



October Inside Hillcrest

HILLCREST COMMITTEE UPDATE 10-11-2014

After approximately 4 hours of negotiations between the Committee, both with and without our attorney, on the one hand, and the Purchaser (developer if you prefer) both with and without their attorney, on the other hand, we have finally reached what



we all regard as a satisfactory meeting of the minds on a "deal."

Before getting to the details, let us state that we pointed out to the Purchaser that, just as their representatives are not responsible for advancing the Hillcrest position to their investors, the presidents of the 24 associations of Hillcrest are not bound to advance the purchaser's position. Our duty and our job is, first and foremost, to negotiate the most favorable deal possible for Hillcrest, and, second, to make the facts fully known to the presidents and residents of Hillcrest so that all could make the most informed decision possible when voting.

Our situation and that of the purchasers falls into two basic categories:

1. It is a fact that the reality of the situation does not permit the Golf Course or the Country Club to remain operative for very long. The reasons are several, but they can be boiled down to a few simple facts: **a)** since the Pipe Fitters have sold both the Diplomat Hotel and the Diplomat Country Club and golf course to the Purchasers, the Pipe Fitters no longer have a strong presence or incentive to continue with Hillcrest operations, and, **b)** since the Hillcrest Golf and Country Club is a money losing proposition, it makes no sense to continue operations. The logical conclusion is that the Hillcrest Golf and Country Club will be shut down.

2. The Purchasers have not yet closed their deal for the purchase of the Hillcrest property. They are not required to close the deal unless and

until two things occur: **a)** an approval of the plan by the Hollywood City Commission for the new development plan; or **b)** a renewal by the Hollywood City Commission of the original development plan.

So what is the "Plan?"

A. Approval Vote: The Purchasers **will** be able to develop the 18-hole golf course for residential and recreational use.

i) As structured now, the Purchaser has arranged with the Pipe Fitters to pay Hillcrest Associations, an initial sum of money in the amount of \$500,000, as a partial payment of the three (3) million dollars to be paid at the time that the voting is completed. These funds will be released to us without any restrictions and could be utilized by the 24 Associations. The balance of \$2.5 million would be paid on final approval by the City Commission. No waiting until building permit issuance for final payment. Note: The Purchaser estimates that the city's approval will be within 7-9 months from the approval.

Special note: Approval documents, if proposal passes the Hillcrest vote, will be escrowed (held in trust) by our (the Associations') attorney pending approval by the city. If the city refuses to approve the plan, the approval documents **will not** be recorded and the status quo will be maintained. The 18-hole golf course will not be released from the restrictions, but the association will get to keep the initial \$500,000 paid at voting

ii) The sums paid to the individual associations will be for remediation and will be tax-free. The previous deal was not necessarily free of income tax liability.

iii) The Purchaser will build a gated community park for the exclusive use of all Hillcrest owners (including new homeowners from the proposed development) with lakes, walking paths and benches/rest areas. The cost of maintenance would be borne by the new homeowner's association at no

expense to existing Hillcrest associations. The Hillcrest associations will have representation on the governing body for the recreational facilities.

iv) Following the preparation and the site-development of the 18-hole golf course parcel the first order of business will be to develop and complete the park, so that present residents and owners can have the most immediate benefit of the transaction.

v) The Purchaser will build two clubhouse structures, one for the exclusive use of the newly developed homes and one for the use of all Hillcrest owners. While the one for all Hillcrest owners will be available to the new owners as well as the owners of the 24 associations, it is important to note that the new owners will have another facility, and that they will be paying for all of the costs of operation and expenses of both facilities. The facility for the benefit of the 24 associations and their owners will be approximately 3800-4000 square feet in area, have a full kitchen, and be completely decorated and furnished at the expense of the Purchaser. The building will have an outside barbecue facility as well. It will be divisible into two or three separate rooms so that it would be possible to have multiple functions/meetings at one time. Additionally, the Purchaser will build tennis courts and bocce ball courts to be used by the new owners as well as the owners of the 24 associations. All to be maintained at the expense of new owners.

vi) The purchaser will redesign and update and unify all entry signs and monuments to the Hillcrest community.

vii) The Purchaser presently is the owner of the Diplomat Golf and Country Club. Owners of Hillcrest condominiums will have privileges of use at the Diplomat Golf and Country Club at discounted rates. Golf greens fees will be 20% off, dining, tennis, lodging, marina and other services will be 15% off.

viii) Any and all property damages,

See **UPDATE** on page 5

IN MY OPINION

BY SHANE KRAMER

Going back to the election for Governor in 2010, a new name popped up in the political scene. A guy named Rick Scott. Scott promised a new outlook for the state and lots of changes. He ran as a conservative republican and seemed to be a nice guy that had a lot to offer. He promised to solve the problems in our schools, promised new employment, care and programs for our seniors and he promised he knew how to do all this because he was a self made millionaire in a business he had created. He spent gobs of money, mostly his own, for campaign ads and TV and out spent his weaker opponent. It was a close race but he won. He spent \$75 million of his estimated personal wealth of \$218 million.

In 1987, Scott and two business partners co-founded Columbia Hospital Corporation and in 1989 Columbia merged with Hospital Corporation of America which became Columbia/HCA and became the largest private for-profit health care company in the United States. Scott would buy hospitals that were not solvent or poorly run and bring them into the corporation under the Columbia/HCA banner. As the corporation grew larger, Scott began to buy up financially stable hospitals and expand his network of health care facilities.

By 1997, The corporation was making \$23 billion in revenues and had 285,000 employees. They were in the top 50 of America's companies and in

the top 100 world wide. Quite a huge growth in just 10 years from their start-up. In March of 1997 the Internal Revenue Service and the Health and Human Services served search warrants on the HCA headquarters in Texas. After the investigation of HCA was underway, the Board of Directors put pressure on Scott to resign as CEO of the corporation. Scott was paid nearly 10 million in a settlement and had 10 million shares of HCA stock which were worth over \$350 million.

HOW DID HE DO IT?

Early on, HCA made incentive deals with doctors offering kickbacks for using health care agencies owned by HCA, ordering testing that was not necessary, filing false data about use of hospital space and all the while it was charging Medicare and medicaid for testing and care that was not being administered.

- The company was billing Medicare and Medicaid and other federal programs for tests that were not necessary or had not been ordered by physicians
 - The company attached false diagnosis codes to increase the reimbursement to the Hospitals
 - The company was illegally claiming marketing and advertising as community education
 - The company billed the government for home health care for patients who did not qualify to receive them
- HCA backed their claims with false

reports and by inflating the seriousness of diagnosis of their patients. By the end of the investigation HCA was cited for 14 felonies and fined over \$881 million. This was the largest fraud settlement in US history and it all took place with Rick Scott at the helm cooking the books.

