



Inside Hillcrest December 2014

The following letter is from the Hillcrest Legal Committee who have been overseeing the negotiations between our attorney, Dennis Eisinger, and the attorney for the Developers, Bill Riley. The committee consists of five Hillcrest board officers: Mark Roth (26), Jeff Ladner (11) and President of the Low/Midrise President's Council, Rafael Antunes (24), Ray Chaitt (16), and Herman Melotti (27) President of the Hillcrest Leadership Council.

Inside Hillcrest would like to acknowledge the work these gentlemen have been doing to look out for the interests of Hillcrest unit owners. They have put in a lot of time, thought and effort and we all owe them our thanks and appreciation.

Dear Hillcrest Community Residents,

As many of you are aware, the existing owner (Pipe Fitters Union) of the Hillcrest Country Club & Golf Course is selling these properties to another developer, Concord Wilshire.

Concord Wilshire has met with the Presidents of the existing Hillcrest buildings to present his vision and plans for development. Concord Wilshire has also indicated a desire to cooperate with the existing buildings to reach an amicable development plan.

As you probably have heard, the new developer wishes to construct residential properties on the Executive Golf Course (9-hole) as originally planned and approved by the Pipe Fitters Union. However, the representative of Concord Wilshire also has expressed to our community that he also wishes to develop the 18-hole golf course with parks, lakes and residential units which will consist of single-family residents and townhomes.

The presidents of each building decided to form a committee of individuals representing both the high-rise and low-rise buildings of Hillcrest consisting of five members, hence it has been called the Committee of 5. This committee was tasked with working and negotiating with the developer to ensure the existing Hillcrest buildings and residents obtained the best deal and outcome possible and

to obtain certain considerations going forward for future Hillcrest residents. The purpose of this committee was not to endorse nor become proponents of

this development, but to ensure the interests of the existing residents were protected and to obtain considerations from the developer and to work with legal counsel to ensure these agreements were memorialized in writing to protect existing Hillcrest community's interests.

That being said, the Committee of 5 is aware that there has been some attempts by individuals in the community to sway opinion regarding this development. We urge you to seek the facts, weigh the advantages and disadvantages and to reach your own conclusion of what you feel would be the best course to follow, with consideration to future course for our community.

Please be aware that the Committee of 5 has been diligent in ensuring our interests are protected, agreements are put in writing and recorded, and is confident that we have negotiated the best possible agreement with Concord Wilshire. There have been numerous meetings with either all the Presidents of each building and the developer and the Committee of 5. We are confident that the developer has listened to our concerns and has agreed to many of our requests for our residents.

There will be upcoming meetings with the developer open to the residents of Hillcrest. There will be an opportunity for residents to hear the proposal by the developer, and to have dialogue and discussion. This discussion should include possible ramifications should the development not occur. We urge you to attend these meeting, ask questions so you understand fully how this development, or lack of development could impact our community.

Most importantly, we ask each and every one of you, to gather the facts, and formulate your own opinion and then cast your vote accordingly.



Answers to the Questions that were sent to INSIDE HILLCREST

By Cindy Abraham,
Edited by Mark Roth

There is a lot of crazy information going around but I guess it is like the game of Gossip. When something gets repeated so many times, it has nothing to do with the original statement. Here is what I understand about the project – maybe it will help others clear up some of the questions. If anyone tells you something that contradicts the answers below, it doesn't necessarily mean they are wrong, it means you need to do some research to get to the truth.

I would like to reiterate what many board members and Presidents are saying. It is not up to them to sway your vote. Learn the facts and vote your conscience for what you think is better for your future and the future of you loved ones. Don't let anybody lie to you to get you to vote their way. Rely on the facts and not speculation. We cannot predict the future, but we can make sure our plans for the future are what we would like to see. The most important thing is that we now have a plan in hand.

1. Since my view is the 18-hole golf course, how much of it will be covered by homes? Where will the homes begin and where will the park be?

We saw the plans at the Monday meeting and they have views from many buildings to present to you when they hold the Unit Owner Meetings for your building. The average buffer is about the size of a football field, ranging from 150 feet

See **QUESTIONS** on page 2

QUESTIONS

continued from page 1

to 375 feet.

2. What is the realistic time frame for all new construction to be started/completed? I'm aware that the city of Hollywood has to approve everything from elevation to electricity etc.

Approximately 2-3 years of construction from the start date. The community park will be delivered BEFORE the new homes are occupied.

See pages 4 and 10.

3. Hillcrest Drive is a two lane road- will the street be widened to accommodate the new residents?

The Developers do not plan to widen Hillcrest Drive, but additional turn pockets will be added to ensure there is more area for drivers turning into the new community. Ask your president to see the new color plan with the streets included. Of course, should traffic studies indicate widening of Hillcrest Lane is necessary to accommodate traffic patterns, then the developer would be responsible for widening Hillcrest Lane, but only if that is determined by City of Hollywood traffic engineers.

4. I am in building 20, it is my understanding that the tennis courts will be rebuilt behind my building. What will the hours be? Will there be a lot of seating? How will it be controlled?

There will be four tennis courts, with the operating hours set by the HOAs. The amount of seating will be determined in the future, but not more than a handful.

5. Will there be an HOA for the single family homes? Will they have any say over the condo buildings? Will the condo buildings be part of the HOA?

Yes, they will have their own HOA for the new homes. No say over current condos. The new community's HOA will share seats on a Community Development District, which will govern the operation of the community park. In addition the present condominiums will have some seats on the Community Development District (or whatever form of entity which may be chosen ultimately) so that the present residents will have some input into proceedings.

6. Will there be more security for all of Hillcrest?

The perimeter of the park will have a fence, with gates for all abutting condo buildings. During construction, the Developer will have on-site security at all times. Once the development is

complete, additional security will be determined by the HOA. The park will be a private park for the sole use of the HOA and the residents/owners (and their successors in interest) of the present Hillcrest buildings. The fence will be locked and all of the owners of Hillcrest, both condos and HOA will have exclusive access by coded gates.

7. Do we still get the money if we vote against the project?

Yes, but on the terms of the original deal with the Union, which is taxable income for the condo buildings. If the vote is no, the project defaults back to the original agreement, except the Golf Course closes either way. At the time, we couldn't get together on hiring an attorney to address the tax issue. Now that we have an attorney, if the vote is yes on the new plan, one of the benefits is an accelerated, tax-free payment of the \$3 million, in addition to the other community amenities (park, clubhouse, walking paths, tennis courts, etc.). Again, thanks to our Legal Committee's hard work.

Note that under the plan negotiated by the Legal Committee \$500,000 of the \$3,000,000 will be paid within 10 days of a successful approval of the 18-hole golf course development proposal. The remaining balance of \$2,475,000 will be paid as provided in the agreement. The \$25,000 difference was advanced from the \$3,000,000 by the developer so that we could pay for our attorney without assessing the associations for the payment. The developer paid for our tax attorney out of the developer's own monies. That sum is not deducted from sums due to the associations. We have not yet seen the tax attorney's opinion. It is possible, but uncertain, that the monies would be tax-free in either case. We emphasize that it is uncertain.

8. What is the connection between the current developer and the previous developer?

None – there is no relationship between the two. The new developer, Concord Wilshire is the Buyer and the Pipefitter's Union is the Seller. Except that the new developer would rather not build high rises.

9. When will we see exactly what is being built where? Can we see what the plans of what townhomes and homes will look like?

Very soon your president will have a copy and if you haven't seen it, you need to ask why not.

10. If we vote no, they said they will build two high rises in place of the

Country Club. How can we be sure the high rises won't be rentals? Hillcrest is a residential community not a transient rental community. Can we vote against rental buildings?

If the vote is no and the twin high rise is built, we have no say on whether they will be rentals or not. We all know the Real Estate market crashed shortly after the last deal was made. Condos were hot then so another high rise building was a good idea. At the time, many apartment buildings converted to condos but because they had no reserves, when the market crashed, they got in trouble. Now that it has recovered and somewhat stabilized, all the people who had to do a short sale or foreclosure do not yet have the credit score to buy anything so the opposite is happening. Most were young people which is why the crash impacted the all age buildings more than the over-55. The Hillcrest buildings that allow rentals sell higher, especially if they appeal to all ages and allow pets.

But remember that the new Developer believes that this site is not viable for high rise condos. Single family homes and townhomes are the best sellers now as the economy continues to recover. From a real estate business point of view, high end homes would better enhance the value of our community rather than more high rise condos.

In addition, Concord/Wilshire has advised that they do not construct rental buildings, high-rise or otherwise, and that the intention would be to sell the land for the high-rises to a rental developer in the event of a failure to approve the Concord/Wilshire plan to develop the 18-hole golf course.

11. What is the timeline for the project? What will be built first and what will be built last? When is the Country Club closing?

