are geared toward dementia caregivers or someone seeking more information about memory loss disorders.

Breakfast and lunch will be provided at the Symposium, and respite is available upon request.

Please RSVP to the movie and symposium online at <http://tiny.cc/issa2x> or call Donna True at 1-800-272-3900, extension 501.

This event is made possible through the Lillian Becky Brockmann Trust.

### About the Alzheimer's Association

The association's mission is to eliminate Alzheimer's disease through the advancement of research; to provide and enhance care and support for all affected; and to reduce the risk of dementia through the promotion of brain health. Its vision is a world without Alzheimer's.

The Southeast Florida chapter serves Okeechobee, St. Lucie, Martin, Palm Beach, Broward, Miami-Dade and Monroe counties. The chapter advances efforts for researching a cure through fundraising with its signature event Walk to End Alzheimer's, and provides support and educational services to more than 150,000 persons with Alzheimer's disease and their families and caregivers locally. For more information, please visit [www.alz.org/seflorida](http://www.alz.org/seflorida).

**WALK TO END ALZHEIMER'S**  
alzheimer's association

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## TIPS ON TIPPING

Thomas Farley, a New York-based manners expert for WhatMannersMost.com, says be prepared for a variety of tips at hotels. If the hotel is a five-star property, the service expectations are greater and the tip should be, too. Farley’s suggestions:

- **Hotel porter toting your bags:** \$2 to \$3 per bag.
- **Room service with gratuity included on the bill:** \$2, if server sets up the meal in your room.
- **Room service without gratuity included:** 20 percent of the charge.
- **Toiletry/towel delivery:** \$2.
- **Doorman if he hails your cab:** \$1 to \$5.

See **TIPPING** on page 15

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## New Programs for Seniors in a Nutshell

The White House also announced some other new and revised programs, including the following:

- Creating Aging.gov. This new website provides links to a variety of government services aimed at older people.
- Revising standards for nursing homes and skilled nursing

facilities. These will update existing requirements and reflect current best practices in the industry.

- Assisting older victims of fraud and other crimes. The Victims of Crime Act will be updated by the end of the year and will provide money for legal assistance and other protections to older victims of abuse, financial exploitation, fraud and neglect.

- Expanding equal access to housing. Amend the Housing and Urban Development guidelines to ensure protection against housing discrimination because of sexual orientation, gender identity or marital status.

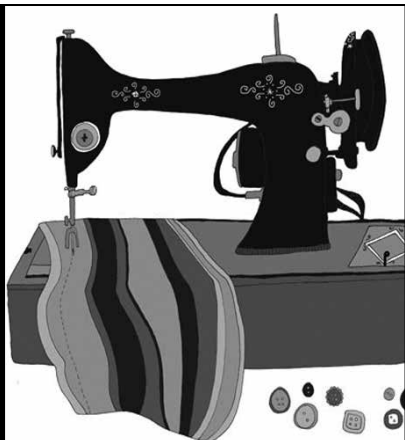
- Making Social Security data sets more available. This change will make it easier to transfer Social Security eligibility information to new tools that help people determine what they are eligible for and when to claim benefits.

- Revising rules for lump-sum pension benefits. The U.S. Department of the Treasury has recently issued guidance that says employers sponsoring defined benefit pension plans cannot change the rules to offer lump-sum payments to retirees who are already receiving monthly payouts.

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# Hillcrest State of the Market - September 2015

By Cindy Abraham, Keller Williams Realty Professionals

Quick Hillcrest August recap – 15 Closed Sales; and currently 83 active listings. What the closed sales are telling us is that if your condo is completely top-of-the-line remodeled, you can get OVER market value. If it is nice and upgraded, you can get market value. If it needs work or updating, you need to take what you can get. The buyers are going to mentally add up what they need to do to make it gorgeous and go from there with an offer.

