# **INSIDE HILLCREST** CONNECTING NEIGHBORS TO NEIGHBORS

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# **FEBRUARY INSIDE HILLCREST**

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## OUT OF THE MOUTHS OF BABES

Everyone who knows her loves Enid Jaffe in Hillcrest 22-she's basically a local legend. Honestly, I aspire to be her when I grow up. Every time we talk, I walk away feeling wiser, happier, and slightly less competent in comparison. During our last conversation, she shared something her grandson told her when he was just a kid: "The only thing to complain about is pain." And honestly? That stopped me in my tracks. So simple. So true. So ... inconvenient for someone who enjoys a good rant. Of course, I'd also argue that heartache is its own special brand of pain, and let's be realpains-in-the-a\*\* deserve their own complaint category. But still, the kid had a point. Wisdom clearly runs in the Jaffe genes.

## SPOTLIGHT ON...

Our intrepid reporter, **Steve Schneider**, isn't just the guy who delivers Inside Hillcrest to the Hillcrest buildings, he is also our resident news sleuth. Meanwhile, I handle deliveries to our "sister" community, Beverly Hills at 5300 Washington. One of the highlights of my visits is chatting with the ever-busy **Mike Desiato**, whom I often find tinkering away in the Clubhouse. He's a devoted Inside Hillcrest reader, and I adore him so much that I've officially added him to my list of future ex-husbands.

Mike celebrated his 103rd birthday on January 13th, and I meant to honor him in the January issue... but, well, I'm old, so I forgot. Thankfully, Beverly Hills treasurer **Catherine Evanoff** saved the day with a timely reminder. To make up for my forgetfulness, Steve Schneider sat down with Mike for our February Spotlight On... feature. Check it out on page 9.

## MANDATORY RESERVES

Check out the letter from **Kimberley Newman, Secretary, Hillcrest 26** to our **State Representative Marie Woodson**, who, BTW, is one of our biggest advocates in Tallahassee. **Lori Limardo, VP Hillcrest 25**, has expressed the same sentiments and both make total sense. If a building has no current issues as well as a history of taking care of past issues, why are we held to the same standard as the Champlain Towers South? That was an accident waiting to happen.

Hillcrest is built on a rock quarry and as we have all learned over the years, our buildings are built like brick you-know-whats. We learned over the years NOT to wallpaper our hallways, not to put carpet on our open balconies, etc. And we see what cast iron pipes can do. Any issues we have dealt with over the years were a result of the materials used that met the building codes at the time. Communities like Hillcrest need to be heard in Tallahassee.

### CHAMPIONSHIP ACADEMY OF DISTINCTION

Championship Academy of Distinction is right here on Hillcrest Drive and now accommodates kindergarten through grade 8. I had the privilege of meeting the new principal, **Venesia Johnson**, when I went to the school to talk about ways that the school could accommodate Hillcresters by renting out their parking spaces outside of school hours. We also discussed the possibility of the students who are interested in Journalism having their own page in upcoming issues. Stay tuned.

And I must give a shout-out to Miss Martha, at the front desk who is unfailingly welcoming, gracious and has a great sense of humor. Along with Miss Martha, visitors to the school are greeted by Conrad Hipplewhite the campus Security Guard who, it turns out, grew up in the same neighborhood in Miami as I did. He told me he attended Northwestern Christian High, and I attended Notre Dame Academy, the sister school of Archbishop Curley High. Years later the schools merged and became Notre Dame-Curley High School, where our own Hillcrest 21 neighbor Alex Altidor, owner of FS Services, that takes care of most of our building's cameras, attended. According to Hipplewhite, his school football team regularly



lost to the Archbishop Curley Knights. Why is that important? Because it has to do with football. Our own Steve Schneider spoke with Ms. Johnson, see 4.

## BY LAWS AND THE 718 STATUTES:

I truly appreciate our IH readers and have always been happy to look up answers to your questions about the 718 statutes. However, I can no longer review your building's bylaws for you. I've returned any hard copies of building by-laws to the building presidents because I was starting to confuse them with my own building's by-laws.

Because of no Master Association, each building has its own unique set of by-laws and rules. This variation can be overwhelming at times. Also, there are new statutes that some buildings tend to overlook—primarily because they favor unit owner rights. You can find more details about these updates on page 2.

If you have a question about the 718 statutes, check with your building attorney. When you write or call me, all I can do is direct you to the relevant section of the statutes. As of **October 1, 2024**, all buildings were required to provide a full (readable) copy of the building by laws to every unit owner. This means there's no longer any excuse not to familiarize yourself with your building's rules. Hopefully, your board keeps the building's website up-to-date and has posted the by-laws in a readable format. Finally, remember that if a building's by-laws or rules/regs are discriminatory or unfair, the 718 statutes can override them—just as federal laws can override state laws.

## CONDO RULES AND COMMON DECENCY

The new paradigm seems to be, "it is about me, not you. I will do what I want when I want and unless there is a law against it, you can go pound sand."

Hillcrest has always been known for being just the opposite. However, we have been thrown two curveballs in the past several years. People have the right to have Emotional Service Animals with a letter from a psychologist or psychiatrist. Those with allergies or a fear of animals need to suck it up. ESA owners should respect the building pet rules, which of course do not apply to those who have a service animal for a physical disability; those dogs have special training, so they do not bark or otherwise create a nuisance.

# **BY LAWS FROM THE 718 STATUTES**

The bylaws must provide the method of calling meetings of unit owners, including annual meetings. Written notice of an annual meeting must include an agenda; be mailed, hand delivered or electronically transmitted to each unit owner at least 14 days before the annual meeting; and be **posted** in a conspicuous place on the condominium property or association property at least 14 continuous days before the annual meeting. Written notice of a meeting other than an annual meeting must include an agenda; be mailed, hand delivered or electronically transmitted to each unit owner; and be posted in a conspicuous place on the condominium property or association property within the timeframe specified in the bylaws. If the bylaws do not specify a timeframe for written notice of a meeting other than an annual meeting, notice must be provided at least 14 continuous days before the meeting. Upon notice to the unit owners, the board shall, by duly adopted rule, designate a specific location on the condominium property or association property at which all notices of unit owner meetings must be posted.

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 notice and be made available for inspection and copying upon a written request from a unit owner or made available on the association's website or through an application that can be downloaded on a mobile device.

(c) Board of administration meetings. In a residential condominium association of more than 10 units, the board of administration shall 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. Meetings of the board of administration at which a quorum of the members is present are open to all unit owners. The right to attend such meetings includes the right to speak at such meetings with reference to all designated agenda items and the right to ask questions relating to reports on the status of construction or repair projects, the status of revenues and expenditures during the current fiscal year, and other issues affecting the condominium.

