



INSIDE HILLCREST

CONNECTING NEIGHBORS TO NEIGHBORS

HOLLYWOOD, FLORIDA • SEPTEMBER 2024 • INSIDEHILLCREST.COM • VOLUME 18 • ISSUE 9

SEPTEMBER INSIDE HILLCREST

TWO OOPS

I am not really sure how this happened but apparently when we listed the building angels in the last issue of IH, we put in the wrong name for one of the angels in Hillcrest 21. **PAOLA ORREGO** is the building angel along with **Celia Alvarez** who keeps an eye on the well-being of their neighbors and helps when they can. Again, thank you to all the building angels who watch out for the residents in their buildings and create a caring culture.

Also, in **Claudia Villatoro's** ad for her run for District 6 Commissioner, we had her website address for her foundation incorrect: it is www.VillatorosGlobalFoundation.org. Claudia lives in Hillcrest 26.

HLC MEETING

It is always great when we need bring out extra chairs for the Hillcrest Leadership Meetings. More building leaders than ever before are attending to not only learn from the featured speakers but also from each other. It is no accident that the best run buildings leadership are regular attendees. Our new **Hollywood Police Chief, Jeffrey Devlin** along with his Command staff were in attendance: **Assistant Chief Nikki Coffin, Assistant Chief Steve Bolger, Assistant Chief Paul Laskowski, Major Perry Beckford, Major Yasmanny Ruiz, Major Justin Schweighardt, Lieutenant Lenny Tinelli, Lieutenant Desiree Daniels, Sergeant Jason Eller, and of course, our Hillcrest Neighborhood Team Leader, Officer Josh Grotenhuis** never misses a meeting. THANK YOU to all of you for taking the time to visit with us! You are an impressive group. See what the Chief had to say about the recent shooting in Hillcrest and more on page 2.

DR. BERGER – CHIROPRACTOR EXTRAORDINAIRE

I have known **Dr. Ted Berger** and his family for years. I was his realtor when they bought their house way back when. When I need a Chiropractor, he is the guy. Recently I suffered a torn tendon in my shoulder which pretty much had to repair itself. And then something happened with my neck and I had almost constant pain shooting down both arms. I could not sleep on my right side for months. Finally, I went to see Dr. Berger. The culture in his office created by him and his staff is always fun to watch; they are fast, efficient and unfailingly friendly. Salima has been there for 18+ years and between the two of them and

their great front desk staff, they get you in and out and HEALED in record time. Of course, he is on our Residential Preferred Vendor list. His ad is inside and his business card in on page 19. Yes, I can now sleep on both sides!

TOWN HALL MEETING

The last townhall meeting was not only informative, but it was also fun! We had to use every chair in Rec Room II to accommodate everyone. We are not having an HLC meeting in October so we decided this would be a good time to have a **Town Hall Meeting**, and you all can help us complete our **Residential Preferred Vendor list**. Bring your recommendations for your favorite service providers that have done a great job for you over the years so we can add them to the list. You can find the list with what we have so far as an attachment when you get the email version of Inside Hillcrest. If you are not yet on our subscriber list for IH, email us at info@InsideHillcrest.com.

A LITTLE INTEGRITY IS BETTER THAN ANY CAREER – Ralph Waldo Emerson

If a realtor approaches you before you've listed your property and says, "I have a buyer for you," be cautious. This can be a strategy used to gain your trust and secure the listing. Unfortunately, this scam is being used by a building president. The supposed "buyer" backs out so the sale never happens, but by then, the seller and agent have formed a bond, leading the agent to secure the listing. In some cases, board members, who have access to personal details via emergency contact lists—especially of families who have recently lost loved ones—exploit this information for personal gain by using a similar tactic.

One building president habitually engages in this behavior, but it gets worse. This morning, I contacted a former unit owner after noticing he sold his unit for only \$75,000! I had spoken to him after the passing of his wife, who was

a friend of mine, and I knew he was dealing with personal issues. When I met with him, he mentioned someone offered him 80K for his unit and he was considering it. While his unit was in poor condition, it had a great view, so I strongly advised him against accepting that offer. The lowest comparable sale in the past year was 135K, a water damaged unit in poor condition sold for 135K. (The owner remodeled it and sold it for 189K.)

Turns out it was the building president who bought it for **75K**. It closed on 8/29 and ten days later it is on the market for **\$117,500**. I sent him a copy of the listing and suffice it to say he is heartbroken and embarrassed that he was taken advantage of so horribly. He emailed me: "Yes Cindy I screwed up I panicked... I will not let this happen again."

CONGRATULATIONS

Not only to **Maura Bulman** for winning a seat on the Broward County school board but also to us for voting her in! It is so important to study the candidates and find out their goals and values before voting.

Years ago, we held an event called "Candidating". It was a spin on speed dating. There were so many candidates for judge that we invited them all to the Playdium. We had tables of 7 set up. Six residents sat at each table with one judicial candidate. Every 3 minutes, we would ring the bell, and the judges would rotate to the next table. It was fun and eye-opening. **Meredith Shuster** from Hillcrest 26 was the president of Hillcrest 20 at the time and helped me set it up. If anyone is interested in helping us hold a similar event in the future when the number of candidates is overwhelming, let me know. We can only vote wisely when we know who we are voting for.

AND A BIG THANK YOU

Our **District 105 State Representative, Marie Woodson**, has been working on our behalf and getting a lot of bipartisan support for her efforts to give relief to condo owners struggling with high assessments and maintenance fees. According to the Sun Sentinel, **Governor Ron DeSantis** is calling for condo relief before the end of the year. Saying many condo unit owners won't be able to afford "crushing assessments" being imposed prior to a state-mandated Jan. 1 condo inspection deadline, Gov. Ron DeSantis asked legislators to develop ideas that could be enacted before the end of the year to help people stay in their condo units.



SEPTEMBER HLC MEETING- by Steve Schneider

At the Sept. 5 Hillcrest Leadership Council meeting at 1151 Hillcrest CT, in Rec Room 2, Cindy Abraham, Secretary of the HLC introduced our new **City of Hollywood Police Chief, Jeffrey Devlin**, she outlined his wealth of experience in his 26 years with the HPD: Devlin held leadership positions within the Patrol Division, Canine Unit, Detective Bureau, Training division, Neighborhood Team Leaders, Support Services, Special Operations and led the SWAT as Team Commander.

Chief Devlin brought with him numerous high-ranking members of the Hollywood Police Department. Our Neighborhood Team Leader, Officer Joshua Grotenhuis, who attends every HLC meeting was also present. Abraham presented Grotenhuis with a Police Prayer Coin in appreciation for his service to Hillcrest.