If you go to [www.ATeamFlorida.com](http://www.ATeamFlorida.com), there are three important sections to review if you are thinking about buying, selling or renting. **“Are you a Buyer”** will teach you what you need to do to start the buying process and educate you on each important step. If you are a buyer, you need to hire a competent, knowledgeable, HONEST realtor who will cater to YOUR interests and not their own. Most good buyer agents these days charge my charge a transaction fee of a few hundred dollars, but you will save a lot more than that if you have a good real estate agent. They will not only find you the best properties for your needs, but they will negotiate for you as well as watch out for your interests when it comes to repair issues and closing fees. Always hire a professional. Remember the SELLER pays the commissions, not you. So going it alone is not often the wisest decision.

**“Are you a Seller”** has several articles I have written about how to prepare your home or condo for the sale. We are finally back into the type of market where investing some

money to make your home cleaner, prettier, and in good repair, is worth it. Your realtor will tell you what you should and shouldn't do to recoup what you spend or to get the most money for your property. Do not think that AS-IS will allow you to do nothing and expect market value for our home or condo. All it means is you are telling the buyer you will not repair or upgrade anything; the buyers will still take into account how much it will cost them to repair or replace appliances, cabinetry, flooring etc. when they make the offer. And it does NOT mean you can leave the place smelly and dirty; unless you are willing to take the lowest end of the current market value.

Recently, a 2/2 low-rise that was bought for 53K just this year and completely remodeled, sold for 110K. Every inch of the unit was redone with top grade materials; from the imported porcelain floors to the open kitchen with granite and stainless steel appliances. No detail was left undone and it sold quickly.

The current crop of buyers want modern, beautiful and new everything. The younger people want it because that is what they see on HDTV and the over 55 folks want it because they worked hard all their lives to get to the point where they are buying a property that they want to enjoy for the rest of their lives.

No matter what market we are in, it is always a “price war and a beauty contest!”

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Cindy Abraham



Brian Gaietsky



Dean Korkoian

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## A TEAM FLORIDA'S QUICK TIPS

### ARE YOU A SELLER? WHAT YOU NEED TO DO TO GET TOP DOLLAR FOR YOUR PROPERTY:

1. Numbers: PRICE to value; Price too high = no sale; price right = quick sale; price low = quick sale over list price.
2. Appeal: STAGE smart; play to all the buyer's senses.
3. Strategy: MARKET to the right audience; ads don't sell homes, realtors do.
4. Psychology: Personal SHOWINGS by a professional agent is the fastest path to a quick sale at the highest price.
5. Business: Wise NEGOTIATIONS create a win-win situation.

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### ARE YOU A BUYER? THE BEST INVESTMENT YOU CAN MAKE FOR YOUR FUTURE:

1. Meet with your bank or mortgage broker to find out how much you can afford.
2. Do your homework; online is a great way to research home prices and neighborhoods. Just remember that public websites are yesterday's newspaper. Only realtors have access to the newest listings and those that are currently available.
3. Choose a professional realtor whom you trust to negotiate one of the most important decisions you can make for you and your family.

Ask A TEAM FLORIDA for our Buyer Checklist. From Consult to Close, you will know what to expect each step of the way. We also have strategies to get YOUR offer accepted over others.

### ARE YOU A RENTER? RENT WISELY NOW SO THAT YOU CAN BUY LATER:

1. Be sure you MUST rent; only rent if you CANNOT buy anything right now either due to your credit score or while you are saving for a down payment.
2. If you can buy something smaller than you would like, DO IT. In a few years you will build up enough equity to buy what you really want.
3. If you must rent, call us. We will help you find the perfect place to rent and give you strategies to achieve your ultimate goal of buying.

Ask A TEAM FLORIDA how we help renters get on the fast track to stop paying their landlord's mortgage.

