

Inside Hillcrest

– Connecting Neighbors to Neighbors –



DECEMBER 2023

HOLLYWOOD, FLORIDA

VOLUME 17 • ISSUE 12

DECEMBER INSIDE HILLCREST

Consulte la página 10 para ver un mensaje para nuestros vecinos que hablan español.

Sil vous plait aller a la page dix (10) pour un message a nos voisins Francais.

I have received five phone calls from people claiming to represent Police Officers in the past month. Please do not fall for any solicitations over the phone. The police do not hire people to solicit on their behalf. I have gotten calls from “Rob Benton” of the National Police News” 202-953-3332 as well as calls from 239-423-3764 and 239-423-8202 and even a local number 954-210-8249. The minute they identify themselves as representing the Police, HANG UP. I spoke with Officer Maldonado, our Hillcrest liaison from the HPD and she asked me to pass this along, “There is also a similar scam which states the person has a warrant out for their arrest and suggests they can clear it by paying a fine.”

Bottom line, NEVER pay fees, fines or give donations over the phone. Hang up. Want to be a good neighbor? Read the Fraud Alert article inside and offer to help your neighbors who are not computer savvy to put their phone numbers on the No Call List. Our seniors are especially vulnerable.

NEED A HANDYMAN?

How often have you wished that there was someone handy with a hammer, a screwdriver, or talented enough to start and finish all the projects you would like to get done? May I introduce to you Brian Zuniga. He has been working in Hillcrest for several years, especially in Building 26. He is the son of one of the Hillcrest owners. Yes, his mother endorses him but there are also several Hillcrest residents that will attest to his skills.

He is a handyman of the highest degree, and his fees are reasonable. He has years of experience but is not licensed for major projects that require permits. However, he is your best bet when it comes to everyday handyman services that we all need. He is an exceptional painter and repairman. Basically, anything a husband could do but without having to nag him. He can pick up the materials for you or go shopping with you to help you determine what's best for your needs. He's friendly. He is bilingual English/ Spanish, and he is a delight to work with. So, make your list and give him a call for your free estimate. See Pg. 8.

THE ONLY PEOPLE WHO CAN'T LEARN ANYTHING ARE THOSE WHO ALREADY KNOW EVERYTHING

For the first time in years, Hillcrest has more first-time board officers/members. Most are smart enough to ask for help. They try to connect with the more experienced presidents at the Hillcrest Leadership Council meetings, or they email me

for the contact info of a building who recently completed a project that their building is working on. Most are smart enough to consult the Condo Preferred Vendor list. At the **January 4, 2024**, HLC meeting, we will review and amend the list. This list is comprised of tried-and-true businesses that have served the Hillcrest community. It is invaluable for getting bids for large projects or just finding an honest business. I am always surprised when a building president refuses to use the list. Then I remember that one of the qualifications is that the vendor cannot offer kickbacks.

This is the time of year when Hillcrest buildings are preparing for their Annual Meeting, and elections are coming up. This is no time for a popularity contest. Unit owners, if you are unhappy with your board, it is YOUR fault! If you want to vote for people who are members of your preferred nationality, sex, or religion, you deserve the government you get. Think about SKILLS needed on your board and who has them. In short, your president needs to be a strong leader who can bring people together and hold people accountable, your VP needs to have great people skills so he/she can take the lead in communicating with unit owners. Secretary is the second most critical position on the Board. Taking and transcribing meeting minutes in a professional manner and preparing the paperwork to go out in a timely manner for the Annual Meeting is no small task. Treasurer? Well...what do you think? Not only someone experienced in running a business but someone with integrity. If you do not have TWO board officers examining every expense and endorsing checks, you are asking for trouble. Every invoice should be coded to the proper category and every check signed by two authorized signatories.

THE ONLY PEOPLE WHO CAN'T LEARN ANYTHING ARE THOSE WHO ALREADY KNOW EVERYTHING

Yes, I deliberately repeated that line. There are no notes of the last HLC meeting because at the November meeting, we broke up into 2 groups, high-rise group led by Steve Hurtig, President of Hillcrest 25 and the low/mid rises met on the other side of the room. I do not know who led that group. The topics were the important

budget items coming up and my thought was to make sure that the building leaders knew where to go for help if this was their first time dealing with their building budgets. The acoustics were terrible, so the high-rise presidents agreed to meet the following week, November 16, at 3PM. Steve made up a great agenda and sent it out to all the high-rise Presidents:

The items to be discussed are the following:

1. Commencement and Completion of State mandated projects.
 - A. Engineering and Structural Inspections.
 - B. Engineering and Fire Safety Inspections.
 - C. Project Completion Dates.
 - D. Engineering and Contractor information and recommendations.
 - E. Projected Pricing.
 - F. Possible hiring on a group basis.
2. Budget Implications for 2024.
 - A. Percentages of increases
 - B. Cost of Insurance.
 - C. Special Assessments through bank funding or direct unit owner funding.
3. Financial implications from significantly higher costs to the Associations and upon unit owners.

All but one high rise building president RSVP'd in the affirmative. But ALL BUT ONE NO-SHOWED WITH NO NOTICE. As I said, in my twenty-five years in Hillcrest, this is the weakest group of leaders I have ever seen. Now I know why.

And whose fault is that? Partly mine. I got too used to experienced leaders attending the monthly HLC meetings and got away from educational meetings. Next year, the focus will be on educating board members who have little or no previous experience of running a building or having to delegate and manage others.

We will concentrate on seasoned presidents conducting meetings like the one Steve Hurtig offered to do. We have been pretty good at bringing in local leaders like Commissioner Quintana and Representative Woodson as well as local city officials to address issues that affect Hillcrest. But in 2024 we will concentrate on leadership training as well as inviting professionals for the areas that are the most troublesome, like condo laws and finances. Of course, your building president will need to show up. In fact, the VP, Secretary and Treasurer should attend also.

For 2024 we also need to work closer with the Parkview HOA and create a cooperative spirit rather than an adversarial relationship. Between now and 2024, let's all spend time with family and friends that we love. So that we can practice treating each other that way. And in the spirit of political correctness, I would like to wish everyone a HAPPY NON-DENOMINATION WINTER SOLSTICE PERIOD.



Year-End Charitable Giving: Do Your Due Diligence – David Treece



If you're like most Americans, you make the majority of your donations to charitable organizations near the end of the calendar year. As a matter of fact, 30% of annual giving occurs in December.

As you get into the holiday spirit of year-end charitable giving, be sure to first perform some due diligence—especially if you're giving to an organization for the first time. What should you know about the organization you are interested in giving to? Here are a few things to look for:

- **501(c)(3) status.** If the organization you are interested in giving to currently has or has applied for this designation, you are eligible to take a deduction for that contribution. There are other types of organizations that accept contributions and allow you to take a deduction, but they vary, and sometimes the deduction allowed is as a business deduction, not a charitable contribution. The bottom line is if the organization you're giving to does not have 501(c)(3) status, you may want to research the organization further. In any case, you should check with the IRS prior to taking any tax deduction.

- **Always get a receipt;** particularly if your donation is more than \$250, as that is the IRS cutoff for providing proof of a donation. While you can provide a canceled check as proof, it may be more difficult to provide that proof when giving online. The organization should always provide a receipt for any donation \$250 or above.

