



JULY INSIDE HILLCREST

The big news is of course, that the Developer's broke ground and all the buildings got their checks. We held a Hillcrest Leadership Council meeting right after the check distribution which was very well attended. At the HLC meeting, we also had the chance to meet Andrew Maxey, the Land Project Manager, South Florida Division, for the Pulte Group who will be the actual developers here in Hillcrest. I met with Andrew last week and he has agreed to write a short article for each issue to keep us all up to date on the progress. If you have any questions for Andrew, he will be glad to answer them. You can either email inside.hillcrest@comcast.net or drop them off at the front desk of Building 27 with *Inside Hillcrest* on the envelope. They will be forwarded to the Compliance Committee. One concern has been the trees that have been cut down. The Compliance Committee contacted Dale Bryant, the person in charge of landscaping development for the City of Hollywood. His response: "There are approved landscape plans for the entire development that will be implemented, but likely after earthwork is complete and toward the end of construction. Many of the trees were either exotic prohibited species or in conflict with the new grading and site

improvements and there are new trees planned to replace those removed as the construction progresses."

Here is what we know so far: The site plan has been fully approved. The first step will be the lakes and landscaping behind 26 and 27, called the "north course". By the end of the week we should see temporary fencing around the work area. The Country Club will be razed and work started on the new clubhouses. Full land redevelopment will commence by the end of the month. We will see big yellow equipment digging the lakes. The earthwork and landscaping along Hillcrest drive should be complete by October barring weather issues. There will be construction roadway closures and MOT (maintenance of traffic) issues. The streetscape along Hillcrest Drive will be a priority, however, so although there will be some inconvenience with minor road closures, they will work diligently to get it done as quickly as possible. Andrew will report on the minor road closures moving forward. The Model Grand Opening is projected for March of 2017 with the roads, models completed and the start of production. Where the old tennis courts are will be the off-site sales center for pre-construction sales. In the August issue of IH, we will have an

insert with the site plan and a description of the townhome and single family home models and prices.

As expenses have risen over the past few years and demographics changed, some buildings were forced to cut some amenities. Now that we will be part of an upscale community, it has been nice to see buildings invest the money in some much needed aesthetics and we



Kevin

now have a new, very convenient amenity available to us. Those of you who know Kevin who owned Discount Dry Cleaners on Hallandale Boulevard (I have been going there for about 18 years) were surprised when he closed his very busy shop. The good news is that he has started a pick-up and delivery service! He will pick up your dry cleaning right at your door. As an introductory offer to Hillcresters, he is waiving the five-item minimum. He will be in Hillcrest on Mondays, Wednesdays and Saturdays and his rates are HALF of what everyone else charges. See page 2.

July (and January) is traditionally our joke/story issue but we also have a lot of serious good info to share so it this issue will be a mix of humor and news.

See **INSIDE HILLCREST** on page 2

Recap of June HLC Meeting

After the final checks were received by each building from the Developer – and it is sad how many unit owners only knew about it from our Inside Hillcrest email – we had our first HLC meeting in many months. Even sadder, one building didn't even show up to get their check – their unit owners had to tell them about it after the fact; again because they received an email from the HLC. If you are not on the HLC email list, email us at hillcrestleadershipcouncil@comcast.net and we will add you to our notifications.

Attendees represented the following buildings: 1, 3, 5, 6, 7, 10, 11, 15, 18, 19, 21, 23, 24, 25, 26, and 27. Wonder why your building seems out of touch? Maybe because board members have no interest in learning ways and methods to



Building A Better Community

improve your building; either out of laziness or "we know everything already". Kudos to the above buildings who may not have had board members at the meeting, but at least one or more unit owners decided to find out what their boards don't know.

The meeting started with an announcement from Mark Roth, President

of Building 26 who recapped the efforts of the Legal Committee during the negotiations with the Developer and requested volunteers to create a Compliance Committee to monitor the ongoing development. Thanks to the following who stepped up to the challenge:

Jeff Ladner, Building 11
John Moore, Building 23
Maeve Savage, Building 6
Vincent Verdile, Building 21
Don Washburn, Building 25

Also, a big thank you to the members of the Legal Committee, Mark Roth (26), Jeff Ladner (11), Ray Chaitt (16), Rafael Antunes (24) and Herman Melottie (27) who got us this far. Mark Roth, a retired attorney, will stay on as legal counsel

See **HLC RECAP** on page 4

INSIDE HILLCREST

continued from page 1

We have a recap of the latest happenings at City Hall by District 2 Commissioner Dick Blattner and the latest County news from Broward County Commissioner Beam Furr. Commission Blattner addresses the upcoming budget meetings which our own Jeff Ladner, candidate for our District 6 City Commissioner will be attending. Jeff intends to keep a close eye on the City budget which has had problems over the past several years. He will also be monitoring the Hillcrest Redevelopment process. Jeff is the president of Hillcrest Building 11 and the President's Council so be sure to get out and vote for him on November 8th. As far as the August election for County Court Judges, the only one we know and like so far is Adam Geller. He graduated Leadership Hollywood 37 with my partner Brian Gaiefsky; just a great guy who will be a wonderful judge.

Along with the regular jokes and stories, including a very interesting new development for you porn addicts out there, we are including a humorous article written by Garrison Keillor. If you do not know who he is, google him. He is our generations' Mark Twain ...or maybe Will Rogers. You decide.

I would rate the jokes in this issue a B-. We need some better ones for January, my friends. Between now and then, whenever you laugh out loud at a joke, or hear a story that is inspirational or touches your heart, send it to us, please. Thank you and enjoy.

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CONFESSION IS GOOD FOR THE...

I went into the confessional box after years of being away from the Church. Inside I found a fully equipped bar with Guinness on tap. On one wall, there's a row of decanters with fine Irish whiskey and Waterford crystal glasses. On the other wall is a dazzling array of the finest cigars and chocolates.

Then the priest came in. I said to him, "Father, forgive me, for it's been a very long time since I've been to confession, but I must first admit that the confessional box is much more inviting than it used to be."

He replied: "You moron, you're on my side!"

