



INSIDE HILLCREST

CONNECTING NEIGHBORS TO NEIGHBORS

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NOVEMBER INSIDE HILLCREST

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Please note, the **December 5 HLC meeting has been cancelled** due to a significant condo community meeting scheduled for that day (see page 5). **ALL CONDO RESIDENTS ARE INVITED.** The parking can be challenging, and I believe there is a charge, so I strongly suggest that you organize a car-pool and/or use Uber or Lyft so you can get in and out easily.

SPOTLIGHT ON...

It is always a pleasure to run one of our Spotlight On articles about a Hillcrest who stands out from the crowd. But it is even more of a pleasure to spotlight a building whose culture fosters the friendly, inclusive, neighborhood feeling that can be lacking in condo living. The fact that I used the word "community" five times speaks volumes about how impressed I am with their board and the way they run their building. See how **Hillcrest 22** does it on page 13.

INSIDE THIS ISSUE

We had so much good info to share, we added four pages to IH in this issue, starting with a recap from **Steve Schneider** on the **November HLC meeting**. This meeting brings together representatives from all buildings to review the Condo Preferred Vendor list, highlighting vendors who have consistently provided excellent service. This effort inspired us to create a similar list tailored for Unit Owners. We have started to compile businesses and vendors recommended by fellow Hillcresters for their outstanding work.

If you have a local business you'd recommend, feel free to send your suggestions with a brief testimonial to info@insidehillcrest.com to share with the community! **See the preliminary Residential Preferred Vendor list on pages 21 and 22.**

Curious about how presidential elections impact real estate? Our guest columnist,

Shaun Reed, Principal of Keller Williams Classic Realty based in Orlando explores this topic on page 8. On the same topic, we are also including financial insights from our trusted advisor, **David Treece**, on page 9. For music lovers, the **Nova Singers**, featuring our own **Meredith Shuter, Building 26**, has an exciting concert coming up soon—more details on pages 4 and 5.

It's that time of year to review your Medicare Part B coverage! **Alla Alexander**, a licensed **Humana** sales agent and Hillcrest 23 resident, is here to help. You can find her contact information on page 9.

To close out each issue, **Etta Stevens** from Building 22 shares uplifting and helpful articles and invites you to her weekly Zoom meditation classes.

PLEASE TELL ME I HEARD WRONG

I've never had a dog or cat because of allergies, but I believe that many folks, especially those living alone benefit from having a companion to care for. I understand ESA letters need to be updated regularly. And sometimes the person with the ESA animal has a change in circumstances and no longer needs it, so when the animal passes away, they cannot replace it. I think it is fine for a building to monitor and update their ESA files. But a board member in Hillcrest is allegedly considering forcing an owner to give up their ESA when it is deemed no longer "necessary." That's one of the cruelest things I've heard—like years ago when a building president wanted to make surviving spouses under 55 move out if their partner passed away. I asked her if she was going to notify them before or after the funeral. Thankfully, the board rejected that. C'mon, people—have a heart!

AN ODE TO SOUP

In this month's **Kitchen Korner**, I bring you a chili recipe so good it practically

demands a trophy. Known as the "World's Best Vegetarian Chili," I tried it with both plant-based crumbles and ground turkey—both versions were a hit. But let's switch gears...

With COVID making the rounds again and a flu strain out there that we'll call "The Flu From Hell," my trusty Lebanese Italian chicken soup has been in high demand. In one week alone, I delivered eight pints of my "world-famous" soup. (And to the reader who said my soup can't be "world-famous" because no one in her Connecticut family has heard of it: clearly, she just doesn't live in my world!)

This flu bug hit Brian and me hard. We took two COVID tests just to be sure, but it turns out it was "just" The Flu From Hell. And while we were eating the soup every day, I realized I hadn't been putting enough broth in the containers I give away. Every time I heated some up, I had to add more broth to really get the full benefits of chicken soup—nutrients and all—so I've adjusted the recipe. Honestly, there were days when my soup was the only thing that tasted good (if I do say so myself).

Someone recently asked me what my "official role" was in the Hillcrest community. A neighbor replied, "She's the Mom." I'll take it! Which leads us to: **IH RULE #325:** If you or anyone you know in Hillcrest/Parkview/Beverly Hills is under the weather, I will hang soup on your door. Whether you want it or not. It is good for you and because I said so!

However, since my friend **Enid Jaffa** over in Hillcrest 22 is a strict vegan, I had to create a meat-free version with vegetable broth, lots of veggies, and pasta. But I'm still hunting for a decent vegan meatball. I know where the plant-based stuff is in the store now, so the search continues. I keep telling her, though, if God didn't want us to eat animals, He wouldn't have made them out of meat!



Building A Better Community

IMPORTANT NOTE:
If you read nothing else, do not miss paragraph 8 on page 2 for crucial information that can potentially save you a lot of money.

NOVEMBER HLC MEETING- *by Steve Schneider*

Cindy Abraham, HLC Secretary, opened the **Nov. 7 Hillcrest Leadership Council** meeting at 6:01 PM. The first topic concerned Hillcrest condo owners and associations continuing to feel pressure from state laws that mandate more inspections and reserve financial requirements. The meeting was at Clubhouse 2 at 1151 S. Hillcrest Court.

District 6 Commissioner Idelma Quintana and Jamie Hernandez were the first to address the building leaders. Commissioner Quintana, who was reelected on Nov. 5 to her first full four-year term after completing the two-year remainder of the previous Commissioner's term, expressed gratitude to the Hillcrest community for their support in her successful reelection. Several building leaders voiced their appreciation for her dedication and quick responses to Hillcrest's concerns.

Hernandez, the **Emergency and Governmental Affairs Manager for the City of Hollywood**, encouraged building leaders and residents to attend the **Dec. 5 seminar on "Condo Milestone Recertification"** hosted by the City of Hollywood. The meeting will run from 6:30 pm to 8:30 pm, at the Hollywood Beach Cultural & Community Center.

