

# Inside Hillcrest

– Connecting Neighbors to Neighbors –



OCTOBER 2016

HOLLYWOOD, FLORIDA

VOLUME 10 • ISSUE 10

**If you have questions or concerns, email the Hillcrest Compliance Committee members, Don Washburn (25), John Moore (23), Jeff Ladner (11), Maeve Savage (6) and Vincent Verdile (21) at: [Hillcrest.compliance@outlook.com](mailto:Hillcrest.compliance@outlook.com)**

On Tuesday, October 4, 2016 we had our second meeting with Pulte representatives and the Hillcrest Leadership Council to discuss the progress of the Parkview at Hillcrest development. All buildings were represented except Buildings 2, 7, 10, 15 and 18. If you live in a building that has a lot of snowbirds on the board, you may want to volunteer to be the designated representative. Thanks to Don Washburn (25), member of the Compliance Committee who has recorded most every meeting since 2008, you can get an accurate report of what was actually said at these meetings.



The most important point that was brought up was that we DO have a Compliance Committee which is made up of five Hillcrest leaders INCLUDING some who led the opposition to the project. Responsible residents go through proper channels. As John Moore pointed out, the fight is over. There has been a settlement reached between Hillcrest and Pulte and now the only thing left to do is to monitor the progress to make sure all facets of the agreement are being honored. Pulte is meeting with the HLC on a monthly basis. This should make it obvious that their efforts will be thorough and in all of our best interests. For those of you who have concerns, it makes sense to contact a member of the Compliance Committee if you want your concern addressed properly.

Representing the Pulte Group were Anthony Palumbo and Andrew Maxey. All the members of the Compliance Committee were present: Don Washburn (25), John Moore (23), Jeff Ladner (11), Maeve Savage (6) and Vincent Verdile (21). (Hopefully Jeff becomes our District 6 Commissioner; at that time he will be replaced by another representative from the low/mid rise buildings.)

The first issue was that of soil being excavated that had not been properly remediated. After being reported to Broward County, the work was stopped until the proper permits are pulled (which should be done by 10/17). The contractor was digging for the purpose of excavating the reclaim lake and generating fill for the north course. However, an error was made when the contractor did not properly test the material prior to being exported. This material has since been tested and was deemed under the residential limit for arsenic contamination and thus acceptable. John Moore thanked them for their prompt action on the matter. It was also noted during the meeting that the reclaim lake on the south course behind buildings 24 and 25 will be lined, the rest will not. There are also overflow mechanisms in place and supplemental service water pumps will be installed.

The north phase concerns the old 9-hole golf course where the work began. The Country Club has been demolished and the area behind will be worked on next. The parks, lakes and amenities need to be completed before the homes can be built. The shared clubhouse (for Hillcrest condos and homeowners) will commence October 15 and will not have a restaurant but will have an outdoor kitchen/BBQ area. The clubhouse for the homeowners only will commence on November 15th. Lawn Maintenance for the swale areas will be done twice a month and areas within 100 feet of the buildings will be maintained once a month going into the winter months. The restrooms across from the Clubhouses will be demolished. Trees were not trimmed and will not be until the landscape plans are finalized. At that time the decision will be made which trees will stay. Pulte is committed to keeping our so-called "wedding tree" or "Tree of Life" by the Island Green which has been featured in so many photos of the many weddings that took place on that site.



**Building A Better Community**

As for roads, there will be no traffic lights but the roundabout at the west end of Hillcrest Drive will be expanded with a dedicated turn lane.

Lighting issues have not been finalized but of course there will be street lights and some

type of lighting on the walking paths. The park areas will be open dawn to dusk. Access will be through gates behind the buildings; each building will have their own code which will be controlled by the associations. At dusk they will lock automatically and be inaccessible for safety and security reasons.

A question arose about the land behind building 24 which appears to be owned by 24. However, that area has been deemed an easement for use as part of the development per the settlement agreement. There was much discussion about having some kind of golf element and according to the final settlement, the SNAG golf was the agreed upon option. John Moore from Building 23 will meet with Andrew Maxey to determine the layout so it is not intrusive to the residents. The equipment must be checked out and returned to the Clubhouse and will only be accessible dawn to dusk.

It is important to note how on top of everything our Compliance Committee has been and how responsive Pulte representatives have been to our concerns. Our thanks to the Compliance Committee members and to the Hillcrest residents who have brought their questions and concerns to them so that everything is done properly.

The last topic was project completion. Once again, the shared amenities need to be completed before the first CO. By next March, the model homes/townhomes should be ready. A sales trailer will be situated near where the tennis courts will be built. The projected timeline is 125 homes per year. By mid-2019, 300 homes should be complete and all of Parkview homes by mid-2022. Projected prices start in the low 300's and buyers can select their own design features.

A Team Florida has secured the website [www.ParkviewatHillcrest.com](http://www.ParkviewatHillcrest.com) and will provide updates as we get them. Should you or your friends/family want to buy one of the new townhomes or homes in the beautiful new Parkview at Hillcrest, A Team Florida will take care of the entire process for you from offer to close AT NO CHARGE to the buyer. In real estate, it is often wiser (not to mention easier on you) to go through an agent than to try and negotiate directly with the seller.

**Email or call us with any questions; [info@ateamflorida.com](mailto:info@ateamflorida.com) or 954-964-2559.**

**Inside Hillcrest endorses JEFF LADNER for Hollywood District 6 Commissioner**

– see WHY on page 3

**NOTES FROM HOLLYWOOD MAYORAL CANDIDATE LUNCH**

*September 22, 2016 – Submitted by Cindy Abraham*



I wish everyone could have attended this lunch and I was remiss not sending out the notice to everyone in Hillcrest. Of course, we ended up parking blocks away; it was a full house. The three candidates, Patty Asseff, Josh Levy and Eleanor Sobel were on the dais. The moderator was Michael Putney from Channel 10 and he did a great job. The questions were pre-determined but the attendees were invited to write their own. Unfortunately there was not enough time allotted to get to most of those questions. However, it sounded to me like the most relevant issues in Hollywood were addressed.

**A short bio of each candidate:**

**Patty Asseff** has been the District 1 Commissioner since 2008. She has worked as a Realtor in South Florida for more than 26 years specializing the residential luxury home market. She has a reputation of being prepared for the topics that come before the Commission. There has been some question as to her real estate ties affecting her pro-development stance of the Beach area which is her district and has seen an awful lot of high rises going up during her tenure.

**Josh Levy**, a longtime resident and member of Hollywood’s Planning and Zoning board is also running for Mayor. Josh, of course, acts as legal counsel of his family’s business, Hollywood Kia and his daughter is the cute “I wanna seeya in a Hollywood Kia” spokesperson. He is the only one of the three who has never held an elected position. He wants to take a business approach to economic development and expanding the tax base in order to help solve our budget issues.

**State Senator Eleanor Sobel** cannot seek re-election to the Florida Senate due to term limits. As a former schoolteacher, she has previously served as a city commissioner, state representative and Broward School Board member.

