

Inside Hillcrest

– Connecting Neighbors to Neighbors –



SEPTEMBER 2022

HOLLYWOOD, FLORIDA

VOLUME 16 • ISSUE 9

SEPTEMBER INSIDE HILLCREST

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OUR NEW DISTRICT 6 COMMISSIONER

Linda Sherwood served us well for many years. She showed up to all of our Hillcrest Leadership Council meetings and was always there for us when we needed her. Now she has to take care of some family issues and will be stepping down in November. Our new Commissioner will be Idelma Quintana, who has no opposition so she is automatically elected. Idelma has served Beam Furr, our Broward County Commissioner as Chief of Staff for the past 8 years. She has a message for our Hillcrest and Parkview communities in this issue in both English and Spanish.

Our own IH reporter, Steve Schneider spoke to several people that have seen Idelma in action in her past endeavors as a community activist for Hollywood and asked them how they would describe Idelma in one sentence. One of her efforts is serving as President of the Johnson Street Business District, a grassroots member-led organization comprised of local business owners, residents and members of local government who advocate for "shop local" to support small businesses.

When Steve called Debbi Torchia, owner of Joan's Florist, and a founding member of the Johnson Street Business District, she said it best: "I am not sure I can just keep it a one-liner when I talk about this amazing woman, who I admire so very much !!!! So, I guess what I would say, Idelma has never encountered an obstacle that she could not overcome, with her usual grace, wisdom, kindness and fortitude. She is truly a FORCE like no other I have ever met. Thanks for giving me the opportunity to say this about her. BUT SHE IS SOOOO MUCH MORE !!"

HILLCREST LEADERSHIP COUNCIL

Because of the pandemic and because Real Estate has been so busy the past couple of years, I haven't organized an in-person meeting in a very long time. I have kept in touch with all the building presidents when someone would call or write needing a vendor or advice and would direct them to whomever had recently dealt with the same issue but we are long overdue to get together.

THURSDAY, OCTOBER 6, at 6PM we are having a **Hillcrest Leadership Council** meeting in the small Clubhouse at 4500 Hillcrest Drive. Idelma Quintana, our new District 6 Hollywood

City Commissioner will be there to listen to our leadership and their concerns going forward. We will also update our Preferred Vendor list which is a compilation of businesses/service providers that have worked in our individual buildings and did a great job. This way our condo associations have a list of vendors that have a history in Hillcrest and can be called upon if we need bids for a job or just need a job done right.

If you are on the board, please select one or two of your board members who deal with the safety, security, financial and maintenance issues to attend this meeting. The new Parkview HOA members will also be invited. I will send out our old **Preferred Vendor list** to every building to use as a guide. Please only include vendors that have a history with your building – we want tried and true – not someone you recently hired for a job and seem to be good at it. We want vendors who have actually completed the job and enough time has gone by that you know it was done right. This isn't about cheap, it is about a fair price for proficiency, efficiency and integrity.

Hopefully, all 24 buildings have boards who understand that although they may do a great job, they can always learn from others who do a great job. Or at the very least, share their knowledge to make our community better as a whole.

EPIC CARE PHARMACY

I always google my medications just to make sure I am taking them correctly and so they are not interacting with anything else I am taking or eating. For example, I always took my Meloxicam (arthritis) first thing in the morning with my coffee. I did know that you are not supposed to lie down for at least 30 minutes after taking it but to my surprise, I also found out, "the tannins present in coffee can bind to these medications and stop the body from absorbing them as effectively. This interaction will only occur if coffee is consumed within 1-2 hours of taking the medication, but still warrants careful monitoring in these patients."

It is amazing to me how much I didn't know about the proper way to take medicine and again, I fault the medical industry which to me, has gone down the tubes since big

companies have been buying out doctor practices, hospitals, pharmacies, medical device companies, etc. They have taken the word "care" out of healthcare and we are all the worse for it. Honestly, it pisses me off what I see going on in doctor offices these days. And don't even get me started on the local Assisted Living Facilities that have been bought out by corporations.

Whew! Now that I got that out... Anyway, I was talking about this with one of my neighbors and he told me about his pharmacy located just up the street on Pembroke Road. It is called **Epic Care Pharmacy**, and it is owned by **Alvaneta Osbourne**. Apparently, not only does Alvaneta pay attention to drug interactions and advise her clients, but she will also take a list of your medications, vitamin, and supplements and let you know which ones interact adversely.

Wow. Of course, I made a beeline for Epic Care and had a nice long talk with Alvaneta. See inside for her contact info and learn about her background and philosophy.

THESE KIDS TODAY...!

I know as parents and grandparents, we often hear from our young ones, "Why do I have to learn that? I can just google it." And I get it. We used to memorize everything from historical dates to times tables. The kids do have a point but sometimes they are wrong and we (or at least I) can't seem to find the right way to answer them. Especially when it comes to studying history. We KNOW it is one of the most important subjects because it puts our world in perspective plus there is that old adage, "Those who do not learn from history are doomed to repeat it." I love reading "Ask Marilyn", a column by Marilyn vos Savant in the Sunday Parade section of the Miami Herald. She answered the question perfectly and I am saving it for my next "visit" (via Duo) with my granddaughter. The question was, "You once wrote about why we should study history. Could you please repeat that answer for my teen sons?" Her answer:

"The chronicle of historical events teaches us – bit by bit by bit- about civilization, human nature, and its consequences. Imagine two men after a centuries-long journey in time: One was asleep all the way; the other was awake. The latter witnessed every triumph and calamity, learned where beauty flowers and where it died, watched the greatest and most inglorious fights of goo against evil. Which would you choose as a leader? As a friend? Which would you rather be the man who saw everything or the man who saw nothing? Your answer shows why you should study history."



