

Inside Hillcrest

– Connecting Neighbors to Neighbors –



JULY 2023

HOLLYWOOD, FLORIDA

VOLUME 17 • ISSUE 7

JULY INSIDE HILLCREST

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HLC MEETING

A recap of the last Hillcrest Leadership Council Meeting is inside. We had two distinguished guests, our **State Representative Marie Woodson** and our **City Commissioner Idelma Quintana**. Condos are facing a lot of legislation that is detrimental to many of our residents who live on a fixed income and others who hold down two or more jobs to make ends meet. Our maintenance fees are at an all-time high thanks to building insurance as it is, so additional burdens regarding new reserve requirements and the ELSS law for high rises are concerning. I can tell you that if anyone is hearing our voices and fighting for us, it is these two women and well as our **County Commissioner Beam Furr**.

I strongly urge the presidents of the high-rise buildings to have another meeting just about insurance so those who are paying double what the other buildings are paying can get some advice. Same with the fifteen low/mid-rise buildings. When I hear some of the numbers, they just can't be right. If you have an AOR (agent of record) that may be part of your problem. Get together and stick together. Ego has no place in leadership. If you think back to the best bosses you ever worked for, you will probably realize that they hired and favored those they thought were smarter than were. AND sought out the opinions of their peers. Sharing credit is a lot more pleasant and productive than placing blame.

HOME IMPROVEMENT

Now that our building looks fabulous with the new railings and paint job, I finally got the impact windows I've always wanted. **Modern Installation Solutions** did the job for us, and it was quite the project. A lot of prep goes into it as far as moving things out of the way, but it is worth it. Plus, I could clean areas that I couldn't get to before AND wash all the drapes. It is the type of project that would have been very tough for me if lived alone. So, in the spirit of helping our neighbors, if this is something you are thinking about, call **8-HILLCREST** and Brian will come over and give you some guidance. He is a great Realtor, but he was in construction for many years and knows the ropes. Impact windows aren't cheap and if they are not done correctly, you can have problems.

Call **Rose-Ann or Shirley** at **954-507-6429** if you would like to schedule an appointment.

Brian is very "attention to detail" and they did a great job. It is so quiet here now and it helps with the afternoon sun. As long as we had the window treatments down, I decided I wanted a black out shade in the bedroom as well as a kitchen and guest room shade. I called **Dario Salto of Allure Shade**, who did my living room shade, and he is actually here now installing them. He has been doing a lot of work in our building. Allure Shade also does window tinting which I need for my car (especially in 90+ degree weather), so his crew will come here to the building and get that done for me. So convenient!

Contact info for **Modern Installation Solutions and Allure Shade** is on page 5.

WHAT'S NEW

I spent a week in Kewaunee Wisconsin. Stayed at the Karsten Hotel. Google it – it is haunted and has been featured on several shows about the paranormal. My sister Kathy (who provides a lot of material for the joke issues of IH) and my brother-in-law Dave (retired Vegas cop and Vietnam Vet) have 17 acres there. Every year my daughter and her hubby, and my granddaughter meet me up there for the 4th of July week. My hotel room overlooks Lake Michigan where the fireworks go off so that was pretty cool.

I brought up a cooler full of frozen mangos, mango juice and a bunch of frozen yogurts that were in the last issue of IH. I came back with a cooler full of Rainbow Trout, Coho Salmon and King Salmon that Dave caught. He has a boat and fishes in Lake Michigan two or three times a week. This month you get my favorite trout and salmon recipes as well as the mango recipes.

MANGO MANIA

This year the season was fast and furious. If you live down here and have to buy mangos, you have no friends. I have five sources for mangos. I didn't even call one of them this year. They give me the mangoes when they are

so overripe that no one else wants them. Allen and Cindy, Maddie and Al have the regular sized mangos, Sandy and Maya give me the yellow mangoes and Brownie, my friend of 50+ years has the huge mangos. Of course, the huge ones are better for me. Less work. See the Kitchen Korner for a revised chutney recipe one new one from Maddie.

TRUE FUNNIES

Because this is the "whimsy" issue, I was thinking about some of the funny things that happened since I moved to Hillcrest.

When I first moved to Hillcrest, I was denied by the building because I was told I drove a "truck" and the by-laws of most buildings prohibit trucks. I had just moved back from a 10-year stint with Tony Roma's Corporate in Dallas, Texas. SUVs didn't become popular until the '90s, so when I drove up in my Ford Explorer, it was deemed a truck. Finally, the board agreed that it fit into the parking space so they would approve me. Now look at our parking lots!

One of my favorite stories from Hurricane Wilma which really devastated Broward County really didn't hurt Hillcrest much, mainly just some downed trees. However, the buildings who should have replaced their roofs suffered a bit. And there were several. Getting a roofer was almost impossible. So, we were surprised when one building said they had found a roofer, signed the contract and were ready to go. The treasurer who was new, had given them a check for the 25K downpayment. Turned out it was a scam and they never showed up. Then we found out that the new treasurer had accidentally used the wrong checkbook, from a closed account. Whew!

I stayed in my mom's condo for eighteen months because she and my stepdad spent 6 months in Ohio anyway, so I had the place to myself for 12 of the 18 months. But when they were coming back the second year, I decided I should buy my own place. By then, I knew the building and only wanted to live in a corner unit on the "11" line, because it had the best view. So, I called my mom's neighbor across the hall in 611, Gloria Mink, invited her over for a glass of wine and announced she needed to move so I could buy her condo.

She laughed and said, "You should buy 1011, the top floor has high ceilings and the best view." Oh, great, I had it narrowed to 10 units and now she made me want only one.



Building A Better Community

Continued on Pg. 2

Continued from Pg. 1

The next morning, I saw a note in the elevator, “We mourn the loss of our good neighbor...”. I immediately went up to security and delicately asked who passed and what unit they were in. She said, “Geez, Cindy, can you wait until the body gets cold? I’m waiting for you to start chasing ambulances through the lobby yelling, “What unit is he/she in?” Everybody’s a comedian... Then she said, “Juanita Taubes in 1011”. NO WAY! But it was true. Jack Falkenstein, who was the president at the time told me Mrs. Taubes daughters were there, were planning to sell and I should go see them. Really? “Hi, so sorry about your mom, can I have her condo?” was a little too crass even for me. Long story short, I met them, they were delightful, and they sold me the condo. The highest sale in 1999 was 59K for a corner. They wanted 69K. Didn’t care, I wanted that one. At the interview the board told me I overpaid too much and would never get my money out of it.

I always buy my Young Living essential oils from Bridget D’Arco who lives in 22. I needed a new diffuser, but I always call it a mister because... well...it makes mist. So, I told Bridget to order me a mister. She paused and said “OK” in a hesitant voice. Next thing I know I got a tube in the mail with a bottle of essential oil called Mister. I called Bridget and said, “Why did I get this? I needed the misting machine to put the oils in.” “She said, Cindy that is called a diffusor!” I thought she had acted weird when I called it a mister, so I just asked, “What is this oil for?” Apparently, Mister is an essential oil that helps with Erectile Dysfunction, and she didn’t want to “get into my business” ...! Geez...

Bea Baer, who lived in Hillcrest 22 always lied about her age. Told us she was 92. Another lady, Vicky Giles, turned 100 so we had a party for her. Bea was furious! Why didn’t we have a party for her when she turned 100?! Turns out she was 102... One day Bea told me that she had lost over a million dollars with Bernie Madoff. I said, “You don’t seem to be

very upset.” She replied, “I’m 102 what do I care? But my kids are really pissed.” Her 80-year-old kids are pissed...?