Chief Devlin began by addressing the shooting incident that took place on Hillcrest Court August 9th. Hollywood police detectives almost immediately identified one of the men suspected of breaking into eight or more cars. Devlin lauded the work of the detectives who located the suspect at an undisclosed South Florida hospital.

The Miami-Dade County man was found after he fled with a getaway driver at about 2:30 AM. That's about the time a resident in Hillcrest 9 spotted the crimes in progress. The man, not identified by police, opened fire on the suspects, Devlin said. According to the police chief, the alleged criminal brandished a weapon on the Hillcrest 9 resident who stood his ground under state law. No charges were filed against the Hillcrester, although two people who live across the way from the incident asked questions about the gun fire. They said their car was shot up with bullets, and that bullets also struck their kitchen window in their Hillcrest 4 apartment. Devlin promised to get them a police report so they can show it to their insurance company.

Devlin strongly advised residents to call 911 when they see a crime happening rather than intervening with a weapon, which could result in harm to themselves and neighbors who may have been on the scene.

Devlin also praised **District 6 Commissioner Idelma Quintana** for communicating with him regularly about local issues. And Quintana responded with her appreciation for how the HPD works to serve our community with both fairness and justice.

Devlin went on to explain the variety of ways his department works to make our community safe. This includes flying drones over the area, license plate readers and speed monitors. He reminded us that anyone speeding in a school zone faces minimum \$100 fines. However, the Chief added, technology only goes so far. He urged residents to continue demonstrating an interest in their community by letting police know when they see something that doesn't seem right.

Two candidates in the upcoming election were also in attendance. **Catherine "Cat" Uden** is running for Mayor against incumbent Josh Levy in the Nov. 5 election. Hillcrest 26 resident **Claudia Villatoro** is taking on Quintana for the District 6 commissioner position. Quintana, Uden and Villatoro stayed after the meeting to speak with building leaders and answer questions.

In another matter of importance to the Hillcrest community, building leaders learned that the Federal Emergency Management Agency has changed their findings on which Hillcrest buildings are in or out of the flood zone. The changes are effective Aug. 1. This is important because some buildings do not carry flood insurance for their Associations because they were not in a flood zone according to the previous map.

However, because of the change in status for several buildings, **Dante Frettoloso**, a commercial insurance advisor, for **Brown and Brown insurance**, said it's important for Association representatives to learn about the changes and to take action. Among other things, Frettoloso said he has been working to secure our buildings a Letter of Map Amendment. The so-called LOMA document helps buildings by

letting a surveyor document that the building is no longer in the flood zone. Associations can show the letter to their insurance company if they want to adjust their flood insurance policy. What's more, it's possible some Association's may have an already-existing LOMA letter, which can be updated.

Cindy Abraham showed the attendees a document that her partner, **Brian Gaiefsky**, obtained online which listed the Hillcrest buildings that had previously secured the LOMA letter. Abraham sent copies to every building so that the boards can go to the FEMA website and plug in their case number to get a copy. In the meantime, Frettoloso said, he can advise the buildings newly placed in the flood zone how to hire a surveyor to determine that the building is elevated. This document, called an Elevation Certificate, can greatly reduce a building's flood insurance premium.

Both the LOMA and Elevation Certificates are done by an independent FEMA flood surveyor, according to Frettoloso, who can connect condo Association's with such an expert if needed. You can reach Frettoloso at **(954) 825-7217 or dante.frettoloso@bbrown**.

POLICE PRAYER:

God, please give me:
COURAGE to confront my fears,
STRENGTH to protect the innocent,
DEDICATION to do my job with endless loyalty,
COMPASSION when dealing with victim's families
PATIENCE when confronting subjects,
KNOWLEDGE to find the truth,
PROTECTION to go home to my family,

Committee of 100
 Preserving Goodness Since 1952
 HOLLYWOOD, FL

Hollywood Candidates' Forum
 September 24, 2024
 Meet & Greet 5:30 PM- 6:00 PM | Forum 6:00 PM - 8:30 PM
 Hollywood Central Performing Arts Center
 1770 Monroe Street | Hollywood, FL 33020
 * Registration required (Seating limited to 500)

Moderated by:
Julie Guy
 Morning Radio Personality
 101.5 LITE FM

Scan to reserve a seat

or visit link below to reserve a seat:
hollywoodcandidateforum.eventbrite.com

MAYOR
 Eduardo Flores
 Peter Hanna
 Joshua Levy
 Catherine Uden

DISTRICT #2
 Jill Tracey Folmar
 Peter D. Hernandez
 Richard Walker

DISTRICT #6
 Idelma Quintana
 Jamil Devante Richards
 Claudia Villatoro

Persons with disabilities who require reasonable accommodations to participate in the forum should contact Chairman Tim McVeigh at t.a.mcveigh@comm100hwd.org no later than September 10, 2024



FIGHTING FOR AFFORDABLE HOUSING

Hollywood is our home and we should not have to decide between paying our bills, groceries, and other necessities. I have been fighting for affordable housing and calling on Florida Governor DeSantis for condo assessment relief.

SUPPORTING SMALL BUSINESSES AND ECONOMIC DEVELOPMENT

As a business owner, I know the pressure of navigating through tough economic challenges. As your commissioner, I will support actions and policies that will help businesses grow and develop.

SUPPORTING LAW ENFORCEMENT & PUBLIC SAFETY

We need safe streets and neighborhoods where families and local businesses can thrive. Supporting our law enforcement and first responders is essential to the prosperity of our community.

Vote November 5th

(786) 967-1990

Claudia@claudiavillatoro.com

www.claudiavillatoro.com

PAID BY CLAUDIA VILLATORO FOR HOLLYWOOD COMMISSIONER DISTRICT 6

INTERVIEW WITH CATHERINE “CAT” UDEN - by Steve Schneider

Numerous completed upscale construction projects are a fact of life in Hollywood. And as the city prepares to celebrate its 100th anniversary, many more upscale structures have been approved by city leaders. But that doesn't mean residents are powerless, says Catherine “Cat” Uden as she seeks to unseat two-term incumbent Mayor Josh Levy in the Nov. 5 election.

One way to assert a different vision of Hollywood is to vote Levy out of office, says Uden, a former public-school teacher and current public-policy advocate. Electing her in November will help set the tone for where voters want the city to go from here.