- **Make sure they are a legitimate organization.** This is particularly important when giving to an organization for the first time. Quite frankly, there are a ton of organizations out there, all trying to obtain your hard-earned dollars. Take a few moments to be sure that the ones you give to are actually providing the work or services they claim prior to gifting them with a donation.

- **Is the organization transparent?** Do you know how they use the donations that they receive? Is there an adequate amount of money going directly towards programs? However, on the flip side, remember that many organizations wouldn't exist without staff members providing

their expertise, running their programs, and maintaining their finances. Overhead is a necessary requirement for any organization. Just make sure that that's not the only thing the money is being used for. For more detailed information on any nonprofit that you're currently supporting or considering supporting, visit GuideStar.org or Give.org which provide financial details on charitable organizations including 990s.

- **Be sure that your donation is in the hands of the organization by December 31st** if you plan on taking a tax deduction for your gift or you'll have to wait until next year to take that deduction.

- **You have options to give in other ways,** such as stocks and bonds, or even a charitable bequest to the organization. Be sure to check with the organization in question prior to make sure that they are equipped to handle your donation properly. By spending a little bit of time doing some research, you can help to ensure that your donation is used in the spirit in which its given.

Need guidance on how to maximize your year-end giving? Team Treece is here to help! **Contact us at 305-751-8855 or email info@davidtreece.com.**



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Hello Hillcrest neighbors,

My name is Daniela Solivan. I have been a Hillcrest resident for the past 17 years and I am also a small local business owner. I am originally from Germany and have lived in Tunisia and Greece before making Florida my home.

I have always been crafty, hence my apprenticeship as a painter and carpenter, but chose tourism/hospitality as line of work until Covid hit and I sadly lost my job.

That was the turning point and I started this little endeavor called **SOFLOCRAFTS** in June 2020. It started out with the making and donation of little keychains to support a few local animal rescue groups in their fundraising efforts.

It grew from there; adding new creations, sourcing good materials, learning ways to improve my craft, attending local "pop up" markets, to now having a weekend spot at the local "**Yellow Green Farmers Market**" (3080 Sheridan Street, Hollywood, FL 33021) to showcase and sell my creations.

All my handmade creations (i.e. keychains, ceiling fan pulls, tea infuser bling, car diffusers, plant stakes, bracelets, anklets, dainty necklaces, gemstone necklaces, earrings, pearl jewelry, sun catchers, dog fashion



collars and seasonal items like various Christmas ornaments) are made with genuine gemstones, crystals, freshwater pearls and other various quality materials.

Ask me about: repairs & restrings (gemstone bracelets/ necklaces); custom creations; wire wrapping; favors for birthdays, weddings etc. and private jewelry making classes.

SOFLOCRAFTS

Yellow Green Farmers Market

Saturday and Sunday; **Booth 609 - south end / 10 am to 5 pm**

On August 2023, I had the opportunity to obtain my booth neighbors business, which is all about **SENSORY** (touch, movement, smell, taste, vision, and hearing). We carry unique sensory toys & gadgets for ALL AGES! Currently 100+ items that might be helping to cope with symptoms of anxiety & stress, ADHD, ADD and OCD.

SENSORY STOP

Yellow Green Farmers Market

Saturday and Sunday;

Booth 610 - south end / 10 am to 5 pm

I can't wait to meet you all. Happy New Year!, Best regards,

Daniela Solivan: Cel.: 305-798-3401
danielasolivan.mia@gmail.com
www.linkedin.com/in/daniela-solivan

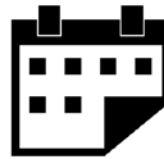


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MINDSET IS THE KEY TO TRANSFORMATION - BY HELEN VELLA

The Burden of Guilt: Understanding and Overcoming Our Inner Struggles

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Guilt, a complex and often overwhelming emotion, has the power to eat away at our happiness and peace of mind. Feeling guilty seems to be what we do arising from our sense of morality and our perception of having done something wrong. Whether it stems from a specific action or even an imagined transgression, guilt can be a heavy burden to carry.

Guilt is a natural emotion that arises from a conflict between our actions and our values, creating a sense of remorse and self-blame. While guilt can be a healthy indicator of our conscience, it can also become overwhelming and detrimental if left unchecked. What I find with my client's guilt is often unchecked, it seems to be something they must live with.

There are different types of guilt that individuals may experience. One common type is "survivor's guilt," which occurs when someone feels guilty for surviving a traumatic event while others did not. "Parental guilt" is often experienced by caregivers who feel inadequate or as though they have failed their children. Adult children often feel guilt when making hard decisions about an ailing parent.



Understanding the specific type of guilt, we are experiencing can help us address it more effectively.

Guilt can have a profound impact on our mental and emotional well-being. It can lead to increased stress, anxiety, and even depression. Persistent guilt can erode our self-esteem and hinder our ability to move forward. It may strain relationships, causing distance and disconnection from loved ones.

Moreover, guilt can prevent us from fully enjoying life and hinder personal growth. Recognizing the negative consequences of guilt is crucial in finding ways to overcome it.

1. Acceptance and Forgiveness: Acknowledge your mistakes or shortcomings, accept them, and strive to learn from them. Practice self-compassion and forgive yourself for past actions.

2. Make Amends: If possible, take constructive steps to make amends for any harm caused. This may involve apologizing, making restitution, or changing your behavior.

3. Learn and Grow: Use guilt as an opportunity for personal growth. Reflect on your actions and identify ways to improve yourself. Use the lessons learned to make better choices in the future.

4. Seek Support: Share your feelings with a trusted friend, family member, or therapist. Talking about your guilt can help provide perspective and support.

5. Practice Self-Care: Engage in activities that bring you joy and promote self-care. Some ideas to nurture your well-being can be through exercise, meditation, hobbies, or spending time in nature. Guilt can be a heavy burden, however by understanding its nature and impact on our well-being and state of mind, we can take steps toward freeing ourselves from its grip. By practicing self-compassion, making amends, learning from our mistakes, seeking support, and prioritizing self-care, we can begin to release ourselves from the weight of guilt and embrace a more fulfilling and balanced life.

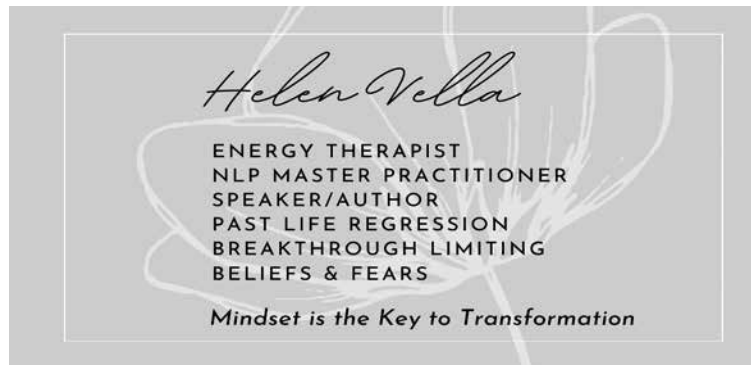
Make a list of the things you feel guilty about and then realize

there is nothing you can do about the past and practice one of the techniques suggested above.

Trauma guilt need professional help so please feel free to contact me!