The developer first needs HOA Approval, then City Approvals will take an additional 12 Months, then the developer will start the development of the community park while the site work is going on. The Pipefitter's Union is planning to shut down the golf course on April 30, 2015 once season is over.

See pages 4 and 10.

12. I am unable to travel to Florida this season. Who do I give my address to and can I vote by mail?

Ask your building president how that is going to work. The Developer will FedEx/UPS your voting documents (along with a pre-paid return envelope), which must

See **QUESTIONS** on page 4



SENIOR MEDICAL ASSOCIATES
LEADERS IN SENIOR HEALTH CARE

Hablamos Español

Bringing Back Our Compassionate and Caring Medical Team to South Broward



Noel Mora M.D. Mohsin Jaffer M.D., FAAFP Robyn Santiago FNP

Schedule a Complimentary *“Meet and Greet”* at a Center near you

Memorial West Hospital Building
601 North Flamingo Road, Suite 202
PEMBROKE PINES, FL 33028
Phone: (954) 248-6795

Weston Health Park
1495 North Park Drive, Suite 100
WESTON, FL 33326
Phone: (954) 659-9690

Walnut Creek Plaza
1759 North University Drive
HOLLYWOOD, FL 33024
Phone: (954) 248-6795

Immediate Appointments

On-Site Lab

EKG and X-Rays

Wound and Skin Care

Extensive Specialty Network

Ear Lavage

Joint Injections

Pulmonary Function Tests

We accept most HMO's

www.SeniorMedicalAssociates.net

QUESTIONS

continued from page 1

be notarized and physically returned to be acknowledged.

13. Why is the money going to the buildings and not to the individual owners? Is it true that our property taxes will go up because of the development?

One thing people need to understand is that we ARE “the building”. The money is going into our account that we use for bills, assessments and improvements. Cutting checks to unit owners would be a nightmare. If the home values are high and our property values go up because of it, yes we could see higher taxes.

It is important to note that the original deal with the pipefitters provided that payments were to be made to the individual buildings on a “per unit” basis. We are now powerless to change that part of the transaction. As far as the tax issue is concerned, property tax increases on homestead property are limited by the Florida Constitution to the greater of the property value increase up to a maximum of 3% per year. Non-homestead property tax is not limited by the 3% cap.

14. What if the houses don't sell? Last time nothing was built because of the economy. How do we know we don't get left with a construction site for years?

During the City Approvals process, a Development Agreement will be negotiated between the Developer and the City which will outline the responsibility of the developer related to construction obligations and timeline. The Developer will be obligated to abide by everything stated in the Covenants and Development Agreement.

15. Why would all the traffic from housing on the 18-hole course come from Hillcrest Drive instead of from Pembroke Road as most houses will be closer to Pembroke Road? Same for Washington Street – why don't they have their own entrance?

These items will need to be worked out between the Developer and the City as part of the approval process and will be subject to public hearings and public input. The Developer will be required to hire engineers and traffic experts, conduct studies, and submit findings to the city traffic engineers. They will have to reach an agreement on how to best engineer the flow of traffic like they did with the school to minimize the impact of the increase in traffic.

16. Nobody seems to understand that \$3,000,000 was promised to change the covenant on the Executive course but that the developer...did not add any more money! Why don't they sell the golf course to a golf operator and just build what was approved in 2007?

I don't see that happening. The golf industry boom is over. More golf courses are closing than opening because many are just not profitable. No matter what the outcome of the vote is, the construction efforts will make on-going operations impossible. The Union has already made the decision to close on April 30, 2014. Either way, the Clubhouse is going away and new ones will only be built if the plan goes through to accommodate the current residents and the new ones.

17. We also need more information as to the length of the buffer between actual buildings 21-22-23-24-25...to evaluate the impact it would have on our peace in the swimming pool, view from our balcony, etc...we certainly do not have the information to make an educated decision at this point.

This question will be clearly addressed with each building. See question #1 and ask your president to see the plans he/she

got Monday night.

18. We certainly do not have the same understanding of a “resort” than the developer. This is not a resort but a residential development! Can we change the name?

The working name is now “Hillcrest Community Center & Park.” Not sure when that changed from Hillcrest Resort & Community Park but I agree with you. The developer says that the final name will be determined closer to the ground breaking. Just a thought, if we have all those lakes and the parks, how about Hillcrest Lakes? We have Hollywood Lakes and Emerald Lakes and it looks like our community will be just as high end looking with the new homes so...

19. At one of the first meetings, it was stated that there would be two gyms and two social/and restaurants. Is this still the plan? Supporting one may be a challenge and ensuring that equal amenities would be provided.

Two clubhouses will be built – one for the new community, and one to be shared by everyone. The shared clubhouse will also have outdoor kitchen and BBQ stations. The new community will have a dedicated pool for the 645 homes. We already have pools.

20. Are ALL areas not developed going to be maintained as park space? Can it be assumed that the method and procedure for maintaining will be spelled out?

The legal documents very clearly require the new community to pay for all improvements and operating costs in perpetuity. Again, our thanks to our Hillcrest Legal Committee for their hard work in working with our Attorney to make sure that if we agree to the new plan, it is executed in writing and recorded.

If you have any other questions, send them to hillcrestleadershipcouncil@comcast.net or mail to Inside Hillcrest, 3850 Washington #1016, Hollywood, FL 33021.

EVERYDAY TIPPING GUIDE AND FOR THE HOLIDAYS

15%-20%

Restaurant Servers Dog Groomers/
Walkers, Hair/Nail Technicians, Cab
Drivers

10%-15%

Buffet servers or food delivery

20%-25% of total tab for bartenders,
Parking attendants, valet, wheelchair attendants or
shuttle bus drivers:

\$2 - \$5 depending on amount of service and quality of venue

Bell hops and Baggage checkers :

Minimum \$2 per bag

HOLIDAY TIPPING

1. Cost of one service (pool, gardener, housekeeper, hair/nail technicians, dog groomers/walkers, etc.)
2. \$10 to \$50 depending on frequency/quality of service for condo security guards, maintenance staff, mail carriers, or doormen
3. Gift or gift card rather than money is most appropriate for teachers, instructors, office staff, or whenever you are unsure how a monetary gift would be received



The Declaration of Restrictions Legally Binds The Owner/Developer To:

1. A MAXIMUM NUMBER OF SINGLE-FAMILY HOMES. Paragraph 2 of the Declaration of Restrictions (the "Declaration") provides that no more than 645 single family homes will be constructed on the Property, inclusive of detached and attached product.

2. THE CONCEPT PLAN. Paragraph 2 of the Declaration also provides that the Concept Plan presented to you during the voting process is the plan to be constructed, subject to all regulations and approvals of the governmental agencies having jurisdiction over it.

3. EARLY DELIVERY OF THE NEIGHBORHOOD PARKS. Paragraph 3 of the Declaration provides that the neighborhood parks presented to you during the voting process must be completed before the first Certificate of Occupancy is issued for any newly constructed home on the Property, excluding model unit(s) and sale center(s).

4. THE NEIGHBORHOOD CLUBHOUSE. Paragraph 4 of the Declaration provides that the neighborhood clubhouse presented to you during the voting process must be completed before the first Certificate of Occupancy is issued for any newly constructed home on the Property, excluding model unit(s) and sale center(s).

5. THE ENTRANCE FEATURES. Paragraph 8 of the Declaration provides that the monument signs presented to you during the voting process will be constructed when and where the construc-

tion is permitted by the city and other property owners of record.

6. USE OF THE RECREATIONAL IMPROVEMENTS WITHOUT COST EXCEPT FOR NORMAL USAGE FEES. Paragraph 5 of the Declaration provides that the neighborhood parks, clubhouse, tennis facility, walking/jogging paths, water features, rest areas and entrance features will be constructed by the developer at its sole cost and expense. It further provides that those improvements will be maintained by the future 645 home owners at no cost or expense to the existing Hillcrest community and will be available to the existing Hillcrest community, including their successors and assigns, at no cost or expenses except for generally applicable usage fees that may be established by a future governing board. The secondary clubhouse proposed by the developer is the only amenity that will be for the exclusive use of the future 645 homeowners.

7. LANDSCAPING. Paragraph 6 of the Declaration provides that the Property will comply with all landscaping requirements approved by the city, including tree lining of streets within the Hillcrest PUD boundaries and landscaping buffers at the Charter School site.

Additionally, Paragraph 9 provides that the developer must use its best efforts to preserve all specimen-sized trees existing within the boundaries of the neighborhood parks.

8. EARLY PAYMENT OF THE

\$3,000,000.00. Paragraph 10 of the Declaration provides that \$500,000.00 will be paid to the residents within ten (10) calendar days following the release of the restrictive covenant that prohibits residential development on the 18-hole golf course. Additionally, it provides that \$2,475,000.00 will be paid to the residents within ten (10) calendar days following the approval of the site plan by the City Commission, which will be the remaining amount due after deducting the foregoing \$500,000.00 payment and the \$25,000.00 paid to the President's Council's attorney.