(g) 1. An association managing a condominium with 25 or more units which does not contain timeshare units shall post digital copies of the documents specified in subparagraph 2. on its website or make such documents available through an application that can be downloaded on a mobile device.

a. The association's website or application must be:

(I) An independent website, application, or web portal wholly owned and operated by the association; or

(II) A website, application, or web portal operated by a third-party provider with whom the association owns, leases, rents, or otherwise obtains the right to operate a web page, subpage, web portal, collection of subpages or web portals, or an application which is dedicated to the association's activities and on which required notices, records, and documents may be posted or made available by the association.

b. The association's website or application must be accessible through the Internet and must contain a subpage, web portal, or other protected electronic location that is inaccessible to the general public and accessible only to unit owners and employees of the association.

c. Upon a unit owner's written request, the association must provide the unit owner with a username and password and access to the protected sections of the association's website or application which contain any notices, records, or documents that must be electronically provided.

2. A current copy of the following documents must be posted in digital format on the association's website or application:

a. The recorded declaration of condominium of each condominium operated by the association and each amendment to each declaration.

b. The recorded bylaws of the association and each amendment to the bylaws.

c. The articles of incorporation of the association, or other documents creating the association, and each amendment to the articles of incorporation or other documents. The copy posted pursuant to this sub-subparagraph must be a copy of the articles of incorporation filed with the Department of State.

d. The rules of the association.

e. A list of all executory contracts or documents to which the association is a party or under which the association or the unit owners have an obligation or responsibility and, after bidding for the related materials, equipment, or services has closed, a list of bids received by the association within the past year. Summaries of bids for materials, equipment, or services which exceed \$500 must be maintained on the website or application for 1 year. In lieu of summaries, complete copies of the bids may be posted.

f. The annual budget required by s. 718.112(2)(f) and any proposed budget to be considered at the annual meeting.

g. The financial report required by subsection (13) and any monthly income or expense statement to be considered at a meeting.

h. The certification of each director required by s. 718.112(2)(d)4.b.

i. All contracts or transactions between the association and any director, officer, corporation, firm, or association that is not an affiliated condominium association or any other entity in which an association director is also a director or officer and financially interested.

j. Any contract or document regarding a conflict of interest or possible conflict of interest as provided in ss. 468.4335, 468.436(2)(b)6., and 718.3027(3).

k. The notice of any unit owner meeting and the agenda for the meeting, as required by s. 718.112(2)(d)3., no later than 14 days before the meeting. The notice must be posted in plain view on the front page of the website or application, or on a separate subpage of the website or application labeled "Notices" which is conspicuously visible and linked from the front page. The association must also post on its website or application any document to be considered and voted on by the owners during the meeting or any document listed on the agenda at least 7 days before the meeting at which the document or the information within the document will be considered.

I. Notice of any board meeting, the agenda, and any other document required for the meeting as required by s. 718.112(2)(c), which must be posted no later than the date required for notice under s. 718.112(2)(c).

m. The inspection reports described in ss. 553.899 and 718.301(4) (p) and any other inspection report relating to a structural or life safety inspection of condominium property.

n. The association's most recent structural integrity reserve study, if applicable.

o. Copies of all building permits issued for ongoing or planned construction.

A unit owner who is denied access to official records is entitled to the actual damages or minimum damages for the association's willful failure to comply. Minimum damages are \$50 per calendar day for up to 10 days, beginning on the 11th working day after receipt of the written request. The failure to permit inspection entitles any person prevailing in an enforcement action to recover reasonable attorney fees from the person in control of the records who, directly or indirectly, knowingly denied access to the records. If the requested records are posted on an association's website or are available for download through an application on a mobile device, the association may fulfill its obligations under this paragraph by directing to the website or the application all persons authorized to request access.

b. In response to a written request to inspect records, the association must simultaneously provide to the requestor a checklist of all records made available for inspection and copying. The checklist must also identify any of the association's official records that were not made available to the requestor. An association must maintain a checklist provided under this sub-subparagraph for 7 years. An association delivering a checklist pursuant to this sub-subparagraph creates a rebuttable presumption that the association has complied with this paragraph.

2. A director or member of the board or association or a community association manager who knowingly, willfully, and repeatedly violates subparagraph 1. commits a misdemeanor of the second degree, punishable as provided in s. 775.082 or s. 775.083, and must be removed from office and a vacancy declared. For purposes of this subparagraph, the term "repeatedly" means two or more violations within a 12-month period.

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# MEET PRINCIPAL VENESIA JOHNSON...By Steve Schneider



The new Principal for the Championship Academy of Distinction (K-8) on Hillcrest Drive found her life calling to teach children when she was in her 30s. That's when Venesia Johnson had to decide whether to relocate to North Carolina to keep her position as Vice President of Sales and Marketing with a major company or remain in South Florida.

Married with two children, she decided to stay here, obtain a real estate sales license, and start substitute teaching. However,

the principal at her first school noticed within weeks that she excelled at working with students. "My classroom management was strong," Johnson recalls the Principal telling her.

This support led her to take a full-time job with Broward County Public Schools, return to school, and earn a master's degree in educational leadership. She is currently working online to earn her Ed.D. in Curriculum and Instruction from Liberty University. Johnson initially taught in Broward County Public Schools. However, she later moved to Miami-Dade Public Schools to work in administration at the district office before returning to Broward County.

Championship Academy of Distinction is a charter school currently serving 492 students, with a capacity to admit up to 680. Enrollment is determined through a lottery system after parents submit applications. The school offers small class sizes, typically with no more than 20 students per class. Approximately 95% of the staff are state-certified teachers, and the school employs around 30 educators.

Government funding is determined based on attendance measurements taken twice a year. Advanced students have the opportunity to enroll in high school-level courses in biology and algebra. The school also administers the same state-mandated tests as public schools, assessing math and English Language Arts proficiency three times a year.

Johnson takes pride in the fact that her school does not return struggling students to the public school system. "We believe every student has the ability to learn," she says. "We keep working with them." She was appointed Principal this summer to collaborate with staff and students to improve academic achievement. Johnson evaluates the learning process by analyzing state test scores and consistently monitoring classroom instruction alongside Michael Rivera, the Assistant Principal. Instructional coaches also observe classroom lessons to provide additional support. So far, several teachers have been replaced, as school leadership believes that new educators may better contribute to enhancing student learning outcomes.

Johnson also draws on her previous experience at Championship Academy to assess the current state of the school and chart a path forward. Prior to becoming Principal, she served as Dean of Curriculum for a year, followed by a year as Assistant Principal.

Ensuring authentic teaching happens daily is a priority, though Johnson emphasizes, "we support the whole child." By this, she means that Championship Academy fosters creativity in addition to traditional learning. She highlights programs in music, arts, computer coding, and virtual scholastic gaming (Esports) as examples of how teachers nurture students' creative abilities. The school also welcomes community members to volunteer by reading with students or assisting with other activities. It's evident that Johnson is passionate about her work. "In my 30s, I found a calling greater than myself," she reflects. "I believe God makes no mistakes."

To learn more about the school, or to volunteer, call (954) 924-8006. You can also reach Principal Johnson at (954) 342-4597.



## Continued from Pg. 1

But there are those entitled, combative personalities out there who are above the law and God forbid if they are on the board. I still remember the time I was visiting a building president who had two large dogs.

To prevent them from jumping all over me, she simply opened her door and let them roam the hallways until I left. When I asked her if she was allowed to do that, her answer was, "I'm the president." I watched our security guard pick up four big dog turds in our lobby, clean up dog pee in the elevator, and I had to call maintenance to pick up poop from the new carpet on my floor. And those of you who use the walking trails know how many owners don't bother to pick up after their dogs.