The Will



Doug Smith is on his deathbed and knows the end is near.

His nurse, his wife, daughter and 2 sons, are with him. He asks for 2 witnesses to be present and a camcorder be in place to record his last wishes, and when all is ready he begins to speak:

"My son, Bernie, I want you to take the Mayfair houses."

"My daughter Sybil, you take the apartments over in the east end."

"My son, Jamie, I want you to take the offices over in the City Center."

"Sarah, my dear wife, please take all the residential buildings on the banks of the river."

The nurse and witnesses are blown away as they did not realize his extensive holdings, and as Doug slips away, the nurse says, "Mrs. Smith, your husband must have been such a hard-working man to have accumulated all this property".

The wife replies, "The asshole has a paper route."

TAKE YOUR VITAMINS

A tough old cowboy from Texas counseled his granddaughter that if she wanted to live a long life the secret was to sprinkle a pinch of gun powder on her oatmeal every morning. The granddaughter did this religiously until the age of 103 when she died. She left behind 14 children, 30 grandchildren, 45 great-grandchildren, 25 great-great grandchildren, and a 40-foot hole where the crematorium used to be.

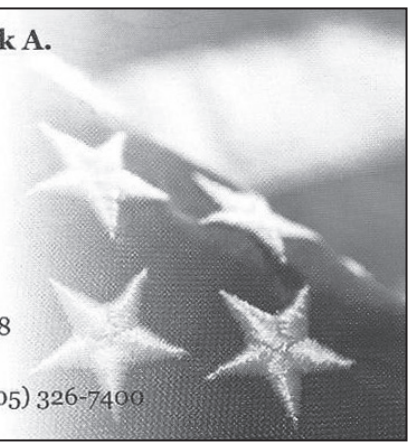
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An Advocate for You and Hollywood...

Time for a change in Hollywood and from business as usual. Unfortunately Hollywood has been in the news, but not for the reasons that we love to call Hollywood home.

There has been fiscal mismanagement, missed opportunities for smart development of our city as well as a litany of other issues.

Now is the time to inject fresh perspective into City Hall. Now is the time to put someone in City Hall representing our neighborhoods with proven community and business leadership abilities that can move our neighborhoods and our city forward with thoughtful attention to development that moves our city forward, but responding to concerns of our citizens.

During the past year, I have served voluntarily as a member of the Committee of Five, otherwise known as the Legal Committee, which negotiated the agreement between Hillcrest and Concord Wilshire regarding

the redevelopment of the 9-hole and 18-hole golf courses in our neighborhood. As a member of that committee I worked diligently and smartly, along with the other members, to ensure that our community concerns were addressed and agreed upon in a legally binding document. Some of the things I personally made sure were included in this agreement, was allocation for landscaping throughout the Hillcrest community to have continuity between the new and existing buildings, to have the Hillcrest neighborhood entrance monuments along Washington Street to be upgraded and then maintained in perpetuity by the developer and the new HOA at no cost to the existing Hillcrest community.

Now I want to transition my role into representing Hillcrest and its surrounding neighborhoods in City Hall as your next City Commissioner. I pledge to ensure compliance with the agreement between the Hillcrest

community and the developer and to ensure the developer keeps his promises to the Hillcrest community and surrounding neighborhoods.

I have lived in Hillcrest for almost fifteen years and I constantly walk along Washington Street from Park Road to 52nd Avenue. I have witnessed firsthand the deterioration of our once proud and beautiful neighborhood. We should expect more from our leaders! I will be an advocate for the neighborhoods of District 6 which include Hillcrest, Hollywood Hills, Park East, Washington Park, Lawn Acres, Beverly Park and the 411 Corridor.

Please support Jeffrey Ladner for City Commissioner for District 6 this November 8th.

It is time to take our city back and to be responsive to our residents and our neighborhoods. It is time for a change! Vote LADNER and together we can make sure Hollywood remains the "Diamond of the Gold Coast."

- Jeff Ladner

ELECT Jeff **LADNER**

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

HLC RECAP

continued from page 1

and Jeff Ladner is running for Hollywood City Commissioner so he can keep an eye on things from City Hall.

Jeff Ladner was the meeting sponsor. His thoughts and goals for our great city are on page 3. The presenter was David Goodman, from PACE Corporate Advisors and here is his recap:

Thank you for allowing me to present to the group Monday night. I enjoyed meeting everyone. I would be happy to have follow on discussions or presentations, should anyone desire. I can be reached at 561.512.2257.

As a summary, my company, PACE Corporate Advisors - <http://www.paceadvisor.com> provides building capital improvement design and financing via the Property Assessed Clean Energy (PACE) protocol.

We are, that we know of, the only owner's rep PACE advisory service on a national basis. What that means is - we are the only entity that serves you. Other entities in the PACE industry have other masters. We serve the property owner solely.

We currently have +50 buildings under contract and in various stages of design or construction in South Florida and have relationships with a number of contractors and manufacturers, such as Lawson Industries (a manufacturer of windows and doors that is promoting us to their resellers/installers - as they don't want their installers trying to manage the financing for a project). As a reference, Sam Tyler, President of Hillcrest 21 can report we are currently responsible for a \$3.5mm condo common area project for Martinique II on Singer Island in Riviera Beach and they are happy with our work.

We serve all (except government-owned or trailer homes) building types. Our clients include:

- Single family home owners
- **Condo associations and unit owners**
- Apartment building owners
- All types of commercial owners - retail, office, industrial
- All owner groups - owner/occupied, family owned, professionally managed, et cetera

In short, when a building is facing a CapEx repair/improvement, we can design and finance the project so that we do not impact the owner's cash, do not impact the owner's liability, and dramatically increase the building ROI. In effect, turning it from a cash outflow event into a cash inflow event (ie, a 'profitable' event).

Property Assessed Clean Energy (ie, PACE) is a city/county-specific program that is now in over 2000 markets nationally and allows owners of real estate to finance their capital improvements in a 'profitable' way. In other words, turning what has historically been an out of pocket cost into a positive cash flow.