9. 80% VOTE REQUIRED FOR ANY FUTURE CHANGES. Paragraph 10 of the Declaration provides that any future proposals to modify the Declaration will require a vote approved by at least 80% of all unit owners within Hillcrest.

The legally binding commitments summarized herein only highlight some of the benefits contained within the Declaration. A full copy of the Declaration, which has been reviewed by your legal counsel, is provided as an attachment to this summary. All of the commitments we have verbally made to the community are recited within the attached version of the Declaration, which we are prepared to pursue with your cooperation and support. The redevelopment program will be subject to review and approval of governmental agencies, which will be a public process that we hope you will participate in.

If your building is considering rentals...

The ability to rent your condo can be a nice benefit. Most Hillcrest buildings do not allow rentals but when the market crashed, the smart boards used their hardship clause in their condo docs to allow the association to foreclose on delinquent units before the bank did and collect several months of rent money. Instead of the other unit owners bearing the burden of delinquent maintenance, the buildings were able to recoup their losses until the bank foreclosed. The tenant paid a little less than market value for the rental knowing that they could get a 90 day notice to vacate at any time. It was a fair trade off. Remember the banks don't want to foreclose until the last minute because then THEY become the unit owner with all the fees and obligations that go with it – except for having to pay all the back maintenance.

Some building also helped out their residents by allowing them to rent (again using the hardship clause) for a couple of years until they acquired enough equity to sell. Generally speaking, rental buildings are not considered as desirable as

residential buildings. To allow rentals without hurting the values in your building, it is wise to have a 2-year waiting period to keep out the investors. It is also a good idea to collect a security deposit from the unit owner (which the tenant may NOT pay) to make them responsible for their tenant's behavior if the building is allowed to fine for rule infractions. It is the unit owner's responsibility to continue paying the maintenance and assessments so they need to do a credit check, but the board is responsible for the safety of the residents and need to do a criminal check.

Right now, buildings that allow rentals right away sell higher than those who don't because roughly half the country is trying to repair their credit scores from the economic turndown. As soon as these folks can once again buy, they will – why pay their landlord's mortgage? When that happens, buildings with a majority of investor owned units will not be so attractive to those who want to live in a "residential" building rather than a rental building.

20 things We Do in Retirement

By Jennie L. Phipps, Bankrate.com

Wednesday, December 3, 2014

What will you do all day once you retire? A new study concludes that you'll spend your time watching TV and pattering around the house.

While this may not sound like an exciting retirement lifestyle, labor economist and author of the study Charlene Kalenkoski says she found this research to be reassuring because

it means retirement can be affordable. "Spending time at home relaxing, thinking, reading and watching TV - it doesn't cost a lot of money," she says.

*Denotes activities that didn't score in the top 20 of workers' weekday schedules.

Source: Journal of Financial Planning and the 2010-2012 American Time Use Survey, Department of Health and Human Services.



TOP 20 WEEKDAY ACTIVITIES

	RETIREES	WORKERS
Sleeping	520.6 min. per day	460.6 min. per day
Television and movies	223	97.2
Eating and drinking	88.9	66.9
Reading for personal interest	47.5	12.5
Washing, dressing and personal grooming	38.7	44.6
Socializing and communicating with others	34.4	24.4
Preparing food and drinks	33.9	17.2
Caring for lawn, garden and houseplants	30.3	5.9
Household cleaning	24.1	9.7
Shopping for everything besides groceries, food & gas	23	9.3
Relaxing and thinking	22.7	9.4
Using the computer for leisure, except playing games	22.4	8.5
Playing games, including computer games	13.9	5.5
Household and personal organization	13.1	*
Laundry	11.8	*
Travel related to shopping except grocery shopping	10.8	5.1
Travel related to eating and drinking away from home	10.7	6.5
Cleaning up after eating at home	9.9	*
Grocery shopping	9.3	*
Golfing	8.2	*

MIKE'S GREAT BEAR AUTO CENTERS

ALIGNMENTS
BATTERIES
SHOCKS
TIRES
BRAKES
FRONT ENDS
TUNE UPS
AIR CONDITION

WE BUY
& SELL
USED CARS



THE LEADER IN AUTO SERVICE SINCE 1933

2804 Hollywood Blvd • Hollywood
1 Block East of I-95

954-922-4105

Courtesy Shuttle
COMPLETE
DIAGNOSTICS

LIC #AR1367 • REG # MV35398



Discounts for:

- Military Personnel
- Senior Citizens
- Students • Fleets

FREE
ESTIMATES

EUROPEAN CAR
SPECIALISTS

FRONT OR REAR
BRAKES
DISC/DRUM
COMBO
Starting at

\$79⁹⁵*

*Most American Cars
Must present this Sharp Saver coupon
at time of write up. SS

IS YOUR CHECK
ENGINE OR SERVICE
LIGHT ON?
Stop in for a

**FREE
COMPUTER CHECK**

For Autos Newer Than 1996
Must present this Sharp Saver coupon
at time of write up. SS

PREMIUM
OIL CHANGE
& LUBE

\$15⁹⁵

• Up to 4 Qts of 10W30 Oil • Premium Oil Filter
• Synthetic Oil Extra • 2009 Vehicles & Older
Most American Cars.
Foreign Cars & Trucks Slightly Higher
Must present this Sharp Saver coupon
at time of write up. SS

FULL
SYNTHETIC
OIL CHANGE

\$49⁹⁵

• Up to 4 Qts • Premium Oil Filter
Most American Cars.
Foreign Cars & Trucks Slightly Higher
Must present this Sharp Saver coupon
at time of write up. SS

How the Angel Ended Up on Top of the Tree

When four of Santa's elves got sick, the trainee elves did not produce toys as fast as the regular ones, and Santa began to feel the Pre-Christmas pressure. Then Mrs. Claus told Santa her Mother was coming to visit, which stressed Santa even more.

When he went to harness the reindeer, he found that three of them were about to give birth and two others had jumped the fence and were out, Heaven knows where. Then when he began to load the sleigh, one of the floorboards cracked, the toy bag fell to the ground and all the toys were scattered.

Frustrated, Santa went in the house for a cup of apple cider and a shot of rum. When he went to the cupboard, he discovered the elves had drunk all the cider and hidden the liquor. In his frustration, he accidentally dropped the cider jug, and it broke into hundreds of little glass pieces all over the kitchen floor. He went to get the broom and found the mice had eaten all the straw off the end of the broom.

Just then the doorbell rang, and an irritated Santa marched to the door, yanked it open, and there stood a little angel with a great big Christmas tree. The angel said very cheerfully, 'Merry Christmas, Santa. Isn't this a lovely day? I have a beautiful tree for you. Where would you like me to stick it?'

And so began the tradition of the little angel on top of the Christmas tree.

Not a lot of people know this.



Law Offices of Karen Cohen, PLLC

A FULL SERVICE LAW FIRM

More than 50 Years of Combined Experience

- Wills, Trusts, Estate Planning and Administration
- Asset Protection, Business Agreements and Planning
- Representation of Condos and HOAs
- Licensed Agents for American Land Title Association
- Real Estate Purchases, Sales and Transfers
- Personal Injury (Auto Accidents, Trip and Fall)
- Mortgage Foreclosures and Foreclosure Defense
- Trademark and Copyright Filings
- Family Law (Prenuptial Agreements, Divorce, Separation and Support)
- Bankruptcy

Free Confidential Consultations

1041 Ives Dairy Road ▪ Suite 236 ▪ Miami, Florida 33179
 Phone: 305.654.4444 ▪ Fax: 305.654.4479

ADVERTISER PROFILE

Meet Shopping & Fashionista: Elizabeth Mayo

My name is Elizabeth Mayo and I am the owner of Shopping & Fashionista LLC. Our motto is "We shop till we drop for you." I have been in retail for over 20 years and I have lived in Hollywood Hills for 33 years.

We shop for groceries, clothing, jewelry or whatever you need. I have several clients in Hillcrest that I shop for. For Hillcrest residents, I have a special rate for grocery shopping of \$20.00. I am very reliable and I can give you references. Please call me and I will be happy to assist your every need. Elizabeth Mayo, 954-963-0174 Home or Cell 954-999-3665 or email me at: lizmmayo@bellsouth.net

Shopping & Fashionista LLC
 We Shop Till We Drop For You

5206 Garfield St
 Hollywood, FL 33021

954-963-0174 office
 954-999-3665 cell
 lizmmayo@bellsouth.net

Elizabeth Mayo
 CEO/President

Licensed #B1033

Free Estimates

EXPERT TREE SERVICE, INC.