Now that medical marijuana is legal – a positive step forward – there's an urgent need to address how its use impacts others. When individuals who prefer to smoke rather than use gummies or other noninvasive methods infringe on the rights of their neighbors, condo regulations must intervene.

From my real estate experience, I've seen firsthand how secondhand smoke can make a home unlivable. Two residents were forced to sell and relocate because smoke from a lower balcony continuously seeped into their unit. One of them, who worked from home, had to wear a mask indoors—it was that overwhelming. I've also had potential buyers step off an elevator, take one sniff, and immediately reject an entire floor. For a powerful perspective, read the heartfelt Letter to the Editor on page 6.

## **HLC MEETINGS**

The HLC meetings are truly a highlight of my month. Hillcrest is fortunate to have exceptional leaders who actively engage with one another—whether by seeking help with major projects and challenges or by going the extra mile to offer their own support.

Sadly, the buildings with the weakest leadership don't appreciate what they can learn from their peers. Of course, their inability to "play well with others", helps create an "us against them" culture in their buildings. That dynamic rarely succeeds and is not conducive to creating a neighborly atmosphere with a sense of inclusivity and harmony.

Inside Hillcrest is all about connecting neighbors with neighbors, and the HLC will continue to bring together effective leaders who share a vision of collaboration and mutual support. Together, we can build a stronger, more unified community.

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Hillcrest East Building 26 4001 Hillcrest Drive Hollywood, FL 33021

Dear Representative Woodson,

It was a pleasure speaking with you at the Hillcrest Town Hall last month. I appreciate your advocacy for our community and your presence at these meetings—you've earned my vote.

As Secretary of the Board at Hillcrest East Building 26, I raised concerns about the mandatory reserve bill. Our wellmaintained 163-unit building recently paid \$12,000 for a SIRS report from J.R. Frazier, Inc., which recommended adding \$245,199 annually to our budget, a shocking amount given our recent renovations. A second report from Association Reserves (costing \$9,400) recommended \$143,000, highlighting a troubling \$102,000 discrepancy despite claims of standardized guidelines.

Forcing responsible buildings with strong maintenance records to fund reserves at these unpredictable levels could devastate our elderly residents on fixed incomes. Instead of a blanket mandate, why not require reserves only for buildings failing inspections or neglecting deficiencies?

With rising insurance, utilities, and service costs, please urge your colleagues in Tallahassee to reconsider this policy before it forces seniors from their homes.

Thank you for your service,

Kimberly Newman Hillcrest East No. 26 Board of Directors

# RESPECT

**Ed. Note:** This is far from the first email I've received about residents who smoke excessively—be it cigarettes or marijuana—without any regard for their neighbors. But it is the most compelling. The residents who wrote in exhausted every possible avenue to resolve the issue amicably. Yet, in an era where ENTITLEMENT reigns supreme, consideration for others seems to be a dwindling virtue. This isn't just a nuisance; it's a serious issue that affects quality of life and property values.

Fortunately, there's an easy and affordable fix for smokers who want to be considerate: Door weatherstripping seals and sweeps not only reduce A/C costs but also prevent smoke from drifting outside and into the hallways and other units.

## LETTER TO THE EDITOR

We approached our neighbor with a "help us" plea as we cannot use our balcony because of the excessive marijuana smoke. He replied that he has a card that gives him the right to smoke. Even when we open the patio doors and windows to get some fresh air in our apartment, because of the heavy smell of marijuana, we have to close them right away. Even with the doors and windows closed, the odor still manages to get into the apartments. We are losing the pleasure of enjoying our condos due to the marijuana smokers.

We believe there should be a revision and modification (amendment) to the condo rules that anyone who has a card that allows them to smoke marijuana must present a certified doctor's letter to the condo management along with a valid card from their doctor outlining in detail the illness and/or sickness they have that allows them to smoke marijuana. Also, due to the disturbing odor of smoking marijuana (to the neighbors), the smokers should be notified that there are options available that do not disturb neighbors... such as gummies or pills. This is the responsibility of every manager in charge of their building to get these amendments passed and accepted by the Hillcrest resident.

Everyone should strive to live in a community built on mutual respect, where neighbors care for one another and act with kindness and consideration.

# MARTY KIAR BROWARD COUNTY PROPERTY APPRAISER



## Late Filing Exemption Deadline -September 17, 2025

Your Homestead Exemption automatically renews each year provided there is no change in the ownership or use of the property. If you are already receiving Homestead Exemption on your current home, you do not need to reapply.

If you have not yet applied for your 2025 Homestead Exemption, Limited-Income Senior Exemption or any other exemption, you can still file until September 17, 2025. To view all the tax-saving exemptions available to qualified applicants, please visit our website at https://web.bcpa.net/bcpaclient/#/Homestead.

Senior Exemption: This exemption is both age and incomebased and must be applied for separately from the Homestead Exemption. To be eligible for this exemption, an applicant must be age 65 or older as of January 1, 2025 and have a household adjusted gross income for 2024 not exceeding \$37,694. To view the exemption requirements and to apply online, please visit our website at https:// web.bcpa.net/bcpaclient/#/SeniorExemption.

**Disability Exemption:** This exemption is available to every blind person or totally and permanently disabled person who is a bona fide resident of Florida. Here is the link to the exemption requirements: https://web.bcpa.net/bcpaclient/#/DisabilityExemption.

**Veteran & Military Exemptions:** Veterans with a serviceconnected disability and the un-remarried surviving spouse are entitled to an additional exemption. An active duty servicemember who is receiving Homestead Exemption may qualify for an additional exemption if deployed outside the United States serving in support of designated military operations. **Please visit https://web.bcpa.** net/bcpaclient/#/VeteransExemption to review the Veteran & Military Exemption requirements and online applications.

Surviving Spouse of First Responder Exemption: Un-remarried surviving spouses of a first responder who died in the line of duty may be eligible for an exemption of the full assessed value of a Homesteaded property. Here is the link to the exemption requirements: https://web.bcpa.net/bcpaclient/#/FirstResponderExemption.

Once the September 17, 2025 statutory "late filing" deadline has closed, we cannot accept any more 2025 exemption applications regardless of any good cause reason for missing the late filing deadline.

Property owners who moved to a new home in 2025 can prefile for tax year 2026 at https://bcpa.net/homesteadonline\_with\_ portability/web/index.aspx.

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

Martyfiai

# INSIDE HILLCREST

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# THE REAL ID ACT - Submitted by William Lawrence

There is a new mandatory requirement coming for domestic travelers at Miami International Airport and the rest of the country. It had not been mandatory to present the document in question at US airports, but changes are coming in a few months. Here is what you need to know about the requirement, what you need to do and the deadline.

### Implementation of the REAL ID Act

Although the REAL ID Act went into effect nationwide on May 11, 2008, it was not until 2010 that the state of Florida began issuing documents that comply with the law. The Florida Department of Highway Safety and Motor Vehicles (FLHSMV) explains that REAL ID "is a national effort to improve the integrity and security of state-issued driver licenses and identification cards, which in turn will help fight terrorism and reduce identity fraud." REAL ID documents travel within the United States, as well as visits to federal facilities.

