

Inside Hillcrest

– Connecting Neighbors to Neighbors –



DECEMBER 2021

HOLLYWOOD, FLORIDA

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DECEMBER INSIDE HILLCREST

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MY FAVORITE STORY OF THE MONTH

My sister Kathy and her husband Dave live in Kewaunee, Wisconsin which is close to Green Bay. I have never known them to watch football, but they have become rabid Green Bay fans and go to all the home games. The Green Bay Packers are owned by the city so the fans love and revere the players. They can do no wrong and win or lose, the fans stand by their team. Somehow, Kathy and Dave both came down with COVID even though they are vaccinated. Thankfully because they were vaccinated, they just had to quarantine for a few weeks. But the doctor did ask them where they had been. Kathy told him "Walmart, but we always wear masks when we go there, and the Packer game where we don't wear masks but..." That was as far as she got. The doctor immediately cut her off and told her they got it at Walmart and implied how dare she think that COVID would have the nerve to enter Lambeau Field for the love of Pete!!! Then a couple weeks later, the big news was that the Packers quarterback, Aaron Rodgers, had COVID. So, at the follow-up visit my sister just remarked, "Who knew Aaron Rodgers shopped at Walmart?"

IDENTITY THEFT AND MEDICARE FRAUD

I remember one time my mom mentioned that she had gotten a notice from Medicare that they had paid one of her doctors. Problem was she never heard of the doctor. I said something stupid like, "If they are not charging you, what do you care?" Wrong this to say. My mom said, "Because if everyone felt that way, Medicare fraud would get worse. She reported it to Medicare and they took care of it. Since then, it happened to me. I got a bill from a doctor in Jupiter for some kind of scan that I never heard of. I reported it and sure enough, it was a scam. Many of us are on Medicare and should be as vigilant as my mom was.

Inside this issue is an article that was printed in AARP about Identity Theft and touches on Medicare Fraud. I still have friends who "carry their life in their wallet". You know what I mean. If you are carrying your Social Security card around or a list of your passwords on your person, you need to stop.

Bad idea on so many levels. I condensed, edited, and added some thoughts to the article. See page 15.

ONE MORE WARNING SHOT

Get your affairs in order. I got a call from a Hillcrest resident whose "husband" just died. I did not know they were not actually married (like a lot of us) although they had been together 20 years. When he got sick with cancer, she was going to the doctor with him and at 88 years old he decided he did not want any invasive procedures and just wanted to pass away naturally with as little pain as possible. She obeyed his wishes. When he did start to decline, all of a sudden, his lawyer son came on the scene, and overruled her because he was the closest blood relative. He put his dad through all kinds of tests and procedures. He also cleaned out his bank accounts. There was nothing in writing or even a power of attorney that dictated that she was allowed to make decisions for him. And of course, no will. This is not the first time I have heard this story. If you are living with your partner, be sure you go to an estate attorney and take care of each other.

MY FAVORITE MEDICARE STORIES

I guess because of the season and spending more time with friends and family I have been in a story-telling mood lately. Here are two good ones.

After one of my mom's hospital stays, she still was not doing well. She really needed to be sent to a nursing home for a while because my stepfather was in no position to be able to give her the after-care she needed, but we were told that Medicare would not approve it. I was beside myself. Someone directed me to speak with a "patient advocate". I never knew they existed. I called and met with him. He looked like something out of the Sopranos – big, mean-looking, and bald. I tearfully told him what was going on. He replied (and this is pretty close to word for word): "Let me tell you something, honey. You have a better chance of opening up a Medicare Clinic in Miami and

defrauding the system out of a couple million than you have of getting Medicare to cover a nursing home for your mom. But watch me!" He then had her committed to the Mental Health ward for three days. It was weird but everyone was very nice to her and apparently you cannot be discharged from the Mental Health ward and go directly home – you have to go to a nursing home for further evaluation. It worked! She was approved for Medicare coverage for 30 days but ended up only needing to stay for 10 days before she was rehabbed enough to go home.

My other favorite story is when I was first old enough to get Medicare. I have to admit, it made me FEEL old. I went to my eye doctor and advised the receptionist, Denise, that I had new insurance. My tone was probably a little self-conscious and maybe even embarrassed when I said, "I am on Medicare now." Denise looked me up and down and said, "Oh look at you, all grown up!" I felt so much better!

Speaking of – can someone please tell dentists and eye doctors that keep using the words "aging" and "getting older". I am sick of hearing it. I met a dental hygienist who explained to me why my teeth were changing using the phrase "as time passes..." Doesn't that sound better? She and Denise need to train the rest of health professionals out there! Let's be real – our generation has the youngest-feeling old folks in history!

TIMES WHEN EITHER ALAN FUNT OR ROD STERLING NEED TO WALK IN THE DOOR

The paragraph in the last issue about board members who love to make new rules that do not benefit the building in any way but do inconvenience the owners and board members who are bullies and drama queens, sparked a number of emails with horror stories. But this one is the winner:

Apparently one unit owner who had a frequent visitor that was on the "OK to let up without calling" list which all the high-rises have at security, decided they didn't want to see that person anymore and failed to notify security. So, when their visitor showed up at their door, they pitched a fit with the security guard. One of the board members made a new rule that not only could all the other unit owners no longer register frequent visitors with security and make their job easier, but owners were also no longer allowed to call down to the desk to let security know someone was on their way over.



Building A Better Community

Continued on Pg. 2

Continued from Pg. 1

The guard still had to take the time to call them anyway to tell them what they already knew.

A unit owner in that building was having a dinner party that included two guests from other buildings (who had been there before) and called security to tell them they were on their way over. The "guard" told the owner "I am still going to call you." The owner just should have said OK but instead took issue with taking a phone call while preparing dinner from a building employee that had already been told the information that made that extra step unnecessary.

The guests were held hostage in the lobby for twenty-six minutes while the guard claimed she was calling the residence and apparently was calling the wrong number! Finally, a unit owner who was going to dinner at the same unit, went to the lobby and offered to escort the guests upstairs. By then the rule-maker board member was at the desk also and proclaimed that the unit owner who offered to escort the guests was not "registered at the desk as a co-host" of the dinner party! Long story short, the president of the building finally went down to the desk and miraculously the correct number was dialed and the guests were allowed up.

The sad thing is that this happened in a building with a reputation for having a great board. Hopefully, the majority of the board members also have more common sense than the one described above who really bears the blame for a disgraceful situation. I also couldn't help thinking that in my 21 years living here in Hillcrest, I have never encountered a security desk employee with so little common sense. I would assume that the part of the job is to be sure that the residents are protected from outsiders who could pose a danger. Not sure how this situation fits into that job description. Surreal and not at all funny. So, I will go with Rod Serling.

