



## Redevelopment Meeting Update: July 2, 2014

### Majestic Memory Care Center: when your loved ones deserve the very best

Long time readers will remember when I wrote about my mom's death in August of 2012. She had suffered greatly for several years with Lewy Body Dementia – a diagnosis that we learned about an hour after her death. After looking up the symptoms and behaviors my sister and I realized there were a lot of things we would have done differently had we known. I haven't heard the term Lewy Body since – until Casey Kasem died.

She was in Peninsula ALF just down the street on Hallandale Blvd. for a while and they were so good with her that she progressed enough to come back home for a few months. As wonderful as they were, my mom refused to go back so we brought her to Willow Manor on Stirling Road which turned out to be little more than a warehouse. But she refused to leave. I think because the staff at Peninsula made her participate in activities while at the other place, they allowed her to just sit around and do nothing while her mind degenerated even further.

We ended up moving her to Las Vegas where my sister lived and she was in a really nice ALF; however, her doctor here had to note her diagnosis as neuropathy with no mention of dementia or they would have to put her in a nursing home. Although there were facilities both here and in Las Vegas that had separate wings for Dementia and Alzheimer patients, they did little

See **MAJESTIC** on page 12

At the previous meeting with the building presidents, the developers had asked for everyone's input as to what they wanted changed about the original plan – and there were lots of requests. All comments sent to the HLC email were forwarded to the developers.

We met again on July 2nd and for the first time in my memory, a meeting where the president or representative from every



building was called, all actually confirmed attendance. Only one ended up canceling at the last minute. We had all been given a preliminary plan at the last meeting and the comments flew fast and furious. As promised, all comments, suggestions and criticisms were forwarded to the Redevelopment team and we were heard. Every comment was considered, prioritized and acted upon. Only a couple were deemed absolutely not feasible.

Some believe that the Pipefitters never intended to build but because the market was so hot, they wanted the land as an investment to appreciate and resell to another developer. Whether this is truth or speculation, when the market crashed all plans were equally unattainable. To their credit, they did keep the Club and 18-hole golf course open and maintained for the past few years and subsidized the losses of roughly \$300,000 per year. But now they have a buyer, Concord Wilshire, and we are all being educated about a new redevelopment plan.

Because we were originally configured for 645 more units, to get them all in Hillcrest, the Pipefitters plan was to put most of the units in the high rise and then build on the 9-hole a dense community with 14.1 units per square acre which is why they planned on low rises and townhomes. There would have been 399 units in the high rise, 226 condo/townhomes

on the Executive course and 20 condo/townhomes on the site of the old tennis court.

Fast forward to now. The new developers do not want to build high rise apartments for two reasons: #1 – they don't build apartment buildings, only upscale single family and town home type communities. Also, they don't like densely populated

neighborhoods – they prefer less than 3.5 units per square acres. To do this, they want to build on parts of the 18-hole golf course which is why we are once again in the position to have to vote once again to lift the covenant on another golf course.

One of the top comments was concerns about how close the redevelopment would be to the existing buildings. If you look at the last plan, you will see they look like "fingers". One was on the grounds behind the cul-de-sac, one by building 27 and one was behind building 23 and 24. All were removed on the new plan and replaced with green space. Also, the buffers on the Executive course were widened. The doggie park was moved away from 21 to the residential side of the gated community.

The second concern was the location of major walls, fences and gates. These have been strategically placed so that the park is accessible to the building residents but not accessible to outsiders unless they trespass through the building areas. Each building will need to work with the redevelopment team to determine how best to secure their buildings while allowing their residents access to the park areas.

All the single family and town homes will be gated. The entry points and markers for all the Hillcrest entrances WILL be uniform and improved as part of the project. Side note: kudos to building 17 for having beautiful landscaping around their building that will fit it beautifully

See **REDEVELOPMENT** on page 2

For updates or more information, email: [hillcrestleadershipcouncil@comcast.net](mailto:hillcrestleadershipcouncil@comcast.net) and we'll email you redevelopment news as soon as we get it, including notes from the leadership meetings and copies of plan changes

## REDEVELOPMENT

*continued from page 1*

with these entrance improvements.

The new plan also shows where the access roads will be as well as the walking/jogging paths. There were requests for a rendering of the new Clubhouses but it was explained that we are not at that point yet. There were some requests for a mini café/restaurant and possibly a Spa. This is where we heard our first, "Sorry, we cannot do that." Right now the Island Green restaurant's business comes primarily from golfers and outsiders. Since the Clubhouse would be restricted to residents, there would not be enough business to sustain it. However, there will be a kitchen in the clubhouse for the use of residents who want to have an event or party and furnish the refreshments themselves.

There were other requests from the community – some that were able to be fulfilled and some that wouldn't work. Our residents wanted additional parking for their buildings. That will not be possible; however, the restrictions on the Clubhouse parking could be relaxed to accommodate residents on some type of permit basis so that outsiders could not take advantage.

Some members of the community wanted some kind of golf component to remain – maybe a 9-hole course or a driving range. Without knowing for sure that residents would actually use it, not wanting to allow outsiders in, and taking into consideration flying golf balls in a strictly residential community were the reasons that this was not something they want to do.

Residents also wanted to know if there was anything that could be done to reduce the noise and visibility of the play-

ground. This request is a conditional YES. They have been in talks with Tobin who has indicated they will allow them to add buffers on the school property. There was a discussion about possibly trading some of the park space for the school property to move the playground away from Building 16 but until the plan is approved, any type of formal agreement would be premature.

Of course the \$3,000,000 contribution was a hot topic. When are we going to get our money? The original group promised it when construction started which gave further credence to the feeling that they never intended to build themselves (no wonder they went from 1.5 million to 3 million without a whimper). The new group propose remitting a \$1,000,000 advance when the site plan is approved and the remaining \$2,000,000 when the first shovel goes into the ground. As you know, Mark Roth (26) has led the charge to hire an attorney so he has requested \$25,000 of the first million to be paid immediately so we can retain legal counsel to represent us. They agreed.

A big question is whether the monies we receive are taxable. The answer is probably YES, to the tune of 30%. As your building treasurer will tell you, payments from non-residential income is taxable. The Redevelopment team consulted a tax attorney to see how the money could be paid to avoid a tax penalty. The monies will now be awarded to each association for "damages to the community landscape due to the 2-3 year construction project". This type of payment should negate the tax liability.

