Inside Hillcrest

- Connecting Neighbors to Neighbors -

SEPTEMBER 2021

HOLLYWOOD, FLORIDA



SEPTEMBER INSIDE HILLCREST

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I just reread my cover story. I guess that along with our bi-annual Joke/Story issue, I tend to have at least one "rant" issue every year. As Bette Davis said, "Fasten your seatbelts..."

CONDO BOARD CERTIFICATION CLASSES

Ever wonder why some board members seem like they really don't understand condo law or proper procedures? At the next Board meeting, ask each member if they have received their Condo Certification within the last year. In the State of Florida, condo board members don't have to know anything about your building by-laws or the 718 statute that governs condominiums. All they have to do is sign a form basically saying that they "know it all" and be done with it. See Eric Glazer's article on page 8. Scary stuff.

Glazer has also provided us with an update to Condo/HOA regulations. A necessary read for unit owners as well as board members. See page 12.

I totally admire anyone who joins a condo board to serve their community. Why can't we find a mere 5% of our building population who have the skills to manage our buildings but are not bullies, drama queens, retaliatory, mean and/or hateful to each other or to unit owners? What is the correlation between "elected" and bad behavior?

DO YOU HAVE A GOOD PROPERTY MANAGER?

And the rant goes on. What is with the Property Managers who are currently working in our Hillcrest buildings? I know a CAM license class only takes 16 hours and costs less than \$500 – and it shows. From my recent experiences, most are not very good. I can think of only five buildings who have competent, honest, responsive property managers, a couple whom I mentioned in a previous issue. One Property Management company manages 3 Hillcrest properties but only one of the three has a PM that I respect. Seems like even if you hire a good company you could end up with a dud.

One of our buildings is currently looking for a good Property Manager and I really don't want them going down a rabbit hole. By good, I mean one that not only knows the job but also treats everyone fairly and with respect. The very worst property managers I have met in Hillcrest suck up to the board and will do anything – fair

or unfair – to make the board happy because they are desperate to keep their job. They lose sight of the fact that they work for the unit owners, not the board. There have been two management companies in the history of Hillcrest who actually FIRED THE BUILDING because of the boards unethical treatment of specific unit owners and disregard for the building by-laws. Even though the board is ultimately responsible for ALL decisions (not the property manager), the PMs just didn't want to be a party to their actions.

I used to be a big fan of boards hiring property managers. I thought that hiring a professional who didn't have a personal relationship with the people they served would bring some balance to the processes. But I have since found that the self-managed buildings seem to do a better job and are easier to deal with then those with PMs. The scary part is when a company takes over a building - and then takes over the building! One company that we dealt with outside of Hillcrest a couple years ago was so bad that we no longer brought buyers to that building. They are now managing a Hillcrest building! Their MO is to start by taking over the building finances, then take over the all the other services so when you want to get rid of them, it is almost impossible. By the time you realize how bad they are, they also control the building cleaning service, security services, landscaping etc.

At the end of the day, the Board makes all final decisions. A good property manager does not get involved with building politics or personalities. A property manager's job is to assist with the financial issues, dispense information to the owners on behalf of the board, help with organizing meetings and/or getting bids for large projects, advise the board on issues concerning the by-laws and statutes that govern condominiums, and help maintain good relations between the board and unit owners.

If you have a good property manager who fits this criteria, please let me know.



Building A Better Community

VIVE LA DIFFÉRENCE

I am going to write about something I am guilty of also and we all need to stop doing it because it is annoying. Most of us do it because we want to be helpful; some of us do it because we are obnoxious know-it-alls. The result is the same; it is annoying. I'm talking about when someone tells us about a problem they are having, we immediately start telling them what to do for it. I have heard people tell friends that their doctor/accountant/attorney/name-the-professional is wrong before they start giving their opinion!

The fact is sometimes we talk about our problems just because we need someone to listen. Don't judge and don't give advice. And again, I am guilty of that also and it makes me mad at myself because I stopped doing that for a time. Not sure why I started up again.

It happened when I first moved to Hillcrest in 1999, I lived in Hillcrest 22 and I was one of the youngest residents because they weren't strict about the over-55 rule at the time. I had a horrible cold and God love my neighbors - most were elderly and full of advice - if I heard "What you should do..." one more time I was ready to jump off my 10th floor balcony. Finally, a guy named Sol Halpern (may he rest in peace) said "You know what you should do...". I was getting headaches from trying not to roll my eyes... and then he continued. "You need to buy a hat and a bottle of brandy." Huh?! He went on, "Go to bed and put the hat at the end of the bed. Keep drinking the brandy until you see two hats. By then, you will be feeling better." Loved it! That was when I stopped giving unsolicited advice not sure when I started up again.

BAD MEDICINE

This year, while accompanying various friends to doctor appointments, I got to know some of the most incompetent, unresponsive, and unprofessional doctors in Hollywood. First of all, if you are ill, never go it alone. You need a D.B. (Designated Bitch). I have never gone into a hospital without one.

If you remember the movie "Terms of Endearment", you need a Shirley MacLaine character in your corner. My friend Isabel was the best. The staff treated me well just to keep her at bay.

I found out that most doctors these days do not own their own practice. They work for large companies or doctors with great reputations who pawn off all new patients on these Junior Varsity Doctors to keep the money rolling in. Continued from Pg. 1

First up was a bad Pulmonary specialist right next door to Hillcrest 27. It was a bad experience from the online appointment "disappearing" to cancelled tests to ever-changing test results. Once again, my friend NEVER actually saw the doctor with whom the appointment was made. A PA was the only contact until the D.B. stepped in. This experience ended with the "doctor" writing out an expired referral... But wait, there's more! Then the unsigned texts about "September Promotions! Fat Reduction/ Hair Removal, etc." started coming in. When we checked the number – you guessed it! From the Pulmonary Doctor and his wife...

Then someone close to me was diagnosed with Rheumatoid Arthritis and Dr. Alex Lam came highly recommended. Unfortunately, my friend was pawned off one of his "partners" Dr. Hugo Fonseca. For details of that nightmare, email me for a copy of the letter we sent to his office outlining his lack of professionalism, communication and experience. He definitely makes the term "doctor's care" an oxymoron.

I stopped using my dentist who I guess was trying to make up for the money he lost during the height of the pandemic. At my last teeth cleaning, all of a sudden, I was told I needed some major dental work and he also tried to sell me teeth whitening treatments. A second opinion verified the dental work he recommended was unnecessary.

Then I went to an eye doctor for a check-up and she gave me prescriptions with no explanation until I asked why I needed medicine. "Oh yeah, you have dry eye". The prescription co-pay was \$350.00! I almost needed a heart doctor. And no, I do not have dry eye...