In 2000 in yet another law suit and investigation, Scott was called to give a deposition and when questioned he invoked the 5th amendment 75 times. He claimed that he did not understand the question or didn't think the question were concise enough.

The Governater

In 2010 Scott ran against Alex Sink the Democratic candidate for Governor and won by a slim margin of 68,000 or about 1.25%. Not much of a margin considering he spent \$75 million to defeat Sink who had spent \$28 million on the campaign advertising. Scott denied his involvement with HCA and the huge settlement with the US government when the media began to question him.

Early in 2011, Scott rejected \$2.3 billion in federal funding to develop a high-speed rail line between Tampa and Orlando. Florida was in the throes of statewide unemployment at that time and the money would have assured that thousands of jobs would become available.

The big question is why Scott turned down that federal funding.

Among Scott's many other failures

See **IN MY OPINION** on page 12

Volunteer to Make a Difference

If you are looking for a rewarding way to help children while also showing your support and appreciation of Joe DiMaggio Children's Hospital, we are looking for you. Being a volunteer at Joe DiMaggio Children's Hospital is a great way to get involved.



Volunteers make a tremendous impact in the lives of our patients and their families. There are many volunteering opportunities available, including:

- Volunteering at the hospital
- Volunteering at fundraising events

- Joining the Patient and Family Advisory Council

Volunteering at the Hospital

Please go to our website at jdch.com download, read and complete the volunteer application. To schedule an interview, please call Volunteer Services at 954-265-5940. Please bring a copy of your completed application to the interview.

We believe in matching our volunteers and assignments, based on skills and interests. Interviews are conducted to ensure an appropriate placement.

Our volunteers:

- Greet visitors as they arrive and

register

- Escort families around the hospital
- Provide office administrative support
- Help visitors and families in the Family Resource Centers and Family Rooms
- Assess the comfort needs of families on the many units
- Help patients with their academic work in our classroom
- Assist our Child Life Specialists in playrooms and teen rooms
- And do much more!

Thank you and we look forward to hearing from you soon!

Mark Your Calendars! Come the Fair!

St. Maurice Fair Runs October 30-November 2

For the past 45 years, St. Maurice Church at 2851 Stirling Road (Between I-95 and SR 441-North side of Stirling) has held a "Country Fair" where the proceeds have helped to feed hungry people throughout our county, state and world. Last year's fair was mostly rained out so this year's fair needs your help!

Raffle Tickets now available. \$5.00 gets 6 chances to win \$5,000 - 1st prize, \$500 2nd prize and \$250 3rd prize. See Meredith Schuster (checks payable to St. Maurice Country Fair drawing will be held on 11/2/14 - you do not need to be present to win)

Donations being accepted:

- *Useable, clean household items, furniture, clothing, books, music/movies, electronics, toys etc. for the giant White Elephant Sale

- Unopened Bottles of liquor for the Country Fair Bar

If it will fit in the back of my Fiat, call me and we can load up my car. (Meredith's cell: 954-249-5285) or drop off your donations at 2851 Stirling Road Saturday mornings from 8:00 a.m. - 1:00 p.m. between 9/25/14 and 10/25/14.

MARK YOUR CALENDARS & COME TO THE FAIR!

GREAT FOOD, ON STAGE - LIVE ENTERTAINMENT, RIDES, SHOPPING AND FUN!

Most of us have heard the story of the man who was walking a beach littered with washed up starfish and how he would pick one up and toss it into the ocean and when an observer asked what difference it would make, the man answered - "it made a difference to that one."

The St. Maurice Hunger Program has been feeding the hungry or providing fresh water to the thirsty for 45 years. We fund small projects that often go unnoticed by the large organizations or in some instances it fills a gap in the funding. For example, in India we have a project for 125 children that gets funded for 11 months by another nonprofit agency (don't ask me why only 11). For one month the 125 children depend on St. Maurice's Hunger Program. We make a difference to them.

Right in our backyard are two local projects where our funding is combined with other donations; Jubilee Center and Broward Outreach. I manage a project in Cochambamba, Bolivia. It is a home where 14 abandoned, often abused and dismally poor street children are provided for until other placement can be found. The Hunger Program is its main source of funding. Without it - without you, there would be 14 more starfish dying on that beach.

Currently, the Hunger Program has 22 projects with a budget of approximately \$100,000 per year. Each one has a local parishioner that oversees the delivery of the funding and stays in contact with the project. The annual Country Fair provides a large portion of that budget.

Over the four days of the fair, (Oct. 30 - Nov. 2) come and ride the rides, enjoy the live entertainment, eat the fabu-



St. MAURICE FAIR

October 30 & 31 (Thursday & Friday)
November 1 & 2 (Saturday & Sunday)

*Due to the relocation of the parish,
this will be the last fair held at:*

2851 Stirling Road
(North side between I-95 and State Rd. 7 (aka 441))
Dania Beach
(954) 961-7777

lous fair food, play the game booths, shop the plant, craft, and HUGE White Elephant booths and bring your family and friends for a wonderful time. Due to the relocation of the parish, this will be the last fair held at 2851 Stirling Road, Dania Beach on the north side between I-95 and State Rd. 7 (aka 441).

With every smile, with every dollar spent, you will "make a difference to that one."
- Meredith Shuster

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Funding for this event is provided in part by the Broward County Board of County Commissioners as recommended by the Broward Cultural Council and Greater Fort Lauderdale Convention & Visitors Bureau.

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To my friends and clients in Hillcrest and Beverly Hills: I know you are all aware that ACE Waste was acquired by Waste Management on April 1st and I recently completed the successful transition of all of the accounts.

I have since decided to move on to my next endeavor as VP of Sales for Southeast Landscape Management. Southeast is a premier full-service landscape management firm locally owned and operated, concentrating primarily on commercial properties in the Tri-County area. As you know, I have always taken great pride in customer service and the satisfaction of my clients is of my utmost concern, which I will continue to do so in my new role.

I would appreciate the opportunity to work with you again. Please call me if you would like to discuss new options for your Landscape needs.

My contact info is: Kyle Bolger, VP of Sales. Southeast Landscape Management. 954.937.7564. You can reach me by email at: kyle@southeastlandscape.com



Kyle Bolger
Vice President of Sales

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Sensory Stimulation Benefits Dementia and Alzheimer's

By Beth Tonge, Program Supervisor,
Majestic Memory Care Center

Annoying Habits! How can we deal with our loved ones when they look constantly bored, or persist in repetitive picking or constantly tap on hard surfaces? For those diagnosed with dementia or Alzheimer's Disease this can be quite annoying. At the same time, for many, this is an indication that they need stimulation. Repetitive behavior is a symptom of not being stimulated enough. How many of you hum to yourselves when you have nothing to do? Repetitive behavior stems from the same lack of stimuli. Ignoring these behaviors will result in it manifesting itself even more so.