A friend of mine who is also a Realtor told me she had sold a unit in my building, and she was pretty sure the wife said she was from Syria. Since I am Lebanese, she thought I would like to meet her. So, she brings me over to this blond haired, blue-eyed, fair-skinned couple and I blurt out, “Where are you from?” That is kind of a rude question to ask without a preamble, so the husband just looked at me stonily and said, “Diplomat Parkway”. I realized I needed to back up a bit, so I said, “Oh, I was told you were Syrian and since I am Lebanese, I just wanted to say hi.” The husband said they were from Eastern Europe which made more sense, so I wasn’t sure where my friend got the idea that she from Syria. By then it was getting awkward, so I just said, “Well, it was nice meeting you, and welcome to the building. My name is Cindy.” The husband introduced himself and then he introduced me to his wife, Syria. I can’t make this stuff up.

My building has a lot of “characters” and we laugh all the time. A woman named Rosie moved in and we became instant BFFS – she is a hoot. Of course, we attract the funniest people in the building and to hear the back and forth is better than any comedy show. One of my neighbors also has a weird sense of humor. One day Rosie and I wanted to ask him something, so I texted him, “Call me.” He texted back, “I don’t have your number.”

Another day I was talking with him by the pool. No one else was around except two ladies in the pool. He tends to talk loudly and drop a lot of F-bombs, so at one point, I just said, “You need to keep your voice down, there are ladies here.” He replied, “No, there’s just you.” Did he say that out loud...?



As summer continues to roll by, many of us have been seeking refreshments. I mean, we basically have 10 months of summer here in South Florida... so I suppose we’re always seeking refreshment, and this time of year, with the days so long, the heat lasts longer each day.

But with those longer days, many of us find we have more time (or it feels that way) to do things.

That can be a good thing if we’re filling up our tank; re-fueling, if you will, for another school year. Another High Holy Days. Another trek around the sun.

What did you do?

Catch a baseball game?
Spend more time at the beach? (With an umbrella, sunscreen, and water, of course.)
Go on a family vacation to a cooler environment? Man, mountains anywhere look good about now.

There are many ways we can seek refreshment. Replenishment. Some of them fill our cup physically, and some spiritually.

In addition to our wonderful Adult Education offerings, Cantor’s class, and Rabbi’s Saturday Torah study...maybe we can spend some more time seeking.

Seeking what?

Well, with the High Holy Days approaching, maybe you’re seeking inner peace...whatever that looks like for you. Is it time to re-think your inner circle a bit? “They say” that we become a sum of the 5 people with whom we spend the most time. Meaning, if anyone in that inner circle is toxic, you may want to consider cutting that person out of your life, or at least minimizing their role.

Seeking a solution...to one thing that’s been ailing you for a while. Wouldn’t that feel so good?

To finally put one nagging problem to rest? Just focus on that one thing; exert all your focus on working it out.

THEN you can move on to the next...always moment by moment, one foot in front of the other, and in a measured fashion. And, of course, as we solve some of life’s challenges, we create, we must create space to reward ourselves.

As we head towards a reflective time of year, I hope you find enjoyment, sustenance, community, and replenishment.

I’m looking forward to seeing you for the High Holy Days.

I’m looking forward to so many things in the coming months, and I hope you’ll join us for some or all of these...and tell a friend!

Our Open House / Shalom Fest is coming up in just a few weeks! Our Sukkot Festival is going to be better than ever! 2nd Saturdays (formerly Shabbatstock) kick off in October and November as “Sunset” services, rather than morning ones. They should be fun! Exciting Adult Education programs are brewing! Klezmer Shabbat returns in December!

If there is anything we can help you with, please let us know. We strive to be here for you however we can.

Blessings,

Jeff Jacob
Executive Director



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STATE OF THE COUNTY - County Commissioner Beam Furr - District 6



Greetings Hillcrest Residents,

Happy summer! June 21st was the summer solstice – the longest day of the year and the official start of the summer season. Hillcrest residents recognize how fortunate we are to reside here during these summer months. While the heat may be intimidating, the benefits are better. Summer has always marked a time when we get to treasure our beaches and local parks, spending time with our families and friends in a place unlike any other on Earth. We are fortunate to live here. This summer, I hope we all take the time to appreciate our unique home.

Solid Waste

Huge news! After three years of hard work, the Interlocal Agreement to create the Solid Waste and Recyclable Materials Processing Authority has passed the threshold to take effect. This agreement required municipalities representing at least 75% of the Broward County population to sign-on, and it is heartening to see that over 1.5 million residents will be represented, with more cities joining each week. This has been the product of diligent, detailed work by the Solid Waste Working Group, County and City staffs, and our legal counsel. The Authority will be instrumental in creating the most environmentally sustainable solid waste system possible, while also providing a major economic benefit to cities and residents. With a goal of at least a 75% recycling rate in Broward County, this is an unprecedented opportunity to reduce emissions, minimize landfilling, and protect the long-term health of our environment and water supply. This is a major step forward – but it is only the first step in the process. In the coming months, a Governing Board and Executive Board will be appointed, staff will be hired, and a process will begin in creating a Master Plan. Stay tuned for more updates.

PREMO

The County Commission has formally approved the framework for our Premium Mobility (PREMO) plan. The PREMO program uses penny surtax funds to create a world-class transportation network and is a prime example of how this surtax will pay major dividends to Broward County. This program of projects includes commuter rail, light rail, Bus Rapid

Transit (BRT), and significantly increased and improved bus options. This plan will serve as a vision for the future. PREMO will also incorporate new technologies and will evolve to fit our changing needs. Overall, this plan contains over 200 miles of premium service that expects to have 23 million riders a year, and it is expected to play a major role in reducing congestion and giving residents more mobility options. As noted, this approval is just an outline of where this transportation network may develop. This approved blueprint has flexibility built into it, and we expect changes and adaptations to occur over the long-term process. The input of Hillcrest residents will be valuable in helping us make the right choices.

Hurricane Season

Hurricane season is already off to a rollicking start, with Tropical Storm Bret’s formation providing an early reminder of the threat that these storms pose. While Bret ultimately did not make landfall near Florida, June still saw several major rain events. Coupled with the massive flooding disaster in April, we know that residents need to be more prepared than ever. Make sure to log on to Broward.org/hurricane for all the resources you need, including evacuation maps and a list of shelters. There are four regular shelters in District Six, as well as Specials Needs and Pet Shelters in Broward County. Make sure you know where your nearest shelter is, what your evacuation plan looks like, and what supplies you need.

Contact Us

Our District office is conveniently located within the lobby of the Hollywood Branch of the Broward County Public Library at 2600 Hollywood Blvd, next to Hollywood City Hall. My District office staff is available to you from 10 AM to 4 PM, Monday through Friday. My staff is also working from my office in Fort Lauderdale and from other locations within our District. The Fort Lauderdale office is open for your convenience Monday through Friday from 9 AM to 5 PM. If you would like to schedule an appointment, or have a great idea, suggestion or an issue that may need my attention, feel free to call me at **954-357-7006/-7790** or send me an email at bfurr@broward.org.