# Why Upgrade to Windows 10?

*Courtesy of John Innocent, PC Evolution*

All of us are familiar with the Windows OS but now you will be very amazed to know the features that Microsoft are providing when you upgrade to Windows 10. These are:

## It is free for moment

There is very good news for all the customers using Windows 7, 8.1 or Windows Phone 8.1 which is that they can upgrade to the latest version freely if upgraded within the first year of the launch of Windows 10. Not only that, if they do so, it will be free for the lifetime as Microsoft will provide free updates.

**No support for your Windows after a few years.** Your PC will be at risk if you do not upgrade to Windows 10 as the support for other Windows OS will be put to an end after a few years. In that case, you would have to pay for an upgrade to Windows 10 then. So why don't you get it now for free?

**Good option for those who don't like Windows 8 or 8.1.** Windows 8/8.1 has faced lots of criticism due to its hustle and bustle structure. Overall view states that the large percentage of people do not like the start screen in Window 8/8.1 stating that its too difficult to use, so Windows 10 will be great solution for them.

**Windows 10 is the best of Windows 7 and Windows 8.1.** Windows 10 uses less memory as compared to Windows 7. When its RAM usage is compared with Windows 8.1, not much

difference was found but instead of showing standby memory, Windows 10 has shown more free memory. As compared to windows 8 which has re-routed you to a new start screen, the start button is brought back in Windows 10.

**Windows 10 syncs your PC to your phone.** It is very interesting to know that whether you have an Android, iPhone or Windows phone, you can sync it (via cloud) to your PC running Windows 10. It can be done with the help of "Phone Companion" app which is a built-in app in Windows 10. This app helps the users to sync contents (such as the contacts & calendar) and access files between PCs and these devices.

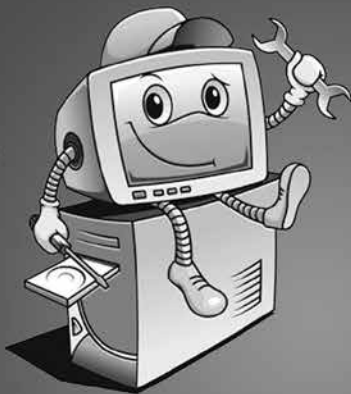
**Word, Excel and PowerPoint in Windows 10.** Microsoft has launched its new Office Suite for Windows 10, having almost the same functionalities but attractive new looks. This Suite includes Word, Excel and PowerPoint which works efficiently and smoothly on the devices that are touch enabled. It seems pretty cool to make or edit presentations, excel spreadsheets, and word documents on your touchscreen as it works perfectly on touch optimized systems whether it is a phone, desktop, tablet or laptop.

**Windows 10 is stable and secure.** You cannot turn off the updates from Window 10 because Microsoft has made an attempt to fix security issues by keeping every Windows 10 user up-to-date by installing these latest updates automatically. This will provide security and safety to users.

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# ID Thieves—Waiting for an Open Door - Have you heard of the Felony Lane Gang?

As a twenty-year veteran of law enforcement, Kroll licensed investigator Deborah Hughes has interviewed hundreds of criminals at length. Of these interviews, she remarked, "I was interested in more than the crime I arrested them for. I was seeking insight into their thought processes and how they operated." One of the themes that emerged from these interviews was how the criminals relied so heavily on taking advantage of a misstep in simple security precautions by the victim.

Hughes quickly stated that this fact should not be used to blame the victim – everyone is capable of mistakes, forgetfulness or absentmindedness from time to time – but is shared because it presents an opportunity to provide individuals with tangible steps that they can take to make themselves a less desirable target. Hughes added, "The criminals work very hard to figure out ways to deprive you of your hard earned money and/or identity. They spend hours sharing that information and improving on their 'craft'."

The "felony lane gang" in particular follows this practice. This technique has been perpetrated by criminals for years. The Felony Lane Gang Method This method of perpetrating crimes via a "gang" makes them one of the most highly skilled, non-organized groups nationwide. The gangs swoop into an area, hit numerous targets, and then vanish. They

stake out shopping centers, daycares, youth sports fields and gyms. You will never see them but they are watching you, watching for you to pause to cover up your purse and/or to get out and fail to lock the car. They are counting on you to be hurried or scattered, or to convince yourself, "I'll just be gone a minute."