Helen Vella

'Achieving Clarity to Overcome Obstacles' Vella Coaching,
Vella Strategies - <https://www.mindset-strategies.com/>



FRAUD ALERT!

If you or your neighbors are getting scam calls, here is the number to call to get on the No Call List. Violators can be fined if you report them. Go to: <https://www.donotcall.gov/> to register your phone number. If you are not comfortable with a computer, have a friend or neighbor do it for you. True scammers do not honor the list, so it is important to REPORT anyone who calls you to solicit anything.

Go to: <https://reportfraud.ftc.gov>

A common scam involves the Police Department or the Police News. The police do not hire anyone to market anything for them over the phone ever. The voice is always very nice and friendly – HANG UP!

If your phone rings and you do not recognize the number on the caller ID, do NOT SAY ANYTHING for 3 seconds and hang up. It is probably a robocall. A normal person would say "hello" if they know you picked up and didn't hear you say it first. Do NOT press any numbers if instructed to do:

If you want to stop getting so many unwanted calls:

- **Hang up on robocalls.** If you press any numbers, you might get even more calls.
- **Learn more at ftc.gov/calls.**

General Advice:

- **You can find tips and learn more about bad business practices and scams at consumer.ftc.gov.**
- **If you're concerned that someone might misuse your information, like your Social Security, credit card, or bank account number, go to identitytheft.gov for specific steps you can take.**

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



Greetings Hillcrest Residents,

It's always the most wonderful time of the year when we are here in Broward County! The holiday season is here, and with the joy of the season also comes feelings of renewal and community as we approach a new year the only way we know how – together. As we celebrate with our families and friends, I hope we remember the holiday season can be hard for many of our neighbors. Loss and grief are felt by so many this time of year – even those who put on a happy face. With that in mind, I know that our wonderful Hillcrest residents will show the kind of love and uplifting support that defines our home. Hillcrest has always been an area that exemplifies the best of Broward County. The holiday season is a great time to remember just how special the community we have built is. Happy Holidays – and don't drink too much eggnog!

Each year, the Broward County Board of County Commissioners elects a new Mayor and Vice Mayor. I am honored to have been elected to serve as your Vice Mayor for the next year! The Vice Mayor position is an opportunity to advance crucial priorities for Broward County and meet residents from all over our region. I will serve alongside Mayor Nan Rich. Mayor Rich is a longtime colleague and will be a fantastic advocate for Broward County. I look forward to working together with all of you to serve in this role and help to make our home the best place to live, work, and play. Even as Vice Mayor, I remain your regular District Six commissioner, and will always be here to help with any of your needs!

COP28

I was proud to represent Broward County at the United Nations Annual Climate Change Conference, COP28, in Dubai. This is the largest and most important climate change gathering in the world,

and featured the leaders from virtually every nation on Earth as well as the world's foremost scientific experts and climate advocates. For the first time, this event featured the Local Climate Action Summit – an unprecedented effort to involve local governments in the global effort to combat this generational challenge. This event also featured Broward County formally joining the Resilient Cities Network as one of 101 cities leading the charge on urban resilience. Broward County is on the frontlines of climate change, facing rising sea levels, extreme weather, and public health risks. That is why it was so important for Broward County to share our experiences and learn from others who are taking bold and innovative actions. This event brought 70,000 participants from 198 countries. I am so glad Broward County was able to take a leadership role and represent on a global stage. Thank you to our Chief Resilience Officer, Dr. Jennifer Jurado, for joining me at COP28 and showing that Broward County has the expertise and leadership needed to be a model for other local governments across the world.

Contact Us

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

MARTY KIAR - BROWARD COUNTY PROPERTY APPRAISER



DOES MY HOMESTEAD EXEMPTION AUTOMATICALLY RENEW?

After your initial application for Homestead Exemption has been approved, it automatically renews each year unless there is a change of ownership or eligible use of your homesteaded property. Each January, our office mails a Homestead Renewal Notice and "Change Card" to all Homesteaded properties. Florida law requires the property owner to notify the Property Appraiser of any change which may affect homestead eligibility. This Change Order Card provides an efficient way to communicate these important changes to our office.

If there are NO changes to the use and/or ownership of your property, simply keep the card as your receipt verifying that your Homestead Exemption has automatically renewed for another year. However, if there are changes, please mark the Change Card accordingly and return it to our office.

If your name is not printed above the mailing address section on this card, it means you are not protected by Homestead Exemption at this property. You may be on title to the property, but you are not receiving Homestead Exemption. If you are eligible for Homestead Exemption on this property, you must complete your own Homestead Exemption application. You can apply online at <https://web.bcpa.net/bcpaclient/#/HomesteadExemption>

If you are a co-owner, surviving spouse, trust beneficiary or otherwise believe you are eligible for this exemption, you must file your own Homestead Exemption application to receive the benefit. If you have any questions relating to the death of the owner, the Change Card or need assistance in filing for Homestead or other tax-saving exemptions, please visit our website at web.bcpa.net or contact our Customer Service Department at 954-357-6830.

WHERE DID MY PORTABILITY SAVINGS GO?

A portability deduction is only posted to your property record page in the first year you receive your new Homestead Exemption. The portability savings from the first year form the basis of your new Save Our Homes value on a going forward basis and -- in subsequent years -- will rise or fall based upon market just value changes and the 3% cap, as your new Save Our Homes value has incorporated your portability savings. When our website is updated to display subsequent year property values, your portability deduction is no longer shown independently because it is already factored into your new Assessed/Save Our Homes value.

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

Take care,

Marty Kiar, CFA
Broward County Property Appraiser

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HOW THE TAX BRACKETS WORK

In the U.S. tax system, income tax rates are graduated, so you pay different rates on different amounts of taxable income. There are seven federal income tax rates in all: 10 percent, 12 percent, 22 percent, 24 percent, 32 percent, 35 percent and 37 percent. The more you make, the more you pay.

A tax bracket is a range of income that's taxed at a specified rate. Importantly, your highest tax bracket doesn't reflect how much you pay on all of your income. If you're a single filer in the 22 percent tax bracket for 2024, you won't pay 22 percent on all your taxable income. You will pay 10 percent on taxable income up to \$11,600, 12 percent on the amount over \$11,600 to \$47,150, and 22 percent above that (up to \$100,525).