MARTY KIAR - BROWARD COUNTY PROPERTY APPRAISER



2023 Estimate of Taxable Values

The preliminary 2023 property values have posted on our website at web.bcpa.net Florida Statutes require our office use January 1 as the date of assessment each year. Our office must consider changes in market conditions – up or down – when developing the Just/Market Values each year. The 2023 Just Values are based on the market data from January 1, 2023 back through January 2, 2022. If you purchased your property in 2023, your 2023 purchase price along with comparable market data from 2023 will be used in setting your property’s 2024 Just Value. Our office will mail the 2023 TRIM (proposed tax) Notices to all Broward property owners in mid-August. This notice will show your property’s 2023 Just Value, Assessed/Save Our Homes Value, all tax-saving exemptions you are receiving, and the proposed tax rates as set by the various taxing authorities.

Quarterly Tax Payment Installment Plan

While the Property Appraiser’s Office does not set or collect taxes, our office receives many calls from residents inquiring about installment tax bills and their recently approved exemptions. Broward County’s Records, Taxes & Treasury Division is responsible for the billing and collecting of property taxes.

For property owners on the 2023 installment payment plan, the first two installment payments (June 2023 and September 2023) are based on the previous (2022) tax year. This means residents who have been approved for 2023 Homestead Exemption or other exemptions will not see these 2023 exemptions on either the June or September installment bills. The final two installment bills (December 2023 and March 2024) will

be adjusted to include any 2023 exemptions or changes to the property’s taxable value. The deadline to apply for Broward County’s Installment Payment Plan was May 1, 2023. Should you have any questions regarding the payment of property taxes, the Tax Collector’s Office can be reached at 954.831.4000 or by email to revenue@broward.org

If my office can ever be of assistance to you, please do not hesitate to contact me directly at martykiar@bcpa.net

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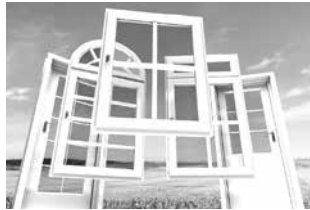
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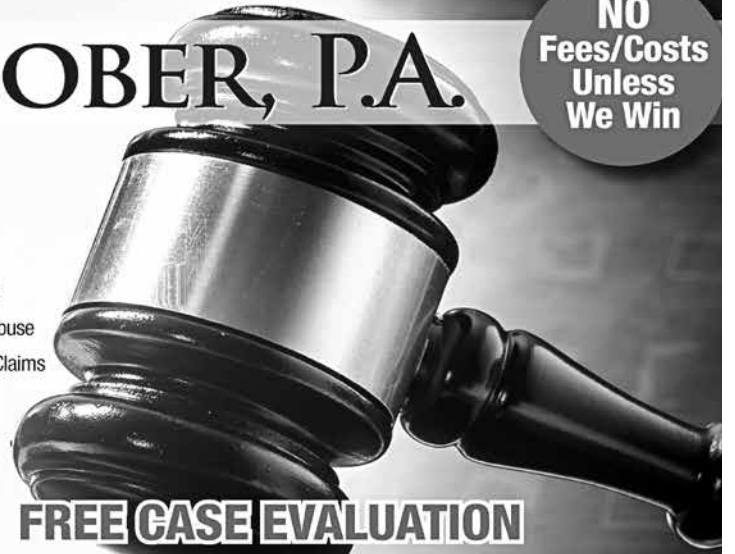
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POLITICALLY INCORRECT

Mother Superior called all the nuns together and said to them, 'I must tell you all something. We have a case of gonorrhoea in the convent.' 'Thank God,' said an elderly nun at the back. 'I'm so tired of chardonnay.'

A Polish immigrant went to the DMV to apply for a driver's license. First, of course, he had to take an eyesight test. The optician showed him a card with the letters, C Z W I X N O S T A C Z. "Can you read this?" the optician asked. "Read it?" the Polish guy replied, "I know the guy."

A woman came home, screeching her car into the driveway, and ran into the house. She slammed the door and shouted at the top of her lungs, 'Honey, pack your bags. I won the lottery!' The husband said, 'Oh my God! What should I pack, beach stuff or mountain stuff?' 'Doesn't matter,' she said. 'Just get out.'

A wife was making a breakfast of fried eggs for her husband. Suddenly, her husband burst into the kitchen. 'Careful,' he said, 'CAREFUL! Put in some more butter! Oh my gosh! You're cooking too many EGGS at once. TOO MANY! Turn them! TURN THEM NOW! We need more butter. Oh my gosh! WHERE are we going to get MORE BUTTER? They're going to STICK! Careful. CAREFUL! I said be CAREFUL! You NEVER listen to me when you're cooking! Never! Turn them! Hurry up! Are you CRAZY? Have you LOST your mind? Don't forget to salt them. You know you always forget to salt them. Use the salt! USE THE SALT! THE SALT!' The wife stared at him. 'What in the world is wrong with you? You think I don't know how to fry a couple of eggs?' The husband calmly replied, 'I just wanted to show you what it feels like when I'm driving.'

Fifty-one years ago, Herman James, a North Carolina mountain man, was drafted by the Army. On his first day in basic training, the Army issued him a comb. That afternoon the Army barber sheared off all his hair. On his second day, the Army issued Herman a toothbrush. That afternoon the Army dentist yanked seven of his teeth. On the third day, the Army issued him a jock strap. The Army has been looking for Herman for 51 years.

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JULY HLC MEETING - By Steve Schneider

State Representative Marie Woodson of District 105 attended our July 6, 2023, Hillcrest Leadership Council meeting, held at Clubhouse 2 on Hillcrest Court to hear the financial needs of the Hillcrest seniors; some of them on fixed incomes and other working residents on limited incomes. District 105 entails parts of Hollywood, Pembroke Pines, Miramar, Hallandale Beach, West Park, and Pembroke Park. This conversation was extremely important in order for her to understand the impact of SB154 and the recent spike in insurance rates on seniors as well as others who live on a fixed income.

According to Woodson, she plans on working with the state and federal governments in an effort to attempt to address some of the issues to help condo owners deal with the financial strain of skyrocketing insurance costs, mandated engineering reviews, and the new state requirements to fully fund some reserve accounts.

Providing context, Woodson said the recently adjourned state Legislative session resulted in another \$2 billion in funding for insurance companies, even though the insurance premiums keep on soaring in the State. She added that a few insurance companies left the State or went out of business after receiving a portion of the aforementioned funds.

At the same time, Woodson said that the laws passed did not provide immediate relief to home and condo owners. "They're saying to wait two years to see if the insurance market stabilizes," she said. But "I've spoken to so many people who need help now."

Among other things, Woodson is working on several bills for the Legislature to consider when it reconvenes in September. She is also meeting with constituents and state leaders to brainstorm on ways to better address these issues.

Woodson didn't want to release details of her plans until after she gets more feedback from leaders in Hillcrest and other stakeholders.

Woodson is preparing a brief survey about the status of our unit owners and will send it to **Cindy Abraham, Secretary for the HLC**, to distribute. Building leaders are encouraged to provide as much information as possible, but names and unit numbers are not necessary. Once collected, Ms. Abraham will forward the information to Rep. Woodson.

Our state House Representative got insights from residents during the meeting. Here are some of the ideas mentioned during the back-and-forth:

1-Can Woodson seek retroactive funding if the State provides some relief funding for impacted seniors? She said she will do her best.

2- Would our State Representative ask the state legislature to push back the dates condos are required to comply with the new, costly rules? Woodson agreed to ask; thus, giving condo owners more time to prepare for the impending financial hit.