Let me say that last sentence again - **Via PACE, we are able to convert a CapEx project from a cash outflow into a cash inflow.**

My company, **PACE Corporate Advisors** - <http://www.paceadvisor.com/> - functions as an owner's rep and designs the project, inclusive of financial modeling and financing, for the owner of the real estate.

The underlying premise of PACE is that savings (insurance, tax and energy) should exceed project cost. In other words, a building (or condo unit) needs to benefit by at least \$1 more in savings than the cost of the improvements. My company designs the project scope and runs the financial models to accomplish this goal inclusive of our cost.

The financial 'twist', that allows this to occur, is that instead of the lender's money going directly to the property owner (to pay the contractor), it goes through the property tax collector, who places a non ad valorem special assessment on the tax id number (either a building or, in the case of a condo, a unit). By doing this, the Note has become a Tax (Actually, in Florida it is legally a special assessment, not a tax, as taxes are not voluntary and this is. But I call it a tax as that is easier for most people to understand). This provides more security for the lender (best position a lender will ever have) which allows multiple things to happen -

- 100% loan (versus a typical 70 - 80% construction loan) - so, no out of pocket

- Term length equal to the life of the improvements (upwards of 15 - 25 years v 3-5 on a construction loan) - so, the annual cost goes down

- No corporate or personal guarantee (the building provides the security) - so, people with bad credit can still qualify

- No impact on debt/equity ratios (as this can be done off balance sheet and taxes can be expensed) - yes, organizations are keeping this off balance sheet and their accountants are expensing the cost

- Moves with building at trade (the tax transfers to the new owner when you sell the building) - so, you only pay for what you used

- Energy, insurance and tax savings pays the tax (the tax does not automatically do this; we design the project to accomplish this)

An owner can now finance 100% of his CapEx, not provide a personal guarantee, pass the balance of payments to the new owner if s/he sells, and use insurance, energy and tax savings to pay the P&I. Main takeaway - Don't sign with a contractor without speaking with us first.

Regards, David Goodman PACE Corporate Advisors
Email: dgoodman@paceadvisor.com

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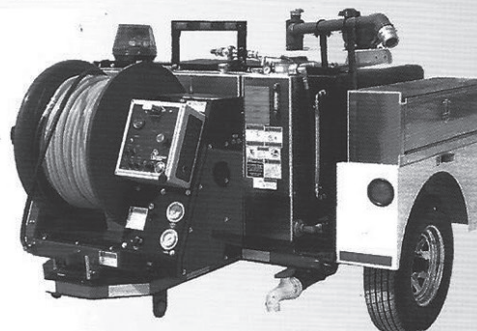
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LET'S GET STRAIGHT TO THE FACTS:

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MAKE THE CALL: Notify your local, Emergency Restoration Provider. Technicians will be dispatched to your location immediately, 24/7, 365 days a year. (Be sure to ask if they are Certified).

- **We're Here To Help:** Site inspection, full documentation of affected areas with thermal imaging and photographs should be taken. Accurate moisture reading throughout the property should be taken as well. (This is necessary to provide insight into selecting proper equipment for drying AND most importantly, information to your insurance company so they can pay the bill).
- **Let The Experts Take Over:** With your authorization, crew's can begin the arduous and daunting tasks to get you back to normal. (This is also a great time to notify your Insurance Carrier of your current situation)
- **Get 'er Done:** If necessary, its time to extract puddles and remove any standing water on the premises. This reduces safety hazards and allows for expedited drying by incoming equipment.
- **The Real Workhorse:** It's time to initiate structural drying. A variety of specialized, high-tech machines will be custom-selected to effectively remove the remaining moisture that has been absorbed into the effected building materials (No one can guarantee when this process will be done, however, typical drying can last 3 to 7 days. Several factors contribute including how

- much water are we dealing with, how soon **MR. Restoration** was notified ... See Step 1)
- **Looks can be deceiving:** Over the next couple days, visual moisture may not be present, this doesn't mean things are dry. Daily moisture reading by certified tech's are completed to determine and insure building materials are returned to (EMC) Equilibrium Moisture Content ... or back to normal.
- **Time To Go:** Once the workhorse's have completed their part, all equipment will be removed, final clean-up and remaining on-site paperwork will be completed to include Certificate of Completion authorized by you.
- **The Proof Is In The Pudding:** Back at the office, your team of Professionals will finalize remaining documentation, complete estimates, and build your report to be sent to your insurance carrier for payment.
- **Now We Wait:** At this point, we are in the system. Your carrier is aware of the situation, has all the necessary documentation, and has strict guidelines set by the state on how to move forward. We are in your corner and will assist at every turn to bring your water damage claim to completion.



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JULY REPORT: The Latest News from Hollywood City Hall

While June still has some time to go, so much has happened I wanted to report while it is fresh. Let's start with Commission and CRA meeting highlights.

2017 BUDGET WORKSHOP

Previously, the City Manager had projected a potential \$20 million deficit. Working with staff, that amount has been whittled down to zero. How did we do it?

- Freezing positions
- Program cutbacks
- Increasing the fire assessment fee by \$13
- Increasing other fees, All this assumes no increase in the tax rate.

I believe that if pensions are taken out of the budget, Hollywood will be a lean, mean city operating efficiently and effectively. Over the last ten years, we have cut or eliminated 323 positions and currently have 45 more positions that are frozen (i.e. unfilled) for six months or longer.



DICK Blattner
District 4 Commissioner

We have Collective Bargaining Agreements with five unions that recognize these agreements cannot exacerbate the pension liabilities. There are extenuating circumstances beyond the control of both the City and the Unions that need to be addressed. City staff

has identified the steps that need to be taken to return control to elected representatives. This is crucial for our economic health and I am very happy this glitch can now be addressed.