Now for the good news: **Dr. Yale Cohen, Cardiologist** also located right next door to Hillcrest 27 totally earns his stellar reputation in Hillcrest. He is thorough, professional, compassionate, and actually communicates with his patients personally. I have mentioned his name to two neighbors who also rave about him. So, thank you Dr. Cohen for making it possible to end this rant on a high note.

MAKE AMERICA HATE AGAIN

While I am on a rant (hey, it's been a while), how about keeping unsolicited opinions to yourself? When did that become civilized to make inflammatory comments just to get a reaction? Especially the words aren't even your own – you got them from Fox News or CNN. You regurgitate what you heard with absolutely little or no understanding of the issue and then dare someone to challenge you.

What happened to news reporting? We need Walter Cronkite back. He would report the news and we would have to interpret it ourselves. Really. I am not making this up. We would actually have to study both sides of an issue and think it through before spouting off. And if we discussed the issue with others, we would actually listen and maybe even learn something.

Have we really gotten so lazy that having an open mind takes too much effort? I know people who have the TV going all day, listening to one of the "we will tell you what to think" stations. And unfortunately, some of these folks are attention-whores so they can't wait to share. If you are one of these folks, your use of the First Amendment is probably what created the need for the Second Amendment. Shut up.

"For Argument's Sake" was a get together I used to have when I lived in Hillcrest 22. I had no idea at the time who was Democrat and who was Republican. I would provide the food and drinks and just sit back and listen while my more intelligent friends would discuss a topic. I remember one time the topic was the Affordable Care Act. One attendee had actually read all 906 pages! The discussions were always thoughtful and rational. There were parts of the AFC the group thought were solid and parts that they disagreed on. That is when the proverbial "let's agree to disagree" kicked in without anyone becoming disagreeable.

Those get togethers were fun until I invited one of my friends who was either rightwing or leftwing (I forget which is which) and it was impossible to enjoy the evening because of his closed mindedness and complete dismissal of the opinions of anyone else. (He was not invited back.) At the following meeting, one of the attendees brought a page

with 12 statements that he read and we all had to guess who said themeither President Obama or Mitt Romney. I got two right. The winner was Robert Spratt who got six right. Turns out our base group included 4 Democrats and 4 Republicans. It was the last time I can remember having an intelligent conversation with friends from opposite parties. Talk about the Good Old Days!

AND FINALLY...

Does anyone else think that Tom Brady has a picture of Dorian Gray in his attic or is it just me?



City Manager,

My job as a City Commissioner is to thoroughly understand proposals that come before the Commission, ask informed and tough questions, listen carefully to community input, and then make decisions that I believe are in the best interests of District 1 and the City of Hollywood, now and for the future. Related's P3 proposal is of unique importance to District 1 residents. Accordingly,

I have spent countless hours talking and corresponding with hundreds of residents. Based on these constituent discussions, it is evident that this proposal lacks any significant public support. Further, after listening to the presentation on 8/25/21, I've concluded that the Related proposal is not in the best interests of District 1 or of the city as a whole. District 1 residents are unwilling to exchange a 99-year lease and 30-story condominium on valuable, beach front property for the revenues offered by the developer.

What has become abundantly clear throughout this process is that the Hollywood Beach Culture & Community Center is in need of prompt replacement. As indicated in staff's email of 8/23/21 and as stated by you on 8/25/21, the facility is "at the end of its useful life." Before Covid, this was an extremely busy center with onsite Broward County Library facilities. It is a lifeline for District 1's many seniors and the meeting place for the City's largest, most engaged civic associations.

Though I understand Related's P3 proposal is one way to get a new community center, I cannot agree that it is the best way for Hollywood. From the first discussion of this proposal, I asked Related and staff to bring back to the Commission a redesign with building heights lower than the neighboring structures. It was my hope that we might find a plan that would fit better within the surrounding neighborhood.

At our 3/17/21 Commission meeting, Related expressly committed to provide an analysis to the Commission showing the financial impact of every floor if eliminated in a revised design. Unfortunately, despite my repeated requests since that meeting, that information has not been presented. If it had been, we might have seen that a 5-story boutique condo building fronting A1A would allow for a fantastic community center to be provided to the residents at no additional expense to the City.

While I do not oppose P3 proposals as means to obtain important public benefits, the Related proposal is simply too intense for the site in question. I request staff immediately consider other ways to fund this urgently needed replacement community center through grants (possibly with matching CRA funds) and other means.

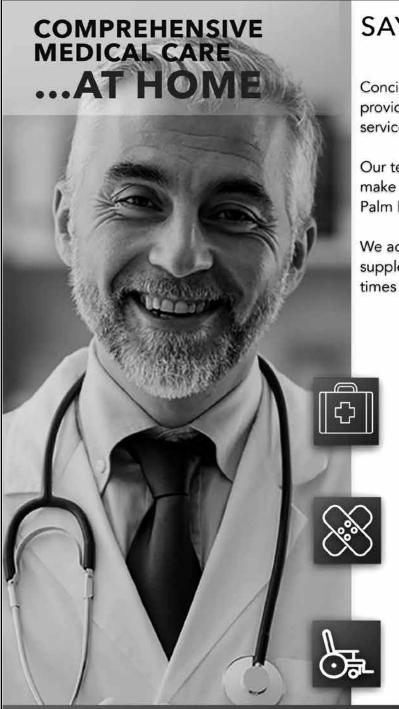
Let's work together to create a magnificent, updated, state of the art community center without an excessively large residential tower that in no way belongs on this property. Thanks.

Caryl S. Shuham

Commissioner, District 1

City of Hollywood, P.O. Box 229045

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

Greetings Hillcrest Residents,

Every ten years, one of the most crucial processes in our American democracy happens - redistricting. With the release of new Census Data at the start of

every decade, the process of redistricting begins, and it can make or break how a community is represented. This year's process has begun in earnest, with a fair and independent drawing of maps at the Broward County Commission level. This process will shape our politics for the next decade.

Why do we redistrict? Because it is required by our founding document! The United States Constitution requires that all levels of government federal, state, and local - undergo a redistricting process every 10 years to coincide with the release of the new Census results. The drawing of new lines will include new County Commission districts, new State House and Senate districts, new Congressional districts, new School Board districts, and even some new city districts (including Hollywood) to coincide with the movement of population and changing demographics. The process often results in significant legal challenges and hotly contested debates due to the significant impact on election results. Even a very small shift in how the line is drawn can completely swing an election to one party or candidate. The stakes are very high, and in our polarized environment, they have never been higher. Each jurisdiction has their own redistricting process, with the Florida state legislature and Congressional Districts being drawn by legislators in Tallahassee in a closed session. In Broward County, we have a more transparent process. The Broward County Commission has an independent redistricting process where maps are produced by an independent academic institution - in this case, Florida International University. FIU was hired to produce the maps due to their extensive knowledge of our region. Because the process is independent and transparent, it will result in fairer maps that best represent all elements of our diverse community.

