

# Inside Hillcrest

– Connecting Neighbors to Neighbors –



OCTOBER 2021

HOLLYWOOD, FLORIDA

VOLUME 15 • ISSUE 10

## OCTOBER INSIDE HILLCREST

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**BEFORE YOU START READING THIS MONTH'S ISSUE OF INSIDE HILLCREST, GO GET YOUR COVID-19 VACCINE CARD AND TAKE A PICTURE OF IT WITH YOUR PHONE SO YOU ALWAYS HAVE IT WITH YOU.**

The phrase "hindsight is 2020" may forever have a new meaning. No, it's not over yet. Many of us are still waiting to get our boosters, wearing masks, social distancing and running like hell if someone coughs or sneezes within 10 feet of us. See inside for an article about the booster shots.

In the meantime, the flu is back with a vengeance after a mild year last year (what with all the masks and quarantine stuff). Marie Woodson, our best ever Florida State Representative and Walgreen's Pharmacy are bringing free FLU SHOTS to Hillcrest.

### FREE FLU VACCINES

WEDNESDAY, OCTOBER 27, 2021  
HILLCREST CLUBHOUSE,  
4500 HILLCREST DRIVE  
10AM TO 4PM

Info inside on pages 10-12.. **ON THE SIGN-UP SHEET, ONLY FILL OUT THE TOP TWO SECTIONS - A & B.** Bring the entire page, both sides with you to the Clubhouse. Again, Wednesday, October 27, anytime between 10AM and 4PM.

For those of you on the Inside Hillcrest Email Subscriber list, all the documents will be attached to the October issue. If you building can please post both flyers and print up some of the sign-up sheets, that would be great. They can be printed 2-sided and as always, if anyone cannot print them up, email me at [inside.hillcrest@comcast.net](mailto:inside.hillcrest@comcast.net) and I will print some up and drop them off.

### PEST CONTROL – FOR THE OTHER KIND OF BUGS GOING AROUND

The only pest control company I have found that really gets rid of my baby roach problem is Pest Pro Rid All LLC. I know Kevin Biederman and the company co-founder, Moe Meyer. Both are in the Hollywood Chamber with me. See page 18 for their impressive resume.

Yes, I know that pest control is part of our monthly maintenance fee but too many of us find ourselves calling and paying for outside pest control. According to one building pest control guy, the reason the roaches come back is because once a month is not sufficient. Really? When Pest Pro Rid All sprays, I don't see any for at least 6 months. Two Hillcrest buildings use their Pest Pro Rid All, 19 and 10. And both are very happy with the service.

Pest Pro Rid All is always there for us. Kevin is also our go-to for our Help for Hillcrest program/fund when a unit owner who is struggling financially ends up with a problem with bed bugs, rats or other types of pests (sorry, you are on your own with the nosy next door neighbor). The company used to be called Pest Pro but they added the Rid All when they expanded into outdoor pest control. So now they get rid of household pests along with fleas, ticks, rodents, bees, fire ants, spiders, fungal growth (mushrooms), chinch bugs and even PIGEONS.

With budget time just around the corner, you should be calling Pest Pro Rid All for a quote. If you can get the better service for about the same price, why not?

### HILLCREST BUILDINGS AND REAL ESTATE

I have to say that when it comes to processing real estate applications and managing the condo approval process, most Hillcrest buildings are great! We are finally at a point where outside Realtors understand that each building is separately managed so that the ones that are not so great don't hurt our reputation as a whole.

Some buildings have antiquated income requirements. When you could pick up a Hillcrest condo for 60-100K, it was important to do an income/expense analysis which was never a problem because the mortgage companies were doing the same thing – they were looking for a maximum of 30%. But now that our condos have doubled and interest rates at a historical low, this is no longer valid. I asked two top local mortgage brokers what lenders are requiring these days.

"...the max I have ever seen is 45% / 50%. This means, the borrower's income cannot exceed 45% of the total mortgage payment and once we factor in the mortgage and all expenses, the final / total ratio cannot exceed 50%." Also, "Typically its max 45% and sometimes 50% depending on other factors for a conventional loan. FHA is different but few condos can qualify for FHA." She went on to say, "Someone can almost look at this as a form of income discrimination."

Want to see if you qualify to buy your condo with the 30% rule? Add up your monthly housing expenses, mortgage, maintenance, electric, taxes and insurance and divide it by your monthly net income. I am at 33.9% so I wouldn't qualify to live in that building – how about you?

Of our 24 Hillcrest buildings (we do not have a building 12, 13 or 14), 11 are all-age and 13 are over-55. That used to make a difference in the prices because the thinking was all-age buildings have a bigger buyer pool. Not anymore thanks to the retiring Baby Boomers, the second largest generation. And the buildings with the highest sales have one thing in common – businesslike boards who know how to efficiently process a buyer application deal with Realtors, mortgage brokers and title companies with professionalism and courtesy.

It is not a coincidence that the buildings that have one board member who is in charge of real estate are the best to deal with. I have gotten to know most of them and they are efficient, unbiased, responsive and know the laws. They handle the process correctly and efficiently. Most importantly, they treat potential realtors with respect and buyers like future neighbors. Believe me when I tell you that when many buyer agents think "Hillcrest" they look in those buildings FIRST. Wouldn't you?

### THE TIMES THEY ARE STILL A-CHANGIN'

There are a couple of articles inside this issue on the COVID booster shots. Our own Helen Vella-Basilone has a helpful article on mind-set which we all know can make or break us sometimes. A big part of IH this month is taken up by the Free Flu shot info so take a few extra moments and look at what our advertisers have to offer. All are known to Hillcrest, many live here. We all need help at one time or another whether it is personal services, medical or legal assistance, home, auto, financial, computer, Medicare, or Insurance related - the businesses that support Hillcrest would love to hear from you.



**What Are the Side Effects of Booster Shots? -by Rachel Nania, AARP, September 24, 2021 CONDENSED**

Millions of Americans who originally received the Pfizer-BioNTech coronavirus vaccine series are now eligible for a booster dose of the same brand. Pfizer's third booster dose is the same formulation and the same strength as shots one and two. And data collected to this point suggests the side effects brought on by the booster are very similar to the symptoms some people experienced after the initial set — possibly even milder.

**Booster trial reveals no new surprises**

Pain at the injection site, fatigue, and headache which were the most common complaints of which were mild to moderate. These findings closely mirror the side effect data collected from Pfizer's second vaccine shot. Other side effects include muscle and joint pain, chills, diarrhea, vomiting and fever. And compared to adults ages 18 to 55, Pfizer's trial found that adults 65-plus were less likely to experience these fatigue or flu-like symptoms after receiving the booster.

