



INSIDE HILLCREST

CONNECTING NEIGHBORS TO NEIGHBORS

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DECEMBER INSIDE HILLCREST

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TO OUR READERS: Merry Christmas, Happy Hannukah and a Wish for the New Year .

One of the most troubling effects of today's political climate is the growing sense of alienation many people feel in their relationships. This is particularly evident with family members, neighbors, former friends, and coworkers who hold differing political views. Civility no longer serves as a guiding principle for behavior; instead, an "in-your-face" mentality has taken its place. It's bewildering why some choose to continually make contentious remarks or wear hats and T-shirts intentionally designed to provoke, offend friends, and create discomfort among complete strangers.

America's story is one of extraordinary social progress. From the Abolitionists who fought to end slavery, to the Suffragettes who secured women's right to vote, to the Civil Rights leaders who stood against segregation, and those championing equality for women and the LGBTQ+ community—citizens throughout history have risen to uphold the nation's promise of justice and equality for all. Today, our country faces deep division. Healing our nation requires more than political solutions, we need to follow the example of the heroes who came before us and embrace love and respect as our guiding principles. For 2025, let's make it our goal to get back to "we" instead of "them" and "us".

TOWN HALL MEETING

We now have a confirmed date for the **Town Hall Meeting: Thursday, January 9, 2025, at 6:00 PM in Rec Room 2.** The meeting will feature developers of the S Park Road project adjacent to Hillcrest 25, who will present their finalized plans and seek feedback from our community.

Vivian Piereschi, Community Affairs Director for the Area Agency on Aging of Broward County, will begin the meeting by introducing herself and her organization. She will outline the services they provide, share contact information, and discuss resources available to residents who are navigating challenges of living alone and considering relocation to receive support for daily activities.

Note: Leadership in every building has already been provided with contact details for agencies that provide resources for those who are struggling financially due to rising maintenance fees but wish to remain in their condos. As neighbors, we take pride in supporting one another—this sense of community is what makes Hillcrest unique.

Eric Metz (Principal, Park Road Development LLC) and Louis Birdman (Principal Owner, BRD Real Estate Development) will provide updates on the progress of the S Park Road project. Reminder: The article by Steve Schneider in the June issue of Inside Hillcrest is included below for reference:

June 2024 Park Road Development Update by Steve Schneider

Significantly, the initial proposal called for 315 market-rate rental apartments to go along with 80,000 square feet of retail space and land reserved for Hollywood to handle tasks related to public works and fueling of city vehicles. One question is whether the original proposal state "315 units" or "at least 315 units"?

The developer's current plan is seeking the approval of 620 multifamily units, with a reduced retail space presence of 25,000 square feet, along with all the other necessary governmental approvals to move forward with the proposed project. The city is holding meetings now to decide whether to approve the updated proposal.

The units would be rented at market rate, according to **Eric Metz, Principal for Park Road Development LLC and Louis Birdman, Principal Owner at BRD Real Estate Development.** He added his company would likely develop the residential component of the project in two phases of 300 units per phase. And while the developers will market the units as rentals, that is subject to change as the market changes, said Birdman. At some unspecified time, it is possible Park Road Development LLC would move to convert the units to condos depending on real estate market conditions.

The mixed-use project is near the Orangebrook Golf and Country Club, where the city and private developers plan to remake the golf course, add a

hotel and 750 units of apartments in three tower buildings near I-95 and Pembroke Road. The brownfield site designation and traffic issues were two main concerns voiced by Hillcrest residents. But the developers said traffic studies will be commissioned by the city and the developers. And the city will compare the two reports to make sure the "scientific studies" reach the right conclusions for Hillcrest residents, Birdman said.

He also sought to reassure people about the contamination found at the site. Birdman said the worst part of the problem resides around the middle of the property. Therefore, the housing units will be constructed to the north, moving west closer to Hillcrest. The housing units also will be staged in such a way as to hide a parking garage. And the retail portion of the project will go up near Park Road and Pembroke Road with the city public works location nestled between the retail and residential space. Park space with trees is planned as well.

Based on the project's diligence work completed by the developer, Birdman said they will be able to remove some of the debris and manage the balance of contaminants through a variety of mechanisms. Those mechanisms include putting soil, structures, and engineering controls over the contaminated site, with all buildings being constructed on piles. What kind of substances were found? Arsenic from the former Hillcrest golf course, ash from solid waste previously historically incinerated at the site, and various types of solid waste and organic materials, such as leaves and yard clipping, that were compressed over the years.

Sounding an optimistic note, Birdman said contaminants did not leech into the underground water. He added developers will deal with above-ground accumulation of water by collecting it into a large "tub" where it will be cleaned and then moved by pipes to another location on the site where it will be protected. However, the substances dumped in the ground over the years and traffic questions continued to concern Hillcrest leaders after the meeting.

Said **Steven Hurtig, President of Hillcrest 25,** located adjacent to the proposed construction site: "I see NO upside for Hillcrest residents," he wrote in an email after the meeting. "The only winners are the City of Hollywood (more tax revenue) and the developer (positive rental income or the sale of the project to some large entity at a handsome profit.)"

Hurtig, who also is a state-licensed property manager, continued, "Hillcrest assumes the risk of a Brownfield miscalculation, increased traffic, commotion and new security issues.



Building A Better Community

Continued on Pg. 6

CONDO RECERTIFICATION SEMINAR RECAP – by *Steve Schneider*

State Senator Jason Pizzo doubles as a de facto condo ombudsman. Constituents discovered a new facet of State Senator Jason Pizzo's role Thursday evening when he joined other Florida lawmakers at a public meeting to discuss the impact of new state laws aimed at improving building safety. These laws, passed in the wake of the tragic Surfside condo collapse, are designed to ensure structural soundness but have also led to significant cost increases for condo owners.

New Inspection Requirements

Under the new legislation, condos across Florida are now required to undergo routine structural integrity inspections. Miami-Dade and Broward counties, which already had similar programs, are allowed to continue their existing protocols as long as they meet or exceed the state's new standards.