### Which documents comply with the standard?

Documents that meet Real ID requirements are the driver's license or identification card that each state currently issues, including Florida. How do you know if your license or ID is compliant? It can be easily identified by a star inside a circle in the upper right corner of the card. If your driver's license has this icon, it means it meets REAL ID standards. If not, you should apply for it as soon as possible at an FLHSMV office.

Having a REAL ID-compliant document has several advantages, including facilitating the process of renewing or replacing your current credentials through the MyDMV portal , the easiest way to renew or replace your Florida driver's license or identification card. It also allows you to renew or replace your motor vehicle, boat or mobile home registration.

### Deadline

Starting May 7, 2025, travelers in the U.S. will be required to comply with REAL ID regulations to board domestic flights and access certain federal facilities. In accordance with the provisions of the Department of Homeland Security (DHS), from that date onwards you will not be able to board domestic flights without a REAL ID document, unless the traveler has a U.S. passport or U.S. passport card.

The regulation on domestic travelers follows a measure passed in 2005 to increase national security in the wake of the Sept. 11, 2001, terrorist attacks. It was due to go into effect on May 7, 2023, but the DHS decided to give all states more time to ensure that their residents obtained the document.

# PEOPLE WHO DISOWN FRIENDS OR FAMILY AS THEY GET OLDER USUALLY DISPLAY THESE 7 SPECIFIC TRAITS

- by Lucas Graham, an author at Global English Editing

This article really struck a chord with me. When I first saw the title, I assumed it would be a list of "here's what's wrong with you" criticisms, especially since I've been distancing myself from certain people over the past few years. But after reading it, I feel so much better. What surprised me most is that I've never judged friends of mine who've made similar decisions as they've aged, I just assumed there was something wrong with me.

Living in a condo has its own challenges because of the number of neighbors you have. Every building seems to have its share of gossips, bullies, and "mean girls" who always have a rotating list of neighbors they dislike and talk about. Ironically, the list changes so often it's hard to keep track of who's in or out of their favor. While you can't like everyone, you can be cordial. A simple "hello" is common courtesy you don't need to become best friends.

One strategy I've found invaluable for disengaging from gossip is redirecting the conversation to something positive about the person. If they start rumormongering, I'll ask about their job, kids, hobbies, or their last vacation—anything I know brings them joy. It's amazing how quickly they shift gears. This tactic keeps me sane, and it benefits them too. Smiling and laughter really do relieve stress, which is why it's called "the best medicine."

Below is the condensed version of the article.

## Seven Traits of People Who Disown Friends or Family as They Age

## 1. Focus on Self-Growth

They prioritize personal growth, often letting go of relationships that hinder their progress. This isn't impulsive but a thoughtful decision aimed at long-term fulfillment. Striking a balance between selfimprovement and meaningful connections is key.

## 2. Prioritize Mental Health

Toxic relationships can drain emotional energy. Those who prioritize mental health may distance themselves from harmful connections

to protect their well-being. Self-preservation becomes essential for their happiness.

### 3. High Emotional Intelligence

With the ability to understand and manage emotions, these individuals set boundaries and identify relationships that harm their emotional well-being. They know when it's time to let go for their own good.

### 4. Embrace Change

They view life as a journey of growth and aren't afraid to make difficult changes for a better future. This courage allows them to take risks that lead to personal transformation.

## 5. Value Authenticity

They seek genuine relationships where they can be their true selves. If authenticity is compromised, they're willing to walk away to build stronger, more meaningful connections.

## 6. Set Clear Boundaries

Healthy relationships require mutual respect. These individuals are firm about their limits and won't hesitate to distance themselves if boundaries are repeatedly crossed.

## 7. Prioritize Quality Over Quantity

Fewer, healthier relationships matter more than many shallow ones. They aim to surround themselves with supportive people who encourage growth and positivity.

### **Final Thoughts**

Disowning relationships isn't easy—it reflects a journey of self-discovery and a desire for growth. It's about prioritizing mental health, authenticity, and quality connections while embracing change. These choices, though tough, pave the way for lasting happiness and fulfillment.

# SPOTLIGHT ON...By Steve Schneider



Every day is a busy day for 103-year-old Mike DeSiato. But the Beverly Hills condominium resident is busiest on Wednesdays, when he rises at 6:30 am, opens the Association's clubhouse and office by 7 am, makes coffee "for the ladies", and then socializes and helps out. Fortunately, the Staten Island native, who moved to South Florida when he flew here on Friday the 13th decades ago, gets a break: the office closes at 4 pm.

But the retired electrician and all around fixer of things reports back on Wednesday night to get the clubhouse ready for bingo. Mikey, as some know him, calls at least the first eight bingo cards; then another resident takes over for the last seven. Unless, of course, the gentleman who replaces Mikey is on vacation, in which case the Ever Ready Bunny of Beverly Hills calls all 15 cards. The Association bingo games start at 7 pm and end around 9:30 pm.

Then it's back home to watch some news and sports on tv. Tired yet? someone asks him during an interview with Inside Hillcrest? Mike's reply, "I usually get to bed by about 11 o'clock. I only need five hours or so of sleep." Mikes' got stamina in more ways than one. He is still going, all day, every day, except Sunday, when he doesn't report for duty at the clubhouse and adjoining office. And he's been doing this for years, – way before he turned 103.

His most recent birthday -- on Jan. 13 -- called for a celebration. To celebrate, state House Rep. Marie Woodson joined with Hollywood Mayor Josh Levy and residents to honor him. The mayor also presented Mike with a plaque. And the Association topped off the celebration by naming the clubhouse after him. It now reads "Michael A. DeSiato II Clubhouse".

Sitting in the office, wearing his New York Yankees cap, he relishes speaking about the number 13. "I was born on Friday the 13th," he says, reminding a visitor about his Friday the 13th flight to South Florida when he was 45. Then, Mike adds, "I guess 13 is my lucky number." But is there anything else that keeps him going, a visitor wonders? Mike says, "I keep busy, and I've got great genes from my family. It's as simple as that. You've got to keep busy."

Indeed. The interview continued passed 9 a.m., when Mike calls his son Michael Jr. every day. But he was engrossed in conversation on recent day so, at around 9:20 a.m., a cell phone went off. Michael Jr., a CPA, was calling to ask why Mike hadn't called him yet.

Michael Jr. is one of three sons that the elder DeSiato had with Josphine, his wife of 48 years. She passed away in 1999, eventually motivating Mike to move from Dania to his current home.

His sons have given him eight grandchildren and three great grandchildren; mostly girls.

Andre Beauchamp, a former Association president, offers another possible reason for Mike's longevity. He says, "Mike is stubborn, but in a good way. When Mike speaks, you've got to listen. And he knows all the Florida condo laws."

This so-called stubborn streak even saved the Association a couple hundred bucks, notes Andre. That's because Beverly Hills Condominium leaders purchased a scooter for Mike to use as he makes his daily rounds. The centurion doesn't use it much, but it eventually needed a new battery and tune up, costing \$200. "Mike wouldn't let us pay for it," says Andre. "It's his, so he wanted to pay for it."