MEET ALVANETA OSBOURNE, EPIC CARE PHARMACY

At the age of 17, Alvaneta Osbourne decided she wanted to go into the healthcare profession to help people. She graduated with a Pharmacy degree from Long Island University in New York. She opened Epic Care Pharmacy, where her approach is not only to dispense medicines but to coordinate with you and your healthcare team to ensure your medications are working well for you and to achieve positive health outcomes.

Many times, patients have several doctors with different specializations. For example, a Rheumatologist and a Cardiologist treat very different ailments, and both prescribe medicines. Yes, you should ALWAYS advise any doctor you go to about any and all medications, including over-the-counter meds, as well as vitamins and supplements. But if you don't do that, and you fill your prescriptions at Epic Care, you will have an advocate who will step up and ask the right questions. Your health is on the line and Epic Care takes that very seriously.

If you are on Medicare, Medication Therapy Management is a covered benefit. You will be advised of pertinent side effects and receive an action plan. Our motto is: **"WORKING TOGETHER FOR A HEALTHIER YOU"**




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- Nearly half of U.S. adults aged 65 and older have **prediabetes**, putting them at high risk of type 2 diabetes, heart attack, and stroke.

- Risk factors include being 45 or older, being overweight, having a parent or sibling with type 2 diabetes, and being physically active fewer than 3x/week.

- Take the CDC's prediabetes test at <https://www.cdc.gov/prediabetes/s/takethetest/>

I-Bonds – by John Tust



You probably invested in a certificate of deposit (CDs) because there is no risk of losing money. CDs are insured by the FDIC. But you also know that the returns aren't spectacular. For five-year maturities, CDs can pay up to 3%.

There is an alternative 100% safe bond issued by the US government that currently pays 9.62%. The I-bond was created as a hedge against inflation. It's an exceptional return for people with funds they don't need immediately.

Federal income taxes can be deferred until redemption. However, if a bond is cashed within the first five years after its issue date, interest earned during the three months prior to cashing will be forfeited. Finally, there is a limit, meaning you can buy up to \$15,000 in I bonds per year (\$10,000 electronic and \$5,000 paper). If you are married, each spouse can purchase up to the limit.

How do you get started? Log onto Treasury Direct (<https://www.treasurydirect.gov/>) and create an account. You can enter your bank account information and the funds will be debited. You can choose to invest as little as \$25.

A few final thoughts. I wouldn't purchase CDs until investing up to the limit in I-Bonds. In addition, bonds and CDs should be a part of a balanced portfolio including stock. Questions? Email me at jmtust@gmail.com.

(Ed Note: I asked John how to purchase paper I-bonds and here is what he found out.) This is the ONLY way to purchase the paper bond according to the treasury site:

What do I need to do?

When you file your tax return, include IRS Form 8888. Complete Part 2 to tell the IRS you want to use part (or all) of your refund to purchase paper I bonds. Purchase amounts must be in \$50 multiples and you can choose to have any remaining funds delivered to you either by direct deposit or by check. You do not need to open a TreasuryDirect account; just follow the instructions on the form. Once your tax return has been processed by the IRS, your paper savings bonds will be mailed to you.

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SUPER-SIZED COLA? SOCIAL SECURITY LIKELY TO DELIVER A BIG BENEFIT BOOST IN 2023

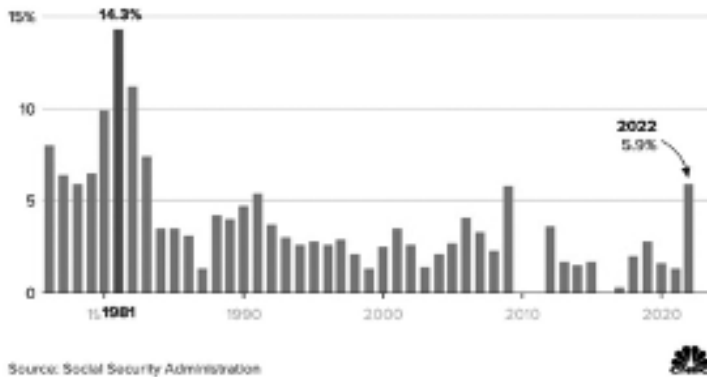


David Treece, MBA, AIF®, CLTC® / September 06, 2022

After a year that has been saturated with worrisome economic news, here is a sign that better days may be ahead for America's retirees. The Senior Citizens League, a nonpartisan older adults group, now estimates Social Security benefits may increase 9.6%, based on recent Consumer Price Index data.

If the estimated increase happens, it will be the largest annual Cost of Living Adjustment (COLA) for Social Security recipients since a 14.3% increase for 1981. That's 42 years!

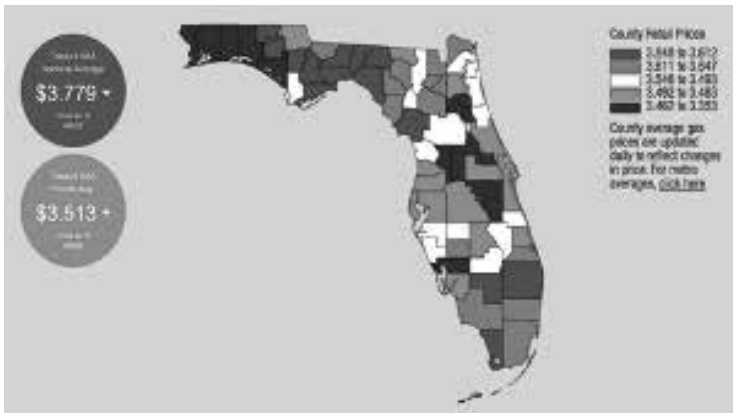
Annual Social Security cost-of-living adjustments



Source: Social Security Administration

In addition to this positive prognosis, more good news is that bread and butter costs that have been burning holes in our pockets are showing signs of getting under control.