Tax brackets for income ranges earned in 2024

TAX RATE	SINGLE FILERS	MARRIED FILING JOINTLY
37%	\$609,350 or more	\$731,200 or more
35%	\$243,725 - \$609,349.99	\$487,450 - \$731,199.99
32%	\$191,950 - \$243,724.99	\$383,900 - \$487,449.99
24%	\$100,525 - \$191,949.99	\$201,050 - \$383,899.99
22%	\$47,150 - \$100,524.99	\$94,300 - \$201,049.99
12%	\$11,600 - \$47,149.99	\$23,200 - \$94,299.99
10%	\$11,599.99 or less	\$23,199.99 or less

Tax brackets for income ranges earned in 2024

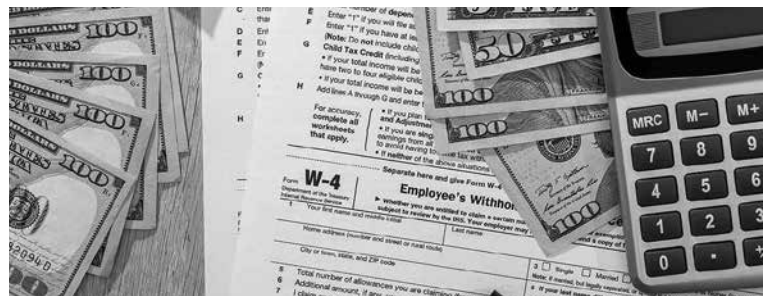
TAX RATE	SINGLE FILERS	MARRIED FILING JOINTLY
37%	\$578,125 or more	\$693,750 or more
35%	\$231,250 - \$578,124.99	\$462,500 - \$693,749.99
32%	\$182,100 - \$231,249.99	\$364,200 - \$462,499.99
24%	\$95,375 - \$182,099.99	\$190,750 - \$364,199.99
22%	\$44,725 - \$95,374.99	\$89,450 - \$190,749.99
12%	\$11,000 - \$44,724.99	\$22,000 - \$89,449.99
10%	\$10,999.99 or less	\$21,999.99 or less

Source: IRS

In addition, the standard deduction is \$14,600 for single filers for the 2024 tax year, up from \$13,850 for 2023. The standard deduction for couples filing jointly is \$29,200 in 2024, up from \$27,700 in the 2023 tax year. The standard deduction is the fixed amount the IRS allows you to deduct from your annual income even if you don't itemize your tax return. The lower your taxable income is, the lower your tax bill.

There's better news for older taxpayers. Each joint filer 65 and over can increase the standard deduction by \$1,550 apiece, for a total of \$3,100 if both joint filers are 65-plus. In total, a married couple 65 or older would have a standard deduction of \$32,300. You can also itemize individual tax deductions, for things like charitable donations, but they need to add up to more than the standard deduction to make itemizing worthwhile.

Your taxes for 2023 are due April 15, 2024; your taxes for the 2024 tax year are due April 15, 2025. If you have been hit with a big tax bill in the past, you should talk with a tax adviser about how to reduce your next tax bill. It's probably easier to have a little more money withheld from each paycheck than to face a big tax bill on April 15. A good first step is to look at how much tax is being withheld from your paycheck. The IRS has a free withholding estimator that can tell you how much you should have taken out. **Go to: www.irs.gov and you can also try AARP's tax calculator for free. Go to: https://www.aarp.org/money/taxes/1040_tax_calculator/.**



TIMELY ADVICE FROM NOTED CONDO ATTORNEY ERIC GLAZER, ESQ.

{Ed Note: Eric Glazer has a weekly radio show on Sunday mornings where you can call in with your questions about condo law. Tune in to WFTL AM from 11AM to 12 Noon. Or go to <https://condocrazeandhoas.com/blogs/> and type in a key word to find blogs on any subject relating to condominiums or HOAs. That's where I go when I have a question. The following are excerpts from Eric's blogs.}

"Florida law is clear. Directors serve without compensation unless authorized in the governing documents. HOA law would also allow payments to an officer or director if voted on in advance by a majority of owners at a properly called meeting where a quorum is present. The bottom line is that compensation is prohibited unless expressly authorized. It's far easier for a Board member to get away with wrongdoing if there is no management company and no interest by anyone else on the Board or in the community in checking up on the Board member in control of the check book. In one of the cases mentioned above, it was my client, a unit owner who was not even on the Board, who uncovered the theft. The other Board members never caught it.

When there's access to a large amount of money, and little risk of getting caught, because nobody cares about checking the numbers, perhaps the temptation to dip into the till runs high. There's older examples of Board members who were described as "devoted" and "kind" and "sweet" stealing association funds and losing them in slot machines at the casino. Everyone let their guard down, turned their back and had too much trust in one person. It's all about having proper checks and balances."

And this: "Forgery of a ballot envelope or voting certificate used in a condominium association election is a felony, the theft or embezzlement of funds of a condominium association is punishable as provided in s. 812.014, and the destruction of or the refusal to allow inspection or copying of an official record of a condominium association that is accessible to unit owners within the time periods required by general law in furtherance of any crime is punishable as tampering with physical evidence as provided in s. 918.13 or as obstruction of justice as provided in chapter 843.

An officer or director charged by information or indictment with a crime referenced in this paragraph must be removed from office, and the vacancy shall be filled as provided in s. 718.112(2)(d)2. until the end of the officer's or director's period of suspension or the end of his or her term of office, whichever occurs first. If a criminal charge is pending against the officer or director, he or she may not be appointed or elected to a position as an officer or a director of any association and may not have access to the official records of any association, except pursuant to a court order. However, if the charges are resolved without a finding of guilt, the officer or director must be reinstated for the remainder of his or her term of office, if any."

APATHY CAN BE MORE DANGEROUS TO A COMMUNITY THAN YOU THINK

"We always talk about apathy in community associations. Nobody wants to run for the Board. Nobody wants to serve on a committee. Nobody wants to even vote in the annual election. Usually, apathy is more prevalent in communities where the populace believes all is OK. If the place generally looks good, the assessments are stable and the cable never goes out, owners believe there is simply no need to get involved with the headache of running the community by serving on the board. In fact, they are happy that there are others who are willing to step up and take the responsibility.

Here's the problem with that way of thinking. Most community associations who have been stolen from were thought by their owners to be operating smoothly and efficiently for years on end. Then, suddenly, massive theft is uncovered by someone, and it happened because of apathy. It happened because nobody was watching. Nobody cared to look at a bank statement. Nobody bothered to ask to see a copy of the audit. Nobody bothered to ask how the assessments are being spent. I recently became involved in a high-profile case here in South Florida. The bottom line is that decisions of a prior board put the community in harm's way. As a result, the entire community was slapped with a massive special assessment to pay a legal settlement. The new Board allowed every attendee to speak at the special assessment meeting. Many owners

were rightfully upset that they had to now pay for the wrongful actions of a few prior Board members. More than one swore never to pay the assessment. The interesting part of the meeting came when one of the owners stood up and said that it was too easy to blame the prior Board for the financial mess everyone is now in. Instead, she thought the blame lied elsewhere. She thought the blame lied with all the people in the room who were now at a board meeting for the first time in years. She looked everyone in the face and said that if everyone routinely showed up to meetings like they did that night, the prior Board would never have been able to take the actions they did. A part of me believes she is right. Apathy can be very costly, even when it appears all is well.

YOU GOT ELECTED/APPOINTED TO THE BOARD. NOW WHAT?

Florida Statute 718.112(2)(d)4b states: Within 90 days after being elected or appointed to the board, **each newly elected or appointed director shall certify in writing to the secretary of the association that he or she has read the association's declaration of condominium, articles of incorporation, bylaws, and current written policies;** that he or she will work to uphold such documents and policies to the best of his or her ability; and that he or she will faithfully discharge his or her fiduciary responsibility to the association's members. In lieu of this written certification, within 90 days after being elected or appointed to the board, the newly elected or appointed director may submit a certificate of having satisfactorily completed the educational curriculum administered by a division-approved condominium education provider within 1 year before or 90 days after the date of election or appointment. The written certification or educational certificate is valid and does not have to be resubmitted as long as the director serves on the board without interruption. **A director who fails to timely file the written certification or educational certificate is suspended from service on the board until he or she complies with this sub-subparagraph.** The board may temporarily fill the vacancy during the period of suspension. The secretary shall cause the association to retain a director's written certification or educational certificate for inspection by the members for 5 years after a director's election. Failure to have such written certification or educational certificate on file does not affect the validity of any board action.