Beth Tonge

Sensory stimulation activities are designed to arouse one or more of the five senses; sight, hearing, touch, taste, or smell. Photographs, sounds, textures, foods, and scents can evoke positive feelings and may help people living with memory loss recall special

memories from their past. Activity directors and in-home caregivers can provide sensory stimulation throughout the day in activity programming or as part of a daily routine.

Try some sensory arousing activities to get them out of this cycle. Singing old familiar songs is a way to get them, during this time, out of this habit. If you can, print out the songs and point to the words to enable your loved one to follow along. They may not sing with you at first, but you will notice a drop in the previous behavior.

Place bright colored objects or cloth in their hands. Show them to fold or roll up the cloth. The bright object will divert their previous behavior. Many bright toddler toys, as strange as it sounds, are great for your loved one to occupy themselves during times of boredom.

There are a variety of benefits of Sensory Stimulation. The benefits of sensory stimulation may include an improved mood and self-esteem as well as provide increased social interaction and engagement. In addition,

the person with Alzheimer's disease or some form of memory loss may enjoy a greater degree of relaxation and creativity, all of which enhance the overall quality of life.

Once you find which activity your loved one responds to positively, schedule that activity at the same time every day. Get them in a routine. Have the activity take place in the same room. Familiarity is also key to diverting your loved ones negative habits. Try stuffed animals or even dolls. You would be surprised how many diagnosed with this disease respond favorably to these items.

Try headsets with relaxing or familiar music. This too has yielded positive results.

For more ideas on sensory stimulation activities for memory loss feel free to email me at btonge@avantecenters.com. We at Majestic Memory Care Center in Hollywood would also love to hear your suggestions as to how you are able to keep your loved ones occupied. Please continue with those emails!

Hillcrest Committee Update: 10-11-2014

Continued from page 1
drainage issues and other issues arising from construction processes will be promptly corrected by the Purchaser and/or its contractors and sub-contractors at their expense.

ix) The Purchaser will use its best efforts to negotiate with the Tobin interests to relocate the school playground away from any residential buildings. In the event of a successful relocation the Purchaser will, if possible, release the road easement between buildings 15 and 16.

x) Additional amenities are to include enhanced street landscaping and such other street and community improvements as mutually agreed upon.

B. Disapproval Vote: The Purchaser **will not** be able to develop the 18-hole golf course.

The precise plan will depend on the Purchaser. If the golf course develop-

ment is not approved the Purchasers can elect to abandon the transaction, or go forward (if approved by the city) with the original plan. If the Purchasers elect to continue, but they do not build rentals, and since they don't feel that there is a market for high rise sales in Hillcrest, the Purchasers have announced their intention to sell the portion of the property previously designated for high rise construction to a developer for rental units. The golf course would cease to be maintained for all but mowing and cleanup. The city had previously approved the plan and would most likely approve this plan. Hillcrest would then be paid the three (3) million dollars previously agreed, upon the approval and issuance of a building permit. It is likely that the payment of the money would be taxable income to the associations at a rate of 33%-43%.

If the city fails to approve the plan,

the Purchaser will most likely abandon the project and the Pipe Fitters will remain the owners of the Hillcrest property.

The terms of the deal are not yet completely settled, but they are, in the main, as set forth above with but one or two matters to be finalized.

The Committee feels that it has completed negotiations and that these terms represent the most favorable deal possible.

The individual determinations of whether this is to be approved are up to the individuals voting. We have great faith that the owners will vote for what is best for the community.

Respectfully submitted:
The Committee of Five:
Rafael Antunez
Ray Chait
Jeff Ladner
Herman Mellotti
Mark Roth

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Tips on Safety for Home Computer and Gaming Systems

Courtesy of Housemaster Home Inspections

The number of incidents of overheating and fires involving computers systems as well as gaming systems is on the rise. For the safe use of notebook computers the Consumer Product Safety Commission (CPSC) provides the following recommendations that apply to both:

- Do not use incompatible computer batteries and chargers. If unsure about whether a replacement battery or charger is compatible, contact the product manufacturer.
- Do not use your computer on soft surfaces, such as a sofa, bed or carpet, these surfaces restrict airflow and can cause overheating. Computer batteries can get hot during normal use.
- Do not permit a loose battery to come in contact with metal objects, such as coins, keys or jewelry.
- Do not crush, puncture or put a high degree of pressure on the battery as this can cause an internal short-circuit, resulting in overheating.
- Dropping your computer, especially on a hard surface, can potentially cause damage to the computer and battery. If you suspect damage contact the manufacturer.
- Do not get your computer or battery wet. Even though they will dry and appear to operate normally, the circuitry could slowly corrode and pose a safety hazard.
- Follow battery usage, storage and charging guidelines found in the user's guide.

The CPSC also offers the following tips for safe gaming:

- Read the owner's manual for information on how to install and use the gaming device.
- Do not place the system on soft surfaces, such as a bed, sofa or carpeting that can block ventilation openings.
- Do not place the system in confined areas, such as an entertainment unit, bookcase or rack, unless the space is well ventilated.
- Do not install the system near heat sources, such as heat registers, radiators or heaters.
- Do not overload electrical sockets with too many devices.
- Do not expose the system to extreme heat or cold.
- Keep the system on a level surface.
- Turn the system off when not in use.
- Unplug the system in the event of storms or severe weather.
- Never use a game system with a damaged power supply cord.
- Only use accessories that are specified as compatible by the manufacturer.

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Are You a Young Hollywood Business Person?

By Mindy Fels

(Ed note: Since I am a smidge over 40, I am an "Associate" member of the Hollywood Jaycees. The Jaycee hall is just up the street and they have the most fun, inexpensive events – we rarely miss one. They also sponsor programs that help our less fortunate neighbors. Every year we take part in the back to school shopping- it is a blast - and the Thanksgiving basket program is an easy way to do donate goods for the holiday. If you are in business here in Hollywood, please check them out. And if you are free the night of Oct. 25th, don't miss Chupacabra! – see ad below.



The Hollywood Jaycees is comprised of young active citizens who are creating positive change right here in Hollywood. The Hollywood Jaycees is part of JCI Florida, the United

States Junior Chamber and Junior Chamber International. The Greater Hollywood Jaycees was incorporated in 1944 and this year marks the 70th year of their rich long-standing presence in the community. The mission of the Hollywood Jaycees is to provide development opportunities that empower young people to create positive change.