**Each candidate was given a chance to answer each question.**

**1. The first question addressed the \$24 million-dollar shortfall in our budget this year.**

**Asseff** pointed out that pensions are still an issue with the establishment of the 13th check. Hollywood is the 3rd highest taxed city in Broward and the pension payments are not sustainable. The Unions need to work with us; Hollywood currently has \$450 million in unfunded liabilities just for pension and another \$450 for healthcare.

**Levy** wants to implement a plan to increase the city revenue by attracting new businesses in order to expand the tax base. He pointed out that the self-insured health care plan has taken a hit with a few retirees contracting costly long-term illnesses that were unforeseen; \$4-6 million. As far as pensions and benefits go, we need to protect our retired city servants but it has to be fair. Hollywood currently brings in 13.2 billion in taxable value and I have a plan to add \$5 billion and take us to an \$18-billion-dollar city.

**Sobel** pointed out that the city has declared financial urgency twice and if you google the bond rating we will see it has gone up.

Why is our tax level so high? We need to improve our homes and neighborhoods to bring up their values. She pointed out that the 13th pension check that was issued goes to widows/widowers of police and fire employees only; that those who risk their lives need to be protected. We have our own police and fire department so we need to keep them up to par. We need to pay them a decent wage and they need equipment. We cannot cut in that area. It’s not about the pensions, those are past obligations.

**2. What is your opinion about the 1-cent sales tax hike and is there an adequate oversight system in place?**

**Asseff** stated that if passed, it would generate about \$12 million for Hollywood but we need \$250 million to redo our streets. Half would go for street repairs and the other half for better public transportation. It was pointed out that the funds would need strong oversight and as of now, the money goes to the state to manage which was deemed “not a good idea”.

**Sobel** talked about our traffic problems and that our public transportation is woefully inadequate. She again talked about the shortage of firefighters and that we should keep our commitments that were made in the past.

**Levy** pointed out that the tax would only affect purchases under \$5000. Purchases over \$5000 would stay at the 6% tax rate so a 5K purchase would only cost an extra \$50. His priorities include LED street lights, the appearance of swales, alleys, streets and roadways as well as addressing flood area problems. He would like to see fiber laid throughout our city to accommodate the need for bandwidth which is the much needed for the future.

**3. The next question was about creating a pedestrian plaza by closing down Hollywood Boulevard between the ArtsPark and 20th Avenue. To see the discussion on this issue and the others go to:**

<https://www.youtube.com/watch?v=YCP10rObUoI>

**4. What is your vision for Hollywood Beach and the role of the CRA?**

**Sobel** talked about keeping the lifeguards on the beach and that we need more of them. A better traffic plan is needed for Hollywood Beach. The CRA needs to use some of the funds to cover a more visible police presence. We need more parking and need to protect the people who swim in our ocean.

**Levy** characterized Hollywood Beach as a gem, a boutique “quaint” beach and needs to maintain its character with height restrictions in order to maintain our uniqueness. CRA was implemented in 1997. In the 11 years left for the Beach CRA, he would like to see a reconfiguration of bridges, traffic lights and to see the Hollywood Beach Hotel restored.

**Asseff** pointed out that there was no money in the CRA until 2002 with the opening of the Diplomat. We have come a long way in

*Continued on Pg.4*



# VOTE NOVEMBER 8TH

By Candidate for City Commissioner E. Jeffrey "Jeff" Ladner

The National Election is so important to everyone in our country; but you can be assured our local election will impact Hillcresters even more. Hollywood was taken in the right direction under the leadership of Mayor Peter Bober, but now we need someone to not only carry on his legacy but to take it to a new level. From where I sit, we have been very fortunate to have Commissioners who, for the most part, demonstrate unwavering professionalism and courtesy while not always agreeing. I attended several Commission meetings and watched many more on Channel 58. It became obvious who did their homework, who kept an open mind, who came in unprepared, who was determined to be contrarian just for the sake of being "different", who followed the crowd and who did the best job for not only their district but for the City. In my opinion, Dick Blattner is the best of the bunch but honestly, there is no "worst of the bunch". Everybody brought something to the table and I would like to think none used their position for personal gain.

The budget issues were a big black eye on an otherwise progressive and achievement oriented past 8 years. The budget is my biggest concern going forward. That is one of the many reasons I am backing a fellow Hillcrest, Jeff Ladner, to represent District 6. Read his plans and views in this issue and you will see why he is the clear choice, not only for Hillcrest, but for Hollywood.

As for Mayor, I think Patty Asseff and Josh Levy are both qualified candidates and although neither one is Peter Bober, I believe each has fresh ideas, good experience and will continue his legacy of civilized, courteous behavior at Commission meetings.

As for Eleanor Sobel, she came off as a disgruntled, slightly addled old woman who needs to retire. She was rude and combative. And when I saw the mailer she sent out about Josh Levy, it sickened me. Eleanor Sobel has no business in public service and would be a DISASTER as Mayor.

The budget is going to be a real headache to fix but both competent Mayoral candidates are making the budget a priority and Jeff Ladner has some great ideas to actually FIND the problem areas and address them. He would be an asset to whoever wins the Mayoral race. Jeff is knowledgeable, level headed and has a very even temperament.

Besides the budget, which I believe can be balanced with some tough decisions, cooperation and attracting bigger and better businesses to Hollywood, I agree with Jeff that smart development needs to be a priority. I am against building any more high-rise residential buildings in Hollywood. High rise office buildings along US 1 are fine with me but let's keep it green in the residential areas.

*Continued on Pg.5*

# ELECT Jeff LADNER *for* HOLLYWOOD CITY COMMISSIONER DISTRICT 6

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[www.ladner4hollywood.com](http://www.ladner4hollywood.com)

[jeff@ladner4hollywood.com](mailto:jeff@ladner4hollywood.com)

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- Work with Existing Businesses to Grow
- Thoughtful Development of Hollywood



Political Advertisement paid for and approved by Jeff Ladner for Hollywood City Commissioner, District 6

Continued from Pg.2

**NOTES FROM HOLLYWOOD MAYORAL CANDIDATE LUNCH**

revitalizing the beach street areas. The beach is an economic engine for Hollywood.

**5. Broward County runs all the public and Charter schools. What would you do to improve the relationship with the County in order to improve Hollywood schools?**

**Levy** responded with a lot of stats, one of which was that there are 18,000 students in Hollywood which is about 5% of the total enrollment in Broward County. We need to find out our specific issues in order to discuss our needs with the County. We need to upgrade our school ratings and build more K-8 schools.

**Sobel** stated that the Charter schools promote desegregated schools (I believe she meant segregated) since parents can now send their children to any school in Broward as long as they provide their own transportation. She also stated that Hillcrest does not need a Charter school since Orangebrook is a "fine" school. [Ed note: Orangebrook has gone from an A school to a C school over the past few years. There are currently 725 students in Championship Academy and 850 in Orangebrook]. She then stated that we have a teacher shortage

and that most parents today do not want their children to be teachers.