IMPORTANT BUDGET DATES

JULY 6: Commission meeting to set "Not to Exceed" Millage Rate. **SEPT. 13:** First Public Hearing on Budget. **SEPT. 26:** Second Public Hearing

OTHER BUSINESS

Reached an agreement with the McCumber-Wright group to operate the Hollywood Beach Golf and Country Club and Eco Grande Golf Course. This is a ten-year agreement with a ten-year renewal option. McCumber has been the most recent operator, on a series of short-term leases. The, new longer-term lease enables McCumber to make capital investments and see a return. First step: \$2 million up front to begin landscaping and retention improvements. Ultimately, we want to see a new clubhouse, possibly in a different location; (but in all probability this would be in the second ten years.)

Approved DOJ COPS grant of \$125,364 to defray the cost of Community Policing initiatives. Tom Barnett was introduced as Director of Development Services and Hal King as head of the Parking Department.

Approved The Downtown CRA Redevelopment Plan. Go to www.dickblattner.com to download the full plan. It is worth viewing. It forecasts what the downtown could look like when the plan is implemented.

Hollywood Beach Proposed Ordinance. I'm seeing a lot of social media traffic on this. Concept was to: (1) enforce and clarify existing rules and (2) limit the use of tents, especially when they are "ganged" together. The update also prohibits coolers over 36 inches, prohibits grilling and identifies where umbrellas and tents can be located. Only a few people spoke at the last Commission meeting on this, but I expect to see more residents speaking at the second reading, where we will either tweak the proposal or take no action.

Approved \$1.1 million for the purchase of new master

parking meters for the beach, replacing the existing and often unreliable meters. Visitors will be encouraged to pay by phone or app. Delivery is expected in about two months.

Approved new parking rates on the beach. Now, to go along with those new meters will also be higher parking rates for visitors, but lower rates for residents. There will be information later on how to sign up to become eligible for the rate.

Heard a presentation on the status of several economic development opportunities, which I requested of City Staff earlier this month. There is still a lot of work to do:

- South Park Road Site; Adams St.
- University Station
- Regional Activity Center
- Transit Oriented Corridors
- Washington Industrial Park

An RFP has been issued for University Station, which would be the site of the-Tri Rail Coastal Link Station on City property adjacent to Barry University and the Lippman Center.

Emerald Hills Country Club. The operator received a proposal to convert some of the golf course land into rental development, which was met with overwhelming rejection. I don't think we will see anything further until next year, but my position is as follows: save the golf course and its green space. As a very smart person once said, "eternal vigilance is the price of peace." In this case, it means, don't be complacent: something will happen.

Clark

Great Clips Tip of the Month

Bangs seem to grow faster than the rest of your hair? At Great Clips we have a special rate just to trim your bangs, but here is a way to save yourself some \$\$\$ and not butcher your hair. Gather your bangs and twist them downward into a point. Take your scissors and cut to the length you want. Comb out and your bangs will look nice until the next time you stop by for a great cut at GREAT CLIPS of Hollywood!



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The Power of Prayer

She hurried to the pharmacy to get medication, got back to her car and found that she had locked her keys inside. The woman found an old rusty coat hanger left on the ground. She looked at it and said, "I don't know how to use this."

She bowed her head and asked God to send her some HELP.

Within 5 minutes a beat-up old motorcycle pulled up, driven by a bearded man who was wearing an old biker skull rag. He got off of his cycle and asked if he could help. She said: "Yes, my daughter is sick. I've locked my keys in my car. I must get home.



Please, can you use this hanger to unlock my car?" He said, "Sure." He walked over to the car, and in less than a minute the car was open.

She hugged the man and through tears said, "Thank You, God, for sending me such a very nice man."

The man heard her little prayer and replied, "Lady, I am NOT a nice man. I just got out of prison yesterday; I was in prison for car theft." The woman hugged the man again, sobbing, "Oh, thank you, God! You even sent me a Professional!"

Is GOD great or what!?!

Mixed Messages

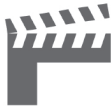
A new business was opening and one of the owner's friends wanted to send him flowers for the occasion. They arrived at the new business site and the owner read the card, "Rest in Peace."

The owner was angry and called the florist to complain. After he had told the florist of the obvious mistake and how angry he was, the florist replied, "Sir, I'm really sorry for the mistake, but rather than getting angry you should imagine this. Somewhere there is a funeral taking place today, and they have flowers with a note saying, 'Congratulations on your new location!'"

JEWISH MOTHER?

A police recruit was asked during the exam, "What would you do if you had to arrest your own mother?" He answered, "Call for backup."

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From the desk of David Treece, Treece Financial Group

Long Term Care Alternatives - Now Even For HIV+ People in Florida

Many of you have asked, "Who will take care of me? "Will it be your children or other family members? Is there anyone? If you have ever had to take care of an aging relative, you know how difficult and expensive it can be. It's a tough topic, but we want to get the conversation going. We can help you shop for long term care coverage and even show you long term care alternatives. These alternatives are qualified long term care insurance under the Pension Protection Act, and typically combine a basic fixed annuity or life insurance with long term care. For example, just by deposit-



ing money that may be getting a low fixed interest rate in the bank into a long term care annuity, you may still be able to keep that money growing for you, earning interest, with a death benefit, and have double or triple the amount of your deposit available for long term care coverage. This makes your money do double or triple duty. You do still have to qualify, but the underwriting is often simplified. There is one company that will even accept HIV+ people here in Florida. It used to be impossible for people who are HIV+ to get this valuable coverage, but not anymore. If you are wondering about how much care costs, www.whatcarecosts.com gives you a state by state breakdown in detail. (Double click on your state. You have to enter a code in the upper right hand corner. The code is LTC)





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Porn Addiction or maybe Why Your Man Can't Get it Up

By Cindy Abraham

One of the recent issues of TIME magazine features a cover story by Belinda Luscombe entitled, "Porn and the Threat to Virility". During the past decade or so, we've heard a lot about how viewing pornography affects the human brain. Although the subject has created controversy with experts arguing on both sides, apparently all bemoan a lack of research in the area. Neurological effects aside, Luscombe basically concludes that for a generation of men more or less raised on porn, the law of diminishing returns comes heavily into play; and those effects are leading to a health crisis affecting the so-called Internet Generation."