A flyer handed out by Quintana read, "Condominium and building owners, along with property managers, are urged to attend this educational seminar to learn about the requirements for the building safety inspection program. State Sen. Jason Pizzo will lead a panel discussion, and experts will be on hand to answer questions and assist participants through the process." Extra flyers were available for the leaders to post. You will also find a copy on **page 5** of this issue.

Quintana added that **State House Rep. Marie Woodson** may be there, time permitting. Woodson has been working in Tallahassee on a bipartisan effort to deliver financial relief to residents, especially those on fixed incomes, who have been negatively impacted by the new state requirements.

It may be possible the seminar will be covered by Zoom or the City of Hollywood TV Channel. However, all condo leaders and residents were urged to attend the meeting.

In other matters, our **Hillcrest HPD Neighborhood Team Leader, Officer Josh Grotenhuis** revealed that property crime is down 15% in Hillcrest from last year to this year. And only two car-related crimes were reported in October, although it's possible the incidents occurred earlier but were reported last month.

Our HPD Hillcrest team leader was joined by **Sgt. Larry Van Dusseldorp**. They reminded us that the city installed modern technology in school zones to flag drivers who go more than 10 miles per hour above the speed limit. The device will spit out automated tickets for speeders, which will be sent to the owner of the speeding vehicle. Cameras have been installed by every Hollywood school. **Anyone going more than 10 miles over the speed limit ANY DAY WHEN SCHOOL IS IN SESSION UP TO 6PM** depending on when after school activities end, will be automatically mailed a warning. The second offense will result in a ticket with a penalty of over \$100.

Sgt. Van Dusseldorp and Officer Grotenhuis stressed it is smart to always drive within the speed limit. However, they added we should be especially careful in school zones to protect children from harm. Remember that the new enforcement tool will be on until after-school activities end, usually between 5 pm and 6 pm.

The focus then turned to updating the Hillcrest Condo Preferred Vendor list. Each November, **Cindy Abraham, Secretary of the Hillcrest Leadership Council (HLC)**, reviews this list with building leadership. Leaders unable to attend must send their recommendations or suggested changes in advance so all members can consider them. Recommendations are accepted only at the November meeting.

Guidelines for Vendor Inclusion:

- 1. Reliability and Quality Over Price:** Low cost alone is not a qualification. Reliability, performance, and quality of work are the primary criteria.
- 2. Removal for Performance Issues Only:** Vendors can only be removed for poor performance. When multiple buildings use the

same vendor, any change requires agreement from all recommending buildings if one building wishes to replace the vendor.

- 3. Established History with the Building:** Vendors must have a proven record with the building. For example, if a building recommends a roofer, it's best to see how the roof holds up through a storm season before adding them to the list.
- 4. Licensing and Insurance:** Vendors should be licensed and insured. Each building, however, is responsible for verifying this information in case it has changed.

Building officers are expected to supervise vendor work closely. Issues have arisen in the past where a building raised concerns about the quality of work, but no one had monitored the project as it progressed. In several such cases, other buildings insisted on keeping the vendor on the list.

During the meeting, attendees shared their insights on businesses they believe should remain on, be added to, or be removed from the list. The revised vendor list will be distributed for review by all building leaders. Each vendor's entry will include the recommending building's number, so others can reach out for further details if needed.

We aim to host a **Town Hall** meeting for the entire Hillcrest community in December, featuring **State Representative Marie Woodson**. Our goal is to discuss her efforts to support condominium communities by advocating for modifications to the recent statutes that have created financial pressures for condo owners.

NEW CONDO LAWS 2024

While many board members are already informed about the new laws, some may not be, so this article serves as a helpful reminder. If you believe your board may not be fully compliant with the new laws, consider raising your concerns respectfully and privately with board members. Addressing matters one-on-one helps avoid any unintended embarrassment and often leads to a more constructive conversation.

Recent Florida legislation (HB 1021) was passed addressing issues that impact condo associations.

The bill includes the following:

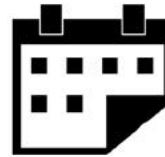
- Set criminal penalties for condominium board members who accept kickbacks; engage in voting fraud related to board elections; or fail to maintain or provide access to public records.
- Prohibit associations from retaliating against unit owners by suing them for defamation or increasing assessments.
- Require new board directors to undergo four hours of mandatory training on inspections, recordkeeping, financial literacy and more. All directors must undergo an hour of continuing education annually. (Classes have not yet been established)
- Requires that in a condominium association with more than 10 units, the board must meet at least once each quarter.
- At least four times each year, the meeting agenda must include an opportunity for members to ask questions of the board.
- Unit owners have the right to speak at board meetings with reference to all designated agenda items and to ask questions relating to various association matters, such as the status of construction or repair projects, the status of revenues and expenditures, and other issues affecting the condominium.
- If an agenda item relates to the approval of a contract for goods or services, a copy of the contract must be provided with the meeting notice and made available for inspection and copying upon written request or made available on the association's website or mobile app.
- Prior to October 1, 2024, associations will be required to provide a physical or digital copy of the Association's rules and covenants to every member of the Association and to every new member of the Association thereafter.

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WHO ARE THE NOVA SINGERS?



The **Nova Singers** are a community choir of over 100 voices. **Nova University** is our patron, and the choir are ambassadors for the University. We are beginning our 49th year bringing a variety of choral music to South Florida. We have sung several times at Carnegie Hall, Europe, including the Vatican and our National Cathedral in Washington D.C. We perform concerts in December, March and May.

Each term will include classics, new compositions, Broadway and contemporary music spanning musical eras for all tastes and ages. We

perform in churches because of the acoustics throughout the Broward and Palm Beach counties. All the public is invited. Attending the concerts is more than “listening” to music, with that many voices and musicians accompanying the choir, one can “feel” the vibrations. This is the original “surround sound”; an experience not to be missed.