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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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NOVEMBER REAL ESTATE

QUE SE PASSE-T-IL SUR LE MARCHÉ IMMOBILIER À HILLCREST ET À HOLLYWOOD?

La scène immobilière de Hillcrest et d'Hollywood regorge d'activité ! Les maisons unifamiliales se vendent au-dessus des prix du catalogue avec des acheteurs couvrant la différence avec un montant comptant, créant une tendance à des guerres de prix.

Qu'est ce que cela veut dire pour nous?

Si les maisons unifamiliales sont trop dispendieuses, n'ayez crainte ! Découvrez le charme des maisons de ville ou des condos spacieux à Hillcrest, un joyau urbain à Hollywood, Floride.

Pourquoi Hillcrest ?

Réputés pour leur superficie et leur point de vue, les condos Hillcrest offrent une alternative parfaite. Idéalement situé entre Miami et Fort Lauderdale, Hillcrest offre un accès facile aux aéroports, aux plages ainsi qu'aux boutiques et restaurants de haute gamme.

Pour tout ce qui concerne la vente immobilière de Hillcrest, tournez-vous vers Keller Williams A-Team Florida. Nous sommes les agents experts pour tous les immeubles dans Hillcrest, notre expertise fait de nous le choix des agents pour Hillcrest, garantissant ainsi que nos annonces se démarquent.

Êtes-vous intéressés d'acheter de l'immobilier à Hillcrest et à Hollywood?

Que ce soit pour acheter ou vendre, communiquer avec nous ! Communiquer avec Gerry Contrino de Keller Williams A-Team Florida :

Appelez Gerry Contrino, Real Estate Wealth Creator
Portable : 954-612-5503
Global@GerryContrino.com

Des opportunités passionnantes vous attendent dans le monde dynamique de l'immobilier Hillcrest et Hollywood !

QUÉ ESTÁ PASANDO EN EL MERCADO INMOBILIARIO EN HILLCREST Y HOLLYWOOD?

La escena inmobiliaria de Hillcrest y Hollywood está llena de actividad! Las casas unifamiliares se están vendiendo por encima de los precios de lista en acuerdo, totalmente en efectivo o con compradores que cubren la diferencia, creando una tendencia de guerras de ofertas.

Qué significa esto para nosotros?

Si las viviendas unifamiliares son difíciles de conseguir, no temas! Descubra el encanto de las espaciosas casas adosadas o condominios en Hillcrest, una joya urbana en Hollywood, Florida.

Por qué Hillcrest?

Conocido por su tamaño y vistas, los condominios de Hillcrest ofrecen una alternativa perfecta. Convenientemente ubicado entre Miami y Fort Lauderdale, Hillcrest ofrece fácil acceso a aeropuertos, playas, tiendas y restaurantes de primer nivel.

Para todo lo relacionado con bienes raíces en Hillcrest, recurra a Keller Williams A-Team Florida. Nuestra experiencia nos convierte en la elección de los agentes que buscan en Hillcrest, asegurando que nuestros listados se destaquen.

Quiere sumergirse en el sector inmobiliario de Hillcrest y Hollywood?

Ya sea para comprar o vender, conectéense con nosotros!

Comuníquese con Gerry Contrino de Keller Williams A-Team Florida:
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¡Le esperan buenas oportunidades en el dinámico mundo de las bienes raíces de Hillcrest y Hollywood!

NOVEMBER 2023 HILLCREST STATE OF THE MARKET

by Cindy Abraham, Keller Williams Realty Professionals
A Team Florida



The number of listings not only in Hillcrest but all over are increasing by the day. And showings are decreasing at the same rate. Technically we are still in a Seller's market, but I will tell you that we have several listings, not only in Hillcrest, in every area, the number of comparables has risen to the highest levels since before COVID. Last year and the first 6 months of this year, most of our listings went under contract in less than a month. Things started slowing in September and just keep getting slower. Not sure if it is the time of year or the interest rates, but it is making me nervous for our sellers. We are up to 36 listings as of this writing, from a 1/1/1 listed at 159K to a 2675 SF completely remodeled penthouse 3/3/3 (our listing). We do get showings for that one because even the smallest 3/2/1 townhomes which are 1499 SF but two-story) sell upwards of 500K so ours stands out.

Days on the Market are the highest since 2021. December is usually a good month for closings because buyers want to be in their new home before January 1st so they can file for homestead. But we are not seeing that this year. Another 10 units went under contract last month and 6 others closed. I hope the New Year brings better numbers.

Of the thirty-five current listings, there are seven one-bedroom units, twenty-eight 2/2 units, and our 3-bedroom unit.

Of the 9 pending listings, it looks like all were priced right except 2, and they both went under contract within a couple weeks of lowering to market value. Remember that buyers are online searching as well as their agents, so they know values. Same for the closed sales. Two sold OVER list price. Again, buyers know properties are worth, they do their homework.

The rental market is even slower which amazes me. We have ELEVEN units still on the market. We rented one of our listings that was original, but our but our gorgeous, remodeled, 810 SF 1/1/1 is still on the market, it is bigger than most and the third lowest. None went under contract during November, four rented.

HILLCREST CLOSED SALES DURING NOVEMBER

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
2	510	3/2	1407	299,900	285,000	79
R-207	201	2/2	2250	250,000	235,000	6
11	115	1/1/1	775	190,000	193,000	12
9	102	2/2	899	184,900	178,900	45
23	308	1/1/1	896	179,900	170,000	82
8	115	1/1/1	744	164,999	165,000	17

PARKVIEW AT HILLCREST NOVEMBER 2023



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

Homes move faster than condos this time of year and we should see more closings in December. Homeowners definitely want to be in before the 1st of the year so they can file for their homestead exemption. Taxes for a new sale start at 2% of the purchase price.

There are still four on the market, and 3 are under contract. Rentals are still struggling a bit. Five are available but two are under contract and one rented. So far this year, there have been 38 rented homes/townhomes. If some of the info seems confusing, I can only print what it says in the MLS. I may know that a townhome probably does not have a 3-car garage but if the agent put it in the listing, I don't feel I have the right to change it which is why I stopped putting it in the descriptions. I saw one Hillcrest listing that said, "ocean view". If you are listed, PLEASE look at your listing and read every word so you aren't misleading potential buyers OR having them cancel due to improper information.

Anytime you read these market reports and have questions, please give us a call. We are here for our neighbors whether you use us for your real estate needs or not. Changing markets require adaptive strategies. And we have them. We can navigate just about everything a shifting market can throw at us. Whether you are buying, selling, or renting, give us a call at 8-HILLCREST. We are always here to help.