She writes, "A growing number of young men are convinced that their [physical, in-person] sexual responses have been sabotaged because their brains were virtually marinated in porn when they were adolescents. Their generation has consumed explicit content in quantities and varieties never before possible, on devices designed to deliver content swiftly and privately, all at an age when their brains were more plastic—more prone to permanent change—than in later life. These young men feel like unwitting guinea pigs in a largely unmonitored decade-long experiment in sexual conditioning. The results of the experiment, they claim, are literally a downer."

So they're beginning to push back, creating online community groups, smartphone apps and educational videos to help men quit porn. They have started blogs and podcasts and take all the public-speaking gigs they can get. Porn has always faced criticism among the faithful and the feminist. But now, for the first time, some of the most strident alarms are coming from the same demographic as its most enthusiastic customers.

In theory, these men like sex but their addiction to the 'pornified' versions is inhibiting their ability to participate in the real thing. One man told Luscombe, "I just want to enjoy sex again and feel the desire for another person." Another: "The reason I quit watching porn is to have more sex." And simply: "Quitting porn is one of the most sex-positive things

people can do."

Interestingly enough, according to a commentary by Aaron Cline Hanbury on the Lanscombe article, in 2013, GQ published an article called "10 Reasons Why You Should Quit Watching Porn" with essentially the same message. He says that "In addition to this kind of anecdotal evidence, Pornhub claims that around the world, people watched 4,392,486,580 hours of porn on their site. According to the Time article, that represents "twice as long as Homo sapiens has spent on earth."

"All this porn watching adds up to an overwhelmingly consistent claim from the consumers themselves: Porn users are saying that what they wanted from porn—the pleasure and fulfillment of sex—they've now lost completely. Peggy Orenstein the author of a new book, GIRLS & SEX writes, "Porn users are also more likely than their peers to measure their masculinity, social status and self-worth by their ability to score with "hot" women."

Anyone who has ever struggled with pornography—or helped someone who has—knows it can seriously affect a normal sexual relationship because it affects how a man is able to become aroused. For some, porn culture promises something a browser screen can never deliver, dictating new norms of beauty and femininity that are unrealistic making it almost impossible for them to perform with their real partners.

Lundscombe's article detailed interviews with men and their wives/girlfriends talking about the having to seek therapy in order to have a normal sex life. Family therapist Timothy Teague of Waterford, VA wrote, "I can attest that online porn and gambling cause much more harm to individuals, couples and families."

And of course my favorite comment was in a letter to the TIMES from Heather Colletto of Grand Rapids, MI who saw a certain irony in the story's focus remarking, "Decades of oppressing and degrading women through porn is finally being discussed because men are now having trouble getting an erection? Sigh. Whatever it takes, I guess." Amen.

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January through June Hillcrest Mid-Year Report

By Cindy Abraham, Keller Williams Realty Professionals

Inventory is still down a bit; 87 Active Listings. We closed 85 sales since the beginning of the year and 28 more are under contract. Interesting that there was only one closed short sale this year, one more is in pending and one active. Foreclosures: 7 Active and 9 are in pending or closed. Ironically, many foreclosures are overpriced. The bank's computers spit out the numbers and there is no reasoning with them.

Overpriced listings do not sell. My favorite has been on the market since November 13, 2007, a one bedroom that started at 179K and currently listed at 135K. At one point it had been lowered to 120K and still didn't sell so of course that must have been the rationale to raise the price. I can only guess that the seller is content to wait until the market catches up with the list price. Fingers crossed.

Recently a resident told me that according to the "internet estimates", his unit was underpriced and he was going to relist it 25K higher. I looked it up and his "underpriced" listing had expired unsold after six months. Once again, the rule of thumb is:

- No showings the first week – listing is grossly overpriced
- Seven showings and no offers – something needs to be addressed

Either the price needs to be adjusted down, or it is obvious some work needs to be done to the unit, or you need to do a better job of staging. A professional stager, like Sarah Wake



Davies of Adaptive Staging and Redesign will more than make up for what you spend with how much more you will get for your unit. Marketing? LOOK AT YOUR LISTING! Especially look at the pictures and read the text. Are there at least 35 pictures and do they do your unit

justice? Also check for misspellings and/or misinformation. Who wants to guess how many listings still say "golf course views"?

The construction for the new development will be starting soon. Because the developer's plan is to move quickly, the negative impact of the dust and noise could be short-lived. But no one has a crystal ball and Mother Nature can be ornery this time of year. If your unit is currently listed, of course the upcoming construction must be disclosed; hopefully you have an agent who can do so honestly but in the most positive light.

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Meet The ATeam



Cindy "Momma" Abraham

Is known as the Mistress of the Millennials- or your Senior Moment. When your son or daughter is looking to rent or buy their first home or condo, she will take them by the hand and walk them through the process into their very own living room. Empty Nesters who need to downsize? Starting a family and need to upsize? Momma Cindy will talk AND walk you through it. She is also great when you need someone to help grandma sell her condo and move in with you - or better yet - to an ALF with other kids her age.



Brian "Million Dollar Man" Gaiefsky

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



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Stress Away

This blend smells like heaven, or at least I that is what I hope heaven will smell like!

Stress Away – it doesn't get more explanatory than that! I am sure you can list about ten situations in the last week where this one would have come in handy. Wonder how you can use Young Living Stress Away essential oil in your home? Let's start a list:

1. Add 2–3 Drops to your wrists and other pulse points for an exotic perfume.
2. I put 5- 10 drops in Epsom salt and combine it with warm water in my bath – simply the best!
3. When things begin to get a bit crazy in our house, I open the lid and just smell it. The aroma is crazy good!
4. It is a great one to put in your diffuser, especially in the evening hours.
5. I put a few drops on my wool dryer balls, I love to use dryer balls instead of toxic dryer sheets.
6. It is perfect for occasional tension or anxiety. You can either diffuse or inhale directly from the bottle or a diffuser necklace.
7. I put it on a cotton ball and place in my car to smell the aroma – even when we are just doing normal errands around town – but it works even better for long car rides.



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8. This one is great to make a spray bottle mist – mix water and a few drops of oil in a spray bottle and use as an air freshener or linen spray; or you can use a roll-on applicator.