THAT REMINDS ME...

Someone sent me a cool Twilight Zone video that I will send to those of you who subscribe to the email version of IH. And a second video that will touch the heart. It takes a while to get there, but the end is so worth it!

ALL YOU NEED TO KNOW ABOUT BUILDING DAMAGE ISSUES

I hope all the buildings know by now that if a minor or major disaster happens in your building, you call an insurance adjustor immediately after you notify your insurance company. Trusting your insurance company to assess and pay for what they think you deserve is like using your spouse's divorce lawyer. Not the best idea. I also hope that the buildings I alluded to in a previous cover story after I noticed in their budgets that they were spending a lot less than the other buildings on insurance, realize that underinsuring the building to save a few bucks is a very bad idea.

If something does happen, whether it is a termite-infested pool house to a broken water main, Ilya Levitis of Disasterstruck Public Adjusters has proven time and time again that he is the go-to when bad things happen to good buildings. From hurricane damage to pipe problems, he does a great job. I met Ilya after Hurricane Wilma and saw the difference in the claim payouts for the buildings who did not use him. He laughs because I call him "the bulldog". He is tenacious!

December is the month that most of our buildings ask their owners for copies of their homeowner insurance. I know that buyers who pay cash do not have to carry insurance but our by-laws do require it. Please don't give your building a hard time about carrying insurance. It is a necessary evil, yes. But if you don't have it, you would be amazed at how expensive it can be if your unit is damaged in any way. And for those of you who do carry homeowner's, be sure to check your policy. Your policy may even cover all or a portion of an assessment as a result of an insurance loss the association suffered.

REAL ESTATE

As most of you know, my partner, Brian Gaiefsky and I are Realtors with Keller Williams A Team Florida. Think it is easy to sell

in this market? 107 homes sold in Hollywood in the past 30 days. Of the 107 closed sales, THIRTY-SEVEN had at least one or more deals fall through and/or fired their agent and hired a new one before getting to the closing table. In three cases this past year, WE were the new agents.

We have sold over 40 condos and homes so far in 2021 and I have met few agents who are as good as we are preparing properties to sell for top dollar. We pay for an inspection and/or appraisal for all of our house listings to make sure those two hurdles do not kill a deal. Brian knows how to remodel a Hillcrest condo from the ground up so he knows how to pre-inspect to make sure everything is in good repair. He was a buyer agent for years so he knows what they are looking for. And of course, we are known as the Hillcrest experts so buyer agents look for our listings. In fact, because Brian is so good at 'reading' buyers and selling them on a property, buyer agents request him by name to show their buyers our listings! Of course, we know Hillcrest so well, they know we can get the deal done.

One caveat: if the property being sold is going through probate, be VERY SURE that you choose a competent attorney. We are currently dealing with two sales that are in the hands of attorneys who are either non-responsive or combative with the title company. I feel bad for our sellers but we can only do our job if they do theirs.

Some agents claim that they show their properties every time. We actually do. Plus, we are always there for every inspection and appraisal to make sure there are no insurmountable issues. If you want to sell your home or condo quickly for the most amount of money, we are the agents for you. Testimonials available on request. Know someone who is moving to another area? See pages 11-12 for a list of the best agents around the country and Canada that we have met and/or worked with in the past that we believe are the best in their respective areas. For any questions, give us a call at 8-HILLCREST or email info@ATeamFlorida.com.

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Sharon King, Agent
 It's good to be with the King.



Stay Connected:

Did you know that 25% of all people have a genetic susceptibility to mold illness? It is a fact that all South Florida properties have some kind of mold, however, it depends on the degree of the problem that triggers symptoms. Unfortunately, I have heard of three homeowners just in this past month who found mold in their homes and found out they had no insurance for it. If you don't know what your insurance covers and doesn't cover, it can become a rude awakening.

In one instance, a homeowners was trying to sell their home and the inspection turned up a toxic mold issue. The estimate to fix it was \$30,000 and because they had no insurance to cover the repairs, they lost their buyer.

Another homeowner was trying to sell their home and upon inspection toxic mold was discovered in their A/C closet and had spread throughout the house in the duct work. The estimate to remediate the mold was \$20,000. They did not have insurance for it and also lost their buyer.

A unit owner of a condo here in Hillcrest found mold in their A/C closet and under their kitchen sink. They only discovered it after getting very

ill. It wasn't until they went to turn off the main water in their unit which was located in the A/C closet before they left town that they saw the mold. They did not have insurance for it and the remediation was \$10,000.

The moral to this story is get mold inspections before you buy and buy enough personal property and building coverage on your home or unit including increasing your mold coverage. Companies like State Farm allow you to increase the mold coverage on your policy.

Do you know what YOUR insurance actually covers? If you are spending less than a neighbor on your homeowner's, you may want to find out why. Call me for a complimentary homeowner's insurance review.

Sharon

Sharon King, Agent
State Farm Insurance

Hello Neighbor!



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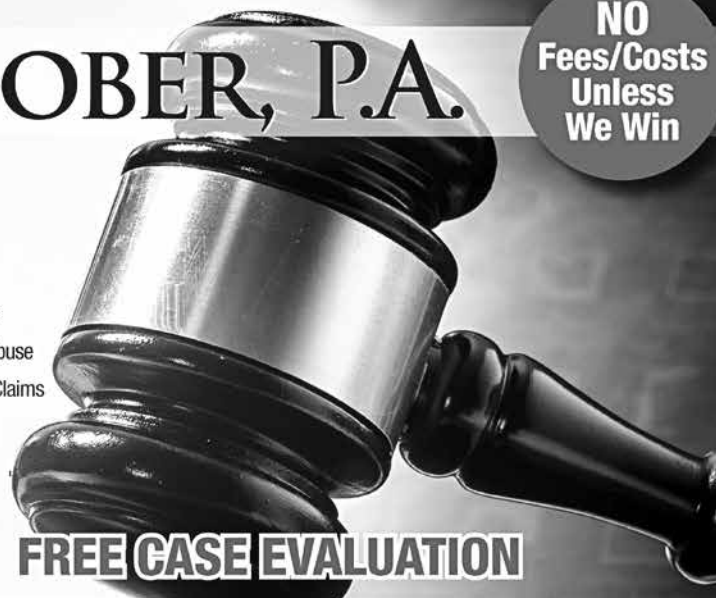
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WHAT EVER HAPPENED TO DR. AMIR?