The majority of Americans have been vaccinated with Pfizer (about 100 million people). More than 68 million Americans received two shots of Moderna, and nearly 14.7 million got the J&J vaccine.

**Who qualifies for Pfizer's booster shot?**

The CDC recommends the following people get a COVID-19 booster at least six months after getting the first two shots:

- People 65 and older and residents in long-term care settings
- People 50-64 with underlying medical conditions
- People 18-64 who are at increased risk for COVID-19 exposure because of their occupation (health care workers, teachers, grocery store employees and others)

**Symptoms could be less severe after your third shot**

If your second shot was a doozy, that doesn't necessarily mean the booster dose will be equally as unpleasant. Real-world data from Israel's booster program and from vaccine safety monitoring in the U.S. reveal that reports of side effects have been "substantially lower" after the third dose of Pfizer's COVID-19 vaccine than after dose one and two, mostly pain at the injection site and some fatigue. The time lapse between shot number two and three, which the FDA says should be a minimum of six months, can also explain the milder side effects that some have experienced with the booster.

Drink plenty of water prior to getting a vaccine, drinking plenty of water after you get the vaccine, plan on taking it easy the day after. If needed, take an over-the-counter pain reliever after the vaccine if you are sore or achy.


**3 things to keep in mind**

To date, no long-term side effects related to the COVID-19 vaccines have been detected, the Centers for Disease Control and Prevention (CDC) says. Serious adverse events after vaccination have happened but are rare. Stay flexible. This booster could be the end of the COVID-19 vaccine series or it could be the start of a more regular schedule, like the annual flu shot. And finally, while boosters have been the center of attention these last few weeks, it's crucial to remember that the first shot is the most important one.

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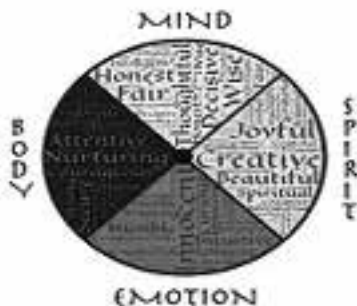
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# MINDSET IS THE KEY TO TRANSFORMATION



**Mind balance**, when your brain is functioning at full capacity, thought processes are rational and all that you do and think works perfectly again without chemical intervention. Your emotional state is balanced and positive and your self-talk is positive and not self-destructive.

## How can we achieve balance in mind mental health and body?

- Diet
- Exercise
- Sleep
- Meditation
- Work/Life balance
- Stress Free Relationships
- Supplements
- Happy Feelings
- Fresh Air
- Laugh
- Let go of past guilt and drama
- Read and Learn
- Take time to relax
- Healthy Environment
- Have positive people around you

The above are a few examples of how to achieve mind body solutions. There are many more and the above are not always possible which I understand. So what can you do?

**Mindful consciousness and living** be mindful of everything you do and say.

**What does that mean exactly?** We go about our lives doing most things unconsciously not realizing exactly the effects this is having on our mind and body. When we become mindful of our actions and words we then change to a more positive and healthier lifestyle.

**Our self-talk** can be very destructive to our mind and the health of our body. We can make ourselves emotionally unbalanced with our self-talk when it is continuous and negative. Think on Purpose. We need to have positive thoughts, positive self-talk and we can achieve this through reading, listening and watching positive experiences. Also surrounding ourselves with positive influences. Positive people a must.

**What we put on our body** and in our body has a bearing on how our mind and body react. The more chemicals we ingest or put on our body the more toxins our body has to deal with. This includes but not limited to shampoo, skin care, body wash, vitamins, minerals, processed foods, natural foods, fresh foods, fast foods.

### Natural is always best.

As much as possible you should eat, drink and wear natural products. Our minds and bodies cope better with products and foods that are as near to our own PH as possible. Our kidneys, liver, and stomach handle natural so much better than processed foods. Applying natural and organic oils and lotions to your hair and body are also helpful for those organs. Not many people realize that your skin is the biggest organ we have and it absorbs everything you expose it to.

**Alkaline and anti oxidants** are very beneficial for your mind and body and also keeps your immune system up. Eating an acidic diet can lead to many different diseases which sets the body out of balance.



What we think we become, so your thoughts are very important, practice mindful consciousness from this day forward and notice the difference in your mind and your body.

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## COMPUTER HELP HAS ARRIVED!



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- Selection – Setup - Installation
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- Apple Operating System & Using the App Store
- Basic Computing – Exploring the Internet & More
- E-Mail – Anti-Virus – Browsers - Photos

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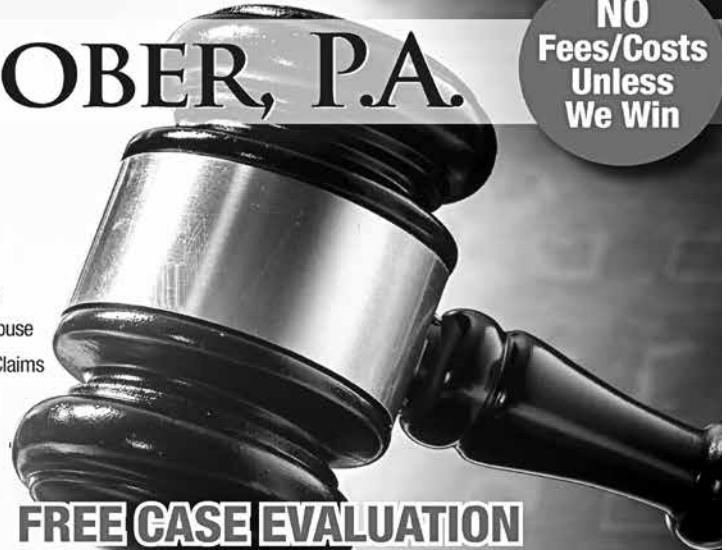
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# SEPTEMBER 2021 STATE OF THE MARKET REPORT

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



Last month we had 10 closings and got up to 18 active listings. Of the 10 closed sales, the ratio of all-age buildings to over-55 buildings was 50/50. With the Boomers still retiring and looking for a warmer climate, that market is continuing to rise. Not that the all-age buildings are not doing well; with rents the way they

are, many younger folks realize that a mortgage/maintenance payment combined is still cheaper than a rent payment.

Of the 12 condos that went under contract (pending) during September, 3 are one bedroom units and the rest are 2/2s including 3 corner units. The larger corner units, especially those with W/D are very much in demand. Of the 12, four are in over-55 buildings.

Currently there is one 3-bedroom on the market, 11 two-bedrooms and 6 one-bedrooms. Of the 18 active listings, only 6 are in over-55 buildings.

We are seeing a bit of decline in all-cash sales and an upswing in mortgages which is healthy. With interest rates still around 3% even people with lots of cash figure out that paying a little every month and holding on to their cash cushion is better for them in the long run than draining their accounts.