3-Woodson also engaged a Hillcrest leader who studied engineering issues. It turns out the state is requiring some condos to install sprinkler systems throughout their buildings. But the Hillcrest resident said the law is destructive because the buildings are not properly constructed with adequate drainage to accommodate the system. Once the sprinkler system is activated, the water can damage the rebar and erode the concrete foundation in those buildings. In the 50+ years that these buildings have been around, there have been fires and they were easy to quickly retain because of the strong structure. Plus, every high-rise building has fire stairs at both ends of each hallway that provide sufficient protection for residents should a fire break out in one of the units. Instead, the resident says it makes much more sense to put in more smoke detectors and fire extinguishers.

4-This same Hillcrest resident also asked the state to grandfather in the condos who use assessments rather than reserves to maintain their buildings if they successively pass every 10-year safety inspection (which they have). It has worked for over 50 years for the two Hillcrest buildings who do not have a reserve fund but opt to use the special assessment process. The Hillcrest leader pointed out that the two buildings who fund repairs through special assessments are just as well maintained as those buildings who use reserves. So, if the buildings are in compliance, why place this kind of burden on them? Woodson will bring this up with other state leaders.

5- Another person asked if the state could put a cap on the raising rates that insurance companies can impose. Woodson liked the idea; however, she doesn't believe that it will happen and stated that she will also discuss it with other legislators.

6- A few residents wanted to know if Broward County can implement a program available in nearby Miami-Dade County. That county provides loans to qualifying condo owners so they can afford the financial strain from inspections that lead to costly repairs.

Idelma Quintana, our District 6 representative at the Hollywood City Commission, added that the state approved a documentary stamp tax for Miami-Dade County in 2009. This doc stamp gives Miami Dade a dedicated source of revenue from which they can draw when offering residents financial assistance for this purpose. Broward County does not have such a doc tax or the available revenue to offer this option for residents.

In other local issues, Quintana said:

1. The City of Hollywood's Building Department has experienced significant staffing shortages. This has been a challenge in keeping up with the required engineering inspections and required repairs. The City is aggressively hiring in order to keep up with the demand but continues to be understaffed at this writing.

2. Broward County reached agreement with 75% of its 31 cities to create the "Solid Waste and Recyclable Materials Processing Authority". This is an important first step that will allow the Authority to govern and manage the way that garbage is disposed of for more than 1.5 million people. The Authority's task is to spend taxpayer money carefully and isn't concerned about making a profit, as private recycling companies are. The government already owns the land where it will do county-wide recycling. Government officials are meeting now to hire an executive director and map out an operation strategy. The government-run facility will give the county more control over fighting pollution that leads to climate change threats to South Florida.

3. Hollywood and Broward County continue to create public transportation options so residents can use their cars less. This is important as recent rainstorms, flooding, heat, and humidity demonstrate the dangerous implications of climate change.

4. Fortunately, though, many climate scientists say that although it is pretty late in the game, we can survive and thrive if we adjust.

5. A few affordable housing developments are slated for District 6. One is already under construction, at Johnson Street and 441. A second development will go up just west of the Johnson Street location, at the site of a former trailer park. These two structures will provide 213 units. Thanks to city and county funding, the developer will charge rents affordable to residents earning 60% of the area median income for 30 years.

6. A third property is expected to go up just west of the Wells Fargo Bank building on Washington Street. It will offer 115 units, also charging rents affordable for residents earning up to 60% of the area median income, which amounts to about \$53,000 for a family of four.

7. The developer that wanted to build an upscale mixed-use development on city-owned beach property off A1A withdrew their proposal. The City Commission had approved the deal, but Hollywood residents continued to protest it, citing environmental concerns, and need to keep public space public.

8. The City Commission will hold a special session on July 13 to discuss and vote on a redevelopment agreement for the city owned Orangebrook Golf Course, with three 26 story housing towers planned for the southeast corner of the property, among other things. The Commission, in March, chose the top ranked proposal, instructing city staff to negotiate a final plan with the developers.

DON'T LET THE 4 D'S DERAIL YOUR RETIREMENT

David Treece, MBA, AIF®, CLTC® - Investment Advisor Representative, Treece Financial Group Inc.

While retirees have vastly different ideas about how they will spend their retirement years, nearly all share a single goal: to maintain their desired standard of living throughout retirement. Yet, circumstances and events, such as debt, divorce, disability, and death can quickly derail even the best-laid plans. While you can't always control what may lie ahead, you can take steps to better prepare for any challenging circumstances you may encounter.

1. Debt: Carrying high balances on credit cards, mortgages, auto and personal loans, or co-signing on loans for family or friends can put your retirement income, and lifestyle, at risk. To help minimize the impact of debt in retirement, consider:

- Taking an aggressive approach to pay down credit card balances before you retire
- Downsizing if a large mortgage is weighing you down
- Building up emergency savings as you pay down debt to avoid repeating the cycle of debt

2. Divorce: Divorce rates continue to climb among older Americans, with 36% of U.S. divorces attributed to those age 50 or older.¹ If you're considering or have already filed for divorce:

- Locate and make copies of all financial account information and statements for both individually titled and jointly held accounts and assets owned
- Understand your rights regarding Social Security benefits and retirement account assets
- Include a financial professional on your team, along with your divorce attorney and accountant

3. Disability: An accident, injury, or medical condition can result in forced early retirement, a reduction in income, and unplanned healthcare costs. That makes it important to:

- Have disability insurance during your working years to help bridge the gap to retirement
- Ensure your retirement income strategy accounts for healthcare costs in retirement that may not be covered by Medicare, such as long-term care services

4. Death: In addition to the emotional toll, the death of a spouse can have a substantial impact on the surviving spouse's income in retirement.

- Consider the impact that your Social Security claiming strategy may have on your spouse before you begin taking retirement benefits
- If you're entitled to a pension benefit, choosing the right distribution option can be critical for protecting your spouse after you're gone
- Ensure all estate planning documents are in place and up to date
- If you want a second opinion or need to update your retirement plan, I am here to help! Give me a call at 305-751-885 or learn more at TreeceFi.com.

¹ Susan L Brown, PhD and I-Fen Lin, PhD, "The Graying of Divorce: A Half Century of Change." NIH, 6 APR 2022, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9434459/>




David Treece AIF® CLTC® MBA
Investment Advisor Representative

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Don't piss off the elderly. The older we get, the less life in prison is a deterrent.

I'm retired and you're not. Have fun at work tomorrow.

Retired. Not my problem.

I told my wife she should embrace her mistakes. She hugged me.

I can fix stupid, but it's gonna hurt.

Remember when I asked your opinion? Yeah, me neither.

I may look calm, but in my head, I've slapped you three times.

I'm going to let God fix it. Because if I fix it, I'm going to jail.

I see what the problem is. I'm speaking English and you are listening in dumbass.

Not to brag, but I can forget what I'm doing while I'm doing it.

SHHH – nobody cares.

I asked God for a better man. He sent me my son. I asked Him for an angel. He sent me my daughter.

Be yourself. People don't have to like you and you don't have to care.

Don't rush me. I'm waiting for the last minute.

Being a functional adult everyday seems a bit excessive.

I am currently unsupervised. I know, it freaks me out too. But the possibilities are endless.

I am pretty confident my last words will be "Well, s***, that didn't work."

Just because I'm awake, it doesn't mean I'm ready to do things.