**Asseff** defended Charter schools as being important to neighborhoods. She suggested having monthly meetings with all of the school principals and also expressed her desire to have better communication and partnership with the School Board going forward acknowledging that the Commission has limited power but could be more proactive in pursuing a meeting of the minds.

**6. How about the Channel 10 story about Code Enforcement officers posing as Realtors to catch code violators.**

All three candidates condemned the practice and it caused a furor with realtors in other counties. Patty Asseff, who is a Realtor spoke passionately about how improper it is for this type of deception – people should know who is coming into their homes. Josh Levy noted that we need to deal with the heart of the problem which is the proper pulling of permits and why it protects the homeowners, but we need to make the process more user friendly.

[Ed note: While I agree that sellers and even their agents should be held accountable for selling homes rife with code violations to unsuspecting buyers, I too whole-heartedly disagree with the method. Brian and I pull up a permit history on EVERY property we list or make an offer on. We also PAY for an inspection for the homes we list to be sure there are no problems. I have no empathy for the sellers but I am not comfortable with city staff misrepresenting themselves and there is specific verbiage prohibiting that type of behavior.]

That being said, there is always a silver lining and in this case, it put a spotlight on the problem which will now be addressed correctly. If you have done ANY non-permitted work in your home or condo, you may want to remediate the situation. I had a seller in a low rise with an unpermitted water heater. It cost her \$1275 in fees and fines to remedy the situation! She could have gotten a permitted water heater for \$875. Caveat Emptor has turned into Caveat Venditor.

[Our go-to guy for problems like this is Frenchy Roy of Your Permit Solutions – see his card on pg. 19.]

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## Vote November 8th

*Continued from Pg.3*

As much as I love our Hillcrest high rises, our community is vastly different from what is being built today. Hillcrest was built in a time when space wasn't as precious as it is now. Big, beautiful condos on an oasis of greenery thanks to the Hillcrest Golf and Country Club are not exactly rare, but they are usually not this affordable. I believe Hillcrest is grossly under-valued. This has allowed the original demographic of rich retirees to be replaced by an eclectic mix of young families, middle-aged professionals, hard-working tradesmen and women, the newly retired as well as first-time home buyers who all feel blessed to be able to live in such a lovely, safe, serene environment. EVERY building board does a GREAT job of keeping their landscaping beautiful and all keep their buildings clean and well-maintained. That is not a small feat when you figure each building is separately managed.

Not that I am against the new Parkview at Hillcrest plans; on the contrary, usable green space is preferable to me than untouchable "views". Plus for most of us, our views will be as nice if not nicer. I can see that there are certain floors that will have views of house tops but since my unit faces NW, I already have that. At a 10 floor level, most of the view is sky anyway. I am envious of the first floor dwellers who will be able to walk right out on to the park. And I am just so relieved we are not getting a twin-tower high rise – ugh!

So be sure to read page my recap of the Mayoral Debates in this issue. I took detailed notes and it is a pretty good recap of the most important issues facing our city today. Plus, I included the UTube link if you want to watch the entire event yourself.

Hillcrest is a big part of Hollywood and there was a time when politicians courted us because we were known to be active voters. The number of foreign snowbirds is no excuse for our recent voting downturn. Hillcrest needs to regain the reputation of a force to be reckoned with – we have a lot of work to do when assimilating our new Parkview at Hillcrest neighbors into a unified alliance. With no master association, and several narrow-minded boards who like being big fish in a small pond, we have some work to do.

It has never been more important for all of us to GET OUT AND VOTE! This election is very important to our future. Hillcrest has always been the Hidden Jewel in Hollywood but we need to help keep Hollywood the Diamond in the Gold Coast. Vote for Patty Asseff or Josh Levy for Mayor and Jeff Ladner for Commissioner District 6. Let's keep Hollywood great.

## Championship Academy of Distinction

Hello fellow Hillcrest Neighbors,

We are now halfway through our first semester here at Championship and things are going great so far! Our students continue to work hard on their academics as well as their after school sports and clubs. The JV and Varsity Soccer Teams are both undefeated! Our National Honors Society is putting together a team to participate in the Walk to Fight Alzheimer's Disease which will be on October 22, 2016 at Hollywood Beach. We would love to see some of our Hillcrest neighbors join us! Contact Mrs. Leone at [jleone@championshipacademy.org](mailto:jleone@championshipacademy.org) if you would like to participate.

The character trait students will be focusing on in October will be CITIZENSHIP! Activities, projects, lessons, and assemblies will be taking place to teach the students what it takes to be an outstanding citizen. Please check our website during the month to see some of those Citizenship projects!

Championship Academy of Distinction would like to invite you, your family and friends to one of our biggest events of the year, Trunk-R-Treat! On October 28, 2016, our campus will be celebrating Halloween in full effect. There will be trunk-r-treating, food trucks, games, student performances, and prize giveaways all outside the campus. We encourage everyone to throw on their costumes and join in on the fun! Plan to head over to the school around 5:30pm and the event ends at 8:00pm. If you would like to get involved, please contact Ms. Brittany at [bdotson@championshipacademy.org](mailto:bdotson@championshipacademy.org).

The food trucks that will be attending are: Woody's Burgers: All you really need to know is that we make the best burger ever! It's no surprise considering how they're made. Everything, from the burgers to the salad dressing is made in-house at Woody's daily.



Our 7 oz Beef Burgers are made in house and hand pressed using a mixture of premium USDA Brisket and chuck. Our burgers are grilled over our American Hardwood burning grill and charbroiler. Nothing beats the flavour of a Woody's Burger.

CrazyDilla:

Crazydilla, an idea born out of pure nostalgia, is an epic collage of all of your favorite sandwiches made into gourmet quesadillas. We are also proud to be one of the most popular Food Trucks in South Florida with a fan base that is as much passionate about our dillas as we are about them. Gourmet Quesadilla's like never before! Home of the Cubadilla. Kinda like a Cuban Sandwich, but awesomer. Crazy Idea? Nope, Crazydilla.



**HILLCRESTERS, SAVE THE DATE!**  
**Trunk-R-Treat! Outdoor fun**

October 28, 2016, 5:30PM to 8:00 PM at Championship Academy.  
Food trucks, games, student performances, and prize giveaways.

Greetings Hillcrest,



The 2016 Election is finally here. On Tuesday November 8th America will choose our 45th President, Floridians will vote on Four Amendments, and Broward will vote on a Penny Surtax. I won't get into the Presidential Election for this article. After all, whomever we elect as our next President, I'm sure she'll do a great job.

Instead, let's focus on the Amendments and Questions on this ballot.

### **Amendment 1 - Rights of Electricity Consumers Regarding Solar Energy Choice**

This Amendment was sponsored by a group known as Consumers for Smart Solar, as a competitor to a different Solar Energy Amendment. That other Solar Energy Amendment, which was sponsored by Floridians for Solar Choice, did not gather enough signatures to qualify to be placed on the ballot this year.

Amendment 1 and this other non-Amendment were opposite sides of the issue known as "net metering." Amendment 1 is anti-net metering, and the other Amendment would have been pro-net metering. So what is net metering?