- ◆Plants ◆Trimming & Pruning ◆Shrubs ◆Tree Removal
- ◆Trees ◆Stump Grinding



DAVID
 754-423-6525



"CURRENTLY SERVICING HILLCREST 19"

southeast LANDSCAPE MANAGEMENT

Kyle Bolger
 Vice President of Sales

PO BOX 208
 FORT LAUDERDALE, FL 33302-0208

Email: kyle@southeastlandscapelc.com Cell: 954.937.7564
 Office: 954.768.9806 Fax: 954.768.9083

South Florida: Ground Zero for Tax Return Fraud and ID Theft

By Nancy Fowler,
LegalShield Independent Associate

On November 14, 2014, authorities arrested seventeen (17) of the 18 Miami-Dade College (MDC) students charged with stealing the identities of 644 other MDC students and filing fraudulent tax returns in their names. The tax fraud scheme involved \$1.9 million dollars in fraudulent refunds. The scheme utilized over 1,000 student accounts at Miami Dade College. This is just one of many recent cases just in south Florida.

Wifredo A. Ferrer, United States Attorney for the Southern District of Florida, who is in charge of indicting and prosecuting the alleged criminals had this to say about the situation and the tax return fraud in south Florida:



"Today's takedown is further evidence of the insidious and widespread nature of stolen identity tax refund fraud. That this crime has infiltrated life at a college is alarming. As a community, we cannot permit this type of crime to negatively affect young people and their prospects while in college. In addition to prosecuting those

who fraudulently use the identities of others for financial gain, we will be working closely with Miami Dade College – and any other educational institution – to help educate students that selling the use of their student bank accounts to facilitate fraud is criminal and carries serious consequences."

George L. Piro, Special Agent in Charge of FBI Miami, stated, "Those arrested today were part of a Miami-based group who systematically hacked into numerous businesses and government institutions. Once inside, they stole personally identifiable information from unsuspecting victims to unlawfully file tax returns and redirect Social Security payments. The fraudsters subsequently utilized over 1,000 college student loan accounts in order to deposit illicit funds and launder the ill gotten money."

"Identity theft is a serious and growing crime that destroys the financial lives of thousands of South Floridians every year," said Piro.

Furthermore, United States Attorney Ferrer's office reports that, "According to the Federal Trade Commission, Florida had the highest rate of identity theft in the United

States in 2013. While identity theft in Florida ranks highest in the United States, the identity theft rate in Miami has reached near epidemic proportions."

"Moreover, a September 2012 report by the U.S. Treasury Inspector General for Tax Administration (TIGTA) determined that Florida has the highest rate of stolen identity tax refund fraud (SIRF) in the United States. The City of Miami's per capita number of false returns based on identity theft was 46 times the national average, and its per capita SIRF value was more than 70 times the national average. Worse still, this problem is projected to grow." (1)

WHAT CAN YOU DO TO REDUCE YOUR RISK OF TAX FRAUD?

There is nothing you can do to keep hackers from stealing your information from those companies and businesses you use who have your personal identifying information. The **60 Minutes** report that aired on Sunday November 30, 2014 had the experts telling us that again. However, there are some actions you can take to reduce your risk of tax return fraud.

Here is what you can do to reduce your risk:

1) Don't procrastinate. File your return as early as you can. The criminals start filing false returns as soon as the IRS starts accepting returns. These criminals submit the returns and have the refunds direct deposited into accounts or onto debit cards. The names on the accounts don't have to match the names on the returns. So time is not your friend, and the practices and policies at the IRS and Department of the Treasury have major flaws that these criminals know and use.

2) The IRS or any other government agency will NOT contact you by phone or email. Don't fall for this scam. It is a method for criminals to get your personal information and use it to file a fraudulent return. They may even say they are investigating possible tax fraud. Don't give them any information. Consumers who receive unsolicited emails that appear to be from the IRS or an organization closely linked to the IRS, such as the Electronic Federal Tax Payment System (EFTPS), should forward them to phishing@irs.gov. Also report such calls to the Miami FBI whose contact information is provided below.

3) Beware fake websites. Make sure you are on an official website before you submit any personal information. Never click on a link provided in an email to take you to an "official website." This is a major scam to trick people into submitting their personal information directly to the criminals. Look-alike websites are a favorite scam used. Check the address bar for the site you are on, if you don't know how to do this, ask someone you know for help. The official IRS website is www.irs.gov. Criminals use web addresses that look similar. For example the web address may end in [.net](#), or [.com](#) or a variation of IRS.

4) Chose a reputable tax service/CPA/Tax Attorney to file your taxes. Criminals do set up tax preparation store fronts for the sole purpose of stealing personal information, filing false returns, and making off with the money. While the majority of tax preparers are honest and legitimate, "walk away" and report them to the FBI if a tax preparer asks you to do any of the following:

Will not sign the return or place his/her Preparer Tax Identifi-

See **FRAUD** continued on next page

LegalShield
Worry Less. Live More.

Nationwide/Hollywood, FL
nancyfowler2002@gmail.com
www.nancyfowler.biz

Nancy Fowler
Independent Associate
c: 954-534-4694

FRAUD

continued from previous page

fication Number (PTIN) on it. All tax preparers need to have a PTIN. (Verify the PTIN before you hand over your personal information.)

- Won't give you a copy of the return.
- Promises larger than normal refunds.
- Charges a percentage of the refund amount as a preparation fee.
- Requires the taxpayer split the refund to pay the preparation fee.
- Adds forms to the return that a taxpayer has never filed before.
- Encourages the taxpayer to place false information on the return, such as false income, expenses or credits.

The South Florida FBI field office is in North Miami Beach. Phone number (305) 944-9101, email is Miami@ic.fbi.gov. You should report any suspicious activities to the FBI. You should forward suspicious emails to them and also to the IRS at phishing@irs.gov.

5) Chose an identity theft plan that will provide investigators that will the directly with authorities on your behalf. You don't have to buy a service that is only going to give you something you can get for free anyway. You can go to the Federal Trade Commission site and download the do-it-yourself guide for free. Here is the <https://www.consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf>. IDT plans that don't require a limited power of attorney will only provide guidance, do-it-yourself kits, and counselors. Make sure you read the fine print.

The Identity Theft Shield from LegalShield is the only plan on the market that provides licensed investigators to work on your behalf. These are highly trained individuals with years of experience in law enforcement and criminal investigation provided by KROLL Advisory Solutions, a worldwide leader in providing risk management and restoration services to companies and governments. If your current plan has no provision for you to sign a limited power of attorney so investigators can work on your behalf, you will be doing the work yourself. I am available for individual, small and large group consultations and educational seminars at no charge.

You can learn more about the IDT services online at www.nancyfowler.biz and you can call me at 954-534-4694 for more information.

Source: (1) <http://www.justice.gov/usao/fls/PressReleases/141118-01.html>

We provide a free service helping people through the process of getting health coverage.

Jeff Messett
 FL Lic.: P141963

We represent companies that offer the following products and services:

- Individuals Health Insurance
- Medicare Advantage Plans
- Medicare Supplements
- Life Insurance
- Dental Plans

877-613-4916



BIG

Briglio Insurance Group

Serving Your Insurance Needs Since 1989

**HOME
 AUTO
 BUSINESS
 LIFE
 MARINE**



5718 Hollywood Blvd | Hollywood, FL 33021
 T 954.987.8250 | F 954.962.5040
 sandy@briglioig.com




E. Sandy Briglio
 Senior Agent

Give us a copy of your current policy declarations page for comparison. If we can't do better we'll give you a \$5 GROCERY GIFT CERTIFICATE

Our Motto: Do the right thing for the customer and everything else takes care of itself.

Twist ties of different colors

According to Wikipedia, a twist tie is a metal wire that is encased in a thin strip of paper or plastic and is used to tie the openings of bags, such as garbage bags or bread bags. A twist tie is used by wrapping it around the item to be fastened, then twisting the ends together (thus the name). They are often included with boxes of plastic food bags or trash bags, and are commonly available individually in pre-cut lengths, on large spools, or in perforated sheets called gangs.

Detailed construction and use

The outer covering can be in a variety of colors with or without printing. Plain paper, metallic paper, plastic, poly, or custom. Coatings are popular for different applications. The plastic, poly, or metallic paper twist ties withstand water better than the uncoated paper versions. Water-resistant twist ties are sometimes

used to package lettuce and other vegetables, although hook and loop closures are beginning to replace it. Different sizes and strengths are used for different applications, from a small closure for a bag of bread to a large, heavy tie to hold unwieldy garden hoses in place. A twist tie with a broad paper covering may also be used for labeling purposes.

Compared to some other closure methods, like adhesive tape, twist ties offer the advantage of reuse.[2]

George Hinson came up with the idea for the twist tie in 1923. The original twist tie was invented by the California based packaging company T and T Industries, Inc. It was patented in 1939 and marketed as the Twist-Ems.

A non-twisting plastic fastener similar to a cable tie may also be called a twist tie, although this is technically incorrect.

Twist ties, particularly metallic colors, are occasionally used to decorate packages.

The first twist tie machine was invented

in Maysville, OK.