Community Meeting in Hollywood

The meeting took place at the Hollywood Beach Cultural & Community Center, near the proposed 1301 Project. Over 50 residents attended, alongside an expert panel that included:

Dr. Ana C. Barbosa, Broward County Board of Rules and Appeals

Henry Campos, Truist Bank

Charlotte Matler-Taylor, CEO, Area Agency on Aging of Broward County

Debra K. Mink, real estate agent

Ryan Poliakoff, attorney

District 1 Commissioner Caryl Shuham and District 6 Commissioner Idelma Quintana were also in attendance.

State Senator Jennifer Bradley, who authored the new laws, led a two-hour Q&A session and provided her email for follow-up questions: bradley.jennifer.web@flsenate.gov.

Senator Pizzo's Hands-On Approach

Pizzo, who lives in a Miami-Dade condo and represents Hollywood, shared his personal cell number (305-505-8478) with residents, encouraging them to contact him with concerns about the new regulations or related issues. He emphasized his unique perspective as the only Florida legislator who resides in a condo. Several key issues were raised by attendees.

Addressing Resident Concerns

Disparities in Inspection Reports: Leaders from one Hillcrest building voiced concerns about inconsistencies in structural integrity reports. Pizzo offered to investigate discrepancies by reviewing reports from their building and neighboring properties. Vendor Price-Gouging: Another resident highlighted cases of vendors overcharging for repairs mandated by the new laws. Pizzo pledged to work with affected condo associations and intervene with vendors if necessary.

Board Governance: Pizzo acknowledged that many condo board members lack expertise in managing multimillion-dollar properties, offering his assistance to unit owners concerned about board decisions.

Future Solutions

Pizzo suggested that the state consider low-interest loan programs for qualified homeowners and property tax abatements to ease the financial burden on seniors and others struggling to comply with the new mandates. He also noted the ongoing federal investigation into the Surfside collapse, emphasizing that the official cause has not yet been determined. State Senator Bradley reiterated the life-saving intent behind the new laws while condemning unethical practices by vendors.

Looking Ahead

The meeting underscored the challenges of balancing safety improvements with affordability. While there are no immediate solutions for the rising costs of compliance, legislators like Pizzo and Bradley insist they remain committed to working with constituents to address their concerns and explore potential remedies.

Inside Hillcrest interviewed **Hillcrest 25 President Steven Hurtig** after the meeting. He noted, "Very little was said concerning proposals to lessen the impact to condo owners. Sen. Bradley mentioned the \$30 million pilot program to help Condo Associations. I view this as political window dressing. Lots of red tape and no need for a pilot program if you are handing out grants. Out of the thousands of needy condo associations the \$30 million addressed only 172 before the funds evaporated. In my opinion, this was a typical 'nice try political rhetoric.'"

Hurtig added, "It seems that politicians are short sighted and oblivious to the consequences people will face. Additionally, when evaluating and legislating risk it can't just be from a structural report. I think Senator Bradley failed to consider the many aspects and how far reaching this legislation will affect the lives of fixed income seniors.

The state is placing all financial accountability on the condo associations when in fact they failed on a city, county and state level as well."

NEW CONDO LAWS 2024

While many board members are already informed about the new laws, some may not be, so this article serves as a helpful reminder. If you believe your board may not be fully compliant with the new laws, consider raising your concerns respectfully and privately with board members. Addressing matters one-on-one helps avoid any unintended embarrassment and often leads to a more constructive conversation.

Recent Florida legislation (HB 1021) was passed addressing issues that impact condo associations.

The bill includes the following:

- Set criminal penalties for condominium board members who accept kickbacks; engage in voting fraud related to board elections; or fail to maintain or provide access to public records.

- Prohibit associations from retaliating against unit owners by suing them for defamation or increasing assessments.

- Require new board directors to undergo four hours of mandatory training on inspections, recordkeeping, financial literacy and more. All directors must undergo an hour of continuing education annually. (If you were already a member of the Board on July 1st, 2024, you have until June 30th to take the class. If you were elected to the Board after July 1st, 2024, you have 90 days to take the educational course. Failure to meet these time requirements means that you are automatically off the Board.

- Requires that in a condominium association with more than 10 units, the board must meet at least once each quarter.

- At least four times each year, the meeting agenda must include an opportunity for members to ask questions of the board.

- Unit owners have the right to speak at board meetings with reference to all designated agenda items and to ask questions relating to various association matters, such as the status of construction or repair projects, the status of revenues and expenditures, and other issues affecting the condominium.

- If an agenda item relates to the approval of a contract for goods or services, a copy of the contract must be provided with the meeting notice and made available for inspection and copying upon written request or made available on the association's website or mobile app.

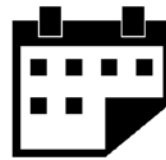
- Prior to October 1, 2024, associations will be required to provide a physical or digital copy of the Association's rules and covenants to every member of the Association and to every new member of the Association thereafter.

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



Greetings Hillcrest Residents,

Happy New Year! As we prepare to ring in 2025, residents in communities like Hillcrest are going to have an important role to play in making the next year one of unity and progress for our home. In divisive times for our nation, I have faith that our residents will handle the challenges of the coming year with civility and kindness. I hope we can set an example for other communities across the country. We need that leadership more than ever, because 2025 is shaping up to be an important year.

This year will see Broward County step up and take the next step on some of the most important issues that will resonate for years to come. This includes reforming our solid waste and recycling system, expanding our transit network, enhancing our economic engines, protecting our environment, and much more. We need a spirit of collective responsibility and eagerness to act. I know our community is prepared for the exciting prospects ahead.

With a big year comes some big news. I am proud to announce that at the November 19th Broward County Commission meeting, my fellow Commissioners selected me to be Mayor of Broward County for the next year. I am honored to take on this role, and am so excited to work with residents, businesses, civic organizations, and elected officials throughout Broward County to continue to make our home the best place to live, work, and play. As Mayor, I look forward to advancing critical projects like the Solid Waste Master Plan, Broward Commuter Rail, Broward County Resilience Study, and much more. These projects

are too important for us to wait. Now is the time for Broward County to go all in. We can push our chips to the center of the table and come out with a winning hand.

In addition to serving as Mayor, I will continue to be your Broward County Commissioner representing District Six, including Hillcrest. As always, you can contact me with a great idea or any questions or concerns you may have.