Net metering is a policy where those who own rooftop solar panels can sell their surplus electricity back to the grid. This means that the utility would have to pay you for all of the electricity that your solar panels produce, beyond whatever amount your house uses. Net metering then becomes an incentive for more people to install their own rooftop solar panels, and it also becomes an incentive to produce more efficient solar panels. Amendment 1 would put language in the Florida Constitution to forbid net metering. I encourage you to support net metering, and vote NO ON AMENDMENT 1.

### **Amendment 2 - Use of Marijuana for Debilitating Medical Conditions**

This Amendment is very similar to the Amendment 2 proposed in 2014. That Amendment needed 60% of the vote statewide to pass, but only got 58%. The major difference this year is that the ballot language this time provides a greater level of specificity for the severity of the conditions that can be treated with Medical Marijuana.

Florida does currently allow for the use of Medical Marijuana, but the use is limited to one condition, and only one strain of Medical Marijuana was approved to treat that condition. Outside Florida, 25 States and the District of Columbia have legalized the use of Medical Marijuana, and the results have been generally positive. Opponents have pointed to rare but serious cases in which children or pets have accidentally ingested edible marijuana, but most of the evidence has been overwhelmingly positive for the residents of the states where Medical Marijuana has been legalized. I encourage you to support Medical Marijuana, and vote YES ON AMENDMENT 2

### **Amendment 3 - Tax Exemption for Totally and Permanently Disabled First Responders**

This Amendment would allow a first responder (a law enforcement

officer, a correctional officer, a firefighter, an emergency medical technician, or a paramedic) who has sustained total permanent disability in the line of duty to be exempt from property taxes.

I encourage you to support our disabled first responders, and vote YES ON AMENDMENT 3

### **Amendment 4 - Solar Devices or Renewable Energy Source Devices; Exemption from Certain Taxation and Assessment (PASSED IN AUGUST)**

There was a separate Solar Amendment this year that did not deal with net metering. The Florida Legislature proposed its own Solar Energy Amendment, known as Amendment 4, which you, the voters, passed back in August. Amendment 4 stated that Solar Energy Infrastructure on a residence could not be counted towards the assessed property value (for tax purposes.) This was a great idea, and it will go a long way towards making rooftop solar more affordable in the state of Florida. Thank you for voting YES ON AMENDMENT 4 back in the August Primary.

### **Amendment 5 - Homestead Tax Exemption for Certain Senior, Low-Income, Long-Term Residents; Determination of Just Value**

This Amendment seeks to clarify existing language in the constitution for the Low-Income Senior, Long-Term Resident Homestead Exemption. If passed, this Amendment will clarify that the value of a home cannot exceed \$250,000 in the first year that the Low-Income Senior, Long-Term Resident Homestead Exemption is applied for. For those currently receiving this exemption, it will retroactively anchor the value of the home in the year 2013. This means if you qualify for the exemption, you cannot lose it if the value of your home is later appraised at a value above \$250,000.

I encourage you to support our Low Income Seniors, and vote YES ON AMENDMENT 5

### **Penny Surtax Questions**

There are two questions regarding half-penny increases in sales tax for Broward County. Both must pass, or neither will pass. This means we are voting to decide whether or not to increase our sales tax in Broward County one percent, or one penny per dollar in order to fund Infrastructure projects in our cities and Transportation projects throughout Broward County.

This surtax would only apply to items that are currently subject to sales tax. This means you would not pay any additional tax on Gas, Groceries, Prescriptions or Medical Devices. Also, this surtax would be capped at purchases of \$5,000. Purchases of \$5,000 and over only collect \$50 in surtax.

The Cities will each split the Infrastructure half-penny revenue for Infrastructure projects. The City of Hollywood will have the discretion to propose projects to the independent oversight board for approval. These projects can range from repaving roads, to replacing water mains, to moving the city's well field.

One penny of sales tax will raise an estimated \$310-million in the first full year, and scale with the economy each successive year. This tax will sunset after 30 years, and we estimate that one penny will raise \$12.4 billion in total.



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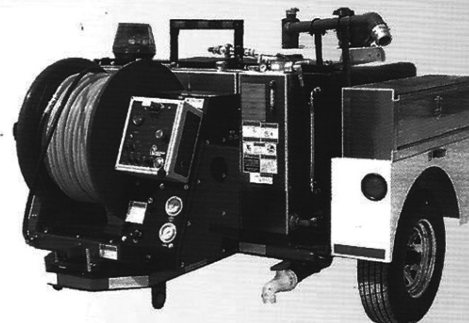
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Continued from Pg.4

**NOTES FROM HOLLYWOOD MAYORAL CANDIDATE LUNCH**

**7. What is your vision to help develop business in West Hollywood; SR7 and the 441 Corridor?**

All candidates understand that the beaches and downtown with their tourism appeal have good reason to be a priority, and with the beach erosion issue, will continue to be but now it is time to look hard at the 441 corridor.

**Asseff** stated that our City needs a unification program with refurbishing funding mechanisms for all districts. We need accessible funding mechanisms for the businesses to afford improving their facades. 441 is 64 miles and would be a great place to work on a green corridor. And West Hollywood also needs more affordable family restaurants on the west side of town; not just fast food places, but where busy families can have a nice sit-down family meal for a reasonable price.

**Levy** discussed how difficult and expensive it was to build his family auto dealership in that area with the lack of sewers and

other important infrastructures. With the DOT widening SR7, sewer systems are being installed. With all the talk for years about widening the street and moving the businesses, most did nothing to enhance their businesses for fear that they would have to move. The 441 corridor runs for 64 miles needs a lot of work from infrastructure to landscaping including alleviating flood problems.

**Sobel** suggested businesses in West Hollywood need to be able to access federal loans and small business loans. Everyone needs to work together, Hollywood, the Seminole and the state and federal government.

Michael Putney concluded by complimenting the caliber of the candidates and asked for each candidate to tell everyone their #1 priority if elected Mayor.

**Sobel** – Public Safety; we do not have the problems that other communities have because our Hollywood Police take the time

to know the neighborhoods. We need more Police so that our young people don't go from the schoolhouse to the courthouse.

**Levy** – Economic Development and growing our tax base; we can take care of most of the problems that we have discussed by bringing in more money. I will show residents and businesses how they can increase the value of their businesses which will create a higher tax base. Attracting new business to our City is a priority as well as helping current businesses find the funds to improve their buildings. Raising residential property values 20% would bring in an additional \$2.5 billion and raising commercial values by 20% could bring in an additional \$4 billion. With more money we can fund more projects.

**Asseff** – I agree with Josh. We need economic resiliency; that is what will keep our city sustained. It is our biggest issue – we must balance the budget and build our reserves. That is what will pay for safety and our other issues.

**Message from the Owner, Hollywood Great Clips**

Inside Hillcrest is one of our favorite vehicles to advertise in. We feel that we can really connect with our customers here. The many compliments we have received from Hillcrest residents have been gratifying, and we thank you for your business. Many people are surprised that a great haircut can be affordable. The "secret" to the quality haircut you get at Hollywood (and Pompano) Great Clips is twofold; first, we only hire quality stylists who typically have many years of experience - not just out of school.

