

Inside Hillcrest

– Connecting Neighbors to Neighbors –



AUGUST 2022

HOLLYWOOD, FLORIDA

VOLUME 16 • ISSUE 8

AUGUST INSIDE HILLCREST

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My right arm is killing me from picking up, peeling, chopping, and stirring gallons of mangoes for jam, chutney and straining the pulp for the rum and tequila. I gave mango something to well over 150 Hillcresters and building employees. I stopped strangers in the elevator and made new friends. I don't think anyone that I know locally didn't get something mango (unless they didn't want it). I do know I need to order 200 bags next year, the 100 I ordered didn't last more than 3 weeks. Brian kept saying that it was getting "expensive" and I said, "What are you talking about?!" Friends give me over 50 free mangoes every week." Then he got me to add up the cost of the liquor (this year I went through six 1.75 liters of tequila, five 1.75 liters of rum, one 1.75 of Canadian whiskey and a 1/2 bottle of vodka (one batch for someone special). The guys at the liquor store know me by name. I ordered three cases of 8 oz. bottles, three cases of 6 oz. jars and went through a pack and a half of labels. My "free" mangoes ended up costing over \$500. BUT I really love doing it, it is my version of basket-weaving, very therapeutic for me. (PS: I bought a small ice cream maker and if you have any mangoes left, puree 4 cups mangoes with one cup of Greek yogurt, put it in the ice cream maker for 30 minutes and OMG it is delicious!)

On the suggestion of a friend, next year, when I am giving away jars of mango jam, mango chutney, and mango jalapeno jam, as well as bottles of mango tequila and mango rum, I will request a donation towards 'Help for Hillcresters'. This is our Inside Hillcrest funded effort where all the profits from Inside Hillcrest go help neighbors in our own community. Most of it in the form of gift cards during Thanksgiving and the December holidays (by then we know how much we have left to help brighten up the holidays for our residents in need). In the past, we have helped financially strapped Hillcresters get rid of bedbugs, helped pay electric bills, get caught up on maintenance fees, paid for an A/C compressor in May when someone couldn't afford it, and in one case, got someone's repossessed car back so he could start a new job. Doesn't have to be much, a couple bucks will do it or even a gift card. This way people won't feel funny about asking for more. And if you don't want to donate, that's cool, but the free refill rule will no longer apply to you...

I AM GOING TO RAMBLE

It is the day before we go to press, my brain is fried – we have had quite the busy year - and I am scrambling to fill up IH so...

PAYBACK IS A NEIGHBOR NAMED J. D.

Finally, someone got back at me for my snotty comment about "I am trying to be less condescending, that means when you talk down to people." I texted one of my neighbors, "Call me" and he texted back, "I don't have your number." Wiseass.

MONKEYPOX

First, we have a virus named after a beer, now we have one named after a cute animal. How are we supposed to take these seriously? Even the term "small pox" doesn't cut it when you think about the magnitude of that pandemic. Illnesses should have serious names like diverticulitis, fibromyalgia, tuberculosis and pneumonia is scary just because it puts the letters p and n together. One of my BFF's actually had non-small cell leukemia and was offended that they didn't call it big bad-cell leukemia. Someone in the medical world should have coined the term supercalifragilisticexialidiotous. Now THAT is something that could get people to wear a mask and get vaccinated.

Speaking of words, thought I would share this piece of knowledge with you: an EPIDEMIC is a disease that affects a large number of people within a community, population, or region. A PANDEMIC is an epidemic that's spread over multiple countries or continents. ENDEMIC is something that belongs to a particular people or country.

Also, some words are just gross sounding. "Ago" is one of them. UGH-OH. No one I ever met can stand the word "moist". Don't like the word "munch" either.

And one more time – Street, Strong, Stress, Structure are NOT pronounced shtreet, shtrong, shtress, shstructure – what the heck?! And if you say, "I'm not gonna let people disrespect me." that is the height of irony. Some of the news reporters (never an anchor) say them incorrectly and it just seems really low class to me.

I don't even like the term "conversate" but apparently it is over 200 years old. According to all-knowing Google: "Is conversate a word? Yes, conversate is definitely a word, in use in English for over 200 years. Many people find its informality grating, and most usage guides will caution against using it in any formal writing." Well, there's that...

As long as I am ranting. Please guys, do something about your nose and ear hairs. Especially if you are tall. Or I swear I will get your wives and/or girlfriends to stop shaving their armpits and legs. I mean it.

And don't insult my intelligence by telling me AI (artificial intelligence) doesn't hate me. Alexa calls me "Hindy" and deliberately answers 75% of my questions wrong! This is especially annoying when I am trying to cheat on the NY Times crossword puzzle.

REAL ESTATE

As of 2021, out of 1,920,000 people living in Broward County, over 43,000 people have real estate licenses. I can assure you the 80/20 rule is in effect, 20% competent & experienced and 80% clueless. Most have done a handful of transactions in their lifetime which means that the capable agent ends up doing all the work while the other side's agent (which is usually the client's nephew, girlfriend, next-door neighbor's baby daddy or whatever) is still entitled to 1/2 the commission. That being said, although we have to work twice as hard, working with a novice agent allows us to control the narrative, especially the negotiations, so our clients ends up way ahead whether they are our buyer or seller.

How do you know that a realtor is not very good at what they do? For one thing, they call themselves Real-a-tors instead of realtors AND if you look any of the past listings, the pictures (if there are any) don't fit the frame and the toilet seats are always up. Hey, you asked. Or at least should have.

ENDING ON A HIGH NOTE - PLEASE VOTE!

But educate yourself first. If there is an incumbent, you can find out what kind of job they are doing. If it is a newbie, there is not too much you can't find out about someone's experience and values these days if you just make the effort. We have don't a pretty good job with our local leaders. If you have lived in Hillcrest since 2020, you know how much **State Representative Marie Woodson** has done for Hillcrest since she was elected and you can read **Broward County Commissioner Beam Furr's** thought and efforts in every issue of Inside Hillcrest. Voting blindly based on race, creed, color, national origin or gender just doesn't work, trust me.