The Census Bureau has officially released the granular data needed to move forward with redistricting. This data shows the demographic and population changes which allow us to form new districts. Community meetings will be occurring soon, which will lead to preliminary maps in October. These maps will be approved by the end of the year.

Too often, representatives pick their voters. Under our new system here in Broward County. voters can pick their representative. That's because there are plentiful opportunities for the community to get involved and give input. During this process, there will be important opportunities for residents to weigh in and say what kind of district best represents their community. This includes saying whether your community should be in a certain district, or be grouped with a different area, and much more input and insight that are invaluable to forming the best maps for each area of our community. Starting September 25th, there will be public meetings where residents can let their voices be heard. To find out the nearest meeting, go to Broward.org/redistricting. I highly encourage you to attend and let the FIU team know your thoughts.

Contact Us

Our District office is conveniently located in the lobby of the Hollywood Branch of the Broward County Public Library at 2600 Hollywood Blvd, next to Hollywood City Hall. I am pleased to report that it has re-opened and is available to you from 10 AM to 4 PM, Monday through Friday. My staff is also working from my office in Fort Lauderdale and from other remote locations within our District. The Fort Lauderdale office is open for your convenience Monday through Friday from 9AM to 5PM. If you would like to schedule an appointment, or you have a great idea, suggestion or an issue that needs my attention, feel free to call me at 954-357-7006/7790 or send me an email at bfurr@broward.org.

Beam Fun

TO MY HILLCREST NEIGHBORS

I am **Bridget D'Arco RN, RYT** and I offer many personal training services from one-on-one training to small group personal training, private or group Yoga classes, and Aromatherapy /Essential oils sessions.

Exercise works best when there's a strong personal connection between the trainer and the client. That's why I'll make every effort to understand what motivates you, what you need in order to reach your goals and how to keep you inspired.

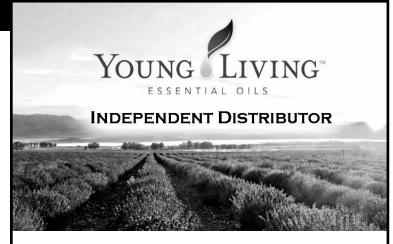
Invest in your body now and you'll enjoy a better, longer life

The great thing about regular exercise is that you not only feel a lot better you look a lot better, too! It's that famous "glow of health" that other people spot right away. Also, the more fit you are, the more you can get out of life. Fitness gives you energy and the confidence that you can go out there and conquer the world. I will customize an exercise program that's just right for you.

We can get together right in your own home or at a gym in your building or outdoors. (No reason to join a gym and pay those membership fees.) Regardless of location we'll work one-to-one so that you can get the best results possible!

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To contact me please call **201-414-7466** or email me **bridgetcore@ gmail.com.** For more information, please go to my website: **https://www.myyl.com/coressentials**



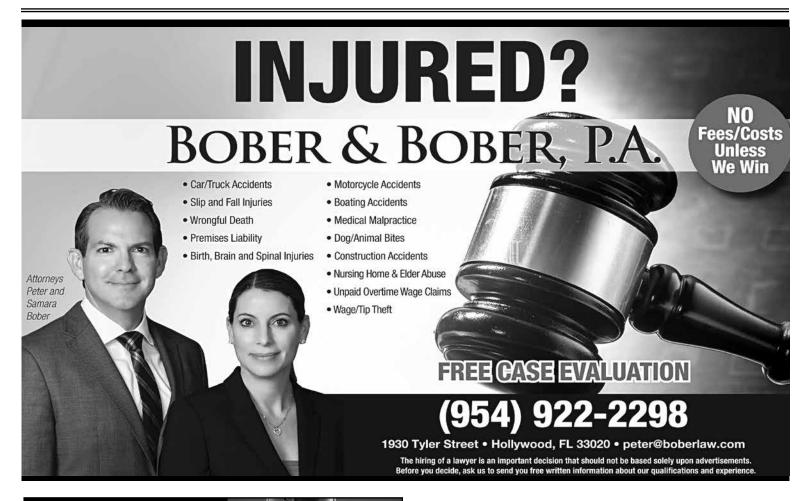


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September Kitchen Korner - by Cindy Abraham



I try really hard not to repeat recipes but this issue I have to reprint this one. I make it at least once a month – it is that good! And I promise – not hard to do. The trick is to prepare all the ingredients up front so when it is time to cook the entrée, it goes really quickly. And the leftovers make killer sandwiches the next day. You can double or triple the recipe depending on how many you are serving. I cut the recipe in half for just the two of us and we still had leftovers. Just slice the leftover pork and layer them topped with the onions between two pieces of bread and have at it! Also, if you buy a package of fresh thyme and leave it in your vegetable drawer, it will dry out eventually and makes it easier to get the leaves off the stem. Better than store bought dried thyme.

CARAMELIZED ONION PORK ROAST – needs to marinate at least 4 hours before cooking

1 1/4 lb. boneless pork loin

Marinade:

1/4 cup Dijon mustard, 2 TBS dry sherry, 2 TBS whole-grain mustard 2TBS unsalted softened butter . 1 tsp fresh thyme leaves

- 1 tsp cayenne pepper, Salt & Pepper, ¼ cup canola oil divided,
- 1 medium red onion peeled and cut into 8 wedges
- 3 large shallots (4 oz) peeled and halved lengthwise
- 4 green onions sliced into 1" pieces
- 1 small yellow onion peeled and quartered

Sauce:

1/4 cup white wine, 2 TBS dark brown sugar, 2TBS butter 4 thyme sprigs, 1/4 cup water

- Whisk together the mustards, sherry, 2 TBS butter, thyme, cayenne and 1 tsp salt in a large bowl. Add the pork ling turning to coat. Cover and chill at least 4 hours or up to overnight.
- Preheat oven to 350. Remove pork loin from marinade and put the leftover marinade in a skillet for later when you make the sauce.
- · Season pork with salt and pepper to taste.
- Heat 2 TBS oil in a large skillet over high heat. Add pork and cook until browned on all sides – about 2-3 minutes per side. Remove and set aside.
- Toss together all the onions with 2 TBS oil and season with salt and pepper. Place onions in the skillet and cook until lightly browned.
- Place the onions in the bottom of a roasting pan (line with foil), put a rack over it and place the pork loin on top of the rack. Bake for 45 minutes to an hour or until a meat thermometer registers 130.
- Move the pork to a cutting board and let it rest for 15-20 minutes. Move the onions to a plate. Either use the roasting pan for the next step or scrape all the juices and bits into a skillet over medium high heat.
- Pour the wine, sugar, thyme sprigs, water and any accumulated pork juices in the skillet with 2 TBS butter. Cook until butter is melted and sauce is reduce by half.
- Slice the pork and arrange on plates with roasted onions. Spoon sauce over pork and serve.