I know that 2025 is going to be a seismic year for our home. But I also know that for all of us, it is the quieter moments – the ones spent with family and friends, doing the things that we enjoy – that are most special. I hope all of my friends in Hillcrest get a chance to embrace these moments. I will see you in the new year – I cannot wait to work together!

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 Card" provides an easy 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 that your Homestead Exemption has automatically renewed for another year. However, if there are changes, please mark the Change Card accordingly when you receive it and return it to our office.

If your name is not printed in the "Homesteaded Owners" section on this card, it means you are not protected by Homestead Exemption at this property. You may be on title to your property, but not receiving Homestead Exemption. If you are eligible for Homestead Exemption on this property, but your name is not listed in the Homesteaded owner section of the renewal you must complete your own Homestead Exemption application. You can apply online at web.bcpa.net and click on "Exemptions & Classifications."

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, JD, CFA

I'm here to help you navigate Medicare in Broward County



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If you're new to Medicare or have some questions, I'm here to help you make sense of it all. Reach out to me for personalized support throughout the process, from learning about your Medicare Advantage plan options to enrolling in the right plan for you. I even offer house calls, bringing info and answers into the comfort of your home. Together, we can:

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SPOTLIGHT ON HILLCREST 26: A COMMUNITY UNITED BY DEDICATION AND HEART



From left to right: Mike Newman, Kim Newman, Cal Levy, Mark Roth and Fran Roth

Managing a 12-story condo building with 163 units is no small task, but at Hillcrest 26, it's a labor of love. The Board members combine their unique talents, life experiences, and unwavering dedication to create a smooth-running building that residents are proud to call home.

At the center of it all is **Board President Michael Newman**, whose diverse background adds both levity and insight to his leadership. Once a comedian who opened for Jackie Mason, Michael uses his humor to bring people together. But he's no stranger to detail, thanks to his career as a private investigator. Whether reviewing budgets or tackling maintenance challenges, Michael approaches each task with precision. He's joined by his wife, Kimberly, the Board Secretary and fellow retired investigator. Together, their teamwork embodies both care and efficiency.

Vice President Mark Roth is a cornerstone of Hillcrest 26, drawing on decades of experience to guide the community. A former journalist for The Ralph Renick Report in the 1960s, a Vietnam War veteran, and a retired attorney, Mark's story is one of service and resilience. Today, he uses his sharp eye for detail to navigate the complexities of condo management. By his side is his wife, Fran, a retired high school English teacher whose careful editing ensures all communications are clear and well-crafted. Together, Mark and Fran bring a thoughtful, steady presence to the Board.

Sylvia Parnis, long time resident and board member, brings her special brand of warmth and tact as the liaison with neighboring Hillcrest 27. The two buildings share a pool area, and Sylvia ensures the partnership runs smoothly by coordinating joint projects and maintaining open communication. Her efforts help keep this shared space a clean, welcoming oasis for residents of both buildings.

Board member **Carlos Martin**'s dedication is truly hands-on. His weekly inspections—covering every inch of the building from the rooftop to the ground floor—are key to spotting maintenance issues before they become bigger problems. Carlos' vigilance has led to creative, practical solutions at those odd times when immediate professional attention is unavailable.

The Board's proactive approach extends beyond immediate fixes. Following their successful 40-year inspection, they worked to resolve even the smaller issues that were uncovered but did not impact the inspection results, underscoring their commitment to

safety. Faced with inflation and rising costs, they navigate financial challenges with strategic thinking, always obtaining multiple bids and carefully selecting vendors who deliver quality and value. Recent successes include hiring VTS for elevator repairs, Executive Plumbing for plumbing needs, and GRC Landscaping—all of whom have improved services while keeping costs in check.

After numerous delays to secure elevator parts to modernize the elevators, the board learned a lesson. Going forward, to avoid delays in repairs, extra parts are stocked in advance—a small but impactful decision that will hopefully save time, money, and frustration. This forward-thinking strategy is just one example of how Hillcrest 26 tries to stay ahead of the curve, ensuring the building runs smoothly while preparing for whatever comes next. The result is less waiting time to make a repair, and potential savings because prices have continued rising the last few years.

The Board's collaborative spirit and open-mindedness shine in moments of discovery. When replacing hallway carpets, they found that asking for "corridor carpets" expanded their options and saved money. It's these kinds of thoughtful choices that reflect their dedication to doing what's best for their residents.

Hillcrest 26 thrives not just because of its leadership, but because of the shared sense of purpose among everyone involved. Property Manager Calvin Levy sums it up with humor and wisdom, saying, "I even get three bids when looking for a new wife!" His lighthearted approach mirrors the camaraderie that defines life at Hillcrest 26.

This is more than just a building—it's a community where collaboration, creativity, and care come together to make Hillcrest 26 one of the least assessed, structurally sound buildings in Hillcrest.

Continued from Pg. 1

The previously bought and paid for traffic reports did not take into account the high speed of the additional Pulte traffic (from Parkview at Hillcrest). Due to drivers in high performance vehicles driving at reckless speeds. It has become extremely dangerous entering Hillcrest Drive from our parking lot. We continue to have very close near misses."

Mark Roth, VP of Hillcrest 26 and a longtime Hillcrest leader and retired attorney offered a succinct evaluation. "They can't be certain," said the current building vice-president. "It's about manipulating current residents." He continued, "Packing the contaminants are not removal. If not removed, they are still there and a possible hazard. One must be prepared for unforeseen events."

Whatever the truth, it is clear the builders will spend lots of money to try to deal with the brownfield, providing the city approves the deal. A Sun Sentinel article at the time the process started said it would cost between \$5 and \$10 million to clean the ground. But at the Hillcrest meeting, developers said it will cost them at least \$10 to \$15 million to deal with the brownfield, and probably more. The brownfield designation was issued in 2011.

This is what **Susannah Bryan, the Sun Sentinel reporter, wrote: "Park Road Development LLC**, ranked number one by city staff...initially wanted the land for free.

The developers are now offering to pay either \$1 million or \$3 million, depending on whether Hollywood leases the public works compound currently on the site. They anticipate spending \$10 million on cleanup."