For example, gasoline prices have come down substantially and continue to deliver savings. From June 14, there were 70 straight days of falling gas prices. That was the second longest on record back to 2005.



Source: AAA

In combination with falling prices for various key expenses, a larger Social Security check could provide investment opportunities for retirees. Even slightly increasing your savings deposits can pay off in the long run. Here are three investment options that can generate real returns during exceptionally high inflation:

1. Equities

Equities generally offer a reliable shelter from the storm in tough economic times because the stock market's general output exceeds inflation. Areas of resurgence include categories with lots of buzz like hospitality and leisure.

2. Real Estate

The rise in interest rates makes credit more expensive, which makes real estate less expensive, in time. Residential real estate is a haven for lots of inflation savvy investors who will be looking for deals in the next 18 to 24 months. Also look to buy stock in Real Estate Investment Trusts (REITs), public companies that own property or offer credit, as an alternative to buying property.

3. Savings Bonds

Another vehicle to consider as a tool to diversify your portfolio is savings bonds, which don't go down in value. These are reliable, dependable hedges against volatility that will provide peace of mind as the market continues to improve.

These are just a few suggestions. There are many ways to ensure your investment strategies best meet your retirement income needs.

I am here to help. Please reach out to schedule a one-on-one consultation with me to discuss your specific goals and needs.

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An Open Letter to Hollywood District 6 Residents. Una carta abierta a los residentes del Distrito 6 de Hollywood.



Idelma's family - Idelma, mom Ana, husband Robert and son Ian.

Dear Hillcrest & Parkview Residents,

I am humbled at the opportunity afforded me to be an unopposed candidate on November 8, 2022, for the office of Hollywood City Commissioner, representing you and Hollywood's District 6. As your City Commissioner, I will always be attentive to the needs of our district. You can be assured that you will receive my best effort to serve our district and Hollywood as a whole.

I am taking this opportunity to introduce myself to residents I haven't yet met. I was born in the rural mountains of Cuba to a subsistence farming family where the most basic formal education was outside of my parents' reach. I emigrated to the US as a young child to be reunited with my father after several years of family separation. I grew up in Chicago, raised by a single mother with a third-grade education. Every single day, I realize how fortunate I am to live in a democracy where the personal sacrifices of one generation can transform the lives of those that follow. I am committed to creating a world where future generations have that same ability to prosper.

I know the sacrifices made by both of my parents to make it possible for me to earn an advanced college education, graduating from DePaul University Summa Cum Laude and later earning a Master's in Education from Walden University. My passion for a connected community led me to Hollywood, where my husband and I opened a small business and currently serve as Chief of Staff to Broward County Commissioner Beam Furr. It is my belief in the power of human potential that strengthens my commitment to help and uplift people - all people.

I have spent much of my life in service to others. Opportunities to do good have come in many forms including my time as a public-school teacher and administrator as well as a facilitator of diversity programs. In my twenty years as a Hollywood resident, I have worked diligently to make our City a better place to live, learn, work and play. My efforts included founding the Hollywood Gardens West Civic Association, bringing my family business to Hollywood, co-founding the Johnson Street Business District and my current service as Chief of Staff to Broward County Commissioner, Beam Furr.

Through all these experiences there has always been one purpose - to make life better, not just for myself and my family, but for everybody. It is my belief in the power of human potential that strengthens my commitment to help and uplift people - all people. These are the principles that will guide my service as your City Commissioner.

Once I assume the office of District 6 Commissioner, I may be reached at 954-921-3321 or by e-mail at iquintana@hollywoodfl.org

Together we create the Hollywood we want our home to be. I look forward to working with you to make it happen. Together we can do it because -- **Together we are more! Juntos Somos Mas!**

Estimado residente del Hillcrest & Parkview,

Para mí es un gran honor tener la oportunidad de ser la candidata sin oposición el 8 de noviembre del 2022 para el cargo de Comisionada en el Consejo de la Ciudad de Hollywood, representándolo a usted y al Distrito 6 de Hollywood. Como su Comisionada de la Ciudad, siempre estaré atenta a las necesidades de nuestro distrito. Puede estar seguro de que recibirá mi mejor esfuerzo para servir a nuestro distrito y a nuestra Ciudad en general.

Nací en las montañas rurales de Cuba en una familia de agricultores de subsistencia donde la educación formal más básica estaba fuera del alcance de mis padres. Emigré a los EE. UU. cuando era niña para reunirme con mi padre después de varios años de separación familiar. Crecí en Chicago, criada por una madre soltera con educación formal de un tercer grado. Todos los días estoy consciente de lo afortunada que soy de vivir en una democracia donde los sacrificios personales de una generación pueden transformar las vidas de las siguientes. Estoy comprometida a crear un mundo donde las futuras generaciones también tengan la capacidad de prosperar.

Conozco los sacrificios que hicieron mis padres para hacer posible que yo tuviera acceso a una educación universitaria avanzada, graduándome de la Universidad DePaul Summa Cum Laude y luego obteniendo una Maestría en Educación de la Universidad de Walden. Mi pasión por una comunidad conectada me llevó a Hollywood, donde mi esposo y yo abrimos una pequeña empresa y actualmente trabajo como Jefe de Gabinete del Comisionado del Condado de Broward, Beam Furr. Es mi creencia en el poder del potencial humano que fortalece mi compromiso de ayudar y animar a la gente, a toda la gente.

He pasado gran parte de mi vida en servicio al prójimo. Las oportunidades para hacer el bien se han presentado de muchas formas, incluyen mi tiempo como maestra y administradora de las escuelas públicas además de servir como facilitadora de programas de diversidad. En mis veinte años como residente de Hollywood, he trabajado diligentemente para hacer de nuestra Ciudad un mejor lugar para vivir, aprender, trabajar y disfrutar. Mis esfuerzos incluyeron fundar la Asociación Cívica de Hollywood Gardens West, traer mi negocio familiar a Hollywood, cofundar el Distrito Comercial de Johnson Street y mi servicio actual como Jefe de Gabinete del Comisionado del Condado de Broward, Beam Furr.

