



July Inside Hillcrest

By Cindy Abraham

Remember the song "The Greatest Love"? It starts out "I believe the children are our future; teach them well and let them lead the way. Show them all the beauty they possess inside. Give them a sense of pride..." On the other hand, balance this with Robert A Heinlein's advice: "Don't handicap your children by making their lives easy."

We have 11 all age buildings in Hillcrest and about 200 kids. When I have met some of the children in the pool or with their parent/grandparents, I am grateful that we have more than our fair share of courteous, well-mannered children. I believe that because we have so many elderly residents from the "traditionalist" generation, children who frequent Hillcrest get an up close and personal exposure to courtesy and good manners. My ex-husband and I agree that Hillcrest helped mold our son Dean into a polite young man because he spent weekends here in Hillcrest when he was a kid.

With two schools within walking distance of our buildings, the all age buildings attract young families. Some of our older residents volunteer at Orangebrook Elementary which is another positive influence on our youth. I cannot think of a better way to spend time; people who have children in their lives tend to be more positive and patient. Having the opportunity to see the world through the eyes of children will always be one of life's greatest treats.

One of my favorite kids is 9-year old Tyler. He visits his grandparents Mark and Fran Roth in building 26 from time to time. I have a favorite "home-made" gift that I give to the kids I like. Of course, these kids have lovely manners and always thank me. But Tyler wrote me a thank-you note! I cannot tell you



Building A Better Community

what an impression that made on me.

Coincidentally, our weekly team meeting at Keller Williams was about "Gratitude". Our team leader, Alan Waxman, always starts the meeting with a theme that helps us become better people, not just better realtors. I call him my "Rabbi" and coming from me, a Lebanese Catholic, it always makes him laugh. Between Alan's beautiful lesson on gratitude and Tyler's unexpected and very much appreciated expression of gratitude, I was inspired and have added writing thank you notes to my weekly routine. When someone touches my heart or goes out of their way to do something nice, I send a hand-written thank you note and hope it makes their day like Tyler made mine.

Last week, I wrote a thank-you note to Shekar Reddy who owns the Perfect Liquor and Wine at 5901 Johnson (just west of Gino's and Mimi's). This man is an active Chamber member and supports so many local charitable efforts, I am amazed. I don't think I have attended a charitable event all year that did not recognize Shekar as one of their supporters. The ads you see in the Thursday paper for Discount Liquors on US1 is his other store. Now that we have one up the street, I urge you all to do all your spirit shopping there. He has the best prices, a huge selection and you will be supporting a man who supports Hollywood. And yes, I gave him a bottle of my homemade Mango Liqueur!

THANK YOU TO OUR LEGAL COMMITTEE:

I would like to personally thank the members of the Legal Committee who stepped up to meet with and interview

This issue of IH is our Gratitude Issue. We thank those who have stepped up to help make our community a better place, we acknowledge the "village" that helped us raise our children and a special THANK YOU to our Advertisers who are selected because they stand for integrity, quality and reliability.

the four attorneys suggested by the Hillcrest presidents. Most presidents attended all the planning meetings to give their input. I don't blame the presidents who chose not to be on the committee. It was a tough job and very time-consuming. Not only did the Legal Committee have to attend all the Developer/Leadership meetings but they also had to hold private meetings with all the building leaders to get their input as the process progressed; a tedious and thankless job. It was interesting to watch how the proposed new redevelopment plan evolved; whether it was moving certain areas around to keep the new buildings at a distance from our buildings, the reconfiguration of the park/lake areas, the proposed amenities in the clubhouse, or just fighting to get us extra money! That last one wasn't successful but thankfully, our attorney and the attorney for the Developers were able to compromise and come up with the final plan had something in it for everyone.

I am grateful to all the Hillcrest residents who took the time to attend the presentations to learn what the options were before deciding whether Plan A or B was the best choice. Whether you wanted the high-rise building or the single-family homes, at least you took the time to get educated before making your voice heard.

And last but not least thank you to all the Hillcresters who were able to discuss and disagree on the outcome in an intelligent, thoughtful manner without turning into Hellcresters. Thanks to those who were vocal about their opinions without name-calling and making up lies about the "opposition". And

See **INSIDE HILLCREST** on page 2

CORRECTION NOTICE:

If you are not getting our email issues of IH and want to, let us know.

The correct email address is:

Inside.Hillcrest@comcast.net

INSIDE HILLCREST

continued from page 1

kudos to those who are still on speaking terms with neighbors and friends who did not agree with their position. There are some hurt feelings out there but just remember that the way people treat you is a statement about who they are as human being. It is not a statement about you.

SALUTE TO OUR ADVERTISERS

Hillcrest Advertisers support Hillcrest. All profits from ads go back to our community. So I urge you to support them. Remember that only recommended businesses can advertise in Inside Hillcrest. For a Clip and Save pull-out section with phone numbers, turn to page 12. These are our current and former Inside Hillcrest advertisers who are known, liked and trusted by our residents. Most are members of the Greater Hollywood Chamber of Commerce and active in our Hollywood community.

Steve Rowe of **MR. Restoration** and his partner are U.S. army veterans. Steve also won Hollywood's Small Businessperson of the Year award for 2015 and has done a great job in Hillcrest, including one for us when our seller's unit flooded the day before closing.

Brandon Levy from **Mack, Mack & Waltz** continues to delight Hillcresters with great rates on homeowner's and building condo insurance. Brandon will always make sure your building is properly insured. I can promise you that the buildings that are finding out they are UNDER-insured do not have Mack, Mack & Waltz.

Dr. Mohsin Jaffer heads an amazing medical team at **Senior Medical Associates** that specializes in senior care. Dr. Jaffer is very active in the senior community and Patricia Izquierdo, the team's Marketing Director has been great about sending us helpful articles that address senior needs and concerns. Their ad is always on page 3. Call their Hollywood office at 954-842-2175.

We like **MIKES!** Mike from A-1 Mica, Mike from Mike's Great Bear Auto, Mike from Antique and Vintage, Mike Balan A/C, and Mike Simic of Executive Plumbing.

A-1 Custom Mica (such a misnomer – they do so much more) leads the pack for kitchen and bathroom countertops, cabinets, vanities etc. of all types and makes. In business for over 30 years,

Mike and son Chris Bencivenga are also Chamber members. Every Hillcrester who has done business with them raves about their quality and service. I used them myself when I needed a custom vanity and I was very pleased with the workmanship and price.

Michael and Tatiana from **Antique and Vintage** are our go-to experts when residents have "stuff" they know is valuable but not sure who to call to find out. They will come to your home, assess your possessions and pay you on the spot.