Color coding for bread age

In the United States, the color of twist ties is used on grocery store bread shelves as a form of management, which indicates the day a loaf of bread was baked:

Monday = Blue

Tuesday = Green

Thursday = Red

Friday = White

Saturday = Yellow

This code however is not an industry wide standard for bread manufacturers. Each bread company has its own system. So unless you call to verify the color code for your particular bread company, following this system may result in you getting the older bread instead of the freshest.

The color-coded twist ties allow stores to remove older bread so that generally only fresh bread with one or two colors of twist ties should be present on the shelves.

Protecting Assets and Preserving Your Way of Life

Hi! My name is Brandon Levy. I have successfully increased coverage and lowered insurance costs for ten of the Hillcrest Associations over the past eight years. Please call me today for a free review of your Association or personal insurance.



Brandon Levy
1211 South Military Trail, #100
Deerfield Beach, FL 33442
954-640-6225 Ext. 115
blevy@mackinsurance.com



A-1 Custom Mica, Inc.

Wood • Therma Foil • Mica

Established since 1987

- Countertops
- Vanities
- Furniture
- Complete Kitchens
- New or Resurface

Save up to 50% by Resurfacing

Specializing in
Hillcrest Area

954-980-5678

State Licensed # CBC022069 and Insured



Expert in
new & refacing cabinets

Hillcrest State of the Market - December 2014

Cindy Abraham, Keller Williams Realty Professionals

What does "overpriced listing" mean? How can you know if your listing is overpriced? The easiest way is to figure out what you should list your unit at is to find out what the highest SALE price for a similar unit went for in the past 6 months. Not list price- anyone can put a ridiculous price on their unit and just because your neighbor has priced his 50% over market value, it will not make yours look any better to price it 25% over market value. Buyers and Realtors only look at actual sales.

The good news about overpriced listings is that they make the units that are priced right look like bargains! It is not unusual for realtors to show the buyers all the units that meet their criteria. If three similar units are overpriced and one is priced right it looks like a really good deal!

The only time you should price higher is if your unit is much more remodeled than the highest sale. If it is not more remodeled, then you should figure out how much it would cost to make yours look like the highest sale and deduct that amount from the highest sale price. That is what the buyers are doing.

The biggest blow to the condo market this year has been the absence of the many Canadian buyers we have come to count on for the past few years. Because the Canadian dollar has shifted to below the US dollar, it can cost them about 12%-15% more money to buy this year. Some who



bought in the past and completely remodeled their units, are now trying to sell to reap the benefits of the higher US dollar. If they buy a 100K condo, it is like spending 112K to 115K. If they sell a 100K condo, it is like making an extra 12-15%.

Inventory has gone up 50% in the past few months and number of sales have gone down 25%. We're back to "a beauty contest and a price war" days for condos. Buyers "beware" and sellers "be smart"!

KW
KELLERWILLIAMS

What You Need To Know To Sell Your Property

HIRE A PROFESSIONAL REALTOR!

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

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

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

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

954.964.2559

www.ATeamFlorida.com

cindy@ateamflorida.com • brian@ateamflorida.com

vicky@ateamflorida.com



Cindy Abraham



Brian Gaiefsky



Vicky Lookhoor



MORE THAN A
CAB
Incidental Transportation Provided by
Home Instead Senior Care



Home Instead
SENIOR CARE
To us, it's personal.

WE'LL TAKE YOU WHERE YOU WANT
TO GO - SAFELY AND ON TIME.
954-505-7957

<p>RETURNING HOME Hospital/Rehab to Home Program</p> <ul style="list-style-type: none"> • We'll prepare your home for you before discharge. • Drive you home and get you settled and comfortable. • Grocery Shopping and prescription pick-ups. • General home-helper or companionship services to help you thrive. <p>\$70.00 Per Service (4 hours) <i>Includes no more than 4 hours of services. Over 4 hours is charged at our normal hourly rates.</i></p>	<p>PHYSICAL THERAPY ASSIST PROGRAM (Includes Doctor Appointments)</p> <ul style="list-style-type: none"> • Get you organized and prepare the vehicle for you. • Safely get you checked in for your appointment. • Run errands or pick up your groceries during your therapy. • Review your physical therapy. • Get you settled in your home after therapy. <p>\$40.00 Per Service (2 hours) <i>Includes no more than 2 hours of services. Over 2 hours is charged at our normal hourly rates.</i></p>	<p>DIALYSIS TREATMENT ASSIST</p> <ul style="list-style-type: none"> • Get you organized and prepare the vehicle for you. • Safely get you checked in for your appointment. • Run errands or pick up your groceries during your therapy. • Return you safely home or back to work. • Make sure you are ready for the remainder of the day. <p>\$40.00 Per Service (2 hours) <i>Includes no more than 2 hours of services. Over 2 hours is charged at our normal hourly rates.</i></p>
--	--	---

Includes up to 10 miles of driving. A \$0.55 charge per mile applies after the 10th mile.

Home Instead
SENIOR CARE
To us, it's personal.
Serving North Miami-Dade, Broward, and South Palm Palm Beach Counties
954-505-7957 (24/7)
www.homeinstead.com HHA#299994233 HC#232843 Each Home Instead Senior Care is independently owned and operated.

Calling all Managers & Board Members to Brainstorm with Rhonda Hollander in Her Upcoming 2015 Classes

ELECTIONS AND BUDGETS

JANUARY 16, 2015 • NOON TO 2:00 P.M

PRICE: Free

CAM CEU'S 2.0 HRS OPP/ELE

**RECREATION CENTER AT BEVERLY HILLS CONDOMINIUM
5300 WASHINGTON STREET, HOLLYWOOD, FL 33021**

Come join Matthew Goode as he instructs on the proper procedures for conducting elections including notice deadlines, eligibility requirements, voting certificates and all issues faced conducting annual elections. Mr. Goode will also touch on the requirements for Association budgets to pass annual assessments and reserves.

CONDO BOARD CERTIFICATION

FEBRUARY 19, 2015 • 1:00 P.M TO 3:00 P.M

PRICE: FREE

CAM CEU'S 2.0 HRS IFM/OPP/ELE

HOLLYWOOD BEACH CIVIC ASSOCIATION

1301 S. OCEAN DRIVE, HOLLYWOOD, FL 33019

ARE YOU FEELING LEFT IN THE DARK? Come join Rhonda Hollander, P.A. for its continuing educational series and let us show you the light! Rhonda Hollander, PA will be certifying Board Members to serve on the Board of Directors required by the Florida Condominium Act.

DECODING THE MISCONCEPTIONS ABOUT RECEIVERSHIPS

FEBRUARY 20, 2015 • 12 NOON TO 2:00 P.M

PRICE: FREE

CAM CEU'S 2.0 HOURS OPP/HR/IFM/ELE

**RECREATION CENTER AT BEVERLY HILLS CONDOMINIUM
5300 WASHINGTON STREET, HOLLYWOOD, FL 33021**

Attorney Rhonda Hollander will explain why foreclosures may no longer be the best choice in dealing with delinquent unit owners. Rhonda will focus on alternative options for collection that Association can choose from including receiverships in order to either gain control of the unit quickly and provide some revenue from rental

Contact Us to Reserve Your Seat!



Rhonda Hollander, Esq.
Rhonda Hollander, PA
954-523-3888
contact@rhpalegal.com

CINEMA PARADISO HOLLYWOOD



WELCOMES HILLCREST HOMEOWNERS
SHOW YOUR ID,
GET \$2 OFF A GENERAL ADM TKT + FREE BAG OF POPCORN! THRU DEC 31

We serve Beer, Wine, Soft Drinks, Popcorn & Candy!

Cinema Paradiso - Hollywood
2008 Hollywood Blvd
Downtown Hollywood!
www.FLIFF.com • 954-342-9137

29th ANNUAL
FLIFF.COM
The Fort Lauderdale International Film Festival

FLORIDA HOLLYWOOD CITY OF HOLLYWOOD
COMMUNITY REDEVELOPMENT AGENCY

The Mary N. Porter Legacy Fund of the Community Foundation of Broward

BECKER & POLIAKOFF
Legal and Business Strategists
4th YEAR

CULTURE BUILDS FLORIDA
COMMUNITY FOUNDATION OF BROWARD
BROWARD COUNTY
Official Decision

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.

Top 3 Energy Myths Busted in 2014

By Craig Muccio
Energy Expert for FP&L

Craig Muccio runs FPL's Conservation Research & Development Program and crunches the numbers to figure out how you can save by managing your energy use. FP&L is here to help you find new ways to save and make your bill even lower. Here are the top energy myths busted in 2014:

1. What saves the most money? Putting my computer in sleep mode, or turning it off and on when I need it?

A question we often get is whether or not it costs more money to power a computer back up after turning it off. Generally, the extra savings you get from turning your computer off far outweigh the extra power used when starting it up the



next time it's needed. Every dollar counts when you're trying to save money. That's why we recommend you turn off your computer when you are not using it. Another best practice is to activate the sleep mode on your computer and monitor. These features

can help you save money and are easy to implement.