Appraisers are still a big obstacle however, since it is their job to keep things real. They do not give a lot of weight to cash sales when determining market value which is wise. They are protecting the bank's investment. Cash buyers are often willing to pay over market value to get what they want. However, to mortgage lenders this is an investment. That last thing any of us want is another real estate bubble bursting and our tax dollars having to bail out the banks. So cursing and thanking appraisers at the same time is not uncommon...

That is because appraisers are wisely comparing apples to apples and although we all get frustrated when a deal dies because of the appraisal, we understand. We have changed our home-selling strategy, however. We used to pay for an inspection up front when we took a house listing so that we could proactively correct any potential problems; now we pay for an appraisal up front so we can follow the trend and get the highest offer possible to the closing table.

For Hillcrest condos, during our 24+ combined years of selling Hillcrest and attending hundreds of inspections and appraisals (yes, Brian is there for every single inspection and I attend every appraisal) as well as one of us being there to show and sell to each and every buyer, we have a pretty good track record of getting our sellers top dollar for their condo.

## HILLCREST SEPTEMBER 2021 CONDO SALES

Building	Unit #	B/B	SF	List Price	Sold	DOM
C-27	116	2/2	1634	230,000	225,000	1
25	104	1/2	1250	199,000	182,000	15
C-22	711	2/2	1499	195,000	190,000	38
C/R-20	110	2/2	1100	188,000	190,000	28
21	718	2/2	1216	155,000	155,000	89
26	906	2/2	1132	155,000	155,000	266
21	602	2/2	1132	140,000	142,000	84
4	206	1/1/1	744	125,000	127,500	4
27	104	1/1/1	844	115,000	100,000	8
21	604	1/1/1	844	89,900	88,000	23

# PARKVIEW AT HILLCREST

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida

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

## ACTIVE LISTINGS

TOWNHOME	B/B	SF	List Price	PREV. SOLD FOR
S-3713 Greenway Dr	4/2/1	2679	1,219,000	N/A
S-3701 Greenway Dr	4/2/1	2679	1,199,000	N/A
S-3783 Greenway Dr	5/4/0	2802	1,150,000	N/A
S-4325 Large Leaf Ln	3/2/1	2423	900,000	475,900
S-4375 Ficus St	3/2/1	2220	819,000	492,200
S-1396 Silk Oak Dr	4/2/0	2311	751,000	467,330
T-4765 Eucalyptus Dr	3/2/1	2017	599,000	410,300
T-5100 Eucalyptus Dr #2	3/2/1	1421	447,500	325,300

## SEPTEMBER PENDING SALES

TOWNHOME	B/B	SF	List Price	PREV. SOLD FOR
S-4534 Greenway Dr	5/3/0	2795	949,000	667,400

## SEPTEMBER CLOSED SALES

TOWNHOME	B/B	SF	List Price	PREV. SOLD FOR
S-1143 Large Leaf	3/2/1	2220	N/A /830,000	800,000
T-4860 Eucalyptus Dr #1	3/2/1	1561	337,000/439,000	425,000

## PARKVIEW AVAILABLE RENTALS

TOWNHOME	B/B	SF	RENT/MONTH	NOTES
S-3713 Greenway Dr	4/2/1	2679	8,000/6000	W-front/pool/2-car
S-3701 Greenway Dr	4/2/1	2679	8,000/6000	W-front/pool/2-car
S-4255 Large Leaf	4/3/0	2164	4,500/4100	Pool/2 car
T-5182 Eucalyptus	3/2/1	1561	3,900/3700	2 car
T-5182 Eucalyptus	3/2/1	1561	3,900	Unfurnished

## PARKVIEW PENDING RENTALS

TOWNHOME	B/B	SF	List Price	PREV. SOLD FOR
T-1070 Eucalyptus	3/2/1	1421	3300	Pool/1 car

## PARKVIEW RENTED IN SEPTEMBER

TOWNHOME	B/B	SF	LIST/MONTH	NOTES
T-5087 Eucalyptus	3/2/1	1768	4100 /4100	Waterfront/2-car
T-1585 Evergreen	3/2/1		3600 /3600	2-Car



## 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](mailto:Info@ATeamFlorida.com)

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### HILLCREST REAL ESTATE NEWS

#### THE GOLDEN RULE STILL APPLIES – EVEN TO REAL ESTATE

Do Unto Others doesn't stop with friend, neighbors and strangers. It applies to future friends and neighbors too. And these folks are brought to you by Realtors.

We do our best to abide by the law and building by-laws. The application for approval has to be turned in within 5 days of a property going under contract which means that the association knows within days if the applicant has a clean financial and criminal record. To drag it out for a month or more because they can, isn't nice. If there is a question about the finances, they can call the buyer and clear it up. Waiting 2 months to deny a buyer hurts the buyer of course, but more important it hurts seller, which is their own unit owner, and that is unacceptable (and mean).

One building routinely rejected CASH buyers whose only income was social security. Crazy. If someone is going to spend their life's savings on a condo, do you really think they are going to stop paying their maintenance so that the association can FORECLOSE on them and sell their condo out from under them?! We had a buyer in like that so the daughter offered to put up 3 years maintenance in escrow and her mom was still rejected. She purchased a unit in a different building, still lives there 10 years later and has never missed a maintenance payment.

Embrace the 21st century! There is no need for more than a few pages for a buyer application. Professional screening companies can get all the info they need with just an SSN these days. Everyone's credit and criminal history is on line. Use Zoom, Duo or Skype for interviews instead of forcing the buyers to spend money on a plane ticket to fly in for an "interview". And quit gouging your neighbors (sellers) and future neighbors (buyers) with illegal fees.

"The association or its authorized agent may charge a reasonable fee to the prospective purchaser, lienholder, or the current unit owner for providing good faith responses to **requests for information by or on behalf of a**

**prospective purchaser or lienholder**, other than that required by law, if the fee does not exceed \$150 plus the reasonable cost of photocopying and any attorney's fees incurred by the association in connection with the response."

In a nutshell: **Application fee: maximum \$150 per person or per married couple - paid by buyer. Estoppel fee by statute, \$250.00 unless it is a rush, then can be as high as \$350 - paid by seller. Condo Questionnaires for lenders (buyers who take a mortgage). \$150 - paid by buyer.**

A Condo Questionnaire is basically a series of questions about the Condo Association in order to be sure that the building is financially sound. Of course, our buildings are in great shape financially, but there are condos outside of Hillcrest there that carry no insurance or have a majority of owners who are behind on maintenance, etc. Scary.