Unfortunately, a minute is more than enough time to turn your world upside down. Within seconds, they have your

purse or wallet (many men leave their wallets either in the console or glove-box) and are long gone. KROLL INVESTIGATOR INSIGHT | 2 MEM-114-2015-07-10 A service of the Investigators of Kroll.

These materials are derived from the research and discovery activities of Kroll Fraud Specialists and Licensed Investigators, and have been gathered from personal, historical, and aggregated experience performing specialized restoration services on behalf of Identity Theft victims. While believed to be accurate, these materials do not

constitute legal advice, and are not guaranteed to be correct, complete or up-to-date. No part of this document may be reproduced, transmitted, transcribed, stored in a retrieval system, or translated into a language or computer language, in any form by any means, electronic, mechanical, optical, chemical, manual or otherwise, without the express written consent of Kroll. These materials are provided for informational purposes only. [www.kroll.com](http://www.kroll.com).

Usually, there are two people watching the parking area. Once they find their target, one of the pair breaks in to the vehicle (or simply opens an unlocked door) and takes the personal property. Other accomplices come into the mix at this point. In cases where checks were among the items stolen, the leader recruits someone who looks similar to the victim. That accomplice visits the victim's bank to attempt to cash a check on which they've forged the victim's signature. The accomplice while chosen because they look somewhat similar to the victim will be disguised to some degree and will use the bank's outer drive-through lane to be less visible to the bank teller.

This tactic inspired the name "felony lane gang." The reason this crime is so successful is because the criminals are generally from out of state and law enforcement doesn't have any history of local crimes that could be used to identify them. In addition, they are driving rental cars obtained with fraudulent documents to prevent tracing it back to the renter. Additionally, they remove indications of the car being a rental to be less conspicuous while they are "working." They are seldom observed, so when you come back and find that you have no cell phone, driver's license, debit card, checks, or credit cards, the thieves are busy taking cash from your accounts and charging purchases to your credit cards.

Hughes offers these tips to reduce the likelihood that you will become a victim of this felony lane gang-type operation:

- Make a copy of everything relating to your finance that

See **FELONY LANE GANG** on page 17



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**TIPPING** *continued from page 9*

- **Concierge after guest's request:** \$5 to \$25, depending on how difficult the task is (like procuring sold-out theater tickets).
- **Housekeeping:** \$1 to \$5 per day. Also, the cleaning person may change daily, so give a tip each day before leaving the hotel.
- **Restaurant wait staff:** 13-20% of the bill. When your party stays through the time that the restaurant could seat and serve others, tip twice the amount.

- **Takeout:** Nothing is necessary. But if you receive some service, like a waiter packaging your food, then tip \$1 to \$2 or up to 10 percent. For sushi, tip 10 percent for its preparation.
- **Tip jars at fast-food counters:** Nothing required; it's your call.
- **Cruise employees:** Tipping policies vary among cruise lines, "but each one tells you when you board what is appropriate.
- **Airport curbside check-in:** \$1 to \$2 per bag, more for oversized bags.

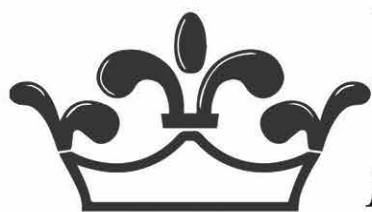
- **Taxis:** 15 percent of the fare.
- **Airport shuttle bus drivers:** \$2 to \$3.
- **Limousine drivers:** 10-20% of the bill.
- **Roadside services for a rental car:** No tipping required.
- **Salon/spa tipping suggestions:**
  - **Massage therapist:** 10- 20% of charge.
  - **Hairstylist:** 10 percent to 20 percent.
  - **Manicure, pedicure or facial:** 15%
  - **Barber:** \$2 to \$3 or 10%, whichever is greater.