NOVEMBER REAL ESTATE ACTIVITY:

ACTIVE LISTINGS

ADDRESS	B/B	SF	LIST / SALE PRICE	DOM	DESCRIPTION
S-3813 Greenway	5/2/1	2502	1,490,000	21	Waterfront
T-5067 Eucalyptus	3/2/1	2165	800,000	98	
T-1040 Eucalyptus	3/2/1	1421	549,000	50	
S-4375 Ficus	3/2/2	2220	929,000	15	
T-1504 Myrtle Oak	3/2/1	2029	760,000	10	

PENDING SALES

ADDRESS	B/B	SF	LIST / SALE PRICE	DOM	DESCRIPTION
T-4111 Large Leaf	3/2/1	1769	699,999	70	
T-5182 Eucalyptus	3/2/1	1421	575,000	20	
T-1040 Eucalyptus	3/2/1	1421	549,000	50	

NOVEMBER RENTALS

ADDRESS	STATUS	B/B	SF	RENTAL PRICE \$	DOM
S-4334 Large Leaf	Active	5/3/0	2501	5,575	55
S-3701 Greenway	Active	5/3/0	2501	5,500	65
S-4112 Large Leaf	Active	4/3/0	2345	5,295	78
1402 Silk Oak	Active	3/2/1	1923	4,200	37
T-4920 Eucalyptus	Active	3/2/1	1421	3,500	60
T-5060 Eucalyptus	Pending	3/2/1	1421	3,500	105
T-4005 Poinciana	Pending	3/2/1	1561	3400	95
T-5083 Greenway	Rented	3/2/1	2165	4000/4000	49
T-4860 Eucalyptus	Pending	3/2/1	1561	3,600	74
T-5140 Eucalyptus	Rented	3/2/1	1421	3,600 / \$3600	25

December Kitchen Korner - by Cindy Abraham



I'm with the Italians when it comes to the holiday season. Every Christmas Eve, I make the Feast of the Seven Fishes stew. Some families serve several dishes, each made with some kind of seafood. For your Happy Holidays gift, I am including 7 of my favorite seafood dishes as well as the stew. You're welcome.

Also, it is stone crab season. My sister found a place in Miami that sells wholesale mainly to restaurants. We order 10 pounds of the mediums (yes, I like the large better, but mediums have the most meat because the shells are the thinnest), pack them up and overnight them to her in Kewaunee Wisconsin. Then we get another 10 pounds for us and another couple. Those are for Christmas Day!

The Feast of the Seven Fishes stew includes anchovies which give it enough salt. If you buy the can, you can use what you need and freeze the rest for another time. OR you can buy anchovy paste. I always have tubes of ginger, tomato paste, anchovy paste, garlic, basil, parsley, etc. for back-up in case I don't have fresh. The garlic paste is great when a recipe calls for grated garlic, not so much if it asks for slices or chopped garlic. They even make harissa in a tube. Tubes stay fresh for a long time in the fridge.

Brian loves scallops but I was never a fan. Now I love them. You can get the big sea scallops at Aldi, 12 oz., for \$13.99 or wait until the 2-lb. bag goes on sale at Publix for \$26.99. Bay scallops are cheaper and great in pasta dishes. \$6.99 for a 1 lb. bag at Aldi. He also loves pasta, so I buy pasta that has a high fiber count to offset the carb count. Barilla has a high protein pasta and of course we like chickpea pasta. The trick is to put the pasta in the water up front, not wait until it comes to a boil if you want the consistency of regular semolina pasta. If a recipe calls for 8 oz., we use two and that seems to be enough for us.

For the Lobster Bisque, I go to Sedanos and buy lobster head meat. It is in the frozen seafood section in 2 lb. packages. I end up pureeing the soup anyway so why use the expensive parts of the lobster?

LOBSTER BISQUE (about 4 cups)

- 1 to 2 cups cooked lobster meat, about
- 1 small lobster or 1 lb. lobster head meat
- 1/3 cup dry sherry
- 1/4 cup butter
- 3 tablespoons flour or cornstarch
- 1/2 cup onion or shallot – diced
- 1/4 cup celery - diced,
- 1/4 cup carrot – diced
- 1/2 teaspoon Old Bay Seasoning
- 1 1/2 cup half & half
- 1 1/2 cup lobster broth/stock
- 2 TBS tomato paste



In a small bowl, combine lobster and sherry; refrigerate. In a medium saucepan over low heat, melt butter; add the onion, celery, carrot, salt and pepper and Old Bay. Stir and let cook until the vegetables are translucent and are getting soft. Add tomato paste.

Whisk in flour and cook, stirring constantly, until smooth and bubbly. Gradually add cream and lobster broth, stirring constantly. Continue cooking and stirring until mixture is thickened; stir in salt, pepper, and season salt to taste. Add lobster and sherry; cover and simmer lobster bisque for 5 to 10 minutes, stirring occasionally. Using an immersion blender, blend until smooth.

It is hard to impress Boodro, the Rajun' Cajun, but my Miso Salmon over rice is one of his favorites. This is another salmon recipe we LOVE because it is all in one. Sheet pan recipes are always fast and easy.

SHEET PAN SALMON WITH VEGGIES (For two)

- 1/4 cup hoisin sauce, 3 TBS fresh lime juice
- 3 TBS olive oil, divided
- 1 TBS minced ginger
- 1tsp minced garlic
- 1/4 tsp cayenne pepper
- 1 cup 1/4" inch thick sliced brussels sprouts
- 1 cup 1/4" inch thick zucchini or yellow squash
- 1 cup thinly sliced red onion
- Salt & Pepper
- 12- 16 oz. skin-on salmon fillet (about 1 inch thick)
- 1/2 tsp sesame seeds



1. Preheat oven to 375°F. Line sheet pan with parchment paper. Whisk together hoisin sauce, lime juice, 1 1/2 TBS oil, ginger, garlic, and cayenne in a small bowl; set aside.

2. Toss together brussels sprouts, zucchini/squash, onion, salt & pepper, and remaining 1 1/2 TBS oil. Place salmon on prepared sheet pan. Arrange vegetable mixture around salmon. Drizzle 1/3 cup hoisin mixture on salmon and vegetable mixture; reserve remaining hoisin mixture. Sprinkle salmon with sesame seeds.

3. Bake until salmon is cooked to desired degree of doneness and vegetables are tender, 16 to 20 minutes. Drizzle 2 TBS reserved hoisin mixture over salmon and vegetables. Serve with remaining hoisin mixture.

This recipe is still my go-to for a quick, healthy meal. I had never eaten canned salmon until I made it and I love it!

SALMON STUFFED AVOCADOS (for two) with leftovers for crackers

- 1 large, pitted avocado, halved lengthwise
- 14 oz can salmon drained (if you want to remove the skin ok, but I don't)
- 1/3 cup plain Greek yogurt
- 1/3 cup diced celery
- 2 TBS chopped fresh parsley or 1 TBS dried
- 1 TBS fresh lime juice
- 2 TBS mayo
- 1 tsp Dijon mustard
- Salt and pepper to taste
- Chopped fresh chives for garnish (optional)

Combine yogurt, celery, parsley, lime juice, mayo, mustard, salt & pepper in a small bowl; mix well. Add salmon and mix well. Scoop about 1 TBS flesh from each avocado half into a small bowl. Mash well and stir into salmon mixture. Fill each avocado half with about 1/4 cup salmon mixture, mounding it on top of avocado halves. Garnish with chives if desired.