Not sure why I got into a soup cooking mood but I did and tried a new Chicken Soup Recipe. It asked for added herbs but I just bought Progresso Tuscany Broth at Publix and it was perfect. The recipe calls for 6 cups of broth and the box of broth contains 4 cups so I just added a couple cups of regular broth. Someone brought me a hunk of some kind of Italian hard cheese that I have had in the fridge for a long time. The recipe called for parmesan rind that was removed at the end. But I put in a hunk of it and it melted into the recipe! So good!

TUSCAN CHICKEN SOUP

1 can cannellini beans drained and rinsed

6 cups Progresso Tuscany Chicken Broth or regular with 2 TBS Italian Seasoning)

2 TBS olive oil, 1 cup chopped onion, 1 cup sliced carrots

2 oz. slice of hard Italian cheese (parmesan, Romano, etc.)

4 skinless bone-in chicken thighs,

4 cups chopped kale

1 TBS lemon juice,

Salt & pepper to taste.

Soften chopped onion and carrots in the olive oil. Add seasoned chicken broth, chicken thighs and hard cheese. Bring to a boil and then simmer for about 30 minutes until chicken is cooked. Remove chicken to cool. Add kale and continue to simmer. When chicken can be handled, shred and put back in pot with beans, lemon juice and salt/pepper if needed. Simmer 15 more minutes. Serve topped with grated parmesan and flat leaf parsley if desired. Always better the next day.

APPLE CUSTARD CAKE

Here we go again – what's with me baking?! Geez. Baking makes the biggest mess ever with all the bowls, measuring utensils etc. but this one sounded so good I wanted to try it. Then I had the nerve to bring it to the Ragin' Cajun's house for dessert not knowing if it was going to be good or not. It was delicious! The recipe calls for a 9 inch springform pan but I only have one that is about 6 ½ inches so I cut down the recipe by ¼. But I kept the same amounts for the topping. Not sure why it calls for 1 TBS whiskey; doesn't seem like it will change anything if you leave it out.

Anyway, it looked as beautiful as it was tasty even though I swapped out some ingredients to cut back on the sugar and fat. I never have milk on hand so I mixed ¼ cup half and half with ¾ cup water. I used ½ cup Stevia brown sugar blend (75% less calories) instead of the 1 cup granulated sugar. And I couldn't find whole wheat pastry flour so I bought Bob's Red Mill gluten free all-purpose baking flour.

4 cups thinly sliced peeled firm Granny Smith apples

½ cup Ocean Spray 50% less sugar dried cranberries (craisins)

1 TBS lemon juice, 1 tsp ground cinnamon

½ tsp ground nutmeg, 1 cup whole milk, 1 cup canola oil

1 cup whole wheat pastry flour plus set aside 2 more TBS for the topping

1 TBS baking powder

3/4 tsp salt, 3 large eggs (divided)

- 1 cup granulated sugar, divided (or ½ cup Stevia brown sugar blend)
- 1 TBS bourbon or whiskey (optional)
 - 1. Preheat oven to 350 after Step 3 so you don't waste energy. Coat the springform pan with non-stick butter spray.
 - 2. Toss apples, craisins, lemon juice, cinnamon, and nutmeg in a large bowl. Combine milk and canola oil in a small bowl or measuring cup. Whisk 1 cup flour, baking powder and salt in a medium bowl.
 - 3. Combine 2 eggs and 2/3 cup sugar in a large and beat until thickened and pale, 3-5 minutes. Add whiskey and mix for 15 seconds. Using a flexible spatula, fold in the flour mixture in 3 additions alternating with 2 additions of the milk mixture.
 - 4. Lightly beat the remaining egg in a small bowl. Stir in 1 cup of the batter and the remaining 2 TBS flour. Set aside for topping.
 - 5. Add the apple mixture to the remaining batter in the mixing bowl and mix well to combine. Use the spatula to scrape into the springform pan. Spread the reserved topping evenly over the top and sprinkle the remaining 1/3 cup sugar over the cake.
 - 6. Place the pan on a rimmed baking sheet. Bake until the top is golden brown and the edges pull away from the sides, about an hour (or 45-50 minutes for the smaller version).
 - 7. Transfer to a wire rack to cool for 30 minutes. Run a think knife around the edge to release the cake from the pan.

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IT'S TIME TO STOP A TRUE FLORIDA FARCE

By Eric Glazer, Esq. - Published August 23, 2021



Over a decade ago The Florida Legislature thought it was a good idea for members of condo and HOA boards to become "certified." Sounds like a good idea. The problem is that the legislators allowed for two ways to become certified. One way is by going over to your computer and printing

a form that is on the DBPR's website that basically says I read my governing documents and promise to enforce them. You sign the form and you are now certified. That's it. That's all you have to do. If you are a director of a condo, the form does not require you to acknowledge the existence of Florida Statute 718. If you are a member of an HOA board the form does not require you to acknowledge the existence of Florida Statute 720. The form is a joke. The procedure is a joke and an embarrassment to The State of Florida. In fact, many associations still have illegal provisions in their governing documents. The current law actually allows you to become certified if you promise to enforce the illegal provisions in your governing documents.

As my kids go back to school today, I'm proud to say that the second way of becoming certified is by taking a course approved by the DBPR. As so many of you now, I am most proud of the fact that I have certified over 20,000 board members throughout the state. Better yet, the attendees love it. They learn about the requirement to fund reserves, Kaufman language, access to records, mandatory financial reporting, the role of the community association manager, legal ways for the board members to vote and hold meetings, preparation of budgets, the importance and hierarchy of your governing documents, rulemaking, actions of board members that constitute criminal conduct, ways directors can be removed from the board, the Marketable Record Title Act and the importance of preserving your governing documents in an HOA, obligations to maintain insurance, mandatory websites, material alterations, screening, approval and denial of occupants AND SO MUCH MORE.