I'm not clumsy. It's just that the floor hates me, the tables and chairs are bullies, and the walls get in my way.

If you bring up my past, you should know that Jesus dropped the charges.

Nope, can't go to hell. Satan still has that restraining order against me.

You find it offensive?! I find it funny. That's why I'm happier than you.

Warning! Due to the rising cost of ammo, I will no longer be able to provide a warning shot.

Today I am doing nothing because I started doing it yesterday and I wasn't finished and I'm no quitter.

Is it just me or do idiots multiply faster than normal people?

Sarcasm – the body's natural defense against stupidity.

You can't fix stupid, but you can numb it with a 2 X 4.

Too old to fight. Too slow to run. But I can still shoot pretty darn good.

I am at the perfect age. Old enough to know better but young enough to still do it.

I may be old but I ...what was I saying...?

So, when is "old enough to know better" supposed to kick in?

Sweet old lady? More like battle tested warrior queen.

I never dreamed that one day I'd become a grumpy old man but here I am killin' it!

I am a grumpy old man. My level of sarcasm depends on your level of stupidity.

I'm old but I'm like cool old.

As I've grown older, I've learned that pleasing everyone is impossible. But pissing everyone off is a piece of cake.

You can't tell me what to do. You're not my granddaughter.

People who tolerate me daily; they are the real heroes.

I would like to apologize to anyone I have not yet offended. Please be patient. I will get to you shortly.

I am a multi-tasker. I can listen, ignore, and forget all at the same time.

Sorry, I am already taken by a freaking awesome girl! She is a bit crazy, and it scares me sometimes, but she's a perfect mixture of sunshine and hurricane. Flirt with me and they'll never find your body. Yes, she bought me this shirt.

I googled my symptoms. Turns out I'm a bitch.

I'm not arguing, I'm just explaining why I'm right.

I'm not short. I'm just more down to earth than most people.

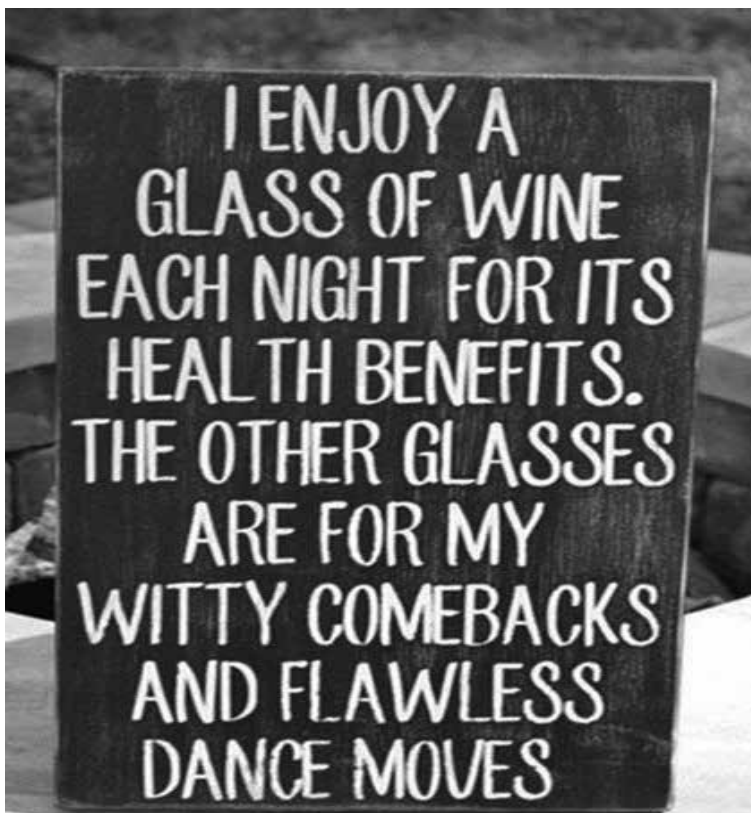
I tried being normal once. Worst two minutes of my life.

Underestimate me. That'll be fun.

A wise woman once said, "F*** this S*** and she lived happily ever after.

I like murder shows, comfy clothes and maybe 3 people.

I'll put you in the trunk and then help people look for you. Don't test me.



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



Cindy Abraham



Brian Gaiefsky

The market for single-family homes has exploded. Right now, homes are at a premium and buyers are paying over list price; either all cash or coming up with the difference between the appraised price and the list price. Bidding wars are common.

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:

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



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REAL ESTATE JOKES

Why Keller Williams' A Team Florida is the team you want on your side – by Cindy Abraham

I got worried about climate change when Realtors in Hillcrest started advertising their listings as “potential waterfront property.”

The last buyer I worked with wasn't that bright. When I handed him an exclusive buyer agreement that said, “sign here” at the bottom, instead of signing his name, he just wrote “Capricorn.”

I'm getting married to a top-producing Realtor tomorrow. He's so dreamy. Check out the diamond engagement ring he sold me.

When Einstein dies, he goes to heaven and he asks the first person he sees, “Excuse me? What's your IQ?” The person replies, “280.” Einstein says, “Oh, that's great! We can talk about astrophysics!” He asks the second person he runs into the same question. The person replies, “My IQ is 150.” “Wonderful,” he says, “we can talk about events of the day!” He comes across a third person and, once again, asks their IQ. This person answers 45. Einstein says, “OK! So, where do you think the real estate market is headed?”

Good news! The State of Florida has announced that they will begin using real estate licenses as official ID. The rationale is that not everyone has a driver's license.

How many Realtors does it take to screw in a lightbulb? It takes just one realtor to screw your quality bulb into the gold-plated chandelier hanging from your vaulted ceiling with crown moldings and skylights in your English Tudor home located in an upscale neighborhood with a private lake and golf course. Must see!

Why do real estate agents put their picture on business cards, Facebook pages, web sites, billboards, bus stops, postcards, vehicle

wraps, yard signs, and printed ads? So that you know what they looked like 10 years ago.



JUNE 2023 STATE OF THE MARKET REPORT

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



June was a pretty good month for Hillcrest and Parkview. There were 14 closed sales including the rare 3/2/1 listed at \$369,999 that went under contract in 9 days. It closed at 370K. Active listings jumped to twenty-seven and only seven are one-bedroom units. The one-bedroom condos are still pretty hot. Of the nine that went under contract during June, five were 1/1/1 units.

The low-rise and mid-rise units are becoming quite popular. Although not as large, the floor plans are conducive to open-concept remodeling and the majority have amazing views of gardens and lakes which has also created a demand for first floor units. Almost like having a back yard.

In the three buildings that allow rentals right away, rental listings jumped also. There are actually 11 although the MLS lists twelve. One is listed twice by two different brokers although the agent is the same. Not sure how that was done but in one listing it is listed for \$2100 and the other \$2300.

And then there is one that has been on the market for 3 months. Started at \$1800 but since it wasn't rented at that price, they upped it to \$2100. Not sure why they can't do the math and see that instead of losing \$5400 while it sat for 3 months, they would have made a lot more if they priced it right and got it rented right away.

It is a mystery to me why sellers/renters employ realtors who do not know the area and cannot service the listing correctly. At least look at the listing and check the verbiage and pictures. Some of them are just crazy bad. Many don't make it to the closing table because of rookie errors. If your agent can't navigate the inspection/appraisal/approval process, it will cost you in the long run.