Cost comparison: So what if you left your computer on 24 hours a day, 365 days a year? Here's approximately how much it would cost:

- Powered on: \$89 per year
- Sleep mode: \$20 per year – nearly a \$70 savings

These estimates are based on one desktop computer with an LCD screen. Laptops actually use less energy.

- Turn off the monitor if you are not going to use your computer for more than 20 minutes.
- Turn off both the computer and monitor if you are not going to use your computer for more than 2 hours.

2. If I close the A/C vents in the rooms I don't use, will I save on my bill?

Closing air conditioning vents in unoccupied rooms will not lower your electric bill. In fact, the opposite could occur. That's because closing a vent restricts the air flow to the various rooms in your home, which means your A/C will need to run even longer to maintain your desired temperature. The end result could be you spending more, not less.

It may seem counterintuitive at first. But think of it like this: closing an A/C vent has the same effect as a dirty air filter. If your filter is dirty, it restricts air flow, reducing the cooling capacity of your air conditioner. The same thing happens with closed vents.

Doors: Open versus closed - Now you may be wondering about the doors to these unoccupied rooms. Should you close them or keep them open? The same recommendation holds true for the doors as well. You should leave the doors to unoccupied rooms at least partially open to allow free air flow throughout your house.

To save on your bill, we suggest you keep vents and doors open and cool your home at 78 degrees or warmer. And, for additional savings, raise the thermostat to 82 degrees or warmer when you are away.

3. Which A/C fan setting costs more, "on" or "auto"?

That's actually a common, but important question. The on/auto fan switch on your A/C thermostat will affect the price you pay to cool your home. The A/C fan circulates the cooled or heated air throughout your home. Setting the fan switch to

"on" will make the A/C fan run continuously, 24 hours a day. Choosing the "auto" setting will cause the fan to shut off with the rest of the cooling system as soon as your desired temperature on your thermostat is reached.

Simply put, fan "on" costs more. Let's assume your air conditioner normally cycles off 30 percent of the time. In this example, turning the fan switch to "on" will make the fan run over 200 extra hours a month. For a typical size central air conditioner, that would cost you about \$8 more each month. Keep in mind, a fan that runs all the time may also wear out sooner.



Another reason to keep it on "auto" is because the auto setting also helps provide better dehumidification. Have you noticed how moisture from the air condenses on the outside of a cold drink on a humid day? Your A/C unit captures moisture the same way, helping your home feel more comfortable. When the fan cycles off using the auto mode, moisture has a chance to drip from the cold cooling coils into the condensation pan and then drain outside. However, when the fan runs all the time in the "on" setting, less moisture has a chance to drip and drain outside. Instead, some gets blown back into the air again.

Some people prefer the feel or sound of the fan running all the time. If that's you, at least now you know how much that choice will cost you.

ROM-COOLING LLC
Air conditioning services
Cosmin Bogdan
Owner

954-793-4884
Toll free/Fax 866-250-0132
romcooling@yahoo.com
CAC1817526

ROM COOLING LLC

Residential and Commercial
Licensed, Insured & Bonded
CAC1817526

Air Conditioning Services - Repairs - Replacement - Maintenance

"If You Want an Honest Technician & Good Service Company"

954-793-4884

Toll Free / Fax: 866.250.0132

ROMCOOLING@YAHOO.COM

HOLLYWOOD DIAGNOSTICS URGENT CARE CENTER

4224 Hollywood Blvd Hollywood FL 33021
SIDE DOOR ENTRANCE



BACK TO SCHOOL PHYSICALS



**MOST
INSURANCES
ACCEPTED**

- SIMPLE LACERATIONS
- ABDOMINAL PAIN
- ABSCESSSES/SKIN INFECTIONS
- BACK/NECK PAIN
- FLU/UPPER RESPIRATORY INFECTIONS
- TOOTHACHES
- MIGRAINES/HEADACHES
- NON-CARDIAC CHEST PAIN

954-966-9055

Are you using weak passwords?

Imperva, a California data security company, analyzed the 32 million passwords exposed by a social networking site hacker. The analysis revealed that people still make use of weak passwords, at least on that particular site. Almost 500,000 people used either "12345," "123456," or "123456789." Another nearly 62,000 people used "password" as their password. It's not too surprising to learn that this phenomenon is widespread, and has led some sites to block the use of extremely common letter and/or number combinations as passwords.

Perhaps it is simply human nature to make convenience a priority when choosing a password. However, you must develop a password that is an effective security mechanism or you defeat the purpose of having one.

Consider the following tips:

- Avoid the simple, widely-used choices for passwords such as those previously mentioned. The other passwords in the list of the top ten discovered in that analysis were: "iloveyou," "princess," "rockyou," "1234567," "12345678," and "abc123."
- Avoid the use of dictionary words as passwords. Passwords that are real words are at risk to brute force attacks which is a way a hacker can discover your password.
- Use a combination of characters—uppercase letters, lower case letters, numbers, and special characters. According to Imperva's report, passwords of at least 8 characters are recommended.
- Change your passwords periodically.
- Use different passwords for different accounts and/or web-sites. If the password for one system is exposed or obtained by unauthorized users, they might be able to access other sensitive.



CHECK BEFORE YOU DECIDE

With a comprehensive background check, you can make smarter choices.

- Credit Reports
- Criminal Records Searches
 - County | State | National | International
- National Sex-Offender Registry Searches
- Eviction Records Searches
- Verification of Employment
- Verification of Residency

No Long-Term Contacts | No Monthly Minimums | No Monthly Fees | No Yearly or Retainer Fees

800-731-2139

IN MY OPINION

BY SHANE KRAMER

Nineteen and counting...

I really didn't want to believe what I was reading about Bill Cosby. As an ex-Philadelphian I wanted to think of Cosby as that funny guy who worked his butt off to get a doctorate from Temple University. That super funny guy that did Jell-O commercials and kept us amused. We applauded him when he became involved in the Civil Rights movement and we cried with him when his son Ennis was murdered. We watched him perform and act and wished him well. Who would have guessed that a monster lived inside him.

Over the years there had been whispers of Cosby's misdeeds. Not many paid attention to them, after all, this was Cos and he would never do these things. The gossip must surely be another Hollywood story so we just ignored the National Enquirer type scandal sheets and continued to be a fan.

So far there have been nineteen women who have come forward to accuse Cosby of sexual abuse and a bunch more that still wish to remain anonymous. Every day the number of women he molested increases as they come forward to tell of their experience with Cos. Sexual abuse is bad enough but the way that he did it was repulsive. In nearly all the cases of abuse, Cosby was accused of drugging young women and then doing the dirty, ugly sex act that apparently was needed to feed his ego. The sex varied, according to his accusers but then again they couldn't be certain because they were drugged. This behavior continued from the early 70's to the present date. Nearly 35 years of obscene acts.

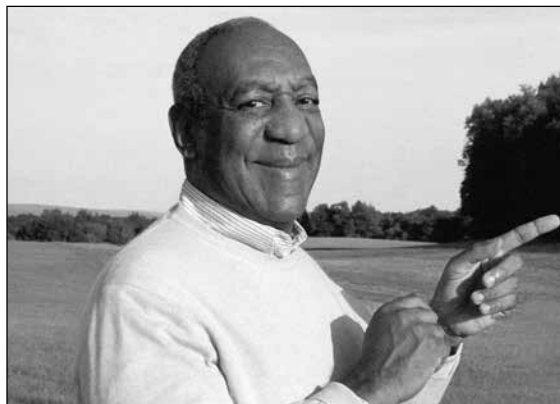
So here's what I don't understand...how can his wife ignore what is happening? Camille Cosby is a very smart women with a doctorate degree. She has unlimited resources and people to rely on...so why did she not speak out decades ago? I am not putting any blame on his wife. In fact I feel sorry for her! If she had confronted him perhaps some of the women he molested would have been spared. One thing is for sure, every one of those women has carried confusion and fear with her even 35 years later.

What about Frank Scotti who worked for NBC at their studio in Brooklyn. One of the shows that starred Cosby was recorded in Brooklyn and Scotti saw Cosby nearly every day. Scotti was the designated "bag man" that went around paying off some of these women. It was money from Cosby that hoped to buy silence from the women. In interviews Scotti said that he "felt sorry for these women". So why didn't he step up and do something?

And NBC executives must also have known. Reporters knew about him and most were persuaded to keep the secret for very little of the Cosby gossip hit the major newspapers. Was it a cover up for a big star or is that how the "boys club" covers for one another. Every single day the internet and newspapers are filled with spousal abuse stories. Ray Rice delivering an uppercut punch to his soon to be wife on an elevator knocking her out. Athlete after athlete getting away with abuse to their wives, girl friends and children. Abusive behavior with little or no repercussions or reprimands.