Resident Ilia Ortiz tells another story. She says, "Mikey makes great coffee." His secret ingredient: "lots of love," Ilia adds.

# THE ALMIGHTY DOLLAR, OUR NEW GOD - by Cindy Abraham

The rise of a culture that thrives on "I win, you lose, and I'll rub it in your face" is about as lowbrow as public flatulence. Once upon a time, polite company avoided divisive topics like sex, religion, or politics. But now, the loudest voices, from low class attention-getters to poorly educated provocateurs (thanks, Jerry Springer) are no longer shunned but celebrated as entertainment.

Meanwhile, as we are distracted by the wealth of internet misinformation, we have billionaires using their power to enrich themselves further with no regard for basic humanity caring only for power, money, and themselves. This short-sighted greed spells trouble for the average person, especially Americans. Concerns like global warming or human suffering barely register — "It doesn't affect me. so I DON'T CARE" seems to be the mantra. Compassion and accountability? Out the window. Wealth used for good? Hardly.

When I discovered that corporations were acquiring doctor practices, hospitals, assisted living facilities, and medical device companies, it raised a red flag for me. I immediately realized that insurance companies had to be a key player in this emerging system.

As luck would have it, I came across an article written by ProPublica, a nonprofit newsroom that investigates abuses of power. I condensed their results from a recent investigation which underscores this troubling shift, into three paragraphs, just to give you an idea how insurance companies are joining the "Money before Morality" club. The unchecked pursuit of profit is reshaping industries that should prioritize care, not cash. It's a bleak reality we can't afford to ignore.

If the topic interests you, you can read the article in it's entirety by going to www.propublica.org/article/evicore-health-insurance-denials-cignaunitedhealthcare-aetna-prior-authorizations. Here is the short version.

Every day, Americans get bad news in the mail: their health insurer won't pay for a treatment their doctor says they need. Whether it's an MRI for a student athlete, cancer care for a grandmother, or a heart scan for a truck driver, insurers often deny coverage. But the decision isn't always theirs. Many outsource these calls to companies like EviCore, owned by insurance giant Cigna, which profits from turning down claims.

EviCore uses AI algorithms — insiders call it "the dial" — to increase denials. The system flags claims for review, and the company adjusts settings to control how many requests are approved. The more denials, the more money saved, benefiting insurers and EviCore alike. Internal documents reveal the company markets a high return on investment, boasting of increasing denials by 15%.

Doctors complain EviCore's (whom many call EvilCore) rules are outdated and rigid, delaying or denying needed care. Even employees have criticized the focus on cost-cutting over patient health. While EviCore defends its guidelines as evidence-based and claims to prioritize safety, its contracts and practices suggest profits often come first. This "denials for dollars" system raises questions about fairness and whether these decisions truly prioritize patients or the bottom line.

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





**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.

When you list with the A Team, you get a WEEKLY report with factual data outlining the number of people who have viewed your property online, how many marked it as a "favorite" and even what city and state the potential buyers are from. Knowledge is power.

If you are thinking about selling, call Keller Williams A Team Florida. We will put you on a notification system so that YOU can monitor the market for properties like yours. If you have a property and you want to sell it in the shortest amount of time at the right price, hire the A Team.

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

#### ateamflorida.com 8-HILLCREST (844) 552-7378 info@ateamflorida.com

# KELLER WILLIAMS A TEAM FLORIDA'S QUICK TIPS - by Cindy Abraham

I am reprinting an article from the May 2024 issue of Inside Hillcrest because its message remains relevant. Navigating a shifting market can be challenging for both buyers and sellers, as reflected in the current low sales volume. If you're considering selling, buying, or renting, I encourage you to read on.

### Are you a SELLER? What you need to do to get top dollar for your property:

1. Numbers: PRICE to value; Price too high = no sale; price right = quick sale; price low = quick sale over list price.

2. Appeal: STAGE smart; play to all the buyer's senses. We also do virtual staging.

3. Strategy: Market to the right audience; ads and pictures don't sell homes, realtors do. We have a database of 130+ buyer agents who look for our listings because they know we get them to the closing table.

4. Psychology: Personal SHOWINGS by a professional agent is the fasted path to a quick sale at the highest price.

5. Business: Wise negotiating creates a win-win situation.

Ask A Team Florida why WE PAY for a professional home appraisal before we list your home. For condo owners, we go above and beyond to help you prepare your condo to sell for the most amount of money in the shortest amount of time.

## Are you a BUYER? The best investment you can make for your future:

1. Meet with your bank or mortgage broker to find out how much you can afford.

2. Do your homework; online is a great way to research home prices and neighborhoods. Know what you want and where you want to live before that all important personal consultation with your Realtor.

3. Choose a professional realtor whom you trust so that one of the most important decisions you can make for you and your family is the right one.

Ask A Team Florida for our Buyer Checklist. From Consult to Close, you will know what to expect each step of the way. We also have strategies to get YOUR offer accepted over others.

## Are you a RENTER? Rent wisely now so that you can BUY later:

1. Be sure you MUST rent; only rent if you CANNOT buy anything right now either due to your credit score or while you are saving for a down payment.

2. If you can buy something smaller than you would like, DO IT. In a few years you will build up enough equity to buy what you really want.

3. If you must rent, call us. We will help you find the perfect place to rent and give you strategies to achieve your ultimate goal of buying.

Ask A Team Florida how we help renters get on the fast track to stop paying their landlord's mortgage.



# JANUARY MARKET REPORT FOR HILLCREST AND PARKVIEW AT HILLCREST by Cindy Abraham, Keller Williams A Team Florida



Sales seemed to have picked up for condos, with 11 pending sales; four are one bedroom units. Parkview had two pending sales, both townhomes listed as 3/2/1 with waterfront views. One was on the market for 79 days and the other 94 days, which isn't bad in this market.

There are currently 86 Active condo listings and 20 townhome/single family listings. Three 3 bedroom condos are on the market ranging from 349K to 390K, square footage, 2200, 1550, and 1714. Of the 20, the lowest list price is \$578.900 for a 3/2/1 1421 SF townhome, and the highest is \$1,299,999 for a waterfront 2801 SF, 4/2/1 single family home. Of the pending sales, eleven are 2/2 condos, four are 1 bedroom condos; there is one town home and one single family home.

Offering a buyer commissions is still the best strategy. Again, if your listing agent knows how to use the strategy correctly, the seller may only have to pay a partial commission. Hiring rookie agents is never a good idea, but especially so in this market. The smartest agent in the deal wins the best deal for their clients.

Of the eleven active condo rentals, the numbers flip. There are 11 active units but seven are one bedrooms and 4 are 2/2 units. There are eight active rental listings, four town home and four single family homes. Two town homes are pending. Closed rentals are listed below.

In case you're wondering why a 2-bedroom, 2-bath unit on the first floor with a lanai and stunning views—sold for just \$125K, it was completely gutted. Even the walls needed replacing! But the buyer gets a blank slate to remodel to their own taste in a prime location within a well-managed building. I was interested in it myself! For some reason, I have come to prefer first floor units, especially those that have large patios.