Since Hillcrest is voting again on a different golf course, can we get more than \$3,000,000? The answer is no. The number of units they are permitted to build stays the same and if the community votes "no", they can still build the town/home condos on the Executive course and sell the Club to a developer who does build high-rise apartments. Because of the extra amenities and increasing the park space, they will incur more costs. The 18-hole course needs clean-up and remediation because of the arsenic in the soil that wasn't required when it was a golf course but is now required because residences will be built on the land. The cost for the remediation will run from a minimum of \$6,000,000 and can go as high as \$12,000,000 depending on the concentration of arsenic.

Would the developer be willing to combine efforts with the President's Council to maintain the pool and landscaping so they can save money? YES

If open space is decided to the HOA or Community Development District (CDD) 'In perpetuity' would this increase our taxes? The answer is YES so we do not want the common areas decided to us, rather we want an agreement for continued maintenance allowance. The CD board is made up of residents so they will be able to create use restrictions.

Will the drainage be sufficient? YES. The ratio of water to land has to be at least 15% and there will be more than 24 acres of lakes which will be more than sufficient.

How will the development enhance Hillcrest property values? The resort center will be an added amenity and with projected townhome/home values of 275K to 450K, the surrounding neighborhood will be positively affected as regards to value. The projections are for 40% townhomes and 60% single-family 3 or 4 bedroom homes.

Will the developers do a traffic study? Yes this is always

See **REDEVELOPMENT** on page 4

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# THIS ONE'S FOR BOB: AN HONOR FLIGHT

By Cindy Abraham

I have mentioned before that I am the daughter of a World War II veteran, my daughter's dad and my sister's husband are both Vietnam veterans, and my daughter is engaged to an Afghanistan war veteran. I was remiss in not mentioning that my daughter's other grandpa was also a WWII vet. His name is Bob Stoneberger – I am honored to introduce you to him thanks to his neighbor, Kerry Sanger. Here is her story.

The quiet of morning was disrupted by the sound of big, growling engines. Motorcycles and a sheriff's jeep, headlights cutting the misty morning, descended on the house next door. A



woman in a fluffy turquoise bathrobe looked on anxiously.

It sounds scary. It sounds threatening. But it brought delight and honor to the man who lives next door to us.

Our neighbor is Bob and he's an 88-year-old veteran of World War II. Today is his big day, to go on an Honor Flight to Washington, D.C., to be feted and to visit the World War II Memorial. It is his tour of honor.

The Honor Flight Network is a non-profit organization, founded in 1995 to honor America's veterans for their service and sacrifices. Veterans are transported to Washington, with volunteers who are committed to making the trip easy and stress-free. Every detail is attended to so that these men can travel safely and feel special at every turn.



At this stage, Honor Flight gives top priority to senior veterans—the surviving World War II veterans—as well as to veterans who are terminally ill. The veterans are taken to the memorial for the war in which they served. The long-term plan is to extend the honors to veterans of the Korean



***We can't all be heroes. Some of us have to stand on the curb and clap as they go by."* –Will Rogers**

War and Vietnam War, as well.

But today is Bob's day! Bob enlisted in the Navy when he was 17. He saw the world, for all its good and bad, he became a man, and he was lucky enough to come home. He made a critical contribution that all Americans benefit from every day.

He so deserves to be recognized and honored, and he was thrilled beyond measure for this big day. His wife, she of the fluffy turquoise bathrobe, said he hadn't slept for two nights. He was outside early this morning, wearing his Honor Flight shirt, his Honor Flight jacket, and his Honor Flight ball cap. And a big grin!

And down the road, out here in the middle of nowhere, came three huge motorcycles and the big Jeep. The sheriff of a neighboring county will be Bob's guardian for the day, committed to making the day easy and perfect. The motorcycle drivers are volunteers, providing the motorcade and the thrill of having a motorcade, because they believe in what they're doing—they are veterans of combat themselves.

They arrived. They stood tall and



saluted Bob and said, "Thank you for your service, sir." Bob's wife asked him if he had his Kleenex. She and I might've needed Kleenex, too.

They helped Bob into the car and revved their motors and whisked him off to meet other veterans in town, for ceremonies at the former Plattsburgh Air Force Base. Then they'll have a ceremony at the airport, before heading to Washington and a ceremony at the World War II Memorial.

They'll be back tonight, returning to a welcoming ceremony at the airport. That's a lot of ceremonies packed into one day and a lot of happy, exhausted men. Bob hasn't slept for the last two nights but I bet he will tonight!

All Americans sleep more easily because of men like Bob.



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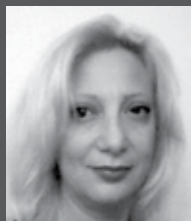
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## REDEVELOPMENT

*continued from page 2*

mandatory. They must present a plan to the City that includes addressing deficiencies if found.

Again the density will be less than 3.5 units per acres with over 60 acres of open space. There will be roughly 162 units on the Executive Course and 483 on the 18-hole with NO high rise building. If the plan is not approved, the development will only be built on the Executive Course and another developer will be tasked with building the high rise apartment building from the original plan. However, the 18-hole golf course will still need to be closed because it is not profitable.

What is the voting requirements? The last time we voted there were 2,988 registered owners in Hillcrest because some units were joint-owned. 50% plus one of the total unit owners must vote "yes" for the project to be approved.

### What is the time line?

- 10 months to get site plan and plating approval
- 60 days to get HOA approvals
- 30 days to prepare entitlement certificate application
- 6-8 months to obtain entitlement approvals and close on the purchase

### Recap of the proposed Redevelopment project:

- 645 units consisting of single family homes and town-homes

- No high rise
- New clubhouse
- 3.5 miles of walking and jogging paths
- 60 acres of park and overlook areas
- Tennis and Bocce courts
- Reduced traffic since access is restricted to residents
- Enhanced value for the existing unit owners

How can we be assured that the future won't bring further development on the park areas? The new deed that is created can mandate that it would take a 100% vote of the residents in order to do so. In other words, it would only take a vote of one to stop any further development.

### Moving forward – this is the 10 point plan outlined by the Redevelopment team:

1. Hillcrest Leadership will engage council and Concord Wilshire will contribute up to \$25,000 toward legal fees.
2. Attorney selection will take place Monday, July 7, 2014 by Hillcrest leadership
3. Bill Riley (attorney for CW) will draft preliminary agreement between CW and Hillcrest
4. CW will post a deposit of 25K which will be a credit toward the 3.0 million
5. CW will create a campaign to obtain votes. There will be a campaign chairman and a finance manager to address the daily activities and pay for daily costs
6. CW nominates each building president to be an Ambassador
7. CW nominates Cindy Abraham to be liaison to help disseminate information through Inside Hillcrest and the Hillcrest Leadership Council
8. CW will create written brochures and all tools necessary for the Presidents to communicate with all unit owners
9. CW will organize individual meetings from each building to obtain support in collaboration with Ambassadors
10. Bill Riley and Hillcrest Leadership will organize written ballots and forms.