A través de todas estas experiencias siempre he tenido un propósito: mejorar la vida, no solo para mí y mi familia, sino para todos. Es mi creencia en el poder del potencial humano que fortalece mi compromiso de ayudar y elevar a las personas, a todas las personas. Estos son los principios que guiarán mi servicio como Comisionada Municipal.

Una vez que asuma el cargo de Comisionada del Distrito 6, me pueden contactar al 954-921-3321 o por correo electrónico a iquintana@hollywoodfl.org

Juntos CREAREMOS el Hollywood que aspiramos sea nuestro hogar. Espero trabajar con usted para que nuestras aspiraciones para nuestra ciudad sean una realidad. Juntos podemos hacerlo porque -- ¡**Juntos Somos Más! Together We Are More!**



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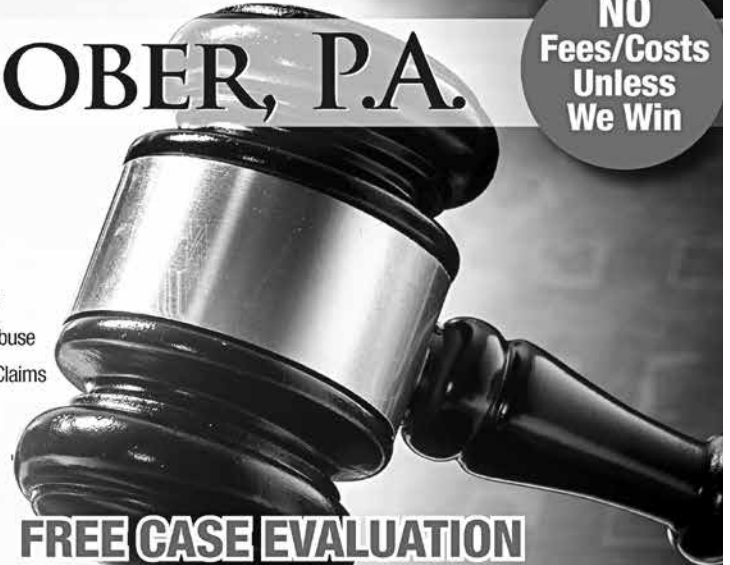
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MEET DR. DANIEL WASSERMAN

- by Steve Schneider

Hillcrest seniors don't have to travel far at all to get treatment for pain, inflammation, and lingering effects from a virus, among other maladies. Some may even choose to walk right next door to Dr. Daniel A. Wasserman's office at 3702 Washington St., at the Broward Spine Institute.

Once inside, Hillcresters can receive acupuncture along with other holistic treatments. Acupuncture treatments involve the painless insertion of fine needles into strategic points on the body, the doctor says. With spa music playing in the background, clients rest on a cushioned bed. The needles remain in the targeted area for about 20 minutes.

After which, Dr. Wasserman removes the needles and performs a form of manual treatment with his hands that relieves inflammation and spasms.

Wasserman, a Doctor of Oriental Medicine for more than 20 years, notes many seniors want alternatives to medicine and surgery these days.

And this is exactly what he offers his clients Monday through Friday, from 9 a.m. to 5 p.m. In addition to acupuncture, clients can get nutritional tests to determine what nutrients they might lack in their body. Guided by the test results, Doctor Wasserman will give clients the supplements they need to make their system stronger.

With costs rising, Doctor Wasserman imparted one last piece of good news. Many Humana Gold Medicare plans provide 25 free visits a year, with no referral needed, no copayments, and no deductibles. This is also true for some other Medicare Advantage plans, and most PPO plans, he said. **To learn about the complete package of holistic, natural treatments, call (954) 272-2225.**

DANIEL WASSERMAN, DOM

Doctor of Oriental Medicine
Acupuncture Physician

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Hi Hillcrest Neighbor! Are you looking for a companion/friend to help you do some of your daily chores, enjoy the things you want to do and have some company doing them? I would love to be the one. My fee is \$15 per hour and I am available 7 days a week.

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A JOURNEY – by Helen Vella Basilone

I was traveling earlier this month on a flight from Fort Lauderdale to Orlando by myself. I love to people watch when I am in crowded places and being on the plane was no exception.

I was sitting behind a young couple who had 2 children probably around 2 and 4 years old. They sat the children together on the opposite side of the aisle to them. The couple were talking, kissing and generally being attentive to each other. The children however were jumping around, not wearing seat belts at takeoff. They were playing with the tray tables up and down and kicking the chairs in front of them luckily the seats in front of the children were empty. The air staff could not see the children were not strapped in because they were small and hidden from view because of the chairs.

On the way back from Orlando there was a young adult seated across the aisle to me at the window seat. There was a lady sitting next to her. This young lady had a movie on her phone she was watching which is nothing unusual except she did not wear headphones or ear buds therefore we could all hear the movie she was watching.

Once we were in the air the lady next to her went and sat in another seat, the people in front of her were wearing ear plugs and the people behind her had their own headsets on. The people who could hear this movie were myself and the lady sitting next to me.

What did I do both times on these flights? "NOTHING" why? I sat there through both flights going over in my mind how to approach these people and politely talk to them but never did.

This brought me to thinking about what our society has come to. Years gone by I would have politely asked the young person to either wear ear buds or turn the volume down, years gone by the young person would have been considerate and not had a loud movie playing for all to hear.

We have become a society of fear, fear to speak to people for fear of repercussions unlike years gone by people do not respect each other anymore and everyone has some sort of agenda and feeling of entitlement.

It has been 2 weeks since my flights and I am still thinking about it and disappointed that the world has come to this.