# CLOSED SALES DURING JANUARY (R-Rental building, C- Corner unit, T – Townhome, S – Single Family

Building	Address	SF	B/B	List Price	Sale Price	DOM
R-17	4700 Washington #402	992	2/2	200,000	205,000	71
27	3850 Washington #115	844	1/1/1	192,000	185,000	138
22	4350 Hillcrest Dr #1018	1132	2/2	170,900	161,000	44
8	1201 Hillcrest Ct #115	744	1/1/1	134,000	120,000	137
26	4001 Hillcrest Dr #110	1132	2/2	129,900	125,000	65
Т	5110 Eucalyptus Drive	1561	3/2/1	595,000	585,000	50
Т	1190 Eucalyptus Drive	1421	3/2/1	568,900	550,000	19
R-20	919 Hillcrest #607	832	1/1/1	179,900	179,900	58
15	4800 Hillcrest #112	992	2/2	125,000	126,000	128
Т	1190 Eucalyptus Drive	1498	3/2/1	568,900	pending	19
S	1445 Bursera Drive	2678	5/2/1	1,350,00	1,200,000	267
S	3795 Greenway Drive	2617	4/2/1	1,100,000	950,000	3

## HILLCREST / PARKVIEW JANUARY RENTALS

Building	Address	SF	B/B	List Price	Sale Price	DOM
Т	1283 Eucalyptus	2185	3/2/1	3,900	3,900	79
S	5125 Eucalyptus	1824	3/2/1	4,300	4,300	12
S	1027 Eucalyptus	1769	3/2/1	3,800	3,800	131
20	919 Hillcrest #415	1150	2/2	2,300	2,300	74
19	901 Hillcrest #402	1150	2/2	2,000	2,000	145
20	919 Hillcrest #303	1100	2/2	2,100	2,100	80
24	4200 Hillcrest #105	844	1/1/1	1,800	1,800	35
19	901 Hillcrest 603	830	1/1/1	1,700	1,700	79



# February Kitchen Korner - by Cindy Abraham



### How to Use Black Garlic

Forget everything you know about garlic. A unique aging process transforms a sharp, pungent head of raw garlic into mild, sweet (and squishy) cloves. While Black Garlic isn't a substitute for raw garlic, it

can impart rich, umami flavor into many of the same dishes as minced garlic...or just as a tasty treat.

### What is Black Garlic?

Black Garlic is simply a "normal" head of garlic that has been aged or fermented. The result is a unique flavor with raisin and balsamic vinegar notes. While Black Garlic is not roasted, it does have a similarly sweet, garlicky flavor.

Black Garlic is one-of-a-kind. The flavor of Black Garlic is unlike any other garlic. Its distinctive flavor is similar to the mellow taste of cooked or roasted garlic, but it also has sweet and rich notes similar to raisins and balsamic vinegar. Additionally, Black Garlic has a soft, sticky texture that can be challenging to work with. There are some tricks you can employ to make it easier to use Black Garlic. When chopping it, lightly oil your knife first (and re-oil as needed). That will help prevent the Black Garlic from sticking to your knife. If you want to blend it into a dip, sauce, or marinade, make sure you're mixing it with liquid – don't just throw your Black Garlic in the food processor first, as you might with raw garlic.

Because refrigerators have built-in temperature and humidity controls, storing Black Garlic in the fridge can reduce the likelihood of molding and prolong the life of your Black Garlic. That said, it doesn't have to be refrigerated – particularly if you plan on using it quickly.

Black Garlic is not a substitute for raw garlic. It is more difficult to mince and can't be sautéed in the same way as raw garlic. But just like with raw garlic, the skin surrounding the garlic cloves isn't something you want to eat. The skin is easily distinguished by its papery quality and

is easy to remove. Unlike raw garlic, Black Garlic is surprisingly delicious on its own. You can eat it as a treat or add the whole cloves of Black Garlic to salads and other dishes. You can also slice or mince the cloves and add them to sautéed spinach or rice pilaf.

## Black Garlic Gnocchi with Portabella Mushrooms

- 14 oz. gnocchi, <sup>1</sup>/<sub>4</sub> cup olive oil, for the pasta and the pan
- 3 black garlic cloves roughly chopped (large chunks)
- 1/4 cup thinly sliced shallots, 12 oz. sliced portabella mushrooms
- 1/4 cup dry white wine
- ¼ cup chicken broth (or vegetable broth)
- ¼ cup grated Parmesan
- · 2 TBS butter, 2 TBS lemon juice, salt and pepper
- 1 TBS finely chopped chives for garnish

1. Coat the bottom of a large sauté pan with olive oil over medium heat. Add the shallots and cook until they are soft and beginning to brown, about 4 minutes, add mushrooms until softened, add garlic and stir for 30 seconds. Season with salt

and pepper.

2. Remove from pan and set aside. Add 2 TBS olive oil to pan and brown gnocchi on both sides. Return mushroom mixture to pan. Add the wine, broth and parmesan, turn heat to medium high and reduce by about 1/3.

3. Add the butter and lemon juice. Stirr until gnocchi is well coated. Serve with chopped chives or fresh parsley for garnish

4. Add the cooked pasta to the pan with the sauce and very gently, toss

everything together. Sprinkle with the chopped chives and serve.



I understand why "diet" is a four letter word, but "exercise" is not. However, "walk" is. I have several neighbors who walk every day. Some brave the outdoor heat, and others walk up and down the hallways. Does it help? Apparently, a whole lot!

STEP ONE: WEAR THE RIGHT SHOES. Look for comfort and support. I truly believe that the 3 most important things to spend good money on are good shoes, a good mattress and good pillows.

### What are the benefits of walking every day?

- 1. It's free
- 2. It's low impact
- 3. It can be done anywhere
- 4. You can do it in a group or solo

5. It increases brainpower, according to a New Mexico Highlands University study

6. It improves heart health, (think lower risk of high blood pressure, high cholesterol and diabetes) **as much as running**, according to the American Heart Association

7. It's good for your mind. Walking in nature has been linked to improved mental health by the University of Michigan Health System 8. It decreases the risk of illness (stroke, coronary heart disease, depression and other life-threatening conditions.

Getting going with a challenge is always the hardest part, not least thanks to the Florida weather doing its usual thing, either too hot or raining. Most of my neighbors walk in pairs so they can chat. Some pop in their headphones and listen to music, trusting their body to do whatever came naturally. Walking forces you to slow down. It is a great way to just take the pressure off completely and enjoy movement again. You can use the time to adjust your mindset for the day. Let your legs do their thing, while you do yours which could just be a time for you to completely switch off.

Those that have pet dogs or ESAs, have no choice but to get their daily walk(s). Having a little furry friend along for your daily walk(s), help the time pass quickly, and you get a double shot of "happy" – people who have someone to take care of are generally happier than people who don't AND walking relieves stress.

Challenge yourself to walk everyday and just be consistent. It can be something you look forward to if you set a realistic time slot and take it slow, putting one foot in front of the other, be it outside or even on a treadmill. Stop when your body tells you to, whether it is after 10 minutes or 30. If you can keep it up for a month, you will notice a difference not just in your body but in your mind.