It is an insult to every director who has been certified by taking a course to allow other directors the ability to get certified by signing a stupid self-serving form. We are now repeatedly learning the hard way throughout our state that lack of knowledge can lead to catastrophic consequences in our communities.

MANDATORY EDUCATION FOR BOARD MEMBERS CAN SAVE LIVES.

Florida has always led the way when it came to making community association laws that the rest of the country follows. The State of Florida has the opportunity to become the first state in the country to require that directors become educated before assuming the incredible responsibilities that come with being in charge of our communities.

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Gregory L. Gendusa Plantation – (954) 235-0431 There is no excuse any longer for a Board member not to take an educational class. Many law firms, like mine, teach the class on-line. A board member never even has to leave his or her home in order to become certified.

I urge the members of The Florida Legislature to amend the condominium, co-op and HOA statutes to remove the ability to become "certified" by signing a form and instead require attendance at an educational course. I already drafted the proposed legislation and it's ready to be filed. With all my heart, I believe lives can be saved, financial disasters can be avoided and it is in the best interest of the millions of Floridians who live in a community association. Readers: please contact your legislators if you agree.

GLAZERSACHS_{RA}

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Dancing is also my passion. I have been privileged to dance with the Miami Heat Golden Oldies for the past 5 seasons and it is so much fun!! My three adult children all live in other cities: NY, Detroit and Winter Park. I may have given them life but they have given me a purpose for living and endless blessings.

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



Cindy Abraham

Brian Gaiefsky

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.

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HILLCREST REAL ESTATE NEWS



WHAT IS GOING ON IN THE MARKET FOR SELLERS, BUYERS AND RENTERS?

Summer is winding down; the school year is getting back into swing and we're seeing the effects. The extreme buy-side pressure so far this year has taken a step

back from Complete Insanity to what we would call more comfortably competitive. In just a few weeks' time, our listings have gone from a dozen offers and 10% + over asking to a couple offers and just slightly above asking. Supply is starting to pick up a bit but well priced homes and condos are still selling immediately.

For our sellers, there was a time there when over-pricing a listing wasn't a bad idea. In an ascending market, the price caught up with the market fairly quickly. Now it is time to really look at comps and price competitively. The appraisers aren't playing games and are discounting cash deals when assessing values. As Brian says, there is a reason that the windshield is larger than the rear-view mirror. We pride ourselves on looking forward to what where the market is headed, not back at where it was.

The interesting part is watching folks pricing properties out of the rearview mirror as if they aren't aware of what's currently happening. Looking for price reductions week after week because they priced wrong in the first place is a real injustice to clients. That being said, pricing too low to get a quick sale is also unfair to a client. Hiring a realtor who is the local expert is more important than ever.

For our buyers, twice in the past 2 months we have had our offer accepted over competitive offers; in one case our offer was one of ten and in the other case our offer was one of five. Yes, "highest and best" still count for something but there are other factors in getting an offer accepted. Because about 40% of deals these days don't make it to the closing table, our reputation among realtors has helped us considerably. Agents know that when they work with the A Team, the deal will get done.

Is opportunity for our buyers just around the corner? Seems debatable right now. But there are some curious indicators coming from the new construction side too. Brief slowdowns always panic the big builders who have had it pretty good lately, to say the least. We are seeing sizable bonuses being offered and a return to real negotiation.

We are also hearing from some of our clients who are Landlords. We are getting calls from people wanting to talk strategy on their investment properties. Many of them haven't been paid rent in months and are looking for exit strategies. At this stage of the game, renting after selling may not be a bad idea. If you are comfortable with taking your profit from the sale of your home or condo and sitting back until the market stabilizes is not a bad idea. However, our motto is "LOVE WHERE YOU LIVE" so we would never advise anyone to pass up buying their dream home – no matter what the price. DON'T SETTLE in life or love; it will never bring you joy. Life is too short to put money over happiness.

There Are Still Large Numbers of People Moving In and Out of South Florida. As always, we are here for you! Thank you all again for being an important part of our business! As always, please feel free to call us anytime at 8-HILLCREST or email us at info@ATeamFlorida.com.

AUGUST 2021 STATE OF THE MARKET REPORT

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



Hillcrest is still holding steady with 17 Active Listings. During the month of August, pending sales fell to 9 but there were 19 Closed Sales. About 40% of deals don't make it to the closing. This is for various reasons but of course, usually the problem comes from the buyer's side. Smart people hire experienced Realtors,

especially to sell their property. But too many buyers hire inexperienced friends and relatives because the seller pays the commission so how bad can it be?

Very bad. We have had offers come in on discontinued forms and some even handwritten. Many do not have the proper addendums attached because the agent doesn't know what is needed. Even so, if their buyer is solid and has proof of funds and a pre-approval, we may want to accept that offer anyway, so we end up retyping everything in the proper format. We don't stop there. WE contact the buyer's lender and title company and establish a relationship so we have some control over their side of the deal to be sure timelines are met and the proper paperwork is submitted to the proper entities.

We give them and their buyer a checklist of contract deadlines so they know exactly what to do when. The only thing we cannot do is dig into the buyer's personal info. Only their agent can do that and should. A week before closing is not the right time to find out that they have bad credit or a criminal record when selling condos or HOA governed homes. That will kill the deal right there.

We have always specialized in properties that do not sell the first time around and this market is no different. In a market where the sale and closing should go smoothly, it does not always happen and we have been the second Realtor of choice several times in the past few months. We got it done right.

Do it right the first time – hire **Keller Williams A Team Florida** to get not only what you want but what you need to get the most money in the shortest amount of time.

HILLCREST AUGUST 2021 CONDO SALES

Building	Unit #	В/В	SF	List Price	Sold	DOM
C/R-19	112	2/2	1150	198,100	198,100	80
C-27	816	2/2	1426	180,000	180,000	339
C-2	112	2/2	992	169,900	169,900	2
C-2	106	2/2	990	169,900	165,000	28
26	605	2/2	1132	169,000	165,000	26
26	211	2/2	1296	169,000	162,500	20
C-24	520	2/2	1284	165,000	160,000	31
25	804	2/2	1132	160,000	160,000	29
8	203	2/2	899	155,000	157,000	9
R-20	111	1/1/1	830	155,000	155,000	44
7	214	2/2	899	147,000	146,000	87
18	206	1/1/1	775	145,000	145,000	8
23	118	2/1	1216	142,900	142,900	178
23	302	2/2	1216	135,000	127,000	1
10	303	2/2	961	135,000	135,000	552
23	312	2/2	1132	125,000	120,000	62
15	208	2/2	992	110,000	110,000	6
27	303	1/1/1	994	105,000	105,000	196
8	111	1/1/0	690	75,900	77,500	50