That was several years ago. But the developers have an agreement with the City that was approved in 2020 to purchase the property for \$2.2M with the developer assuming all costs and liabilities associated with the remediation that is now estimated to be \$15-20 million. The remediation of the site, at no cost to the City, will provide a public benefit to all residents of the City of Hollywood and the greater Hillcrest community.

SIMPLIFIED OVERVIEW OF SOCIAL SECURITY AND MEDICARE CHANGES FOR 2025, CONDENSED FROM AN ARTICLE BY ANDY MOSKOWITZ, AARP

1. Cost-of-Living Adjustment (COLA):

- Social Security benefits will increase by 2.5% in 2025 due to lower inflation, compared to 3.2% in 2024.
- Average monthly retirement payments will rise by \$49, from \$1,927 to \$1,976 starting in January.
- COLA applies to all types of Social Security benefits and Supplemental Security Income (SSI) for those with low incomes or disabilities.

2. Medicare Premiums:

- The standard monthly Medicare Part B premium will increase from \$174.70 to \$185.
- This increase will reduce the COLA benefit for most Social Security recipients by \$10.30 monthly, as premiums are usually deducted from Social Security payments.

3. Social Security Office Appointments:

- Starting January 6, 2025, most visits to Social Security offices will require an appointment.
- You can schedule an appointment by calling 800-772-1213 or contacting your local office. Many services are also available online through a My Social Security account.
- Social Security offices will still help people who can't or don't want to make an appointment. Walk-in service will be available for: vulnerable populations, Military personnel, people with terminal illnesses, those needing immediate or specialized help
- These individuals can visit field offices without scheduling in advance.

4. Full Retirement Age (FRA):

- FRA is the age to receive 100% of your Social Security benefit. For those born May 2, 1958, to February 28, 1959, FRA will be reached in 2025 (66 years and 8–10 months).
- You can claim benefits as early as 62, but payments will be reduced. Waiting past FRA increases payments by 8% per year until age 70.

5. Social Security Taxes:

- Social Security is funded by a 12.4% tax on wages, split between employees (6.2%) and employers (6.2%).
- In 2025, the tax applies to earnings up to \$176,100, up from \$168,600 in 2024.

6. Earnings Test for Early Benefits:

- If you work while receiving Social Security benefits before FRA, some benefits are reduced based on earnings.
- In 2025, \$1 is deducted for every \$2 earned above \$23,400 (up from \$22,320 in 2024).
- The rules ease in the year you reach FRA, and once you hit FRA, there's no limit on earnings.

7. Qualifying for Benefits:

- To qualify for Social Security retirement benefits, you need 40 work credits (about 10 years of work).
- In 2025, you earn 1 credit for every \$1,810 of earnings, up to 4 credits annually.

These changes reflect adjustments for inflation, wage trends, and efforts to improve service efficiency.

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Whether you are celebrating Hanukkah, Christmas, New Year's, or other winter holidays that are important to you—the trimmings and celebrations of the season create a perfect atmosphere for all to enjoy.* It truly is the most wonderful time of the year—and the economy agrees! The festive mood brings bustling airports and packed stores as consumers embrace the holiday spirit. The generosity of the holiday season extends to both the economy and financial markets.

So, grab a cup of hot cocoa as we take a sleigh ride through the holiday economy!

Elf on the Shelf

The days of waiting for Black Friday to kick off the holiday shopping season are long gone. Retailers now stock shelves with elves and other holiday décor before Halloween. By the same token, spooky Halloween displays appear as early as July in some stores. According to the National Retail Federation, nearly half of consumers begin their holiday shopping before November. Avoiding crowds, spreading out purchases, and reducing holiday stress are key reasons for getting a head start. Shopping habits are also evolving, as more consumers choose the convenience of shopping online. E-commerce sales now account for 16% of total retail sales, up from 6% a decade ago and 1% in 2000.

Whether shopping online or at the mall, the holiday spirit is shining bright for consumers this season. Consumer balance sheets are in good health, with manageable debt levels in an environment of easing interest rates. Although job growth is moderating, the labor market is still in good shape, as layoffs remain low. The post-pandemic inflationary effects still linger, but wages are once again outpacing inflation, putting more money in our pockets for holiday purchases. Boosted by record-high home values and stock market gains, consumers may feel extra holiday joy thanks to the wealth effect. With inflation cooling, the mood of shoppers is a little brighter this holiday season.

According to the National Retail Federation, total holiday spending in the months of November and December is expected to reach a record \$979–\$989 billion, an increase of roughly 2.5% to 3.5% over last year's \$955.6 billion. There are 26 days between Thanksgiving and Christmas this year, five fewer holiday shopping days than last year. That isn't expected to slow down determined shoppers, who as mentioned earlier, tend to get a head start on holiday shopping. Hanukkah, on the other hand, begins on December 25 this year, much later than 2023 when it began on December 7. While the pace of consumer holiday spending growth is expected to moderate compared to recent years, spending habits are showing signs of stabilizing, returning to more typical patterns seen before the pandemic.

Home for the Holidays

Dealing with overcrowded airports and slow-moving freeways is a small price to pay to spend the holidays with loved ones. Winter weather delays don't make it any easier to stay in a jolly holiday mood, but more than 100 million people drive 50 miles or more for Christmas and New Year holiday celebrations according to AAA, while more than seven million people fly—amounting to about a third of Americans traveling for the holidays. Consumers remain in good financial health, with growth in services spending still above pre-pandemic levels, providing a tailwind for holiday travel demand. The post-pandemic travel boom hasn't faded, and 2024 is set to be the strongest year on record for air travel. An average of 2.5 million people have flown daily in the first 10 months of the year, an increase of 5.2% compared to the same period last year. This trend is encouraging for the travel industry, which is shaping up to end the year on a high note.

Here Comes Santa Claus

Santa may have arrived early on Wall Street this year. The S&P 500 was already up over 20% before the arrival of December, thanks to more than 50 new record highs in 2024. Adding to the seasonal joy, December has been the most consistent month for stock market gains, with positive S&P 500 returns 80% of the time over the last 40 years.