9. Massage into your feet before bedtime and get a foot massage with benefits!

10. And of course, Stress Away is my go-to gift for favorite clients and good friends.

YOU'RE FIRED!

If you've ever worked for a boss who reacts before getting the facts and thinking things through, you will love this!

Arcelor-Mittal Steel, feeling it was time for a shakeup, hired a new CEO. The new boss was determined to rid the company of all slackers.

On a tour of the facilities, the CEO noticed a guy leaning against a wall. The room was full of workers and he wanted to let them know that he meant business.

He asked the guy, "How much money do you make a week?"

A little surprised, the young man looked at him and said, "I make \$400 a week. Why?" The CEO said, "Wait right here." He walked back to his office, came back in two minutes, and handed the guy \$1,600 in cash and said, "Here's four weeks' pay. Now GET OUT and don't come back."

Feeling pretty good about himself the CEO looked around the room and asked, "Does anyone want to tell me what that goof-ball did here?"

From across the room a voice said, "Pizza delivery guy from Domino's."



what kind of tea is that??
i don't know. i found it at my
grandson's room!

... OR WALGREENS

I went to my nearby CVS Pharmacy, straight to the back, where the Pharmacists' high counter is located. I took out my little brown bottle, along with a teaspoon, and set them up on the counter.

The Pharmacist came over, smiled, and asked if he could help me. I said, "Yes! Could you please taste this for me?"

Seeing a senior citizen, the Pharmacist went along. He took the spoon, put a tiny bit of the liquid on it, put it on his tongue and swilled it around. Then, with a stomach-churning look on his face, he spat it out on the floor and began

coughing. When he finally was finished, I looked him right in the eye and asked, "Now, does that taste sweet to you?"

The Pharmacist, shaking his head back and forth with a venomous look in his eyes yelled, HELL NO!!!!

I said, "Oh, thank God! That's a real relief! My doctor told me to have a Pharmacist test my urine for sugar!"

I can never go back to that CVS, but I really don't care, because they aren't very friendly there anymore!



RATED X

(LAST CHANCE TO SKIP TO THE NEXT PAGE)

A teenage boy was delivering papers to an apartment house. While there, a stunning young woman came out of the apartment next to the mailboxes, wearing only a robe. The boy smiled at the young woman and she started up a conversation with him. As they talked, her robe slipped open, and it was obvious that she had nothing else on. The poor kid broke into a sweat trying to maintain eye contact.

After a few minutes, she placed her hand on his arm and said, "Let's go to my apartment, I hear someone coming." He followed her into her apartment; she closed the door and leaned against it, allowing her robe to fall off completely.

Now nude, she purred at him, "What would you say is my best feature?" Flustered and embarrassed, he finally squeaked, "It has to be your ears."

Astounded, and a little hurt she asked, "My ears? Look at these breasts; they are a full 38 inches and 100% natural. I work out every day and my ass is firm and solid. I have a 28-inch waist. Look at my skin - not a blemish anywhere. How can you think that the best part of my body is my ears?"

Clearing his throat, he stammered, "Outside, when you said you heard someone coming...that was me."

THINGS YOU'D LOVE TO SAY OUT LOUD AT A BOARD MEETING

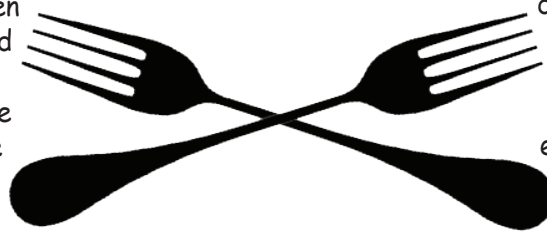
1. I can see your point, but I still think you're full of shit.
2. I don't know what your problem is, but I'll bet it's hard to pronounce.
3. How about never? Is never good for you?
4. I see you've set aside this special time to humiliate yourself in public.
5. I'm really easy to get along with once you people learn to see it my way.
6. I'll try being nicer if you'll try being smarter.
7. It sounds like English, but I can't understand a damn word you're saying.
8. Ahhh...I see the screw-up fairy has visited us again...
9. I like you. You remind me of myself when I was young and stupid.
10. I have plenty of talent and vision; I just don't give a damn.
11. I'm already visualizing the duct tape over your mouth.
12. I will always cherish the initial misconceptions I had about you.
- 13 Thank you. We're all refreshed and challenged by your unique point of view.
14. The fact that no one understands you doesn't mean you're an artist.
15. Any connection between your reality and mine is purely coincidental.
16. I'm not being rude. You're just insignificant.
17. It's a thankless job, but I've got a lot of Karma to burn off.
18. Yes, I am an agent of Satan, but my duties are largely ceremonial.
19. And your crybaby whiny-assed opinion would be...?
20. Do I look like a people person?
21. Sarcasm is just one more service we offer.
22. Errors have been made. Others will be blamed.
23. Whatever kind of look you were going for, you missed.
24. I'm trying to imagine you with a personality.
25. Too many freaks, not enough circuses.
26. Chaos, panic, & disorder - my work here is done.
27. I get it... like humor... but different.



KEEP YOUR FORK!

There was a young woman who had been diagnosed with a terminal illness and had been given three months to live. So as she was getting her things 'in order,' she contacted Her Pastor and had him come to her house to discuss certain aspects of her final wishes.

She told him which songs she wanted sung at the service, what scriptures she would like read, and what outfit she wanted to be buried in. Everything was in or-



der and the Pastor was preparing to leave when the young woman suddenly remembered something very important to her. 'There's one more thing,' she said excitedly...

'What's that?' came the Pastor's reply. 'This is very important,' the young woman continued. 'I want to be buried with a fork in my right hand.'

The Pastor stood looking at the young woman, not knowing quite what to say. 'That surprises you, doesn't it?' the young woman asked.