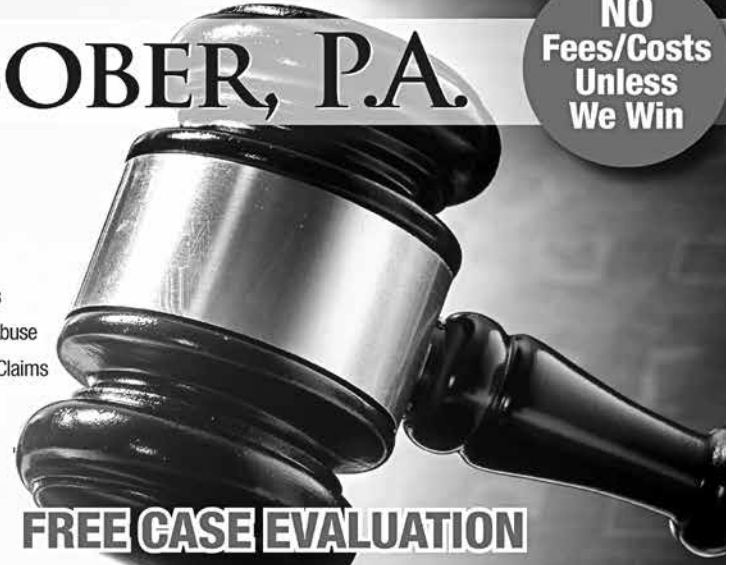
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Hello Neighbor!



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ARE WE IN A RECESSION? DEPENDS ON WHO YOU ASK.



That’s pretty confusing, right? Let’s discuss.

The most common definition of a recession is two consecutive quarters of negative growth. The economy met that bar after the most recent report on Gross Domestic Product, which showed that the economy shrank in the first half of 2022.

If it looks like a duck and quacks like a duck, isn’t it a recession? Not so fast. We won’t know whether we’re actually in a recession for several more months.

Why? Well, the official arbiter of recessions is the National Bureau of Economic Research (NBER) and their recession criteria depend on a lot more data than just GDP. To formally declare a recession, the NBER looks for a significant and widespread decline in economic activity that goes on for a while.

We may very well be in a recession. However, a mixed bag of positive and negative economic factors makes it weird and hazy.

- On the positive side: the labor market remains strong, still creating plenty of new jobs. Consumer and business investment is also still looking sturdy.
- On the negative side: inflation is obviously on everyone’s radar, as is the Fed’s latest interest rate hike.

So, does it ACTUALLY matter whether we’re “officially” in a recession or not? That also depends on who you ask. There’s definitely symbolic value in knowing that we’re in a recession. Policymaking economists are pretty wary of prematurely announcing one. The possible result of panicked markets, businesses, and consumers could make it a self-fulfilling prophecy. A number of Wall Street economists think that we may not be in a recession right now; however, many have sounded the alarm that a downturn may be on the horizon.

Bottom line: The reality of what we’re experiencing is more important than official recession calls and it’s definitely not looking rosy. What does all this mean for me?

Whether we’re officially in a recession or not, the economy is flashing some undeniable warning signs.

Despite recent gains, we can definitely expect more market volatility and selling pressure. Right now, the best we can do is stick to the strategy, take advantage of the opportunities we see, and mentally prepare for a rocky road ahead.

I’ll be continuing to keep watch, analyze the forecasts (hazy as they are), and update you as needed.

Vigilantly,

David



MEET DAVID TREECE

David Treece has over 30 years of experience in financial services as a holistic, comprehensive, and consumer-oriented advocate for his clients. He works as a fee-based investment advisor representative and has a duty to act in a fiduciary capacity and has a higher standard

of always putting a client’s interests first. David specializes in retirement planning and brings an unusual perspective on investments and financial planning driven in part by past market volatility and the uncertainty regarding the immediate and long-term future. Rather than “wait” the market out, he works with clients to evaluate alternative strategies coupled with risk reduction approaches to support the pursuit of their financial goals. Learn more at TreeceFinancial.com

Many of my recent meetings with clients have functioned more like therapy appointments than financial planning sessions.

There is so much negativity out there. Anxiety and concern about the financial markets, inflation, the possibility of a worsening recession, fear of a loss of investments, global supply chain issues, uncivil politics, gun violence, and uncertainty about our country’s future.

It’s one thing after another. And it’s really affecting people. It has affected me.

Negative emotions can fool us the most, negative perspectives are misleading, and I do not need to not give into them. I don’t minimize the serious things that are happening in the world, but I have no control over these larger economic and societal issues.

I can, however, take control back to make positive decisions to help me live my best life, help my clients live theirs, and share resources and solutions to empower and inspire others.

As a financial advisor, investment concerns are the easiest to address. It is important to keep in mind that historically the market has ups and downs and that ultimately it will be OK.

It’s just a fact that markets have ups and downs—and always will. Volatility and market corrections are part of the equation. My job is to ensure you plan for all types of markets to minimize damage and have your portfolio meet your needs in the long run. There are always money management solutions to get you back on the right path.

Getting back on a positive path amidst uncertainty in the other aspects of your life takes a more mindful effort. I am committed to sharing my perspectives and recommendations to help those in need of support move forward empowered, informed, and living with positive intentions.

It is OK to not feel OK about everything but know that you have the power to live the best life you can despite what’s happening in the larger world. Just knowing that can make a big difference.

If you have concerns about an uncertain financial future, please reach out to me at 305-751-8855 or email info@davidtreece.com. I am here to help.



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MARTY KIAR

BROWARD COUNTY PROPERTY APPRAISER

Questions About Your 2022 Property Assessment or Exemptions?

Our office mailed over 776,000 TRIM (proposed tax) Notices to Broward County property owners last month. The 2022 Just/Market Values are based on the market data from 2021 as Florida Statutes require our office use January 1 as the date of assessment each year.

The TRIM Notice you received shows your 2022 market value, any tax-saving exemptions you are receiving, and the proposed tax amounts as set by the various taxing authorities listed on the notice. It is important to remember the Property Appraiser's Office does not set or collect taxes.

If you believe you are entitled to a Homestead Exemption or any other exemption not shown on your TRIM Notice, you may still late file for any 2022 exemption until September 19, 2022. For a list of all the available tax-saving exemptions and to apply for these exemptions online, please visit our website at <https://web.bcpa.net/bcpaclient/#/Homestead> or call us at 954-357-6830.

If you have any questions about your 2022 market value or exemptions, please email or call us prior to September 19, 2022.