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



Cindy Abraham



Brian Gaiefsky

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

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

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

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

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



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WHAT'S NEW IN REAL ESTATE?

Why Keller Williams' A Team Florida is the team you want on your side – by Cindy Abraham



THINKING OF SELLING?

We get many calls from potential sellers who want to take advantage of the current market. Please read this carefully so you can understand what you need to know about the selling process. Every market is different so forget anything you think you know about selling a property. This market is unique.

WHEN IS THE BEST TIME TO SELL?

When you are ready to move. Please do not think that you can sell "and find something". It is a seller's market and properties sell quickly. Unless you are planning on renting for a while, staying with family or friends for a few months or moving to an Assisted Living Facility* talk with us first. We have some strategies that can help you come up with a game plan so you don't end up homeless.

*Just a note: many ALFs these days have programs to lend you the money at a very reasonable rate so you can move in and pay them back when your property closes. To take advantage of this, you need to make the arrangements before we list it and they will let you move in once we have your condo/home under contract.

PRICING IS A NO-BRAINER

1. PRICE TOO LOW and there will be a slew of showings and a bidding war normally ensues. Buyers know the values but sometimes psychologically the "if you want it, I want it more" syndrome kicks in. However, the highest offer is not always the best offer. We will explain in detail how to go about navigating a bidding war if we think that may

happen. You do NOT want the deal to fall through at the last minute.

2. PRICE TO MARKET VALUE OR A LITTLE HIGHER and you will sell quickly at or above list price. Again, buyers know value so when they see a property priced within reason, they are instantly interested although they know they will have competition. This is the ideal situation for a seller. You will have a slew of showings the first week and multiple offers. Plus, there are many other facets to a negotiation once a property is under contract – inspection and appraisal issues just being two of them and with us, there will be no surprises.

This can give you the upper hand because the terms of the closing can be negotiated also. We even have strategies so that if you do find a place you want but need the money from your sale in order to buy it, we can make that happen.

3. OVERPRICE and you will still get showings. Mostly your unit will be shown by buyer agents who want to show their clients why the OTHER condo is such a great deal. Of course, because of the low inventory, here are buyers out there who know the market, will tour your unit, and then make a reasonable offer. But real estate is always a beauty contest and a price war so be sure that yours is the only game in town before you try this strategy.

BOTTOM LINE

Hire an agent who knows your market and how to navigate all the strategies needed to get you to the closing table. Go in with your eyes wide open and know how things are probably going to go based on the condition and price of your property. If you are thinking of selling, give us a call. We will tell you what you need to know, not what you want to hear so you can make an intelligent decision about how you want to proceed. And we will get you to the closing table.

AUGUST 2022 STATE OF THE MARKET REPORT

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



Currently we are up to 12 Active listings for Hillcrest condos. 11 went under contract during the month of August and there were 9 closed sales compared to 9 in July. According to the MLS a corner unit in Hillcrest 21 was listed for 330K and sold for 330K in 4 days. Two other same-sized corners sold for 175K and \$149,900 so this just goes to show you the disparity between complete top-of-the line remodels and units that are original or updated. Because of supply/labor issues, buyers with money are willing to pay over market value for the “perfect” place. What is perfect? That is up to the buyer. It is a known fact in real estate that a buyer rarely goes for the property that the realtor thinks is perfect. I had heard that when I first got into the biz and it holds true. Beauty is definitely in the eyes of the beholder.

The problem is when the seller sees their own property through those eyes. We send our sellers the comparables so they can see the actual pictures of what sold to give them an idea of why certain properties get the big bucks but when emotion is involved, that doesn't always work. Buyers know values. The good news is – look at the sales below – especially in August. Some sell at or over list price and some sell under list price but they sell eventually. Only one closed sale listed below had to lower their price. As long as the seller understands that they are overpriced but are willing to accept a reasonable offer, no harm done. That being said, in an ascending market, it is always wise to price over market value. If a seller is willing to wait a few months to sell, their price can catch up to the market. Are we still in an ascending market? Not sure but we are always willing to take a shot.

Closed sales for July and August below: **C** stands for corner unit and **R** is in one of the buildings that allow rentals. If you are thinking about selling, talk to us first. We will always tell you what you need to know, not what you want to hear. **Call me or Brian at 8-HILLCREST or email info@ateamflorida.com.**

HILLCREST CLOSED SALES DURING AUGUST

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
C-21	820	2/2	1284	330,000	330,000	4
C-27	817	2/2	1344	260,000	260,000	6
C-27	1217	2/2	1344	274,900	251,000	28
24	515	2/2	1132	215,000	215,000	11
R-20	401	2/2	1150	210,500	205,000	102
25	306	1/1/1	844	185,000	175,000	49
3	208	1/1/1	690	179,000	154,000	14
C-23	810	2/2	1284	159,000	175,000	36
10	310	1/1/1	744	165,000	155,000	25
C-24	220	2/2	1284	165,000	149,900	17
18	308	1/1/1	775	142,000	142,995	225

PARKVIEW AT HILLCREST AUGUST 2022



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

Inventory is still up in this price point and sales seem to have cooled a bit. We are up to fifteen current listings in the Parkview development right now. The lowest priced 2008 SF townhome is listed at 715K. The two highest single family homes on the market right now are a 2501 SF and 2801 SF 4/2, on the water, listed at 1,395,000.00.

All except one have been on the market from 45 days up to 145 days. One single family home went under contract in August and 3 townhomes closed. I am hoping that when winter hits, our Northern friends will start looking our way again. From where I sit, their summers are as hot if not hotter than ours and our winters are still wonderful!