A short walk, especially outdoors, at a slower pace helps take the pressure off exercise, gets you out of the house, can clear your head and allow you to breathe fresh air. And just like that other four letter word, it gets your body moving and your blood pumping.



# THE GIFT OF SOLITUDE: EMBRACING FREEDOM, SELF-DISCOVERY, AND UNIQUE PATHS IN LATER LIFE - by Cindy Abraham

One of the gifts of retirement is having complete control over your time. Whether it is binge-watching classic movies, gardening, cooking, or simply enjoying more rest, this freedom can feel incredibly empowering. I have a friend who rises early each day for a walk along the beach, relishing the fresh air and open sky. Another friend prefers to stay at home, orders groceries online, and rarely goes out. Both are perfectly happy with their choices, embodying how individual paths to contentment can look so different.

Both friends, along with others, have joined me for my occasional Girls' Night gatherings. Every so often, I invite five of the funniest, smartest, kindest, and most interesting women I know over for a night of relaxed conversation. I aim to mix up the guest list so most of the women haven't met before. It's eye-opening to hear their stories and refreshing to spend an evening without gossip, politics, or negativity.

In my experience, age doesn't fundamentally change people. Angry, unhappy people in their youth often carry those feelings into later life. I believe you can spot the "mean girls," gossips, and bullies back in middle school, and some carry those traits into adulthood. That said, it's natural for social habits to evolve with age.

Some former high-powered executives finally enjoy time for themselves, away from the demands of work. Others, like the quiet, reserved types who were often nudged to "get out more," may embrace a lifestyle of solitude. Sometimes, people withdraw simply because they're free to be their true selves, while others may have gone through life changes that altered their perspectives.

The following explores eight common traits in people who choose isolation—not to judge, but to offer insight into their choices and to foster understanding and acceptance. I am a big fan of Number 5. Life is too short to spend time with people who drain your energy and dampen your spirit.

## 1. Increased Self-Reliance

With less interaction, people often become more self-reliant, handling problems and making decisions independently. While empowering, total independence shouldn't replace the benefits of social connection.

# 2. Appreciation for Solitude

Many who spend time alone develop a love for solitude. It can be therapeutic, providing space for reflection, yet it's crucial not to overlook the warmth of human connection.

## 3. Heightened Sensitivity to Social Stimuli

Prolonged isolation can make social situations feel overwhelming, similar to adjusting to loud noise after silence. Gradual reintegration can help ease this discomfort.

## 4. Increased Introspection

With fewer distractions, people often turn inward, engaging in deep self-reflection. This introspection can build self-awareness but should be balanced to avoid overthinking.

## 5. Greater Value on Meaningful Relationships

Isolation often leads to cherishing close, genuine relationships, shifting focus from quantity to quality in social connections.

## 6. Comfort in Routine

Routines provide stability in solitude, offering comfort and structure. However, routines shouldn't become too rigid, limiting spontaneity and flexibility.

## 7. Heightened Self-Awareness

Solitude can enhance self-awareness, revealing strengths and aspirations. This can be empowering but should not lead to excessive self-criticism.

## 8. Increased Creativity

Isolation can inspire creativity, offering space to explore new ideas without external influence.

## Final Thoughts:

Isolation in later life is a unique journey. These traits offer insight into what may occur when someone withdraws from social life. Understanding these changes can build empathy for those who choose solitude, enriching our shared human experience. Life is a balance of connection and solitude—let's respect and learn from each unique path.

# LET'S PUT SOME COLOR IN OUR GREY - Submitted by Kathy Tampio

Barely the day started and it's already six in the evening. Barely arrived on Monday and it's already Friday. And the month is already over, and the year is almost over, And already 40, 50 or 60 years of our lives have passed. And we realize that we lost our parents, friends and we realize it's too late to go back. So, let's try, despite everything, to enjoy the remaining time. Let's keep looking for activities that we like. Let's put some color in our grey. Let's smile at the little things in life that put balm in our hearts. And despite everything, we must continue to enjoy with serenity this time we have left.

Let's try to eliminate the "afters". I'm doing it after. I'll say after. I'll think about it after. We leave everything for later like '' after '' is ours. Because what we don't understand is that: Afterwards, the coffee gets cold. Afterwards, priorities change. Afterwards, the charm is broken. Afterwards, health passes. Afterwards, the kids grow up. Afterwards parents get old. Afterwards, promises are forgotten. Afterwards, the day becomes the night. Afterwards, life ends. And then it's often too late.

So. Let's leave nothing for later.

Because still waiting to see later, we can lose the best moments, the best experiences, best friends, the best family. The day is today. The moment is now. We are no longer at the age where we can afford to postpone what needs to be done right away."

It Looks Like An Eternity, but It's A Short Trip, Enjoy Life And Always Be Kind.

# **MUSINGS - by Cindy Abraham**

Many of us reflect on how far we've come and how much farther we have to go. Unless you're my age—then you mostly wonder if you have the energy to go much farther at all. Aging is weird. It's a surprising phase of life, especially when you keep doing it past 70.

I moved to Hillcrest 25 years ago at 49. Back then, I'd hear the older women in the pool endlessly discussing their aches, pains, bodily functions, and food. I swore I wouldn't become like that. Turns out, it's not so easy. Those topics creep into life whether you like it or not.

But one thing we all want—no matter our age—is to be happy. I saw a meme that said, "How to be happy: When you wake up in the morning, decide to be in a good mood." Oddly enough, it works. I also love that Inside Hillcrest now ends with a peaceful message from Etta Stevens. That said, I know it's hard to stay positive when you're in pain or struggling with health issues.

I'll never forget my neighbor Anita. In her 90s, she developed a lifethreatening illness. I asked how she was doing. She said, "I don't think I'm going to beat this one." Then she followed up with, "Want to hear a joke?"

That's when I figured out a key to aging: stay the hell AWAY from negative people. Misery loves company, but only if it can drag you down with it. This is not the time to join the "Building Hate Group." They will suck the life out of you. Instead, surround yourself with the happiest, funniest people you can find. It's way more fun—and probably better for your health.

My brain, of course, isn't as fast as it used to be. I do crossword puzzles every morning for mental calisthenics. It seems to help. And yes, older people do walk into a room multiple times before remembering why they went in. Maybe it's God's way of making sure we get more exercise. At least I'm not completely at the point of no return—yet. A friend of

mine was on the phone with me when I asked him to forward a text. A minute later, he said, "Let me call you back, I can't find my phone." I had to break it to him: the FDA has definitively stated that Prevagen doesn't improve memory. He keeps taking it anyway—because he forgets that I told him.

I've also realized that multitasking is just doing several things at once—badly. I frequently find myself doing something else while trying to remember what I was doing in the first place. On the bright side, I sleep about nine hours a night now, which is a luxury. Back in college, I could pull off a solid 12.

My family is a blessing. My sister Kathy is one of the funniest people I know and contributes a lot of jokes to the January and July issues. My daughter has a wry sense of humor, and my granddaughter—well, she was funny just by being a kid. I say was because she's now 15 and in puberty. I don't like it.