Exemptions & General Questions	✉ CSEmgmt@bcpa.net	☎ 954-357-6830
Residential Property Values	✉ ResTRIM@bcpa.net	☎ 954-357-6831
Condo, Co-op & Timeshare Property Values	✉ CondoTRIM@bcpa.net	☎ 954-357-6832
Commercial Real Property/Duplexes Values	✉ CommercialTRIM@bcpa.net	☎ 954-357-6835
Tangible (Commercial) Personal Property	✉ tpp-docs@bcpa.net	☎ 954-357-6836
Agricultural Property Classification	✉ ag-docs@bcpa.net	☎ 954-357-6822
Report Homestead Fraud	✉ cbertot@bcpa.net	☎ 954-357-6900

If you have questions or concerns about any of the proposed tax rates or non-ad valorem fees, including fire assessments, please contact the taxing authority listed on the TRIM Notice.

The ABSOLUTE deadline to file an application for any 2022 exemption or to appeal your property's 2022 just value is September 19, 2022.

Value Adjustment Board

The Value Adjustment Board (VAB) is an independent quasi-judicial review board. If you believe your property assessment is not what a buyer would have reasonably paid for your property on January 1, 2022, you should first contact our office. If after speaking with one of our appraisers, you still do not agree, you can file an appeal with the Broward County Value Adjustment Board. If you were denied an exemption, you may also file an appeal with the Value Adjustment Board challenging this denial. The absolute filing deadline for Value Adjustment Board petitions is September 19, 2022. If you would like to file a petition online, please visit the VAB website at <https://bcvab.broward.org/axiaweb2022>. Should you have any questions for the Value Adjustment Board, they can be reached at vab@broward.org or 954-357-7205.

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, CFA



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BEWARE OF CHARITY SCAMS



I received a solicitation to donate to the Paralyzed Veterans of America. They have a 2-star rating which means less than 90% goes to helping veterans. I googled them.”70% of your donation goes directly to programs for Veterans. 30% goes to administrative costs, including paying our staff such as National Service Officers. PVA’s program spend ratio exceeds the Better Business Bureau Wise Giving Alliance recommendation.” Also, some of the recipients disclaim the amount of money that the PVA claimed they were given.

I googled the best Veteran’s charities and came up the five listed below. On the other hand, not on this list is the Gary Sinise Foundation which has an excellent rating: “Exceptional. This charity’s score is 98.23, earning it a 4-Star rating. Donors can “Give with Confidence” to this charity.

1.) AMVETS National Service Foundation

AMVETS is not a charity, but it is a vital service for veterans transitioning into civilian life. AMVETS helps veterans with the paperwork they must navigate to receive their benefits, which is an especially important resource for disabled veterans and their families. AMVETS’ mission is to “provide Veterans, their families, and survivors world-class counsel and representation before the U.S. Department of Veterans Affairs.”

2.) The Fisher House Foundation

One of the most well-known and well-regarded organizations for veterans is the Fisher House Foundation, which donates over 90 percent of its contributions and expenses back to the programs.

3.) Operation Homefront

Based in San Antonio, Texas, Operation Homefront is a nonprofit organization that helps veterans and their families with financial assistance and transportation. Unfortunately, returning wounded veterans may have to wait to begin receiving their benefits, which can take a toll on their finances and bring them and their families into poverty. Operation Homefront offers emergency assistance and transitional housing for veterans who are in immediate need.

4.) The American Legion

The American Legion has several posts in every state across the country and provides services and support for the local community of veterans and their families. While many veterans recognize the bond with fellow soldiers in war, the American Legion seeks to continue fostering that bond, even after soldiers return home. The American Legion is also an important resource for returning veterans who are beginning to transition back into civilian life.

5.) Hope for the Warriors

Hope for the Warriors is a charitable veterans organization focused on post-9/11 returning service members and their families. They pride themselves on providing a “full-cycle of care to restore self, family, and hope to post-9/11 service members, their families, and families of the fallen.”

WORST RATED CHARITIES - NOTE THE SIMILARITY IN NAMES WITH LEGITIMATE CHARITIES

The top 10 listed below showed up more than once on the WORST Charities to donate to. I would say google any charity you get a solicitation from but the haters out there manage to put in questionable info about some of the best charities around so you can’t even trust what is on the internet unless you dig deep OR only go to sites that you personally trust. Consumer Reports is one of my go-to sites when I want to vet an organization or business.

1. Kids Wish Network
2. Cancer Fund of America
3. Children’s Wish Foundation International
4. American Breast Cancer Foundation
5. Firefighters Charitable Foundation
6. Breast Cancer Relief Foundation
7. International Union of Police Associations, AFL-CIO
8. National Veterans Service Fund
9. American Association of State Troopers
10. Children’s Cancer Fund of America
11. Children’s Cancer Recovery Foundation
12. Youth Development Fund
13. Committee For Missing Children
14. Association for Firefighters and Paramedics
15. Project Cure (Bradenton, FL)
16. National Caregiving Foundation
17. Operation Lookout National Center for Missing Youth
18. United States Deputy Sheriffs’ Association
19. Vietnam National Headquarters
20. Police Protective Fund
21. National Cancer Coalition
22. Woman to Woman Breast Cancer Foundation
23. American Foundation For Disabled Children
24. The Veterans Fund
25. Heart Support of America
26. Veterans Assistance Foundation
27. Children’s Charity Fund
28. Wishing Well Foundation USA
29. Defeat Diabetes Foundation
30. Disabled Police Officers of America Inc.
31. National Police Defense Foundation
32. American Association of the Deaf & Blind
33. Reserve Police Officers Association
34. Optimal Medical Foundation
35. Disabled Police and Sheriffs Foundation
36. Disabled Police Officers Counseling Center
37. Children’s Leukemia Research Association
38. United Breast Cancer Foundation
39. Shiloh International Ministries
40. Circle of Friends for American Veterans
41. Find the Children
42. Survivors and Victims Empowered
43. Firefighters Assistance Fund
44. Caring for Our Children Foundation
45. National Narcotic Officers Associations Coalition
46. American Foundation for Children With AIDS
47. Our American Veterans
48. Roger Wyburn- Mason & Jack M Blount Foundation for Eradication of Rheumatoid Disease
49. Firefighters Burn Fund
50. Hope Cancer Fund

August Kitchen Korner - by Cindy Abraham



As you know, I offer substitute ingredients many times when I print my recipes but you should always be open to putting in what you like, when following any recipe. If you like walnuts better than almonds, go for it! I don't like cucumbers so I use zucchini in salads and other recipes. Many ingredients are interchangeable and I always go to google if a recipe calls for something I don't have on hand. For example, a recipe may call for milk but we only use cream; a good substitute is 3/4 cup cream and 1/4 cup water. (Note to Shane: I bought regular milk when I made your Creamed Chipped Beef on Toast)

Most times I reduce the salt or sugar in recipes and it doesn't seem to make much of a difference to us. You can always add, but you can't take it out. Baby steps to healthier eating. Not all of my substitutions are for health reasons but some are. Here is a quick conversion chart my daughter sent me that does offer healthier options for high carb or high fat foods:

- Pasta – Zucchini spirals
- Chips – Sliced carrots
- Milk – Almond Milk
- Rice – Cauliflower
- Butter – Sadness
- Cheese – Nothing Doing
- Tacos – this is stupid... I'm not doing it.