Hillcrest is still the "Hidden Jewel in Hollywood" with our over-sized units and our remodeled buildings. I still think our condos are undervalued even in this market, BUT we do have a few negatives that we cannot solve that do work against us. Our parking situation is critical because most buildings just cannot physically accommodate 2 cars. Most were built when one car per family was the norm. Times change and we simply have no room. That can be a deal breaker for families who have two working parents – not to mention older children. Even over-55 couples have 2-cars these days. Our own Sandy Goldstein, PM of Hillcrest 19, has gone over and above to try and remedy this situation contacting local officials and nearby schools, but no solution yet.

Another negative that wasn't an issue before the '80s is that few Hillcrest units have their own washer/dryers. We are getting more and more people who don't like the idea of a common laundry probably because of all the new germ/virus issues. Personally, I never minded a common laundry – hey, I could wash and dry two loads at a time so I actually thought it was more convenient.

*Continued on Pg. 15*

# October Kitchen Korner - by Cindy Abraham

Now that it is starting to cool down (kidding) I am in the mood for soups and stews. This Gumbo in this issue turned out very well. Other than that, Real Estate is so busy right now, cooking has not only become my stress reliever but also a treat since I just can't cook as often as I used to. We did find a couple of fast meals at Aldi's but you can buy them anywhere (at a higher price of course) since they are made by Tyson. We got an air fryer and the Tyson frozen air fryer chicken breasts are GREAT. Big and delicious. 12 minutes in the air fryer. But if you want the best honey mustard sauce, you need Publix Honeycup Honey Mustard (at five bucks a jar). Still trying to sneak in healthy, we top it with spinach and tomatoes on a bun and it is great. Especially with a side of eggplant veggie fries.

Tyson also makes an all-in-one beef or pork roast complete with seasoning, carrots, onion, and potatoes that is delicious if you like that sort of thing. Makes three servings. I make it for a friend and divide it up in separate containers so he has three meals. That I need to do in the oven of course.

But if you are game, buy a small air fryer – you would be surprised what you can do in a short time without running up the electric bill. I heard garlic bread is the best from an air fryer. Super easy to clean also. This recipe however is a stove top/oven deal unless you use a crock pot or something. Remember to make it a day before – always better the next day but the best news is that leftovers are the best!

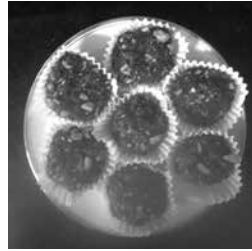
## NEW ORLEANS GUMBO (Serves 8)

1 ½ lbs. skinless, boneless chicken thighs  
 1 ½ tsp Cajun seasoning  
 ½ cup canola oil  
 ½ cup all-purpose flour  
 1 ½ cups chopped onion  
 1/2 cup chopped zucchini  
 2 chopped celery stalks with the leaves on  
 6 oz. andouille sausage, thinly sliced  
 2 bay leaves  
 1 can (14.5 oz.) unsalted diced tomatoes undrained  
 5 cups lower sodium chicken broth  
 2 minced garlic cloves  
 1 TBS Worcestershire sauce  
 5 cups cooked brown rice  
 Chopped scallions and hot pepper sauce for the topping when serving.



- Preheat oven to 400.
- Rub the chicken thighs with Cajun Seasoning and place on a rimmed baking sheet coated with non-stick spray. Bake for 25 minutes, remove from oven. When it is cool enough to handle, shred the chicken.
- Place oil in a heavy bottomed skillet on medium heat. Slowly add flour to the pan stirring constantly with a whisk. Once all the flour is in, use a flat wooden spoon to stir constantly for 35 to 40 minutes until very brown. You may have to lower the temperature the last 15 minutes to be sure it doesn't burn.
- Add onion, bell pepper, and celery to pan, sauté 5 minutes until tender. Add sausage, bay leaves and tomatoes; cook 2 minutes. Gradually add broth, stirring constantly with a whisk. Bring to a boil, reduce heat and cover to let it simmer 30 minutes.
- Add chicken (and optional shrimp), cook 5 minutes. Add garlic and cook 5 more minutes. Remove from heat. Add Worcestershire and remove bay leaves.
- Serve over rice sprinkled with chopped scallions and hot sauce if desired.

And then because I would rather hang out with kids than grown-ups, I found a candy recipe that is easy and messy. But, it does have to chill between step one and two for a few hours or even overnight so best to make it the day before the kid(s) come over so they can do the fun part. Very rich, but kind of healthy. YOU NEED GLOVES FOR THIS ONE. And yes, they come in extra small size for the little ones. If you don't have a mini muffin tray, buy some mini-muffin papers in the bakery aisle – they are great for making candy balls. Or just spray a paper or plastic plate with non-stick and put them on it.



## CHOCOLATE CANDY BALLS

1 14-oz. can sweetened condensed milk  
 ½ cup unsweetened cocoa powder – go for the good stuff, pure 100% dark cocoa  
 1 TBS canola oil (or two TBS butter)  
 Sprinkles, shredded coconut, ground nuts (my preference)

Grease an 8-inch square baking dish. Cook the condensed milk, cocoa and oil over medium heat stirring frequently. When it gets very thick so that when you drag a spatula through it, it leaves a trail, remove it from the heat and pour it into the baking dish. Refrigerate overnight. That part isn't much fun so you can do that ahead of time.

The next day is the fun part. Put on the gloves and spray your hands with non-stick spray. Put the sprinkles, coconut, or ground nuts into a small bowl. Grab a TBS size hunk of the chocolate, roll it into a ball and roll in the coating until covered. Place in tray or on plate and refrigerate for about an hour or just start eating them. Kids can't wait.

## WANT A DATE?

Have you ever seen raw dates? They are firm and yellow. They are not very sweet and have a powdery taste. But the kids love to watch them "turn into dates". Let them sit in a basket right on your countertop for a couple of months and you will have the sweetest dates you have ever tasted. I buy them at Damascus Mid-East Food Market right down the street. The address is on the business card. Take your time going down the aisles and see all the exotic foods! And tell Reza hello for me.



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# SPOTLIGHT ON...MALIK RENEAU



Malik Reneau is the son of Patrick and Melanie Reneau. Patrick is an Elite Guard employee who has worked at Hillcrest 22 for the past 18 years. Malik started out at Mater Academy which is a private prep school with a STEM program in Hialeah Gardens, and then moved on to Monteverde Academy located in Monteverde, Florida which is about 24 miles northwest of Orlando. Montverde offers a strong, competitive athletic program and belongs to the Florida High School Athletic Association (FHSAA). This allows them to play

at a national level where they have achieved much local, regional, and national success over the years. Currently, the Montverde Eagles are the kings of boys high school basketball after winning the GEICO High School Nationals.