AUGUST PENDING SALES

ADDRESS	B/B	SF	LIST PRICE / PREV SOLD
S-4398 Ficus	3/2/1	1998	807,000 / 473,555

AUGUST CLOSED SALES

ADDRESS	B/B	SF	LIST PRICE	SOLD PRICE / PREV SOLD
T-4944 Greenway Dr	3/2/1	2165	719,999	735,000/437,000
T-4735 Eucalyptus	3/2/1	1769	699,500	690,000/403,000
T-4012 Long Leaf Ln	3/2/2	1421	529,750	540,000/318,000

PARKVIEW AVAILABLE RENTALS

ADDRESS	B/B	SF	RENT \$	NOTES
T-4810 Eucalyptus Dr	3/2/1	1561	3700	1-car
T-4860 Eucalyptus Dr	3/2/1	1561	3800	1-car
T-1190 Eucalyptus Dr	3/2/1	1421	3600	1-car
T-4920 Eucalyptus Dr	3/2/1	1421	3550	1-car

PARKVIEW RENTED IN JULY

ADDRESS	B/B	SF	RENT \$	DOM / NOTES
S-1487 Pongam Terr	5/3/1	2501	6000	137 / 1-car/Pool
T-4920 Eucalyptus Dr #3	3/2/1	1421	3600	55 / 1-car
T-4920 Eucalyptus Dr #2	3/2/1	1421	3550	34 / 1-car



Questions About Your 2022 Property Assessment or Exemptions?

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

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

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

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

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

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

Value Adjustment Board

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

How is the \$50,000 Homestead Exemption Applied?

The history of Homestead Exemption dates to 1934 when Florida voters approved a \$5,000 exemption to help ease the burden of property taxes. This exemption amount was increased to \$10,000

in the 1960's by the Florida Legislature but was not yet incorporated into the Florida Constitution. A constitutional amendment adopted in 1980 increased the Homestead Exemption amount to \$25,000. In 2008, Florida voters adopted a constitutional amendment increasing the Homestead Exemption amount to \$50,000 based on the property's assessed value.



This amendment increasing the Homestead Exemption to \$50,000 is a bit complicated for a few reasons:

1. The first \$25,000 of the exemption is applied by all taxing authorities to the first \$25,000 of your property's assessed value.
2. The second \$25,000 exemption is NOT applied to the school portion of your tax bill. The school board budget – at roughly 37% of the entire tax bill – makes up the single largest portion of your property tax bill.
3. The second \$25,000 of the exemption is applied to the portion of assessed value between \$50,000 - \$75,000. This means you will not receive the full benefit of the second \$25,000 if your property's assessed value is less than \$75,000. If your property's assessed value is less than \$50,000, you will not receive any additional savings from this second \$25,000 exemption.

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

Take care,

Marty Kiar

September Kitchen Korner - by Cindy Abraham



There was an article in Consumer Reports talking about the top 5 dangerous food practices. One was washing chicken because it contaminates the kitchen sink and everything else that touches it including your hands. I ALWAYS wear gloves (restaurant background) and now that we all have a post-pandemic stash of gloves, that is probably a good idea. And because I always have a spray bottle of alcohol in the kitchen, I spray the sink and everything else after I wash chicken. I just can't get used to NOT washing it but according to numerous experts, not washing it and just cooking it thoroughly is a safer way to do it.

Another warning was about raw meat and raw fish – think sashimi. It stated you should only use it if it is frozen which is fine with me. I buy frozen sushi grade tuna and it is easier to dice that way. So go ahead and make the Tuna Poke Bowl I put in the last issue – it is GREAT! Plus, I guess I am “safe” when it comes to raw meat because my mom often made Kibbe which is a Lebanese dish made with raw lamb and/or beef and I order it at Lebanese restaurants with no problem. I never made it nor have it ever tried to make beef carpaccio at home although it is one of my favorites! Can't beat Brio's for the best carpaccio in town in my opinion.

Speaking of my mom, because I worked at Tony Roma's for 28 years including as the Director of Training, I was well aware of the “temperature danger zone”. Foods need to be chilled below 45 degrees or cooked to 140 degrees or higher according to the manuals. The danger zone was 40-140 degrees and it was drilled into us. So naturally one Thanksgiving when my mom was again thawing the turkey on the counter or better yet, when she moved to Hillcrest, she would thaw it on the balcony, I went into “tsk-tsk” mode and once again chastised her for her poor thawing practices. She looked at me and said, “How old are you?” (I was in my 50's) “Ever had food poisoning?” (No). Mind your business. (Yes, ma'am.)

The other three “do not consume” warnings were: Never drink raw or unpasteurized milk. (Didn't even know it was available.) Do not microwave in plastic containers. (I know that one and it is TRUE!) The plastic leaches into the food and it is estimated that the average American drinks, breathes, and eats 74,000 microplastic particles a year. I don't even like bottled water. It tastes weird especially if it is sitting in the car. And lastly, don't eat raw sprouts. (OK I'm totally ok with that one).

TOMATO, BASIL, AND FETA SALAD

If I already printed this one, that's OK. It is so good either it will remind you to finally try it or remind you to make it again!

- One pint tri-colored grape tomatoes cut in half lengthwise
- ½ cup chopped cucumber or zucchini
- 2 chopped green onions
- ¼ cup fresh basil leaves cut into thin strips
- 3 TBS olive oil
- 2 TBS balsamic glaze
- ¼ cup crumbled feta

Toss everything together in a large bowl. Season with salt & pepper to taste.

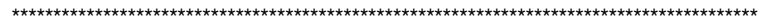
That reminds me – and I will tell you why in



a minute. We are on such a flatbread kick. I found FlatOut Thin Pizza crusts BOGO at Publix. 130 calories total, 1 gram of fat, 25 grams carbs, 5 grams protein and 1 gram fiber. You just place them on a pan in a pre-heated 350 degree oven for 4 minutes; 2 minutes on each side to get them crispy and then “have at it” as they say.