Secondly, it is all based on our Great Clips cutting system and the detailed notes we keep. It makes it easy for any Great Clips stylist to understand the previous cut. I had been a Great Clips customer for many years before we bought the franchise. I went to Great Clips because I knew I would get an affordable quality haircut every time. I found that at Great Clips, it really didn't matter who cut my hair which meant I could get in and out faster. Now as an owner, I understand how and what we can accomplish at Great Clips that other salons cannot.

We have had several struggles over the past year, but we get better each day. Some of our struggles have been with making sure we have the right team in place to serve our customers. We have had to make some changes recently to ensure that we are providing superior service to our customers. With these changes I am confident that we have the best team in place that we ever have had. We are much stronger today than we were last week and we look forward to seeing you at Great Clips!

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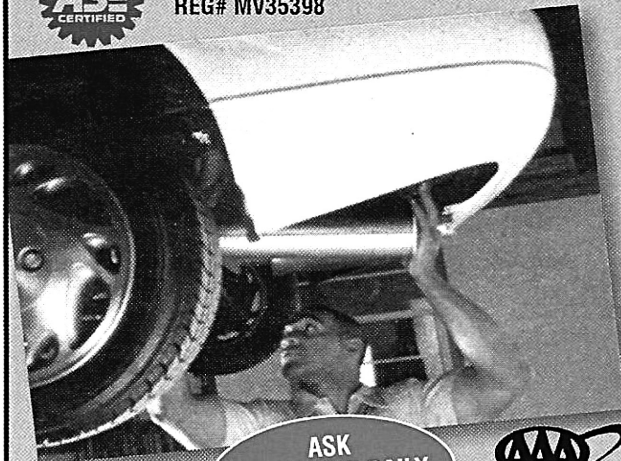
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Continued from Pg.6

Besides the Presidential Election, these two Surtax Questions may be the most important thing on this November's Ballot. We have seen the great things that 58 other Counties in Florida have been able to accomplish with their surtax revenues, and we cannot allow our community to be left behind.

I think that this penny can accomplish a lot, and it will do so without hitting too many people in the pocketbook. One penny on every dollar means that if Zolla Masket and I go out to dinner, and we run up a \$100 bill, the current bill with tax is \$106. With this surtax, that only increases our total one dollar to \$107. At the same time, if Zolla buys \$100 worth of groceries at Publix, or picks up \$100 worth of prescriptions at Walgreens, there's no increase in tax. That's a good deal.

I know that many residents in Hillcrest came down to Broward County at a time when South Florida was a quiet place to retire. Now, we're a major metropolitan area, and we are growing bigger and stronger each and every year. As we look forward to the challenges we face here in building a sustainable resilient Broward County, I know that we will need the funds to deal with the challenges posed by climate change. I know that we will need the funds to make adequate investments in a public transportation system that works for the next million residents.


-Beam

**PS. Wishing you all a Happy Thanksgiving. This has been another great year with so much for us to be thankful for.**

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**FOR SALE:**

One of our neighbors on Washington is having an estate sale. Some of the more interesting items include:

- 60 gallon salt water aquarium which includes a pump, all supplies and some cool fish
- Solid wood L-shaped desk with built-in file cabinets

500 CDs from "A to Z" (AD/DC to ZZ Top!)

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• • • Hillcrest and FHA Loans • • •

As some of you know, two Hillcrest buildings used to be FHA approved; buildings 10 and 16. Building 10's approval expired some years ago and building 16 just expired in the past couple of years. FHA loans may require a smaller down payment but the association by-laws rule. So even if someone can get an FHA loan, they still need to have 10%-20% cash equity to close. FHA loans have stricter guidelines because they are government backed so buildings that have a lot of renters or snowbirds may not qualify. Actually, most condos do not qualify. Even if a building has reserves, a bad board can harm a building financially and FHA doesn't want to take that chance. Therefore, if someone has enough for a down payment, it is easier to get a conventional loan when buying a condo.

The inability for Hillcrest condos to qualify for FHA loans means that our older residents cannot get reverse mortgages which would help some of them out greatly – and contrary to what some of you have been told, does NOT harm the building. We heard that one ignorant building president actually said he doesn't want FHA and VA loans in his building so he can “keep out low income people and Veterans.” There are a lot of people out there with great jobs and good incomes who do not have a lot of money for a down payment. And I am not even going to dignify that offensive comment about our US Veterans. I just told him that most building by-laws require a down payment so he would get his wish.

Below is a recap of the proposed FHA changes that will be coming out in the next 90 days. These changes are still pending HUD's issuance of a mortgagee letter addressing this topic. The biggest changes are:

1) making it easier to obtain recertification of projects that are expired;

2) decreasing owner-occupancy requirements; and 3) some flexibility with the amount of commercial space. What does not change is the requirement for projects to be on HUD's approved condo list in order to do FHA financing. Lenders will still have to go thru HUD for those approvals.

HR 3700 was passed by congress and signed by Obama in July. HUD/FHA has 90 days to issue a mortgagee letter. We are awaiting this. Here are the points of change that will be affected:

**The Housing Opportunity through Modernization Act of 2016 requires FHA to issue new regulations according to the following:**

- Make recertification substantially less burdensome than original certifications. The FHA must consider lengthening the time between certifications for approved properties and allowing information to be updated rather than resubmitted.
- Provide additional flexibility for associations with commercial space. FHA must make decisions regarding exemptions to the current commercial space requirements and must consider factors relating to the economy of the locality in which the property is located.
- Cease and desist from rejecting condominiums that use transfer fees to fund association operations.
- Decrease the required percentage of units that must be occupied by the owners as a principal residence or a secondary residence.

*Continued on Pg.14*



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**Brian “Million Dollar Man” Gaiefsky**

The Master of the Deal. He can price, show, stage and negotiate top dollar for your property. Good-looking, smooth-talking and not bad at Jeopardy. Definitely good at golf and calling football plays, he is the guy you want on your side when you are buying or selling. It is said that Brian can sell ice to an Eskimo; a skill that was wasted here in South Florida so he switched to Real Estate. Conversely, because his forte is the psychology of selling, he is also great at finding, assessing and negotiating properties for buyers. His catchphrase is “I love it when a deal comes together.” Whichever side he is on, everyone wins.



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## 12 CRITICAL STEPS TO EFFECTIVE SPECIAL NEEDS PLANNING

Special Needs Planning is extremely important for any family caring for a disabled child or adult. A disability can be diagnosed at birth, appear in an adult, or develop at any age by illness or injury. This means Special Needs Planning may be required at any point in a loved one's lifetime.

Advanced planning can ensure that important public benefits are not jeopardized. In a crisis situation, however, fewer options may be available to protect present and future needs of a person diagnosed with a disability.