The Hollywood Jaycees provides opportunities for young people, between the ages of 18 to 40, to develop the skills, knowledge and understanding to make informed decisions and take action. As globally minded young people, we all have rights, responsibilities and share goals. The Jaycees find targeted solutions to local issues benefitting our communities, our world and our future.

The Hollywood Jaycees run several annual signature projects. The Back to School project sent 110 students in Hollywood Back to School with much needed supplies and uniforms in the form of a shopping spree for the students at Kmart in Oakwood Plaza. The Hollywood Jaycees sponsor the Santa float in the Candy Cane Parade on Hollywood Beach. The Hollywood Jaycees are currently collecting donations for their Thanksgiving Baskets project where 75-100 families will be provided a turkey as well as all the fixings for a full Thanksgiving Dinner. If you are interested in donating please visit www.thanksgivingfund.com for more information.

Because the chapter is part of the organization on a state, national and worldwide level it provides many opportunities for their members to attend summits, trainings as well as conferences all over the world. The local President, Jillian Pickett attended the 2014 JCI Global Partnership summit in New York City this past summer to represent Hollywood,



The Hollywood Jaycees are a group young active professionals creating a positive change in our city.

Florida at the United Nations.

The Hollywood Jaycees can give you a social life, a whole new group of friends, a stronger resume and personal character. They have something for everyone! Monthly general membership meetings are held on the 2nd Tuesday of the month at the Jaycee Hall, located at 2930 Hollywood Blvd, the South West corner of Hollywood Blvd and I95.

For more information visit www.hollywoodfljaycees.com

**NIGHT OF EL CHUPACABRA
HALLOWEEN HORROR PARTY**

Saturday, October 25th
 JAYCEE HALL 2930 HOLLYWOOD BLVD

8PM Hosted by Rich Rube & The Hollywood Jaycees

\$10 AT THE DOOR

The "weirdest" Costume Contest in South Florida, Drink Specials, Freaky Food, Old & New Friends doing the Monster Mash! All this fun to help the less fortunate to have some Turkeys for Thanksgiving.

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Save on Groceries by Following the Sales and Use Coupons

By Cindy Abraham

Food shopping is an art and a science and the savings can be substantial if you plan ahead. I shop at several local food stores; depending on what is on sale and where. If it is not on sale, we don't have it that week. Sometimes Winn-Dixie has good deals in their Sunday, Monday, Tuesday 3-day ad flyer. Publix has some good BOGOs. I like Penn-Dutch for meats and fish but be careful and make sure the seafood is fresh. Bravo has good produce prices and now I heard that they have a deal where if you go to Bravo and shop, they will give you a ride home. Call first to be sure. They do have new ownership and I hope they continue to be members of the Greater Hollywood Chamber of Commerce because that is how I discovered them. Doris' Market on Hollywood Boulevard has some very good deals on meats but the store here in Hollywood does not have a seafood section - you can still order the item but they have to get it from the Pines store. That is not so bad, but from experience, I will tell you that you will not get the best product. So don't bother. If you want their seafood, drive to Pembroke Pines.

Some grocery stores honor coupons from other stores and of course that really makes a difference. Publix also honors many competitor coupons AND allows you to use more than one coupon per item if one is a manufacturer coupon. Sign up at Publix.com/coupon, to get digital coupons that you can link to your account at checkout. If you are a real deal finder, also sign up at Stocking-spree.com to get quarterly coupon books by mail. Another thing I like

about Publix - if an item rings incorrectly, you get the first one free. To me, food prices seem higher than ever, so every little bit helps.

Anything we use a lot - other than perishables - we stock up on when they are on sale. My friend Ruth Blei in Building 21, looks for frozen Bantry Bay Mussels when they are BOGO at Publix. Neither of us will buy them otherwise.

Fruits and Vegetables are seasonal, so stick to what is in season. We can live without pomegranates in the spring but come fall, we love them.

Once in a while I will go to Costco with a friend to buy the bulk sizes of nuts, Kalamata olives, capers, canned salmon and tuna, Himalayan sea salt, etc. I know we will go through them.

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Should I Downsize? Maybe Time to Think Smaller

By Cindy Abraham

Most of us 55+ folks who bought condos did so after downsizing. Most of us also either paid cash with the funds we got from our home sale or are paying down our mortgages as quickly as possible. No one wants a mortgage as we near retirement. And most of us realize that "monthly maintenance" is just that. When we owned a home, we paid our own water/waste/sewer as well as the gardener, pool service, pest control service; and, if we were smart, saved money in case we needed a new roof or any other type of major repair.

For those of us who still own a home downsizing is a great way to reduce monthly expenses, including taxes, utilities, maintenance and insurance. Some of us do not have much in the way of retirement savings other than the equity in our home. In this case a reverse mortgage can be invaluable

According to Dr. Don Taylor of Bankrate.com, "Downsizing and combining some of the equity from the sale of the old house with a reverse mortgage to purchase the new house makes for an



interesting financing approach. There's no monthly mortgage payment, and you can choose whether or not to keep some borrowing capacity in reserve for future financial needs." He adds, "The Mortgage Professor, Jack Guttentag, recently added a financial calculator to his website that shows how much borrowing power seniors have in using a home equity conversion mortgage, or HECM, to finance the purchase of a new home, along with the option to have some borrowing power held in reserve."

Unfortunately banks will no longer issue reverse mortgages to condo owners. There are too many variables that make the risk untenable. The unpredictability of association boards and property management competence which can adversely affect the financials make this

option an unsound investment for lenders. However, a condominium is a great place to live for those of us who not only like the ease and convenience of leaving the financials and repairs of property ownership up to someone else but also have a healthy respect for the rules and restrictions that govern the community in which they choose to live. However, boards change and owners need to pay attention to whether power is used to keep the building clean, safe and financially sound or...well, you know. The term Condo Commando came about for a reason.

On the other side of the coin, condos are also a great way to begin a life of home ownership. Young couples who are just starting out are wise to buy a condo right now. In a few years, as the market continues to rise, they can UP-SIZE by using the equity to buy a home as their family grows.

Want to discuss your options? Give us a call. Cindy Abraham, Brian Gaiefsky and Vicky A Lookhoor, A Team Florida, Keller Williams Realty Professionals, 954-964-2559.



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A Potential Solution to Offset Cost of Flood Insurance

On Tuesday, September 23rd, the HLC held a meeting for a Redevelopment update as well as to discuss the new flood zone designations. We invited Brandon Levy, Senior Vice President of Mack, Mack & Waltz Insurance to explain what is going on. Brandon brought individual reports for each building. Turns out all the high rises have been moved to a high hazard flood zone but only a few low or midrise buildings are affected. As a result, if a building is not in a flood zone and has any owners who are carrying a mortgage on their unit, proof of flood insurance is required for the building.