Mike Balan Air Conditioning is now a family affair since son Steven joined his dad. They have been mainstays in Hillcrest for years working on our Air Conditioners and Appliances. Their yearly maintenance contract fee pays for daily service AND peace of mind. We also highly recommend Mike Simic of **Executive Plumbing** – "If water runs through it, we do it" says it all. And who doesn't love his guys Alex and Doodoo?!

Mike's Great Bear Auto Center makes car problems go away without the fear of being taken advantage of and Bo and Barbara makes sure the job is done right. He also offer discounts for our Military, Seniors and Students.

Speaking of fear; whenever I run into anyone who has been through the nightmare of identity theft, I thank **Legal Shield** for protecting mine. For a low monthly fee, Legal Shield protects everyone in my household by continuously monitoring our credit; and the service includes investigators from KROLL should we need our identity restored. Nancy Fowler also contributes helpful articles to IH with tips to keep of us safe from identity thieves.

United Screening is our favorite screening company for potential buyers and renters in our community. Instead of a mindless computer generated report; they dig deeper and find out whether our future neighbor will be a responsible one.

The **Law Offices of Karen Cohen, PLLC** is a full service law firm. If your building wants legal representation that works for the benefit of all owners in a reasonable, impartial manner with a respect for your building's budget, call Karen Cohen Law. If you need protection from your building's Condo Commandos who use your buildings legal budget to harass and intimidate, call Karen Cohen Law. 305-654-4444. Free Confidential Consultation.

We loved Kyle Bolger when he was

with ACE Waste Services. He provided great service and saved us \$\$\$ on our trash pick-up and recycling. Now he is with **Southeast Landscape Management** and doing the same for our lawn and landscaping needs.

I actually get "thank-you" calls whenever I recommend **Gladys Hurtado** as a house cleaner. I have had some GREAT house cleaners in my lifetime but Gladys definitely is the best. She works for several Hillcresters and the nicest gift you can give to someone recuperating from an illness is "Gladys for a day"!

When I needed some alterations, my boyfriend surprised me by telling me the lady down the hall does them. Sure enough, I brought my garments to **Elba Bates** and got them back in two days at a great price! I asked for her card so her contact info is in this issue.

Our friends at **The Peninsula Assisted Living Facility** continue to take care of our residents who need to move where they can get more personal care but don't have a huge income. They are only 10 minutes away on Hallandale Boulevard so it was super convenient for frequent visits. Genevieve (who is still there) took such good care of my mom, that she got her walking again and mom actually came back home for a time! And **Dr. Bert Henkel** came to my Mom's condo and then would go to Peninsula to take care of her podiatry needs. He is right up the street and still makes house calls. Dr. Ted Berger of **Action Chiropractic** has performed miracles for me personally and still has his \$49.00 one-hour massage special! Don't get rubbed the wrong way.

I just went on Medicare and navigating the process and choices is not something I enjoy doing. I want to leave it to the professionals but it has to be someone I KNOW will have MY best interests in mind. **Jeff Messett Insurance** not only got me what personally suited my needs, but he has helped friends get better prices/coverage on their current policies and also deals with folks who need Obamacare. When I first met him, I wanted to replace my medical insurance but he looked at my policy and told me to stay with it. When I transitioned to Medicare, he took care of everything; another Hollywood Chamber member I have come to know, like and trust.

I have not been able to find anyone who matches the expertise, reliability and prices of John Innocent owner of

See **INSIDE HILLCREST** on page 4



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"They really appreciate the time we dedicate to them," says Dr. Noel Mora. We often host events on site and in the senior community. "I've enjoyed painting with patients, participating in a yoga classes and offering medical insights through lunch and learns. Events are a great way to interact with seniors, get to know them and encourage them to be the captain of their ship," says Dr. Olga Maric. It would be our pleasure to have you as a patient!

Dr. Mohsin Jaffer has been practicing family medicine in Broward County for nearly 30 years focusing on the care of seniors. His practice, Senior Medical Associates has 12 convenient locations throughout Broward County. Contact **Senior Medical Associates** at **954-532-4121** to schedule a complimentary **Meet and Greet** for you or your loved one today. Dr. Jaffer is also very keen on being active in the senior community. Senior Medical Associates is always seeking outlets for community involvement. Whether it be a health lecture, sponsored meal, or club project please reach out we would very much enjoy partnering with you.



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INSIDE HILLCREST

continued from page 2

PC Evolution. After another technician lost all my pictures when repairing my computer for three times what John charges, John restored everything. There is absolutely no match for this guy in the computer world. I reached out to him to start advertising in IH again. He is also going to redesign and manage the IH website.

Kevin Biederman, long time Chamber member, City of Hollywood Vice-Mayor and owner of **PestPro Services** will debug your building on a regular basis. He is working in two Hillcrest buildings now and you should definitely keep him in mind when you are getting quotes during budget time. Hey, if he can get the bugs out of City Hall...

Almost all the high rises have **Elite Security** for a good reason; Kevin hires the best people to (wo)man our security desks. If we ever had a vote on which building has the best security staff, it would be a seven-way tie! Elite Guard advertises in IH for one reason – to give back to our community through our Help for Hillcresters fund. Thank you, Kevin!

And last, but not least, Keller Williams Realty Professionals own **A Team Florida**. If you have not gone to our website www.wesellHollywood.com, you need to see it. Leon Cortez from **High Powered Graphics** is a neighbor in building 24 and a genius! He designed our new branding logo, maintains our website and his SEO team is unequalled for staying on top of the searches. As you can see on page 11, my son Dean is back with the team and mama couldn't be prouder. If you are in an industry that could use more exposure = more leads = more business, call Leon at 954-367-6797 unless of course you are a realtor...

Check out page 12 for a **Clip and Save** list of people that we KNOW does a great job at a fair price. All have actually done work for Hillcresters. Do business with people you know, like and trust AND recommend them to your friends!

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CAR HERE!**

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A Message from Commissioner Beam Furr

Greetings Hillcrest,

It's summertime and the Commission is on recess until August. That doesn't mean that we've slowed down the pace of work that we accomplish for you every day. I am looking forward to this time in order to catch up with many of the civic groups and associations that I haven't had the opportunity to visit on a regular basis. This is also the time where I get to work with my staff, and the County Administrator, to formulate the vision that I have for this upcoming year's budget.

In fiscal year 2015, Broward County appropriated \$4.1 Billion. That's a lot of money, and it makes for a very complex budget. However, the budget is more than an account of how taxpayer's money is spent. The budget is a policy document that reflects the goals and priorities of our community. After all, the way we ascribe value to a service is figuring out how much we are willing to pay for it.