Why? What makes one guy cover up for another guy when it is obvious that the abuser should be held accountable.

I think it's a lack of respect for women. Abusing a woman



Comedian Bill Cosby

does not make someone a manly man. Whipping a child with a switch does not make for a manly man. It seems to me that the abuser is less than a man when he feels compelled to abuse some-

one weaker than himself. Or is it a learned behavior where one guy gets respect from his peers because he abuses his wife or kids. Is this a symptom of our society where men have no one to look up to...when athletes and politicians are lying and stealing. Are there no more good guys to look up to and hero-worship like they did when Cosby was growing up.

I don't know the answer to this dilemma. Maybe I should ask Cosby or OJ or Jerry Sandusky. Joe Paterno covered up for Sandusky much the same as Frank Scotti covered up for Cosby. Do the cover-up guys share in the guilt? Do they feel any guilt at all?

There appears to be a willful denial of most men across the board to opt not to hold these abusers accountable for their crimes. When you add into the mix the fact that women are undervalued in our society you have an explosive combination. You fellows out there that tend to overlook the value of women are setting an example for the next generation of abusers. The woman they abuse may be YOUR wife, YOUR child, YOUR mother or aunt or sister. The women you hold dear to your hearts will someday be raped and abused by the very guy that you are protecting now.

Step up...take some responsibility...start the change of attitude toward women. It only takes one to step up and say that this behavior is unacceptable. Come on-say it! Tell the world that...."I'm mad as hell and I'm not going to take it any more!"

MURPHY WALL BEDS

Family
Owned Since
1978

Open
7 Days

CUSTOM MICA FURNITURE

HOME OFFICES



"SAME ROOM, MORE SPACE"

- Guest Room • Home Office
- Library & Storage • T.V. Room
- Real Mattress

954-923-0734

www.MurphyBedSleepShop.com 2339 Hollywood Blvd., Hollywood, FL 33020

The Kitchen Korner

By Cindy Abraham

This is the time of year when many of us are in a quandary as to what to get some of our friends who "have everything". My mom always said, "Give them something to eat or drink and it will never go to waste." So here are some easy gift recipe ideas. They don't take long to make and when you think about it, nothing is more thoughtful than a home-made gift. Get some pretty containers at the dollar store and you're in business!



SUGAR AND SPICE NUTS

(Easy on the sugar and heavy on the spice make this a healthy gift)

1½ TBS sugar

1 tsp salt

¾ tsp cayenne pepper

½ tsp ground cinnamon

½ tsp ground allspice

¼ tsp ground cloves

¼ tsp nutmeg

2 TBS canola oil

4 cups unsalted nuts (your choice – walnuts halves or whole almonds are healthiest)

Preheat oven to 350 degrees F. Mix sugar, salt and spices in a large bowl. Whisk in oil. Add nuts and toss until evenly coated. Spread on baking sheet sprayed with non-stick butter. Bake for 20 minutes but toss at least twice. Remove from oven and let cool before packaging.

HOT COCOA

1 cup powdered sugar

¼ cup Hershey's powdered cocoa

Dash of salt

1 ½ cup powdered milk

½ cup powdered nondairy creamer

Mix all ingredients and store in airtight container. Don't forget to enclose directions: Stir in 4 TBS for every 8 ounces of hot water. If you want to get extra fancy, wrap hot cocoa mix with a pint of brandy or flavored liqueur; or package of cinnamon sticks or miniature marshmallows.

NATURE'S OWN CANDY

I know we printed this one before but these are just so darned good, they are worth repeating in case you missed them the first time. I added some of the alternatives our readers suggested.

1½ cup peanut butter (or 1 stick butter and ¾ cup brown sugar melted together)

1½ cup Alpen Muesli (or 1½ cup quick-cooking oatmeal and

½ cup toasted wheat germ)

1 cup flaked coconut

1 cup coarsely chopped walnuts

¾ cup snipped dried apricots, sour cherries, dates, cranberries – whatever you want

½ cup sesame seeds (or sunflower seeds, toasted pine nuts – your choice)

1/3 cup honey (or agave or molasses)

1 tsp cinnamon

Mix all ingredients together thoroughly. Spread evenly in baking dish sprayed with butter flavored spray. Microwave on high for 3 minutes. Stir. Microwave another 3 minutes. Stir and spread on wax paper to 1 inch thickness to cool until you can pick up and squeeze into 1 inch balls. Refrigerate.

\$175 HOME INSPECTION \$175

UP TO 1,000SQF

1,000 SQF TO 1,500 SQF	\$200.00	WIND. MIT.	\$75.00
1,500 SQF TO 2,000 SQF	\$225.00	4 POINT	\$75.00
2,000 SQF TO 2,500 SQF	\$250.00	ROOF	\$75.00
2,500 SQF TO 3,000 SQF	\$275.00	TERMITE	\$75.00

Free deals with home inspection order: Free Moisture Test, free Mold Test, Free History Report and Free Thermal Imaging Test.



ALUMA
HOME INSPECTIONS

Residential and Commercial Inspections
Florida Licensed CGC1514988 & HI4716



786-286-3166

Fernando Alumá

www.fdaluma.com



90DAY
WARRANTY

What Is Tai Chi ?

Tai Chi (pronounced Tie-Chee) is a gentle form of physical activity for all, but ideal for elders who have uncertain balance and fear of falling. Frail persons who participate in Tai Chi activities can become more secure and confident. Some Tai Chi programs such as the *Taoist Tai Chi® Health Recovery program (every Thursday in Hallandale between 11:30 AM and 1:00 PM)* are adapted for individuals with special health needs, Arthritis, Parkinson's and Multiple Sclerosis, including people in wheelchairs. Although Tai Chi is for people of all ages, Taoist Tai Chi classes are adaptable for fragile elders. The gentleness of the movements helps promote the development of confidence and strength that reduces the fear of falling that some people may have. It is not a competition, you learn at your own pace and speed. The volunteer instructors are well formed and will adapt to your own need.

About the Taoist Tai Chi Society®

The Taoist Tai Chi Society® of the USA is a volunteer, non-profit organization. Recognizing the great potential of Tai Chi to improve health and alleviate suffering, our founder, Master Moy Lin-shin, dedicated his life to making Tai Chi widely available. Branches of the Society, such as the Miami Branch (and its Hallandale location), are administered by volunteers, allowing income over expenses to be used in furthering the Society's aims and objectives. The volunteer aspect of the organization provides many opportunities for members to contribute their time and talents for the benefit of others, and often to learn new and valuable skills in the process. The volunteer spirit of the Society extends to instruction in Taoist Tai Chi® which is provided by accredited volunteer instructors. To ensure the same quality of instruction and consistency of purpose at all locations, meetings and workshops are frequently conducted at all levels of the organization. Members enjoy the fact that they can visit or transfer to any location of the International Taoist Tai Chi Society location and find the same style and quality of instruction, as well as the same friendly atmosphere and charitable orientation.

Taoist Tai Chi® is sometimes described as "an entire body workout" What does that mean?

The 108 moves in a set of Taoist Tai Chi engage the entire physiology of a person, including the tendons, joints, spine, connective tissue and internal organs. The unique slow moving turns and stretches in a set promote strength (especially in legs, spine and abdomen), flexibility, balance and endurance. The moves also engage the respiratory diaphragm as well as the ligaments and connective tissue that support the spine and abdominal organs.

We are having an OPEN HOUSE SUNDAY JANUARY 4TH, from noon to 2:00 PM.

January 2015 beginning Classes: You can join anytime in January

Starting: Friday, January 9 11:00 AM -12:30 PM

We have added two new beginner's classes starting on Monday January 5th at 6:30-8:00 PM
and Tuesday, January 6th at 11:30-1:00, Friday January 9th at 11:00 AM to 12:30