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In order to start the process of getting flood insurance an elevation certificate is required to show the elevations of the building. It's important to note that the flood insurance limit must always be higher than the building limit as flood insurance includes the foundation of the building.

Brandon suggested a potential solution to offset the cost of the flood insurance. A LOMA letter can be applied for if the lowest adjacent grade of the building is higher than the new base elevation. Survey companies charge a negotiated rate with the association to apply for the LOMA letter and the fee is paid only if the building receives the LOMA letter. Once the LOMA letter (Letter of Map Amendment) is received it can be sent into the mortgage companies and flood insurance will no longer be required. Be sure your agent is thoroughly educated on how flood insurance works and the ways to offset your building's cost.

Brandon added, "Please let the boards of all the building know that I would be more than happy to meet with them on a one-on-one basis to review not only their flood insurance but also their master insurance program to make sure they are getting the best coverage with the best carriers at the best possible price."

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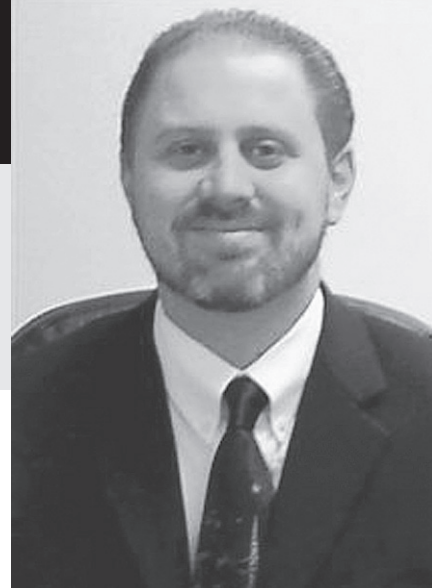
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Hillcrest State of the Market - 3rd Quarter 2014

Cindy Abraham, Keller Williams Realty Professionals

We are at 113 closed sales in Hillcrest at the end of September and the prices continue to inch up. We are under 60 active listings.

We are close to the 200K mark for the nicest 2 bedrooms and close to 100K for a spectacular 1 bedroom unit. However we fell into a bit of a sales slump after July. Only 11 units went under contract in the past TWO months. And this is after we had 9 sales of our own between July 19 and July 26! As far as closed sales for August and September, we are at 23 with 14 of them being one bedrooms. Hopefully things will start picking up.

For the first time, completely remodeled units (not partially) trump those with good views. Overlooking the parking lot seems to be less of an issue. Buyers are looking for gorgeous and those who are buying them don't mind paying for them especially now that condos are once again eligible for conventional mortgages with 20% or 25%

down. Original units or those that are mildly updated are a very tough sell; the cost of remodeling can range from 30K to 100K depending on the size of the unit. Buyers with mortgages not only need a 20% down payment, they also need enough cash to remodel. Not many have it. Of course it is not worth doing a complete top-of-the-line remodel just to sell. Doing a cheap job is a waste of money also. If you are selling – just do the basics that we nag about all the time: get rid of wallpaper, put on a coat of fresh paint, make sure floors/carpets are spotless, windows sparkle, and be sure to get rid of clutter and odors (cigarette, pet, mustiness, etc.).

When buyers are viewing units, they are mentally adding up what it will cost to make their purchase exactly how they want it. If you have an original or slightly updated kitchen and the dishwasher doesn't work, the buyer is probably going to gut the kitchen any-



way. A cheap replacement is a waste of money; just disclose it in the listing so it doesn't become an issue at the inspection.

VERY IMPORTANT - if your property is listed, you need to know what your listing looks like. Go to Realtor.com to see how your agent is marketing your home or condo. If you don't like what you see, give us a call.

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What You Need To Know To Sell Your Property

HIRE A PROFESSIONAL REALTOR!

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

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

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

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

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www.WeSellHollywood.com

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Cindy Abraham



Brian Gaiefsky



IN MY OPINION

continued from page 2

was forcing federal assistance applicants to submit to a drug test. Scott asserted that people who accept assistance are lazy and drugged and he proceeded with the drug screening. Another fail for Scott because the number of applicants totaled less than 2.5% of all the people that were tested. In other words, it cost Florida more to implement the tests than they could have possibly saved by bumping people off of federal assistance.

His record of tampering with voting rights has become a legend among the GOP governors nation wide. He shortened early voting, he gnawed away at absentee ballots, he pushed for redistricting and all under the guise of making certain that there was no voter fraud.

Scott's draconian budget cuts for the Florida Dept of Children and families caused the firing of hundreds of DCF employees leaving a skeleton staff to investigate and cope with the thousands of cases handled there each year. In an independent review of the

DCF it was learned that among others, there was at least 40 child deaths that could have been prevented if there were proper personnel in place. Most of the 40 deaths of these children occurred when they were released back into the custody of parents that were unwilling or unable to care for them.

This is a hideous fail on the part of Scott who takes pride in his Evangelical beliefs. Do those beliefs not include children.

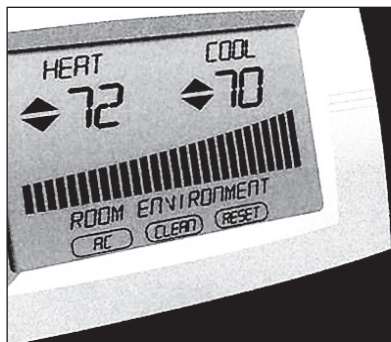
Where do we go from here

In November we will be asked to vote for a new Governor or keep what we have. It is difficult to make a decision when you compare Rick Scott to Charlie Crist. Both are asking for our vote. How do we make a selection. There was time when we voted for the "best man" to fill the office. Have we reached a point in time when we are forced to select "the lesser of the evils" and be satisfied that we've made an appropriate decision. Remember when Charlie Crist was a card carrying Republican and won based on those Republican principles...then suddenly he became "too liberal" and the GOP refused to back him. Charlie won the respect of

the Democrats and the Chair of the Democratic National Committee and with their backing was able to get his name on the ballot.

This is a good thing for Florida...having a man with conservative ideas but liberal enough to be open to new ideas as well. We would not be beholden to the GOP or have to adopt their policies on schools, seniors, abortion, women's rights and health care. Maybe Charlie is the guy who can take Florida into the 21st century...we know for sure that Rick Scott can't and anyone who believes that he can is just kidding themselves.

To all the seniors who vote, it won't matter much who we vote for because we won't be around in 20 or 30 years. But, it is the man we vote for today that will affect the lives of our children and grandchildren for generations to come. Florida is behind many of the states in education, programs for the elderly, minority programs, minimum wage, health care. The way these programs are handled will set the path that we will follow in the next decades. We owe it to the next generation to vote for Charlie Crist.