Well, to be honest, I'm puzzled by the request,' said the Pastor. The young woman explained. 'My grandmother once told me this story, and from that time on I have always tried to pass along its message to those I love and those who are in need of encouragement. In all my years of attending socials and dinners, I always remember that when the dishes of the main course were being cleared, someone would inevitably lean over and say, 'Keep your fork.' It was my favorite part because I knew that something better was coming... like velvety chocolate cake or deep-dish apple pie. Something wonderful, and with substance!' So, I just want people to see me there in that casket with a fork in my hand and I want them to wonder 'What's with the fork?' Then I want you to tell them: 'Keep your fork... the best is yet to come.'


The Pastor hugged the young woman good-bye. He knew this would be one of the last times he would see her before her death. But he also knew that the young woman had a better grasp of heaven than he did. She had a better grasp of what heaven would be like than many people twice her age, with twice as much experience and knowledge. She KNEW that something better was coming.

At the funeral people were walking by the young woman's casket and they saw the cloak she was wearing and the fork placed in her right hand. Over and over, the Pastor heard the question, 'What's with the fork?' And over and over he smiled.

During his message, the Pastor told the people of the conversation he had with the young woman shortly before she died. He also told them about The fork and about what it symbolized to her. He told the people how he could not stop thinking about the fork and told them that they probably would not be able to stop thinking about it He was right. So the next time you reach down for your fork let it remind you, ever so gently, that the best is yet to come. Friends are very rare jewels indeed. They make you smile and encourage you to succeed. Cherish the time you have, and the memories you share. Being friends with someone is not an opportunity, but a sweet responsibility.

I'll bet you will remember this story, every time you pick up a fork! So just remember...keep your fork because the BEST is yet to come!

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VERY GODFATHER

A Mafia Godfather finds out that his bookkeeper has scammed him for ten million bucks. This bookkeeper is deaf. It was considered an occupational benefit, and why he got the job in the first place, since it was assumed that a deaf bookkeeper would not be able to hear anything he'd ever have to testify about in court.

When the Godfather goes to shakedown the bookkeeper about his missing \$10 million bucks, he brings along his attorney, who knows sign language. The Godfather asks the bookkeeper: "Where is the \$10 million bucks you embezzled from me?" The attorney, using sign language, asks the bookkeeper where the \$10 million dollars is hidden.

The bookkeeper signs back: "I don't know what you are talking about." The attorney tells the Godfather: "He says he doesn't know what you're talking about."

That's when the Godfather pulls out a 9 mm pistol, puts it to the bookkeeper's temple, cocks it, and says: "Ask him again!" The attorney signs to the underling: "He'll kill you for sure if you don't tell him!"

The bookkeeper signs back: "OK! You win! The money is in a brown briefcase, buried behind the shed in my cousin Enzo's backyard in Queens!" The Godfather asks the attorney: "Well, what'd he say?"

The attorney replies: "He says you don't have the guts to pull the trigger."

DO THE MATH!

This comes from 2 math teachers with a combined total of 70-years' experience (and apparently too much time on their hands). It has an indisputable mathematical logic. This is a strictly from a mathematical viewpoint and it goes like this:

- What Makes 100%?
- What does it mean to give MORE than 100%?

Ever wonder about those people who say they are giving more than 100%? We have all been to those meetings where someone wants you to give over 100%. How about achieving 103%? What makes up 100% in life?

Here Is a little mathematical formula that might help you answer these questions:

If: A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z

Is represented as: 1 2 3 4 5
6 7 8 9 10 11 12 13 14 15 16 17

18 19 20 21 22 23 24 25 26.

Then: H-A-R-D-W-O-R-K
8+1+18+4+23+15+18+11 = 98%

And: K-N-O-W-L-E-D-G-E
11+14+15+23+12+5+4+7+5 = 96%

And: A-T-T-I-T-U-D-E
1+20+20+9+20+21+4+5 = 100%

However: B-U-L-L-S-H-I-T
2+21+12+12+19+8+9+20 = 103%

AND, look how far ass-kissing will take you:

A-S-S-K-I-S-S-I-N-G
1+19+19+11+9+19+19+9+14+7 = 118%

So, one can conclude with mathematical certainty, that while Hard work and Knowledge will get you close, and Attitude will get you there. It's the Bullshit and Ass Kissing that will put you over the top.

Now you know why some people are where they are!

NINE THINGS TO FIX NOW - By Garrison Keillor

1. Kill the airport announcements about reporting any person who asks you to carry something aboard the aircraft. Nobody has ever done this. Likewise the flight attendants' demonstration of how to fasten a seat belt. We know how.

2. Stop making pennies, nickels and dimes. Nobody bends down to pick up even a dime anymore. They're not worth the trouble.

3. Change the seating in Congress to mix Democrats and Republicans together. Teachers know that you break up gangs by keeping them apart in the cafeteria. Seat politicians by seniority, with the old ones in the back and the new ones down front, so they get the idea that their time is brief.

4. Raise the minimum wage. It makes no sense that people working full-time must live in a dank basement and eat dog food for breakfast.

5. Radio and TV are making the country dumber, and we have enough of that already. Bring back the Fairness Doctrine, requiring broadcasters to present a range of opinions on controversial issues. Otherwise, wear a big red nose and a fright wig.

6. The California drought is God's way of telling us we can't have beautiful lawns and golf courses and raise vast almond, avocado and orange crops in a desert. Learn to love aridity.

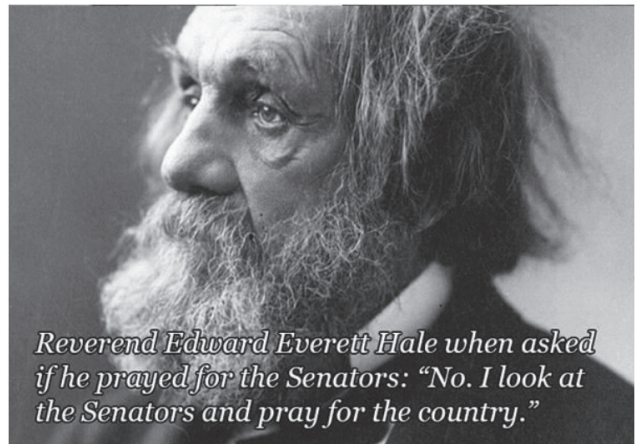
7. Stop the sale of assault weapons. There are thousands of deranged people dressing up in camo and marching around in the woods, blasting away with automatic rifles, rehearsing for a showdown with the FBI. More people are going to get hurt. Let them use water pistols.