1. Plan before things reach the crisis stage. Talk to an attorney who is experienced in **Special Needs Planning** to make sure that important documents are in place and in order. Using an attorney who is unfamiliar with the laws that govern special needs trusts and government benefits may result in loss of benefits, financial hardship, and diminished quality of life for the disabled loved one.

2. A **Special Needs Trust or Supplemental Needs Trust** may be established. Many parents or loved ones of disabled persons want to provide the best possible care, but this care must be provided in the proper manner. An outright gift or transfer of assets to the disabled loved one can result in the loss of critical government benefits. In effect, something meant to improve the loved one's life can result in an unwanted disruption in services. Special Needs Trust and Supplemental Needs Trusts are vehicles for the parents and loved ones of disabled persons to make gifts or outright transfers for the benefit of their disabled loved one without fear of jeopardizing critical government benefits.

3. A current **Will** should be developed for the parents and/or loved ones of the disabled person. The Will should name the Special Needs Trust rather than the person with the disability as the beneficiary.

4. Review existing **Beneficiary Designations** for insurance policies, annuities, retirement accounts, or transfer on death accounts. Anything that includes transfer on death or payable on death designations should be updated. The Special Needs Trust should be named as the beneficiary instead of the person with the disability.

5. Parents of a minor child with a disability should have **Powers of Attorney** in place for **financial and healthcare matters**. They should also consider establishing a standby guardian for their child in the event the parents become unable to care for or make decisions on behalf of the child.

6. A **guardian or caregiver** should be appointed to step in if the parent is no longer able to provide care or make decisions on behalf of the disabled child. The family should discuss whether or not other members of the family would be appropriate caregivers and if they are able and willing to provide such care.

7. If a child with disability is 18 years of age or older, that child should have their **Powers of Attorney and Will** in place. In addition, if the child is not expected to be able to live independently, a guardianship may be necessary.

8. A Summary of Our Wishes should be developed. This will guide future caregivers, trustees and family members; it will provide a seamless transition in the level of care for your disabled child.

9. Participate in goal setting related to housing, post-high school vocational planning, and recreational and lifestyle decisions.

Addressing these issues early and completely will ensure that opportunities for a full and rewarding life are not missed.

10. Develop an understanding of your disabled child or loved one's **eligibility for public benefits**.

11. Plan to utilize **public benefits, governmental and community programs** and other services to increase the quality of life and opportunities for your special needs child or other loved one.

12. Arrange for **health insurance**. A child turning 18 should apply and be approved for **Social Security benefits**, plus Medicare and Medicaid. Over the course of a lifetime, the Medical Assistance insurance provided through Social security is far more valuable than the income received through Social Security.

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Then the bookkeeper informed us they were not paying for their ads in Inside Hillcrest. When contacted, Alayn the owner promised several times to bring the account up to date and failed to do so. Because of their lack of integrity and poor business practices, we cannot in good conscience recommend Biscayne Glass services. If they do not live up to their obligations with us, we cannot guarantee they will do the right thing by our residents or our buildings.





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*Continued from Pg.11* **Hillcrest and FHA Loans**

- Beginning on July 29, 2016, FHA will have 90 days to issue its new regulations. If FHA fails to issue regulations within this time frame, the owner occupancy requirement will automatically decrease from 50% to 35%.

**What is the difference between Conventional, FHA and VA loans?**

**Conventional Loans**

When you apply for a home loan, you can apply for a government-backed loan (such as a FHA or VA loan) or a conventional loan, which is not insured or guaranteed by the federal government. This means that, unlike federally insured loans, conventional loans carry no guarantees for the lender if you fail to repay the loan.

For this reason, if you make less than a 20% down payment on the property, you'll have to pay for private mortgage insurance (PMI) when you get a conventional loan. (If you default on the loan, the mortgage insurance company makes sure the lender is paid in full.

Conventional mortgage loans must adhere to guidelines set by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) and are available to everyone, but they are more difficult to qualify for than VA and FHA loans. (Since there is no government insurance, conventional loans pose a higher risk for lenders so credit and income requirements are stricter than for FHA and VA mortgages).

Generally, you can get a conventional loan if you:

- have good credit
- have a steady income, and
- can afford the down payment.

**FHA Loans**

A FHA loan is a loan insured by the Federal Housing Administration (FHA). If you default on the loan, the FHA will repay the bank's loss. Since the loan is insured, the lender can offer you good terms including:

- a low down payment (as low as 3.5% of the purchase price)
- the financing of some closing costs (which means they are included in the loan amount), and low closing costs.
- This type of loan is often easier to qualify for than a conventional mortgage and anyone can apply. However, FHA loans have a maximum loan limit that varies depending on the average cost of housing in a given region. Also, you'll have to pay MIP (mortgage insurance premium) as part of an FHA loan. (Conventional mortgages have PMI and FHA loans have MIP.) The premiums that

borrowers pay contribute to the Mutual Mortgage Insurance Fund. FHA draws from this fund to pay lenders' claims when borrowers default.

**VA Loans**

A VA loan is a loan guaranteed by the Veterans Administration (VA). This type of loan is only available to certain borrowers through VA-approved lenders. (The guarantee means that the lender is protected against loss if the borrower fails to repay the loan.) VA mortgage loans can be guaranteed with no money down and there is no private mortgage insurance requirement.

**To get a VA loan, you must be:**

- a current member of the U.S. armed forces
- a veteran
- a reservist/national guard member, or
- an eligible surviving spouse.

**VA Home Loans and FHA Mortgages Have Similarities and Differences VA Home Loans Require:**

- As little as no cash down within conforming loan limits (again, condo down payment requirements must be met).
- No monthly private mortgage insurance premiums
- A VA funding fee between .5 and 3.3% (some borrowers exempt)
- Relaxed qualifying standards (remember these are government backed)
- Flexibility for all closing costs and up to 4% concessions may be paid by seller
- Owner occupancy only (not a second home or investor purchase)
- VA benefit eligibility – a criminal record could negate the eligibility

**FHA Mortgages Need:**

- 3.5% minimum down payment
- Upfront mortgage insurance payment of 1.75% (just .01% for price-cut FHA Streamline)\*
- Monthly mortgage insurance premiums for a minimum of 5 years for most
- Relaxed qualifying standards
- Flexibility for all closing costs and up to 3% concessions may be paid by seller
- Owner occupancy

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# RE-ELECT COMMISSIONER BLATTNER



Two Commission meetings, a CRA meeting, and two Public Hearings on the Budget. Here are some of the highlights.

At an earlier meeting, Public Utilities proposed an expenditure of more than \$8 million to replace the devices that send telemetry to the City from your water meters. These devices are failing and, while under warranty and not costing us any hard money, this item was withdrawn and will not be brought back until next year. The Beach CRA received approval to apply for a planning grant for a linear park that would be along the Intracoastal running north of Hollywood Blvd.

The Downtown CRA established a grant program for single family residences who want to improve their properties. These grants require a match and are not paid until the project is completed. A similar program in the beach district has been in place for a long time. You may recall that the BCRA investment of about \$350,000 has had a return of over \$700,000.