For example, it should come as no surprise to you that I am a big fan of libraries. I worked as a media specialist in the



Flanagan High School Library, and I see libraries as a cornerstone of education beyond their connection to schools. In this year's fiscal budget I would like to see Broward County Libraries expand their operating hours. This means that the Libraries Division needs to have its funding restored to pre-recession levels.

I want to restore our County Parks to their pre-recession operating hours. Moreover, there are several Climate Change and Conservation proposals that need to be funded. I want to see this budget establish a dedicated funding stream to address Homelessness in Broward County. All these things are possible, but the question is how we pay for these projects using money we already have. I don't think that the Commission should continue to constrain itself to only use existing revenues.

I believe that there would be support for a Tourist Development Sales Tax dedicated to funding the continued health of our Beaches. There should

be support for an additional dedicated revenue stream to fund a comprehensive approach to end homelessness in Broward County. But more importantly, before the County even presents a budget, I want to hear from you.

Tell me what it is that you suggest the County pay more for, and where you feel we can afford to sacrifice. Email me at bfurr@broward.org, or telephone me at 954-357-7006. Tell me your priorities, and let's work together to make them realities.

All the best,
Beam

P.S. Two public hearings are needed to adopt the budget and tax rates for Broward County. The first public hearing will be held on Thursday, September 10th and the second will be on Thursday, September 17th. At the first public hearing, the Board will adopt a tentative budget and tax rate, and then we will adopt the final budget and tax rate on September 17th.

Quick Note from Commissioner Furr about Uber

I am disappointed in Uber's decision to temporarily cease operations in Broward County. I have been a supporter of this technology from the beginning. As your County Commissioner, I have consistently worked to find the sweet spot between the need for common sense regulation and free enterprise. The fact is that we are very close to getting there. I just got off the phone with the Uber team and they tell me that their issues only come down to fingerprinting and the chauffeur's license.

I support Level 1 background checks. Level 1 does not require fingerprints, and I think that is sufficient for this industry. However, the Commission voted to require a Level 2 background check for all drivers for hire. It was a close vote. I was not on the prevailing side, therefore I cannot bring it up for another vote. The only way to change that policy back to Level 1 would be for someone who voted on the prevailing



side (for Level 2) to bring it back to the commission for reconsideration.

As for the chauffeur's license, Uber is adamant that they want to keep the names of their drivers exempt from public records request. Part of this is for competitive reasons, and part of it is because these ridesharing companies are afraid that third parties will contact the personal insurance carriers of their

drivers. Though they might not come out and say it, Uber and Lyft know that you can be thrown off your personal insurance if Geico, Allstate or carriers discover that you have been using your vehicle for ridesharing.

Still, the County Attorney and the Uber team are looking for a way to come to an agreement.

Uber may say that they are pulling out. But they are still asking folks like you to write their Commissioners. Why would they do that if they were truly planning to leave?

Something tells me they want to keep negotiating. I will keep trying to move this process along until we get it right. I know this is a service that people want. It's a welcome addition to our choices for transportation.

This is a work in progress and progressive legislation takes time. I believe that we can and should make it happen.

Hillcrest Seeks Help from the City of Hollywood

From: jlad28@outlook.com
 To: cip@hollywoodfl.org
 CC: jvogt@hollywoodfl.org; lsherwood@hollywoodfl.org
 Subject: Hillcrest - Presidents Council
 Date: Fri, 19 Jun 2015 10:39:48 -0400

Hello and good day,

My name is Jeff Ladner. I am the President of Hillcrest Building 11 and also the Chairman of the Hillcrest Presidents Council which is the master association governing common areas associated with Hillcrest Buildings 1 through 18 in the Hillcrest area of Hollywood.

I've lived in Hollywood and Hillcrest since 2002 and have been actively involved in my community and building association.

The purpose of my email to you today is two-fold. The buildings comprising the Hillcrest Presidents Council (1-18) are located along Hillcrest Court and Hillcrest Lane. On the Hollywood city website on the repaving schedule, I did notice that Hillcrest Lane was scheduled for repaving in 2016. However, since I have lived in Hillcrest, the roads have never been repaved or restriped and there are areas with patches due to previous potholes. All of these buildings in Hillcrest invests in the upkeep of their properties, and we have been doing many improvements in our common areas to enhance the aesthetics and curb appeal of our community. Thus, there are two main areas which if improved, would greatly enhance this area but most importantly improve resident safety.

One is the repaving of Hillcrest Court and Hillcrest Lane. If this could be expedited or even advanced to this year in 2015 I know our residents would be very appreciative. These roadways receive much more traffic than previously due to both the change in demographics of the community, as well as this is another route used by parents and visitors to the charter school located on Hillcrest Drive. In addition, to repaving, I would also request the consideration of speed bumps in strategic areas in order to enforce the 25-MPH speed limit. One other item which I believes lead to confusion is whether Hill-

crest Court is a two or one lane road as it is a divided roadway with a planted median. If this is a double roadway, there is no striping to indicate this is so, nor any designated turning lanes which could be created by street markings/painting.

The other request, is many of the street signs on along the swales of Hillcrest Court and Hillcrest Lane are so faded as to be unreadable. These include street name signs at the intersection of Hillcrest Court and Hillcrest Lane as well as the many NO PARKING signs located throughout the community. Additionally, some of the trees on the city swales are overgrown to the point of blocking speed and stop signs which could result in a dangerous tragedy should someone drive through an intersection. Additionally, I would request that pedestrian crossing signs and striping is added at key points in the community to alert drivers of areas in which pedestrians tend to cross. As you are aware, many of our residents are elderly, and not able to quickly cross the street ahead of vehicles exceeding the 25 MPH speed limit.

Again, I respectfully request that you consider these improvements. Many Hillcrest residents in these building have lived in Hollywood for many years and have contributed in many ways to making Hollywood the city that it is today. Additionally, as the Chair of the Hillcrest Presidents Council and a resident of Hollywood since 2002, I respectfully request that these improvements along Hillcrest Court and Hillcrest Lane are considered and implemented for the safety of our residents and visitors, not to mention creating an aesthetically pleasing area of Hollywood along city property which only enhances the many capital improvements our member buildings have made.

Thank you in advance for your consideration and anticipated decision to support our are of Hollywood,

Regards,

Jeff Ladner,
 President Hillcrest Building 11
 Chairman, Hillcrest Presidents Council

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- You get the idea. We also need a PA SYSTEM.