# What causes higher summer bills?

By Craig Muccio  
Energy Expert with FPL

No one likes surprises, particularly when it comes to your expenses. When you haven't changed your habits, it's understandable how a higher than normal bill might not seem to make sense. But, while you haven't changed anything, the weather has changed.

High temperatures = higher bills. Even if you never change the settings on your A/C, as the days get longer and hotter, your air conditioner needs to run longer to keep you comfortable.

For example, in hotter months, your A/C can run up to twice as long as it does in cooler months to keep your home at the same temperature. Think of it this way: if the outside temperature is 80 degrees and you have your thermostat set to 78 degrees, then your A/C has to cool your home just 2 degrees. However, when it's 90 degrees outside, your A/C has to cool your home 12 degrees, running longer to keep the indoor temperature at 78 degrees. Your A/C is one of the largest energy users in your home. So, when it's running longer, your bill will be higher.

Other factors - With children out of school and guests in town you may be busy entertaining with slumber parties and family cook-outs, which means more hand-washing, dishwasher loads, showers and laundry. To help control water heating costs, keep your water

heater at 120 degrees, try to wash clothes in cold water and run the dishwasher only when it's full.

Another reason your bill may seem higher than normal is the variation in billing cycle days. The number of days included in your monthly bill can vary between 28 and 35 days due to holidays and other factors. So even if you use the same amount of electricity per day, your bill may be higher, or lower, from one month to the next depending on the number of days of service included in your bill.

Make your bill lower - We're here to help you find new ways to save and make your bill even lower. Here are a few things that can help you get started:

- Some easy tips include:
- Keep your thermostat at 78 degrees or warmer with the fan on "auto" and raise the thermostat setting to 82 degrees while you're away
  - Turn off fans when you leave a room
  - Close shades, blinds and drapes to keep the sun's heat out

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# A Matter of Balance

By May Paron

Hearts pounded, pulses raced, and a thousand eyes turned skyward, riveted on the muscular figure poised high above, arms spread, feet positioned gracefully on the narrow, black wire. For one brief, chilling instant he wavered, then regained his balance, took two quick steps, and leaped lightly to the safety of the platform beyond. Instantly, a deafening roar of approval rose from the crowd below, as a little blond boy tugged at his mother's sleeve, crying: "mommy, mommy, how did the man do that?" Smiling down at him, she answered: "balance, Jimmy, it is all a matter of balance."

One day not long ago, those words tumbled forth from the deep recesses of my subconscious mind. Softly, but insistently they nudged, prodding me into awareness of the vital role that balance plays in the drama of everyday living. When someone's life is in danger, we often say his or her life hangs in the balance. And it's easy for us to recognize the importance of balance in riding a bicycle, or in grappling with our checking accounts. But what about the ultimate balancing act? The one that confronts us daily, the one played over and over in our relationships with one another. For here, like the tightrope walker, one must tread carefully, lest that delicate balance be disturbed. Because in business, our success or failure may well hinge upon how we respond to this challenge. And in our personal lives, a successful balancing act can be the foundation on which harmonious and rewarding relationships flourish.

I recall how a casual remark by a young man I'd been dating jolted me into awareness of a serious imbalance in my own life. There we were one stormy winter evening, curled up on the sofa, sipping steaming mugs of chocolate, and engrossed in an exciting TV mystery. But the spell was shattered three times in less than an hour by the harsh bring of the telephone. After the third intrusion, I turned apologetically to my friend sighing, "Sorry, I guess it's my night for calls." He grinned in a funny way and answered, "That's all right Abby." And just what do you mean by that?" I countered. "Oh, nothing except that tonight you sure sounded like "Dear Abby" to me." For a long time after George had gone, I thought about what he had said. I thought about my friends and the kinds of relationships I had with them. When, I wondered, had my friendships become so one-sided? I knew that other women often asked my advice on everything from how to deal with a difficult boss to how to

untangle a snarl in their latest romance. But as I sat there reflecting. I realized that no one of these friend-ships was based on the common ground of shared interests, or a desire to exchange thoughts and ideas. It was therefore clear that, on some level, I had chosen the role of counselor, and the women in my life had simply responded to problems had been an all-too-easy way to avoid confronting my own. On the other hand, the friends who had gradually become dependent upon my advice were being denied the opportunity to develop and improve their own problem-solving abilities. I was grateful for the on-target remark that had propelled me, step-by step to this realization. And, while I recognized that dramatic changes in how we view ourselves and the rest of the world do not occur overnight, I vowed to see mutually supportive, or more balanced relationships in the future. For now, it was enough.

  
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# How to buy a condo

Buying a condo is trickier than buying a house, since you'll be sharing living space and financial responsibilities with other condo owners. It's not enough to choose a good location and an affordable price point. You also have to consider homeowners association fees and rules, special assessments and the financial health of the condominium association.

Almost all Hillcrest buildings have an equity requirement in their by-laws of 10% to 20%. Equity and down payment are not the same thing. While no one can legally make you put an initial down payment of 25% on your condo, you must come up with the cash at closing to satisfy the association's equity requirements. The point is moot in this market since most lenders will not finance more than 75% for a residential condo and will NOT finance at all for investors.

**Know the loan requirements - Conventional lenders usually demand:**

- A cap on commercial space of 20% of the association's square footage.
- At least 10% of association dues be deposited in reserves.
- At least 51% of the units in a new



building be owner-occupied.

- No current litigation regarding safety, structural soundness, habitability or functional use.
- No single entity can own more than 10% of the units.
- Not more than 15% of association dues can be more than one month late.
- The building must be properly insured.

**Check for healthy financial reserves**

In a condo development, individual unit owners are jointly responsible for common maintenance, operations and repairs. Owners pay homeowners association (monthly maintenance) fees for these expenses.

An association that doesn't collect enough might be deferring mainte-

nance and failing to build reserves for future needs. The result can be a special assessment, an unexpected bill sometimes in the tens of thousands of dollars. Insufficient monthly dues can also mean a large future increase in monthly fees.