We approved an agreement with the School Board to provide School Recourse officers. The grant, however, covers less than 50% of the true cost and the rate has not increased in years. I have asked for at least an annual CPI adjustment. Passed, over my objection (and the Mayor's): an Ordinance change that would require any home improvement over \$60,000

to also improve landscaping, whether or not the improvements are to the interior or the exterior of a home. My argument (and I am still convinced this view is correct) is that if all the work is interior and does not change the footprint of the house, there is no reason for requiring additional landscaping. Unfortunately, Mayor Bober and I lost on this one. We will live to fight another day, but only 30 more such days for Peter.)

Approved a revised Design change for the Great Southern/Block 40 project. The only change was to the distribution of units, as a hotel will be included in the plan, with a subsequent reduction in the number of commercial units. Ground breaking is scheduled for next year. Special Taxing District for Emerald Hills west of 46th will be coming forward at the October 21 meeting. Moved that a member of a pension board be removed for having misrepresenting himself at board selection. I lost that one, too...surprisingly. Hmm.

Approved 2017 Budgets for City and CRA. No rate increases.

**FAREWELL**

Our City--and I--lost a good and valuable friend recently when Mel Pollak passed away. Great guy, positive, analytical, leader, world traveler. Member of Police Pension Board. I will really miss him.

South Broward High School's Wind Band will be performing at Carnegie Hall in April 2017. Part of this great band showed up at last meeting and I presented them with \$100 check to help achieve their goal to take all members.

Real Estate Update. Realtor Bill McConnell reports that commercial vacancies are down in Hollywood and rental rates are up.

Big meeting October 6 at the Broward Convention Center sponsored by South Florida

**AN OPINION – Submitted by Cindy Abraham**

*As I have mentioned, I am lucky enough to have friends who are way smarter than me so not only do they send me jokes that are truly funny but they send me articles that make me think. The following is my "Cliff Notes" version of a blog written by a man named Tobias Stone who starts it out by stating:*

*" It seems we're entering another of those stupid seasons humans impose on themselves at fairly regular intervals. I am sketching out here opinions based on information, they may prove right, or may prove wrong, and they're intended just to challenge and be part of a wider dialogue. My background is archaeology, so also history and anthropology. It leads me to look at big historical patterns. My theory is that most peoples' perspective of history is limited to the experience communicated by their parents and grandparents, so 50-100 years. To go beyond that, you have to read, study, and learn to untangle the propaganda that is inevitable in all telling of history." Stone goes on to say:*

History has shown us that every so often, a charismatic narcissist emerges who uses passion, anger, and rhetoric – an egotist who feeds on the crowd and creates a cult around himself. These "leaders" fan flames of hatred until things spiral out of control. Trump won against the other Republicans in debates by countering their claims, by calling them names and dismissing them. By mocking groups who have had to fight for basic rights throughout history – women, immigrants, minorities and the disabled – he grew stronger.

Not those who fought for all of our rights, our U.S. Veterans, escaped his disdain.

You can blame society, politicians, the media, for America getting to the point that it is ready for Trump, but the bigger historical picture is that history generally plays out the same way each time someone like him becomes the boss.

We are entering a bad phase. It will come in ways we can't see coming, and will spin out of control so fast people won't be able to stop it. Historians will look back and make sense of it all and wonder how we could all have been so naïve. It's easy to jump to conclusions that oppose pessimistic predictions based on the weight of history and learning. People who see that open societies, being nice to other people, not being racist, not fighting wars, is a better way to live, generally end up losing the fight against those who think and behave otherwise. The former don't fight dirty. They are terrible at appealing to the populace. They are less violent, so end up in prisons, camps, and graves.

On a wider stage, zoom out some more, Russia is a dictatorship with a charismatic leader using fear and passion to establish a cult around himself. North Korea and Turkey are there too. Hungary, Poland, Slovakia are heading that way and across Europe more Trumps and Putins are waiting in the wings, waiting for the popular tide to turn their way. So it almost feels inevitable.

It will be unpleasant for those living through it; maybe even unravel into being hellish beyond imagination. Humans will come out the other side, recover, and move on. The human race will be fine, changed, maybe better. But for those at the sharp end—for the thousands of Turkish teachers who just got fired, for the jailed Chinese journalists and human rights lawyers in prison in Iran, for the Russian dissidents in gulags, for people lying wounded in French hospitals after terrorist attacks, for the helpless populace of Aleppo and for those yet to fall, this will be their Somme.

We need to beware not to become divided, we need to avoid getting lost in arguing through facts and logic, and counter the populist messages of passion and anger with our own similar messages. We need to understand and use social media. We need to harness a different fear. Fear of another World War nearly stopped World War 2, but didn't. We need to find a way to bridge from our closed groups to other closed groups, try to cross the ever widening social divides.

Ignoring and mocking the experts and fact-checkers, as people are doing around Trump's campaign, is no different to ignoring doctors and scientists who warn about the dangers of smoking. A little thing leads to an unstoppable destruction that could have been prevented if you'd listened and thought a bit. But people smoke, and people die from it. That is the way of the human.

## LEADERSHIP TRAINING 101

In the last issue I mentioned I taught Leadership Training for Tony Roma's and JetBlue Airways. So what did I teach in leadership training? Managing costs, interviewing and hiring, coaching and counseling, supervisory skills, communication skills – the usual. The most basic skill I trained was how to shake hands.

I meet business people constantly attending up to 10 business events every month. It still amazes me at how many people I meet that do not know how to perform a basic American handshake. The question is, I guess, how and when does one learn how to shake hands properly? I say "American" because different cultures have different views on the proper way to shake hands.

A good old American proper handshake involves a crook-of-thumb to crook-of-thumb, two firm (not crushing) quick shakes, and release. Holding on to the other person's hand any longer and it'll get weird! Everyone should know how to properly shake hands.

A successful business person even takes the time to know the proper way to greet those from other cultures. More reserved

cultures may have a handshake that involves a light fingers-only shake. Bowing (ojigi) is an important custom in Japan. People commonly greet each other by bowing instead of handshaking. Some cultures may have handshakes that involve both hands or even a grasp of the arm. And yet others include a quick hug.

If you are thinking, "Why is she going on and on about this?" I can assure you that a proper handshake makes an impression – positive or negative. Shanking someone's hand that feels like a limp fish or being on the receiving end of a guy who makes you feel like arm wrestling is his next move, can be very off-putting.

For job applicants it is a crucial skill. If the job involves representing your company with the public, an improper handshake can make the difference between landing the job or not.

Some people would ask, why isn't such a simple but important skill taught in schools?! Our poor teachers, not only do we expect them to impart knowledge to our children, but we want them to raise them too!

If your business depends on personal contact, a proper handshake can be crucial part of your everyday business etiquette.

If you have kids, it is never too early to teach them a skill that will make them memorable in a good way. Add handshaking to "ma'am", "sir", "please" and "thank-you" and you will be pleased and proud at what a difference it can make in their lives.