SEA SCALLOPS PICCATA (For two)

- 2 oz. Angel Hair, 4 oz. bite sized kale leaves
- 12-14 Sea Scallops
- 1/4 cup butter, 1/4 cup capers
- 3 minced garlic cloves
- 1/2 cup white wine, 2 tsp lemon zest
- 3 TBS lemon juice



Cook pasta until almost done and add kale to pot. Stir and reserve 1/2 cup pasta water. Drain pasta and kale. Pat scallops dry and season with salt and pepper. In a 10-inch heavy pan, heat 2 TBS canola oil; add scallops and reduce to medium.

Continued from Pg. 12

Cook until deep brown on bottom about 3 minutes, flip and cook another 3 minutes. Transfer to a plate, cover to keep warm.

Add butter to skillet and cook over medium-low, stirring until butter is brown and nutty, about 3 minutes. Add capers and garlic; stir until fragrant, 30 seconds. Add wine and simmer, scraping up brown bits.

Cook until reduced by half, 2 minutes. Remove from heat and add lemon zest, juice, and season. Add pasta and kale to pan, toss with tongs; add pasta water if needed.

Divide pasta mixture among bowls. Top with scallops, parsley and parmesan and serve with lemon wedges.

CREAMY BAY SCALLOP PASTA (For two)

- 2 oz. angel hair
- 1 TBS oil
- 1 lb. bay scallops patted dry
- 2 TBS unsalted butter
- 1 TBS minced garlic
- 1 TBS lemon zest and 3 TBS lemon juice
- ¼ tsp crushed red pepper
- 1/3 cup dry sherry
- 1 cup heavy cream (room temperature)
- Salt and pepper to taste
- 2 TBS chopped fresh parsley
- Freshly grated parmesan for topping



Cook pasta al dente, drain and set aside. Heat oil in a large skillet over medium high heat and cook scallops undisturbed until lightly golden, about two minutes. Add butter and gently toss scallops until butter is melted.

Add garlic, lemon zest and red pepper. Cook, stir constantly for about 30 seconds. Add sherry and cook for another minute. Pour in cream, bring to simmer, reduce heat, and add lemon juice, salt, and pepper.

Add pasta and 1 TBS parsley. Cook, tossing until pasta is heated through and coated in sauce, about 1 minute. Serve topped with remaining parsley and parmesan.

FOR A GREAT SIDE DISH WITH THE SCALLOP RECIPES (the anchovies count as a fish!):

BEST BROCCOLI RABE RECIPE

- 1/4 cup EVOO
- 3 thinly sliced garlic cloves
- 3 minced anchovy fillets
- ¼ tsp red pepper flakes
- 1 lb. broccoli rabe, trimmed and cut into 2" pieces
- ¼ tsp salt
- ¼ cup chicken broth
- Lemon wedges



Cook oil, garlic, anchovies, and pepper flakes over medium-low heat until garlic is golden, about 3 minutes. Add broccoli rabe and salt; increase heat to medium-high and cook, stirring often, until broccoli is bright green, about 2 minutes. Stir in broth, scraping up browned bits, and bring to a simmer. Cover, reduce heat to medium low, and cook for about 6-8 minutes until tender. Using a slotted spoon, transfer broccoli rabe to a plate (discard pan drippings) and drizzle oil it with oil. Serve with lemon wedges.

My favorite way to make shrimp is New Orleans BBQ Shrimp with the heads on. You can find heads on shrimp at Winn-Dixie. Once served you twist off the heads and suck out the sauce – sounds weird but it is delicious.

NEW ORLEANS BBQ SHRIMP

- 1 ½ lbs. jumbo shrimp head on
- 1/3 cup Worcestershire
- Juice of 2 medium lemons
- 1 tsp ground black pepper
- 2 tsp Cajun or Creole seasoning
- 1 TBS hot sauce (Crystal or tabasco)
- Pinch white pepper
- 2 TBS chopped garlic
- 1 cup cubed butter (or butter/oil/white wine)
- Chopped parsley
- Crusty bread



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

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

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

FEAST OF THE SEVEN FISHES STEW

- 1 TBS olive oil
- ½ lb. medium dry-packed scallops
- ½ lb. skinless salmon fillet, cut into 1" chunks
- ½ lb. cod or other mild white fish cut into chunks
- ½ lb. peeled & deveined medium raw shrimp
- 1 oz. anchovies chopped and save the oil
- ½ cup wine mixed with ½ cup water
- 12 clams (fresh or frozen)
- 1 lb. mussels (fresh or frozen)
- 1 medium fennel bulb, cored and sliced, save fronds for garnish
- 4 chopped garlic cloves
- 1 tsp orange zest
- 28 oz. crushed tomatoes (open the can and add 1 tsp crushed red pepper)



1. Let scallops, salmon and fish come to room temperature. Heat oil in a large pot of medium-high. Add scallops and cook until one side is golden brown – about 2 minutes. Remove from pan and set aside.

2. Add wine-water mixture and clams to pan. Cover and turn heat on high until clams open, 5-7 minutes. Transfer clams to a bowl and discard any that don't open. Add mussels to pan and cook until they open, 3-4 minutes. Remove and set aside – discard any that don't open.

3. Pour all the liquid in the pot through a fine mesh strainer into a bowl and set aside.

4. Add the anchovy oil to the pan over medium-high. Add anchovies and cook until they dissolve; about 2 minutes. (Add a little olive oil if needed). Stir in the sliced fennel and cook for about 5 minutes, add the orange zest and cook for another minute.

5. Stir in reserved liquid, tomatoes and crushed red pepper. Reduce heat to medium and simmer uncovered for 12-15 minutes until the sauce is slightly thickened.

6. Gently add both fish and shrimp, cover and reduce heat to low. Cook for 6-8 minutes until seafood is opaque. Stir in the cooked scallops. At this point you may want to transfer the mixture to a heat-proof serving dish or crock pot set on low. Top the stew with the clams and mussels facing up – it looks amazing! Garnish with fennel fronds and serve.

7. I make the dish four hours ahead of time and let it sit in the crock pot on low until an hour before and then turn it to warm. The longer Italian food sits the better it gets; and I have some time to relax before my guests arrived.

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GARBAGE DISPOSAL NO-NOS

Garbage disposals work hard to make our lives easier with a flip of a switch, but the name “garbage” disposal can be misleading. It does not mean you should treat your disposal like a garbage can. Any non-food items including paper or plastic can spread through your drainage system and deposit into your local water supply. If something isn't biodegradable, it shouldn't go down the disposal.

Improper disposal (pun intended) can lead to major plumbing problems down the road. Save yourself worry and money by learning what not to put in a garbage disposal. If you are not sure, throw it away. And always run cold water before, during and after use. Ice cubes and a little vinegar every so often (with the cold water running) will help keep odors in check.

1. Coffee Grounds: Although coffee ground look like they are finely milled, they are actually very densely packed and almost paste-like when you take them out of a filter. Put that down your garbage disposal and you can end up with a pile up of gunky sediment in your drain, increasing the likelihood of a clog.

2. Eggshells: There's a commonly held misconception that eggshells can help to sharpen the “blades” of your garbage disposal. But the truth is, garbage disposals don't have blades but impellers that are more blunt than sharp. These impellers grind food waste down, rather than chopping it up like a blender. Eggshells have membranes that can easily get wrapped around the grinder. This can create a whole host of problems for your appliance.