Buyers should carefully review the complex's recent board minutes, replacement reserve study and financial statements for potential issues. The seller must provide these documents to the buyer as soon as an offer is accepted. An association does not have to provide a potential buyer with any financial information. Monthly maintenance fees that are calculated correctly pays for monthly operating costs and creates a reserve fund that can cover 70% to 100% of anticipated major maintenance costs, like a new roof. Be wary of buildings where less than 30% of the anticipated costs are funded. Condo buyers should also note the building's overall condition, as aging systems, worn-out amenities and deferred maintenance could all be signs of a future special assessment.

See **BUYING A CONDO** on next page

# WE ARE BUYING!

## Antique and Vintage Items

- Gold & Silver: Fine Jewelry, Serving Pieces & Flatware, US & International Coins
- Costume Jewelry: Old Rhinestone Jewelry, Bracelets, Clip Earrings, Pins, Necklaces, and Rings
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## BUYING A CONDO

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### Look for a professional, smooth-running organization

While you're reviewing the condo board's meeting minutes for signs of financial problems, look to see if other problems are being resolved quickly and effectively. Taking care of maintenance issues is one of the board's essential responsibilities. Maintenance issues re-appearing month after month are a sign of an ineffective or dysfunctional board. Board minutes that include self-congratulatory pats on the back are another indication that the building may have less than professional board members.

Frequent disputes with residents are another red flag. Talk to people who live in the building. Find out if their needs are being met and issues are being resolved in a reasonable amount of time. Neighbors can also provide an idea of the character of the complex. Each of our Hillcrest buildings have a distinctive "personality" due to the make-up of the residents and the people they elect to the board.

### Learn the homeowners association's rules

Condo living means less control over your property and lifestyle. The homeowners association has a say. Make sure you'll be happy living by its rules before you buy. Most of the Hillcrest realtors who know what they are doing are very clear in the listing about age, pet, leasing and parking restrictions. It is better for a potential buyer to know up front about these restrictions so their time is not wasted.

In addition to pets, condos typically



have rules about: exterior modifications and seasonal decorations; overnight guests; common area use and conduct; trash disposal; allowable vehicle types, on-site vehicle repairs and parking; use of private balconies; noise; repair and delivery hours; interior modifications and structural changes; unit maintenance and upkeep; window coverings; the association's right to enter your unit; renting out your unit; and enforcement and penalties for rule violations.

### Research the condo's insurance requirements

Condo insurance is different from single-family home insurance. The condo building will have a master policy, which may only cover the primary building and common areas. You'll need a unit-owner's policy to provide coverage for physical loss and liability for your unit – including appliances, flooring and cabinetry – and contents like your furniture and clothing. Your insurance also can cover special assessments for

certain lawsuits related to a judgment or property damage that the homeowners association's insurance or reserves don't fully cover.

The factors that most affect the insurance premiums you'll pay on a condo are building age, interior sprinklers, distance to the nearest fire department and claims history.

### Make sure the condo meets all your expectations

You don't have to settle for anything less than your ideal condo. Make sure the level of maintenance meets your standards. Read the rules and regulations carefully. Look around and see what kind of notices are posted and the tone of those notices. If you have a chance to meet some of the residents, ask them what they like best about living there. And finally, your best bet is to deal with a Realtor who lives in the complex for one important reason. They will be honest with you if they know that you know where they live.

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## E-Cigarettes – Safe or just blowing smoke?

By Cindy Abraham

Some of my friends are using E-cigarettes to quit smoking and have no problems lighting up on my screened balcony.

In fact, I think they look kind of cool. I believed the early hype that e-cigarettes were a safe and healthy way it was to quit smoking. Well, suck on this: it looks like another advertising claim is going up in smoke.

E-cigarettes may pollute the air less than conventional cigarettes, but most are made in China and we all know about



their quality control problems.

The FDA found lead, nickel and copper in the cartridges which are on their "potentially harmful chemicals" list. The World Health Organization tested the second-hand smoke and found low levels of formaldehyde, acetaldehyde, isoprene ascorbic acid,

2-butanedione, acetone, propanol, propylene glycol and nicotine. Ugh.

Look for new legislation banning e-cigarettes wherever tobacco is banned. You may also soon see warnings on the packages like they have for cigarettes.

You probably do not want e-cigarette smoke anywhere near your children, pregnant women or anyone with respiratory problems until more study is done. And my friends? Well, back to the outside open area by the fire stairs for them!

## Hillcrest Sales History at a glance

The median price for an existing condo was up 10.8% from this time last year according to the National Association of Realtors. Keeping in mind that some sales are not recorded on the MLS, here are the numbers for the past few years here in Hillcrest:

2006 – 112  
2007 – 100  
2008 – 63  
2009 – 94  
2010 – 120  
2011 – 155  
2012 – 146  
2013 – 148

For the first 6 months in 2014 we have 72 closed sales and 34 more under contract.

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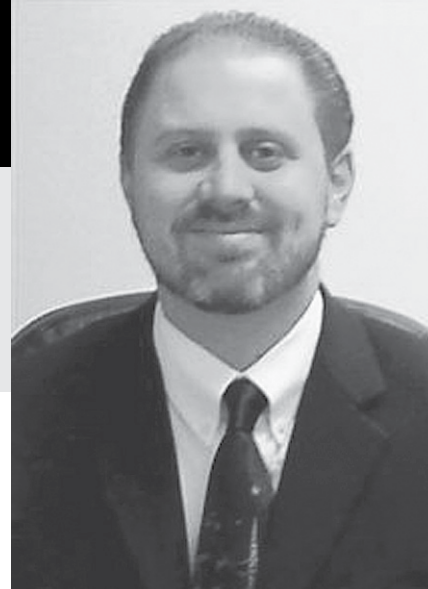
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# Hillcrest State of the Market - June 2014

Cindy Abraham, Keller Williams Realty Professionals

Numbers don't lie – and either do I. Not that I am always right, but some of the things I write about garner a lot of pushback. It is hard for people to believe that the over 55 buildings sell just as well as all age buildings but it is the truth. Also, when I tell someone to price at or below market value when there is a lot of competition so that we can get MORE in a bidding war, it works. I didn't think of that, my former partner and ex-husband taught me that. We priced a home at 575K which was crazy for that neighborhood and the showings were off the chain. We sold for 640K!

This happened in Hillcrest – three same size units, two priced at market value got their price. One priced \$10,000 below market value sold for \$15,000 higher than the other two! This is not a strategy for everyone. Unless you are in a highly competitive area of the market, you are better off pricing to market or a bit above. And not every Realtor can pull it off.