PARKVIEW AT HILLCREST

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida

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ACTIVE LISTINGS

TOWNHOME	В/В	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-4534 Greenway Dr	5/3/0	2795	949,000	667,400
T-4624 Ficus Street	3/2/1	2220	850,000	510,000
S-1396 Silk Oak Dr	4/2/0	2311	751,000	467,330
T-3976 Black Olive Ln	3/2/1	1421	445,000	315,900
T-3040 Eucalyptus #1	3/2/1	1561	439,000	340,000

AUGUST PENDING SALES

TOWNHOME	B/B	SF	List Price	PREV. SOLD FOR
S-1143 Large Leaf Lane	3/2/1 w/pool	2220	830,000	N/A
S-4013 Black Olive Ln	3/2/1	1793	479,000	464,000/390,000
S-3943 Mahogany Ln	3/2/1	1881	629,900	492,000

AUGUST CLOSED SALES

TOWNHOME	B/B	SF	List Price	PREV. SOLD FOR
S-4222 Large Leaf	5/3/1	2501	524,900 / 760,000	800,000
S-945 Banyan	3/2/1	2035	550,000 / 427,500	540,000

PARKVIEW AVAILABLE RENTALS

TOWNHOME	В/В	SF	RENT/MONTH	NOTES
S-3713 Greenway Dr	4/2/1	2679	8,000	Waterfront/2-car garage
S-3701 Greenway Dr	4/2/1	2679	8,000	Waterfront/2 car garage
T-5100 Eucalyptus	3/2/1	1561	4,500	Unfurnished
S-455 Large Leaf	4/3/0	2164	4,500	Unfurnished/Pool
T-5182 Eucalyptus	3/2/1	1561	3,900	Unfurnished

PARKVIEW RENTED IN JULY

TOWNHOME	В/В	SF	LIST/MONTH	NOTES
S-1454 Myrtle Oak	3/2/1	1881	4700/4700	2 car garage
S-945 Banyan Dr	3/2/1	2035	4050/4050	2 car garage
S-1586 Myrtle Oak	3/2/1	1769	3950/3950	2 car garage
S-1101 Banyan Dr	3/2/0	1768	3450/3450	2 car garage
T-4022 Long Leaf	3/2/1	1421	3200/3200	1 car garage
T-1280 Eucalyptus #4	3/2/1	1499	3100/3100	1 car garage
T-1280 Eucalyptus #1	3/2/1	1499	3100/3100	2 car garage
T-1040 Eucalyptus#3	3/2/1	1499	3050/3050	1 car garage
T-1240 Eucalyptus #1	3/2/1	1580	2999/2999	1 car garage



THE NEW CONDOMINIUM AND HOA LAWS – EFFECTIVE JULY 1ST, 2021 By Eric Glazer, Esq.

COLLECTIONS: For both condos, co-ops and HOAs, the Florida Statutes were amended to state that instead of 30 days, the association must provide the delinquent unit owner with 45 days' notice of its intent to foreclose its lien. If not given, the association waives its right to obtain attorney's fees. Before changing the method of delivery for an invoice for assessments or the statement of the account, the association must deliver a written notice of such change to each unit owner. The written notice must be delivered to the unit owner at least 30 days before the association sends the invoice for assessments.

A unit owner must affirmatively acknowledge his or her understanding that the association will change its method of delivery of the invoice for assessments or the unit's statement of the account before the association may change the method of delivering an invoice for assessments or the statement of account. The unit owner may make the affirmative acknowledgment electronically or in writing. An association may not require payment of attorney fees related to a past due assessment without first delivering a written notice of late assessment to the unit owner which specifies the amount owed the association and provides the unit owner an opportunity to pay the amount owed without the 336 assessment of attorney fees.

INSURANCE: Condominium statute was amended to say that if a condominium association's insurance policy does not provide rights for subrogation against the unit owners in the association, an insurance policy issued to an individual unit owner in the association may not provide rights of subrogation against the condominium association.

WEBSITES: Condominium statute was amended to say that the association may post digital copies of documents on its website or make such documents available through an application that can be downloaded on a mobile device.

THE EIGHT YEAR TERM LIMIT RULE: The condominium statute was amended to state that "Only board service that occurs on or after July 1, 2018, may be used when calculating a board member's term limit".

TRANSFER FEES: The transfer fee limit in condominiums has been raised to \$150.00. Such fees must be adjusted every 5 years in an amount equal to the total of the annual increases occurring in the Consumer Price Index for All Urban Consumers, U.S. City Average, All Items during that 5-year period. The Department of Business and Professional Regulation shall periodically calculate the fees, rounded to the nearest dollar, and publish the amounts, as adjusted, on its website.

RECALL CASES: In condominiums, co-ops and HOAs, If the Board fails to certify a recall, the Unit Owner Representative may file a petition in arbitration or in court. A recalled Board member has the same option. VEHICLES: A unit owner may install an electric vehicle charging station or natural gas fuel station in their limited common element parking space or exclusively designated parking space. Also, the board of administration of an association may make available, install, or operate an electric vehicle charging station or a natural gas fuel station upon the common elements or association property and establish the charges or the manner of payments for the unit owners, residents, or guests who use the electric vehicle charging station or natural gas fuel station.

For the purposes of this section, the installation, repair, or maintenance of an electric vehicle charging station or natural gas fuel station under this subsection does not constitute a material alteration or substantial addition to the common elements or association property.

ARBITRATION: In condominiums and co-ops, prior to the institution of court litigation, a party to a dispute, other than an election or recall dispute, shall either petition the division for nonbinding arbitration or now have the ability to initiate pre-suit mediation.

EMERGENCY POWERS: In condos, co-ops and HOAs: When the Governor declares a State of Emergency, the Board may conduct board meetings, committee meetings, elections, and membership meetings, in whole or in part, by telephone, real-time videoconferencing, or similar real-time electronic or video communication with notice given as is practicable. However, an association may not prohibit unit owners, tenants, guests, agents, or invitees of a unit owner from accessing the unit and the common elements and limited common elements appurtenant thereto for the purposes of ingress to and egress from the unit and when access is necessary in connection with: (a) The sale. lease, or other transfer of title of a unit; or (b) The habitability of the unit or for the health and safety of such person unless a governmental order or determination, or a public health directive from the Centers for Disease Control and Prevention, has been issued prohibiting such access to the unit. Any such access is subject to reasonable restrictions adopted by the association.

MULTI-CONDOMINIUMS: The statute has been amended to allow a multi-condominium association to adopt a consolidated or combined declaration of condominium if such declaration complies with s. 718.104 and does not serve to merge the condominiums or change the legal descriptions of the condominium parcels as set forth in s. 718.109, unless accomplished in accordance with law.