Reneau, is currently a 6'8", 225 pound power forward for the Montverde basketball team starting his senior year. A versatile player at one of the most renowned production factories for basketball talent in the US, Reneau was a hot commodity for top programs around the country.

For months now, Reneau was juggling 16 offers and as of August 1st, narrowed them down to 7 including Miami and FSU. Of course, Patrick and I were going back and forth with me pushing him toward the Gators in order to preserve our friendship...

Last Wednesday, Patrick texted me this picture of Malik wearing a Florida Gator uniform. He is headed to Gainesville on a full basketball

scholarship next year and of course, I am overjoyed. Malik announced his decision on Twitter, writing, "110% committed." "I picked Florida because it was a family. They have been there for a while, always showing love. They are going to use me in many ways to help the team, like pick and roll, pick and popping, using ball screens, isolation, post-up, etc. Defensively, I'll be able to guard everyone on the court."



247Sports rates Reneau as the nation's No. 43 overall recruit and sixth-ranked power forward, giving the Gators a nice start to the next recruiting cycle.

But wait, there's more. Remember when Malik said he picked Florida because it was family? Last Thursday, the Gator coaching staff showed up at Hillcrest 22 to surprise Patrick! Who does that?! The Gators do! Lucy Kreidich, Hillcrest 22 Board Member, was there to video the moment.

On Friday I brought Patrick his Gator "starting kit". A Gator flag for his car, Gator stickers and magnets, a Gator tote bag and of course a very attractive Gator polo shirt. Can't wait to watch Gator Basketball next year – GO GATORS!

*From left to right, Coach Akeem Miskdeem, Coach Al Pinkins, Patrick Reanu, Coach Erik Pastrana and Head Coach Mike White.*



## MARTY KIAR - BROWARD COUNTY PROPERTY APPRAISER



### Where Is My 2022 Homestead Exemption?

The tax bill you received this November from the Broward County Tax Collector is for the 2021 tax year. If you purchased your home in 2021 and the previous owners of your new home were entitled to and received Homestead Exemption or any other exemption on January 1, 2021, you may have inherited their exemptions on your 2021 property tax bill. Florida Statutes require these 2021 exemptions be removed for 2022 and the property be reassessed at the 2022 just value. This will often result in an increase in your 2022 property taxes so it is important you apply for 2022 Homestead Exemption and any other exemptions for which you may qualify. Your new 2022 Homestead Exemption will be reflected next year on all 2022 property records, notices, and tax bills. Any exemptions applied to the tax bill are totaled and shown in the third column "Exemptions" on the individual tax bill. If you have any questions regarding your Homestead Exemption or other tax-saving exemptions, please contact our Customer Service Department at 954.357.6830.

### Escrow Adjustments for 2021 Tax Bills

The Property Appraiser's Office does not handle anything related to the financing of property. If you make monthly escrow payments for your property taxes, your mortgage or escrow company typically does an escrow analysis after paying your annual tax bill. After this analysis, your mortgage company will contact you directly if there is any change to your monthly payment. Should you have any questions about this, you should contact your mortgage company for assistance.

### Quarterly Installment Payments

If you pay your property taxes through Broward County's quarterly installment plan, any newly approved 2021 exemptions will be applied on the 3rd and 4th installment payment amounts. Any adjustments for 2021 are made on the final two quarterly 2021 installment payments.

### Deployed Military Exemption

US military personnel deployed overseas on specified military operations may be entitled to an additional tax-saving exemption. These qualifying military operations are updated by the Florida Legislature

annually, so the ones listed below may not be all encompassing as some operations may be added or removed in future years. Our office does accept pre-filing for upcoming tax year(s) depending on the dates included on the applicant's military orders. The application permits a spouse, personal representative or designee under Chapter 709, Florida Statutes, to apply on behalf of the qualifying applicant. The application for the Deployed Military Exemption can be submitted online at <https://web.bcpa.net/bcpaclient/#/VeteransDeployed> and can also be found in the "Download Forms" section of our website at <https://web.bcpa.net> and emailed to [CSEmgmt@bcpa.net](mailto:CSEmgmt@bcpa.net)

To apply for this exemption, an applicant must provide US military documentation which clearly shows the applicant's dates of active duty military service deployed outside the United States during the immediate prior year in support of one of the designated military operations: Operation Noble Eagle, Operation Joint Task Force Bravo, Operation Joint Guardian, Operations in the Balkans, Operation Nomad Shadow, Operation U.S. Airstrikes Al Qaeda in Somalia, Operation Copper Dune, Operation Georgia Deployment Program, Operation Spartan Shield, Operation Observant Compass, Operation Inherent Resolve, Operation Atlantic Resolve, Operation Freedom's Sentinel, Operation Resolute Support, Operation Juniper Shield, Operation Pacific Eagle and Operation Martillo or in support of a subordinate operation to any of the preceding. This exemption grants total exemption to an additional percentage of your assessed value, based upon the percent of the prior year you were deployed overseas in support of one of the specified military operations and requires the applicant to submit new supporting documentation each year.

### 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 address, please email us at [address@bcpa.net](mailto: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](mailto:martykiar@bcpa.net)

Take care, Marty Kiar  
Broward County Property Appraiser

# FREE flu shots

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most insurance



Walgreens pharmacists will administer flu shots at this location:

**Hillcrest- Residents Parkview at Hillcrest**

**4500 Hillcrest Drive Hollywood, FL 33019**

**October 27, 2021**

**10:00AM to 4:00PM**

**Please bring ID and Insurance Card. Dress Comfortable**

Vaccines subject to availability. State-, age- and health-related restrictions may apply.

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## Defend your crew against the flu

By getting a flu shot, you help defend yourself, your family and the whole community. We're here to help clear up some not-so-true information about the flu and the vaccine.



**MYTH: The flu vaccine isn't safe and doesn't work.**

**FACT: The vaccine is very safe and effective.** Hundreds of millions of Americans have been safely vaccinated against the flu over the past 50 years. Vaccines have helped wipe out diseases like measles and polio. With COVID-19, we've seen how dangerous a virus can be with no vaccine.

The vaccine may not protect everyone 100% from all flu types. But if you do get the flu, you may not feel as sick. You'll also be less likely to get complications and spread the flu to others. It takes about two weeks until you are fully protected by the vaccine, so be sure to get a shot as soon as possible.

**MYTH: The flu isn't that serious.**

**FACT: It can cause dangerous complications.** For most people, the flu can make them feel miserable for up to a week or more. For people with other health conditions, the flu can cause dangerous complications like pneumonia, which may require a trip to the hospital.

**MYTH: The vaccine can give you the flu.**

**FACT: You can't get the flu from the vaccine.** The vaccine is made to protect you without any chance of giving you the virus. Any arm soreness or mild symptoms from the shot go away quickly.