Call **Mark Hahn at 646-217-9014** or email for more details at MHAHN6@yahoo.com

Mark Hahn is a resident in Hillcrest 19. His first gig in 1969 was opening for the Grateful Dead and Joe Cocker in Queens, New York. His bands have opened for Judas Priest, Muddy Waters and the Outlaws. Mark has also played on stage with Alabama and Merle Haggard's band Strangers. Mark can play any of the above band instruments except drums and will play whatever is left after he sees what you can do!



Avoid Tech Support Phone Scams

Contributed by PC Evolution

Cybercriminals don't just send fraudulent email messages and set up fake websites. They might also call you on the telephone and claim to be from Microsoft. They might offer to help solve your computer problems or sell you a software license. Once they have access to your computer, they can do the following:

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- Request credit card information so they can bill you for phony services.
- Direct you to fraudulent websites

and ask you to enter credit card and other personal or financial information there.

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Once they've gained your trust, they might ask for your username and password or ask you to go to a legitimate website (such as www.ammy.com) to install software that will let them access your computer to fix it. Once you do this, your computer and your personal information are vulnerable.

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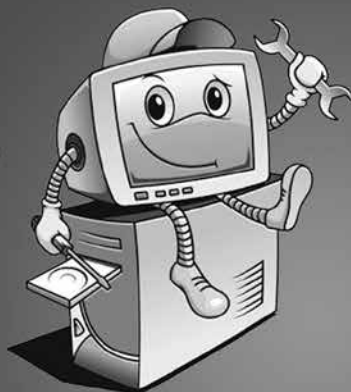
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Beautifying Our Entrances Should Be a Priority

By Cindy Abraham

Hillcrest has always been a work in progress. Most of you read the History of Hillcrest in one of the past issues. Since then, we have had presidents who were dedicated to making our buildings AND our area more attractive. It is not a secret that the most unattractive entrance to Hillcrest is the one on 46 Avenue and Washington. A few years back, the Low and Mid Rise President's Council undertook to beautify the entrances on 48th Avenue and Hillcrest Court; however we were told the high rises were responsible for 46 Ave. The High Rise presidents did get together several years ago to replace light bulbs and paint, but the landscaping still leaves a lot to be desired and the old-fashioned green...

The letter that Jeff Ladner wrote (on page 6) to Linda Sherwood got me to thinking. We all do so much to make Hillcrest more attractive and we do need some support from the city. Curb appeal is just as important for condo communities as it is for single family homes. I am happy that Jeff is trying to get the city to help us keep our streets in good repair because we are all doing our part to keep our properties attractive and well-maintained. So here are some kudos to us!

Hillcrest Lane behind Hillcrest 11 and Washington Palms is well manicured and Hillcrest 15 has extra nice street-side landscaping. The pool, park and barbecue area behind 17 and 18 is eye-catching. On Washington, Building 17 did an extensive landscaping job a few years ago and still looks great while Building 11 has redone their parking lot and entrance very attractively.

First things first – Building 18 has a great board and wonderful new property management (Command Association Management) so they are working diligently on their mechanical issues before they tackle aesthetics but they keep their current landscaping and common areas up nicely.

The low-rises around the Hillcrest Court cul de sac really look nice with new paint jobs and parking lots. All do a nice job of landscaping. Building 10 even installed all new hurricane impact windows and they look great.

Most of us have a scheduled reserve for projects like painting, parking lots, roofs, hallways, pools, etc. It is always a matter of taste as to how the final result turns out. Residents have the responsibility to attend committee meetings when décor and design are discussed if the result is important to them. It is always nice if we can be gracious losers if the majority goes in another direction.

Beautifying Hillcrest should be everyone's priority. Many buildings have re-painted their exteriors and some are actually quite beautiful as they got away from 1970's pink hues and "puppy poop" browns. This is a big project and you will be living with the results for a long time so before a drop of paint hits the building, get a computer generated rendering so you will know exactly what the finished product will look like. Last minute changes because of lack of detail and colors that didn't look so great together after all resulted in at least one building looking more like a prison than a residence.

Landscaping has always been one of our strong points. I love what Building 21 did with their entrance and front of the building – it is gorgeous! Building 22's "backyard"

is spectacular. And what makes 22's efforts all the more admirable is that most of it was done by residents! And I'll say it again, the pool area at Building 21/22 is the nicest one in Hillcrest. They had resurfaced the pool, installed pavers and a white fence, painted and replaced all the furniture several years ago. They recently added canopies and changed their chair/umbrella colors and it is even lovelier. Again, the beautiful palms shielding the pool from the golfers were planted and nurtured by the residents!

The Presidents Council for the Low and Mid Rises has also planted trees and updated the park signage along Hillcrest Lane and Hillcrest Court. They installed barbecue grills and redid the pool gazebos. Bollards were added along the park area on Hillcrest Lane to prevent vehicles from driving on the lawn. The pool by Building 10 has a barbecue AND picnic/park area that they named Egret Park.

Barbecues are a nice amenity and Buildings 23 and 24 did a great job of adding this very nice amenity but also regulating it fairly. Building 24 has a "barbecue club" residents join for a fee and those members are entitled to use the barbecues and are also responsible for maintaining them. There is no burden on the other residents. I am always partial to boards who work more on ways to add enjoyment than take away rights.

Several high rises remodeled their lobbies and I know I am going to get in trouble here when I say that Building 23 is my favorite. I am partial to lobbies that also have windows facing the back but also their furniture and décor is very elegant. And I like that they installed a canopy in the front so people don't get wet when they are dropped off. Building 21 has the prettiest hall carpet. New paint and carpet do wonders for fresh-smelling hallways. Building 24 has the most comfortable lobby chairs.

High rises that allow pets have to be super vigilant about odors in the hallways and of course we have the right to smoke in our units if we want, but it can really stink up the hall areas. Not sure what we can do about that.

We are all here for the betterment of our community so sharing knowledge and ideas is a great way to enhance our entire neighborhood. We used to share ideas at our HLC meetings but there hasn't been one lately. If your building has done something different or found a way to get a job done more efficiently or at a better cost, let us know so we can all benefit from your experience.

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What Did You Say?

"The children now love luxury. They have bad manners, contempt for authority; they show disrespect for elders and love chatter in place of exercise. Children are now tyrants, not the servants of their households. They no longer rise when elders enter the room. They contradict their parents, chatter before company, gobble up dainties at the table, cross their legs, and tyrannize their teachers."

Replace "chatter" with "texting" and it really hits home. When did kids start behaving this badly? According to Socrates, this was in 400 BC. Imagine that...