“Over-development reduces our quality of life, increases traffic congestion, worsens flooding, and harms the environment,” Uden says on her website. But, she adds, “Some redevelopment is necessary and financially beneficial for the city.”

With that in mind, Uden says, “We should discuss what is appropriate and where, compromises that should or shouldn't be made, and how to grow responsibly while maintaining quality of life.” You can learn more about the long-time Hollywood resident at <https://catudenformayor.com/>. What follows is the fifth and last interview she gave to Inside Hillcrest.

1) Mayor Josh Levy has experience serving the City of Hollywood as mayor. You don't. Aren't you asking voters to take a chance by voting for a newcomer? Why should they vote for you?

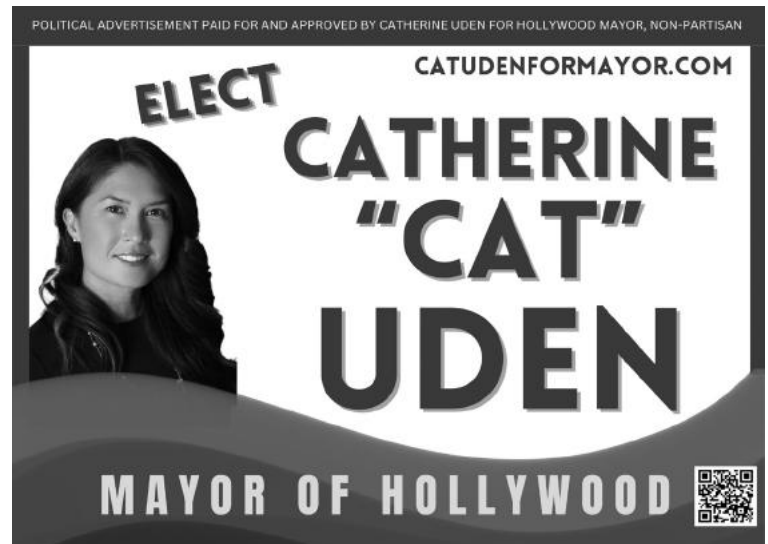
Josh Levy also had no experience serving the city of Hollywood as a mayor or commissioner before he became mayor in 2016. I have a lot of experience with government, working with many of our local, state, and federal lawmakers in Florida, and I have helped to pass bipartisan legislation in cities and counties across Florida, in Tallahassee, and also in Congress. I am certainly not a newcomer because I have been actively involved in the city for many years before filing to run for mayor.

Unlike some candidates who pretend to care or be involved only after they file to run, I have served on city advisory committees, been involved in community organizations and volunteer work in the city, advocate at city hall for a variety of issues, and have already proven that I will be a mayor for the people. Nobody in my family is involved in real estate

development or short-term vacation rentals. The projects that I choose for the city will be ones that are best for our communities, in line with the vision of what our residents want our city to look like, and sustainable for the future. When elected mayor, I will purely be a public servant.

2) A June 5 press release said the Levy family sold Hollywood Kia to devote more time to real estate development. This concerns you. Why?

Many people already knew that the Levy family was involved in real estate development and own many properties throughout the city, but now more people are aware. This concerns residents because it is a conflict of interest, especially in a city where residents worry about over-development. Some redevelopment is beneficial and necessary; however, we want to make sure that the projects being chosen are the best projects for our communities. We want to make sure that the planning and zoning decisions being made fit within the vision of what residents would like to see in Hollywood. We want to have some balance in Hollywood, making sure that development is compatible with the environment and quality of life, and we want to make sure that we have the infrastructure to support it.



DIATOMACEOUS EARTH

We had a problem with small roaches, mainly in our kitchen area. Regular pest control did not seem to be effective, so Brian started spraying diatomaceous earth underneath the kitchen appliances and behind the cabinets with great success.

What is Diatomaceous earth? According to the Internet, it is made from the fossilized remains of tiny, aquatic organisms called diatoms. Their skeletons are made of a natural substance called silica. Over a long period of time, diatoms accumulated in the sediment of rivers, streams, lakes, and oceans. Today, silica deposits are mined from these areas.

Diatomaceous earth is not poisonous; it does not have to be eaten to be effective. Diatomaceous earth causes insects to dry out and die by absorbing the oils and fats from the cuticle of the insect's exoskeleton. Its sharp edges are abrasive, speeding up the process. It remains effective as long as it is kept dry and undisturbed. Most diatomaceous earth is made of amorphous silicon dioxide. However, it can contain very low levels of crystalline silicon dioxide. The first pesticide products containing silicon dioxide (diatomaceous earth) were registered in 1960 to kill insects and mites.

Currently, there are over 150 products registered for use inside and outside of buildings, farms, gardens, and pet kennels. Some

products can also be used directly on dogs and cats. Diatomaceous earth products are registered for use against bed bugs, cockroaches, crickets, fleas, ticks, spiders, and many other pests.

People can be exposed to diatomaceous earth if they breathe in the dust, eat it, get it on their skin, or get it in their eyes. Exposures can also occur if products are accessible to children or pets. Exposure can be limited by reading and following label directions.

However, there are thousands of non-pesticide products that contain diatomaceous earth. These include skin care products, toothpastes, foods, beverages, medicines, rubbers, paints, and water filters. The Food & Drug Administration lists diatomaceous earth as “Generally Recognized as Safe”. “Food grade” diatomaceous earth products are purified. They may be used as anticaking materials in feed, or as clarifiers for wine and beer.

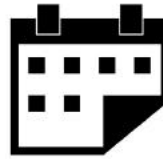
Always follow label instructions and take steps to minimize exposure. If any exposures occur, be sure to follow the First Aid instructions on the product label carefully. For additional treatment advice, contact the Poison Control Center at 800-222-1222. If you wish to discuss a pesticide problem, please call 800-858-7378.

A Reverse Mortgage is a roadmap to a better life! Use your reverse mortgage to pay condo fees or condo assessments or property taxes. A reverse mortgage is also a great way to cover the costs of home improvements or in-home health care. The bottom line is it provides you financial security and financial freedom without a monthly payment. Call today and start living a better life tomorrow.

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



Greetings Hillcrest Residents,

School is back in session. Summer is winding to a close, as students go back to class, and the entire Broward County community joins them in preparing for a very busy remainder of the year! I know our Hillcrest residents of all ages are excited for what these next few months will bring. Those first few days of school are always the most exciting. It is an opportunity for our children to meet their new teachers and classmates and learn about what is coming.