This one is going to make my friend Sue Goldberg's head spin. She thinks that my recipes have too many ingredients as it is! The only reason I made it was because I had all the ingredients in the house anyway. It didn't really sound that good but I will tell you it is DELICIOUS!

Just to make it easier since the recipe repeats some ingredients and some you may not have on hand, I am going to tell you up front that you need TWO small red onions (or one big one), THREE lemons, SIX dates, small bag of pistachios and a small jar of pitted green olives. You can get Sumac at Damascus grocery store or call me and I will drop some off (if you live near Hillcrest).

OLIVE BRINE MARINATED CHICKEN WITH DATE RELISH

- To make the Chicken:
- One lemon – you need the zest and the juice
 - 2 finely minced garlic cloves
 - 1/3 cup olive brine
 - 1/2 tsp crushed red pepper flakes
 - 1 TBS dried tarragon (divided use)
 - 4 skin-on, bone-in chicken thighs
 - 1 TBS extra-virgin olive oil
 - 1 small red onion sliced
 - 1 lb. carrots cut diagonally in 3" pieces or use baby carrots cut in half
 - 2 tsp sumac
 - Kosher Salt & ground pepper



Stir lemon zest and juice together with garlic, olive brine, red pepper flakes, 1/2 TBS tarragon a 1/2 tsp salt in a large bowl. Cut two or three 1/2" deep slits in the top of the chicken thighs. Place the chicken in the bowl skin side down and coat well, flip it over and coat the underside

and then put it back skin side down to marinate at room temperature for 30 minutes or cover and chill for 3 hours.

When the chicken is marinated, preheat the oven to 425 degrees and place the rack in the middle of the oven. Heat the oil in a large ovenproof skillet over medium heat. Remove the chicken from the marinade and let the excess marinade drip back into the bowl. Place the chicken thighs skin side down, lightly salt them and let them cook undisturbed until brown and crisp – about 5-8 minutes. Turn chicken over, lightly salt the tops and move to a platter.

Add the onion, carrots, Sumac and 1/2 TBS tarragon to the skillet, lightly salt and pepper and stir until they are covered in the oil and fat. Place the chicken back into the pan skin-sides up and transfer the skillet to the oven. Roast for 25-30 minutes, remove skillet from oven, transfer everything to a platter and let it rest for 5-10 minutes.

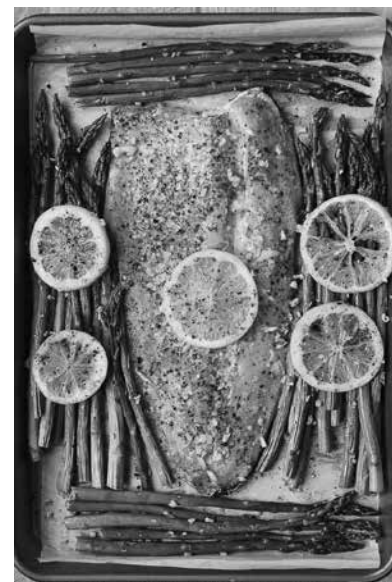
Relish and Assembly (you can wait until Chicken is baking to mix it all together):

- 1 small red onion thinly sliced
 - Zest and juice of 2 lemons
 - 6 firm coarsely chopped pitted dates
 - 1/3 cup coarsely chopped pistachios
 - 1/4 cup coarsely chopped pitted green onions
- Mix it all together in a medium bowl and season with Kosher salt. After chicken has rested, spoon relish on top of the chicken and serve.

When I came back from visiting my sister and her husband in Kewaunee Wisconsin, I brought back fresh caught rainbow trout and king salmon right out of Lake Michigan. My daughter, son-in-law and granddaughter drove up from Texas and they don't like fish (???!!) so I got everything they caught. I gave some trout to my neighbor Jane Stivarius and she shared this recipe. Easy peasy!

BAKED TROUT ALA JANE

"I put the Trout on a huge sheet of thick aluminum foil. I put a couple of lemon slices on the trout. I mix together slivered almonds, parsley, lemon juice, sesame seeds and sesame oil and pour the mixture over the trout. I pull the edges of the foil tightly over the top of the trout and bake the trout in the oven for 30 minutes at 400. The resulting "juice" in the packet is great to pour over potatoes or whatever."



And finally, you knew this was coming...the recipe for Creamed Chipped Beef on Toast. I had heard of it but never had it. It was a dish that was popular in the early 20th century with the US Military because it could "quite literally feed an army". It eventually started showing up at breakfast time on many Southern family tables.

I didn't even think the ingredients would be available but if you know Steven at Publix (the good looking flirt), you know he can find anything in the store.

Continued from Pg. 7

Sure enough, he found a jar of Armor Dried Beef (he knew it was a glass jar with a blue top!) on the middle shelf in the canned meat section. If you are a regular Publix shopper, you have seen what a positive difference the current Manager, Kareem White, has made in the overall cleanliness and operation of our Publix up the street. I have always loved the staff; unfailingly friendly and helpful. The joke is that Andy and Albert (Customer Service) are my future ex-husbands and Steven will be the reason for the divorces.

CREAMED CHIPPED BEEF ON TOAST

The secret is to slice the dried beef and soak it in warm water for 30 minutes so it isn't so salty. Blot dry.
 4 TBS butter
 1/3 cup flour
 3 cups whole milk
 1 tsp ground black pepper
 4 1/2 oz. dried beef, cut into strips
 Texas toast slices or biscuits



Melt butter in a cast-iron skillet over medium heat until bubbling. Stir in flour, and then add whole milk, whisking until flour is completely incorporated. Stir constantly until the sauce has thickened.

Add pepper and strips of dried beef to sauce mixture, stirring until pepper is incorporated and beef is evenly coated. Remove from heat – the sauce will continue to thicken. Spoon over Texas toast or biscuit halves. Serve warm. You can season with more ground pepper to taste.