However, not every December is one to remember. In 2018 and 2022 the stock market closed out the year with sharp December declines of 9% and 5.8%, respectively. The good news for investors is that a strong market rebound followed in both cases – the S&P 500 generated a total return of 31.5% in 2019 and 26.3% in 2023. Sometimes a little patience is needed.

Santa's end-of-year “stocking stuffer” for the market is known as the “Santa Claus rally,” which tends to lift stocks over the last five trading days of the year and the first two days of the new year. This market anomaly is often attributed to a calendar effect caused by light trading volumes during the holidays. While a Santa Claus rally doesn't happen every year, returns were positive in seven of the last 10 years. The three declines, however, brought the average Santa Claus rally return over this period down to just 0.02%. Whether Santa delivers an additional boost or not, 2024 has already been a strong year for the markets. Unless, of course, the Grinch steals market returns before the year is over.

It's the Most Wonderful Time of the Year

It's hard to believe that 2024 is coming to a close. As the holidays approach, life can get hectic with last-minute tasks, from wrapping up holiday shopping (and gifts!) to completing year-end tasks. Spending time with loved ones to celebrate cherished traditions makes this season especially wonderful. The economy couldn't agree more. It's also a perfect opportunity to reflect and start planning for the year ahead. A new year brings fresh goals, both personal and financial. Be sure to connect with your financial professional to help guide you in setting and achieving those goals. Team Treece is here to help - call us at 305-751-8855.

Sources:

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WHOSE SIDE ARE YOU ON?

Some readers accuse me of being overly pro-Board of Director by some and others think I am overly anti-Board. I honestly tend to be more pro-board because I know most of the Hillcrest leadership and the majority have all the qualities I admire: intelligence, knowledge, leadership and integrity. The best also possess compassion, common sense and a belief in teamwork. And this can be accomplished by board presidents with very diverse personalities. And of course, a sense of humor goes a long way.

When I was on a building board many years ago, I made up three rules for the membership which I think were fair and effective:

1. If the word “sue” leaves your lips, we’re done here. Have your lawyer call our lawyer.

2. Your right to complain is directly proportional to your involvement in the committee.

- **Not on the committee? No opinion.**
- **On the committee but in the minority? Majority rules, so take it gracefully.**

3. Starting a sentence with “What you people should do...” automatically makes you the Committee Chair for whatever you’re about to suggest. Congratulations!

Two of the best presidents I have known (may they rest in peace) were **John Caizza, Hillcrest 24** and **Herman Melotti, Hillcrest 27**. They could not have been more different, and they respected each other greatly. John was a tough old Union guy, a rough around the edges Michigander and Herman was a former high-ranking engineering executive; knowledgeable, unflappable, and dignified. Both were strong leaders, and both did an amazing job for their buildings.

The most impressive thing about John, who was as unpolished and as blunt as he could be, was that he could look past people who showed no respect for him, if they had something to offer. He valued skills over personalities and could work with just about anybody who was willing to help the building achieve its goals.

Herman was just as effective at bringing a team together. We called him the Mayor of Hillcrest because of the number of buildings he helped over the years with major building projects, including John’s building.

Both knew that by-laws and statutes must be respected. But both also believed (as I do) in the adage I once saw written above a courtroom door: “When the law and common sense are in conflict, common sense must prevail.” In other words, some exceptions to the rules were considered but only if IT DID NOT NEGATIVELY AFFECT THE BUILDING.

We have some amazing board presidents serving Hillcrest now. I do not want to single them out yet because they are...you know...alive.

I do often write articles about board behaviors and decisions that I feel are wrong because they are unilateral and many times cruel. People who have no leadership skills whatsoever tend to either ignore the by-laws and work in their own self-interest or use the by-laws as a weapon and misuse their power.

One of the worst stories that I personally witnessed was in an over-55 building. The real estate market had just peaked and was starting to soften. A resident who had been diagnosed with leg cancer had to move to Gainesville to be treated at a facility that specialized in that type of cancer. She got lucky with an offer that was on the high end. The buyer was 53 ½ years old. The by-laws did have a hardship clause, but the board had to vote to allow her to sell to an under-55 buyer. In order to keep their over-55 status, a building must have 80% of their units permanently occupied by at least one person over 55. Although there would have been no negative impact, they voted it down, creating more stress and financial hardship for a longtime resident who needed help.

Although that building has a hardship clause, some do not. Another case involved a board who were able to make compassion/common sense decisions, in another unusual case. A couple who lived in the building had a daughter, who suffered from drug addiction and abandoned her 12 year old son. They had to take him in. The grandparents were advised that they needed to make a decision, either put him in foster care or keep him, in which case they would have to move. It took about a year before they realized that his mom was not coming back, and they sold and moved. There were a few other owners who complained loudly and often, but there were also many kind residents who stepped up when they found out the boy had made it to 5th grade and still did not know how to read. He immediately found himself with several “aunts” and “uncles” who taught him to read and otherwise helped him feel loved and valued. They really turned his life around.

I strongly believe that these examples of leeway in the laws due to “hardship” are not only proper but necessary to preserve humanity.

The most extreme example of the use of the hardship clause that I admired was when we went through the crash/foreclosure crisis in 2007-2009. Some buildings recouped their maintenance fees by renting out the unoccupied units on a month to month until the bank finally foreclosed. The “tenants” paid the electric and had to have insurance naming the building as beneficiary of any loss. This kept the units from deteriorating and made a profit for the building. Renters were carefully screened and were fully aware that they could get a notice to vacate in 30-90 days. One building even allowed their unit owners who were underwater on their mortgages to rent out their units until the values went back up, instead of going into foreclosure. Part of the rent went automatically to pay the maintenance fees. As soon as the market went up enough for them to break even in a sale, the renters were given notice to move out and the owners had to sell.

UPCOMING BOARD ELECTIONS

The main reason many qualified and skilled leaders hesitate to run for the board is the difficulty of working with a majority that lacks the necessary skills, knowledge of condo law, and respect for proper procedures, while also showing little regard for teamwork or professionalism.

I am reprinting the new laws that have been passed to curb condo boards who disregard rules, use their position for their own self-interest and try to retaliate against anyone who questions them. See page 2.