I hadn't had a primary doctor in years. My arthritis doctor took care of everything (mainly a cold now and then). Then Dr. Amir started advertising in IH and since she was right next door, I started going to her when I didn't feel well. The next thing we all knew, she was gone. She had quite the following here in Hillcrest. I got more calls and emails asking about her than I have ever gotten for an advertiser! I for one was not happy and I couldn't get any answers from her office.

She finally called me and told me she was working on starting a new practice that she has always been interested in – scientific weight loss methods using people's individual metabolism as a guide. According to her website Dr. Amir is a Cleveland Clinic trained and Board Certified Obesity/Weight Physician with advanced training from Harvard and Cornell Obesity Programs.

We just got the announcement and her cards in the mail so thought I would let all of you who miss her, what is going on. Here is her new business card for those of you who need these types of services.


I miss having her as my primary doctor but I will tell you that I called Concierge Care of Florida (see page 3) and love having my primary doctor come to the house. I even had blood work and an EKG done at home! Dr. Biaggio Vultaggio is as engaging as Dr. Amir is and I feel better now that I have someone to call when I don't feel good and just don't know what is wrong. If any of you decide to use her services, please tell her I said hi and we miss her!

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December Kitchen Korner - by Cindy Abraham

Not only are we super busy with Real Estate lately but the holidays are here so we are entertaining more often. I feel like I just haven't been able to put in the time to put the paper together these past few months. So, if you think the last few issues of Inside Hillcrest were not as good as most, you are probably right. I am so happy that the upcoming January issue is the semi-annual joke issue because our readers send in all the jokes!

However, this may have worked out well for the Kitchen Korner this month. I still find time to cook when I can because I enjoy it. All of these recipes have been in previous issues but I have made them several times lately just because they are fast, easy, and so dang good!

I have never been a big chicken breast fan – if you overcook, they become rubbery. For the past several months, I have been substituting skinless, bone-in chicken thighs. To me they are juicier and more flavorful. I buy large packages of chicken thighs on sale and remove the skin and fat myself, package and freeze them so I always have them on hand.

CHICKEN PICCATA

This is one of my fast and easy go-tos when I need to get dinner ready in a hurry. It only takes about 20 minutes to prepare. Remember it goes faster if you assemble the ingredients first. Serve with broccolini, pasta or both.



Ingredients:

2 or 3 chicken breasts pounded thin or bone-in, skinless thighs, Salt and pepper, 2 TBS olive oil, 1 medium minced, 3 cloves minced garlic, 2 TBS all-purpose flour
 ½ cup chicken broth, ½ cup dry white wine (or double up on the broth)
 2 TBS lemon juice, 1 TBS butter, 1 TBS rinsed capers
 1 TBS dried parsley (or 2 TBS fresh)

Sprinkle pounded chicken breasts with salt and pepper. Heat oil over medium high. Add the chicken and flipping once until cooked through and well-browned on both sides. Remove chicken from pan and set aside.

Reduce heat to medium and add a little more oil to the pan with the minced shallot. Cook until softened, 1–2 minutes.

Add garlic and cook for about a minutes. Sprinkle with the flour and cook, stirring constantly for 1 minutes.

Stir in broth and wine, scraping up the brown bits and simmer until the liquid is reduced by half. Lower the heat to low and stir in lemon juice, butter, capers, and parsley. Return chicken to pan, turn off heat and cover. After about 5 minutes, flip the chicken over and serve.

TOMATO, BASIL, AND FETA SALAD

I love this recipe so much that I have made it over a dozen times in the past couple of months. I used to always use Feta but my friend Phil likes gorgonzola better and honestly so do I.

One pint Tri-colored grape tomatoes cut in half lengthwise
 ½ cup chopped cucumber or zucchini (or leave it out – it is still good)
 2 green onions chopped



¼ cup fresh basil leaves cut into thin strips

3 TBS olive oil

2 TBS balsamic glaze

¼ cup crumbled feta or gorgonzola

Salt/pepper

Toss everything together in a large bowl. Season with salt and pepper.

CARAMELIZED ONION AND MUSTARD PORK ROAST (serves 3)

We LOVE this recipe and have it at least once a month. Definitely worth having leftovers for sandwiches. Just remember you need to marinate for at least 4 hours.



1/4 cup Dijon mustard

2 TBS whole-grain mustard

2 TBS dry Sherry

4 TBS unsalted butter (3 oz.) softened (divided use)

1/2 tsp fresh thyme leaves

1/2 tsp cayenne pepper

Kosher salt

1 ¼ lb. pork tenderloin

Canola oil

1 medium size red onion, cut into 6 wedges

6 scallions sliced in 1" pieces (white and green parts)

3 large shallots peeled and halved lengthwise

Black pepper

¼ cup dry white wine

2 TBS dark brown sugar

4 thyme sprigs plus more for serving

1. Whisk together both mustards, sherry, 2 TBS soft butter, thyme leaves cayenne and 1 tsp salt in a large bowl. Add pork to bowl, turning to coat. Cover and chill at least 4 hours.

2. Preheat oven to 350. Remove pork from marinade and save 3 TBS before discarding the rest. Season pork with salt.

3. Heat 2 TBS canola oil in a large skillet over high. Add pork and cook until browned on all sides, about 4 minutes per side. Remove pork from skillet and set aside. Wipe out skillet.

4. Toss together the onions and shallots with 2 tsp salt, ½ tsp black pepper and 2 TBS oil. Add half the onion mixture at a time and cook without stirring until browned on one side – about 2 minutes. Remove onion mixture from skillet and place in bottom of a heavy duty metal roasting pan. Repeat with remaining half of onion mixture.

5. Place a roasting rack over onions in the roasting pan and place pork on top of the rack. Bake in the middle of the preheated oven for an hour if using two pork tenderloins and 90 minutes if using a thicker pork roast.

6. Remove pork from oven and let it rest on a cutting board for at least 20 minutes before slicing. Transfer onions to a large serving plate using a slotted spoon.

7. While the pork is resting, pour the contents of the roasting pan into the skillet and add the wine, brown sugar, thyme sprigs, 3 TBS

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marinade, remaining 3 TBS butter, salt and pepper.
Stir and cook over medium until butter is melted and mixture is reduced by half. Add any accumulated juices from cutting board and bring to a boil. Simmer for 5 minutes and remove from heat.
8. Slice pork into ½ inch slices and arrange over roasted onions platter. Garnish with thyme sprigs. Spoon wine sauce over top and serve.