Another “factoid” that I preach that is often met with skepticism is when I suggest we list after a planned move-out or repairs. It is so true that the best shot of selling is within the first two weeks. If you are planning on leaving within a short time or planning on removing wallpaper and repainting – making any type of positive change- you should wait and list when you are done. I listed a unit with the most hideous wallpaper and two months into the listing the owner finally relented and had it removed and painted. By then, all the key buyer agents had seen it and weren't keen on coming back for another look. Their buyers had moved on.

One more suggestion which relates to the topic in my story about Majestic Memory Center. The only thing more traumatic for an elderly person than having to give us their car is to give up their home. I WILL NOT LIST a unit until the owner has already moved to Assisted Living and either tells me, “I

actually like it here” or “I see now that I cannot move back to my condo”. Taking away someone's power to make decisions is hurtful and unnecessary. Few are still living in their condo until their dementia or Alzheimers gets so bad that they need the decision made for them; however, I do understand that can happen. Of course, I will list and sell the unit as quickly as possible to free up the equity.

Sometimes they actually need the money from the sale to move into an ALF so it would seem they need to sell before they can move. Tramping strangers through their home is also not the way to go. Every ALF I have dealt with was willing to assist with the process. All were willing to work with a resident and draw up a contract providing payment when the unit sold.

It not only takes a village to raise a child, but it takes a village to care for our elderly with compassion and dignity.

**kw**  
KELLERWILLIAMS

## What You Need To Know To Sell Your Property

### HIRE A PROFESSIONAL REALTOR!

A professional will do an in-depth consultation with you to educate you on the current market and strategize with you to present the positive features of your home in the best light. A professional Realtor has a command of the new marketing venues and knows how to negotiate price and navigate the legalities of the contract and closing.

**DO YOUR HOMEWORK** – Today's buyers study the market and are very savvy about market values. If you have seven showings and no offers, you are either priced too high, your marketing is inadequate or you are not showing your home to its best advantage. Back to “hire a professional realtor”.

**KNOW THE TRUE VALUES** – List prices are fantasy; sold prices are reality. Market value is what buyers have paid for similar homes in the last 90 days. Due to low inventories, bidding wars are becoming fairly commonplace. It is not unusual to pay full list price or even higher for great properties that are priced to market value.

**NO ONE IS “GIVING THEIR HOME AWAY”** – Not even foreclosures; banks definitely know market value. The days of steals, deals, and low-ball offers are over. Anyone can list your home or condo; it takes a professional realtor to SELL IT!

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Cindy Abraham



Brian Gaiefsky





## MAJESTIC

*continued from page 1*

more than make them comfortable and keep them safe. She ended up passing away in a nursing home, but thankfully with my sister and me both there.

A few months ago I met Saul Chapnick at a Hollywood Chamber event and he was telling me that he was opening a memory care center strictly for Dementia and Alzheimer patients called Majestic Memory Center. I was intrigued and even went to see the facility way before it was complete. The current ALF residents were living on one side while they remodeled the other. The first thing that struck me were how the room entrances were angled so that the bed was not visible to people walking by – a little more privacy. My mom always kept her door shut so that the “nosy people” weren’t looking in to see what she was doing. She

would also get agitated when she saw her reflection in the mirror because she looked “so old” and sometimes “ugly”. The mirrors at Majestic are positioned so that the patient only sees from the neck down unless they deliberately approach the mirror. I remember when my girlfriend Meredith would put a picture of herself on the door so that her husband who was suffering from Alzheimer’s would be able to find the apartment if he took a walk down the hall. This technique is also employed at Majestic, the resident’s favorite picture of him or herself on the door that they recognize so they can find their room.

Last month, I attended the grand opening of Majestic Memory Care Center and took the tour. All I could think of was how much happier my mom would have been if it had been here when she needed it. I know that there are many of our readers who are living

with and caring for a loved one with Dementia or Alzheimer’s. In this issue and in future issues, Beth Tonge, the Program Director at Majestic will give you some activities and helpful hints to help you out. And then you will also be better acquainted with the best place in Broward County if you should decide you need professional help. Please give her articles to anyone you know who is caring for someone with these heart-breaking diseases.

Not only does Majestic offer residences but also a day-care program so your loved one can attend five days a week from 9-4, meals included at a special Inside Hillcrest rate of \$45.00 per day. Mom would have LOVED that! Before she went to the ALF we were paying that much to have home help four hours a day! Mom, I know you are in a better place but you would have loved Majestic!

## Helpful hints to care for loved ones with Dementia or Alzheimer’s

*By Beth Tonge TRS, Program Supervisor,  
Majestic Memory Center*

**ENHANCING THE QUALITY OF YOUR DAY** – Meaningful time! How can we spend meaningful time with our spouses or loved ones who may be diagnosed with some form of dementia or Alzheimer’s disease? We at Majestic Memory Care Center in Hollywood specialize in providing meaningful programs to our residents and participants. This column is the beginning of a monthly series to provide you with concrete ideas as to how you can continue to concretely interact with your loved ones. Activities and programs are a form of communication that is so important in this very trying stage in your family’s life.

The activity called “Hobbies with Heart” is a great interactive program between you and your loved one. If your loved one enjoys writing; try composing a homemade card with a friendly or supportive message to the organization called “Love Letters” ([loveletterscares.org](http://loveletterscares.org)). This organization distributes these cards to children with life threatening illnesses in hospitals throughout the country. This activity enables you to talk to your spouse about children who are ill. It enables both of you to “step outside your world” and to be in a position to help others. Finally, your spouse will be able, with your assistance and input, to cre-

ate a letter that will be able to help someone else. Your roles will reverse. You will be performing a truly needed charitable act and at the same time engage both you and your loved one.

There are some situations where your loved one may start crying, or there is decreased activity. If your loved one appears to be depressed or show signs of withdrawing, try having the individual engage in spiritual activities, or arts and crafts (pending on what their interests are). Reminiscing activities such as “Remember When,” with photos or singing old church or synagogue hymns is a wonderful way to reengage your loved one. I would suggest printing out the words to familiar songs

If you try these forms of activities, it can fill up your day positively and enhance your quality of life. There are so many varieties of activities one can try, it’s important to keep to what the individual is interested in and keep to their level of participation. If it’s too difficult or easy they will lose interest. Try to keep it within their range.

If you have any questions or even suggestions, please call me at Majestic Memory Care Center, 754-210-8507 or email me at [btonge@avantecenters.com](mailto:btonge@avantecenters.com). Looking forward to hearing from you! Beth Tonge, Program Supervisor, Majestic Memory Care Center.

## Brains of Seniors

*By Sarah Knapton,  
Science Correspondent*

Older people do not decline mentally with age, it just takes them longer to recall facts because they have more information in their brains, scientists believe.