Plan an evening to attend one of the concerts. **Tickets are \$20 in advance and \$25 at the door. Locations are on the ad in this issue. Tickets may be purchased by texting, calling or using Zelle to 954-488-0119 (Meredith Shuster – Building 26 and Nova Singers Concert Manager).**

For those of you who prefer not to drive at night, this is a perfect opportunity to carpool with friends using Lyft or Uber; or better yet, let your child who never knows what gift to give you bring you to the concert. It will be a wonderful way to spark Holiday Joy.

Hope to see you there!

A NEW CHAPTER: ECONOMIC IMPLICATIONS OF TRUMP'S SECOND TERM

David Treece, MBA, AIF®, CLTC®



David Treece MBA AIF® CLTC®
Investment Advisor Representative
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Following a long and contentious election season, Donald Trump was declared the winner, making history as the first president since Grover Cleveland in the late 1800s to be elected to non-consecutive presidential terms. We understand that elections can be very emotional and polarizing, but we remain focused on the economic and investment implications.

Trump campaigned on themes focused on the economy, including tariffs, immigration, and tax policies; specific details on these initiatives and priorities will emerge as we near Inauguration Day in January.

The extent to which tariffs are implemented, the level of immigration limits, and the magnitude of the changes to our tax policy are uncertain, but the likelihood is high.

A potential risk of these policy initiatives is that inflation moves higher. Economic growth estimates for 2025 could see upward adjustments, with an economic environment of deregulation that could boost growth, and inflation adjustments might move higher.

However, even if we do see a boost in inflationary pressures, it may not materialize until 2026. In Donald Trump's first term, tariffs and tax reform were also major policy initiatives, but we never saw an inflationary spike.

This time, inflationary risks might be higher as service inflation remains elevated relative to pre-pandemic levels, and the size and scope of new tariffs could be larger. The Federal Reserve (Fed) may not cut interest rates as much as expected if they see signs of inflation reigniting.

The early market reaction is likely twofold. First, markets are pricing out the possibility of a contested election, where there is not a clear winner. This was the biggest risk to markets. Secondly, markets are adjusting to the Trump victory. While bond yields are likely rising partially due to this relief rally, they are also rising around the possibility of higher inflation and higher-than-expected rates in the future. Bond yields surged after the election and the strong likelihood of deficits remaining high also adds upward pressure to bond yields.

The stock market is also rallying about this relief and Trump's victory, with small-cap stocks and economically sensitive value sectors such as Financials, Energy, and Industrials leading the gains, indicating that economic growth prospects may still be strong.

Investors are digesting the election outcome and potential implications. How it all plays out over the next presidential term is uncertain. It's important to remember that the U.S. economy is \$29 trillion in size and our labor force employs nearly 160 million people. The 500 large-cap corporations in the S&P 500 generate 40% of their revenue outside of the U.S.

With elevated valuations in large-cap growth stocks, investors may benefit from broader portfolio diversification. Returns could broaden away from the high-growth tech darlings to value, mid-caps, and small-caps. Active management could excel in an environment of widening breadth and increased market volatility.

A new administration results in a new political environment, but corporations have shown resilience over time as they adapt to policy changes. The data backs this up. In the 19 post-WWII 4-year presidential cycles, the S&P 500 posted positive returns 17 times, with an average annualized return of 11.9%. Returns have been strong under both political parties.

There are broader economic forces at play than who the President of the United States is. It is important to stay focused on your financial goals and avoid being too bullish or pessimistic based on political views.

If you'd like a second opinion or objective review of your financial plan to ensure it is positioned to take advantage of the current market, please reach out to me at 305-751-8855 or email info@davidtreece.com.

This report is created by Cetera Investment Management LLC.

NOVA SINGERS PRESENTS

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 Kevin Memley's "Magnificat" • "The Twelve Days of Christmas"
 Two Chanukah Songs: "Hanerot Halalu" & "Al Hanissim"
 A Canadian Brass Arrangement of "Joy To The World" and "Silver Bells"
 "We Three Kings" • Plus other audience favorites



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49th Concert Season

Friday, 8:00 pm
 December 6, 2024
 St. Matthew
 Catholic Church
 Hallandale Beach, FL