When she was about 10, we were on a video call, and I noticed a painting behind her. You know those classic Hollywood bar scenes with Humphrey Bogart, Marilyn Monroe, James Dean, and Elvis? I said, "OMG! I love that picture—there's Humphrey Bogart, Marilyn Monroe, James Dean, and Elvis!" My granddaughter nodded and said, "Yeah, Elvis Presley."

My daughter and I both did a double take. I asked, "Wait... how do you know about Elvis Presley?" She shrugged and said, "I don't, I just know who she is." We thought that was hilarious, but when my daughter told me later that my granddaughter felt bad because we "laughed at her," I decided not to write about it at the time. But now that she's in puberty? All bets are off.

# **ELVIS IS ALIVE AND WELL...**

My sister received this heartwarming email and shared it with me, saying "Nothing warms my heart more than when a complete stranger reaches out to me for no other reason than to help me out - this is so sweet!"

Disclaimer: Inside Hillcrest is not responsible for people who are so stupid, they think this story is real.

## -----Original Message-----

From: Mrs. Carolyn Lande [mailto:q5@aaquin.onmicrosoft.com] Sent: Tuesday, January 19, 2016 5:24 PM To: Recipients <q5@aaquin.onmicrosoft.com> Subject: THE TRUTH ABOUT YOUR FUND, CONTACT AGENT **MARY ELVIS ASAP** 

I am Mrs. Carolyn Lande, I am a US citizen, 51 years Old, I reside here in America My residential address is as follows. 9230 Mcnenry ave so gate ca zip 90280 USA, I am one of those that took part in the Compensation in Nigeria many years ago and they refused to pay me, I had paid over \$38,000 while in the US, trying to get my payment all to no avail.

So I decided to travel to WASHINGTON D.C with all my compensation documents, And I was directed by the (F B I) Director to contact Agent Mary Elvis, who she a representative of the (FB I) and a member of the COMPENSATION AWARD COMMITTEE currently in Africa, and I contacted her and he explained everything to me. she said whoever is contacting us through emails are fake.

She took me to the paying bank for theclaim of my Compensation payment. Right now I am the most happy woman on earth because I have received my compensation funds of \$2.5 Million Us Dollars.

Moreover Agent Mary Elvis, showed me the full information of those that are yet to receive their payments and I saw your name and email as one of the scam victims, that is why I decided to email you to stop dealing with those people, they are not with your fund, they are only making money out of you. I will advise you to contact Agent Mary Elvis. You have to contact her directly on this information below.

COMPENSATION AWARD HOUSE Name : Agent Mary Elvis Email: agentmary@pisem.net

You are hereby advised to contact Agent Mary Elvis with the following information's below

- 1. Your Names in full
- 2. Your Occupation
- 3. Your Residential Address
- 4. Your Place and date of birth
- 5. Your Telephone and fax Number
- 6. Your id

You really have to stop dealing with those people that are contacting you and telling you that your fund is with them, it is not in anyway with them, they are only taking advantage of you and they will dry you up until you have nothing.

The only money I paid after I met Agent Mary Elvis was just \$355 the paper work of my transfer, take note of that.

Once again stop contacting those people,I will advise you to contact Agent Mary Elvis so that she can help you to Deliver your fund instead of dealing with those liars that will be turning you around asking for different kind of money to complete your transaction.

Thank You and Be Blessed. Mrs. Carolyn Lande, 9230 Mcnenry ave so gate ca zip 90280 United States Of America.

FEBRUARY 2025



# LIGHT DOES NOT FIGHT WITH DARKNESS by Aruna Ladva Brahma Kumaris London, England - Submitted by Etta Stevens



"Light is to darkness what love is to fear; in the presence of one the other disappears." - Marianne Williamson. The forces of light and darkness have been metaphors for millennia. Light represents the truth, virtues and divine powers, whereas darkness is a metaphor for fear, ignorance and negativity. The dark night of the soul in Christianity can be a synonym for a crisis of faith. More generally it describes a difficult or painful period in one's life, feeling lost and perhaps even reaching a stage of depression and despair. This is when we are often forced to look at ourselves deeply. Night becomes the day, with the rising of the sun. Without the sun, life on Earth would perish. The sun rises and day begins, the sun sets and night falls. Hence, darkness is simply the absence of light.

As conflict and animosity escalate across our world, this darkness infiltrates even further because we fail to understand the power of light. We remain under the illusion that we can fight darkness with darkness – but we cannot.

Those who move away from the light for whatever reason, and prey on the vulnerable and the weak are those who feel powerless and empty inside. I find it hard to believe that those who commit crime, actually feel

# PROTECT YOUR TEETH



Certain foods and drinks, like coffee, wine, tea (especially black tea), tomato sauce, blueberries, chocolate, turmeric, and others, can stain teeth. But you don't need to cut these from your diet! Simply rinse your mouth with water after consuming them to help neutralize acids. However, wait at least 30 minutes before brushing, as brushing too

soon can push acids deeper into the enamel and increase wear.

For effective stain removal, choose a toothpaste with the American Dental Association (ADA) Seal of Acceptance for stain removal. Options include Tom's of Maine Simply White, Colgate Total, and Sensodyne Pronamel.

According to Joyce Kahng, DDS, "Sugar can be problematic because it feeds specific bacteria that produce acids capable of damaging enamel. High sugar intake does increase cavity risk, but the real culprit is the acid, whether from sugar or other sources," Kahng explains.

good about it. I understand they generally feel powerless and want to feel powerful in the oddest of ways. Their actions are ego driven without compassion or empathy, somehow there is a psychological disconnect and distance from the Divine. They can suppress their conscience for now... but at some time the realization will have to come to them about the consequences of their actions... even if it is in the next birth that they have to pay off that karma.

We are all beings of light. We are souls, and we carry our five qualities from birth to birth. The costume we wear will go, but the five qualities of the soul are eternal. These qualities include Peace, Wisdom, Happiness, Purity, and Love. Also, our habits will be with the soul on its journey so if there are any habits that you do not like in ourselves, we must use our power to change them Our lives are like boomerangs. Whatever we send out comes back to us. Focus on the joy, peace, and love that we are and if you are ill, see your body with light, healing, and wellness. Talk to your body and it is listening.



The best 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.

# "Thousands of candles can be lit from a single candle, and the candle's life will not be shortened. Happiness never decreases by being shared. – Buddha

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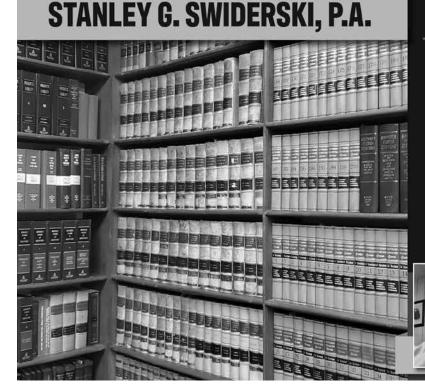
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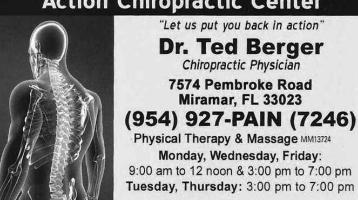
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