HILLCREST CLOSED SALES DURING MAY

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
C-26	901-03	3/2/1	2200	369,999	370,000	9
C-24	300	2/2	1312	290,000	275,000	50
C-21	920	2/2	1284	249,000	230,000	151
C-23	620	2/2	1363	249,000	238,000	144
C-22	1000	2/2	1284	237,777	232,500	331
5	204	2/2	990	230,000	218,000	48
22	903	2/2	1132	198,000	190,000	194
27	204	1/1/1	876	189,000	185,000	197
5	201	1/1/1	775	179,900	179,900	97
23	905	1/1/1	896	175,000	160,000	15
27	206	2/2	1164	175,000	175,000	78
6	104	1/1/0	672	160,000	157,500	25
23	505	1/1/1	896	159,000	155,000	6
18	505	1/1/1	770	139,999	137,000	31

HILLCREST RENTALS FOR JUNE

Building	Unit #	B/B	SF	List Price	FURNISHED	DOM
16	503	1/1/1	775	1725.00	1725.00	50

PARKVIEW AT HILLCREST JUNE 2023



Curious as to how much equity you have built up in your Parkview home? Call us at 8-HILLCREST or email INFO@ATeamFlorida.com.

Hillcrest North, Hillcrest South and Parkview at Hillcrest definitely benefitted from our "pre-school" seasonal house boom that I mentioned last month. There were 6 closed sales and four pending during June. We are down to seven active listings. Two single family homes and five townhomes.

Of the four pending sales, one was a 2755 SF, 5/3 single family home listed at \$1,020,000 and the other three were 1421 SF 3/2/1 townhomes listed at 522K, 535K and 555K.

Seven rentals during June, four single-family homes and three townhomes. There are currently ten listings for rent on the market. Call us for details.

Changing markets require adaptive strategies. And we have them. We can navigate just about everything a shifting market can throw at us. Whether you are buying, selling or renting, give us a call at 8-HILLCREST. We are always here to help our neighbors.

JUNE CLOSED LISTINGS

ADDRESS	B/B	SF	LIST PRICE	SALE PRICE	DOM	DESCRIPTION
S-4566 Ficus St	4/3	1881	780,000	760,000	222	2 car
S-1434 Myrtle Oak	3/2/1	1881	760,000	755,000	58	2 car
T-4764 Eucalyptus	3/2/1	1780	735,000	690,000	79	2 car
T-1190 Eucalyptus	3/2/1	1421	561,000	505,000	50	1 car
T-4014 Black Olive	3/2/1	1561	540,000	525,000	65	1 car
T-1240 Eucalyptus	3/2/1	1421	499,000	495,000	83	1 car

JUNE RENTALS

ADDRESS	B/B	SF	LIST \$	RENT \$	DOM	DESCRIPTION
S-4512 Greenway	4/2/1	2679	5000	5000	124	wtrfront/2 car
S-1444 Pongam	3/2/1	2220	4500	4500	62	wtrfront/furn/2 car
S-1022 Banyan	3/2/1	2164	4100	4100	50	2 car
T-4985 Eucalyptus	3/2/1	1784	4,000	4,000	105	1 car
T-3932 Long Leaf	3/2/1	1570	3700	3700	31	1 car
T-4144 Greenway	3/2/1	1421	3600	3600	17	1 car
T-4125 Long Leaf	3/2/1	1421	3500	3500	46	1 car

July Kitchen Korner - by Cindy Abraham

Mango season is over; boy that was fast. This was an overwhelming year for mango tree owners. They couldn't keep up. The heavy rainstorms really didn't help. I have bags of frozen mango so I can make the goodies for my snowbird neighbors when they come back.

Peeling and removing the mango from the seeds was easier this year because I only used overripe mangos for everything. You have to wear gloves unless you want orange fingernails for Halloween; yes, they stain badly. I didn't make a lot of jam because all you have to do is boil the mangos with a squeeze of lime until most of the juice is gone and you have mango jam.

I peel them over a large bowl with a strainer and just squish the mango into the strainer. They make a LOT of juice which I don't want for making the chutney and/or jam. I mix equal parts mango juice and either rum, tequila. or whiskey for my adult beverages. For even better Mango Rum, buy some mango rum which is low alcohol and too sweet and mix 2 parts mango juice, 2 parts spiced rum and 1-part bottled mango rum. It is a little sweeter but just as strong.

My friend Maddie who lives in Hollywood Hills and gives me lots of mangos gave me the following recipe for a no-bake mango pie that is fast and delicious:

MADDIE'S MANGO PIE

1 graham cracker crust (for healthier use walnut or pecan crust)
1 pks. Gelatin dissolved in ½ cup boiling water and cooled
2 ½ cups mangos pureed (leave the puree in the blender)
8 oz. softened cream cheese

After you puree the mangos, add the softened cream cheese and blend until no lumps are visible. Add the cooled gelatin/water mixture and puree for another minute. Pour into crust and refrigerate overnight or for at least 6 hours. To with sliced mangos and whipped cream.



MANGO CHUTNEY

I changed the recipe from last year because I use overripe mangoes which have so much natural sugar. It is just as sweet. I also tried one batch with coconut sugar which gave it a darker color but is wonderful!

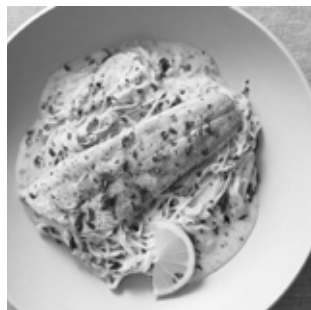
1 cup white wine vinegar, ½ cup monk fruit, or ½ cup coconut sugar, or 1 cup sugar, 6 cups strained mangoes, 1 cup chopped onion
½ cup golden raisins (I use 50% less sugar raisins)
2 TBS crystallized ginger, finely chopped (couldn't find it locally so had to go to Amazon this year), 1 minced garlic clove, 1 tsp mustard seeds
½ tsp red chili pepper flakes



Combine sugar and vinegar in a deep pan, bring to a boil and stir until sugar dissolves. Add the rest of the ingredients, simmer and stir with a wooden spoon occasionally until most of the mango juice is gone. Cool and put into jars.

TROUT WITH LEMON, BUTTER, & GARLIC SAUCE OVER ANGEL HAIR PASTA

Most recipes for skin-on fish tell you to cook skin side down first but



there is a reason this one is skin side up. Once you prep the ingredients, cooking time is very fast for both recipes. This recipe has enough sauce to pour over the angel hair pasta.

3 oz. Barilla + protein angel hair pasta cooked al dente
1.5 lbs. skin-on trout fillets,
2 TBS olive oil
1 TBS Italian seasoning, ¼ tsp salt, 4 diced garlic cloves
1/3 cup fresh lemon juice, ¼ cup white

wine, 4 TBS softened butter
2 TBS chopped parsley

1. Season the tops of the fish fillets with the Italian herb seasoning and salt.
2. Heat the oil in a large skillet over medium heat until oil is hot but not smoking. Add the fish fillets skin side up, flesh side down. Cook for about 3-5 minutes on medium heat, making sure the oil does not smoke, until lightly browned.
3. Flip the fillets over to the other side, skin side down (add more oil, if needed). Cook for another 2-4 minutes on medium heat.
4. Remove the skillet from heat, put the lid on, and let the fish sit for 5-10 minutes, covered, in the skillet, until flaky and cooked through completely. Set fish aside.
5. Add garlic, lemon juice, and white wine to the same pan. Cook on medium-low heat for about 1 minute, until garlic softens a bit. Remove from heat. Add 1 tablespoon of chopped parsley, and 2 tablespoons of butter, off heat, to the sauce, stirring, until the butter melts and forms a creamy mixture.
6. Add fish to the pan, spoon sauce over the fish. Plate the pasta and pour some sauce over it. Place the fish on top of the pasta. Top with the remaining sauce and the remaining 1 TBS parsley and serve.