Much like a computer struggles as the hard drive gets full up, so too do humans take longer to access information, it has been suggested.

Researchers say this slowing down it is not the same as cognitive decline.

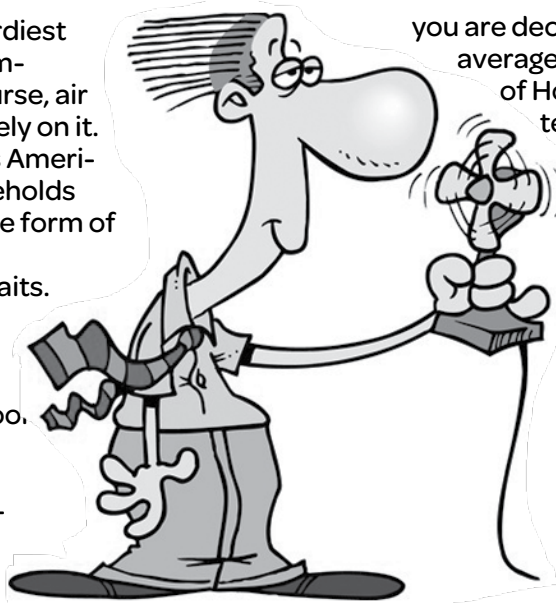
“The human brain works slower in old age,” said Dr. Michael Ramscar, “but only because we have stored more information over time. “The brains of older people do not get weak. On the contrary, they simply know more.”

**Ed Note:** I’ve been saying that all along!! I’d like to be able to defrag my brain and get rid of all the bits and pieces of information that isn’t needed anymore.

# Keep your cool this summer!

Hot fun in the summer? Even the hardest heat lovers need a break from high temperatures and wilting humidity. Of course, air conditioning can help, and a lot of us rely on it. According to the U.S. Census Bureau's American Housing Survey, 64% of U.S. households have central air. Another 10% use some form of room unit.

If your AC breaks, though, misery awaits. And if you let an older unit limp along, you could be tossing money out the window. How do you know when the time is right to upgrade the way you cool your home? A lot of different factors come into play, including what kind of unit you already have and the replacement cost. Before you open your wallet, there are seven questions you should ask yourself to determine the best option for you and your budget.



you are deciding whether to repair or replace. The average cost for pulling a permit from the City of Hollywood for replacing an existing system is around \$250 and your contractor can take care of all the paperwork necessary for doing that. **Cosmin Bogdan, of Rom Cooling advised IH: "For summer specials I can replace and install a 2-ton water-cooled heat pump unit (the most common unit in Hillcrest) for \$3200, permit included."**

### What is the best unit for me?

Getting the right-size unit is important, too. But bigger isn't always better. If a unit is too small it will constantly run in hot weather so your electric bills would be higher. If it is too large, your home or condo will cool down fast, but the humidity will stay behind.

For those Hillcresters who have a humidistat, it should be set on "on". If the unit will be vacant for any length of time, set it on 40, not 60 like we were told in the 70's. And, for you snowbirds who are gone in the summer, be sure to set your thermostat at 78 degrees to help prevent mold and mildew problems.

### Replace or repair?

Even though the typical lifespan of a central air unit is 15 to 20 years, if your unit is more than 10 years old, you may want to consider replacement. That's because a new, high-efficiency unit can save you up to 20% on your cooling costs.

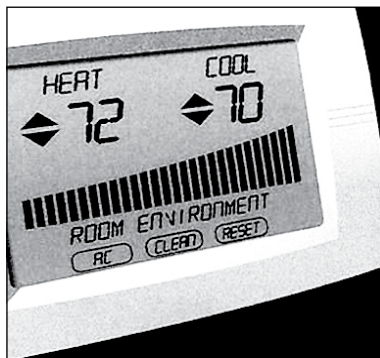
Other signals your AC could be past its prime: If your home is too humid in the summer, you're calling a repair person every year or the unit is noisy.

On the other hand, if you're seeing more dust in your home when the unit is on, or that some rooms are too hot or too cold, the problem could be in the ducts or with your insulation – problems that can be fixed without replacing the unit.

According to Cosmin Bogdan, owner of Rom Cooling (see his ad on this page), most of the buildings in the Hillcrest community have water-cooled systems which are more energy efficient than air-cooled systems (also known as split systems). However there are ways to prevent your unit from breaking down in the middle of summer by simply having a licensed and knowledgeable technician perform a preventive maintenance on your unit. An experienced technician can check all the components in your unit and the operation of the entire system and if needed can replace any weak or worn out parts that can lead to a much more costly repair.

### How much efficiency is enough?

Air-conditioning units are graded on the SEER scale, which stands for seasonal energy efficiency ratio. The higher the number, the more efficient the unit. The lowest rating allowed for units sold in the U.S. is 13. The highest rating is 30. Most efficient units hit the mid- to high 20s. Air-conditioning systems must have a SEER rating of at least 14 to be considered for the Energy Star program and it is recommended that your unit have a SEER rating of at least 14.5-15.0 if you live in a warm climate. The average price for a new A/C in a Hillcrest condo runs around \$3500 and can cut your monthly electric bill by 1/3. Think about that when



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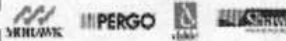


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**TIRE TALK: Helpful Hints**

Here are some helpful hints from former race-car driver Johnny Unser who reveals the telltale warnings of a worn-out tire. According to the National Highway Traffic Safety Administration (NHTSA), tire failure causes around 11,000 car crashes each year. Both Unser and the NHTSA recommend doing a quick tire inspection once a month. Here's what to look for:

**Bulges, gouges or cracks**  
When a tire deflates, it bulges at the sides. Unser says this is a sign of low tire pressure or a slow air leak.

**Tread wear.** The old-school penny test is one way to check your treads: Place a penny into the tread, with Lincoln's head pointing down. If you can still see the top of his noggin, the tread is dangerously low. Most modern tires, however, have wear bars: bits of rubber woven into the pattern at a specific depth. "You can find

the wear bars that go across the groove, and if the tread pattern is worn down to that wear bar, you need to replace your tire," says Unser.

**Tire pressure.** Tires deflate at a rate of about one pound per square inch (PSI) per month.

**Temperature.** Tire pressure drops in extreme cold. The challenge in summer, says Unser, is "excessive heat buildup in the tire." If you're on a road trip with an under-inflated tire, it will generate more heat and wear out faster.