APPLE CUSTARD CAKE

I have made this one at least 6 times in the past couple of months, especially for birthdays. It is already a healthy dessert but to make it so my diabetic friends could eat it, I always swap out the sugar for Stevia. I use ½ cup Stevia brown sugar blend (75% less calories) instead of the 1 cup granulated sugar. I could not find whole wheat

pastry flour so I use Bob's Red Mill gluten free all-purpose baking flour.

4 cups thinly sliced peeled firm Granny Smith apples
½ cup Ocean Spray 50% less sugar dried cranberries (craisins)
1 TBS lemon juice, 1 tsp ground cinnamon
½ tsp ground nutmeg, 1 cup whole milk, 1 cup canola oil
1 cup whole wheat pastry flour plus 2 more TBS for the topping
1 TBS baking powder
¾ tsp salt,
3 large eggs (divided)
1 cup granulated sugar, divided (or ½ cup Stevia brown sugar blend)
1 TBS bourbon or whiskey (optional)
1. Preheat oven to 350 after Step 3 so you do not waste energy. Coat the springform pan with non-stick butter spray.
2. Toss apples, craisins, lemon juice, cinnamon, and nutmeg in a large bowl. Combine milk and canola oil in a small bowl or measuring

cup. Whisk 1 cup flour, baking powder and salt in a medium bowl.
3. Combine 2 eggs and 2/3 cup sugar in a large and beat until thickened and pale, 3-5 minutes. Add whiskey and mix for 15 seconds. Using a flexible spatula, fold in the flour mixture in 3 additions alternating with 2 additions of the milk mixture.
4. Lightly beat the remaining egg in a small bowl. Stir in 1 cup of the batter and the remaining 2 TBS flour. Set aside for topping.
5. Add the apple mixture to the remaining batter in the mixing bowl and mix well to combine. Use the spatula to scrape into the springform pan. Spread the reserved topping evenly over the top and sprinkle the remaining 1/3 cup sugar over the cake.
6. Place the pan on a rimmed baking sheet. Bake until the top is golden brown and the edges pull away from the sides, about an hour (or 45-50 minutes for the smaller version).
7. Transfer to a wire rack to cool for 30 minutes. Run a thick knife around the edge to release the cake from the pan.

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



Greetings Hillcrest Residents,

Every ten years, the Broward County Commission is required to conduct a redistricting process which is required by the United States Constitution. This redistricting process comes in accordance with the Census results occurring every ten years. This redistricting process and the maps derived therefrom were drawn by Florida International University. Their

intention was to create the fairest districts possible within Broward County. The maps resulted in radical changes across all Broward Commission districts, including mine. Fortunately, Hillcrest has remained in my district despite these changes! I look forward to continuing to serve as your County Commissioner and work together with you on the most important issues facing our community.

Booster Shots

Booster shots are the biggest tool we have in our toolbox to combat COVID-19 as we enter the winter months. The Omicron variant is already circulating in Florida, and early evidence suggests that booster shots improve efficacy against this variant four times over. The booster shot is available to any residents that are six months past their first shot. These booster shots are essential to combat waning immunity and ensure we all stay health this winter. Please go and get your booster. If you have not received your first shot, now is the best time. Vaccines are also available to children between the age of 5-11. Get your shots today!

Happy Holidays

Happy Holidays to the Hillcrest community! This has been another difficult year for our Broward County community. But throughout, our residents have continued to show perseverance and kindness in the face of great adversity. We are far from out of the COVID-19 pandemic. But we have seen major signs of recovery – in our airport, our seaport, our infrastructure, and much more. We need to continue to protect our environment, invest in early childhood education, and build an economy that works for all of our residents, including our seniors. I know we will do it – together. See you in 2022!

Contact Us

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

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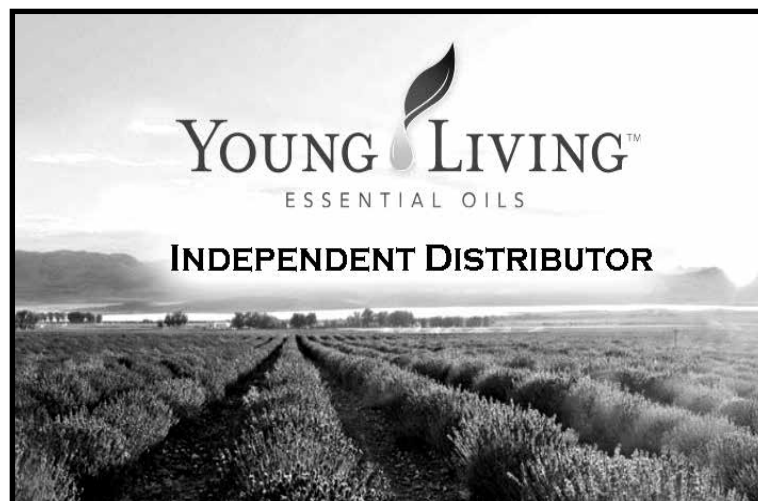
Exercise works best when there's a strong personal connection between the trainer and the client. That's why I'll make every effort to understand what motivates you, what you need in order to reach your goals and how to keep you inspired.

The great thing about regular exercise is that you not only feel a lot better, but you also look a lot better, too! It's that famous "glow of health" that other people spot right away. Also, the more fit you are, the more you can get out of life. Fitness gives you energy and the confidence that you can go out there and conquer the world.

I'll customize an exercise program that's just right for you. We can get together right in your own home or at a gym in your building or outdoors. (No reason to join a gym and pay those membership fees.) Regardless of location we'll work one-to-one so that you can get the best results possible!

Small group training is the ideal solution for people looking for the benefits of one-on-one personal training at a more economical cost. Semi-private sessions are ideal for two or three people. Exercise sessions are customized for each individual's goals.

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NOVEMBER 2021 STATE OF THE MARKET REPORT

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida

Inventory is still creeping up but we are not seeing a softening in sales prices provided the unit is completely remodeled. Not a great market for original units but if they are priced right, they sell. There are still a few buyers out there who are willing to gut and remodel but they are savvy enough to know how much they have to put into the unit when they make their offer. Agents who do not know Hillcrest still continue to hurt our sales. A remodeled corner unit with a lanai right on the lake went for 24K LESS than one of our sales of a similar unit, not as nice and with a parking lot view. Units with lanais are very hot right now. We sold a nicely updated convertible unit for \$182,500. Meanwhile the same unit in another building (not updated) sold for 100K. It just goes to prove "not all Realtors are created equal." And yes, sales like these are not good for our values overall. Our four closings are in BOLD below. The reason we sell quickly is because we have a database of over 130 buyer agents who regularly shop Hillcrest and they look for our listings.