Also, those of you who are elected to the board should probably review who you are using as the building attorney. The building attorney’s primary job is to review EVERY contract and to render legal advice when the board is unsure about a course of action. If your building by-laws were routinely ignored in the past with little or no intervention on the part of the attorney, there is something wrong. The attorney works for the ASSOCIATION, not for individual board members. As a member of the condo association, THE MEMBERSHIP PAYS building attorney as part of your maintenance; therefore, the attorney works for the good of the building membership, not the board. There are some attorneys who will do anything the board wants as long as their fees are paid. It doesn’t matter if they win or lose a case, they get paid. In essence, when a unit owner questions the board’s tactics or competency, and the board’s attorney responds with a Cease and Desist letter meant to intimidate the owner into silence, ironically the attorney’s fees are partially funded by the unit owner being targeted.

I remember 25 years ago a building spent \$4800 on legal fees to get a gay guy out of the building. And if you think that could not have happened 25 years ago, what saved him was that Broward County had just passed an ordinance that prohibited housing discrimination based on sexual preference. Seems we’ve come a long way in 25 years.

Thank God those days are over. Or are they?

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



Cindy Abraham

Brian Gaiefsky

In 2024 we saw prices fall as demand slowed and inventory continues to increase.. Affordability issues from high prices, high mortgage rates and rising insurance are the biggest factors for the market slowdown. It takes an average of 57 days from list to close when a property is priced right.

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REAL ESTATE UPDATE - by Cindy Abraham, Keller Williams Realty Professionals



2021 and 2022 (post-pandemic) were by far the hottest years for sales that we have seen in a long time. 2023 would have been even hotter except that inventory was so low, at one point hitting SIX total listings. This is a dramatic number when you realize that 18 months later, we have over 80 condos on the market.

HILLCREST CONDO SALES HISTORY PAST FIVE YEARS

2020	2021	2022	2023	2024 as of November 30
133	179	167	126	104

Out of 1002 condo listings in Hollywood right now, Hillcrest has 80. Of the 83 pending sales in Hollywood, Hillcrest accounts for 2. And out of 795 total closed sales so far in 2024, we have sold 104. Unfortunately, we have at least one building that questionably "went rental" and although the values went up, the quality of life went down for many of the residents. If a building is going to consider rentals, it should be done legally with the consent of the majority. To protect the building culture, one building has a two-year waiting period to keep out investors who are notorious for not supporting necessary repairs and upgrades. And even then, they only allow 6 month leases so that any renters who are disruptive or otherwise incompatible with the building culture can be denied an extension. That building has few renters and the ones they do have, have been there for years so there is very little turnover.

HILLCREST/PARKVIEW SINGLE FAMILY & TOWNHOME SALES HISTORY PAST FIVE YEARS

2020	2021	2022	2023	2024 as of November 30
44	38	41	37	27

Please note that these sales figures exclude transactions made directly through the Pulte office. Additionally, keep in mind that a significant number of Parkview at Hillcrest homes have been converted into rental properties in recent years, which makes them investment properties, so they are less likely to be listed for sale.

The total number of Single Family/Townhome listings in the city of Hollywood as of this writing are 611, with 16 in Hillcrest/Parkview. One of the 147 pending listings are in Parkview and for the year, Hillcrest/Parkview accounted for 27 of 1064 total Hollywood area closings.

NOVEMBER MARKET REPORT

by Cindy Abraham, Keller Williams A Team Florida



Don't shoot the messenger. I know it is hard to understand why your neighbor sold quickly and at a high price last year, but it is a buyer's market, and that ship has sailed. That is a fact. We are headed to hit 90 listings before the end of the year. There are 33 listings in triple digits for Days on Market (DOM) right now, the highest DOM being 578 and several others hitting over the one year mark. Coincidentally the same number of listings (although not the same listings) have lowered their price. YOU NEED TO LOOK AT THE COMPARABLE SALES, not the active listings if you want to price to sell.

Unless your unit is over-the-top remodeled with a spectacular view, the 300K corners, 250K 2/2s and 200K one bedrooms are few and far between. Even the rental market is taking a hit.

Buyer agents that are worth the commission they must now charge are in short supply. One strategy we will continue to use until that changes is having our sellers continue to offer a commission to the buyer agent. That question does come up when scheduling showings. Again, they don't always have to pay the full commission if we play our cards right. So, hiring your next door neighbor's, uncle's baby mama to sell your unit is not going to work anymore. You need an experienced professional. And do the math – every percentage point that you pay in commissions equals \$1000 for every \$100,000 you get as the sales price. Commissions are 100% negotiable so use them as a strategy to get the price YOU want.

Of the 14 available rentals, 7 have been on the market for 2 months or more. Five went under contract during November

HILLCREST CLOSED SALES DURING NOVEMBER (R-Rental building, C- Corner unit)

Building	Address	SF	B/B	List Price	Sale Price	DOM
24	4200 Hillcrest Dr #1016-1018	2296	3/3	394,777	356,320	128
27	3850 Washington #212	1164	2/2	240,000	218,000	193
27	3850 Washington #1110	1164	2/2	239,990	228,000	68
15	4800 Hillcrest Ln #402	992	2/2	205,000	205,000	260
R-17	4700 Washington #410	992	2/2	187,900	179,000	146
8	1201 Hillcrest Ct. #215	744	1/1/1	175,000	165,000	36
21	4400 Hillcrest Dr #508	896	1/1/1	175,000	175,000	13
6	1200 Hillcrest Ct #214	899	2/2	175,000	170,000	189
15	4800 Hillcrest Ln #510	992	2/2	155,000	149,000	184

HILLCREST CONDO RENTALS

Building	Address	SF	B/B	List Price	Sale Price	DOM
20	919 Hillcrest #612	1087	2/2	2,100	pending	40
20	919 Hillcrest #804	1100	2/2	2,000	2,000	67
20	919 Hillcrest #606	1100	2/2	2,100	2,100	193
20	901 Hillcrest #504	1087	2/2	1,900	1,900	101
17	4700 Washington #404	775	1/1/1	1,800	1,800	47

PARKVIEW AT HILLCREST NOVEMBER 2024



Wondering how much equity you've built up in your Parkview at Hillcrest home? Reach out! Call us at 8-HILLCREST or email INFO@ATeamFlorida.com.