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Prepare an “Important Documents” Inventory

Courtesy of Victor Green, Legal Shield

What items are essential in the event of a natural disaster-related emergency? It would be wise to list first-aid kit, food, water, flashlights, and batteries among the necessities. However, thought and preparation is also needed to be in a position to prove your identity and protect it from misuse in the midst of a flood, tornado, hurricane, wildfire, or earthquake.

Organize and inventory the documents that hold important identification and financial information. Make a list of the items and where they are stored. Then put the inventory list in a secure, protected location.

Types of documents and information to inventory:

- Driver licenses (keep a copy with your important documents)
- Birth certificates
- Social Security cards
- Passports
- Insurance policies
- Will(s)
- List of prescriptions/doctors
- Financial documents (the names and contact information for the various financial institutions with which you have relationships, and the type of relationship you have with each—such as mortgage, home equity, checking,

savings, money market, CD, credit card, etc.)

- Vehicle titles, property deeds, etc.

- Computers, flash drives and phones may also hold important data so include these in the list of locations of PII

Store these important documents in a protective container at home and/or other location such as a safety deposit box at your bank. Keep in mind, however, that you will

have limited accessibility to the items stored at a bank and you may need access to something in your safety deposit box outside of bank hours.

For those items stored at home, don't make it obvious to an intruder where the important documents are stored but make it easy enough for yourself or a family member to access the container quickly.

To be able to locate these important documents, notify each adult in the household where your inventory list is stored.

TIP: Watch for Scammers

Whether they try to get Federal Emergency Management Agency (FEMA) benefits by impersonating you, or try to steal money from you in a repair scam, fraudsters are active after a disaster so be cautious.



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Because of Home Instead, I'm Where I Want to Be

*Courtesy of Dinah Pickett,
Home Instead Senior Care Hollywood,
2640 Hollywood Blvd. Suite 101*

Has Mom been receiving calls about utilities being shut off due to late or forgotten payment? Is Dads mail piling up? Is your elderly neighbor's food starting to spoil in their refrigerator?

These are all subtle signs that your loved-one is becoming overwhelmed and is in need of assistance from a family caregiver, friend, or neighbor. We cannot stress enough how crucial these warning signs are no matter how subtle they seem. It is very easy and tempting to not take these signs seriously because "Mom is having a bad day," or "Dad is fine, he'll be better tomorrow." These small signs, if not confronted once noticed, can quickly snowball into a BIG emergency. One emergency leads to another situation that needs addressed forming a very slippery slope for the wellbeing of your loved-one.

This will then start to determine how independently he or she lives out the rest of their life. If the signs are confronted and the care is managed correctly the negative effects can be avoided in the future. With proper assistance your loved-one can stay on course for living many more years healthily, happy, and independent wherever they call home.

Now that the need for assistance is apparent, where does the support and care come from? Most of the time family caregivers, neighbors, and friends begin to assist and encourage a senior they know to remain active, engaged and independent. For many seniors in our community their families live too far away to ensure these things and neighbors and friends become primary caregivers. They become the keepers and watchers, looking over a senior they care for. While close friends and neighbors are willing to help, most of the time, they would prefer not to be a primary caregiver. Most people are wearing several different hats already as parents, professionals and active adults. It is hard to determine whom will provide the support and care that is crucial to the senior. This decision becomes very personal for all involved.

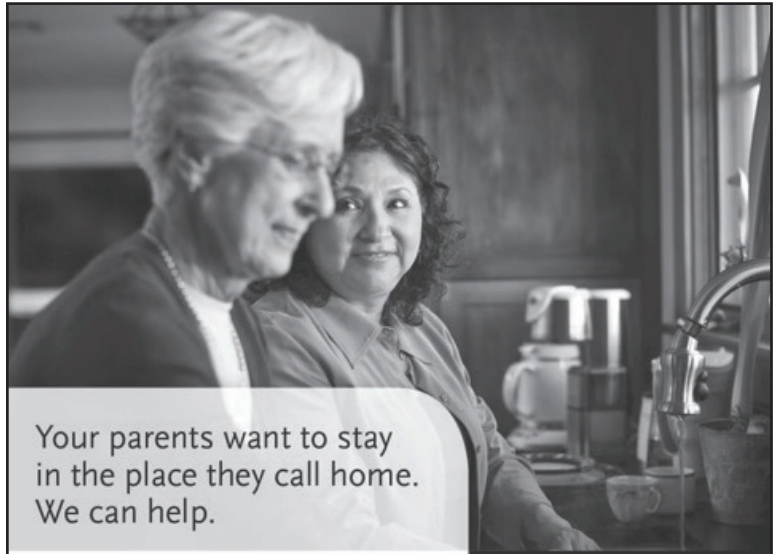
Today we would like to share with you that it is okay to look for professional resources to help your family.

Home Instead Senior Care offers our CARE team approach as the solution to ensuring your loved-one is get-

ting the assistance and attention they need and desire. Our services vary depending on the need of each client. The team approach to home care keeps communication open allowing changes to be recognized early, recorded and managed appropriately. The CARE team includes professionally trained and managed CAREGivers that have a passion for working with seniors. For no additional charge Home Instead Senior Care will also conduct quarterly RN assessments and periodic Quality Assurance Visits to ensure the happiness and health of each client.

While Home Instead Senior Care takes on the caregiving duties, family and neighbors are able to return to their roles as daughters or husbands and best friends instead of acting as the primary caregiver.

To learn more about how Home Instead Senior Care can assist, please visit, www.homeinstead.com/773 or give us a call at 954-505-7957.



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CAVEAT EMPTOR

By Brian Gaiefsky,

Keller Williams Realty Professionals

In the true spirit of the adage “You get what you pay for”, discount brokers are back. In a tough market, every realtor desperate to make some fast money is out their discounting their “services” to sellers. I put “services” in quotes to denote irony. These realtors offer very little in the way of service and if you think they are going to fight for your money when it comes offer time, why would they? They won’t even fight for their own.

Recently, I went to listing appointment in a home that had good space but needed a lot of updating. Our team did the research and according to the comps, fair market value was around \$295,000. The next thing we know there is a for sale sign in front of the property but nothing on the MLS. Turns out the seller hired a realtor who agreed to list the home at 330K with a 3% commission. He would take 1% and offer the buyer agent 2%. But he wanted to try and get the entire 3% for himself so he kept the property off the MLS in order to try and find his own buyer. After FOUR months, he finally loaded it into the MLS to make it available to other agents. Coincidentally, by that time, I had clients who were looking to buy in that neighborhood. While some realtors won’t even show homes with discounted commissions, we do what is best for our buyers. I had shown them a few homes but when this one finally showed up on the MLS – even though it was a terrible listing with little information and few pictures, I remembered what it looked like and knew it may fit my buyer’s needs. We made an offer and – long story short – bought it for 272K. Back to the part about desperate realtors who aren’t

CHECK OUT YOUR REALTOR

Find out if a Realtor is any good? Go to Realtor.com and look at their listings. Look for number and quality of pictures, description of the property and completeness and accuracy of the listed features.

willing to fight for their own money so why would they fight for their client’s? The seller saved less than \$9000 in commissions and lost over \$20,000 on the sale.