RENTAL RESTRICTIONS IN HOAs: Documents or Amendments to Documents that prohibit or regulate rental agreements apply only to a parcel owner who acquires title to the parcel after the effective date of the governing document or amendment, or to a parcel owner who consents, individually or through a representative, to the governing document or amendment. Notwithstanding subparagraph 1., an association may amend its governing documents to prohibit or regulate rental agreements for a term of less than 6 months and may prohibit the rental of a parcel for more than three times in a calendar year, and such amendments shall apply to all parcel owners.

PROPERTY TAX APPEALS: a condominium association, cooperative association and homeowners' association may file with the value adjustment board a single joint petition on behalf of members who own units or parcels in the community, and condominium and cooperative associations may seek judicial review of a decision by the property appraiser.

BOARD ELIGIBILITY: You can no longer be prevented from running for the Board of a condominium if you owe a fine; but only if you owe an assessment. Budgets: In a condominium, the board shall adopt the annual budget at least 14 days prior to the start of the association's fiscal year. In the event that the board fails to timely adopt the annual budget a second time, it shall be deemed a minor violation and the prior year's budget shall continue in effect until a new budget is adopted. Condominium.

OMBUDSMAN: The ombudsman need not maintain his or her principal office in Leon County but may do so at another place convenient to the offices of the division which will enable the ombudsman to expeditiously carry out the duties and functions of his or her office. Community Association Pools: the new statute exempts community association swimming pools that serve no more than 32 parcels from supervision by the Florida Department of Health.

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If anyone knows a private employer who is looking for cleaning help for an office or store, please let me know. I know a gentleman who is a hard worker, 71 years old, who is having trouble getting hired. He can no longer do landscaping but he does have experience cleaning commercial properties. A lot of companies will not hire older people which is really a shame. This guy deserves a break. Call me at 954-964-2559 or email inside.hillcrest@comcast.net.



8 Warning Signs of a 'Silent' Heart Attack That Are Easy to Overlook - Rachel Nania, for AARP



Despite its depiction in the movies, a heart attack doesn't always produce pain or pressure so intense it causes a person to clutch their chest and collapse to the floor. Most people who have a heart attack experience a much less dramatic version. And some have no symptoms at all — or symptoms that are so subtle they're mistaken for something else entirely. These so-called silent heart attacks account for about 20 percent of all heart attacks, according to the American Heart Association. Some experts estimate that number is even higher — closer to 50 percent.

What is a silent heart attack?

A heart attack happens when the arteries that carry blood to the heart become blocked, thereby depriving the heart muscle of oxygen and nutrients. If a person having a heart attack feels pain or pressure, it's because of this blockage, says Eduardo Marban, M.D., executive director of the Smidt Heart Institute at Cedars-Sinai Medical Center in Los Angeles.

Symptoms of a silent heart attack

Few people actually exhibit no symptoms. But signs of a heart attack can be muted or confused with other conditions. Here's what to look out for:

- 1. Shortness of breath
- 2. Weakness or fatigue
- 3. A general feeling of unease or discomfort
- 4. Sweating
- 5. Nausea or vomiting
- 6. Lightheadedness or dizziness
- 7. Mild pain in the throat or chest
- 8. Pain in the back or arms, like a sprained or pulled muscle

The same thing happens during a silent heart attack — blocked arteries make it so that oxygen-rich blood can't reach the heart. The only difference is the problem goes unnoticed. "It's not necessarily that there were no symptoms; it may just be that the patient didn't recognize them as heart symptoms and wasn't concerned," Marban says.

For example, it's not uncommon for silent heart attacks to be written off as indigestion, a sprained or strained muscle, fatigue, or "just feeling run-down," Marban says.

People who later realize they've had a silent heart attack may also recall experiencing shortness of breath at the time, or a general state of discomfort that led to a night of lost sleep, says Robert Lager, M.D., an interventional cardiologist at MedStar Washington Hospital Center in Washington, D.C. Nausea, sweating, dizziness and an overall feeling of unease are also signs of a silent heart attack.

If you experience any of these symptoms, "don't sit around and wonder" what could be wrong. "Time is muscle," Lager says, referring to the damage that decreased blood flow can inflict on the heart. "The longer one waits to get evaluated, the more likely that there will be irreversible damage."

That said, some people truly experience no symptoms — understated or otherwise — when they have a heart attack. Diabetics who have nerve issues that interfere with pain signals (called neuropathy), for example, are at higher risk for having a literal silent heart attack, Lager says. Women and older adults are also more likely to have an event without warning signs.

Is it a heart attack ... or something else?

Silent heart attacks don't just fool patients; they can be misdiagnosed in health care settings, too. Shortness of breath may be mistaken for a pulmonary problem, for instance. And pain in the shoulder or arm can be misdiagnosed as an orthopedic issue. "So, there are lots of different forms of symptoms that are referred pain from the heart that can be very confusing and sometimes can be misleading," Lager says.

One way to tell if the symptoms you're experiencing are due to a heart attack or another condition is to know that the warning signs of heart trouble are "not positional," Lager says. This means that the sprain-like pain in your neck and arm won't get better if you stretch it or shake it out. And shortness of breath or sweating won't subside if you take it easy and lie down.

"That's a really good rule of thumb," Lager says. "If you're not sure if you're having a symptom, see if you can manipulate it in some way. Can you press on the chest?

Continued on Pg. 15

MIKE'S 👺



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Can you change your position? Can you stand up or sit down? Does it make a difference, positionally? Because the heart has no gyroscope; it doesn't know where it is in space. And it doesn't matter if you put the heart upside down or right side up, it's going to give you the same signals if it's in trouble."

Another thing to keep in mind: Any symptom that results from the loss of oxygen to the heart will generally get worse if you increase demand on the heart. "So, if someone has chest discomfort at rest and gets up and walks around, you're increasing the heart's demand for oxygen, so the symptoms usually will get worse if it's a heart issue," Lager says.

The risks factors for silent heart attacks are the same as those for a heart attack with symptoms. The most common include:

- Age (for men, 45 and older; for women, 55 and older)
- Diabetes
- · Excess weight
- · High blood pressure
- High cholesterol
- · Lack of exercise
- · Prior heart attack
- Tobacco use
- A family history of heart disease



The dangers of having a heart attack and not knowing

Many people who have had a silent heart attack find out about it after the fact — sometimes months or years later — usually during a routine electrocardiogram, or EKG. Symptoms that arise afterward can also bring patients in to see a health care provider. Lager says people who have suffered a silent heart attack may notice a faster heart rate or increased exercise intolerance, for example.