BONUS RECIPE – BEST tuna poke bowl ever!
TUNA POKE BOWL

12 oz. frozen sushi-grade ahi tuna diced (3-pack at Aldi's)
 2 TBS soy sauce,
 1 TBS sesame oil,
 1 TBS rice vinegar,
 1 tsp honey
 1/4 cup light mayo,
 1 tsp sriracha,
 3 cups cooked brown rice or quinoa
 1 cup diced cucumber (I use zucchini), 1/2 cup shredded carrots
 1/2 cup shelled edamame, 2 large avocados, peeled and sliced
 1 TBS toasted sesame seeds, 1 tsp green onion

Let the tuna thaw a little until it is still firm but easier to dice. Add tuna, soy sauce, sesame oil, rice vinegar, and honey to a medium bowl. Toss to combine. Let the tuna sit while you prepare the rest of the ingredients.

Add mayo and sriracha to a bowl. Stir to combine. Season with salt and pepper. Spoon into a small zip lock bag. Cut the tip off.

Divide cooked rice between four bowls. Spoon tuna on one part of the rice. Surround with a pile of the cucumber, edamame, and carrot. Spread half of an avocado on top of the bowl. Drizzle the spicy mayo over the bowl. Sprinkle with green onion and sesame seeds.

NEW CONDO LAWS WE SHOULD ALL BE AWARE OF
 – Courtesy of Glazer Sachs P.A.



We all know by now the myriad of new safety laws condos that are 3 stories or more are required to follow. They include mandatory fire sprinklers or an engineered life safety system (for buildings 75 feet or higher only), a Phase One Milestone Inspection after 30 years and every ten years thereafter (25 years if the building is on the coast), a likely Phase Two Inspection which will result in required repairs to the structure and of course structural integrity reserve studies performed by an architect or engineer and the mandatory full funding of reserve accounts.

There's actually more to know.

OFFICIAL RECORDS TO INCLUDE AND BE POSTED ON THE ASSOCIATION'S WEBSITE:

All audits, reviews, accounting statements, structural integrity reserve studies, and financial reports of the association or condominium. Structural integrity reserve studies must be maintained for at least 15 years after the study is completed.

A copy of the inspection reports for the milestone inspections and the structural integrity reserve studies and any other inspection report relating to a structural or life safety inspection of the condominium property. Such record must be maintained by the association for 15 years after receipt of the report.

NO LONGER IS THERE THE ABILITY TO WAIVE RESERVES OR USE THEM FOR OTHER PURPOSES

It was always ridiculously easy to waive the funding of the reserve account. All it took was a lousy majority of a quorum. Those days are now over and reserve accounts must be fully funded, like it or not. The same rule finally applies to developers. Before turnover of control of an association by a developer to unit owners other than a developer under 718.301, the developer-controlled association developer may not vote the voting interests allocated to its units to waive the reserves or reduce the funding of the reserves.

You can no longer vote to use reserves set aside for one category to be used to repair another category. Effective December 31, 2024, members of a unit-owner controlled association may not vote to use reserve funds, or any interest accruing thereon, that are reserved for items listed in paragraph (g) for any other purpose other than their intended purpose.

Structural integrity reserve study.

1. An association must have a structural integrity reserve study completed at least every 10 years after the condominium's creation for each building on the condominium property that is three stories or higher in height which includes, at a minimum, a study of the following items as related to the structural integrity and safety of the building:

- a. Roof.
- b. Load-bearing walls or other primary structural members.
- c. Floor.
- d. Foundation.
- e. Fireproofing and fire protection systems.
- f. Plumbing.
- g. Electrical systems.
- h. Waterproofing and exterior painting.
- i. Windows.

Continued from Pg. 8

j. Any other item that has a deferred maintenance expense or replacement cost that exceeds \$10,000 and the failure to replace or maintain such item negatively affects the items listed in subparagraphs a.-i., as determined by the licensed engineer or architect performing the visual inspection portion of the structural integrity reserve study.

3. Associations existing on or before July 1, 2022, which are controlled by unit owners other than the developer, must have a structural integrity reserve study completed by December 31, 2024, for each building on the condominium property that is three stories or higher in height.

BREACH OF FIDUCIARY DUTY – THIS IS SCARY

4. If an association fails to complete a structural integrity reserve study pursuant to this paragraph, such failure is a breach of an officer's and director's fiduciary relationship to the unit owners under s. 718.111(1). If you're an officer or director, this new law should scare you to death. If you fail to do the reserve study, you have automatically breached your fiduciary duty. This could potentially result in individual liability against a director should the failure to do the reserve study result in collapse or injury. Mandatory milestone inspections.—If an association is required to have a milestone inspection performed pursuant to s. 553.899, the association must arrange for the milestone inspection to be performed and is responsible for ensuring compliance with the requirements of s. 553.899. The association is responsible for all costs associated with the inspection. If the officers or directors of an association willfully and knowingly fail to have a milestone inspection performed pursuant to s. 553.899, such failure is a breach of the officers' and directors' fiduciary relationship to the unit owners under s. 718.111(1)(a).

Again, If you're an officer or director, this new law should scare you to death. If you fail to do the milestone inspection, you have automatically breached your fiduciary duty. This could potentially result in individual liability against a director should the failure to do the reserve study result in collapse or injury.

DISTRIBUTION OF THE INSPECTION REPORTS

Upon completion of a phase one or phase two milestone inspection and receipt of the inspector-prepared summary of the inspection report from the architect or engineer who performed the inspection, the association must distribute a copy of the inspector-prepared summary of the inspection report to each unit owner, regardless of the findings or recommendations in the report, by United States mail or personal delivery and by electronic transmission to unit owners who previously consented to receive notice by electronic transmission; must post a copy of the inspector-prepared summary in a conspicuous place on the condominium property; and must publish the full report and inspector-prepared summary on the association's website, if the association is required to have a website.

Although the DBPR has yet to produce the required form:

On or before January 1, 2023, condominium associations existing on or before July 1, 2022, must provide the following information to the division in writing, by e-mail, United States Postal Service, commercial delivery service, or hand delivery, at a physical address or e-mail address provided by the division and on a form posted on the division's website:

1. The number of buildings on the condominium property that are three stories or higher in height.
2. The total number of units in all such buildings.

3. The addresses of all such buildings.

4. The counties in which all such buildings are located.

(b) The division must compile a list of the number of buildings on condominium property that are three stories or higher in height, which is searchable by county, and must post the list on the division's website. This list must include all of the following information:

1. The name of each association with buildings on the condominium property that are three stories or higher in height.
2. The number of such buildings on each association's property.
3. The addresses of all such buildings.
4. The counties in which all such buildings are located.