**5. Vibration**

Watch out for vibration or thumping when you're driving. If it feels like it's coming from under the seats, the rear tires may be out of balance. Vibration from the steering wheel could indicate suspension issues. Unser says anything less than a smooth ride means you should take your car in to the dealer.

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## IN MY OPINION

BY SHANE KRAMER

### Moving off shore!

Would it surprise you to know that many very large corporations have moved their headquarters to other countries where they can gain a tax advantage. Huge corporations such as Pfizer and Medtronic have moved their main offices and headquarters off shore so that they reduce their taxes.

All the belly-aching complaints from our Senators and Representatives about how high our taxes are to corporations and are forcing them off shore. All the moaning and groaning about cutting corporate taxes is a joke. They know it's a joke but you don't so they can get away with all the political posturing.



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Here's the scoop...Most CEO's of large corporations make million dollar salaries but the BIG money comes from the bonus they earn when the corporations declare their profits. Instead of showing large profits on their tax returns, they deplete their accounts by paying the big-wigs huge multi-million dollar incentive bonuses to reduce the taxable income. Now if the company filed it's taxes in a country that offered a much lower tax base the amount of profit would soar even higher and Mr. Big-Wig would earn even more in his bonus check. A fascist or communist country that keeps their work force in near slavery is doing business with the United States so that a company that has been given taxpayer funded research money and tax credits can make even more money. We pay our personal taxes, a portion of which goes to fund some of these programs and the profit goes to the company, while our workers go jobless and the giant company pays no taxes (or very little) and employs people from other countries.

Let's review one of these "probable" moves that is in the news at this time. It involves Walgreens which is one of the largest drugstore chains in the country. Greg Wasson, CEO of Walgreens, and his Board of Directors are considering moving the corporation to Switzerland or some other country with tax shelters. Walgreens is a \$72 billion dollar company with nearly 8000 drugstores and many thousands of employees. Roughly 25% of that income (\$18 billion) comes from Medicare and Medicaid reimbursements that are funded by our federal government which means the taxpayers (you and me).

Many of the drugs and over-the-counter medications are private labeled and purchased from China and India and are brought in (imported) from these off shore companies without the benefit of FDA approval. How reliable are these medications. Ordinarily I would not object to a generic medication, but when a private label product is brought in and the box clearly reads "compare this to XXX and distributed by Walgreens" I just wonder how safe the product is and what is really in the capsule. Look on the shelves at your local Walgreens and tell me how many private label products there are...hundreds or maybe thousands! All this product and not a damned one made in the USA by Americans. The same Americans that are still looking for employment and have no income, hence no taxes being paid. But, somewhere in China and India there are a bunch of tired people, working long hours, in unsanitary conditions, putting out a product that we stupidly purchase just to save a dime and so that Walgreens can increase their margins of profit. DOES THIS MAKE ANY SENSE??

Let's recap...to pay less taxes and earn a bigger bonus move your company off shore. To make even more profit buy from countries that are notorious for adding in substitute materials in making the product for the export market for sale to those stupid Americans that buy any kind of junk just to save a dime while allowing a huge slice of the unemployed to stay that way and not have to pay any taxes.

Let's add in another element...safety. Not that long ago

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See **IN MY OPINION** on next page

## IN MY OPINION *continued from previous page*

Nabisco had to start making Oreo's creme filling back here in the states. In order to make more profit they sent raw material to China to produce the creme filling and send it back in barrels that were then sent to the Nabisco bakeries around the country to complete the manufacture of the Oreo cookie which is Nabisco's largest selling product. Years after they began doing this the FDA requested a random sampling of the finished product and what they found was that instead of using some of the dehydrated creme compound, China was using melamine. Do you know what melamine is....it's plastic. Look at your kitchen counter top and you'll see melamine. It's the covering with the decorative surface that is practically indestructible. It's also in ashtrays, jewelry, mica covered furniture, computer monitors ...on and on. You are eating plastic! Did Nabisco make a profit on the plastic filled Oreo's...yes they did! Did you get any deductions on your next box of Oreo's...no you did not! Instead of saying "I'm sorry for the screw-up, they only said Oooooops!

Walgreens is a company in business for over 100 years. They built that business because they were reputable and filled a need in the average community. They bought and sold products that were made in America and did this with pride which instilled confidence in the public which then made them profitable. Where are we now...do we continue to support a company that puts profit first, before safety. Do we continue to support any company that fails to pay it's fair share of taxes...yes we do! Just like Walgreens, General Electric has not paid taxes in decades. They take advantage of government subsidies, tax write off's, tax codes designed for large corporations and only pay a very small portion of what is due to Uncle Sam. And, thanks to Justice Roberts, corporations are now considered to be people and there are added incentives and tax dodges.

We American's are lazy. We are typically uninformed and most of the time we don't even care about what goes on in Washington. I suppose we figure that we can't change anything so why bother getting involved. We just pop open another beer and get ready for the next football game. Folks, I'm here to say that we are losing our country. We've already lost our jobs, lost our foothold on the automobile industry, screwed up when we shut down most of Silicone Valley and shipped the equipment and ideas overseas to Japan and China. So give some thought as to how your kids and grandkids will survive in a world where they can't afford a home or a car. Forget about college - they may not even exist for the middle class, or if we even have a middle class. Our apathy will have set us back to the 1800's and we will be owned by the strongest or richest of the very countries we helped get started. We're lazy and foolish and if we don't start getting involved we'll be out of the picture and some dictator will tell us when we can sleep or eat, how many kids we can have and what we can teach them.

The alarm clock is ringing...WAKE UP AMERICA!!

## The Kitchen Korner

By Cindy Abraham

### Salmon, Salmon Everywhere

We are so lucky to be living where fresh seafood is available and we are definitely taking advantage. Everywhere you look lately, there are sales on Alaskan Salmon. When our buddy Boodro was working in Alaska, he would

ship back Copper River Sockeye Salmon that was amazing. Sockeye salmon feast on crab and other crustaceans more than any other species so they taste best. He just told me he can find it at Costco by the case for those of you who want the best.

However the Alaskan salmon sold at Penn-Dutch and other groceries still taste good to me. I like Penn Dutch because they also catch local fish and sell it in the store. They charge by the pound for the whole fish and then filet it for you. In the past month alone, I bought Mako Shark, Pompano, and Mahi Mahi. When on sale, you can buy a whole headless salmon for \$4.99 per pound and they filet it right there while you wait. The guys that work the seafood counter are great and appreciate a tip now and then – and they deserve it.