Usually when someone finds out they had a silent heart attack, the damage has already been done. But identifying a past heart attack can help you and your doctor mitigate risks for future cardiac events. After all, a silent heart attack can increase risk of heart failure by 35 percent, one study shows. It also increases the likelihood of sudden death, stroke and having another heart attack.

Dangerous heart arrhythmias are another concern your doctor may monitor for if you had an undetected heart attack in the past. These can develop when parts of the heart muscle are scarred from the loss of blood. And another worry: Because "our blood gets thicker under stress," Lager says, blood clots are also more likely to crop up after you've had a heart attack.

"Once the diagnosis is made, either of a recognized heart attack or a silent heart attack, everything is put into a higher risk category in terms of the complications that can ensue," Marban says. "So it's not something that we should just consider a curiosity and do nothing about. ... Detecting a heart attack and acknowledging it is the first step towards putting the patient back on the kind of effective therapy that we know is helpful."

Don't ignore out-of-the-blue issues

The take-home message, Lager says, is to pay attention to a change in patterns in your body. "If you're someone who occasionally has some chest discomfort that's mild, transient and occurs in certain predictable patterns, then it's not nearly the same as someone who has new symptoms never felt before," he says.

And if you're prone to indigestion and just ate a spicy meal, the burning feeling in your chest is likely heartburn. But if it comes on out of the blue and the symptoms get worse, especially as you walk around or exercise, "that's a real warning sign that it's not gastrointestinal," Lager says.

Rachel Nania writes about health care and health policy for AARP. Previously she was a reporter and editor for WTOP Radio in Washington, D.C. A recipient of a Gracie Award and a regional Edward R. Murrow Award, she also participated in a dementia fellowship with the National Press Foundation.

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THE REAL MEANING OF SPIRITUALITY

THE AUTHOR OF DAILY LOVE: GROWING INTO GRACE EXPLAINS WHEN WE START
ON THE PATH TOWARD GRACE. BY MASTIN KIPP



Spirituality is the measure of how willing we are to allow Grace—some power greater than ourselves—to enter our lives and guide us along our way. But that's just me. Get a room full of a thousand people and ask each one of them what spirituality means to him or her and the definition will start to get blurry. It isn't the same thing as asking someone to define a word like car or sun. Any consensus you might get will be vague, at best. And with vagueness comes confusion.

So many people today are throwing around words and phrases such as *spirituality, intention, highest potential, higher self, purpose, attraction, vibration.* The list goes on and on. We can form pretty sentences like, "My intention is to raise my vibration to the level of my highest self so I can reach the goal of my highest potential and FINALLY live my purpose and attract an amazing life!" It sounds good, doesn't it? But what does it mean? Did the person who said this know what he or she was talking about? To me, undefined spiritual lingo is poetry, at best—manipulation and control, at worst.

And what it often leaves out, in my humble opinion, is room for Grace. The uncontrollable, benevolent, Loving power of the Divine that wants to enter the world through and as YOU. So, why aren't all of us living in the middle of that kind of Grace? For many of us in the so-called spiritual world, it's because there's no room! We're so stuffed up with ideas about what spiritual is (chanting "Om," biking to work, eating raw food) and is not (TV, junk food, plastic bottles), that we haven't left room for it.

The good news is that even if most of us don't consciously leave room for Grace, Grace will find a way. Whether we like it and using whatever tools are necessary. Even if that means shaking our foundations so strongly we lose all sense of control and don't know which way is up. Yep, it sometimes takes nothing less than a life-shattering crisis to break up the soil and let Grace unfurl.

What spirituality does do is help us better navigate our lives so that the cycle of crisis to Grace isn't as bumpy. When we behave in ways that are truly spiritual, there are fewer struggles and there is less suffering. We can ride the waves of crisis with more surrender, and in that way we allow Grace to carry us. Spirituality isn't about being gluten-free, wearing Lululemon, doing vinyasas, chanting mantras,

going to church, tithing, doing self-help seminars, being vegan, being vegetarian, reading self-help books, or any other thing that you do. While all these choices are awesome, in my estimation, they don't equate to being spiritual. You can wear all the right clothes and spend all your days at an ashram and still act like a jerk.

At its essence, spirituality is a measure of how Loving you are, how unconditionally accepting you are toward yourself and others. It is a living practice. You don't need to go to Italy, India or Bali to find your spirituality, although those places may be lovely to visit. It's right here in front of you, right now. It's in every person you meet and every breath you take. It's everywhere you go, though you can't see it. You certainly can't buy it. And you won't find it in a book. None of these "things" matter if you aren't being loved.

The external markers are potential gateways to learning how to Love, but they are not the Loving itself, because Love itself can only be found within you. That's the promise and that's the bitch. You think you need to go to all these exotic places to find it, but it's not out there—it's in here! But "Where in here?," you might wonder. My mind? My heart? My lungs? My feet? My toes? My ankles? My eyebrows? Where is this spirituality thing? WHERE IS THE LOVE INSIDE OF ME?

Here comes one of the most important lessons I have ever learned.

The Love is in the choices we make., and deep within our soul. Period.

Being Love is being a living thing; it's a moment-by-moment practice. If you're anything like me, you'll be refining it and trying to get it right for the rest of your life. And good for you, because people who are trying to be Loving are my kind of people. I'd rather hang out with a Loving member of an opposing political party, or a Loving carnivore atheist than I would a cold-hearted soul no matter how long he or she's been a gluten-free vegan.

I've learned that when we begin to understand what spirituality is—and we begin to shift our lives toward unconditional Love—we start to see ourselves differently. We see that everyone has a gift to give to the world. All of us are both teachers and students. We are givers and receivers. We are unique and to be celebrated. When we go one step deeper, we start to see that we are the Divine's gift to the world. All of us. Including me.

Mastin Kipp is the author of Daily Love: Growing into Grace and The Daily Love blog and website.



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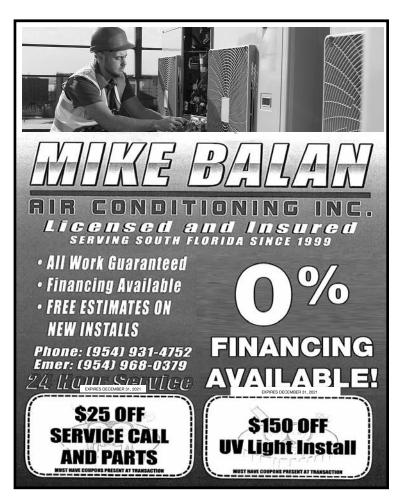
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