Two single-family homes went under contract last month and one closed. Right now, there are seventeen properties available for sale; eight have lowered their list price:

- Single-Family Homes: Four 3/2/1 bedroom properties are currently listed, priced at \$890,000, 899,000, 950,000, 999,000 as well as two 5/3 homes at 1,150,000 and \$1,480,000. The three highest are listed as waterfront properties.
- Townhomes: Eleven active townhome listings, all 3/2/1 models ranging from 1,421 to 1,769 square feet, and priced between \$568,000 and \$749,000.

In addition, Parkview has eleven active rentals, down from 14 last month. One went under contract and three rented. Remember that some properties are listed for rent and for sale.

If you're curious about the market or want to stay updated, we're here for you! Whether you're planning to sell, rent, or just keeping an eye on the local market, we can set up auto-notifications for real-time updates on listings and sales in your neighborhood.

In shifting markets, adaptive strategies are essential. With our experience, we're prepared to help you navigate every turn. For buying, selling, or renting assistance, give us a call at **8-HILLCREST (844-552-7378)**, we are always here to help.

NOVEMBER PENDING SALES

ADDRESS	SF	B/B	LIST PRICE	SALES PRICE	DOM	WTRFT
S-1445 Bursera	2678	5/2/1	1,350,000	pending	100	No

NOVEMBER CLOSED SALES

ADDRESS	SF	B/B	LIST PRICE	SALES PRICE	DOM	WTRFT
S-4320 Large Leaf Ln	2795	5/3	1,000,000	950,000	62	Yes

NOVEMBER RENTALS

ADDRESS	SF	B/B	LIST PRICE	RENT PRICE	DOM	WTRFT
S-1487 Pongam Ter	2501	5/3	5,299	pending	80	No
S-4414 Ficus St	1881	3/2/1	5,000	5,000	120	No
T-1030 Eucalyptus Dr	1421	3/2/1	3,400	3,400	8	No
T-1040 Eucalyptus Dr	1421	3/2/1	3,400	3,400	112	No

December Kitchen Korner - by Cindy Abraham



As Boodro the Rajun' Cajun says, a recipe is a suggestion. Most of the time I tweak recipes before I print them. And in this case, not only did I tweak it, I combined two recipes into one great dish. The two original recipes called for large boneless, skinless, chicken breasts pounded thin. One had a great filling with a panko crust and the other was just plain old chicken breasts coated in a great crust. So here goes:

CHEESY CHICKEN BREASTS with a Crispy French Fried Onion Crust

- 2 large chicken breasts pounded 1/4" thick
- 3 oz. softened cream cheese
- 1/4 cup shredded cheese
- 1/4 cup bacon crumbles
- 2 chopped green onions
- 1 TBS chopped fresh parsley or 1/2 TBS dried
- 2 TBS drained oil-packed sun-dried tomatoes blotted dry and chopped
- 1 cup packaged French fried onions
- 1 TBS plus 1/4 cup flour divided use
- 1/2 tsp garlic powder, 1/2 tsp paprika, 1/4 tsp pepper, 1 beaten egg



Preheat oven to 350 degrees. Line a rimmed baking sheet with foil and place a wire rack on top. Spray the wire rack with cooking spray and set aside. Pat chicken dry with paper towel and place on a cutting board.

In a large bowl, mix the first six ingredients together and stir in the pepper. Evenly spread the cheese mixture over the chicken breasts leaving a 3/4" border. Roll up the chicken breasts starting with the short side and secure with toothpicks.

In a large Ziploc bag, combine fried onions, flour and garlic powder. Use a rolling pin or meat mallet to coarsely crush the fried onions. Transfer mixture to a shallow dish, beat the egg and place on a separate shallow dish, and spread the 1/4 cup flour on a third shallow dish.

Roll the breasts in the flour, dip in the egg mixture to coat, and finally evenly coat with onion mixture. Place chicken breasts on the prepared rack seam side down.

Bake uncovered until golden-brown and internal temperature reached 165 degree minutes. Let chicken breasts stand for 5 minutes, discard toothpicks and serve.

Usually for Christmas eve, I make the Feast of the 7 Fishes Stew. However, this year I figured the Seafood Paella I make already has 7 different types of seafood, not to mention chicken and sausage, so we opted for that. I used to buy the packaged paella mix and then add all my own extras but the rice it comes with has no nutritional value at all. Paying 6 bucks for the little can of "seafood" in oil and the seasoning seemed like a waste of money. It is just as easy from scratch since I am adding so much to the package, so here is the recipe I came up with - feel free to add or omit. And for the record, somebody-who-will-remain-nameless believes that Paella is just an "hombre pobre's" Jambalaya...

SEAFOOD PAELLA WITH CHICKEN AND SAUSAGE

- 10 oz. plant based, high fiber rice
- Paella seasoning (or mix

- 1 lb. shredded or chopped chicken (Aldi sells a pound of shredded chicken for \$8.13) or I buy a cheap Rotisserie Chicken, remove the skin and bones and chop it up. I always have a pound of chopped chicken in the freezer.
- 1 lb. sausage (I use turkey sausage)
- 1 lb. mixed seafood
- 1 lb. shrimp
- 1 cup canned peas or green beans, drained
- Packaged mussels and clams in the shell for topping if desired
- 1 TBS paella seasoning or mix
- 1 tsp smoked paprika, 1 tsp chili powder and 1/2 tsp each garlic powder, onion powder and turmeric)



Heat oil. Cook sausage until browned. Add 1 1/2 cup water and stir in rice. Bring to a boil. Add seafood, shrimp and chicken. Turn down heat to simmer uncovered for 10 minutes. Stir occasionally. Stir in vegetables. Top with shellfish if desired. Turn heat to low, cover pan and let shellfish warm through. Remove from heat. Serve.

GASLIGHTING 101 - by Cindy Abraham

I became interested in the term "gaslighting" after encountering a situation involving a condo board president accused of violating several by-laws and statutes. When confronted with evidence, the concerns were dismissed, and the accuser was labeled as "gaslighting." While the term is familiar to most of us, I didn't fully understand its meaning, so I looked it up. I found that the term is often overused and misunderstood, with many applying it broadly to any challenge to their actions.