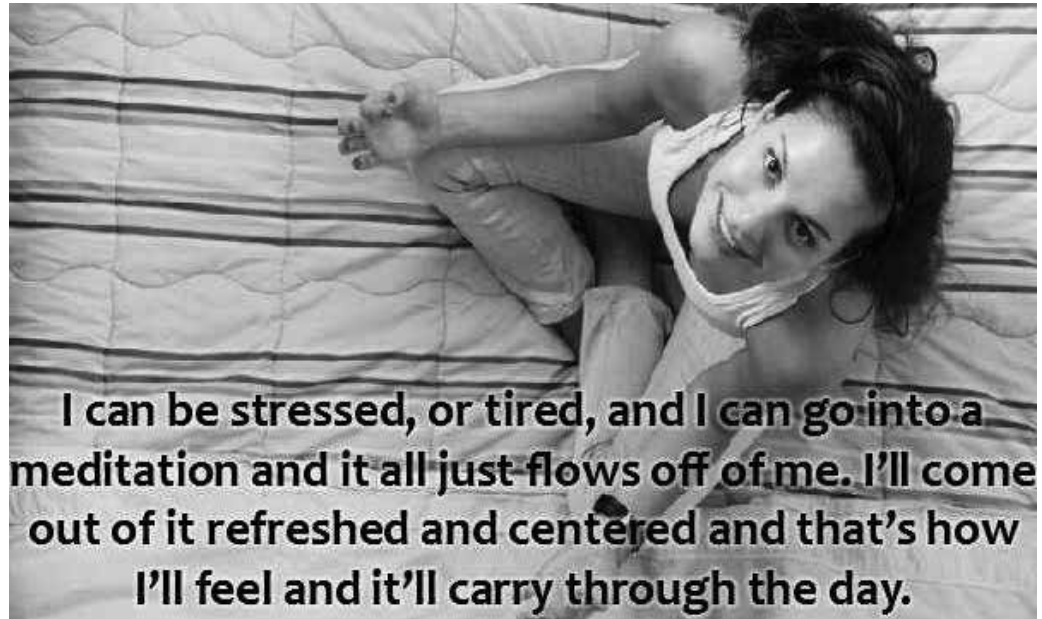
Taoist Tai Chi Society® of the United States of America Inc. – (Miami Branch.)
Hallandale, Florida location: Sage Plaza, 800 Hallandale Blvd, Suite # 27. 954-455-2474

How to Unclutter Your Mind

By Etta Stevens

A cluttered mind is least effective. As you are reading this, you're probably thinking about your next chore or task that needs to be done or should have already been done. This is what happens with most of us trying to juggle way too many activities within the given 24-hr window. At the end of the day we would still be short of completing one or two activities from our to-do list. Ever wondered why? It's because our focus digresses into various other things while we're working on one task. In an attempt to complete everything, we hastily hop from one job to another, which not only leads to incomplete or sloppy work but also leaves us totally exhausted, by the end of the day. So, how can we avoid this? The answer is to stay focused on the one thing we're doing and not worry about what needs to be done next! Focus is being fulfilled in the moment, being centered. It is seeking and reaching the highest and staying in that space of peace. We can stay focused by consciously discarding the countless number of thoughts that interfere with our work. There is no need to fret for what is past or be anxious about the future; deal only with the present moment.

There was once an elephant that standing under a tree and eating its leaves. In a while, a little fly came buzzing and sat on the elephant's ear. The elephant shook his big ears and shooed the fly away. But the fly came buzzing again into the elephant's ears. Once again he shooed the fly away. This happened several times before the elephant decided to stop and confront the fly. He asked him, "Why are you so restless? What's stopping you from staying in one place?" The fly replied, "I get immensely at-



I can be stressed, or tired, and I can go into a meditation and it all just flows off of me. I'll come out of it refreshed and centered and that's how I'll feel and it'll carry through the day.

tracted to all that is around me; things I see, hear or smell. My five senses constantly keep pulling me in all directions and I go with the flow. Tell me, how do you stay calm and focused?" To this the elephant said, "Dear friend, I am not controlled by my five senses. On the contrary, I rule my attention! That way, whatever work I do I get involved in it. Now that I am eating, I am totally focused on the process of eating; biting, chewing, tasting and swallowing. This helps me enjoy my food better."

The mind gets spammed by so much stuff through the day. Input comes from all directions, from the subconscious, other people, media....As so much of it is useless, the mind just gets clogged.

To filter out the spam, give yourself a moment in the morning, during lunch, tea breaks, and before bed. Sit in silence and just listen to the world around you. This way you will stop the train of thoughts that are tumbling through the mind. Get off the train of thoughts.

Just as you can sit on the platform and watch the trains come and go, in the same way, watch your thoughts come and go. Just sit and watch, and you'll most probably find that all the trains have departed from your mind.

Each of our senses is endowed with a different responsibility. And with each sense pulling us in various directions, we tend to get easily distracted. In order to concentrate better, we have to streamline all our senses into the task we are currently working on.

Wise men restrain their senses like a crane to accomplish a task with appropriate knowledge of his time, place and ability. One of the trusted ways of improving our focus and concentration is through meditation. Meditation is accepting this moment – living every moment totally, with depth.

Raja Yoga Meditation classes are offered free of charge here in Broward. Come and learn to relax, find the peace you desire and most importantly the practice of Meditation.

Hollywood Meditation Fall Schedule

World Meditation Hour, 3rd Sunday, 6- 7:30 pm. Hollywood's Downtown Young Circle ArtsPark.

T Y Park, Every Mon. 6pm in summer. 5pm in fall & winter. Pavilion 4. Just to the right of the entrance.

Hollywood Library, 2600 Hollywood Blvd., Every Tues 10:30 am & 6:30 pm.

Hallandale Beach Library, 300 S. Federal Hwy. 1st & 3rd Every Sat, 10:30 am

DaniaBeach Library, every Sat. 10:30am. Off Dania

Beach Blvd & Federal Hwy.

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

Peace Place, off Miramar Parkway & Island Dr. First Sat. at 6pm

Call Roz for info (954) 962-7447

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

Brahma Kumaris Hollywood Meditation Group

**World Peace
Meditation Hour
AT ARTSPARK
Sunday
December 21, 2014
5-6:30pm**



We want to hear from you!

Please email to: InsideHillcrest@comcast.net or you can snail mail to: Inside Hillcrest at 3850 Washington Suite 1016, Hollywood, FL 33021.

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



We reserve the right to condense, but we will not edit the piece in order to distort your intent. Anytime we condense, it will be indicated by ...

You can email us at: inside.hillcrest@comcast.net or call (954) 964-2559.

Inside Hillcrest is a newspaper published for the purpose of supplying information and providing Hillcrest residents an opportunity to interact.

Any view expressed in the Inside Hillcrest does not necessarily reflect the opinion or view of the publishers. Advertisers are screened; however, Inside Hillcrest assumes no responsibility for any work performed or quoted or any resulting loss or damage.

©Copyright 2014



**Clip & Save
for Future Use!**

RAY'S CUSTOM PAINTING

Since 1969

Free Estimates



**Residential • Commercial
Interior • Exterior
Pressure Cleaning Specialists**

RAY FAMULARO

Licensed & Insured CC88 5072 PX

(954) 434-7916

The Peninsula

Experience the Difference

Jonathan D. Sperber
Executive Director

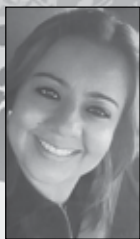
www.ThePeninsulaAssistedLiving.com

954.893.7755

5100 W. Hallandale Beach Blvd.
Pembroke Park, FL 33023
Fax 954.893.5989
ED.Peninsula@slm.net
Assisted Living Facility License No. 9196



Green Cleaning Services of Florida, LLC.



Gladys Hurtado G.

18331 Pines Blvd. #203
Pembroke Pines, FL 33029

Phone: 786-565-7527

Cell: 954-588-7577

Fax: 305-397-1391

sales@greencleaningservicesofflorida.com
www.greencleaningservicesofflorida.com

GOT BUGS?

CALL KEVIN BIEDERMAN



OFFICE... (954) 962-2330

WE AIM TO ELIMINATE

(954) 325-8229

ELITE GUARD



PROVIDING PROFESSIONAL SECURITY SERVICES

TO HILLCREST ASSOCIATIONS SINCE 1998

OFFICES IN SUNNY ISLES BEACH AND AVENTURA

305-956-9520

www.eliteguard.com

Podiatrist - Foot Specialist



House Calls Available

Medicare Assignment Accepted

Bert J. Henkel, DPM
4301 Hollywood Blvd.
Hollywood, FL
954.981.8000

NEED MORE CUSTOMERS?

Sharp Saver
of Hollywood™

- Affordable Rates from less than 1¢ per home!
- Full Color / Gloss Magazine
- Targeted Marketing
- Direct Certified Mailing
- Locally owned professional organization
- Service and results oriented
- Member of local Chambers of Commerce
- Friendly, reliable and personalized service



South Florida's #1 Local Advertising Magazine
in business since 1998

Contact Sam 954-605-3380

Sam@SharpSaverHollywood.com

WE ARE BUYING!

Antique and Vintage Items

- Gold & Silver: Fine Jewelry, Serving Pieces & Flatware, US & International Coins
- Costume Jewelry: Old Rhinestone Jewelry, Bracelets, Clip Earrings, Pins, Necklaces, and Rings
- Fine Jewelry with Semi-Precious Stones, Gems
- Bronze Statues, Figurines, Miniatures
- Crystal & Porcelain, Figurines, Pottery, Ceramics, Decorative Collectibles
- Oil Paintings and Watercolors, Lithographs, Vintage Reproductions, Mixed Arts
- Ivory and Bone Figurines, Carvings, Statues and Miniatures

WE MAKE HOUSE CALLS AND BUY ESTATES
\$ CASH PAID \$



We will visit you at the day & time convenient for you!
Call us at (863) 610-0201
34 S. Federal Highway • Dania Beach, Florida