We are up to 21 Active listings, 12 are two-bedroom units, eight 1/1/1 and one 1/1/0. I predict that seven of them will have to take a price reduction – and I will keep you posted in the next issue if I am right or wrong.

NINETEEN closed sales during the month of November. The reason why Hillcrest 21 has corner units marked B and C is because only two lines (19 & 20) are the size of the corners in Hillcrest 22-24. The ones that have B after the number are the size of a 2 bedroom convertible.

One unit that had been remodeled several years ago that the current sellers bought in 2018 (facing the parking lot) just resold for \$189,995.00. I was surprised when the one across the hall facing the lake and completely remodeled in the past year only sold for 183K! Again, not all realtors are created equal. This is a market for desperate realtors to finally make a quick buck. They will do anything to get the listing, including lowering their commission – which should be a red flag for a seller. If they aren't going to fight for their own money, why would they fight for yours? Think about it – a 183K sale at 5% nets the seller 173,850 (before closing costs), but a 195K sale (which I think it should have sold for) at 6% would have netted the seller 183,300! Even if the unit only sold for 189K at 6% the seller still would have made \$360 more. You get what you pay for.

HILLCREST NOVEMBER 2021 CONDO SALES

Building	Unit #	B/B	SF	List Price	Sold	DOM
C-25	511	2/2	1344	249,000	249,000	1
C-25	422	2/2	1344	238,990	240,000	61
C-25	923	2/2	1344	235,000	210,000	23
19	105	2/2	1100	199,000	190,000	39
27	412	2/2	1164	189,900	183,000	53
19	605	2/2	1100	175,000	167,000	76
C-23	220C	2/2	1184	165,000	165,000	8
C-21	500B	2/2	1216	165,000	165,000	6
C-24	111	2/2	1312	159,000	164,000	2
C-21	920C	2/2	1284	159,000	159,000	66
15	404	1/1/1	770	139,900	139,900	4
18	503	1/1/1	775	138,500	139,000	52
24	409	1/1/1	844	135,000	128,000	67
26	909	1/1/1	994	135,000	128,000	9
24	507	1/1/1	844	130,000	128,000	63
26	209	1/1/1	844	115,000	100,000	36
5	206	1/1/0	690	115,000	110,000	57
23	212	2/2	1132	115,000	110,000	31
1	210	1/1/1	770	110,000	105,000	44

PARKVIEW AT HILLCREST STATE OF THE MARKET NOVEMBER 2021

These reports are not always easy to put together. And some of you wonder why active listings in one issue disappear in the next one without going into pending or closed. Or why listings in pending never end up in closed. The truth is that not all deals get to the closing table. ALL of our home sales get to the closing table at or over list price. I did a little research and found out that not only condos are sold by agents who don't know what they are doing, FOUR pending sales that showed up in my initial research actually CLOSED – one way back in May...

In the past couple issues the first two homes listed as ACTIVE had N/A under "previously sold for". Apparently, the previous sale had just not been recorded before. Both were recently bought by the same company at the prices listed below. Both are lakefront as well as the one at 1383 Silk Oak according to the listings. One of the active listings have a pool but the one available to the Parkview homeowners is very nice so a lot of people don't really want to deal with the upkeep.

Parkview single family homes and townhomes are still selling appreciably higher than the homeowners paid for them a couple years back. Curious as to how much equity you have built up in your Parkview home? Call us at 8-HILLCREST or email INFO@ATeamFlorida.com.

ACTIVE LISTINGS

S = SINGLE FAMILY T = TOWNHOMES	B/B	SF	List Price	PREV. SOLD FOR
S-3713 Greenway Dr	4/2/1	2679	1125,000	762,100
S-3701 Greenway Dr	4/2/1	2679	1125,000	768,400
S-3783 Greenway Dr	5/4/0	2802	999,000	N/A
S-1312 Silk Oak Dr	6/4/0	2501	939,000	544,800
S-4325 Large Leaf Ln	3/2/1	2423	900,000	475,900

NOVEMBER PENDING SALES

S = SINGLE FAMILY T = TOWNHOMES	B/B	SF	List Price	PREV. SOLD FOR
4001 Mahogany Ln	3/2/1	220	650,000	500,000
S-1396 Silk Oak Dr	4/2/0	2311	751,000	467,330
S-1312 Sild Oak Dr	6/4/0	2679	899,000	575,000

NOVEMBER CLOSED SALES

S = SINGLE FAMILY T = TOWNHOMES	B/B	SF	PREV. SOLD FOR	SALE PRICE
S-4624 N Ficus	3/2/1	2220	510,000/808,000	770,000
S-4345 Large Leaf Ln	3/2/1	2183	485,300/810,000	799,999
S-3805 Greenway Dr	5/3/0	2502	479,688/950,000	900,000
T-5030 Eucalyptus	3/2/1	1421	320,500/455,000	439,000
T-4810 Eucalyptus	3/2/1	1421	336,800/375,000	380,000

PARKVIEW RENTED IN NOVEMBER

S = SINGLE FAMILY T = TOWNHOMES	B/B	SF	RENT/MONTH	NOTES
S-3701 Greenway Dr	4/2/1	2679	5000/5000	W-front/pool/2-car
S-4255 Large Leaf	4/3/0	2164	4,100/4100	Pool/2 car

PARKVIEW AVAILABLE RENTALS

S = SINGLE FAMILY T = TOWNHOMES	B/B	SF	PREV. /CURRENT	NOTES
S-3783 Greenway	5/4/0	2802	8,000/6000	2-car garage



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



Cindy Abraham



Brian Gaiefsky

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

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

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

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

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



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HILLCREST REAL ESTATE NEWS

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



Although the market is hot, about 30% of contracts written this past year had deals that fell through for one reason or another. And no matter what the reason whether it is contract terms or the results of the inspection or appraisal, it all comes down to negotiation. The market may be hot but unless you have an agent that is experienced and knowledgeable, getting to the closing table can be a challenge.

Many agents want to list your home, promise the moon, and then cannot deliver. We do not just list our properties; WE GET THEM SOLD! Contrary to what other agents claim, we mean it when we promise to personally

show your unit EVERY TIME. Also, I am present for EVERY appraisal and Brian is there for EVERY inspection. Of course, with our combined experience we have strategies that we use to overcome these hurdles. Especially in a market that is moving as fast as this one, you need an agent that is working for YOU!

With your participation, we review the comparable sold data in the area (just as an appraiser would) and then we not only determine the list price, but also the strategy that will obtain the highest price in the least amount of time.