With so much going on at the local level, that same thrill is being felt by citizens of all ages throughout our community – especially in Hollywood and Hillcrest. Our students may not get that much homework in the first week, but between budget season, election season, and much more, the pace of local government feels more like finals! Broward County government has been busy, and we are always available to serve your needs and answer any questions or concerns you have.

Election Results

Congratulations to all of the winners of the August 20th primary election! These primary elections are essential to our democracy. These elections determined winners and nominees in the School Board races that will shape the future of public education, judicial races that shape our legal system, and the Constitutional offices like Sheriff and Tax Collector that help in the foundational operations of our community. All of the candidates should be proud to have run in these races – it is hard, brave work to run for office, and we are lucky to have so many great candidates. A special congratulation to Hollywood’s own Maura McCarthy Bulman and Debbi Hixon, who were both elected to the Broward County School Board and will be representing Hillcrest. Public education is at a crossroads in Florida, and voters throughout Broward County made their voices clear.

Turnout in this primary election was only 17.53%, with 195,000 voters. This was the lowest turnout for an August election in a decade. This number does not mean that November will see a low turnout. However, with a low number of vote-by-mail ballots returned, and many voters throughout Florida facing a more difficult time voting, we must make a collective effort to maximize turnout in the crucial Presidential election on November 5th. The Broward County Commission is committed to working with the Supervisor of Elections office to make sure they have all the resources they need to communicate with voters and ensure they are turning out. To learn more about your vote-by-mail status, your local polling place, and much more, go to browardvotes.gov. Hillcrest is one of the highest turnout precincts in District Six, so we hope to see record numbers this November!

Budget

Budget season is here! Broward County’s proposed FY25 total budget is a whopping \$7.7 billion – which is larger than some states! This includes \$4.9 billion in operating costs, \$1.9 billion in capital costs, and \$777 million in debt service. The largest share of the operating budget at \$1.4 billion goes to Constitutional/Judicial offices such as Broward Sheriff’s Office and other smaller expenditures like the Supervisor of Elections and Property Appraiser. This is followed by other major investments like Aviation (\$623 million), Port Everglades (\$339 million), Transportation (\$278 million), Human Services (\$229 million), and Libraries, Parks, and Cultural (\$163 million). The capital budget is for major projects such as our transportation surtax improvements, our upgraded Convention Center, and major improvements to Anne Kolb Nature Center and North Beach Park in District Six. This year’s FY25 budget features no increase in the millage rate – so these improvements will be followed without increasing taxes.

Contact Us

Our District office is conveniently located within the lobby of the Hollywood Branch of the Broward County Public Library at 2600 Hollywood Blvd, next to Hollywood City Hall. My District office staff is available to you from 10 AM to 4 PM, Monday through Friday. My staff is also working from my office in Fort Lauderdale and from other locations within our District. The Fort Lauderdale office is open for your convenience Monday through Friday from 9 AM to 5 PM. If you would like to schedule an appointment, please call 954-357-7006/7790, or email me at bfurr@broward.org.

MARTY KIAR BROWARD COUNTY PROPERTY APPRAISER



2025 Homestead Exemptions

If you applied and were approved for Homestead Exemption for tax year 2025, this exemption will post to your property record online in December. Once approved, Homestead Exemption automatically renews each year provided there is no change in the ownership or use of the property. Once approved, you do not need to reapply as long as the property remains your permanent residence.

Did You Acquire or Take Ownership of Your Property in 2024?

If you acquired your home in 2024, the TRIM (proposed tax) Notice you received in August reflected the previous owner’s exemption status. These exemptions will be removed at the end of this year. If you believe you qualify for Homestead Exemption or any other tax-saving exemptions at this property, you must complete an application in your name. Homestead Exemption does not automatically transfer from one property to another. You can easily apply for Homestead Exemption and any other tax-saving exemptions online at <https://web.bcpa.net/bcpaclient/#/Homestead>. The timely deadline to apply for all 2025 exemptions is March 3, 2025. For additional information on Homestead and other exemption filing, please visit our website at <https://web.bcpa.net/> or call 954.357.6830.

Has Your Mailing Address or Email Address Changed?

To help ensure you receive any correspondence from our office, please let us know if your mailing address or email address has changed. To update your contact information, please email us at address@bcpa.net with your name, property address and new mailing/email address.

If my office can ever be of assistance to you, please do not hesitate to contact me directly at martykiar@bcpa.net.

Take care,

Marty Kiar, JD, CFA
Broward County Property Appraiser

DISTRICT 6 UPDATE - COURTESY OF IDELMA QUINTANA, CITY OF HOLLYWOOD DISTRICT 6 COMMISSIONER



District 6 Commissioner
Idelma Quintana

Dear friends and neighbors,

September has been a busy month. I had the privilege of attending the groundbreaking ceremony of our new Hollywood Police Department Headquarters, located less than two miles from Hillcrest. Construction has begun. This state-of-the-art facility will go a long way in achieving our goal of being a safe, clean city that is focused on excellent service. All efforts are being made to minimize the impact of construction to the surrounding community. You can learn more and stay updated on the progress

by visiting the following website - <https://newhollywoodpolicehq.com/>

On September 11th, I participated in a commemoration of Patriot Day at Fire Station 31 on Hollywood Boulevard. It was also the day

for the Annual Firefighter Memorial Name Installation, a day when we honor the memory of our local firefighters who have lost their lives. Fire Chief Russo delivered an inspiring message of remembrance and the need for unity, as necessary today as it was in the aftermath of the September 11th tragedy. Many of our most difficult challenges are best overcome when we come together for a common purpose.

I began serving as your representative on the Hollywood city commission nearly two years ago. In that time, I have had the pleasure of meeting many of you. With only one exception, I have attended every one of the meetings where Hillcrest building leaders meet monthly. Recently, some of you invited me to visit your buildings to meet your neighbors and that was great! I especially love running into you at places out and about in our city as we support our small and locally owned businesses to ensure they continue to thrive. Access to your representative is essential to the way our system of government works. Interacting with you is my favorite part of doing this work. Please reach out with your thoughts and ideas on making our community the best that it can be. You can reach me by calling **954-921-3321** or send email to iquintana@hollywoodfl.org



RE-ELECT
Q IDELMA QUINTANA
FOR HOLLYWOOD CITY COMMISSIONER - DISTRICT 6

VOTE
NOVEMBER
5th

Paid political advertisement, approved by Idelma Quintana for Hollywood City Commission District 6

Governance For The People

- Elevating Small Local Business
- Prioritizing Housing Affordability
- Fostering Sustainable Living
- Promoting Health and Wellbeing

As your Commissioner, I focus every day on improving the lives of people in our city. We redefined State Road 7 as "The Seven," fostering a diverse business community and introducing housing on SR7 for the first time. I worked to bring a playground to Hollywood Gardens West, championed public art and created new transportation options like extending the Sun Shuttle to West Central Hollywood.