I have used marinara mixed with sundried tomato paste as a base and topped it with thin strips of prosciutto, shredded Italian cheese and oregano. Or just some shredded cheese for a base and topped with chopped grape tomatoes, mozzarella, and Greek olives. We even tried turkey taco meat and taco cheese topping. The possibilities are endless and we are not overdoing the carbs.

If you try it, let me know what you topped them with. I always love to try new things! Tonight, I am topping my flatbread with the above recipe but I will leave out the olive oil, use a light layer of shredded Italian cheese on the bottom, feta on the top and then drizzle the balsamic vinegar over it after I take it out of the oven.



I tend to always make salmon the same way, with the miso glaze and in a pan on the stove top because we really like it. This one is a little different and we like it also. You can also use it with other types of firm fish such as trout or even cod. Whenever I use the green parts of the scallion for a garnish, I cut them at an angle and they are very pretty that way. If you have black sesame seeds, mix them with the white toasted sesame seeds for a nice look.

BROILED FISH WITH HOISIN GLAZE

- 1/3 cup hoisin sauce
- 2 TBS ketchup
- 5 tsp low-sodium soy sauce
- 2 tsp rice vinegar
- 1 ½ tsp toasted sesame oil
- 1 small clove garlic grated
- ½ tsp finely grated fresh ginger
- 2 4-6 oz fish fillets
- Sesame seeds and thinly sliced green onions (scallions) for garnish



Whisk together the hoisin, ketchup, soy sauce, vinegar, sesame oil and garlic in a large bowl (so that you can marinate the fish in it. Add the fish and turn to coat both sides. Cover and refrigerate fish skin-side down for an hour.

Place an oven rack in the middle of the oven and pre-heat the broiler. Remove the fish from the marinade (don't discard marinade). Place the fish on a foil-lined baking pan skin-side down.

Broil the fish for 4 minutes and then rotate pan 180 degrees and continue to broil for another 5 minutes or more depending on the thickness of the fish. As soon as it is charred in spots and flakes easily with a fork it is done.

Heat the leftover marinade and pour it over fish before serving or better yet, pour it over hot whole grain rice and position fish on top. Sprinkle sesame seeds and sliced green onions on top and serve.

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Continued from Pg. 13

Now that we have overdone the healthy part, let's celebrate. For dessert, Lynne Gurst who lives in Hillcrest 27 came up with this decadent dessert. Easy and delicious.

LYNNE'S PEANUT BUTTER PIE

- 2 cups Cool Whip
- 1 cup confectioner's sugar
- ½ cup crunchy peanut butter
- 3 oz. softened cream cheese
- 1 graham cracker crust

Soften cream cheese. Mix cream cheese and peanut butter together. Add sugar and mix well. Fold in cool whip. Pour into graham cracker crust and chill before serving. After the pie has been chilled you may frost the pie with a very creamy chocolate frosting. Chill at least 1 ½ hours.





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PROUD TO REPRESENT:



NEVER TOO OLD TO LEARN by Cindy Abraham



I know I am not the only one who thinks that basic life skills should be taught in schools along with math and science, but then again, maybe that is our job as parents. The only problem is that if we hadn't learned them from our parents or some other mentor along the way, we can't pass them

down. I wish that everything from common courtesy to safe lifting techniques to conflict resolution could somehow be part of a school curriculum and taught by experts (not regular teachers they have enough to do.)

This is from another article in the Sunday Miami Herald Parade magazine by Paula Spencer Scott and wish I had learned these years ago. It was titled "5 Things I Didn't Learn until 50".

1. HOW TO BREATHE - Several times a day, we need to take deep breaths; through the nose and so deep that our bellies rise and fall with them. Scott says, "Belly breathing brings in more oxygen and can lower tension." I do it right after I take any of my meds or vitamins. That way I remember.

2. HOW TO STAND - This will be a tough one for me since I have some kind of spine thing going on. The correct way to stand is to position your feet right below your hips. Most of your weight should be in the heels and the rest in the ball of your toes (60/40). Slightly turn your knees out. This way, according to Scott, "...the rest of my body can naturally and properly stack above, shoulders above

pelvis." She says that it has greatly relieved her back aches when waiting in long lines.

3. HOW TO SIT - Wow – that one is really a game changer. Can you rise from a chair without using your arms? Try it. I had to keep practicing until I could do it and of course, it cannot be a very low chair. First plant your feet, then use you thighs, butt and abdomen, not your arms, to power yourself back up and down. This will not only improve your strength, but also your stability. Whether or not you can do it, just keep practicing. It will make you stronger and if you are able to do it, it will become second nature.

I also tend to hunch over when I sit, especially now when I am in front of the computer typing. I have the time go off every 20 minutes or so (because I should be resting my eyes anyway) to remind myself to sit up straight.

4. HOW TO WALK - I am bad, bad, bad at this. So, I have a lot of work ahead of me. Apparently, the correct way to walk is to keep your shoulders down (when I do this, it even pulls them back). Also, when you walk, step down on your heel then your toes. My guess is that this also stretches the calf muscles and just may reduce leg cramps. And swing your arms. When your left foot is in front, your right arm should be in front and vice versa.

5. HOW TO SMILE - This one is my favorite. And better to do when you are alone unless you are wearing a mask! Don't want people to wonder what you are up to... According to Scott, the act of smiling can lift your spirits momentarily. "...the very act of moving your mouth muscles in an upward curve tricks your brain into 'reading' you as being happy, igniting chemical changes that then make you feel so." So yes, turn that smile upside down!