Why Keller Williams **A TEAM FLORIDA** should be working for you:

- We live here and know the Hollywood market inside and out.
- We understand the market values and our record of selling at or over market value is unmatched.
- We use a database of over 130 buyer agents who call us FIRST when they are looking to buy here.
- We help prepare and stage every property before we list.
- We personally show your home/condo each time to ensure all buyer questions are addressed.
- Our marketing strategies are second to none.
- If necessary, we pay for an inspection and/or appraisal up front so that we can offset any hurdles and get to the closing table.
- We actively monitor the entire process from contract to close.

CALL Cindy Abraham or Brian Gaiefsky at 954-964-2559 or EMAIL: INFO@ATeamFlorida.com

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CALIFORNIA – San Diego County

CALIFORNIA – San Francisco East Bay

CALIFORNIA – Burbank, Valencia and Santa Clarita

COLORADO – Denver area

CONNECTICUT – Middlesex, Hartford, New Haven & New London counties

CONNECTICUT – Westport and all of Fairfield County

DISTRICT OF COLUMBIA – Washington DC - ALL

FLORIDA – South Broward – Hollywood, Hallandale, Dania, Pembroke Pines, Cooper City, Davie, Plantation Miramar & South Ft. Lauderdale – Keller Williams A Team Florida

FLORIDA – Miami Beach

FLORIDA – Northeast Broward County - Ft Lauderdale, Wilton Manors, Oakland Park, Pompano & Deerfield Beaches

FLORIDA – Vero Beach, Sebastian, Palm Bay, Hutchinson Island, Melbourne, Port St. Lucie

FLORIDA – Weston, Country Estates

FLORIDA – North Dade County – North Miami, Miami Beach, Miami Shores

FLORIDA – South Dade County – S. Miami, Coral Gables, Coconut Grove, Brickell, Pinecrest, South Beach

FLORIDA – Jacksonville

FLORIDA – Gainesville, Alachua, Newberry, Archer, Melrose. Micanopy, High Springs

FLORIDA - KEYS, Key Largo, Tavernier, Islamorada, Long Key, Duck Key, Grassy Key and Marathon

FLORIDA - Stuart –Hobe Sound up to Fort Pierce (Martin and Saint Lucie Counties)

FLORIDA - Palm Beach County – Boca Raton, Jupiter, Palm Beach, Hobe Sound, Lake Worth, Boynton Beach, Delray

FLORIDA – Lee and Collier Counties, Fort Myers, Naples, Bonita Springs, Marco Island

FLORIDA - Marion County – Ocala, The Villages, Summerfield, Oxford and Wildwood

FLORIDA - Orlando - Nature Coast - Pasco, Citrus, Hernando, Pinellas, Palm Harbor, Clearwater, Sumter

FLORIDA - Orlando – SW/SE Area - Windermere, Winter Garden, Ocoee, Clermont, Davenport, Kissimmee, Lake Nona, Leesburg, Tavares, Eustis, Mt. Dora, Sorrento, Umatilla, Minneola, Groveland

FLORIDA - Orlando-Altamonte Springs, Apopka, Casselberry, Lake Mary, Maitland, Oviedo, Winter Park, Winter Springs

FLORIDA: Leon County, East Gadsden Counties - Tallahassee, Bradfordville, Woodville, Midway, Havana, Quincy, Aucilla

FLORIDA – Panhandle - Destin, Defuniak Springs, Fort Walton Beach, Freeport, Grayton Beach, Miramar Beach, Niceville, Rosemary Beach, Sandestin, Santa Rosa Beach, Seacrest, Seaside

FLORIDA – North Central Florida - includes Dixie, Gilchrist and Levy Counties

FLORIDA – Tampa - Lutz, Land O Lakes, Wesley Chapel, Zephyrhills, Brandon, Valrico, Temple Terrace, Carrollwood

FLORIDA– Sarasota County

FLORIDA – St. Petersburg - St Pete Beach, Largo, Seminole,

Gulfport, Treasure Island, Tierra Verde

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GEORGIA –Cobb, Cherokee, Paulding, Fulton, Pickens, Bartow, Douglas

GEORGIA - Savannah - Tybee Island, Pooler, Rincon, Hinesville, Guyton, Midway, Springfield

IDAHO – BOISE

ILLINOIS – Chicagoland area (Cook County and DuPage County)

KANSAS

LOUISIANA – New Orleans Parish, Baton Rouge, Lafayette

LOUISIANA – Monroe, West Monroe, Richwood, Ouachita Parish

MARYLAND – Bethesda, Chevy Chase, Gaithersburg, Potomac, Rockville, Silver Springs

MARYLAND – North Potomac, Germantown, Frederick, Olney, Boyds, Urbana, Clarksburg, Bethesda, Chevy Chase, Gaithersburg, Potomac, Rockville, Silver Spring

MASSACHUSETTS - Salem, Beverly, Danvers, Peabody, Manchester, Hamilton, Wenham, Gloucester, Topsfield, Middleton, Lynnfield, Wakefield, Reading, Saugus, Lynn, Marblehead, Revere, Malden, Everett

MASSACHUSETTS – Springfield, Brookline, Newton, Needham, Wellesley, Natick, Dover, and surrounding areas

MICHIGAN - West Michigan and the Lakeshore, Rivertown, Harbotown, Greater Grand Rapids, Grandville, Holland, Grand Haven, Muskegon

Minnesota - Minneapolis/St. Paul Area, Greater Mille Lacs Lake

MISSISSIPPI – Jackson, Eastern Jackson County and St. Louis

MISSOURI – St. Louis

NEBRASKA – Omaha

NEVADA – Reno/Sparks

NEW JERSEY - Northern Jersey – Essex, Union, Morris; Bergen, Passaic & Sussex counties.