  
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# The best A/C settings if you're away during the day

By Craig Muccio, FP&L Energy Expert

If no one is home during the day, should you turn the A/C off or keep it on at a higher temp? In this case, your savings will be maximized if you turn off the A/C when you are not home. However, depending on how much your home heats up during the day and how fast your A/C can cool it down, turning it off completely may make you uncomfortable for a while after you get home.

## Thermostats & Settings

If you only have a manual thermostat, you will have to experiment with the daytime temperature setting that works best for you. If you have a programmable thermostat, you can try setting the temperature as high as it goes while you are out with it programmed to return to your preferred temperature an hour before you get home. If that is not sufficient to pre-cool your home, try resetting your A/C to return to your preferred temperature sooner or try a lower temperature while you are out during the day. Some newer thermostats even let you check the temperature inside your house and remotely change the thermostat setting from your computer or mobile device before you head home. Now, if you are wondering what temperature to leave the A/C on for your pet during the day, I think I will leave that question for your vet to answer!



## Multiple Units

Do you use more than one air conditioner to cool your home? If so, the same suggestions apply. When you are home, you can save by running only the A/C unit in the part of the house you are using at the time. Just remember that cooling two separate zones works best if you can close off the area of the home where you are running the air conditioner from the other part where the A/C is turned off.

## Risks of Mold

Some customers wonder if setting the thermostat too high in the daytime might encourage mold growth. Humidity is highest during the cooler early morning hours. As the temperature rises during the day, the relative humidity actually goes down, which discourages mold growth. As long as your A/C runs for a few hours a day, your home should be sufficiently dehumidified to fend off that musty smell of mold.

**IH Editor's note:** The recommended temperature to keep mold from becoming a problem in condos for those who are away for any length of time here in sunny, humid, Florida, is 78 degrees. Those who have come home to rampant mold will tell you that the extra few dollars every month is cheaper than having to undergo and pay for mold remediation.

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# The Kitchen Korner

By Cindy Abraham

Both Winn-Dixie and Publix carry Hormel 1.5 lb. pork roasts for \$7.99. They are usually labeled "Roast" or "Onion & Garlic". Of course we do not buy them until they are BOGO. Be sure to check the expiration dates. They do freeze well. Here are a couple really good recipes that we have made with the "roast" version. The sauce below will cover the 1.5 pounds of pork although the recipe says 1 lb. Cut off the fat of course. Prep time for both recipes below is very short but the roast does take 1 1/2 to 2 hours to bake to the proper doneness. However, we all know that anything with a sauce tastes great warmed over the next day.



## PORK ROAST WITH CANDIED BACON AND MANGO JALAPENO JAM

This one is one of those happy mistakes. Brian makes chocolate covered bacon which everyone loves so I found a recipe for "candied bacon" that I made and nobody liked. It was just bacon baked with some molasses and brown sugar but apparently it doesn't trump chocolate so it sat in the fridge. As you know I made a lot of Mango Rum Jam this season but I also made Mango Jalapeno Jam. My friend Allen Libero (Mango Man) gave me 36 more extra ripe mangos so I didn't even need to use sugar. Just boiled them down for 4 hours and threw in a lot of minced jalapenos – delicious. Basically all I did was wrap one of the pork roasts with the candied bacon and top it with the mango jalapeno jam and bake it. Seriously amazing. Of course you can use any kind of jam and just mix in fresh bits of jalapeno – orange marmalade is a good choice.

## HOISIN PORK MEDALLIONS

(Can be served over rice)

- 1 TBS dark sesame oil
- Vegetable cooking spray
- 1/2 tsp dried crushed red pepper
- 3 cloves garlic minced
- 1 lb. pork tenderloin, cut into 1/2" slices (or 4 pork chops)
- 1/4 cup plus 2 TBS water
- 1/3 cup dry sherry
- 3 TBS hoisin sauce
- 3 TBS chopped fresh cilantro

Heat oil in a nonstick skillet coated with cooking spray over medium-high heat. Add pepper and garlic; cook stirring for 1 minute. Add pork; cook 4 minutes on each side or until browned. Remove pork. Wipe skillet with a paper towel.