Sunday, 4:00 pm
 December 8, 2024
 St. Paul
 Lutheran Church
 Boca Raton, FL

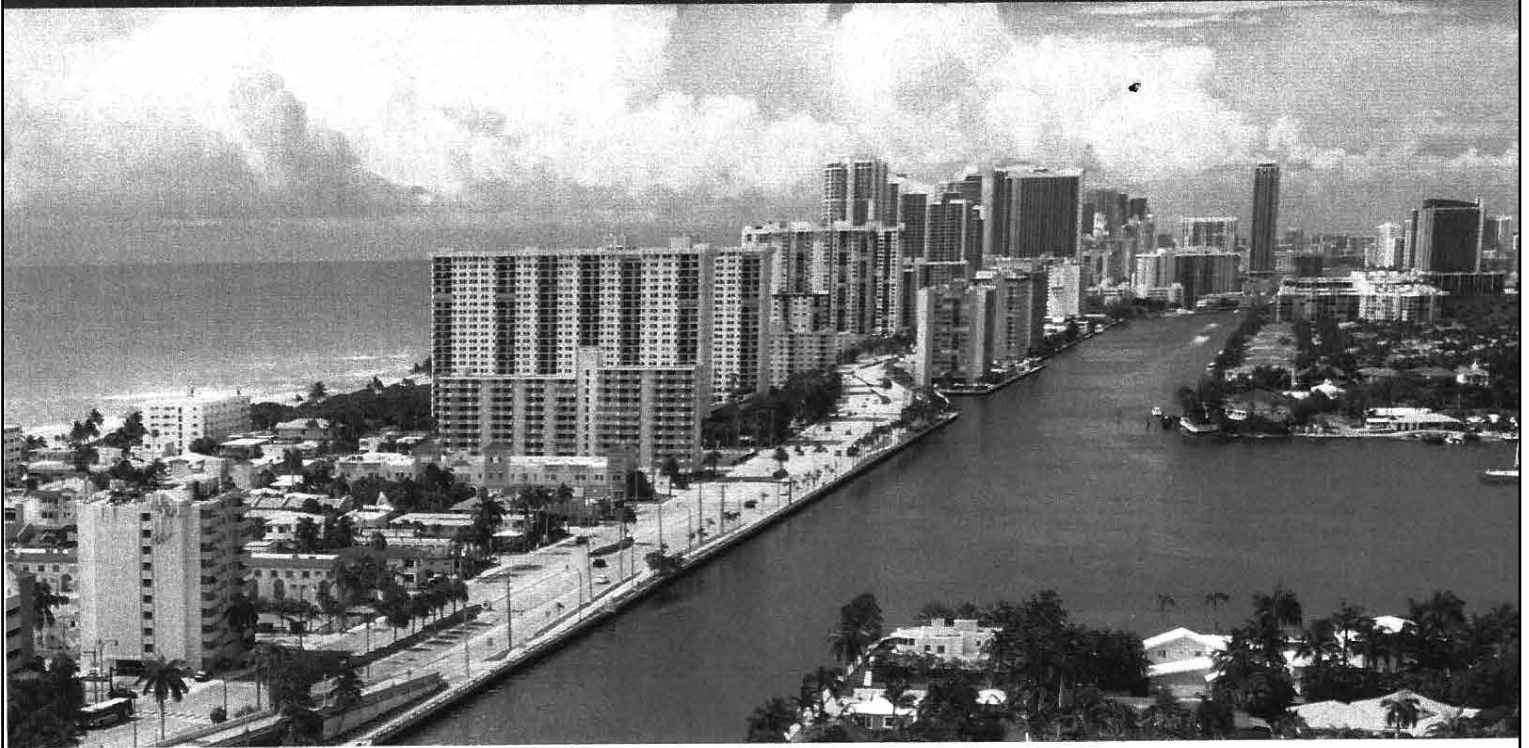
Tuesday, 7:30 pm
 December 10, 2024
 St. Sebastian
 Catholic Church
 Fort Lauderdale, FL

Friday, 8:00 pm
 December 13, 2024
 St. Gregory
 Catholic Church
 Plantation, FL

All Performances \$20 in Advance; \$25 on Concert Day;
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NOVA.EDU/NOVASINGERS or from any choir member
 Information: (954) 683-8866/Broward County • (561) 212-2112/Palm Beach County



CONDO MILESTONE RECERTIFICATION SEMINAR



December 5, 2024
6:30 pm to 8:30 pm

Hollywood Beach Cultural & Community Center
1301 S Ocean Dr, Hollywood, FL 33019

Condominium and building owners, along with property managers, are urged to attend this educational seminar to learn about the requirements for the building safety inspection program. State Senator Jason Pizzo will lead a panel discussion, and experts will be on hand to answer questions and assist participants through the process.



MARTY KIAR BROWARD COUNTY PROPERTY APPRAISER



2025 Homestead Exemption

All qualified Florida residents are eligible to receive a Homestead Exemption on their homes, condominiums, co-op apartments, and certain mobile home lots. To qualify for Homestead Exemption, you must own and make the property your permanent residence on January 1 of the year for which you are applying for this valuable exemption. Pursuant to Florida law, all assessments and exemptions are based upon the status of the property on January 1. If you acquired the property as your permanent residence in 2024 and have not applied for Homestead Exemption, you can apply for 2025 exemptions at any time – there is no need to wait until 2025 to file your exemption application. You can easily apply online at <https://web.bcpa.net/bcpaclient/#/HomesteadExemption>

The timely deadline to file for all 2025 exemptions is March 3, 2025. You must make the property your permanent residence by January 1, 2025 to qualify; however, you have until March 3 to timely file your application with the our office. The late filing deadline for all 2025 exemptions is September 17, 2025.

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

While Homestead Exemption is the most common exemption, there are additional exemptions available to qualified applicants.

Here is the link the all the additional exemptions for your review: <https://web.bcpa.net/bcpaclient/#/Homestead>

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

Take care,

Marty Kiar, JD, CFA

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Eric Glazer

Attorney at Law

Also admitted in New York
and The District of Columbia

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



Cindy Abraham

Brian Gaiefsky

The Hollywood Real Estate market experienced a 6%+ increase in property values in 2023. Interest rates are declining a bit making home buying more affordable.

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



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

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

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

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IN MY OPINION

- by *Cindy Abraham, Keller Williams A Team Florida*

Recently there has been a controversy over whether real estate agents get elected to the board to use their position to get listings in their buildings. Effective leadership should stem from a desire to serve the community rather than for personal gain. There have been instances of realtors running for the board on the platform to “uphold property values,” leverage their deep community knowledge, and occasionally offer residents discounted listings. While these intentions can benefit the community, a true leader’s priority should always be service over self-interest.

However, all board members have a fiduciary duty to their membership, and Realtors are also bound by a strict Code of Ethics. To paraphrase Dwight D. Eisenhower, the supreme quality for leadership is integrity; without it, real success is impossible—whether on a condo board, a sports field, in the military, or the office.

So, can building presidents who are licensed Realtors take listings in their own building? Yes, why not? As long as they don’t misuse their position. Examples of misconduct would include contacting families of deceased residents to solicit business or leaving business cards on doors inappropriately. Additionally, purchasing units at a discounted price through deceptive means would be a clear violation of ethical standards.

Historically, many presidents in our community have held real estate licenses, and incidents of unethical behavior have been rare. As for candidates who campaign with promises like “I won’t take listings in this building if elected” but later break that pledge, it’s a reminder that voters have some responsibility too. As Thomas Jefferson once said, “The government you elect is the government you deserve.”