The number one lesson I learned early on that turned out to be the MOST important child raising lesson ever was: NEVER EVER, EVER, label your child. Your child is NOT bad, lazy, stupid, mean, or a liar. Your child may do a bad thing, or behave in a lazy, stupid or mean way or even tell a lie but it is the ACTION that is bad, not your child. So please, do not tell your child he or she is bad or even say it to anyone else. Again, a child can behave badly but he or she is NOT bad. You will get better behavior if you spend more time reinforcing good behavior with acknowledgment and compliments, and taking the time to explain why other behaviors are considered "bad".

Whenever I see an obnoxious child - you know what I mean - one that obviously can see that everyone around him/her is offended by his/her behavior and still keeps it up; I know that they live in a home where good behavior is ignored and the only way they can get attention is by acting up. Parenting is so hard. Mistakes we make can create outcomes that we never meant to happen. I was just lucky to have so many friends and acquaintances in my life who took the time to teach me how to be a better parent. And there are still some things I would have done differently.

We received a lot of good feedback on our last article about raising children. I say "we" because, again, I could not have done it without all the wise mentors I had when I was raising my daughter Jennifer; or the love and guidance from my son Dean's two dads with whom he lived most of the time.

My son came to us when he was 10 years old and we adopted him when he was 14. At the time I was legally married to my best friend, David who was an active foster parent. Dean spent weekends with me here in Hillcrest until he was about 14 - then girls, friends and sports became more appealing. To this day,

See **WHAT DID YOU SAY?** on page 15

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SELLERS BEWARE – BUYERS BE READY!

By Cindy Abraham, Keller Williams Realty Professionals

If you are interviewing realtors to list or find you a property, question one should be:

“Can you explain how the new closing procedures will affect my sale/purchase?”

If you hired a realtor because s/he was willing to cut the commission or is your Aunt Madge’s next door neighbor, you may have a hell of a time getting to the closing table. Unless you have a cash buyer, you will now be looking be at 45-60 days from contract to close, maybe longer. Be prepared to list your property at least 90 days prior to when you need to sell. If you are already listed, try to get sold and closed by October 3rd.

Why? Well, I’ve got good news and bad news. Because of the Dodd-Frank Wall Street Reform and Consumer Protection Act, real estate closings will change drastically as of October 3rd. Closings will take longer but there will be no more unpleasant surprises for the buyer. Sellers will be protected from unqualified buyers because they

will need a loan commitment in order to qualify to buy a home – no more “pre-qual” and “pre-approval” letters. And buyers will have better comparison shopping opportunities.

The other good news is that because of how it will affect realtors; many are expected to leave the business. This is great news for realtors who actually run their business like a business and are tired of working with incompetent agents. The bad news is that those realtors who choose to stay but do not choose to put in the time and effort to study and familiarize themselves with the new procedures, can really screw up your deal.

Called “Know before you Owe”, the new procedures are intended to prevent predatory mortgage lending and make it easier for consumers to understand the terms of a mortgage before finalizing the paperwork. It prevents mortgage brokers from earning higher commissions by steering borrowers to the loans that will result in the highest



payment for the originator.

The HUD1 settlement statement and Truth in Lending/Good Faith Estimates have been eliminated. The CFPB will direct lenders to send a “disclosure” statement to the buyer to sign no later than three days BEFORE closing outlining all mortgage fees and closing costs. If there is a change that affects the buyer (more than 1/8% change in rate for example) the process starts over. Contracts will contain auto-extension clauses (like the hurricane clause) to automatically extend the closing date in the case of a discrepancy or mistake.

Keller Williams is holding classes and not only do I intend to attend all of them myself so I completely understand the new laws, but I am inviting agents from other companies to attend the classes. KW allows anyone to attend their training; the goal is to make KW agent’s lives easier by educating what some would call “competitors” but we call “friends in the business”.

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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.
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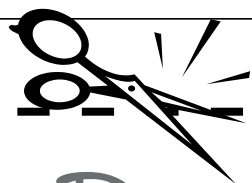
1. Meet with your bank or mortgage broker to find out how much you can afford.
2. Do your homework; online is a great way to research home prices and neighborhoods. Just remember that public websites are yesterday’s newspaper. Only realtors have access to the newest listings and those that are currently 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.

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Energy Conservation Tips - Courtesy of FP&L

Before hitting the road for your trip, take a few minutes to ensure that your home is as ready for your vacation as you are! My tips below will help you if you'll be traveling for about a week or two. For extended vacations, such as a few months, check out the useful tips in this seasonal customer blog. So, what should you leave on, turn off or unplug completely while you're away? Here are some of the top things that can help you save money and keep your home safe:

A/C: ON Leaving your A/C on, with its fan switch set to "auto" mode, will help to keep indoor humidity under control while you're gone. A programmable thermostat will allow you to be more energy efficient than a manual one. But, each one has an ideal setting that can help you save.

Manual thermostat Programmable thermostat

- 80 degrees: Homes and townhouses
- 77 degrees: Condos and apartments
- 72 degrees: Two hours before sunrise
- 88 degrees: The rest of the day

CEILING FANS: OFF If you're leaving for months at a time, consider using a stand-alone dehumidifier which will help you save the most energy, while

also preventing mold. We cover this, and information about humidistats, in our seasonal customer blog.

It's tempting to want to leave your ceiling fans on thinking they will prevent mold. But, ceiling fans are not necessary since your A/C is already circulating air. Plus, fans cool people not rooms, so save by turning off ceiling fans when you're not home. Read my ceiling fan blog to learn more.

ELECTRONICS: UNPLUG Unplugging electronics before you leave for vacation will help you save because many of them use electricity, even while you're not using them - something called phantom energy. Unplugging electronics will also help to protect them from lightning strikes while you're traveling. Phantom energy, or phantom load, is electricity consumed by an electrical device when it is in the "off" mode. In this Ask the Energy Expert video, my colleague shows you an easy way to determine what you should unplug.

WATER HEATER: OFF A traditional, tank-style electric water heater keeps your water hot day and night so it's available when you need it. If you're not going to be home, you'll save a few

bucks by turning it off. See how to look for your tank's on/off switch. If you're going to be away for an extended period and don't have an on/off switch, you may also turn off the unit using your home's main circuit breaker.

MAIN WATER VALVE: OFF Turn off your home's main water valve, unless you have an automatic fire-sprinkler system. In that case, you can turn off the water valves directly leading to your washing machine, sinks, dishwasher and toilets. This can help you avoid very costly repairs in case something happens, like an old hose bursting.