NEW MEXICO – Albuquerque and Santa Fe

NEW YORK – Nassau - Queens – Brooklyn, Bronx, Long Island

NEW YORK – BUFFALO, Amherst, Williamsville, East Amherst, Clarence, Tonawanda, Lewiston, Orchard Park, Hamburg, Cheek Towaga, Lancaster

NEW YORK - MANHATTAN

NEW YORK – ROCHESTER, SARATOGA SPRINGS

New York – ULSTER COUNTY, KINGSTON

NEW YORK – Westchester County - Briarcliff Manor, Ossining, Mount Pleasant

NORTH CAROLINA – Asheville, Black Mountain and surrounding areas

NORTH CAROLINA – Lake Norman, Mooresville, Denver

NORTH CAROLINA - South Charlotte area, Pineville and Ballantyne areas

PENNSYLVANIA – Philadelphia

RHODE ISLAND – Newport

TEXAS – Austin -Austin, Round Rock, Cedar Park, Leander, Hutto, Pflugerville, Westlake; Travis & Williamson Counties

SOUTH CAROLINA – CHARLESTON- MOUNT PLEASANT

SOUTH CAROLINA - Greenwood County; Ninety Six, Hodges, Ware Shoals, Abbeville, Newberry, Laurens

Continued from Pg. 11

SOUTH CAROLINA - York County, Lancaster County- Fort Mill, Tega Cay, Indian Land, Rock Hill and Lake Wylie, Regent Park, Regal Manor and The Riverwalk in Rock Hill

TENNESSEE - Chattanooga, Memphis, Greater Knoxville Area

TEXAS - Austin - Round Rock, Cedar Park, Leander, Hutto, Pflugerville, Kyle, Buda, Lakeway, Westlake. (Travis County & Williamson County).

TEXAS - Dallas/ Ft. Worth area. Keller, Southlake, North Richland Hills, Trophy Club, Roanoke, Northlake, Westlake, Grapevine, Colleyville, Haslet, Argyle, Lakewood, Lake Highlands

VERMONT - Newport, Orleans County

VIRGINIA - Richmond, Henrico County, Chesterfield County, Hanover County, Glen Allen, Bon Air, Midlothian, Loudoun County: Aldie, Ashburn, Leesburg, Herndon, Sterling, Reston, Chantilly, South Riding, Dulles Area, - Alexandria, Arlington, Falls Church, McLeon and Vienna

WASHINGTON - South Sound; Pierce County which includes Gig Harbor, Tacoma, Puyallup, Gig Harbor, University Place, Lakewood, Edgewood, Fife, Browns Point, Sumner, Milton & Federal Way (South King county)

WASHINGTON D.C.

CANADA - GREATER MONTREAL (West Island)

CANADA - ONTARIO - OTTAWA, Burlington/Flamborough/Lake Ontario/Hamilton/ Stoney Creek/Dundas

CANADA - TORONTO - Greater Toronto Area Downtown, Midtown, North York, Etobicoke, Mississauga/Pickering/Ajax/Richmond Hill/ Newmarket

HOLIDAY TIPPING GUIDE

Hillcrest has always been gracious about being appreciative to employees that work in our buildings. All but one appreciate their staff so much that they actually print up a list of employees to make it easier for the unit owners to remember those who worked hard to keep their buildings clean and safe during the year. Below are some guidelines for Holiday tips for our cleaning staff, security and maintenance people, as well as our mail and newspaper carriers:

- Security Guards - \$10.00 - \$20.00 depending on how much they do for you, you may even tip more. Don't overlook the overnight security guards and rovers; you may not see them much but they are helping to keep you safe while you sleep! For employees who just started, if they seem like keepers, \$5.00 is sufficient.
- Cleaning/Maintenance Staff - minimum \$20.00 for full time (again, if they do more for you than usual, tip accordingly), \$10.00 is sufficient for part time
- Newspaper Deliverer - minimum \$10.00 (special service like hanging the paper on the door would warrant a higher tip)
- Postal Carrier - \$10.00 or more, or a small gift
- Office Secretary - a small gift or gift card is most appropriate, however \$ is always appreciated!

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DIY TIP OF THE MONTH - courtesy of Brian Gaiefsky

Tired of trying to open or close your sliding glass door because it doesn't have a handle. Ever broken a fingernail trying to open it with the finger-pull? Our sliding door had a handle on the inside but a finger pull on the outside and the heavy door was hard for me to open.



Solution: Add a handle to the exterior side of the slider. With just a few tools and about an hour of time, it's possible to do this DIY project. If Phil B from Hillcrest 23 can do it, so can you. **Brian Gaiefsky, Keller Williams A Team Florida will show you how.** Call 8-HILLCREST (844-552-7378) or email info@ateamflorida.com.

***** ACT NOW *****

The Florida State Legislature passed a bill last session that requires you to update your voter information and sign up to vote by mail each voting cycle even if you have traditionally voted by mail in past elections.

YOU MAY NO LONGER BE ELIGIBLE TO VOTE OR TO VOTE BY MAIL. To check your voting eligibility and to re-register to vote by mail - go on line. BrowardSOE.org

SEEK TO AVOID PROBATE? CALL THE LAW OFFICE OF STANLEY G. SWIDERSKI, P.A.



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MARTY KIAR - BROWARD COUNTY PROPERTY APPRAISER



2022 Homestead Exemption

All qualified Florida residents are eligible to receive a Homestead Exemption on their homes, condominiums, co-op apartments, and certain mobile home lots. To qualify for Homestead Exemption, you must own and make the property your permanent residence on January 1 of the year for which you are applying for this valuable exemption. Pursuant to Florida law, all assessments and exemptions are based upon the status of the property on January 1. If you purchased and/or made the property your permanent residence in 2021 and have not applied for Homestead Exemption, you can apply for 2022 exemptions at any time – there is no need to wait until 2022 to file your exemption application with the property appraiser's office. You can easily apply online at <https://web.bcpa.net>

The timely deadline to file for all 2022 exemptions is March 1, 2022. You must make the property your permanent residence by January 1, 2022 in order qualify; however, you have until March 1 to

timely file your application with the property appraiser's office. The late filing deadline for all 2022 exemptions is September 19, 2022. For information about all the other exemptions available to qualified applicants, please visit the "Exemptions & Classifications" page on our website <https://web.bcpa.net/bcpaclient/#/Homestead>

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

If you have any questions about Homestead Exemption or any other exemptions, please call (954) 357-6830 or email me at martykiar@bcpa.net

Take care,

Marty Kiar
Broward County Property Appraiser

10 WORST ITEMS TO CARRY WITH YOU IN YOUR PURSE OR WALLET

Edited by Cindy Abraham - From an article by Katherine Skiba, AARP, published December 7, 2021

Remember the episode from Seinfeld when George had his wallet jam-packed with everything from Irish currency to a coupon redeemable at an Orlando, Florida Exxon to packets of Sweet'N Low? As he is trying to stuff one more thing in, the billfold explodes, scattering the contents on a windy street.

Jon Clay, vice president of threat intelligence for Trend Micro, a global cybersecurity firm, mentions the episode when talking about what consumers should not carry in their wallets lest they lose the valuable information. In an era in which identity theft is epidemic, the lessons of the old sitcom remain timely.