AN EXCERPT FROM THE PREAMBLE TO THE REALTOR CODE OF ETHICS

REALTORS® having direct personal knowledge of conduct that may violate the Code of Ethics involving misappropriation of client or customer funds or property, willful discrimination, or fraud resulting in substantial economic harm, bring such matters to the attention of the appropriate Board or Association of REALTORS®. Realizing that cooperation with other real estate professionals promotes the best interests of those who utilize their services, REALTORS® urge exclusive representation of clients; do not attempt to gain any unfair advantage over their competitors; and they refrain from making unsolicited comments about other practitioners. In instances where their opinion is sought, or where REALTORS® believe that comment is necessary, their opinion is offered in an objective, professional manner, uninfluenced by any personal motivation or potential advantage or gain.

The term REALTOR® has come to connote competency, fairness, and high integrity resulting from adherence to a lofty ideal of moral conduct in business relations. **No inducement of profit and no instruction from clients ever can justify departure from this ideal.** In the interpretation of this obligation, REALTORS® can take no safer guide than that which has been handed down through the centuries, embodied in the Golden Rule, **“Whatsoever ye that others should do to you, do ye even so to them.”** Accepting this standard as their own, REALTORS® pledge to observe its spirit in all of their activities whether conducted personally, through associates or others, or via technological means, and to conduct their business in accordance with the tenets set forth below.

OCTOBER MARKET REPORT

by Cindy Abraham, Keller Williams A Team Florida



It's a challenging market for condo sales right now. Of the 80+ listings available, October saw only five closings—one of which was ours. While it's notable that Keller Williams A Team secured 20% of the sales, I had hoped for a more promising trend, especially after our 10 closings in September. I'd thought we were beginning to turn a corner.

The article on the next page about real estate trends post-presidential election offered some encouraging insights. Interestingly, all of October's sales and rentals were 2/2 units and only one was a corner, which is a break from the previous trend of the corner 2/2s and 1/1/1 units leading in sales.

The recent requirement for buyer agents to have a signed broker agreement before making an offer has also had an impact on the process, particularly as buyers are sometimes responsible for their agent's commission. However, savvy sellers are still offering agent commissions or concessions to incentivize viewings. It's clear this market requires creativity and strategy, which is our specialty, and we're adapting as we go. Post-election, we hope to see shifts, and at the very least, a break from the relentless political ads might provide some relief!

For rentals, we currently have 15 units on the market. In October, two went under contract—one as a furnished 6-month rental and three as unfurnished two-bedroom units. Here's the breakdown for available rentals: ten 2/2 units from \$1,990 to \$2,600, one 1/1/0, and four 1/1/1 units. More details below:

HILLCREST CLOSED SALES DURING OCTOBER (R-Rental building, C- Corner unit)

Building	Address	SF	B/B	List Price	Sale Price	DOM
R-24	4200 Hillcrest Dr #315	1132	2/2	279,900	250,000	76
R-20	919 Hillcrest #303	1100	2/2	244,900	222,000	56
2	5100 Washington #104	990	2/2	240,000	240,000	34
C-27	3850 Washington #502	1344	2/2	199,800	187,500	88
23	4330 Hillcrest #402	1216	2/2	173,000	170,000	3

HILLCREST CONDO RENTALS

Building	Address	SF	B/B	List Price	Sale Price	DOM
20	919 Hillcrest #804	1100	2/2	2,100	pending	67
20	919 Hillcrest #612	1087	2/2	1,190	pending	24

PARKVIEW AT HILLCREST OCTOBER 2024



Wondering how much equity you've built up in your Parkview at Hillcrest home? Reach out! Call us at 8-HILLCREST or email INFO@ATeamFlorida.com.

Two single-family homes priced over a million dollars went under contract in our own Parkview community. One single-family home and two townhomes closed last month. Right now, there are fourteen properties available for sale:

- **Single-Family Homes:** Five 4-5 bedroom properties are currently listed, with prices from \$1,175,000 to \$1,480,000. The two remaining listings are offered at 900K and 950K.
- **Townhomes:** Nine active townhome listings, all 3/2/1 models ranging from 1,421 to 2,059 square feet, and priced between \$574,000 and \$779,995.

In addition, Parkview has fourteen active rentals—split between seven single-family homes and seven townhomes—with one townhome rented out in October.

If you're curious about the market or want to stay updated, we're here for you! Whether you're planning to sell, rent, or just keeping an eye on the local market, we can set up auto-notifications for real-time updates on listings and sales in your neighborhood.

In shifting markets, adaptive strategies are essential. With our experience, we're prepared to help you navigate every turn. For buying, selling, or renting assistance, give us a call at **8-HILLCREST (844-552-7378)**, we are always here to help.

OCTOBER PENDING SALES

ADDRESS	SF	B/B	LIST PRICE	SALES PRICE	DOM	WTRFT
S-4320 Large Leaf Ln	2795	5/3	1,000,000	pending	62	Yes
S-3795 Greenway Dr	2617	4/2/1	1,110,000	pending	3	No

OCTOBER CLOSED RENTALS

ADDRESS	SF	B/B	LIST PRICE	RENT PRICE	DOM	WTRFT
S-4729 Greenway Dr	2183	4/2/1	850,000	800,000	138	No
T-1253 Eucalyptus	2166	3/2/1	749,900	710,000	64	No
T-1504 Myrtle Oak	2029	3/2/1	645,000	625,000	1	No

OCTOBER PENDING RENTALS

ADDRESS	SF	B/B	LIST PRICE	RENT PRICE	DOM	WTRFT
T-1030 Eucalyptus	1421	3/2/1	3,500	pending	8	No

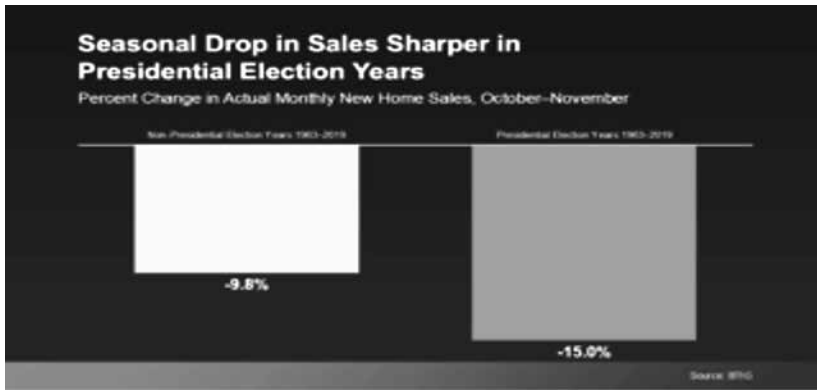


Why Home Sales Bounce Back After Presidential Elections

You might be wondering what impact, if any, our presidential elections have on the housing market. Let's break it down.