(c) An association must provide an update in writing to the division if there are any changes to the information in the list under paragraph (b) within 6 months after the change.



IMPORTANT NOTICE TO ALL HILLCREST CONDOMINIUMS FROM KELLER WILLIAMS REALTY PROFESSIONAS A TEAM FLORIDA

The DBPR has always required that condo sellers provide the buyers with the Declaration of Condominium, Articles of Incorporation, Bylaws and rules, financial information AND THE FREQUENTLY ASKED QUESTIONS AND ANSWERS. See below for the additions to these requirements in bold.

Because rookie realtors neglect to include the Q & A. In the past, I have made the "Frequently Asked Questions and Answers" sheet for all 24 Hillcrest buildings and provided them to the buyers for our listings in your buildings. If you would like a current copy to add to your application package, call Cindy Abraham at 954-895-1617.

Each unit owner, prior to the sale of his or her unit must provide, at the seller's expense, a current copy of all of the following:

1. The declaration of condominium.,
2. Articles of incorporation of the association
3. Bylaws and rules of the association.,
4. Financial information required by s. 718.111.,
5. The document entitled "Frequently Asked Questions and Answers" required by s. 718.504.
- 6. A copy of the inspector-prepared summary of the milestone inspection report as described in ss.553.899 and if applicable.**
- 7. The association's most recent structural integrity reserve study or a statement that the association has not completed a structural integrity reserve study.**

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



Cindy Abraham



Brian Gaiefsky

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

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

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

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

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



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ANSWERS TO REAL ESTATE QUIZ

What country has the highest percentage of private homeownership?

A. USA B. China **C. Romania**

How many condominium buildings are there in Hillcrest?

A. 27 B. 29 **C. 24**

The number 13 was not used (not even for unit numbers) and the site where buildings 12 and 14 would have been sold and are now Washington Palms Townhomes.

How many condominiums are there in Hillcrest? How many homes and townhomes?

A. 2355 + 645 = 3000 B. 2150 + 850 = 3000 C. 2400 + 600 = 3000

Hillcrest could have a maximum of 3000 residences. There are 2355 condominiums so the new development was limited to 645 homes/townhomes.

Which Hillcrest building(s) started out as co-ops rather than condos?

A. 1 through 11 and 15 through 18

B. 1 through 18 and Building 21 C. Building 4

Most converted to condos before 1992. Building 4 was the last one to do so in 2019.

Which were the first Hillcrest buildings to be built? **A. 5-7** B. 1-4 C. 19 & 20

There are at the end of the cul-de-sac so they were the first to be built.

According to Hillcrest history, for many years you could not buy a condo in Hillcrest unless you were: A. Norwegian **B. Jewish** C. Irish

Which two buildings were the last ones built? **A. 19 & 20** B. 26 & 27 C. 12 & 14

Because of a market shift, they were built as rental apartment buildings. They converted to condominiums in 2013.

How many Hillcrest buildings allow rentals right away?

A. 2 **B. 3** C. 5

Hillcrest 16, 19 and 20.

Which Hillcrest low-rise building allows washer/dryer combos in any unit with the proper permits? A. 2 **B. 3** C. 11

A very desirable feature in this post-pandemic and service animal (allergies) culture.

Which building is the only Hillcrest high rise that has 1/1/0 units as well as 1/1/1 units? **A. 21** B. 23 C. 25

Hillcrest 21 was the first high rise so there are some 1/1/0 units. Also, 4 out of 6 corner units are convertible sized.

Which Hillcrest high rise was built with a line of 2444 SF 3-bedroom units? A. 21 **B. 26** C. 27

How many buildings in Hillcrest are: 3 story, 5 story, 6-12 stories?

A. 11, 4, 9 **B. 10, 5, 9** C. 13, 1, 9

How many Hillcrest buildings are all age and how many are over-55?

A. 11 all age + 13 over-55 B. 12 all age + 12 over-55

C. 10 all age + 14 over-55

How many real estate transactions has Keller Williams A Team Florida completed in Hillcrest/Parkview alone since 2011?

A. 201 B. 315 **C. 384 and counting**

What should you look for when hiring a real estate agent?

A. The one that lets you negotiate a lower commission

B. The one with the highest success rate and best reputation in your area

C. The one who is the most agreeable and does things your way

But you knew that...

BONUS QUESTIONS

What is the difference between a condominium and a co-op?

For co-ops: In a co-op, you own shares in a corporation. This means that you do not own the specific unit you're living in (or any piece of real estate, period).

For condos: When it comes to condos, you actually own a specific piece of real estate; your unit and a share of the common elements.

JULY 2022 STATE OF THE MARKET REPORT

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



As of this writing, there are 10 active condo listings on the market and 8 went under contract during the month of July: five in the all-age buildings and five over-55 units. Three were in the buildings that allow rentals, three all-age units and four over-55. Most DOM (days on market) are less than a month. The last Fed rate hike did not affect mortgage rates which was a relief to many potential buyers.

The 8 closed sales were split 50/50 between all age and over-55. An extra-large 2/2 sold for \$315,500. The 2/2 units in the rental buildings are going for higher also.

The end of August, beginning of September is a good time to buy because many folks are wrapping up summer vacations and of getting ready to go back to school so our buyers have been as successful as our sellers lately.

For sellers, doing basic repairs, cosmetic touch-ups and upgrades is still a good way to increase your bottom line. With the shortage of workers and supplies, many buyers do not want to deal with trying to fix a place up before they move in. Flooring and paint are pretty important. With our contacts being in the business as long as we have as well as chairing the Hollywood Chamber of Commerce Real Estate, Construction and Home Alliance industry group, we do have access to those who can get things done for our clients so that has been a blessing. If you are thinking about selling, talk to us first. We will always tell you what you need to know, not what you want to hear. Call me or Brian at **8-HILLCREST** or email info@ateamflorida.com.