Salmon is great baked skin-on in the over with just some butter, salt and pepper. If you want to get fancy, soak it overnight skin-side up in a mixture of bourbon, agave and Slap Ya Mama – courtesy of Boodro on one of his trips to Louisiana. However any kind of Cajun or other spicy seasoning will do. Then bake as usual. This works well with the Mako shark also or any other dense red fish (tuna, etc.) For white fleshed fish like the pompano or Mahi Mahi, we just place the



fish on a lined baking sheet skin-side down, spread it with mayonnaise, grated parmesan and some ground black pepper and bake.

And then there are leftovers! We make salmon cakes with the leftovers

with NO bread crumb fillers and we don't fry them – here's the trick: Before you start, take about ¼ pound of the skinless cooked salmon and put it in a food processor – until it is pasty – this is what binds the cakes without filler.

#### Salmon Cakes

For every pound of cooked salmon (remove the skin), you will need:

- 1 egg beaten
- 2 tablespoons mayo
- 1 teaspoon Dijon mustard
- 1/2 teaspoon Worcestershire sauce
- 2 teaspoons Old Bay Seasoning
- 1 tsp. lemon juice

Salt and pepper to taste or a few dashes of Slap Ya Mama. Mix all of the ingredients above with the ¼ pound of salmon that you food processed and then with fold in big chunks of the remaining salmon. Form into patties on a baking pan and set in refrigerator for an hour. Take pan from fridge, spray patties with butter spray and place pan into a pre-heated oven set on BROIL for 5-7 minutes until browned, turn over and broil other side until browned.

Salmon cakes are great by themselves or in a sandwich; you can break them apart and serve over pasta or top a warm salmon cake with a sunny side up egg for breakfast.



## "5 Rules for Lasting Joy"

Martha Beck as seen in Oprah Magazine

Submitted by Etta Stevens

These pieces of wisdom will sustain you your whole life long.

- 1. HONESTY IS THE BEST POLICY.** When we weave webs of deception, we need to expend enormous mental energy to prevent them from tangling' as a result, we're left with less brainpower for solving real problems.
- 2. GIVE UP ON TOXIC PEOPLE.** Many people become wiser, calmer, and emotionally healthier with age and experience. Others display neither psychological health nor interest in changing. You may have already spent much of your life trying to get the love you deserve and need from someone in the second group. I'm so sorry, but that love will not be forthcoming. Go find the people who are willing to love you.
- 3. LET IT GO.** According to neuroscientist Jill Bolte Taylor, PhD, when you feel an emotion caused by a negative event, it takes only 90 seconds for the body to process the resulting stress hormones and return to its baseline setting. Next time you're overwhelmed by a terrible situation, dive in for 90 seconds. Don't think, just feel. It will be over very soon.
- 4. TRUST YOUR GUT.** Complex thought has its place, but your senses are your most effective tool. Thoughts can "spin" our reactions to what we encounter, while the gut-deep impulses we get from instinct are usually more honest.
- 5. YOU'RE MORE POWERFUL THAN YOU KNOW.** We stumble into the delusion of powerlessness in our lives because we're afraid of how other

people would react if we did what we wanted. But it's our job to defy that fear, no matter what others may say or do, and to trust that love will carry us through.

Now I would like to add a few more sustainable pieces of wisdom that I have accumulated over the past 13 years being a student and teacher with The Brahma Kumaris Meditation Organization.

6. Follow your inner innate wisdom, your intuition, and when something happens that upsets the journey that you are on, be it a person or a thing, go into silence and accept this as a learning experience. In fact every difficulty that we are challenged with is really a lesson in disguise. **YOU WILL FIND THAT YOU DO YOUR FINEST WORK WHEN YOU HAVE A "TEST PAPER" TO OVERCOME.**

7. Meditate on a daily basis, even for 5 minutes a day. Become silent and bring the joy, happiness and powers from your higher power, God into your heart. Listen in silence and every problem that you are facing will have a solution that you will hear when you listen to your soul. Everyone can meditate, just focus on your breathe and follow the sound. Just like the ocean waves upon the shore which is exactly like our breathing. Forget your body, just think about your soul and be open for the answers.

8. As Don Miguel Ruiz says, "Do not take anything personally." This is a big promise to yourself because when you are upset by a person, situation or thing, taking it personally comes very easily. Just remember that everyone has their own problems and story.

We are not our problems or our story. Past is past and the future is unknown. Appreciate the moment and love the place you are in right now!

9. Be grateful. Life is a journey, one that doesn't stop until your time is over on this earth. Make every moment count. When we can open our eyes every day, we are blessed by another God given joy!

10. And last but certainly not least, look at all souls as brothers. We are one on this earth and if we have joy and peace in our heart it is very easy to give it to others. You would not believe that even a smile to a stranger can change their life for the better.

**AUGUST 7, 2014  
THE BRAHMA KUMARIS  
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*It begins at 5:30 pm and it is one of the most beautiful events that we do all year. It is a ceremony that we make a silent promise to God for our transformation or goal for the coming year. A very prominent yogi will tie a bracelet on your wrist as you look eye to eye and make your promise silently. The entire ceremony is done in silence and meditation. If you have never attended a Rakhi ceremony, this is the time (as turbulent times are upon us) to attend. I urge all to come. There is no charge as every event that the BK's present is presented free of charge as a service to the community. Please join us Thursday evening beginning at 5:30 pm. You will be glad you did. For info: call Roz 954-962-7447.*

## Hollywood Meditation Spring Schedule

**World Meditation Hour**, 3rd Sunday, 4- 5:30 pm. Hollywood's Downtown Young Circle ArtsPark...

**NEW:** Monday at T Y Park, 5 pm with Dolores and Howard...Pavilion 4, just to the right of the entrance

**Hollywood Library**, 2600 Hollywood Blvd., Every Tues 10:30 am & 6:30 pm  
Note: New Morning Time - 10:30, previously it was 10 am.

**Hallandale Beach Library**, 300 S. Federal

Hwy. 1st & 3rd Every Sat, 10:30 am

**DaniaBeach Library**, off Dania Beach Blvd & Federal Hwy. Every Sat 10:30 am through May

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

**Hollywood Beach**, Behind the Summit Condo, 1201 S. Ocean Dr., Thursdays, 5pm, - weather permitting, times change, Must call: Rocki 954 545-5760, cell. Bring a chair and meter money.



**World Meditation Hour:** 3rd Sunday in ArtsPark, Downtown Hollywood, 6 pm. May 18, June 15th and further dates to be announced.

**Call Roz for info (954) 962-7447**

All Classes Sponsored by Brahma Kumaris are free of charge as a service to our community.

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



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