Election Years Bring a Temporary Slowdown

In any given year, home sales slow down slightly in the fall. It's a typical, seasonal trend. However, according to data from BTIG, in election years there's usually a slightly larger dip in home sales in the month leading up to Election Day.



Why? Uncertainty. Many consumers hold off on making major decisions or purchases while they wait to see how the election will play out. It's a pattern that's shown up time and time again, and it's particularly apparent for buyers and sellers in the housing market.

This year is no different. A recent survey from Redfin found that **23% of potential first-time homebuyers said they're waiting until after the election to buy.** That's nearly a quarter of first-time buyers hitting the pause button, likely due to the same feelings of uncertainty.

Home Sales Bounce Back After the Election

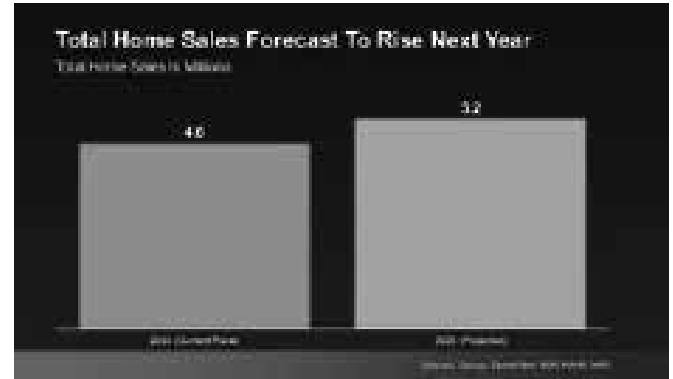
The good news is these delayed sales aren't lost forever—they're just postponed. History shows sales tend to rebound after the election is over. In fact, home sales have actually increased **82% of the time in the year after the election.**

Election Year	Year After
1980: 1,877,000	1981: 2,419,000 ↑
1984: 1,888,000	1985: 2,714,000 ↑
1988: 1,884,000	1989: 2,290,000 ↓
1992: 1,437,000	1993: 2,137,000 ↑
1996: 1,187,000	1997: 1,274,000 ↑
2000: 1,173,000	2001: 8,205,000 ↑
2004: 1,773,000	2005: 7,080,000 ↑
2008: 1,110,000	2009: 4,360,000 ↑
2012: 1,880,000	2013: 5,090,000 ↑
2016: 1,458,000	2017: 5,210,000 ↑
2020: 1,845,000	2021: 6,100,000 ↑

That's because once the election dust settles, buyers and sellers have a sense of what's ahead and generally feel more confident moving forward with their decisions. And that leads to a boost in home sales.

What To Expect in 2025

If history is any indicator, that means more homes will sell next year. And based on the latest forecasts, that's exactly what you should expect. As the graph below shows, the housing market is on pace to sell a total of 4.6 million homes this year, and projections are for 5.2 million total sales next year (see graph below):



And that aligns with the typical pattern of post-election rebounds.

So, while it might feel like the market is slowing down right now, it's more of a temporary dip rather than a long-term trend. As has been the case before, once the election uncertainty passes, buyers and sellers will return to the market.

Bottom Line

It's important to remember that while election years often bring a short-term slowdown in the housing market, the pause is usually temporary. Those sales are not lost. Data shows home sales typically increase the year after a Presidential election, and current forecasts indicate 2025 will be no different. If you're waiting for a clearer picture before making a move, just know that the market is expected to pick up speed in the months ahead.





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November Kitchen Korner - by Cindy Abraham

Everybody has their own Thanksgiving traditions including recipes, so I rarely print them in the November issue. We stick with turkey stuffed with oyster-sausage stuffing, cranberry-orange relish, mashed potatoes, green beans, pull apart garlic bread and Bourbon Chocolate Pecan Pie. And our family tradition is to celebrate Thanksgiving on the following Saturday, the day of the Florida/FSU game.

I did find a new dessert recipe, Pecan Pie Brownies that I am going to try, and I printed it below as well as the sugar free version. If you lost the recipe to my sugar free Bourbon Chocolate Pecan Pie, write me at info@InsideHillcrest.com. Ditto if you want all my Thanksgiving recipes.

Billed as the Best Vegetarian Chili in the World in the last issue of allrecipes magazine, I made the recipe for my vegetarian friend Enid Jaffa in Hillcrest 22, having no desire to try it myself. But I did and IT IS DELICIOUS! Normally I tweak most recipes before I print them. But this one is perfect. It makes a LOT so get ready to freeze portions to save for later.

The only thing I added was a bag of Beyond Meat Beef Crumbles for the extra protein and iron. This recipe was also approved by my vegetarian neighbor Oleg. If you get the fresh and canned vegetables at Aldi, you will spend less than \$10.00. I only had to go to Publix for the Beyond Beef Crumbles. Since then, I have also made a meat version and added a pound of ground turkey.