**MYTH: I'm healthy and don't need a shot.**

**FACT: The CDC says that everyone age 6 months and older should get a flu shot every year.**

Even if you are healthy, you could pass the flu on to those at higher risk of complications, including:

- People with certain health conditions, such as asthma, diabetes and heart or lung disease
- Pregnant women
- People 65 years and older
- People who live with or care for others who are at high risk

**MYTH: A flu shot costs too much.**

**FACT: A flu shot is often free or can be very affordable.** There is no cost for the shot with most insurance, including Medicaid in Illinois for age 19 and over and Medicare. If you don't have insurance, your Walgreens pharmacy team can help find ways to lessen the cost.

**Get a flu shot today.**

**For more information, visit  
[Walgreens.com/immunizations](https://www.walgreens.com/immunizations)**

Vaccines subject to availability. State-, age- and health-related restrictions may apply.  
Influenza (Flu). Centers for Disease Control and Prevention (CDC) Web site.  
<https://www.cdc.gov/flu/>. Reviewed August 14, 2020. Accessed August 17, 2020.  
1417086-7276 | ©2020 Walgreen Co. All rights reserved.

*Walgreens*

### CFPB Report: Renters at Risk as COVID-19 Safety Net Ends - Stimulus Checks and Other Payment Relief Linked to Renters' Financial Stability SEP 17, 2021

**WASHINGTON, D.C.** – The Consumer Financial Protection Bureau (CFPB) today released a report warning that millions of renters and their families may suffer previously avoided economic harms of the COVID-19 pandemic as federal and state relief programs end. The report, "Financial conditions for renters before and during the COVID-19 Pandemic," finds that some government relief efforts likely helped maintain the financial stability of renters and their families, suggesting that many may be at risk as those programs expire.

The report, which compared homeowners and renters, found that, on average, renters' economic conditions were significantly more responsive to relief measures such as stimulus payments and changes in unemployment benefits. When these programs end, renters and their families may be at heightened risk. The findings in today's report will help inform the CFPB's ongoing work to support renters and their families.

Using the CFPB's Making Ends Meet survey and consumer credit data, CFPB researchers found that financial conditions faced by renters and homeowners were divergent before the pandemic, with renters generally experiencing more financial vulnerability than homeowners. Renters therefore had more to gain from some pandemic relief efforts than homeowners. They also could have more to lose from the termination of relief.

Comparing renters and homeowners, researchers found:

- Renters' debt obligations also differed considerably from those of homeowners before the pandemic. In June 2019, renters were more likely than homeowners to have student debt and to have used some form of alternative financial service, such as payday, pawn shop, or auto-title loans.

- During the pandemic, despite poor labor market conditions, renters' financial conditions, on average, appeared to improve as much as, or

more than, those of homeowners. Renters' credit scores grew by 16 points during the pandemic, compared to 10 points for mortgagors and 7 points for other homeowners, for example. However, renters' credit scores, though improved, remained substantially below those of homeowners, even accounting for the modest improvements of renters' credit scores.

- Renters' financial conditions throughout the pandemic have been more responsive to changes in government financial assistance than those of homeowners. Delinquency, credit card use, and credit card debt among renters rose and fell in conjunction with stimulus payments and changes in federal unemployment benefits, while homeowners' delinquency, credit card use, and credit card debt remained comparatively stable.

- Among renters, some credit outcomes among groups who qualified for targeted pandemic relief appeared to be more responsive to policy changes than those among other groups. For example, credit scores among renters with student debt leapt 40 points during the first months of the pandemic. Additionally, delinquency rates among renters with children saw a considerable decline following stimulus payments during the pandemic (dropping from 42.1% to 34.4%), perhaps reflecting that stimulus payments could be larger depending on the presence of children in the family.

As government pandemic financial supports end, renters are in danger of falling further behind the broader national recovery. Renters represent over 30% of U.S. households, and their welfare is critical to the welfare of the larger economy and the communities in which we live. As part of its work to support an equitable economic recovery, the CFPB has reminded credit reporting agencies and furnishers of their obligations to report rent payments and evictions accurately. Accurate reporting is now even more essential with the new mortgage underwriting process announced by Fannie Mae last week, which will add rental payments to the evaluation process for mortgage qualification and approval. The CFPB will use today's report to inform how best to support an equitable recovery for renters and all Americans.



Vaccine Administration Record (VAR)—Informed Consent for Vaccination

If the patient is requesting a flu vaccination, indicate the patient's age group:
Under age 65
Age 65 or older

OFF-SITE CLINIC BILLING GROUP:

Store number:
Rx number:
Store address:

SECTION A Please print clearly.

First name: Last name:

Date of birth: Age: Gender: Female Male Phone:

I wish to receive text message alerts regarding my prescriptions.

Home address: City:

State: ZIP code: Email address:

Race: American Indian or Alaska Native Asian Native Hawaiian or Other Pacific Islander Black or African American White Other Race Unknown Unable to report due to policy/law

Ethnicity: Hispanic or Latino Not Hispanic or Latino Unknown ethnicity Unable to report due to policy/law

Walgreens will send vaccination information from this visit to your doctor/primary care provider using the contact information provided below.

Doctor/primary care provider name: Phone:

Address: City: State: ZIP code:

I want to receive the following vaccination(s):

SECTION B The following questions will help us determine your eligibility to be vaccinated today.

All vaccines

- 1. Do you feel sick today?
2. Have you been diagnosed with or tested positive for COVID-19 in the last 14 days?
3. In the past 14 days have you been identified as a close contact to someone with COVID-19?
4. Do you have a history of allergic reaction or allergies to latex, medications, food or vaccines...
5. Have you ever had a reaction after receiving a vaccination, including fainting or feeling dizzy?
6. Have you ever had a seizure disorder for which you are on seizure medication(s)...
7. Have you received any vaccinations or skin tests in the past eight weeks?
8. Have you ever received the following vaccinations?
9. Do you have any chronic health condition such as cancer, chronic kidney disease...
10. For women: Are you pregnant or considering becoming pregnant in the next month?
11. For COVID-19 vaccine only: Have you been treated with antibody therapy specifically for COVID-19...

For chickenpox, MMR II, shingles, Vaxchora, yellow fever only: Answer the following questions only if you are receiving any vaccinations listed above.

- 12. Do you have a condition that may weaken your immune system...
13. Are you currently on home infusions, weekly injections such as Humira or Enbrel...
14. Are you currently taking high-dose steroid therapy...
15. Have you received a transfusion of blood or blood products...
16. Do you have a history of thymus disease...
17. Do you have a history of thrombocytopenia...
18. Have you consumed any food or drink in the last hour?
19. Have you taken antibiotics in the last 14 days or antimalarials in the last 10 days?