Gaslighting, at its core, is psychological abuse where someone manipulates another into doubting their sanity, memory, or perception of reality. The term originated from the 1938 play and 1944 film Gaslight, where a husband deceives his wife into thinking she's losing her mind. Victims of gaslighting often feel confused, anxious, and unsure of their own thoughts and feelings. For someone with a mental disability, this kind of manipulation can be especially devastating.

Today, however, the term is frequently misused. People often accuse others of gaslighting simply for disagreeing passionately or refusing to accept responsibility for wrongdoing. Once the accusation is made, it's nearly impossible to defend oneself, as any attempt to explain or clarify is dismissed as part of the alleged manipulation.

This misuse is harmful because it diminishes the impact of the term when it's genuinely applicable. Instead of acknowledging mistakes or deliberate misconduct, some use accusations of gaslighting to avoid accountability, reframing disagreements as manipulative tactics.

This misuse reminds me of the "Complex Question" fallacy, a logical trap where an answer assumes acceptance of an unproven premise. Also called a loaded or trick question, it corners the respondent into seeming guilty or complicit. A classic example is, "Have you stopped beating your wife?"—a question that can't be answered without self-incrimination. Misusing "gaslighting" feels similarly unfair, making it difficult to navigate genuine conflicts.

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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 key-chains 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. key-chains, ceiling fan pulls, tea infuser bling, car diffusers, plant stakes, bracelets, anklets, dainty necklaces, gemstone necklaces, earrings, pearl jewelry, sun catchers, eyeglass chains, 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.

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KEEPING THINGS ON THE BACKBURNER

by Aruna Ladva BRAHMA KUMARIS UK, ENGLAND submitted by BK Etta Stevens



Life is complex and we are accustomed to doing many things at one time ... we call it multi-tasking. But did you know that many things are also 'simmering' on the backburner of your mind as you go about your day? Let's take a look.

If something is on the backburner, then it is temporarily not dealt with or considered not important enough to give attention to right now, but that does not negate the fact that it's there. Examples could be trying to solve stressful relationship issues; clearing up some fact or misunderstanding; trying to forget a hurt; feeling insecure about one's role or importance; desiring all sorts of things and feeling inadequate ... the list is endless.

We may convince ourselves that: "It's OK. It's not bothering me in this moment ..." but I beg to differ. Things simmering on the backburner actually affect what is cooking on the front burner! We need to give time to what is lying dormant in the inner recesses of our mind. We need to kind of bring that to the front of the 'stove', to open the pot and see what's cooking.

All cooking takes attention whether it is on the stove, in front or the back or on the side ready and waiting to be cooked. Preparation and having the right ingredients makes all cooking easy. The same is true for our life. Everything that I get affected by, give my mind to, or allow myself to become triggered by, they all take my time and attention. The meal does not get cooked in time and neither does my life pan out as I had planned. (Excuse the pun.)

The other important point I want to emphasize is that nothing exists in isolation. For example, when I go to do something or speak with someone, everything sitting on the backburner of my mind will be mixed up with this moment. Such as if I am insecure, then as I speak with this person, my insecurity will come across in my interaction. If I am desirous and empty inside, then as I go to do things, it will be with the expectation to fulfill those desires. If I am feeling sorry for myself, then I will not have much confidence in what I do.

This may all sound obvious to you, and we have probably all been there, but the point is: What are we doing about it? How much are we checking the content of those pots on the backburner? How about taking those pots off the gas altogether?

It's the unresolved things, the uncooked things that are taking up more of our time and energy than the actual "cooking" itself ... We can see this when we have a task to do, which we really are resistant to, just like decluttering our house. It is the thought of doing that task which is more tiring than the doing itself.

We must be very careful about "spillage". That is, we must be vigilant of our thoughts and feelings, and make sure there is no "spillage" from old wounds of the past, where someone has "hurt us" or we have hurt ourselves by replaying their words and actions, this will infect our present interactions with souls. Because just like any oil spillage at sea,

there is some damage to the natural marine life of the ocean both short and long term, the eco-balance becomes upset. So too when our own thoughts and feelings spill out, we infect and upset the eco-balance of our relationships with others.

Why do we recycle old thoughts and feelings from the past? Why do we re-ingest this stuff in our minds by playing it over and over again? That is like eating stale food, leftovers. So not only did we not enjoy that conversation, but we were also upset by that interaction or argument with the other soul and now again we are repeating... When we do this, we are just creating indigestion (suffering) for our own selves. This pattern of consuming "leftovers" and chewing on old dramas in the mind has no nutritional value

Right now, in this moment, it has nothing to do with others, it is definitely "my stuff", but what to do with it and how to get rid of it? We must place it where it belongs. Either leave it in the pot, to enjoy and savor, or throw it away in the bin if it is not digestible, this applies to both our thoughts and food.

Go back and reflect over something only once. Look for the learning. After that to regurgitate the experience, you are going to a loss, in fact it is toxic and unhealthy for both body and mind. Remember that stale thoughts and feelings also deplete our peace and happiness.

There is nothing quite like freshly cooked food daily and eating that. Hence the need to meditate daily and to create a blend of pure peaceful and powerful thoughts to nourish our mind for a healthy wealthy life.

It's Time ... to cook yourself a delicious meal and create a lovely life. "Radiate an energy of serenity, love, TRUTH, and peace so that you have an uplifting effect on those you come into contact with."

With this power we find we can more easily and simply control our own emotions and feelings and find the JOY, PEACE and CONTENTMENT that has been missing from our daily lives. The way to do this is to perform a daily MEDITATION practice even for just a few minutes each time you sit in silence and contemplate the negativity that enters your mind. The more you do this practice, the easier it will be to chase the negative emotions out of your mind and replace them with a positive outlook on life in general. Life is extremely difficult now with so many things to complicate the joy and peace we want to attain. Everyone is in the very same position now but with MEDITATION in our lives we can at least see the relief that is coming and learn the proper way to relax our minds and our bodies.

A BEAUTIFUL HOLIDAY SEASON TO EVERYONE!

I am conducting a free zoom meditation every Tuesday morning at 10:30 am - NEW ZOOM ID CODE: 811 4013 0042 Password: 123

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