With your support, I know we can achieve even more great things together.

Idelma

JUNTOS | TOGETHER
SOMOS MÁS | WE ARE MORE

www.electidelma.com [electidelma](#)

SECURE YOUR SAVINGS TO SURVIVE THE 2024 ELECTION ROLLER COASTER



As the 2024 election season continues full throttle, financial markets are preparing for a riveting yet nerve-wracking ride. Historically, elections have significantly impacted the stock market, and this year is no different. This economic uncertainty, political divisiveness, and upcoming policy changes can make navigating the money market stressful, leading to emotional and impulsive financial decision making.

Hold On: It's Going To Be A Wild Ride

Numbers don't lie—markets thrive on stability, and elections often bring the opposite. In the last election cycle, the S&P 500 had daily changes of up to 5%. This shows the high volatility that can come with political uncertainty.

This year's razor-thin margins and contentious issues promise similarly dramatic market movements. For some investors, this roller coaster is a thrilling opportunity, but for others it can be a gut-wrenching experience.

Swing States 2024: Political Uncertainty and Your Finances

The 2024 election is one of the most heated in our country's history. Swing states will be more closely analyzed than ever. Candidates fiercely contest these states, often with narrow margins, and they can determine the election outcome. As campaigns fight for these swing states, it can cause market ups and downs. Investors often react to changes in poll numbers and possible policy shifts.

Both candidates' budgetary and economic positions are being closely monitored by the markets.

Former President Donald Trump's policy positions, such as permanently extending the expiring provisions in the 2017 Tax Cuts and Jobs Act, enacting trade tariffs, and expanding deregulation may significantly impact the economy and market value.

Vice President Kamala Harris' take on the budget and economy includes raising the corporate tax rate, reducing taxes on low- and middle-income households, and creating new subsidies to support homeownership.

As election day gets closer, the market may change. Investors might react to talks about keeping or changing these policies. This situation highlights the importance of maintaining a strong financial plan that can adapt to political and economic shifts.

Managing Market Volatility

In a potentially volatile market, understanding which stocks may experience significant price swings is key. Sectors such as technology, energy, and biotechnology are often more volatile due to their sensitivity to market conditions, regulatory changes, and innovation cycles. For instance:

- **Technology Stocks:** Tech companies may see significant price fluctuations due to changes in innovation, competition, or market sentiment.
- **Energy Stocks:** Oil and gas companies are particularly volatile because of their sensitivity to political events and changes in global supply and demand.
- **Biotech Stocks:** These stocks can be highly volatile due to the binary nature of drug approvals and regulatory decisions.

Given the current political climate and potential policy shifts depending on the election outcome, these stocks may be even more volatile beyond 2024. A well-diversified portfolio can help mitigate these risks.

Key Focus Areas During Election Cycles

To navigate the months ahead, consider focusing on the following areas:

- **Tax Policies:** Changes in tax policies can significantly impact corporate earnings and stock prices. Stay informed about potential tax policy changes to anticipate market shifts.
- **Healthcare Policies:** Healthcare reform is a major election issue. Proposed changes can affect healthcare costs and the financial health of companies in the sector. Monitoring healthcare policy discussions can provide insights into potential market movements.
- **Trade Policies:** Trade relations and tariffs are often key topics in election debates. Changes in trade policies can influence the performance of global corporations and sectors reliant on international trade.
- **Border Policies:** Border policies and immigration reforms can have substantial economic implications, affecting labor markets, consumer spending, and business operations.

Strategies to Stay On Track for the Long-Term

- **Stay Diversified:** Diversification is key to managing risk during volatile periods. Spread your investments across various asset classes, sectors, and regions to mitigate the impact of market fluctuations.
- **Focus on Fundamentals:** Long-term investment performance is driven primarily by economic fundamentals. Companies with strong earnings, solid balance sheets, and competitive advantages are likely to perform well over time, regardless of political outcomes.
- **Avoid Timing the Market:** Trying to time the market based on election outcomes is risky. Studies show that time in the market is more important than timing the market.
- **Revisit Your Financial Plan:** An election cycle is a great time to review your financial plan. Ensure your asset allocation aligns with your long-term objectives. Consult with a financial advisor to adjust your plan if needed.
- **Stay Informed, Not Overwhelmed:** Keep up with political and economic developments from reliable news sources, but avoid being overwhelmed by sensational headlines. It's important to keep a clear-eyed perspective to make objective financial decisions that benefit your bottom line.

Stay Calm, Stay Informed, Stay Secure

As election day approaches, it's natural to feel anxious about potential market impacts. Staying focused on long-term goals, diversifying, and understanding basics can help you handle election worries confidently. Market ups and downs are normal in investing. Sticking to your financial plan can help you reach your long-term goals.

If you're concerned about how the election and its aftermath might affect your financial plan, Team Treece is here to help.

Schedule a complimentary consultation with me at 305-751-8855. Together, we can strategize to keep you on track to meet your financial goals, no matter what the future holds.



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



Cindy Abraham



Brian Gaiefsky

The Hollywood Real Estate market experienced a 6%+ increase in property values in 2023. Interest rates are declining a bit making home buying more affordable.

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



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

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

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SELLER STRATEGIES IN A CHANGING MARKET - by *Cindy Abraham*



Is paying the buyer's agent worth it for you? Traditionally, most home sellers have compensated both the selling agent and the buy-side agent from the proceeds of their home's sale.

Today, homebuyers must sign an agreement to guarantee payment terms with their agent before they begin touring homes. Many buyers still look for home sellers who are willing to write the cost into the sale. But as a seller, what's in it for you?

1. You can introduce more offers, since many buyers will not want to pay cash.
2. You can increase your asking price to cover the cost, if the market supports the value.
3. Buyer-side agents will help sell your home by scheduling tours with qualified home shoppers.
4. A buyer's agent organizes many aspects of the sales transaction, ensuring buyers can close the deal.
5. You will avoid the need for dual agency, where your agent must represent both you and the buyer rather than focusing on your best deal.