Other: • For the best air flow throughout your home, keep bedroom doors and A/C vents open.

• Consider leaving a light plugged in, but on a timer, to make it look like you're home.

• If your vacation is during hurricane season, have a plan for getting your hurricane shutters installed if a storm forms while you're away.

• We also recommend combining FPL Email Bill® and FPL Automatic Bill Pay® for the easiest way to receive and pay your FPL bill while you're enjoying your trip.

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Myths Surrounding Child Identity Theft

Sometimes the smallest change in a statement changes its meaning. Perhaps that is how the following “myths” related to child identity theft came to be shared.

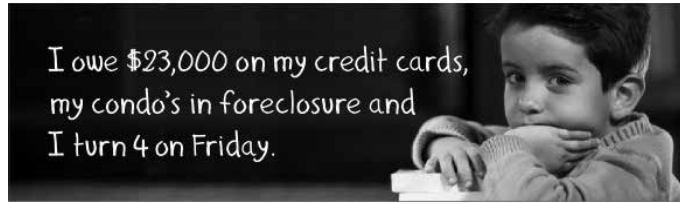
Regardless of how the misunderstanding came about, it is important to have clear, accurate information. Here are a few myths you may have heard and the truth behind them:

Myth: A child identity theft victim must pay the debt created by the thief.

Fact: Children (and adults) should never be required to pay the debts created by an identity thief—they should dispute the accounts and not agree to pay anything they did not authorize.

Although it can be tedious, dispute processes are in place to allow the victim to prove the debt is the result of identity theft and to have it disassociated from his or her identity.

Myth: Visit www.annualcreditreport.com to find out if a credit file exists for your child.



Fact: That website is the correct site for consumers to use to obtain the free credit reports to which they are entitled by federal law. However, even if a credit report does exist because a child is a victim

of identity theft, a parent will not be able to obtain the credit report there or at any other website. The reason? The parent will be asked to provide demographic information that would be used to match to the credit file if one exists. That information is most likely created randomly by the perpetrator and would be unknown to the parent or child.

Merely entering the child's accurate information won't help because the parent will be advised immediately that credit reports do not exist for children under 18.

Myth: A credit file automatically exists when someone turns 18.

Fact: While it is true that you have to be at least 18, and in some cases 21, before you can apply for credit, age has nothing to do with the creation of a credit file; a 50-year-old person who has never financed any purchase will not have a credit file.

Myth: It is okay for a family member to use a child's identity for their own purposes.

Fact: Often referred to as “friendly” fraud, there is nothing friendly about misusing a child's identifiers. Identity theft committed by a family member can be harder for the victim to defend themselves against. A police report will likely be required as part of the dispute process and often that is not something that the identity theft victim is willing to do.

As the parent/guardian, you are the first line of defense for your children. Having accurate information is vital in protecting their identity. Call Nancy Fowler at 954-534-4694 and she can help you get the answers you need if you suspect your child is a victim of identity theft.

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WHAT DID YOU SAY?*continued from page 10*

David gives Hillcresters the credit for his good manners. Our elderly neighbors saw to that! He knew to say "please", "thank you" and "nice to see you again." He learned how to shake hands properly, open doors, ladies first, and the proper way to call his friends. If the parents answered, it was "Hi, this is Dean, may I speak to ____ please?"

In the last issue, we talked about chores. Children do like structure especially if they are a part of the process. A major lesson I learned the hard way was to use "choices" for just about everything rather than direction. One morning, just as we were ready to walk out the door to drop Jennifer off at pre-school, I wanted her to take her vitamin so I handed one to her. But she didn't want the orange one; she wanted the pink one that day. It turned into a battle of wills. Thankfully, I put my grown-up panties back on and acted like an adult. What difference did it make? The goal after all was for her to take her vitamin; so I gave her the pink one. I told a friend about it and again learned a valuable lesson about child-rearing. Life will always be about choices. Give your child every opportunity to practice while you are there to guide them; acknowledge their good choices and initiate a discussion when you feel they have made a bad choice.

Examples: Instead of picking out what she was going to wear to school the next day, I gave her the choice between two outfits. If she got money for her birthday, she had a choice of saving it, buying something or using it to go somewhere. For example, if she got \$60 she could allot which amount went where. These are choices that don't involve "right or wrong" so they are easy ones. It gets tougher when topics like drugs and sex come up; more on that later.

By the time she was in fifth grade, Jennifer no longer wanted to stay in the YMCA after school program. We lived right

behind the school and she wanted to walk home and stay there for two hours until I came home from work. It helped my decision that we had an alarm system in the house. I agreed but on the condition that she accomplish four tasks in those two hours: have a healthy snack, do her homework, do her chores (daily schedule below), and then she could play one of her computer games. She had the choice in what order to do them. Of course we discussed safety and I was very proud of her when she was walking home one day and noticed a car driving slowly by. She turned and walked directly to a neighbor's house and knocked. The neighbor walked her rest of the way home – turned out it was just someone looking for an address.

As for the "chore schedule" to this day, I believe the reason she maintains a neat and clean house is because she grew up helping to keep our house that way. I was a single mom with allergies, one of which is dust mites, so I really needed the help. Making her bed and keeping her room neat and clean was a daily chore and she was great at helping with the dishes. We made a list of chores that she could do that took less than 30 minutes and she decided which days to do them: Monday – clean her bathroom, Tuesday – vacuum half of house, Wednesday – dust the furniture, Thursday – clean her bathroom (again), Friday – vacuum other half of house, Saturday – change her sheets, Sunday – off.

Jennifer got married March 19th at the age of 35. Coincidentally, March 19th was the same day my mom and dad were married. Jennifer always had a special bond with grandma so she was thrilled when I told her. Her husband Aaron Gray is a former soldier who served in Afghanistan. He has a 5 year old daughter Zowey, who calls me "grandma". It really hit home when Jen gave me her new email address. No more "jabraham..." it is now "jengray..." Holy moly, my baby is a wife.

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Kitchen Sense That Makes Cents

Redoing your kitchen can return huge dividends in your own enjoyment of your home or condo and much of the project can pay for itself when you decide to sell. It is estimated that you can recoup 30% to 66% of your investment on a kitchen remodel.

If you're considering a minor kitchen remodel, be sure to do your homework first. If you are undertaking the project in order to sell you want to avoid spending far more money than you can recoup.

Cabinet re-facing is a particularly great investment because it results in what looks like a complete aesthetic makeover, without the hassle of gutting your kitchen. Along with re-facing, the best investment you can make is replacing outdated handles and knobs and painting the walls a light, neutral color. Again, please yourself – unless you are looking to sell and you want to appeal to a large buyer pool.