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# The Kitchen Korner

by Cindy Abraham



## BLESSINGS FROM THE GARLIC GODS

The final harvest of the year for garlic is late August so let's take advantage of timing. The new bulbs should be in your stores by now.

### GREAT FRIED CHICKEN (it's got garlic...)

- 2 TBS Canola oil (and lots more for frying)
- 2 minced garlic cloves
- 2 TBS garlic powder
- 2 TBS dried parsley
- 5 chicken breasts or thighs, skin on
- 2 large eggs
- 1 TBS garlic salt
- 1 1/2 cups flour (divided use)
- 3/4 cup crushed panko



Preheat oven to 275. Whisk 2 TBS canola oil with minced garlic, garlic powder and dried parsley. Wearing gloves, rub the mixture all over chicken, lift skin with your finger and stuff some of the mixture underneath. Place chicken pieces on baking pan and bake in preheated oven for 45 minutes.

While chicken is baking, set up 2 wide bowls (or pie plates) and a large plastic bag. In the first bowl pour in 3/4 cup flour. Second bowl, whisk eggs with garlic salt. In plastic bag, mix 3/4 cup flour with crushed panko crumbs and remaining 1 TBS each of garlic powder and parsley.

Heat 2 inches of canola oil in a skillet until it reaches about 375 degrees. Dust the chicken pieces with the flour, dip in the eggs mixture and shake off excess and then shake to coat in plastic bag with flour/panko mix. Have a paper towel covered plate ready next to stove for finished product.

Put chicken in hot oil and cook for about 6 minutes. Turn and cook for another 4 minutes. Place on paper towel lined plate to drain. Serve.

### IT'S ABOUT THYME - ORANGE CHICKEN with BABY CARROTS

- 4 chicken leg quarters
- 2 TBS finely chopped shallot
- 3/4 cup fresh-squeezed orange juice (or from concentrate)
- 1 TBS thyme leaves
- 2TBS oil
- 1 TBS butter

Score the chicken and season with salt and pepper. Heat a large oven proof skillet over medium-high heat. Add oil and brown chicken, skin-side down. Turn and transfer the pan to the

oven. Roast the chicken for 16-18 minutes (cooked through). Transfer to plates and keep warm while making sauce.

Place skillet with pan juices back on stove top burner, add the shallot and cook until translucent. Add thyme and stir leaves into shallots. Add orange juice, stir and simmer until reduced by half. Remove the pan from the heat and whisk in butter. Pour over chicken and serve.

### Baby Carrots

- Package of baby carrots
- 1 TBS thyme
- 2 TBS canola oil
- 1 TBS honey
- 1 TBS white wine or rice vinegar
- Salt and pepper



Preheat a baking sheet in a 450 degree oven. In a large bowl, toss carrots with thyme, oil, honey and vinegar. Season with salt and pepper. Transfer to preheated baking sheet and roast; stirring occasionally, for about 30 minutes or until carrots are tender and brown all over.

### MAKE IT MEDITERRANEAN - CHICKEN PROVENCAL

- 4 boneless skinless chicken breasts (or thighs)
- 1 cup diced red onion
- 4 anchovy fillets, mashed or use the anchovy paste
- 1 1/2 cups diced plum tomatoes or sliced grape tomatoes
- 3 minced garlic cloves
- 2 tsp dried thyme
- 2 tsp olive oil (plus spray the pan with olive oil Pam)
- 1 tsp balsamic vinegar
- 8 pitted black or Kalamata olives halved

Spray the skillet and add the olive oil. Brown the chicken on each side. While the chicken browns, mash the anchovies in a bowl and add the tomatoes, garlic and thyme. When the chicken is brown, lower the heat and pour the contents of the bowl into the skillet. Cover and simmer for 5 minutes.



Remove the chicken and plate. In the skillet, add the vinegar, oil and olives and season to taste. Pour over chicken and serve.

# NEED OR NEEDY?

**Mike George Brahma Kumar UK, London**

*Submitted by Etta Stevens*

You will agree that there is a vast difference between having a need and being needy. A person who is aware that they have a need to be met, and is taking steps to meet that need, can be self-confident, self-aware and know their purpose. A person who is needy will very often be dependent and rely on others for approval or confirmation.

**Babies and children are needy, yet they have a reason to be. They are young and inexperienced. They are completely vulnerable, reliant on parents and elders for their welfare and upbringing. The poor and homeless are needy for other reasons. However, what excuse do adults who are capable of creating a life for themselves have? Why do we find ourselves so needy in relationships?**

What is neediness? Neediness is a constant wanting of approval from others for what we do and who we are. And in this way it is a form of seeking attention from others, even if we do not deserve it. The person who is needy, will often 'rob' others of their peace and sanity, with a queue of unnecessary questions, pitiful pestering or exaggerated reports of ill health.

People who are needy will always compare themselves with others. When it comes to relationships, the needy one will often put themselves first and not consider the needs of the other. Their need to be number one exceeds their respect for loved ones. Then there is the other side of the coin, whereby the needy one can put themselves last due to a severe lack of self-respect and fearing the opinion of others. They do not feel capable enough to be the one ahead. The root of both cases is the same however – Ego! In this way the relationships become weighed down as everyone tries to please the needy one.

It is good to appreciate others and have a sense of interdependency (not dependency). To be clingy and attached only creates conflict and turmoil in relationships. No one likes to be on the receiving end of an insecure and demanding person. Neediness is a pattern that most likely developed early on. Perhaps parents or teachers could not give us the attention we needed. Perhaps friends were too selective about their choices and we were the ones left out.

Neediness arises from a state of insecurity, and could be due to many reasons. Suffice it to say, if we are suffering from neediness we need to get to the root of it. Only we can be truly honest with ourselves. Fulfilling neediness may appear to be a quest to fill oneself with the acquisition of physical objects, titles, accolades or credentials. It may manifest in addictions of all kinds. Yet it is definitely stemming from a 'hole in the soul' that needs to be filled and not just the empty wallet.

When one is full and content, one needs nothing. Say for example, you have just been to a lovely dinner and eaten a five-course meal. Thereafter someone offers you a delicious slice of a cream cake. You would be so full, that you would have to decline it, even if it was your favorite. In the same way when I the soul am full, meaning that I know and recognize my true worth, when I am in total awareness of what I am made up of, then I do not need anything from any one else. When we forget, it is as good as not having. When we forget that we have a torch or a pack of tissues in the handbag, its as good as not having them. In the same way we have forgotten that what we need we already have here in side of us. If we are seeking love, peace and respect, it is right here... inside... just stop and LOOK. Just as you would stop to look in your handbag!

Once I have tapped into the qualities and powers of the soul, the need is met. Anger, greed, attachment, ego and lust, are all due to the fact that I have not found myself. I am still looking for myself outside of myself. In this way could we not agree that we have abandoned 'ourselves'? We left our own (inner) kingdom in search for someone else's, where we believe we may find more! But that is an illusion. As we rely on others for our fulfillment, we drain them and the relationship, and we can never feel whole and full. It's Time... to recognize our self worth and to know that our needs are already met!

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