MISO GLAZED SALMON OVER RICE (I use cups of instant brown minute rice)

I used to buy white miso at the Thai market, but they stopped carrying it, so I order online.

¼ cup maple syrup,
¼ cup white miso,
¼ cup soy sauce, ¼ cup rice vinegar
½ tsp crushed red pepper flakes,
3 TBS extra-virgin olive oil
2 skin-on salmon fillets. Green parts of scallions thinly sliced on the diagonal for garnish, 1 TBS toasted sesame seeds for garnish.



1. Whisk maple syrup, miso, soy sauce, vinegar and red pepper flakes in a small bowl and set aside.
2. Heat oil in a large nonstick skillet over medium. Cook skin side down for 7-9 minutes shaking pan occasionally so it doesn't stick. You want skin very crisp and deep golden brown.
3. Turn over and cook just until the flesh is lightly browned (it should be fast).
4. Turn down heat to low, flip salmon back to skin side down and add the glaze to the skillet. Cook until it starts to thicken, about a minute.
5. Baste salmon with glaze occasionally until fish is evenly coated, about 1 minute.
6. Place rice on plates and top with salmon. Drizzle any leftover glaze on top and sprinkle with scallions, sesame seeds and more red pepper flakes and serve.

THOUGHTS FROM MY SISTER, KATHY

Anyone remember the good ol' days before Facebook, Instagram, and Twitter? When you had to take a photo of your dinner, then get the film developed, then go around to all your friends' houses to show them the picture of your dinner? No? Me neither. Stop it!

It's fine to eat a "test" grape in the produce section, but you take one tiny bite of a rotisserie chicken, and it's all "Sir, you need to leave."

You know you've sunken to new lows when you refer to a trip to the grocery store as 'going out'.

I will be posting telepathically today, so if you think of something funny, that was me!

I just posted a selfie, and people told me to get well soon.

I think I figured out your problem. God tried to make you pretty but the "R" didn't take.

It's a shame nothing is built in the USA anymore. I just bought a TV and it said, 'Built in Antenna'. I don't even know where that is!

I choked on a carrot this afternoon, and all I could think was "I bet a donut wouldn't have done this to me."

Sorry I'm late. I got here as soon as I wanted to.

If I am going to have a busy day ahead of me, I go to bed early and lie there wide awake until the time I would normally go to bed.

I spend a lot of time holding the refrigerator door open looking for answers.

We keep a potato masher in a drawer because, sometimes, it's fun to not be able to open that drawer.

People will stop asking you questions if you answer back in interpretative dance.

I finally figured out the reason why I look so bad in pictures. It's my face.

I like to make lists. I also like to leave them laying on the kitchen counter, then guess what was on the list while at the store. Fun times.

Do you ever feel like your body's 'check engine' light has been on and you're still driving it like 'nah, it'll be fine'.

I grew up living paycheck to paycheck, but through hard work and perseverance, I now live direct deposit to direct deposit.

WHEN ADULTHOOD GOES TOO FAR

My uncle thought his wife was losing her hearing, went about 20 feet behind her and asked, "Can you hear me, sweetheart?" No reply. He moved to 10 feet and inquired again. No reply. Then to 5 feet, and not a word. A few inches behind her ear, he asked again "Can you hear me now, honey?" His wife said, "For the fourth time: Yes!"

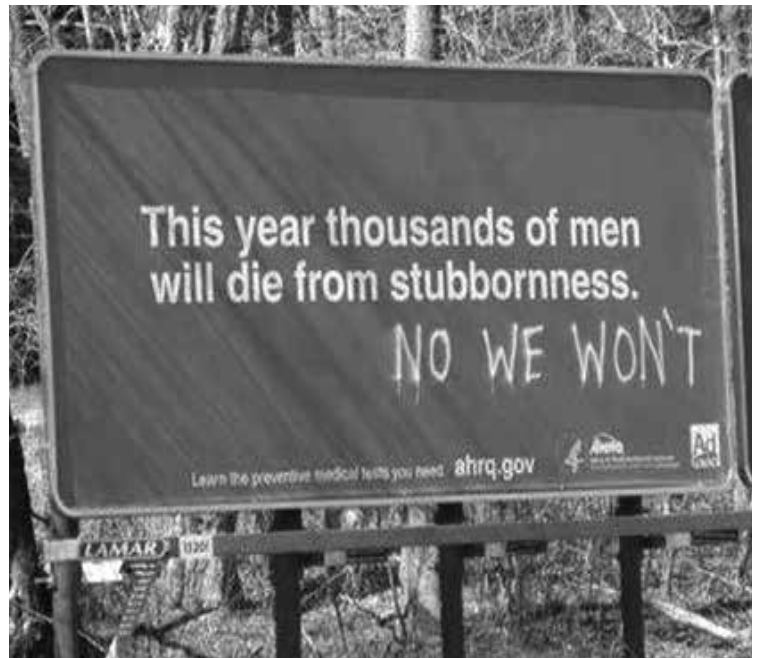
Being a little older, I am very fortunate to have someone call and check on me every day. He is from India and is very concerned about my car warranty.


I'm so glad I was young and stupid BEFORE there were camera phones.

I've reached that age where my brain goes from "You probably shouldn't say that" to, "What the hell... let's see what happens."

Last night I ordered a glass of wine with my dinner, and the waiter asked for my ID. Surprised but flattered, I replied, "Do I look that young?" The waiter said, "No. I just wanted to see if you qualified for the Senior Citizen discount."

When I die, I want my last words to be "I left a million dollars under the..."





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CHANGING NEGATIVE THOUGHT PATTERNS

- Awakening With Brahma Kumaris



Experiencing a life full of different types of events, which can be negative at times, can be demanding and also make life a difficult journey of ups and downs. There are some people who like life to be full of stability and even a little bit of instability can cause sorrow to them and also unsettle them. Once upon a time, there was a saint in a far-off land who taught people the way of living life in a peaceful and positive manner. There were many people who respected him and looked up to him and approached him to get a glimpse of him and learn the way of right thinking and living from him. Once a follower approached him and asked him a simple question – Why is it that difficult situations in everyday life seem to disturb us a lot although we make efforts to think positive and remain untouched by them? Tell us a way by which we can turn our mind to a positive direction in the middle of negativity and instability of life. The saint replied and gave him a very simple answer – You look for solutions to problems outside whereas the solutions lie in your thinking and the change you bring in them over a period of time. It's very easy to say to yourself – do not think negatively but it's another thing to do that and not feel the pressure while you do that. The follower was confused and thought to himself that life without the pressure of negative situations is like a sea without water, next to impossible.

And we also realize that although we are able to withstand and tolerate situations and it's not only a few people but all of us try to some extent or the other. Of course, there are some of us who fail completely also. But most of us are successful to different extents in feeling joyful and light when negative situations surround us while there are some who may not be joyful when they face a difficult situation but can nonetheless be serious and stable and also free of too many negative thoughts and thoughts of a weak nature.