8. Let's give the words diversity and multicultural a rest. We are diverse, as diverse as can be. Race, gender, ethnic origin

and sexual orientation are descriptive but not indicative. We respect individual dignity because we know that each person is mysterious, capable of astonishing things. And speaking for my fellow WASPs, I say vanilla is a complex flavor, rich, interesting. So let's let up a little with harassing each other and enjoy each other more.

9. The answer to so many of our problems is simply to have more fun. Let's make America graceful. So, a joke: Grace and Harry were driving down the road and ran into a bridge abutment, died instantly and found themselves in paradise. It was fabulous, awesome, even better than Boca. And he turned to her and slapped her. Harry said, "If you hadn't made me stop smoking, I could've been here years ago."

Ba-dum-dum



Reverend Edward Everett Hale when asked if he prayed for the Senators: "No. I look at the Senators and pray for the country."

The Kitchen Korner

By Cindy Abraham

HONEYDEW – BASIL MARGARITA

You should drink a couple of these before you read this issue. The jokes will be a LOT funnier. Seriously, this is one of the most delicious frozen cocktails we have ever had and oddly healthy! We keep a basil plant on our balcony because we use a lot of basil.

However, the tubed fresh basil would work just as well.

- 4 cups frozen honeydew melon chunks (the riper the better)
- ¼ cup basil leaves
- ¼ cup sugar
- ¼ cup water
- 2/3 cup tequila (or less if you must)
- 1 cup lime juice



Dissolve sugar in the water (boil or microwave) until it is a syrup. Add the basil leaves to blanch for 20 seconds. Cool and puree in a blender. Refrigerate until cold. Puree the frozen chopped honeydew with 2/3 cup tequila, the lime juice and the basil syrup. Blend until smooth.



Garnish with basil sprigs.

MANGO SEASON

Last year we had a bumper crop and friends gave us 75 over ripe mangoes at a time. Just a reminder how to make the most of mangoes!

MANGO RUM JAM

Peel the mangoes and slice off most of the fruit into a pot. For every 10 mangoes, add ½ cup sugar (preferably turbinado), and boil until reduced to a thick jam. At the very end, stir in ½ cup rum (or not). Let cool. Scoop into empty jars and refrigerate. Serve on toast or pour over a block of cream cheese and serve with crackers.

MANGO LIQUEUR

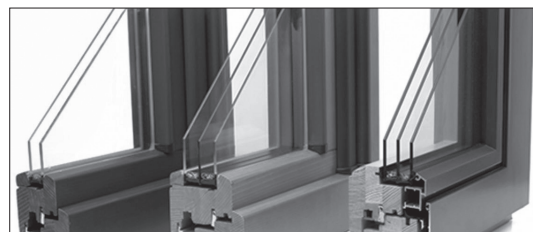
You will have a lot of fruit still left on the seeds. Make a simple syrup – equal parts sugar and water. Put the fruity seeds into a pot. For every 10 seeds, add 1/2 cup simple syrup, 2 cups vodka and 2 cups water. Let sit for 3-5 days until the liquid is a bright mango color. Strain off the liqueur into bottles and enjoy. Scrape off the excess fruit clinging to the seeds and add to any vodka steeped fruit in the strainer. Puree and freeze for a kick-ass sorbet! (Kick-ass as in do not give it to the kids!)

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Changing Negative Thought Patterns

Awakening With Brahma Kumaris
SUBMITTED BY ETTA STEVENS

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

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

A life facing difficult situations requires each one of us to equip ourselves with powers and strengths and not only spiritual wisdom, which is found so much all over the world. You can read spiritual knowledge telling you

how to face difficult situations for many years together and yet not be strong enough to face them when they actually come. Spiritual knowledge shows us the path to becoming powerful but the actual spiritual power to change one's own thinking and the habits which are the source of this thinking will come with strengthening the mind with powerful thoughts and experiences.

There is no substitute for correct thinking when there is a difficult situation in front of you. You think negatively but try to act according to the spiritual knowledge you have read. That will not make you successful in overcoming the situation as well as your inner habits of creating thoughts of fear, pessimism, hopelessness and impatience will not reduce, although you may temporarily feel positive based on what you have read or learnt. Inner habits are very deep which have been inside the inner spiritual being or soul since many many births. Each time we have performed a negative action or created a negative thought, a habit was created based on that thought, word or action. And that habit then caused a similar thought to be created by me and action being committed, strengthens that thought. This is the cycle of repetition. And this cycle keeps having a more and more powerful negative influence on us the more times it is repeated. We need to now change these negative cycles into positive ones. How do we do that?

To create positive habits, we need to first take the foremost step of determination. Determination means a strong promise to the self that I will change my thought patterns from negative to positive. That is the first realization. Then, we need to select one particular habit of weakness that disturbs us and does not let us be powerful. For e.g. if I have the habit of being impatient in difficult situations, then first I need to fill myself with that quality through self-effort. Until I do that, no matter how much I may try to be patient in any situation, because I am lacking the quality at the level of the habit and it has not been erased, it will be difficult for me to be patient. Let's say on a particular day, I am faced with a traffic jam. If I say to myself that all these vehicles on my way should get cleared in the next five minutes, but they take half an hour, will

I be able to remain calm in those extra twenty five minutes, which I did not anticipate or expect. So, what I require is patience. If I say to myself, in those twenty five minutes that I have to be patient, will I experience that virtue? I will not unless that virtue is in my mind or part of my personality. So, it is like filling myself with a lot of happiness and then I will experience that quality. I cannot say to myself - I am the happiest person that exists in this world and experience happiness alone. I need to first fill myself with that quality and then happiness will come naturally to me.

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

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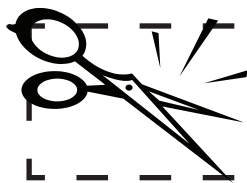
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