For every 100K your home or condo is worth, you need to keep the costs down around \$3000 to recoup your investment when you sell. The following are recommended minor kitchen projects that can yield the best return on investment. And you won't have to move out or even eat out for very long while they are being done!

CABINET RE-FACING

Even if you just want to do it for your own enjoyment, re-facing is one of A-1 Mica's specialties (get their contact info on page 12). Re-facing is the best option if you like your

kitchen layout and just want to get rid of the tired 1970's look.

With cabinet re-facing, the cabinet doors and drawer fronts are replaced, while the existing cabinet boxes may be veneered. In mere days, cabinet re-facing gives your kitchen a whole new look without gutting it or buying pricey new cabinets. The cost of cabinet re-facing, depending on surface material (laminate, wood veneer, etc.) is roughly about 25% of the cost for entirely new cabinets in the same space.

NEW LIGHTING

Along with a light paint color, a brightly lit kitchen makes for a more welcoming and functional space. Pendant lighting is more attractive and lights up work areas better than recessed lighting. There are conversion kits that convert recessed lights to pendants or chandeliers in mere minutes.

PAINTED CABINETS

Painted cabinets are very on-trend at the moment, especially when lower cabinets are painted in a different color than the upper ones. If your budget is very tight, painting is a great temporary kitchen remodel idea until you decide to reface or replace your cabinets.

Brando from Florida Tub Refinishing (check your Clip and Save page 12) sprayed my yellow tub in my previous condo. It was still in great shape when I moved 5 years later. He also sprayed my mom's yellow 1970 kitchen cabinets. They looked great with a shiny white finish. Now that the small bathroom tiles prevalent in our bathrooms are back in style – but not the pink and blue colors – Brando can spray them also. They look like new without the mess and expense of replacement. He needs a new name; "Tub Refinishing" doesn't tell the whole story!

UPGRADE YOUR APPLIANCES

Not a week goes by that I don't see package appliance deals in the weekly ads. The kitchen in my current condo took advantage of the Fridgidaire package and although it wouldn't have been my choice, the appliances really do look great. I like the fridge but would prefer a double oven, and a quieter microwave. All in good time...

However, for a seller, these packages are perfect. 65% of remodelers go for stainless steel and we don't see that trend becoming dated anytime soon. If you are planning to sell, you can enjoy them for awhile but don't plan on taking them with you. In our real estate market you only get to keep the return on investment, which is good because those shiny appliances will certainly appeal to buyers.

NEW COUNTERTOPS

Again, A-1 Mica can help. Granite and quartz are all the rage right now but even a stylish new laminate stone look design can transform any space. Plus "all the rage" doesn't always last and you don't want to get stuck in a "stylistic depreciation" scenario. Remember another current trend is to mix and match kitchen counter materials so this will help with the expense. When choosing a laminate, try to stay with classic styles with touches of unique materials like wood or steel trim that won't go out of style anytime soon. A classic countertop with a trendy glass tile backsplash can make a world of difference when you are on a limited budget.



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The Kitchen Korner

By Cindy Abraham

I also have quite a few Vegetarian friends so I have a few really good recipes that don't include meat. In my opinion, if God did not want us to eat animals, He wouldn't have made them out of meat. That being said, this meatless recipe is one of our all-time favorites

This is one of those recipes where the cooking part goes fast so you should assemble the measured ingredients up front so you are ready with them when it is time to add to the pot. Of course you are welcome to stir in chunks of chicken if you want.



Non-stick spray

Cook pasta al dente, drain and set aside. Heat a skillet sprayed with non-stick spray and saute mushrooms and onions until tender (about 2 minutes). Add pasta and sour cream mixture and cook until thoroughly heated, stirring constantly. Serve immediately.

I had a friend in Texas who was a Vegetarian. Some Vegetarians will eat chicken or fish. She would not. The only meat she would eat was BACON. I completely understand... However, you can leave out the bacon on this one if you want. Brian suggested substituting wasabi peas for the extra flavor and crunch.

Celia Alvarez, my good friend in Hillcrest 21 gave us this one.

BAKED PENNE WITH BROCCOLI

6 ounces penne (about half a box)
1 head broccoli florets or just buy a 10-16 oz. bag
3 TBS butter
3 TBS flour
2 cups hot milk (microwave it for 2 minutes)
¾ cup grated parmesan
1 TBS mix of salt, pepper and cayenne
8 oz. diced mozzarella
¼ cup breadcrumbs
Olive oil
Spray non-stick spray in a 3 quart baking dish

Pre-heat oven to 400 degrees. Boil the pasta in a big pot of salted water for about 6 minutes and add the broccoli and boil for 3 more minutes. Drain and hold in a heat proof bowl.

In a large saucepan, melt the butter. Whisk in the flour slowly and keep stirring for a couple minute. Remove the pan from the heat and whisk in the hot milk slowly. Put the pan back on the burner and whisk in the parmesan. Stir in seasoning and cook until thickened, about 10 minutes, stir every so often.

Pour half the sauce and the mozzarella into the bowl with the pasta and broccoli. Toss well and pour it into the baking dish. Spoon the remaining sauce on top and spread evenly. Sprinkle breadcrumbs over top and drizzle with a little olive oil. Bake for 20 minutes until brown and crispy.

CREAMY MUSHROOM PASTA

This is one of our favorite fast and easy "go-to" vegetarian dishes. Again, we use Dreamfield Angel Hair pasta to cut the carbs and you can use low fat ingredients if you want to cut the fat. Serve with a big salad and you have dinner in minutes.