Our job as realtors includes a fiduciary responsibility to our buyers and sellers. Simply put, we try to get the most money for our sellers and the best deal for our buyers. What happens when one of our buyers is interested in one of our own listings? Both sides have been educated before the fact about market value. We explain to the buyer that the listing he/she is interested in is ours and encourage them to make a reasonable offer. Then we advise our seller that we have a business relationship with the buyer and based on what we have already discussed with them as to what kind of offer to expect, they make the decision to either accept or counter the buyer’s offer. Sometimes we bring both parties together so they can discuss the offer and come to terms.

Educating our buyers and sellers is an important part of our success. Sellers expect the realtor they hire to spend time educating them during the listing presentation; studying current market values, implementing staging and showing strategies and learning the process from offer to closing. Howev-

er, we work the same way with buyers.

When a potential buyer contacts us, we send them a buyer survey so we can get an idea of the type of property they are looking for and the budget they are working with. Once we review the survey, we schedule a buyer consultation where we sit down with them for an in-depth consultation to further narrow the search to be sure we know exactly what they are looking for. We then bring up the area on a large-screen and enter their specific wants and needs. Hopefully, we find a few that fit their criteria. If so, we make the appointments on the spot. More often than not, in this particular market, we find very few due to the low inventory. Homes that have been on the market for more than a month indicate something wrong – either with the price or the property. (Note: This is not true for condos, however. The market for condos has softened and sometimes it is just a matter of waiting for the right buyer.)

If we are lucky enough to find something that fits our buyer’s criteria that day, we make an appointment to see it immediately – and I mean ASAP. We know we are not the only ones looking and if we get there first, even if there are multiple offers after ours, we can usually get the other agent to counter ours rather than get into a bidding war. The property still has to appraise and we are pretty good at knowing what the market will bear.

Probably the most important asset a realtor can have in this market is a good reputation with other agents. If the cooperating agent knows they are working with an agent that is knowledgeable, professional, efficient, honest and helpful, it can make a big difference when it comes to offer time.

We Are Not Making This Up...

This is an actual listing here in Hillcrest for a 1296 sf convertible 2/2 in one of the high rises. No pictures except one of the front of the building and the following text: “You don’t want to lose this corner dlx apart, 1499sqft 2bed/2bath, remodel with quality & taste, open balcony to enjoy. S.E exposure with beautiful breeze. Lot of natural light, lots of storage. This condo is for all age resident. Minutes to main roads, Downtown Hollywood’s entertainment, beaches and casino. Hillcrest is “The Secret Jewel of Hollywood” Just for you in moving condition! Price to Sale you will buy with confidence. Equal Housing Opportunity”

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Hollywood to Join Regional 911 Consolidated Dispatch System on Oct. 1

Effective October 1, 2014, City of Hollywood residents will have a new phone number to call for all non-emergency police or fire services. Callers who require a **non-emergency police or fire response can reach a call-taker by dialing 954.764.HELP**. This number is only for non-emergency police or fire services such as noise complaints or concerns about suspicious activity. **IN AN EMERGENCY, ALWAYS CALL 911.**

In 2002, residents of Broward County voted for a countywide emergency response system to address a fragmented system of emergency call processing and dispatching. With the increasing use of cell phones, a regional 911 system will eliminate inefficiencies, reduce costs and result in better emergency response because calls will not have to be transferred to numerous dispatch centers. Funding for the consolidation of 911 dispatch systems throughout Broward County was

approved by the County Commission in 2013. Over the past year, cities have unified 911 operations with Broward County; Hollywood is the final City to join the unified operation.

For general City of Hollywood information and inquiries, callers should dial the City's general help line, 954.967.4357. Callers will hear a menu of City departments from which to choose. After making a selection, callers will be linked to the appropriate department. After-hours, callers will have the option to leave a message or can be routed to a call-taker if their concern requires an urgent response such as water or sewer main breaks.

Menu options include public utilities, public works, parks and recreation, parking and the building departments. Callers are also made aware of the option to report non-emergency concerns directly to the City by using **Help Me Hollywood** on the City's website www.hollywoodfl.org.

911 is nationally recognized as the number to call in an emergency to receive immediate help from police, fire, emergency medical services or other appropriate emergency response entities. By unifying with the Consolidated Regional 911 Emergency Dispatch System operated by Broward County, the City continues to make the health, safety and welfare of its residents and visitors its top priority.

Residents are asked to make note of the new police and fire **non-emergency number, 954.764.HELP** and begin using this number effective October 1st.

The Kitchen Korner

By Cindy Abraham

Not Your Momma's Tuna Pasta!

Lemon and capers make anything taste great. Throw in a little olive oil, garlic and white wine with the lemon and capers when making chicken cutlets and it is always good. Never thought of using tuna fish but this recipe turned out



great – so it's a keeper. We use Dreamfield low carb pasta. Even my purist Italian friends admit it tastes just like any other store-bought pasta. Dreamfield brand penne, spaghetti, angel hair and linguini are available at most Publix markets.


Once you prep the ingredients, making this dish takes less than 30 minutes from start to finish so it is great when you want delicious AND fast. Serve with a crispy cold salad and a light Pinot Grigio.

Not Your Momma's Tuna Pasta

2 12-ounce cans of solid white albacore tuna (oil or water packed doesn't matter)
 ½ cup toasted breadcrumbs or panko crumbs
 1/2 cup olive oil – divided use
 ¼ cup white wine (optional)
 1 lemon (grate the zest in one bowl and squeeze the juice into another)
 ½ cup sliced grape tomatoes
 ½ cup sliced Kalamata olives
 2 TBS capers, drained
 8 oz. angel hair pasta (or spaghetti)
 ¼ cup chopped fresh parsley
 Black pepper

Make the pasta according to the package directions just to al dente and drain while you are assembling the rest of the ingredients.

To toast the breadcrumbs, spread them in a nonstick pan over medium heat and stir constantly for a few minutes. They toast very quickly. Pour them into a bowl to cool and add olive oil into the empty pan. Add the sliced grape tomatoes and stir just long enough to soften, stir in zest for one minute; add lemon juice and white wine, followed by olives and capers. Add tuna and stir, breaking up big chunks. Remove from heat and add hot pasta, parsley and black pepper to taste. Pour in remaining olive oil and toss well. Portion into bowls and top with crisp bread crumbs.