SECTION C

I certify that I am: (a) the patient and at least 18 years of age; (b) the legal guardian of the patient; or (c) a person authorized to consent on behalf of the patient where the patient is not otherwise competent or unable to consent for themselves. Further, I hereby give my consent to Walgreens or Duane Reade and the licensed healthcare professional administering the vaccine, as applicable (each an "applicable Provider"), to administer the vaccine(s) I have requested above. I understand that it is not possible to predict all possible side effects or complications associated with receiving vaccine(s). I understand the risks and benefits associated with the above vaccine(s) and have received, read and/or had explained to me the EUA Fact Sheet on the vaccine(s) I have elected to receive. I also acknowledge that I have had a chance to ask questions and that such questions were answered to my satisfaction. Further, I acknowledge that I have been advised that the patient should remain near the vaccination location for observation for approximately 15 minutes after administration. On behalf of the patient, the patient's heirs and personal representatives, I hereby release and hold harmless each applicable Provider, its staff, agents, successors, divisions, affiliates, subsidiaries, officers, directors, contractors and employees from any and all liabilities or claims whether known or unknown arising out of, in connection with, or in any way related to the administration of the vaccine(s) listed above. I acknowledge that: (a) I understand the purposes/benefits of my state's vaccination registry ("State Registry") and my state's health information exchange ("State HIE"); and (b) the applicable Provider may disclose my vaccination information to the State Registry, to the State HIE, or through the State HIE to the State Registry, or to any state or federal governmental agencies or authorities ("Government Agencies"), such as state, county, or local Departments of Health or the federal Department of Health and Human Services, the Centers for Disease Control and Prevention, or their respective designees as may be required by law, for purposes of public health reporting, or to my healthcare providers enrolled in the State Registry and/or State HIE for purposes of care coordination. I acknowledge that, depending upon my state's law, I may prevent, by using a state-approved opt-out form or, as permitted by my state law, an opt-out form ("Opt-Out Form") furnished by the applicable Provider: (a) the disclosure of my vaccination information by the applicable Provider to the State HIE and/or State Registry; or (b) the State HIE and/or State Registry from sharing my vaccination information with any of my other healthcare providers enrolled in the State Registry and/or State HIE. The applicable Provider will, if my state permits, provide me with an Opt-Out Form. I understand that, depending on my state's law, I may need to specifically consent, and, to the extent required by my state's law, by signing below, I hereby do consent to the applicable Provider reporting my vaccination information to the Government Agencies, State HIE, or through the State HIE and/or State Registry to the entities and for the purposes described in this Informed Consent form. Unless I provide the applicable Provider with a signed Opt-Out Form, I understand that my consent will remain in effect until I withdraw my permission and that I may withdraw my consent by providing a completed Opt-Out Form to the applicable Provider and/or my State HIE, as applicable. I understand that even if I do not consent or if I withdraw my consent, my state's laws or federal law may permit certain disclosures of my vaccination information to or through the State HIE or to Government Agencies as required or permitted by law. I further authorize the applicable Provider to: (a) release my medical or other information, including any communicable disease (including HIV) and mental health information, to, or through, the State HIE or Government Agencies to my healthcare professionals, Medicare, Medicaid, or other third-party payer as necessary to effectuate care or payment; (b) submit a claim to my insurer for the above requested items and services; and (c) request payment of authorized benefits be made on my behalf to the applicable Provider with respect to the above requested items and services. I further agree to be fully financially responsible for any cost-sharing amounts, including copays, coinsurance and deductibles, for the requested items and services, as well as for any requested items and services not covered by my insurance benefits. I understand that any payment for which I am financially responsible is due at the time of service or, if the applicable Provider invoices me after the time of service, upon receipt of such invoice. Walgreens or its affiliates may contact you, including by autodialed and prerecorded calls and texts, at any time, using the contact information provided in your patient record regarding health and safety matters, such as vaccine reminders.

Patient signature: Date:
(Parent or guardian, if minor)

**SECTION D INSURANCE—PATIENT OR AUTHORIZED PERSON TO COMPLETE**

Please ensure to record BOTH pharmacy AND medical insurance information since there are multiple ways vaccinations can be billed at Walgreens.

	<b>Pharmacy card</b>	<b>Medical card</b>	<b>Medicare</b>	<b>Medicare Part B</b>
Insurance Plan/Plan ID:			Medicare number:*	
Member/Recipient ID #:			Last 4 digits of SSN:†	
RX BIN:		N/A	*Number on the red, white and blue Medicare card. †For insurance confirmation purposes only.	
RX PCN:		N/A		
Group Number:				

**COVID-19 VACCINATION ONLY**

**If uninsured:** I attest that I do not have any medical or pharmacy insurance.  Yes

Drivers license/State ID number\* (circle one) \_\_\_\_\_ Issuing state: \_\_\_\_\_  
 \*For verification and coverage Initial here: \_\_\_\_\_

**Healthcare provider only:** Individual refused to provide insurance information when I attempted to obtain the insurance information from the individual.  Yes

Are you the cardholder?  Yes  No  
 If no, please provide cardholder's name,  
 date of birth (MM/DD/YYYY) and relationship:  
 \_\_\_\_\_

**SECTION E HEALTHCARE PROVIDER ONLY**

**Complete BEFORE vaccine administration**

- I have reviewed the **Patient Information and Screening Questions**. Initial here: \_\_\_\_\_
- I have verified that this is the **vaccine requested** by the patient. Initial here: \_\_\_\_\_
- This vaccine is appropriate for this patient based on the **Age Guidelines** provided by federal and/or state regulations and company policies. Initial here: \_\_\_\_\_
- 3a. Does this patient have a high-risk medical condition?  
 If yes, please list medical condition(s): \_\_\_\_\_  Yes  No
- I have discussed with the patient additional immunizations the patient may be eligible for based on age and/or health conditions Initial here: \_\_\_\_\_
- The **Vaccine NDC matches** the NDC on the bottom of this VAR form and the NDC on the patient leaflet. **(Perform 3-way NDC match.)** Initial here: \_\_\_\_\_
- I have verified the **Expiration Date** is greater than today's date and have entered the **Lot # and Expiration Date** in the field below. Initial here: \_\_\_\_\_
- I have made every attempt to obtain and confirm patient insurance information Initial here: \_\_\_\_\_

For COVID-19, Shingrix®, MMR® II, Varivax®, YF-Vax®, Menveo®, Imovax®, Vaxchora® and RabAvert®, ensure the vaccine is reconstituted following the package insert's instructions.