THE BEST VEGETARIAN CHILI IN THE WORLD (Serves 12)



- 1 TBS olive oil
- 1 cup chopped onion
- 2/3 cup chopped celery
- 1 cup chopped green bell pepper (or you can substitute chopped zucchini)
- 1/4 chopped seeded jalapeno peppers
- 2 TBS chopped garlic
- 3 (28 oz.) cans crushed tomatoes
- 1 (15 oz.) can kidney beans, drained and rinsed
- 1 (15 oz.) can chickpeas, drained and rinsed
- 1 (15 oz.) can black beans, drained and rinsed
- 2 (4 oz.) cans diced green chilis, drained
- 1/4 cup chili powder
- 2 TBS dried oregano
- 1 tsp cumin
- 1 tsp salt
- 1 TBS ground black pepper
- 2 bay leaves
- 1 (15 oz.) can whole kernel corn, drained and rinsed
- 1 (10 oz.) bag Beyond Meat beef crumbles, if desired

Heat oil in a Dutch oven or 8 qt. stockpot over medium heat. Cook

onion, celery, bell peppers, jalapenos and garlic, stirring occasionally until vegetables are almost tender, 6-8 minutes.

Add tomatoes, kidney beans, chickpeas, black beans, green chilies, chili powder, oregano, cumin, salt black pepper and bay leaves. Bring to a boil over high heat. Reduce heat to low; simmer uncovered, 45 minutes.

Stir in corn and beef crumbles (if using). Continue cooking, uncovered 5 minutes more. Remove and discard bay leaves. Can be refrigerated in an airtight container for up to 3 days or frozen for up to 3 months.

PECAN PIE BROWNIES (I just used a 8 X 8 metal baking pan)

- 18.4 oz Brownie mix
- 1/2 cup Canola oil
- 2 eggs
- 1/4 cup water
- 1/2 cup packed brown sugar
- 1/2 cup light corn syrup (I used agave syrup, or you can use light maple syrup or honey)
- 2 eggs
- 1TBS bourbon (hey that's what the recipe said but I used 2TBS)
- 2 tsp vanilla extract
- 1/2 tsp fine sea salt
- 1/4 cup cooled melted butter
- 2 cups pecan halves
- Whipped Cream garnish

Preheat oven to 350. Line bottom of 9-inch springform pan with foil and coat generously with cooking spray.

For brownie layer, whisk together brownie mix, oil, eggs and water in a medium bowl and spread batter in prepared pan. Bake until a toothpick comes out clean 35-40 minutes.

Meanwhile, whisk together brown sugar, corn syrup, eggs, bourbon, vanilla and salt in a medium bowl. Slowly whisk in butter until well combined. Stir in pecans until coated in filling. Gently pour over baked browning and use a spatula to make an even layer.

Bake until center is set, 30-35 minutes. Transfer to a wire rack and let cool completely, about 2 hours. Carefully remove sides of springform pan, then remove brownie from foil. Cut into 16 slices and garnish with whipped cream to serve.

NOTE: Make it a day before – what a difference in taste!



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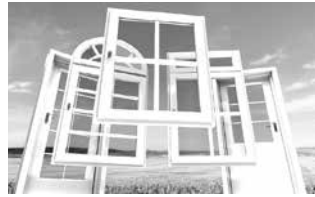
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SPOTLIGHT ON HILLCREST 22 - by Steve Schneider



Eisenberg, VP Mark Brotman, Secretary Shelley Brancato, and Treasurer, Michael Cohen, not to mention the incomparable **Lucy Kreidich, Angel at large and Social Committee Chair**, Hillcrest 22 feels more like a close-knit community than just a place to live. Board Directors **Henry Bloch** and **Luis Galvis**, Director of the Architectural Committee. Galvis also serves as the building's photographer, capturing and documenting recent events and activities.

The moment you step into the welcoming lobby, you're greeted by a friendly, upbeat atmosphere. A TV monitor, which functions as an electronic bulletin board, draws your attention. Beyond just announcements, it keeps residents informed on building and neighborhood news, upcoming meetings, and community events. You'll even see photos capturing residents enjoying a variety of gatherings.

Hillcrest 22 residents don't just hear about the latest decisions; they help shape them. Monthly Board Meetings and Town Hall gatherings give residents a chance to engage directly with the board, voicing their questions, concerns, and ideas. The board's commitment to transparency and community spirit extends to a monthly newsletter, which not only summarizes recent meetings but also highlights events like the **"Meet and Greet,"** a Social Committee-hosted gathering where new residents are welcomed with beverages and appetizers.

The Social Committee at Hillcrest 22 truly brings the building to life with their efforts. During a recent visit, **Inside Hillcrest Editor Cindy Abraham** noticed a Hillcrest 22 newsletter posted prominently on the lobby bulletin board, along with a selection of articles from Inside Hillcrest that the board believed would be helpful to residents. The lead article in the newsletter, aptly titled **"Meet and Greet,"** covered a recent event hosted to welcome new residents to the community. Tables were set up with an array of beverages and appetizers thoughtfully prepared by the Social Committee to foster a warm, inviting atmosphere.



The newsletter also highlighted suggestions from the last Town Hall meeting, including the addition of a big-screen



TV in the lobby to host a monthly Movie Night. Thanks to President Eisenberg's impressive collection of over 1,000 movies, residents would have a wealth of film options to enjoy together. This initiative not only showcases the board's responsiveness to resident feedback but also reflects their dedication to building community connections.

Their calendar may include a Coffee Klatch with bagels and donuts or a Wine and Cheese night. Many involve activities that provide a way for residents

to connect and enjoy a social life close to home, especially for those who appreciate communal interaction but live alone.

Not all activities revolve around food. Recently, Lydia and Maria, two residents, hosted a paper flower-making class, which drew a dozen participants eager to craft floral designs. And Sheila Bacher, a former arts and crafts teacher, led a painting class. Meanwhile, Bingo nights continue to be a crowd favorite, with up to 30 players gathering monthly to play for 25 cents a card. The board also ensures that holidays are celebrated in style, decorating the lobby and halls with festive displays and holding a post-holiday gathering in January so everyone can join in after the December rush.



Organized by the Social Committee and funded through the building's annual budget, these activities are possible thanks to a board that prioritizes quality of life. A huge shoutout to Patrick Reneau and Alex Milanov, two of Elite Guards best, who have manned the front desk with dedication and warmth for nearly 40 years combined!

At Hillcrest 22, life is more than just living—it's about thriving together as a community.