7 oz. angel hair pasta
Mix 5 TBS sour cream, 5 TBS white wine and 3 TBS grated parmesan in a bowl with a dash of salt and pepper
1 1/3 cup sliced mushrooms
½ cup chopped green onions

SMOKEHOUSE BACON ZITI ALFREDO PASTA

Serves 4

INGREDIENTS

8 oz. ziti, cooked according to package directions (can use any tube pasta)
6 slices of bacon (can use ready cooked bacon or ¼ cup bacon bits OR wasabi peas to keep it vegetarian)
8-10 ounces of fresh mushrooms, cleaned and sliced
3 garlic cloves, minced
1-2 cups fresh spinach
2 tablespoons butter
3 tablespoons extra virgin olive oil, divided
1 ½ cups heavy cream
¾ cup grated parmesan cheese
¾ cup shredded Mozzarella cheese
1 teaspoon smoked paprika
1/2 teaspoon black pepper

DIRECTIONS:

1. Cook pasta according to package directions.
2. If not using ready cooked bacon or bacon bits cook 6 slices of bacon until crisp and then crumble.
3. In a large non-stick skillet, heat 1 tablespoon olive oil over medium heat. Cook mushrooms until tender. When the mushrooms are just about done, add in 3 garlic cloves, minced and cook for a minute longer. Remove the garlic and mushrooms from the pan and set aside.
4. Melt 3 tablespoons of butter in the same skillet you cooked the mushrooms in. When melted, add in 2 tablespoons olive oil. Whisk in heavy cream and bring to a simmer, stirring frequently. Stir in the parmesan cheese and simmer for 8-10 minutes, making sure to stir frequently.
5. After about 8-10 minutes, the sauce will start to thicken. Reduce the heat to low. Add in mozzarella cheese, smoked paprika, and black pepper. Stir in crumbled bacon, fresh spinach; then add in the cooked mushrooms and garlic. Stir in the cooked pasta and serve immediately with additional fresh parmesan cheese for garnish.
6. Adjust salt and pepper to taste

Meditation: Why It is Important

Submitted by Etta Stevens

Deepak Chopra, M.D is the author of more than 80 books translated in over 43 languages, including 22 New York Times bestsellers. His medical training is in internal medicine and endocrinology, and he is a Fellow of the American College of Physicians, a member of the American Association of Clinical Endocrinologists, and an adjunct professor of Executive Programs at the Kellogg School of Management at Northwestern University.

The following article appeared in Deepak's spiritual newsletter.

At the level of consciousness or spirit, we are all inextricably connected to everyone and everything. While our body may appear to be a solid physical structure, in reality it's an ever-flowing river of energy and information, in constant dynamic exchange with the environment around us.

Our language reflects our innate understanding of our essential energetic nature. We say things like, "His words really resonated with me," or "I got a bad vibe from that person," or "My friend has such a radiant heart." These aren't just metaphors—we really do feel each other's energy and are affected by it at a profound level. Think of all the qualities in another person you intuitively pick up at an energetic level. Besides telling if someone is happy or sad, you can sense whether they feel peaceful or perturbed. Looking into their eyes reveals alertness or dullness, tenderness, or indifference. It's hard to think of any human quality that doesn't have a kind of energy "signature."

As energetic beings, our potential to affect others with our energy or state of being is both a great gift and a great responsibility. When we walk into a room, our energy emanates from us. Without saying a word, we communicate through our energetic signature, creating a ripple that can affect everyone we meet. If our state of being is centered in love and compassion, we communicate that energy to each other. In the same way, if we're mired in judgment, hostility, or resentment, we communicate that too.

Through our energy or consciousness, we have an unlimited capacity to send out ripples that will help the planet and its inhabitants move in the most evolutionary direction—from fear, hostility, and unrest to love, compassion, peace, and joy.

BECOMING A FORCE FOR HARMONY

A friend of mine shared a personal story that illustrates the power of staying centered in peace. He was walking down a street in a big city he was visiting and on impulse he went into a bakery, enticed by their extravagant window display. As soon as he stepped in the door he saw trouble. The bakery manager was yelling at the girl working the counter. She was in tears and both were so engrossed that they didn't notice a customer had entered the shop. My friend told me that he had a sudden intuition: I can bring harmony here.

He turned his back on the argument, which settled down once his presence was noticed. In itself, that is unremarkable. But my friend kept lingering, and as he did so, he centered himself in his own peace. He has had a regular meditation practice for many years, and instead of getting caught up in thoughts of irritation or criticism, he was able to feel compassion for the manager, the girl, and himself. He could feel the atmosphere in the bakery soften, and although few would believe what happened next, the manager and the girl at the counter exchanged

smiles. By the time my friend left, he saw them embracing and mutually expressing how sorry they were.

Can your mere presence bring peace to a situation in the same way? The first step is to believe that it's possible; the second is the willingness to act solely as a peaceful influence, silently if you can, but speaking up in a conscious way if it becomes necessary.

CONNECTING TO THE ONE WHO IS ALREADY AT PEACE

Conflicts are rooted in incoherence, the turbulent emotions and thoughts that result from chaotic energy and fragmented awareness. Rather than adding to the turmoil with knee-jerk reactions of fear, blame, or anger, you can focus your attention on being the presence of peace, loving kindness, and compassion. This isn't about "positive thinking" or artificially manipulating your thoughts because even though such efforts are often well-intentioned, they don't go to the source and may only increase stress. Instead, you're contacting the part of you that is already peaceful, already loving, and already compassionate. This is your true self. Even though your awareness of your true self may sometimes become clouded or constricted, you can never lose your connection with your true self because it's who you really are.

How do you expand your awareness of your infinitely loving and compassionate self? In my experience, spending time in the inner quiet of meditation is one of the most powerful tools for awakening who you really are.

THE PATH OF MEDITATION

Meditation is the practice of going inward to access awareness that is deeper than thought. In the restful awareness of meditation, you go beyond the ego mind's fears and unrest and get in touch with your soul. Thoughts of separation drop away and you enter a state of unity consciousness. This experience of oneness and inner silence is extremely refreshing for your mind, allowing it to gently unravel old, conditioned thought patterns and judgments, freeing you to be more of who you really are—and allowing you to see others as they really are. This clear seeing at the soul level is the basis of peace. It dissolves the barriers of "us" and "them" and opens the door to compassion and new possibilities.

**World Peace Meditation Hour at ArtsPark
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Meditation Summer Schedule

World Meditation Hour, 3rd Sunday, 6- 7:30 pm. Hollywood's Downtown Young Circle ArtsPark. **TY Park**, Every Mon. 6pm in summer. 5pm in fall & winter. Pavilion 4. Just to the right of the entrance. **Hollywood Library**, 2600 Hollywood Blvd., Every Tues 10:30 am & 6:30 pm. **Hallandale Beach Library**, 300 S. Federal Hwy. 1st & 3rd Every Sat, 10:30 am **Dania Beach Library**, every Sat.

10:30am. Off Dania Beach Blvd & Federal Hwy. **Carver Ranches Library**, off Pembroke and 48th, Every Sat 10:30 am **Peace Place**, off Miramar Parkway & Island Dr. First Sat. at 6pm **Call Roz (954) 962-7447** **All Classes sponsored by Brahma Kumaris are free of charge as a service to our community.** **Brahma Kumaris Hollywood Meditation Group**

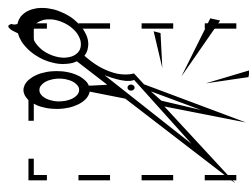


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