NEW POLICE & FIRE NON-EMERGENCY PHONE NUMBER

CALL: 954.764.HELP

For non-emergency police or fire services
IN AN EMERGENCY, ALWAYS CALL 911

EFFECTIVE OCTOBER 1ST

the City of Hollywood joins
the E-911 Regional Consolidated Dispatch System

CALL 911

- For police, fire or medical emergencies
- For situations that pose a danger to life or property
- To report suspicious or criminal activity occurring involving a person or vehicle

CALL 954.764.HELP



- For non-emergency police or fire services

CALL 954.967.4357

- For general City of Hollywood information
- To reach City of Hollywood Departments during normal business hours
- To report water, sewer or other utility issues
- For after-hours services requiring urgent response

WHAT NUMBER SHOULD I CALL?

As of October 1, 2014 the City of Hollywood joins the E911 Regional Consolidated Dispatch System managed by Broward County's Office of Communications Technology and operated by the Broward Sheriff's Office. In 2002, residents voted for a county-wide emergency response system to improve 911 services.

REDISCOVERING BEING SINGLE

BY LAVINIA MORTE

The 3rd third of life deserves a celebration of passage. Don't you think? Finding myself newly single, I am amazed at how the re-discovery of the dating world whisks me straight back to the 1st third of my life.



How crazy is it to be hearing the same lines a 20+ person uses from a 60+ person. (Damn, I think I giggled "like a girl") Certainly one should be smarter with at least forty adult years of life experience. So why does it all seem like teenagehood all over again? At least at this age, I have a list not necessarily in the order presented below.

- Sees the humor in life and can make me laugh
- Doesn't need to borrow money
- Free of STD's and lethal diseases
- Demonstrates respect and encourages friendship
- Knows how to do laundry and cook
- Shares the remote
- Remembers yesterday and thinks about tomorrow
- Likes (or ignores) your muffin top and saggy chin(s)
- Healthy and takes steps to remain that way
- Mind blowing sex (now you KNOW this list isn't in order!)

The 2nd third is all about finding someone to create a life with. Some of us found several. The kids, homes, cars, careers and all the other hassle delightfully wind down and so much of the 2nd third seems so trivial now.

No, the focus isn't taking two lives and trying to create one. It is more of a tandem walk together with each person's individual life enriching the other. I see the 3rd third as a time of letting go, having fun and preparing for that time when the body and mind can't keep up anymore – which for me will be in the 4th third.

What do you say, a philosophy worth having a party over? Ah, yah!

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14 Great Tips for Improving How You Digest Life

By Louise Hay, Ahlea Khadro
and Heather Dane

Submitted by Etta Stevens

RECENTLY DUBBED “the closest thing to a living saint” by the Australian media, Louise L. Hay is also known as one of the founders of the self-help movement. Her first book, *Heal Your Body*, was published in 1976, long before it was fashionable to discuss the connection between the mind and body. Revised and expanded in 1988, this best-selling book introduced Louise’s concepts to people in 33 different countries and has been translated into 25 languages throughout the world. The following is an excerpt from her new book, “Loving Yourself to Great Health” Good digestion starts with how you digest life. When you are afraid of life or don’t trust it, you tend to focus on things that reinforce that belief. Remember, it’s only a thought, and a thought can be changed! We have created a list of tips that you can follow to be kind to yourself, love yourself more, and learn to feel safe. Pick one thing that feels good to you from the list below and practice it each day.

Practice the art of meditation daily confirming your love for yourself and others.

Kiss your hand and say, “I love you.” Hug yourself.

Tell your body how much you love it—when you look in the mirror, as you walk around during the day, as you exercise, or anytime you think of your body. Tell your body how grateful you are for how it supports you, how strong your legs are as they carry you from place to place. Pick something to appreciate, and tell your body how much you love it.

Eat mindfully and stop multitasking. When you sit down to a meal, turn off the TV and stay away from your phone and computer. Sit in a quiet place, and focus only on your food and the sensory experience you are having. Give love to the food and your body as you eat. Truly enjoy your food! If you’re stressed, take time to breathe deeply and relax before eating, so that your body calms down and can digest your food.

Fill your environment with things that connect you with the feeling of

love. Write affirmations and post them on your computer, on the refrigerator, on your bathroom mirror, or in your car. Have keepsakes that you love in places where you want to be reminded to be kind to yourself.

Choose to stop engaging with media that is violent or reinforces negative thoughts. Turn off the news, stop reading women’s magazines that focus on weight and perfection, and choose movies and TV shows that make you feel uplifted.

Spend more time with friends who support you in making loving changes in your life, and spend less time with friends who are not supportive of your new habits.

Practice trusting Life to take care of you. If you are afraid of something, repeat: All is well. Everything is working out for my highest good. Out of this situation, only good will come. I am safe. Say this as often as you need to feel more comfortable and safe.

Keep in mind that you are responsible only for yourself. Some people take responsibility for the stress, health conditions, and upset emotions experienced by their spouse, kids, extended family, friends, clients, co-workers, and anyone they care about. If you take in the stress and upset from others, it can have a negative effect on your own stress levels and health. You are essentially taking responsibility for their stress. Practice loving them instead of taking on their stress and burdens. You can do this by sending them a loving affirmation, such as, I lovingly release this energy. They are free and I am free. All is well in my heart now. Allow yourself to release the energetic stress and trust that the energy of love is the most healing of all.

Ask Life for help. If you are feeling stressed or upset, notice whether you’re pushing to accomplish something. Move from pushing to allowing. Ask Life to help you make it happen, and focus on allowing it to be easy.

Keep a gratitude journal. Since what you focus on expands, write down all of the wonderful things that happened in your day and the things you are grateful for. Remember, one can have gratitude for seemingly small things,

too, like a cat purring, a dog wagging its tail, a child’s smile, clean bed sheets, the healthy meal you had, a good book, and so on. If you do this each day, you can capture all the proof that Life loves you, which can help eliminate doubt. Also, you get to choose what you focus on, and gratitude is a very healing emotion that is so good for your body.

Feed yourself love instead of misery. Throughout your day, ask what you’re feeding yourself. If you notice that you’re feeding yourself misery, shift into feeding yourself love with nourishing foods and positive, loving thoughts.

Move from stressing to simplicity. Instead of choosing the harder approach, ask yourself how you can make things easier on yourself. Make it a game to find out how you can keep things simple and easy.

The practice of meditation can change your life. You can choose daily to be happy or chose the negativity in your life. It is a simple approach and a choice we make every day. If you are looking all around for someone to make you happy, look in the mirror. You are the only one who can create the happiness in your soul.

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