**SECTION F**

**Complete DURING the patient interaction**

- I have asked the patient to confirm their **Name, DOB and Requested Vaccine** and verified it matches the information on the VAR form. Initial here: \_\_\_\_\_
- I have reviewed the **Screening Questions** with the patient. Initial here: \_\_\_\_\_
- I have reviewed the **VIS/Patient Fact Sheet** with the patient. Initial here: \_\_\_\_\_

**SECTION G**

**Complete AFTER vaccine administration**

Vaccine	NDC	Manufacturer	Dosage	Dose # (if applicable)	Site of Administration	Vaccine Lot #	Vaccine Expiration	Diluent Lot # (if applicable)	Diluent Expiration (if applicable)	VIS/Patient Fact Sheet Published Date

Clinician's name (print): \_\_\_\_\_ Clinician signature: \_\_\_\_\_ Title: \_\_\_\_\_  
 If applicable, intern/tech name (print): \_\_\_\_\_ Administration date: \_\_\_\_\_  
 Date EUA Fact Sheet/VIS given to patient: \_\_\_\_\_

**Notes**

**Reminder**

- Update the patient's record with any new allergy, health condition or primary care provider information.
- Enter vaccine lot #, expiration date and site of administration, then scan the VAR form into the patient's record.

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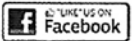
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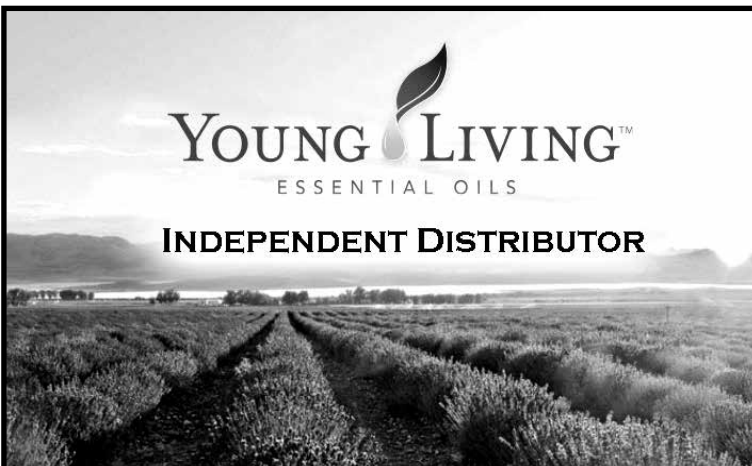
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Continued from Pg. 7

Then a cat moved in down the hall and I found out that my asthma which had disappeared for years, came back. Now that we have so many service animals, I have to have my own. The dander goes in everything from our bedsheets to our clothes and can make us very ill.

Right now, only three high-rises were plumbed and vented so that the corner units can accommodate a W/D. Of course, they command the highest prices. Coincidentally all three also have large patio areas (lanais) behind the first floor units which is a really hot selling point in this post-quarantine era where the great outdoors was one of our only pleasures.

On the up side, most of our buildings that command higher sale prices have a history of looking for ways to make their unit owners lives better instead of looking to pass more restrictions. So, three more buildings, after some research (and new plumbing) found that they could allow W/D in some of their units under certain conditions. Two low-rises allow W/D in any sized unit and one recently remodeled 10-story high rise now allows a W/D in the corner units only, due to the way their plumbing is set up. Their criteria is strict and it is costly but people with allergies and germaphobes are very thankful.



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# CHANGING THE QUALITY OF YOUR MORNING TIME

## BRAHMA KUMARIS UK - SUBMITTED BY ETTA STEVENS



The biggest gift we can give ourselves is, developing a powerful morning routine for nourishing our mind and body. It's the most important time to start fresh, prepare yourself and set the tone for a rewarding day. How does your typical morning begin? Do you check your emails a few times and then rush through the day? Do you grab the phone upon waking and scroll through social media? Before you know, you might get late. The mind becomes turbulent and the body is stressed. Our mind handles all our roles and responsibilities. So our first responsibility is to take care of it. We can begin with creating thoughts of the highest frequency – by giving gratitude to God, to our mind and body, to people, to objects we use, and to nature. Nourish the mind with few minutes of affirmations along with visualizing the entire day being happy.

Meditate for a few minutes, and then read enriching messages for the next few minutes. These activities charge our inner battery and help us experience happiness and peace throughout the day. Let's be systematic and have the self-discipline to follow morning habits that set us up for the day.

Remind yourself every morning that peace and calmness are your natural habits. Each day is beautiful because you begin it with a perfect routine. Set yourself up for happiness and success. Strictly follow your morning habits every single day. Wake up feeling fresh. Your mind and body are well-rested. Exercise or walk for 30 minutes, activating every cell of your body. It becomes ready to support all your activities through the day. Meditate for 15 minutes to charge yourself, your mind, by connecting with God, the Supreme Power House. Emerge your inner powers of peace, happiness, and power to be used in every scene. Also plan to work on yourself in the day, changing a habit of forgiving someone, forgetting the past, being nice to someone.

Choose, decide and implement. Read uplifting, inspiring messages for 15 minutes to help your mind create pure, perfect thoughts. Do not check social media or email messages, read newspapers or watch the news for the first one hour. Your morning time is your time, reserved for your nurturing. You will see a huge difference all this makes to your mood, energy, attitude and efficiency in the day.

**Message for the day**

The first step of courage is to consider oneself fortunate at every step.

**Expression:** The one who is courageous never has a doubt of being fortunate. Even if there are difficult situations and challenges, the faith in being fortunate never fades away. This faith enables such a person to recognize and use the available resources in a worthwhile way. Even during difficult situations, there is never a need to stop as faith gives the courage to move on.

**Experience:** When I consider myself to be fortunate I never experience fear in spite of difficult situations. I am always happy with whatever is happening. Along with it I also have the enthusiasm to make effort to better the situation. I never worry but am able to enjoy each and every moment and make the best use of it. Meditation fills us with these qualities and powers very easily. This is because meditation is a beautiful relationship and connection with the Supreme Source of spiritual energy and power – God. God is full of those qualities and powers and never loses them ever, unlike us, who need to fill ourselves when we lose them. The early morning is the best time to meditate and also before bed if you can.

**MEDITATION IS THE ONLY WAY TO BRING UP YOUR CONNECTION TO YOUR HIGHER POWER AND COMBINE YOUR ETERNAL GIFTS OF LOVE, PEACE, HAPPINESS, WISDOM, AND PURITY. Our MEDITATION CLASSES ARE NOT OPERATIONAL IN PERSON AT THE CURRENT TIME DUE TO THE PANDEMIC.**

**I AM CONDUCTING A ZOOM class every Tuesday Morning at 10:30 am ET. Here is the Zoom Link: Join Zoom Meeting— go to Zoom app. Click JOIN A MEETING, type in ID & code Meeting ID: 950 6687 3465 - Passcode: abcd**

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