Combine water and remaining ingredients in skillet. Cook over medium heat, stirring constantly until thickened. Return pork to skillet; turn to coat.

## FOR THOSE OF YOU WHO LOVE TO EAT WELL BUT WOULD RATHER NOT COOK – PART II

Our little Publix up the street is definitely convenient for our neighborhood and they really do have a good selection. Steve Wimmer, the GM, has done a great job of keeping the store spotless and organizing it to be more shopper friendly. But he also has some really (to me) unique products. In the soup aisle, I found a boxed brand soup mix called SOUPMAN. When it is on sale, I grab a bunch. The lobster bisque is great, especially if I spring for a package of frozen lobster chunks and add about a third to each box of soup. I add crawfish tail or crab meat to the Crab Corn Chowder – another hit. And you can go crazy with the Jambalaya – add more of whatever you like best; chicken, shrimp or sausage. Sometimes just a wonderful soup and a fresh salad make the best dinner!

## FELONY LANE GANG

*continued from page 5*

is in your wallet and/or purse, front and back, and keep it in a safe place such as a locked cabinet at home or a safety deposit box.

- If you know you will need to leave your purse/wallet in the car when you park somewhere, put it in the trunk BEFORE you leave home. Just make sure that you take your driver's license out and keep it with you in case you need to prove your identity, i.e. as in a traffic stop.

- Don't think you can cleverly hide your purse or wallet in the car. In fact, never leave anything (blankets, jackets, etc.) in the passenger compartment that might suggest something is covered up. The reason? If it even looks like something is covered up, it could tempt a thief to break in.

- At night, park close to your destination in a well-lit area so potential thieves can see there is nothing inside AND so you can clearly see your car is unoccupied when you return.

- Do not justify leaving your car unlocked because you will be "right back." Even at home, keep the car locked and don't leave your purse or wallet inside—not even inside your garage.

Interestingly, these gangs often form when criminals share information while in jail. They will share techniques for executing the crime, and form alliances with other criminals in order to perpetrate the scheme once they are released. Because of this, it is a very prevalent form of crime, even in smaller cities and towns, so it's important for individuals to increase their own awareness of this technique and to take steps that will reduce their attractiveness as a target.

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## Navigating well in the sea of relationships

By Ken O'Donnell with Etta Stevens

Ken is an Australian, resident in Brazil. He is the author of 15 books on personal and organizational development, some of which are published in 9 languages. He has been with the Brahma Kumaris for over 35 years

How we interact and how and what we communicate are exactly the two fields that define the quality of any relationship.

With myself, one of the most important

- With others
- With the world around
- With God

### Me with myself

In a way they are all connected and they all start with me. How I understand my inner self and appreciate who and what I really am, determines everything else. If I am not able to create a sense of worth that remains relatively constant no matter what happens, this will affect the way I relate to others, the world and God. In simple terms, if I don't love myself I can't love others, the world or even God.

### So how do I connect with my deeper self?

Buried beneath the swirling confusion of thoughts, feelings, memories and apprehensions that generally make up our conscious state, is what can be called the foundation of the self. It is made up of some basic qualities such as love, peace, happiness, truth and purity. If I remove all the associations that spring from my physical identity - age, gender, culture, religion, social background and education - I still exist as a spiritual being with the above qualities.

Because I am not aware of this deep secret, or I don't have the power to express these qualities constantly, I seek them in others and the world. This is the dilemma. I want and expect from others and the world the peace, love and happiness that I already have in myself, but for some reason, I can't access. No matter what they do, the bottom line is that someone or something else can't compensate for the love, peace and happiness I have been unable to give myself. When any relationship is motivated by this lack of inner fulfillment, it can never really work long-term.