In the end, your willingness to negotiate buyer's agent compensation into a deal can help you meet your goal — selling your home at the price you're comfortable with

IF YOU ARE THE SELLER

- Seller can choose to offer cooperating compensation (which is paid broker to broker)
- Seller could choose to entertain offers which include compensation for the buyers broker as requested by the buyer (from the proceeds of sale)
- Seller could offer a concession to the buyer which the buyer could apply to closing costs, pre paid or their buyer's agent commission due (or any combination of the above options)
- Lastly, Seller could refuse to offer any compensation. (least advisable as it will prohibit many buyers from being able to afford to purchase a home)

IF YOU ARE THE BUYER

Buyers Agents who have signed Buyer Broker Agreement with the buyer are compensated in one of the following ways

- Buyer could write a check to the buyers brokerage based on the commission agreed upon in their buyer agency agreement
- If cooperating compensation is offered (traditional co-broke fees) could cover the buyers agents agreed up commission
- A seller concession could be applied to the buyer's agent commission owed
- Buyer may choose to include the commission payable to the buyer's agent in their offer ("Buyers and Sellers agree that 3% of the offer price will be paid to (Broker Company Name) as commission owed to Buyers Agent from the Buyer". (Check with mortgage lender to ensure compliance)
- Or a combination of the above options

AUGUST 2024 HILLCREST STATE OF THE MARKET
by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



Historically, in a balanced market, Hillcrest had 60-80 listings. I have been telling you that we are out of the seller's market and heading toward a balanced market and now, that is the reality. We are up to 77 listings. Every month there are more listings but the important thing to remember is that properties sell in any market if they are priced right. The biggest factors when determining the

right price is location and condition. Those of you who have worked with my partner, Brian Gaiefski, know that this is his mantra.

When pricing your unit, "location" would be the view and sometimes, the distance from the elevators, laundry room and parking space can weigh in heavily. First floor units are hot right now. I remember when "the higher the better" was preferred!

Condition means "over the top" remodel, general remodel, updated or original. The top remodels also go quickly and tend to set a new high for the comparables. Most appraisers are competent and of course, the buyer does not choose the appraiser. Neither does the bank. They are chosen from a pool, and most are competent. But every so often, (and thankfully, this is rare), one is just not very good at it and the buyer either must come up with the difference, renegotiate the purchase price with the seller or walk away. The sad story is the last closed sale below. We had the listing last July at 175K and in July got 3 offers within 2 weeks Highest and best would have gotten the seller \$178,190. The seller's sister stepped in and wanted HER friend, a local agent to have the listing or she wouldn't let her sister sign the offer! I called the guy, sent him the 3 offers, and told him that we would give him a 25% referral fee if he would handle the sister. NO – he wanted the listing. So, they waited until our listing expired at the end of the year. He listed it at 199K in January and it closed last week at 158K. He is the epitome of an agent who looked out for his own money rather than his client's. He has had nine sales in his life, so hopefully, agents like him will be leaving the business now that the rules have changed, and competency will be more valued by buyers and sellers rather than friendship.

Nine units closed during August and ten went under contract. As for rentals, seven out of eleven active listings lowered their price and only one went under contract in 11 days which means that it was priced right, taking into consideration the BIG THREE – price, location and condition.

HILLCREST CLOSED SALES DURING AUGUST

Building	Address	SF	B/B	List Price	Sale Price	DOM
R-24	4200 Hillcrest Dr #818	1132	2/2	249,000	249,000	23
2	5100 Washington #106	992	2/2	247,500	245,000	239
23	4330 Hillcrest Dr #1008	896	1/1/1	182,500	175,000	6
R-24	4200 Hillcrest Dr #606	844	1/1/1	174,900	174,900	54
27	3750 Washington \$403	844	1/1/1	174,500	172,000	11
23	4330 Hillcrest Drive #309	844	1/1/1	169,900	164,000	53
8	1101 Hillcrest Ct #206	672	1/1/1	169,900	168,000	105
R-16	950 Hillcrest Dr #305	694	1/1/1	169,000	169,000	5
23	4330 Hillcrest Dr #916	1132	2/2	159,900	158,000	201
18	4650 Washington #409	770	1/1/1	130,000	130,000	6

HILLCREST PENDING AND CLOSED RENTALS DURING AUGUST

Building	Address	SF	B/B	List Price	Sale Price	DOM
C-20	919 Hillcrest Dr #301	1150	2/2	2,150	pending	11
C-24	4200 Hillcrest Dr #201	1284	2/2	2,500	2500	13
20	919 Hillcrest Dr #205	830	1/1/1	1,800	1800	125
24	4200 Hillcrest Dr.	1284	2/2	2500	2500	54

PARKVIEW AT HILLCREST AUGUST 2024



Curious as to how much equity you have built up in your Parkview at Hillcrest home? Call us at 8-HILLCREST or email INFO@ATeamFlorida.com.

We are still at nine active listings ranging from a 2677 SF, 5/2/1, waterfront single family home with a pool listed at \$1,450,000 to a 2029 SF, 3/2/1 townhome listed at 645K. One single family home and two townhomes went under contract during August and two single family homes closed.

We are up to 11 available rentals ranging from a 2501 SF 5/3 single family home asking \$5700 per month on the market for 24 days to a 1421 SF, 3/2/1 townhome listed at \$3499 on the market 115 days. One single family home and two townhome went under contract during the month of August. No closed rentals.

Anytime you read these market reports and have questions, please give us a call. We are here for our neighbors whether you are planning to sell, rent, or just want to monitor the market. We can put you on auto-notification for the properties in your neighborhood so you can see what is being listed and/or sold in real time.

Changing markets require adaptive strategies. And we have them. We can navigate just about everything a shifting market can throw at us. Whether you are buying, selling, or renting, give us a call at 8-HILLCREST. We are always here to help.

AUGUST PENDING SALES

ADDRESS	SF	B/B	LIST PRICE	SALES PRICE	DOM	WTRFT
S-1595 Trailhead Terr	2200	4/2/1	899,000		104	Yes
T-915 Banyan Dr	1824	3/2/1	625,000		93	No
T-4012 Long Leaf Ln	1421	3/2/1	560,000		33	No

AUGUST CLOSED RENTALS

ADDRESS	SF	B/B	LIST PRICE	RENT PRICE	DOM	WTRFT
S-1485 Myrtle Oak Terr	2501	5/3/1	995,000	950,000	3	Yes
S-1595 Myrtle Oak Terr	2657	4/3/1	850,000	800,000	6	No

AUGUST PENDING RENTALS

ADDRESS	SF	B/B	LIST PRICE	RENT PRICE	DOM	WTRFT
S-1036 Banyan Drive	2164	3/2/1	4,950		28	No
T- 4012 Poinciana Ln	1421	3/2/1	3,499		100	No

September Kitchen Korner - by Cindy Abraham

The following recipes are an homage to Boodro, our resident Rajin' Cajun. He put his stamp of approval on them.