HILLCREST CLOSED SALES DURING JULY

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
25	806	2/2	1688	308,000	315,500	21
R-19	212	2/2	1150	220,000	221,000	13
17	209	2/2	992	200,000	225,000	5
25	106	1/1/1	844	197,000	197,000	32
18	510	2/2	992	190,000	192,000	4
27	708	2/2	1164	165,000	165,000	30
23	215	2/2	1132	155,000	149,760	4
18	306	1/1/1	770	95,000	90,000	13
8	202	2/2	910	139,900	125,000	71
R-16	212	1/1/1	770	139,000	155,000	2
4	309	1/1/1	744	128,900	122,500	31
6	208	1/1/0	672	127,500	127,500	77
27	704	2/2	876	109,500	104,000	99
22	305	1/1/1	844	105,000	94,950	25

Continued from Pg. 10

What is the difference between a townhouse and a villa?

A villa is a one-level structure, often with an exterior patio and front garden or terrace. They may share at least one common wall with a neighboring villa or be detached. They also have the same maintenance and insurance requirements as a townhome or house.

With a townhome, you own the outside structure and the inside unit. These structures often have 2-stories and share at least one wall with another unit and the driveway may be shared as well. Townhomes have similar features as a home, including a garage.

PARKVIEW AT HILLCREST STATE OF THE MARKET JULY 2022



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

Inventory is definitely up for single family home and townhomes, but sales are sluggish. When the correction comes, it will probably affect the higher end properties rather than those under 500K. The rental market doesn't seem to be slowing down however.

FOURTEEN current listings in the Parkview development right now, ranging from a 1430 SF 2/2 townhome listed at \$459,900 to #1,395,000.00 for over 2500 SF 4/2 single-family home.

Inventory is decidedly up. Too many to list. There is one nice sized townhome that is really priced right so if you know anyone in the market looking for three bedrooms, give us a call. Only two pending sales in July and one closed.

JULY PENDING SALES

ADDRESS	B/B	SF	LIST PRICE / PREV SOLD
T-4944 Greenway Dr	3/2/1	2165	719,999 / 437,000
T-4012 Long Leaf Ln	3/2/2	1421	529,750 / 318,000

JULY CLOSED SALES

ADDRESS	B/B	SF	SOLD PRICE / PREV SOLD	DOM
S-1345 Silk Oak	3/2/1	2349	971,111 / 627,200	52

PARKVIEW AVAILABLE RENTALS

ADDRESS	B/B	SF	RENT \$	NOTES
S-1487 Pongam Terr	5/3/1	2501	6000	1-car/Pool
T-4810 Eucalyptus Dr	3/2/1	1561	3700	1-car
T-1190 Eucalyptus Dr	3/2/1	1421	3600	1-car
T-4920 Eucalyptus Dr	3/2/1	1421	3550	1-car

PARKVIEW RENTED IN JULY

ADDRESS	B/B	SF	RENT \$	DOM	NOTES
T-4984 Greenway Dr	3/2/1	2165	4500.00	1	2-car
T-4984 Greenway Dr	3/2/1	1421	3600.00	1	1-car

Track Your Mail Before It's Delivered - By John Tust



Now you can view scanned images of the outside of your mail with the **Informed Delivery** service.

How is this helpful? First, the post office provides scanned images of your mail before it's delivered. So, if it doesn't make it to your mail box, you can take action. Just click "I did not receive this mail piece." Second, if you travel, the service is invaluable.

A friend of mine reviewed his scanned mail and found he had a jury summons. Although he had been travelling for several weeks, he was able to contact the court and get excused.

Finally, **Informed Delivery** lets you track packages and add delivery instructions.

How do you sign up? Google "**USPS Informed Delivery**". There is a short enrollment where your identity is verified. It's quick and painless. Questions? **Email me at jmtust@gmail.com**.

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Last month, the U.S. transitioned the 10-digit **National Suicide Prevention Lifeline** to 988—an easy-to-remember three-digit number for 24/7 crisis care. The lifeline, which also links to the Veterans Crisis Line, follows a three-year joint effort by the U.S. Department of Health and Human Services (HHS), Federal Communications Commission (FCC), and the U.S. Department of Veterans Affairs (VA) to put crisis care more in reach for people in need. This initiative is part of President Biden’s comprehensive strategy to address our nation’s mental health crisis, and is identified by U.S. Health and Human Services Xavier Becerra as a top priority at HHS.

The National Suicide Hotline Designation Act, signed into law after the passage of bipartisan legislation in 2020, authorized 988 as a new three-digit number for suicide and mental health crisis. All telephone service and text providers in the U.S. and the five major U.S. territories are required by the FCC to activate 988 no later than July 16, 2022.

“988 is more than a number, it is a message: we’re there for you. Through this and other actions, we are treating mental health as a priority and putting crisis care in reach for more Americans,” said Secretary Becerra, who has been meeting with states across the country about the transition to 988 as part of HHS’ National Tour to Strengthen Mental Health. “There is still much work to do. But what matters is that we’re launching, 988 will be live. We are looking to every governor and every state in the nation to do their part to make this a long-term success.”



The long unfunded and under-resourced Suicide & Crises Lifeline has seen federal investments increased by 18-fold—from \$24 million to \$432 million. This initiative will scale up crisis centers and back-up center capacity, as well as provide special services, **including a sub-network for Spanish language speakers.**

The \$432 million included \$105 million in grant funding to states and territories, provided by the American Rescue Plan, to improve response rates, increase capacity to meet future demand, and ensure calls initiated in their states or territories are first routed to local, regional, or state crisis call centers.

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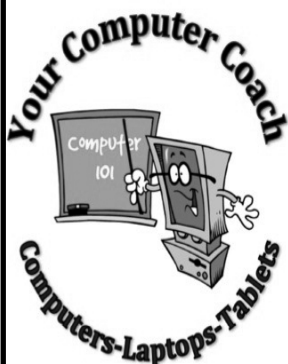
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Hollywood recently allocated an additional \$4,799,930 for the Home Buyer Purchase Assistance Program. The City extended an existing agreement with Broward County for the administration of the Home Buyer Purchase Assistance Program.

Funding will assist eligible first-time homebuyers with a deferred-payment, Conditional Grant up to \$50,000.00 to be applied toward the cost of purchasing existing or newly-constructed, eligible affordable housing located in the City. Eligible costs shall include direct purchase assistance, down payment, closing costs, mortgage principal reduction, interest rate buy-down, and other such costs which are considered eligible. Funds are available on a first come, first qualified, first served basis.