DETERMINATION - THE WAKE-UP CALL TO WILL POWER

Submitted by Etta Stevens



illustration: Brahma Kumaris



Written by Chirya Risley Brahma Kumaris Peace Village, Haines, New York. *Majority Leader in the USA, Chuck Schumer defied skeptics by pushing through a major legislative priority in a 50-50 Senate, a feat that even left some Republicans giving the Democrats credit. How did Schumer do it? "I just persist. I don't take no for an answer. If there's a dead end, I find another way to go," Schumer told HuffPost's Igor Bobic.*

Determination is a secret and essential ingredient to nurture to make life successful. On my spiritual journey, no matter how much enthusiasm I have or how clear my aim is, without determination, I will give up sooner or later. In times of challenge, take care that determination does not lead to stubbornness. Instead, apply a spiritual solution. Take time to reflect in meditation. Let go of resistance. Do not oppose anyone or anything with my mind. Connect to God's light. Quietly listen for the most compassionate way to deal with the situation and wait for an approach or an answer to present itself.

The quality of our thoughts affects the quality of our relationships, our words, and our actions. The mind has been ruling us long enough! One way to take charge and regain loving rule over the mind is to practice affirmations. Affirmations are promises we make to ourselves that are helpful to strengthen the mind in order to break negative habits or weak thoughts created as a result of conflicts and mistaken attitudes.

Begin experimenting. Here are some examples: *Today I will see the good in others and not think about what is negative or harmful. *I will see others in the way I would like them to see me. *From now on I will not judge others. *I will speak peacefully, slowly, and softly. *I will stay calm and in peace and not react.

Think, or better yet speak the affirmation out loud with feeling, believing in them, and not in a monotonous and impersonal voice. To be effective we must repeat it at least five times a day, so it becomes recorded in our subconscious. When we listen to something repeatedly, we begin to believe in it. Advertising and songwriters use this technique constantly. They create a phrase, or a slogan, and repeat it over and over again in the media until finally, people believe it.

Rest does not come with sleeping; it comes with waking. This is both an insight and an action of enlightenment. When we are enlightened, we realize that real rest is possible only when we become free of illusion and we no longer struggle against life. Illusion is the idea that people should be, and do, what we want them to. The truth is, all is as it should be, despite appearances, or our perceptions of others to the contrary. This means you can be easy on yourself, easy with others, and easy with the world around you. Easiness is a virtue, an attractive one at that. It is much more influential than force. So quit forcing, end the struggling, and...relax.

We enjoy a lot of contentment by thinking in a pure way. Contentment, determination, and peace are our innermost values. Also, LOVE! Make positive affirmations become part of your emotional diet. Be determined to consume emotionally healthy information and be strict about this diet! Remember - "Success is not final, failure is not fatal. It is the courage to continue that counts."-Winston Churchill.

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

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

Our In-Person meditation classes are not currently being held. However, I am conducting a meditation class via Zoom EVERY TUESDAY MORNING AT 10:30 AM EDT. Follow link below:

Join Zoom Meeting - Zoom ID 830 9088 9112
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LET'S GO TO THE NUMBERS

By Eric Glazer, Esq. - Published September 12, 2022



A few weeks ago, on the Condo Craze and HOAs radio show, I was sent a chart by a listener that showed that just under 50% of condominiums were funding a reserve account in full each month. As I was broadcasting this information, I felt that it sounded a little high. It turned out that I was referring to a national chart of condominiums, and not the State of Florida. Florida is apparently much worse and the actual figure is more like 10 percent at most. This is not good.

It's scary that owners did not put away money for roof, pavement, and painting because they thought it cost too much money and starting January 1st, 2025, the budget must include reserves for ten categories after a structural reserve study is done by an architect or engineer. Your Board will no longer be able to do the reserve study either. If you have never been putting money away for reserves by waiving them year after year, your budget and your monthly assessment will be going up. Way up. And I'm sorry to say that you have nobody to blame but yourself.

It always irked me that owners waived reserves because they thought that that might not be living in the condo twenty years from now so why fund the roof, why fund the plumbing and painting? The problem with that argument is that the people who lived in your unit twenty years ago thought the same way and now you got stuck with a BIG BILL because the prior owners didn't put money away for the future. If they put even half of a properly funded reserve budget away each month, none of you who live in a 3 story or higher condo would be facing the huge financial issues that are heading your way.

Just to remind everyone who lives in a 3 story or higher condominium:

1. If your building is 75 feet or higher, you have to have either fire sprinklers or an engineered life safety system by January 1st, 2024. THAT CAN COST 7 FIGURES.
2. If your building is 3 stories or higher, you have to have the building undergo a PHASE ONE INSPECTION by an architect or engineer by December 31st, 2024.
3. If the Phase One inspector finds signs of possible structural deterioration, you have to have the building undergo a PHASE TWO INSPECTION by an architect or engineer. Just the costs of the two inspections will be six figures.
4. If the Phase Two inspector finds that necessary structural repairs need to be made, you will be forced to make them timely. Again, a likely seven figure cost.
5. You have to have a structural integrity reserve study done by a Florida architect or engineer by December 31st, 2024.
6. You have to fully fund your structural integrity reserve account starting January 1st, 2025, and cannot waive this requirement.
7. Ladies and gentlemen, your bill is due if you kicked the can down the road and avoided necessary assessment, the funding of a reserve account and necessary repairs. Under Florida law and as a tribute to the 98 victims at Champlain Towers in Surfside, these laws do all they can to ensure another tragedy does not happen again.

But I ask you.....what is your plan now that you know these massive costs are coming? If you don't think you will be able to afford it, now is the time to try and sell and either move to an HOA, or a condo that is less than 3 stories, something like a townhouse.

I truly think sharing your plan on-line will help promote others to think now about what they need to do. Waiting for the last minute, when special assessments are already passed and massive construction is necessary along with a fully funded reserve account may make it impossible to sell your unit. **PLEASE DON'T WAIT UNTIL 2025 TO DEAL WITH THE STICKER SHOCK THAT IS COMING.** If you cannot afford it, no doubt you will be foreclosed on and may wind up losing your condominium.

Everyone.....please share your plan and help motivate others to ACT NOW.

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