3. Potato peels: When potato peels are ground up they turn into a starchy paste in your disposal. If this paste makes its way into the pipes, you can have major blockages down the road. The same goes for other starchy vegetables and beans.

4. Fibrous or Stringy Fruits and Vegetables Many fruits and veggies have fibrous strands that can tangle around your disposal's grinder. The

most common ones are celery, asparagus, banana peels, corn husks, and rhubarb. Throw them away instead.

5. Onion Layers: While chopped onions can easily go down the disposal, it's the outermost layer you need to watch out for. The membrane that lies just beneath the dry can get wedged in the drain and act as a net, trapping other items in place with it.

6. Pasta, Rice, Cereal and Bread: All absorb water and expand, which can easily lead to a clogged drain. Don't make a habit of dumping pasta into the disposal either. If you do run pasta, rice, or bread down the disposal, run it for at least 30 seconds, and make sure to run cold water down the drain to flush the grains down without expanding them. The same goes for any other grain that will absorb water.

7. Animal Bones: The garbage disposal is simply not built to grind up exceptionally hard items. Bones are one of the hardest naturally occurring substances out there, and they can significantly shorten the lifespan of your disposal. Anything larger than a small fish bone will simply spin around your disposal and damage its grinding mechanisms.

8. Nuts and Shells: Like bones, nuts, and shells (including seafood shells) can be very damaging to your garbage disposal. You know what you get when you grind and mash peanuts? A thick peanut paste that can easily clog up your drain. Make peanut butter instead.

9. Pits and Seeds: If you can't cut it with a knife, it's safe to say putting it down the disposal is not a good idea, pits and seeds included. They are hard to grind up and make a racket bouncing around your disposal. Throw them in the trash.

10. Grease, Oil, and Fat: The tricky thing about grease, oil, and fats is they may look like liquid now, but they don't stay that way for long. These materials will congeal with time, which can cause a major blockage in your drain. It's best to simply allow these substances to cool and congeal, and then dispose of them in trash.

DID YOU HEAR?

The following letter was forwarded to your building Board of Directors on November 7. This is a great program for people who do not like to drive or do not have a car. If this was not addressed in your building, as a unit owner you can volunteer to help your residents by responding to Mr. Johnson's email. You can email me at info@insidehillcrest.com for copies of the Sun Shuttle maps that cover all of Hillcrest and local businesses to the north and east of us. Thank you!

The City of Hollywood and our micro-transit provider (Circuit LLC) would like to work with the Hillcrest Leadership Council to improve ridership in the area.

In addition to “Free Rides” which we will extend through December, another initiative is to implement a “Train-the-Trainer” program that will teach interested individuals how to use the Circuit App to call/schedule a ride, especially the weekend service to downtown and the beach. Following the training, attendees will be comfortable sharing their knowledge with other interested residents.

If interested, we would work with the individual building officials to schedule a suitable time to be present/available in the building lobby/meeting room for approximately 1 hour during the day/evening to provide “one on one” assistance/training on the Circuit App.

If this is something that the Hillcrest Leadership Council would like to participate in, please provide me with a list of the building officials and their contact information so that I can start to schedule/coordinate the App training. If you have additional questions, please do not hesitate to contact me at 954-921-3991

Mark Johnson

Senior Project Manager

City of Hollywood Department of Development Services



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THE MILLIONAIRE MINDSET

- by Aruna Ladva Brahma Kumaris London, England, submitted by Etta Stevens



Contrary to popular opinion, millionaires (these days, only those who have accumulated 25-30 million are considered to be rich) have not inherited their wealth, they are self-made, often come from ordinary families, many dropped out of school, and they work very hard, up to 60 hours a week, even when they have made their millions because they continually reinvest their earnings.

Why do people want wealth? So that they are free to do what they want when they want. In other words, their goal is freedom. We can all have that freedom, with or without multimillions, if we cultivate an abundance mindset.

Some of the steps to do that are the same steps that self-made millionaires use, based on their values and belief systems:

1. Set ambitious goals and act on them. (I can do that too, by setting small, doable goals and being consistent in the pursuit of them)
2. Value time – for a millionaire, time is money. (I can stop wasting time and use it in a worthwhile way)
3. Be financially disciplined – do not waste resources and reinvest. (Do I use all the resources I have wisely?)
4. Have no fear of failure, take risks. (Can we look at our fears and conquer them?)
5. Be able to take feedback and continue learning. (Am I willing to learn?)
6. Foster resilience – be able to bounce back from obstacles. (Do I have resilience?)
7. Invest and diversify. (Do I focus on just one thing, one way of doing things, or do I look around for additional ways to invest my time and energy?)
8. Build an entrepreneurial spirit – exploring opportunities. (Am I proactive, or do I sit in solitude with what I already have?)
9. Give back. (Do I make some kind of donation to those less fortunate?)
10. (Do I mingle and meet those who I can help and those who can help me?)

How do we start our journey to a millionaire mindset? It is all about using our minds. It also helps to understand a few universal laws and follow them.

Law of Focus: Do I know what I want and why I want it? The more elevated (for the good) the goal, the more likely it is to be realized. When I focus on what I want to achieve, that energy becomes like a laser beam, and what I want manifests.

Law of worthiness: This is the law of self-respect. I have to feel worthy of receiving. The universe will give abundance to those who know how to use and take care of it.

Law of attraction: If I want a life of peace, happiness, and freedom, then I have to vibrate on that frequency to attract it because like attracts like. In meditation, when I have elevated, pure thoughts of benevolence for all then that is what will boomerang back to me.

Law of momentum: I must be mindful of what I am thinking because thoughts carry momentum and accumulate energy a little like a small snowball rolling down a hill, gathering snow as it goes. But I need to be consistent because consistency has power.

Law of generosity: Every time we give any of our energy it takes us away from our selfishness. When we give time and care to others it makes us richer and wiser. Always have the consciousness of 'I have', 'I have more than enough, I have abundance'.

Law of positivity: We can change the world with positivity. Check how many of my thoughts are negative and how many are positive throughout the day. Doubt and 'why?' have no place in a positive mindset. Everything is unfolding exactly as it should; there will be benefit in everything.

Focusing on our goals, holding benevolent and powerfully positive feelings for all, being consistent in our elevated thinking, being authentic, and taking time each day to go within and use meditation to fill the self with power, will bring us to the mindset of the ultimate millionaire: A free spirit, full of self-respect, continuously happy, powerful from the inside, invincible, courageous and full of conviction, wealthy in time, vision and purpose. Our world needs those with a mindset like this.

It's Time... to cultivate a millionaire mindset, it definitely pays off. The easiest way to do this is by applying the law of concentration and meditation. Everything you might want in life comes at the right time if you connect in silence with the Supreme Father and accept his treasures in abundance. The old saying goes, "God gives you nothing you cannot handle with him in remembrance and connection. I believe the world has forgotten the higher power and all the catastrophes that are happening are the result of trying to please just yourself and not taking others into your thoughts and minds. Believe in yourself and then believe in others. Everyone is trying their best to get through difficult times just as you are and we all need a support system, in the belief of a Higher Power to help us through these times, MEDITATION is a great way to learn to focus on the good in everyone and yourself and to connect with God to listen to his solutions. In silence, we can hear God and with His help, we can maintain a balance of right and wrong. **Meditation is free, are you?**

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