With the advent of cellphones, I have learned to take pictures of my Covid Vaccine card in case I need it. But my Medicare card and my insurance cards, I do not carry with me. Some things you have to present in person, like your Driver's License but you DO NOT have to have your SSN card on you at all times. And if you really want to be safe, don't carry all your credit cards with you – only the one(s) you need for where you are going. If you are worried about not having it when you need it, keep them locked in your car OUT OF SIGHT – safer than carrying them with you.

MAKE PHOTOCOPIES OF THE FRONT AND BACK OF ALL YOUR IMPORTANT CARDS, SO YOU KNOW WHOM TO CONTACT IF THEY GO MISSING. Keep the photocopies in a safe place in your house. Do not keep them on your cell phone which can go missing also.

Case in point: Pickpockets are not just after your cash. When it comes to personal identification info, the original crook profits by reselling it, Clay says. Worse, the crook may bring in accomplices and share the loot. After a lost wallet was pocketed in June at a casino in Davenport, Iowa, the thief kept the \$800 inside and an ID card. Later, the rightful owner's name and personal information was exploited to set up an online bank account to obtain a debit card and checks, and with accomplices, the first crook and his cohorts went on a spending spree at a half dozen merchants, later peddling some of their \$5,600 in purchases on Facebook Marketplace, authorities said.

The most common places to have your purse stolen is at gyms, grocery stores and your car. So, when I tell you to lock photocopies of your insurance info in your car, again, make sure it is out of sight.

SEVEN ITEMS YOU SHOULD NOT CARRY IN YOUR PURSE OR WALLET:

1. Social Security Card
2. Covid Vaccine Record Card which carries your date of birth and hints at where you live
3. Multiple credit cards and credit-card receipts
4. Checkbook or even one blank check
5. Work ID
6. Passport
7. Birth Certificate

An additional item included with this article was to not keep a list of your passwords in your wallet or purse. If you are doing this...I don't even know what to say...really?!

MEDICARE FRAUD ALERT

To help protect your identity, your Medicare card no longer carries your Social Security Number but your Medicare care number – unique to you – should be closely guarded and never shared with anyone who contacts you out of the blue by phone, email, text or in person, unless you contacted them first and gave them permission to contact you.

If someone calls and asks for your information or money or threatens to cancel your benefits, report it immediately to 800-633-4227 (800-MEDICARE).

The Centers for Medicare & Medicaid Services says you'll need the information on your Medicare card to join a Medicare health or drug plan or buy Medicare Supplement Insurance (Medigap), so keep your Medicare card in a safe place. Make photocopies of the cards you need and take the sheet with you when you go to the doctor. They will accept the info and that way your cards are always locked up at home.

Whenever possible, enable two-factor identification AND you can have your bank put in place alerts so that whenever a charge is over a certain amount or outside of your neighborhood, they contact you immediately.

ALWAYS BRING THE GIFT OF YOUR SUNSHINE

– BY CHIRYA RISLEY. SUBMITTED BY ETTA STEVENS

Wherever I go, no matter what the weather, I always bring my own sunshine.

Illustration: Brahma Kumaris



For many of us these past few years our lives have certainly been changed and rearranged! We might have the thought deep within that Christmas celebrations will only be a half-hearted affair this year due to a shortage of cash and possibly merchandise, loss of a loved one, the invasion of the virus epidemic distancing us physically from others and work, losing our homes due to forest fires and floods and tolerating the games the weather is playing.

However, we can clearly understand that peace, happiness, and joy do not depend upon a large bank balance or any physical thing for that matter. To wake up on Christmas morning knowing you are alive and well, is in itself quite a gift. You may not have money or any present to pass on to someone, but simply the giving of your time and company to someone who is lonely is of great value to that individual. Loneliness is so painfully common these days, yet if each of us just spends a few moments to share the spiritual 'sunshine' of our love and company with someone who needs it, imagine what could be achieved.

The gifts of co-operation and enthusiasm are also very great. To be enthusiastic about someone else's progress and to show genuine cooperation are priceless gifts we give to others. In the long run with giving, we benefit the most; the more we give the more we receive. When we all help one another everyone wins.

If you have very little money to buy gifts for others, there are many 'presents' we can present that will not even cost a cent, - kindness, caring, cheerfulness, love, patience, and all the virtues. At least give the gift of a smile. Smiles are free and always available. Never mind the mask, the smile through the eyes is the greatest gift of all.

This is a time when our stage has to be very stable. When we radiate the gift of the sunshine of Godly love from within, circumstances will come and go but we remain stable, smiling, without fluctuations and difficulties disappear.

Meditation fills us with these positive qualities and powers very easily. This is because meditation is a beautiful relationship and connection with the Supreme Source of spiritual energy and power – God. God is full of those qualities and powers and never loses them ever, unlike us, who need to fill ourselves constantly when we lose them.

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

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

Our MEDITATION CLASSES ARE NOT OPERATIONAL IN PERSON AT THE CURRENT TIME DUE TO THE PANDEMIC. I AM CONDUCTING A ZOOM class every Tuesday Morning at 10:30 am ET. Here is the Zoom Link: Join Zoom Meeting go to Zoom app.

Click JOIN A MEETING - type in ID & code Meeting ID: 950 6687 3465 - Passcode: abcd

We have a wonderful group on Zoom every Tuesday morning, at, 10:30 am ET. Many from out of town and even from Germany Israel, and Canada. Some are mediators from the Hollywood Library and some are beginners. Either way, the class is for You. We welcome everyone, beginners and meditators who have found this practice rewarding for their lives. If you are looking for PEACE and Happiness outside of yourself, you will not find it. Peace, love, happiness, wisdom, and purity are all within your soul, inside. Take a few minutes each day, even for just a 5 minute time of silence. Look within yourself and focus on the peace and love you already are in this lifetime. It will become easier to focus and get rid of the noise in your head with practice. Join us on Tuesday morning and come together with like-minded souls who just want Peace of Mind in the world of turmoil. I, Etta Stevens, conduct the class and I am just waiting for you to join us.

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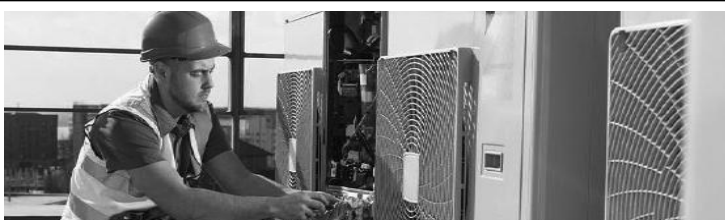
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