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THE ROOT OF FEAR

by Aruna Ladva BRAHMA KUMARIS UK, ENGLAND submitted by BK Etta Stevens



“Lying is the obvious form of dishonesty but, actually, making excuses is worse. While falsehoods are usually noticeable, it can be a long time before I realize that I am making excuses. A lot of life can be wasted by this deception.” - Dadi Janki

“Where there is honesty there is no fear.” When I heard this point from a spiritual class, I thought, how true and deep. I never quite saw the connection like that. We often don’t realize the deep correlation between honesty and fear. But where does honesty begin?

And what if we were to turn this around. What, if we were to look at some deep-seated fears, we have that we can’t seem to get to the bottom of? Could the cause be that we have been dishonest in some way in our life? Does that past untruth in some way carry a vibrational residue in our sub-conscious memory ... creating some unknown fear?

Honesty really begins with our own self. Conscience truly is our guide, and will protect us from future suffering if we listen to it. When we are spiritually tuned in, and not distracted, then we are intuitively able to catch and detect when something seems to be ‘just off’ and not right. When we are not honest with ourselves or hold onto some secret, or something hidden within, then there will always be some fear in us of being caught out. Secrets obscure the truth, and stop us from being honest with our self and then others.

Many people act against their conscience, and what they know to be better, simply because of the fear of being rejected, or of having a secret exposed. Whether that relates to something of the past, their character defects or some ongoing misbehavior. If we are honest, then nobody can apply leverage to coerce or intimidate us to do anything which is against our conscience.

I believe that the natural state of the soul is transparent honesty. Let’s take a look at where the dishonesty may have occurred and what is the connection with fear. The soul knows intrinsically that one bad deed will reap its consequences. So, although it is not a conscious (bad) thought, the soul knows subconsciously that a shadow is hanging over it. This creates a cloud or blanket of fear in the soul. Paralyzing the soul to do

again that which it did previously in a dishonest manner ... indeed the soul becomes trapped by their own patterned habits.

So why do we do that? We may sometimes come under the influence of name, fame or praise and kill our conscience for something temporary. It could be, for example, a habit of not telling the complete truth for fear of being shamed, punished or judged. This will stop us from not being true to or listening to our conscience. This fear keeps us trapped in dishonesty. In this sense society does not reward us for being honest but punishes us for it.

I am reminded of a beautiful story of a reunion of students and teachers. Thirty years earlier, one of the boys’ watches had been stolen and the teacher had asked all the students to close their eyes, and the teacher would walk past everyone in the class, and the student who stole it should hand over the watch to him. At this reunion, the boy who had stolen the watch went up to the teacher and said, ‘Sir, I am so glad that on the day when the watch was stolen, you did not shame me by mentioning my name.’ The teacher looked at him surprised, and said, ‘but dear, I also had my eyes closed.’

Honesty pays. Honesty brings strength to the soul. Take courage to be honest. It’s Time ... to live in the light of truth, rather than the shadows of dishonesty.

Meditation is the way to find the acceptance that you are a light-filled being. Our souls are constantly emitting light to the world and sending it to the souls on this planet that are suffering. In Meditation we do this naturally as we connect our higher power, the Supreme Soul or whatever name you call Him. He is only asking to be remembered and we as souls do this with great love and affection for all He has given us unconditionally.

Give love and together you will feel love coming right back to you so give it freely without expectations. Honesty is the way forward. To lie and/or be deceitful is the coward’s course to fill the ego with substance that one doesn’t have in his/her heart and soul. Be honest and true to yourself and others as kindred souls will see the “liar” for what he represents. Honesty and truth come naturally to souls who want the best for themselves and others.

“Radiate an energy of serenity, love, TRUTH, and peace so that you have an uplifting effect on those you come into contact with.”

With this power we find we can more easily and simply control our own emotions and feelings and find the JOY, PEACE and CONTENTMENT that has been missing from our daily lives. The way to do this is to perform a daily MEDITATION practice even for just a few minutes each time you sit in silence and contemplate the negativity that enters your mind. The more you do this practice, the easier it will be to chase the negative emotions out of your mind and replace them with a positive outlook on life in general. Life is extremely difficult now with so many things to complicate the joy and peace we want to attain. Everyone is in the very same position now but with MEDITATION in our lives we can at least see the relief that is coming and learn the proper way to relax our minds and our bodies.

I am conducting a live ZOOM class EVERY TUESDAY MORNING AT 10:30. Join Zoom Meeting 811-1641-8133 Password: 123

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Lousilver8@aol.com

Mortgage Masters, Inc.
Contact: Sara Lavenka
Sr. Loan Adviser
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Brian cell: 954-415-5323
Cindy cell: 954-895-1617
Info@ATeamFlorida.com
www.ATeamFlorida.com

TAILOR/ALTERATIONS

Mireille (Mimi) Fantini
254-716-9132
Mafiat2014@gmail.com

TAX PREPARATION

Capital Objective
Contact: Beth Braznell CPA
954-797-7009
beth@capitalobjective.com

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AAA Vacuum Inc.
5708 Washington St
954-983-7102

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High Powered Graphics
Contact: Leon Cortez – Hillcrest
305-978-1482 - Highpoweredgraphics.com

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Brian's Window Tint of South Florida
Contact: Jorge Sosa
5939 W Park Hollywood
954-964-3955 - Cell: 305-804-6201
Jorge.brianswindowtint@gmail.com

WINDOW TREATMENTS

Allure Shade Concepts
Contact: Dario - 561-672-4558
dario@allureshade.com

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CONDO LAW

Glazer & Sachs, P.A.
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Eric@Condo-laws.com

Eisinger Law
Contact: Greg Eisinger
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Attorney at Law
954-760-70771930 - Barbara@BuxtonLaw.com

PERSONAL INJURY LAW (2)

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954-922-2298 - peter@boberlaw.com

Lauren Grondski, Esq.
305-914-5688 - Lauren@grondskilaw.com

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REAL ESTATE LAW

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jay@hollywood-law.com
khila@hollywood-law.com

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