### Co-dependency

Take a typical relationship of co-dependency between two people. The unspoken agreement is: 'I will love you, if you love me. You boost my ego, I'll boost yours. If not, watch out'. Each side thinks that the other needs to be a sort of constant source of love, peace and happiness, when neither really is. The basis of a solid, long-term relationship is giving and not taking or trying to take. Even so, it's not just a question of giving. It is giving without counting what I give. "I have given at least ten examples of how much I love you in the last six months. You have not even shown one. It isn't fair!"

It is not just episodes of love and respect that we keep a tally of. All sorts of actions come under the scrutiny of both sides.

Another typical conversation between two co-dependents:

How many times have I told you not to interrupt me when I'm speaking to others?

But you do exactly the same thing with me. I can't count the times that you have done it.

But I hate it when you try to control me.

But isn't that what you do with me all the time?

Etc. etc. This type of comment or thought permeates co-dependent relationships. Instead of genuine, unconditional love it becomes a sort of emotional commerce. The lover and the

beloved become accountants of each other's actions. Understanding and compassion become hostages of the win or lose game of the ego.

### One foot in the grave

After a talk I gave in Sao Paulo once, a woman came up to me to complain about husband - that he was no good, that he had been showing some strange behavior for the previous six months, that she had talked to him "hundreds" of times without result, that the way he was going, he would probably die and so on. I asked her if he, by chance, had any virtues. She hesitated far too long to give an answer. That silence probably meant that she had not thought about his virtues for months or even years. I asked her if her constant vision of her husband's defects helped or hindered him. She replied that course probably wouldn't help him. So I left her thinking with a very powerful metaphor: "Just imagine that your husband is making an incredible effort to improve. It is as if he were lying in a coffin trying to get out. And there you are sitting on the lid!" She gave a little jolt when she heard this. When this image sunk in, she actually thanked me for having reminded how our vision can help others to change or can condemn them to never changing.

It is not easy to navigate in the sea of relationships, especially with other people occupying the same "sea lanes". But my thinking can make it easier or more difficult to live and work with others.

### With the world around.

The very best way to navigate relationships with the world around us is to look at all souls with a detached eye and not be judgmental or react in negative ways when they do not meet up to our standards. And speaking of standards, we can never expect people to react as we would like them to. This would be ludicrous and certainly cause us continuing trouble with the person or persons we are trying to relate with. You see, the ego gets in the middle there and tells us that this or that soul is not like me. This is where the trouble begins. God tells us to treat all souls as brothers and by doing this we can accept that each one is just trying to do their best in this lifetime. With this detached and loving eye we will find we can accept the DRAMA of life with a more compassion and loving eye and have mercy for those that are not able to live the life they would like to have now.

### With God

Now this relationship is so personal that it is difficult to come to one understanding for everyone.

We in the Brahma Kumaris Meditation Group are all given knowledge on how to consider God and have the most comfortable relationship with Him in order to respect others that are not on our path. We consider wisdom, happiness, love, purity and peace to be treasures from The Supreme Soul, God and we hold these treasure as gifts in which to live a blessed life among the world souls on this planet. Certainly this is simplifying the teachings that we have had since 1936 when the BK Organization began. And in saying this and knowing that the head of the organization is now in her 100th year, we have many studies to learn and catch up on.

Most importantly of all, is self-respect, regard for the planet we live on and to always remember "who we are and whose we are". We are all children with one God, no matter our religion and can be assured we will have His protection and love through keeping His remembrance in our hearts continually through practicing the art of meditation. It is by staying in our pure space of love and peace that our relationship with God is a loving, beautiful, kind and tender one which brings success and happiness.

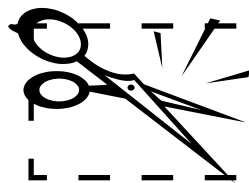


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