A life facing difficult situations requires each one of us to equip ourselves with powers and strengths and not only spiritual wisdom, which is found so much all over the world. You can read spiritual knowledge telling you how to face difficult situations for many years together and yet not be strong enough to face them when they actually come. Spiritual knowledge shows us the path to becoming powerful but the actual spiritual power to change one's own thinking and the habits which are the source of this thinking will come with strengthening the mind with powerful thoughts and experiences.

There is no substitute for correct thinking when there is a difficult situation in front of you. You think negatively but try to act according to the spiritual knowledge you have read. That will not make you successful in overcoming the situation as well as your inner habits of creating thoughts of fear, pessimism, hopelessness, and impatience will not reduce, although you may temporarily feel positive based on what you have read or learnt. Inner habits are very deep which have been inside the inner spiritual being or soul since many, many births.

Each time we have performed a negative action or created a negative thought, a habit was created based on that thought, word or action. And that habit then caused a similar thought to be created by me and action being committed, strengthens that thought. This is the cycle of repetition. And this cycle keeps having a more and more powerful negative influence on us the more times it is repeated. We need to now change these negative cycles into positive ones. How do we do that?

To create positive habits, we need to first take the foremost step of determination. Determination means a strong promise to the self that I will change my thought patterns from negative to positive. That is the first realization. Then, we need to select one particular habit of weakness that disturbs us and does not let us be powerful. For example; if I have the habit of being impatient in difficult situations, then first I need to fill myself with that quality through self-effort. Until I do that, no matter how much I may try to be patient in any situation, because I am lacking the quality at the level of the habit and it has not been erased, it will be difficult for me to be patient. Let's say on a particular day, I am faced with a traffic jam. If I say to myself that all these vehicles on my way should get cleared in the next five minutes, but they take half an hour, will I be able to remain calm in those extra twenty five minutes, which I did not anticipate or expect. So, what I require is patience. If I say to myself, in those twenty-five minutes that I have to be patient, will I experience that virtue? I will not unless that virtue is in my mind or part of my personality. So, it is like filling myself with a lot of happiness and then I will experience that quality. I cannot say to myself - I am the happiest person that exists in this world and experience happiness alone. I need to first fill myself with that quality and then happiness will come naturally to me.

So, it's about being natural and not theoretical alone i.e. I should be an embodiment or a practical form of every quality and positive thought and not just repeat inside my mind that I have that quality or power. This applies to all the different qualities and powers which are required in crossing negative situations or circumstances. Meditation fills us with these qualities and powers very easily, because it is a beautiful relationship and connection with the Supreme Source of spiritual energy and power – God, who is full of those qualities, powers and positive values and never loses them ever, unlike us, who need to fill ourselves when we lose them.

Try this every day and you will see all the obstacles you have bottled up inside begin to diminish and you will find yourself calmer than when you started. It works! I know!

Meditation fills us with these positive qualities and powers very easily. This is because meditation is a beautiful relationship and connection with the Supreme Source of spiritual energy and power – God. In our teachings, He teaches us that obstacles are only a test, to succeed we must persevere and continue to move forward in life. God is full of those qualities and powers and never loses them ever, unlike us, who need to fill ourselves constantly when we lose our way. Nonviolence is the spiritual way to peace and compassion.

The early morning is the best time to meditate and before bed if you can.

MEDITATION IS THE ONLY WAY TO BRING UP YOUR CONNECTION TO YOUR HIGHER POWER AND COMBINE YOUR ETERNAL GIFTS OF LOVE, PEACE, HAPPINESS, WISDOM, PERSEVERANCE, AND TRUE FRIENDSHIP.

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GOLF JOKES (Ed. Note – golfers have a very weird sense of humor; read at your own risk)

Three men gathered together for a round of golf on Mother’s Day. The men were quite surprised at being “let out” for the day, and each wanted to know how the other got away from their wife. The first man said: “I bought a dozen red roses for my wife, and she was so happy that she let me go.” The second man said: “I purchased a diamond ring for my wife, and she was so thrilled with me that she let me go.” The third man said: “I woke up this morning, rolled over, looked at my wife, and said to her, ‘Golf course or intercourse,’ and she said, Wear a sweater, it’s cold outside.’”

As a couple approach the altar, the groom tells his wife-to-be: “Honey, I’ve got something to confess. I’m a golf nut, and every chance I get, I’ll be playing golf!” “Since we’re being honest,” replies the bride, “you should know that I’m a hooker.” The groom replies: “That’s okay, honey. You just need to learn to keep your head down and your left arm straight.”

A doctor was at the country club for his weekly round of golf. He began his round with an eagle on the first hole and a birdie on the second. On the third hole he had just scored his first ever hole in one when his cell phone rang. It was another doctor notifying him that his wife had just been in a terrible accident and was in critical condition and in the ICU. The golfer told the doctor to inform his wife where he was and that he’d be there as soon as possible. As he hung up, he realized he was leaving what was shaping up to be his best ever round of golf. He decided to get in a couple more holes before heading to the hospital. He ended up finishing all 18. He finished his round, shooting a personal best 61, shattering the club record by five strokes and beating his previous best game by more than 10.

He was jubilant, then he remembered his wife. Feeling guilty he dashed to the hospital. He saw his wife’s doctor in the corridor and asked about his wife’s condition. The doctor glared at him and shouted: “You went ahead and finished your round of golf, didn’t you? I hope you’re proud of

yourself! While you were out for the past four hours enjoying yourself at the country club, your wife has been languishing in the ICU. It’s just as well you went ahead and finished that round because it will be more than likely your last! For the rest of her life, she will require round-the-clock care. And you’ll be her care giver!”

The husband was feeling so guilty he broke down and sobbed. The doctor started to snicker and said: “Just kidding! She died more than two hours ago. What’d you shoot?”

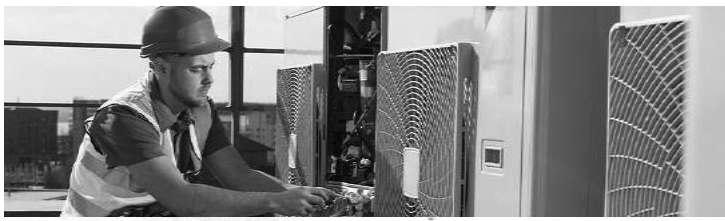
A man staggers into an emergency room with a concussion, multiple bruises, two black eyes, and a five-iron wrapped tightly around his throat. Naturally, the doctor asks him what happened. “Well, it was like this,” said the man. “I was having a quiet round of golf with my wife, when at a difficult hole, we both sliced our balls into a pasture of cows.” “We went to look for them and while I was rooting around, I noticed one of the cows had something white at its rear end. “I walked over and lifted up the tail, and sure enough, there was the golf ball with my wife’s monogram on it, stuck right in the middle of the cow’s butt. That’s when I made my mistake.” “What did you do?” asks the doctor. “Well, I lifted the tail and yelled to my wife, ‘Hey, this looks like yours!’”

HOLY WEDLOCK!

My wife sent me a text: “Your great!” I texted back: “No, you’re great!” She’s been walking around all smiling & happy. Should I tell her I was just correcting her grammar, or leave it?

My wife said, “Our new neighbors are so in love. He kisses her, strokes her hair, and hugs her. Why don’t you do that?” I said, “Because I don’t know her that well yet.”

Falling in love makes you do stupid things. One time, I even got married!



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