For more information regarding the program, visit the Broward Housing Finance and Community Redevelopment Division at <https://www.broward.org/Housing/pages/homebuyer.aspx>

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TRUE FIENDSHIP

by Aruna Ladva, Brahma Kumaris. UK - Submitted by Etta Stevens



Photo by Sasin Tipchai Pixabay

“A friend is one that knows you as you are, understands where you have been, accepts what you have become, and still, gently allows you to grow.” - William Shakespeare

How many of us can say that we have real friends in our life today? You know who a true friend is in your time of need because a real friend will stick by you regardless of whether you are happy or sad, rich or poor. A friend is someone who is really there for you during your ups and downs in life, and real friends have a relationship of equality and trust.

What is the difference between a friend and an acquaintance? An acquaintance may be someone that you know, or who you think that you know, but who does not really have any emotional investment in your relationship. Sometimes these people are known as “fair weather friends”, those who are only there for the good times, but at times of trouble, they are out the door! They can walk away at any time for any reason and would not look back.

“A friend is someone who knows all about you and still loves you.” - Elbert Hubbard

Let's see what some of the signs are of being a true friend. This is something that everyone can all do. How much could you call yourself such a good friend even to yourself? How many people are there in your life that you can call a “true friend”? How many of those souls would call you a good friend too?

Maybe you could say that the ingredients of a true friendship would have the qualities of open communication, honesty, and love. Where you want the best for the other soul and their well-being, and where you can see beyond the current weakness or issues. Such a friend would be a great treasure to have in your life. They would be concerned about your welfare, and they would not want to see you suffer, always having your best interests at heart.

“No person is your friend who demands your silence, or denies your right to grow.” - Alice Walker

A good friend will give you space and time; they would be good listeners and would offer sound advice without judgment. They will accept you as you are, with your strengths and your weakness and they will love you regardless, and despite your shortcomings! They will not

reject you or want to change you but would encourage you towards growth, and for sure because your communication is open and honest you will be able to better manage your expectations of both yourself and one another.

“The language of friendship is not words but meanings.”
- Henry David Thoreau

True friendship can withstand a dose of honest feedback. Then you will not object to that feedback because it would be given with love. If you are in an ego-mind state you will not see the good intentions behind any sharing, and you may go into an ego fight-back mode. When you do not have a strong and mature friendship... that could be the last you see of that friend! A wise friend will recognize that you are just not in a “good space” at the moment and will not judge you, they will know you are simply “going through your stuff.”

With a real friend you do not need to do a lot of explaining and justifying because they understand you. Your relationship is solid and personal, having been often tried and tested like steel. You know that they will be there for you in those trying times and that they will not put you down, because they want to uplift you. There is no jealousy in your relationship, but there is mutual respect and understanding. A good friend will be someone who knows your personal business but will not broadcast it to the world!! These are the signs of a true friend, someone who will not gossip and splatter your private life all over the place. Such a blessing today with social media!

“Good friends are like stars. You don't always see them. But you know they're always there.” - Unknown

Such a friend is open-hearted and your well-wisher, they will tell you “straight and how it is.” This is someone who will tell you the truth in a kind and gentle way, hopefully, because they want to protect you from making bad choices that you will regret later. If you were on the wrong track, wouldn't you like to know before you expend too much time and energy having to do a U-turn?

You can trust your friend, and they listen to what you have to say without passing any judgment. There is an openness in sharing because there is no fear of judgment. You make effort to keep ego out of your relationships, and this will make those friendships all the healthier. Your friends will not make you feel inferior as there is no jealousy in your relationship, but there is mutual respect and understanding. You do not feel compromised by having to do things “under pressure” that you do not want to do, therefore you are not expected to go against your conscience and can be at peace.

A friend is someone who values you and your opinion and who can be a clear thinker. This person can also give you objective advice without being blinded by attachment. Friends will laugh with you and not at you. Actually, friends will make you laugh even when you want to cry!

“A friend may be waiting behind a stranger's face.” - Maya Angelou

Friendships: It is good to see if you are moving in the right direction with your relationships. So, here are a few areas of our life that are worth checking.

The “I” of Self

How does friendship relate to my own self? Perhaps I should first check my relationship with myself. Am I truly investing in my relationship with myself? Do I give myself time and space; to be less self-critical;

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more appreciative of my good qualities and others; but also on the ball with self-checking and changing those things that need to be changed?

For this, I would need to set time aside for some honest self-reflection. Remember that it is always easy to put others under the magnifying glass rather than ourselves!

Family as Friends.

If you win this lottery then you are a king or queen for life. When you have a family and family members that back you up and tick the majority of the boxes above, then you are likely to have a happy and fulfilling life, feeling loved and supported.

Sadly today, more often than not, this is not the case because our relationships become dysfunctional when we lose our connection with our spiritual values.

Good Friends – Good Health

Good friends are very good for our health and that is a fact. In our parent’s and grandparents’ time they used to have friends, but today we have counselors and therapists! What does that say about the quality of our relationships? If we all had truly good friendships, then you know there would be a massive decrease in the number of people with mental health issues and depression. It is because people are feeling increasingly isolated and lonely that the suicide rate has been growing.

We may connect with the world with the new tech, but be totally disconnected from ourselves, our life, our families, and indeed the world! Check out the data on this. Be open to change and meeting new people, remember that there could someone ready to become your friend... waiting just around the corner.

Romantic Friendships

These are probably the ones that come under the most pressure with so many personal expectations and desires; often media created and driven. But if as individual souls, these people have been doing the inner work on themselves, they have a better chance of surviving the tests and challenges of these intimate and romantic relationships. Once you do this, you will truly find inner peace.

God as my Best Friend

God is always there for me and accepts me as I truly am. God can be my true Friend and Companion. Perhaps the best relationship would be the one I keep with God as my eternal Friend because God has known me for eternity and loves me just as I am. **Now is the time...** for us to befriend ourselves... and to become a true friend of humanity. **It’s Time... to start experiencing that inner peace right here and right now, because it’s absolutely right there... inside of you.**

Meditation fills us with these positive qualities and powers very easily. This is because meditation is a beautiful relationship and connection with the Supreme Source of spiritual energy and power – God. In our teachings, He teaches us that obstacles are only a test, to succeed we must preserve and continue to move forward in life. God is full of those qualities and powers and never loses them ever, unlike us, who need to fill ourselves constantly when we lose our way. Nonviolence is the spiritual way to peace and compassion.

The early morning is the best time to meditate and also before bed if you can. MEDITATION IS THE ONLY WAY TO BRING UP YOUR CONNECTION TO YOUR HIGHER POWER AND COMBINE YOUR ETERNAL GIFTS OF LOVE, PEACE, HAPPINESS, WISDOM, PERSEVERANCE, AND TRUE FRIENDSHIP.

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