One of the recipes this month is a repeat because I went to Winn Dixie when I saw their weekly ad included many items that I use on sale. I got a pound of canned crab meat for \$12.49 for the chowder recipe and they had the BEST, freshest, head-on shrimp I have bought in a very long time, on sale for \$4.99 per pound! There were only two 1+ pound packages and I bought them both. The shrimp were firm with the heads securely on, and there was NO odor when I opened the packages. In fact, one package had orange "stuff" under the heads. I googled it and it said that it was roe which adds to the flavor and noted "found in fresh shrimp, not frozen"! Although they phased out their seafood case, they keep their seafood sale items in the refrigerated area with the canned crab, packages of smoked salmon, etc.

I think the Winn Dixie I go to on N 46 Ave. off Stirling has a great manager, Faunia, and the meat/seafood guy, Reginald, always keeps the products fresh by not putting out too much at a time. And yes, I know WD was bought out by Aldi, on March 2nd but the store is still pretty much the same. The produce is better than most and the weekend sales are GREAT!

I prepped both pounds of shrimp, snipping off the beaks, antennae and swim hairs/legs. I made the recipe below with one pound and then laid the other pound of shrimp on a tray and froze then. I have a vacuum bag machine, so I laid the frozen shrimp side by side and vacuum packed them for later. Everyone who buys in bulk should have one. You can individually freeze extra steaks, chicken wings, vegetables, whatever; and then vacuum bag them. Put them back in the freezer and they stay fresher – no freezer burn.

NEW ORLEANS BBQ SHRIMP FOR TWO

1 lb. jumbo shrimp head on
1/2 cup Worcestershire
Juice of 2 medium lemons
1/2 tsp ground black pepper
2 tsp Cajun or Creole seasoning
1 TBS hot sauce (Crystal or tabasco)
Pinch white pepper
2 TBS chopped garlic
1/2 cup cubed butter
(or butter/oil/white wine)
Chopped parsley
Crusty bread



Rinse shrimp and snip the beaks off. Combine Worcestershire, peppers, Seasoning, hot sauce in small bowl and whisk.

Heat skillet over medium heat and add mixture. Simmer 10 minutes. Add shrimp and garlic and increase heat to medium-high. Cook about 1 minute on each side.

Reduce heat to low simmer and stir in butter a few cubes at a time. Whisk constantly until mixture is emulsified. Ladle into bowls and dust with chopped parsley. Serve with bread for dipping.

This one is a new one and I have already made it three times! Love it. It is a SOUP but if you add the cooked meat of one baked potato, you get a chowder. Whatever "floats your boat" as they say. I did not know what Zatarain's liquid Crab and Shrimp Boil was. If you are going to taste it, use the end of a toothpick. I will tell you that it is "hell" in a bottle. But 1 tsp does give this recipe the right amount of heat. Also sold at Winn-Dixie.

Note to the Notorious Maria D: I am trying to figure out how it can be used to kill iguanas.

CAJUN STYLE CORN AND CRAB SOUP

3 TBS butter, 3 TBS flour, 1 TBS oil
2 cups chopped onion
2/3 cup minced celery
1 TBS minced garlic
1-1/2 cups frozen corn kernels
1 cup low-sodium chicken broth
1/2 tsp Cajun seasoning (plus more for garnish)
1 bay leaf
2 cups heavy cream, 1 cup whole milk
1 tsp Zatarain's liquid shrimp and crab boil seasoning
1 lb. fresh lump crabmeat
1/4 chopped green onions plus more for garnish
1/2 tsp Worcestershire sauce
*1 mashed skinless baked potato if you want more of a chowder than a soup



Melt butter in a small saucepan over medium heat; gradually whisk in flour. Cook, whisking constantly, until a golden roux forms, 5-7 minutes.

Heat oil in a large pot over medium heat. Add onion, celery and garlic; cook stirring occasionally until fragrant, about one minute

Stir in corn, broth, and Cajun seasoning. Add bay leaf. Bring to a boil. Stir in cream, milk, and liquid seasoning. Return to a boil.

Reduce heat too low; simmer, stirring occasionally, 7 minutes.

Stir in the roux, 1 TBS at a time, whisking thoroughly after each addition. Cook, whisking frequently, until mixture thickens.

Stir in crabmeat, green onions and Worcestershire sauce. Simmer to allow flavors to meld, 6-8 minutes.

Remove bay leaf. Season to taste. Garnish with additional green onions and Cajun seasoning.

This is an oldie. I haven't made Chicken Cordon Bleu in years. My friend Betty gave me a boatload of cooking magazines from 2013 and 2014, and the Chicken Cordon Bleu recipe was in one of them. The nod to New Orleans in in the sauce.

CREOLE MUSTARD SAUCE

2 TBS minced shallot
1/2 cup dry white wine
2 TBS red wine vinegar
2 TBS heavy cream
4 oz. cold butter cut into cubes
2 TBS creole mustard

1. Combine shallot, wine and vinegar in a small saucepan. Simmer until mostly reduced but not dry. Add cream and simmer until slightly thickened, about 1 minute.

2. Reduce the heat to medium low and whisk in the butter a few cubes at a time until combined into a slightly thick sauce. Stir in mustard and season with salt & pepper. (Add water to thin if necessary). Remove from heat and keep warm. Spoon over Chicken when ready to serve.



NEED A RIDE TO THE POLLS
 ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

Marcia Skupeika, Hillcrest 23, our Hillcrest Angel Team Leader makes it happen. Marcia emailed the City and the folks at the Circuit shuttle service to see about getting rides for Hillcresters to the polls on November 5th. Here is the reply:

“Thank you for your email and interest in our micro-transit system. We are very happy to be able to assist our residents get to their polling sites. As you know, there are many neighborhoods and associations in Hollywood and the City is responsible to provide the same level of service to all riders and communities equitably. It is therefore not practical to provide the requested service to all our Hollywood communities.

After discussing with City Administration and our partners at Circuit, the following service changes will be implemented on voting day November 5, 2024:

- A 1-day promocode will be provided to reduce barriers for residents needing transportation to their voting site.
- Circuit will add another vehicle to the fleet for voting day.
- Operational hours will be extended for the day – (service will begin earlier) to accommodate the anticipated demand.
- If riders need assistance, they may call/text Circuit for a free ride at 561-281-7236.

Disclaimer: We do anticipate the service will be very busy. We cannot guarantee specific pick-up/drop-off times for riders heading to and from voting sites. All pickup and drop-off locations must be in the existing micro-transit zones.”

ATTN Floridians! Social Security Announces Upcoming Changes to Accessing Online Services
 – submitted by Bill Lawrence, Hillcrest 27



The Social Security Administration announced that customers who created an online account (e.g., my Social Security account) before September 18, 2021, will soon be required to transition to a Login.gov account to continue access to their online services. Over five million of these account holders have already transitioned to Login.gov.

Account holders are encouraged to sign-in now. When the user logs in, they will be presented with an option to easily transition to Login.gov. Once their account is successfully linked, a confirmation screen will appear, and they will have immediate access to their personal my Social Security services or other service that they were attempting to access.

Existing Login.gov or ID.me account holders do NOT need to create a new account or take any action.

my Social Security accounts are free, secure, and provide personalized tools for everyone, whether receiving benefits or not. People can use their account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits they already receive. For more information visit www.ssa.gov/myaccount/create.html

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General Meeting September 18, 2024

Come out to your civic association meeting and let your voice be heard! Meet your neighbors, local elected officials, and police and code officers! Give your input to make a stronger Hollywood Hills community.

Featured



McEddy Masson, Broward County Supervisor of Elections Office, will discuss the upcoming elections.

YOU CAN REGISTER TO VOTE AT THE MEETING!

Also ...

- Neighborhood Police and Code Enforcement reports.
- Commissioner Reports - District 3 and District 6.
- Mel Polak Memorial College Scholarship raffle!
- And please bring a canned food donation for the Hollywood Hills United Methodist Church food pantry!



Wednesday, September 18, 2024
7:00 PM - 9:00 PM
David Park Community Center
108 North 33rd Court, Hollywood, FL 33021

The Hollywood Hills Civic Association includes friends and neighbors from Park Road to 56th Avenue going east to west, from Sheridan Street to Washington Street going north to south, and Parkview at Hillcrest. Everyone is welcome!

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EMOTIONAL DETOX

by BK SR. SHIVANI BRAHAMA KUMARIS WORLD SPIRITUAL ORGANIZATION
MT ABU, INDIA submitted by BK Etta Stevens



Our physical bodies are made up of what we feed them - food, water, the air we breathe. Likewise, our minds are made from everything we read, converse about, listen to, and watch. Today, in the name of knowledge and entertainment we are absorbing negative information through social and print media, cinema and television. This becomes part of our minds, making it difficult to create right thoughts and responses to difficult situations. Suppose a family member has not returned home from the office until very late at night. Thoughts of an accident or other unpleasant scenes come naturally as we wait. It feels difficult to assume everything is fine. When we fill our minds with news and visuals of violence, accidents, crime and calamities, wrong thoughts are readily created. We can emotionally detox the mind and empower it through simple everyday practices:

1. The first few thoughts upon waking are of gratitude. Connect to God and give gratitude in your own way. Thank your mind and body for sustaining you. Then give gratitude to everyone and for everything around you.

2. Spend three minutes creating affirmations for your tasks, health, relationships, habits or projects. Visualize vividly on the screen of your mind that everything is being executed to perfection. The combined power of affirmation and visualization make it easier to manifest.

3. Freshen up and meditate for 20 minutes, each morning. Connect to God, take His love and healing energy, and visualize that energy radiating to your mind and body. In this state you will be able to emerge your innate, original qualities of happiness, love and compassion.

4. Study spiritual knowledge or self-improvement messages for 20 minutes to fill yourself with purity and positivity. Spiritual knowledge enables your mind to create pure thoughts and make the right decision to create elevated sanskars (habits).

5. Exercise for 40 minutes. Be mindful; pay attention to your breath. Inhale acceptance, exhale expectations. Inhale love, exhale anger. Right energy radiating to your body creates good health.

6. Pause for a minute every hour to check your thoughts. If there is any wrong thought, replace it immediately. You can also revise your morning affirmations along with visualizing them.

7. Take care that every thought, word, and behavior throughout the day is right. Since thoughts are the foundation of our words and actions, it is really our thoughts that create our destiny. Each thought is a karma.

8. Shift from anger to compassion; resentment to forgiveness; doubt to trust; competition to cooperation; criticism to appreciation; expectations to acceptance.

9. Set clear work-home boundaries. At the end of workday, switch off your mind completely from work. Do not carry thoughts from the day's events or pressures. Spend quality time with family.

10. Always carry an emotional first-aid kit. Uplifting messages on your phone or a good book will stop the flow of negative thoughts.

11. Delete negative and wasteful messages on social media apps without reading them. Sense the quality and do not consume biased opinions, satire, judgments, slander or gossip. Otherwise, negativity starts coloring your thoughts and feelings.

12. Food and water have vibrations and deeply influence our minds. Eat Sattvic (pure, life-giving) food prepared and consumed in a pure state of mind. Eat mindfully, creating pure and positive thoughts of gratitude. Avoid gadgets, distractions and negative conversations at mealtime.

13. Money carries an energy of the way you work – how honest, ethical, caring and compassionate you are. It needs to come with the blessings of your employer, co-workers or client, since it is used to buy food and comforts for your family.

14. Just before bedtime, spend 15 minutes reading positive or spiritual messages. The positive energy calms your mind, ensuring your last thoughts for the day are not scattered.

15. MEDITATION is the perfect way to end your day before sleep. Also another positive time to meditate is first thing in the morning. to set yourself up for the coming day. Spend a few minutes in silence and make a connection to God for your spiritual upliftment for the day. In meditation you can calm your mind, think positive thoughts and release any bad vibrations that might have taken place throughout the day.

Every Tuesday morning at 10:30 am, I am conducting a zoom meditation class. It is a free service to the community, and you can learn many things that will help you obtain "Peace of Mind" that we all long for in our lives.

I am very excited to announce the Sr. Shivani will be here in South Florida, Sept 21, 2024, at the Nova University. You must register for this once in a lifetime opportunity to hear this extraordinary yogi and teacher. For information on registering, call Roz, 954-801-6639 soon, as we have many seats already spoken for in the auditorium. You can also call the BK Meditation Center in Miami at 305-442-2252.

I AM CONDUCTING A FREE ZOOM CLASS LIVE, EVERY TUESDAY MORNING AT 10:30 AM.

Join Zoom Meeting - NEW ZOOM ID: 811 1641 9133 Password: 123

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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.



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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 ...

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