



INSIDE HILLCREST

CONNECTING NEIGHBORS TO NEIGHBORS

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AUGUST INSIDE HILLCREST

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PLANNING AND DEVELOPMENT

"MEETING" (A meeting is when a group of people come together to discuss or act on matters that they have a common interest in).

Prior to the Planning and Development Board meeting on August 12 the HLC met on August 7 to attend the Greenspoon Marder Zoom presentation about the proposed Harwin-Tobin high rise on Hillcrest Drive. I doubt they convinced anyone this is a good idea. Many of us looked forward to meeting with the Planning and Development Board and present our side as to why we oppose the project. It is not about the building's purpose. We do not care if it is a nursing home, luxury condominium, or a Trader Joe's; not only will its existence exceed the 3000 maximum unit count in the Hillcrest PUD, but the location will also create congestion and block views for existing buildings.

However, the board seems utterly spellbound by the phrase *"affordable housing"* as if merely uttering those magic words justifies any project, no matter how misguided. Apparently, their grand solution for struggling families is to keep them renting for life, while showering developers with tax breaks in the name of compassion. That's not just wrong, it's insulting. If anyone genuinely wanted to help lower-income families, they would **sell** them a condo so they can build equity and pay their own mortgage instead of enriching landlords forever!

Our neighborhood is already getting over a thousand affordable housing units. The plan for an additional 110 is about tax breaks for the owner, not community need. I respect that the Planning and Development Board members are not elected and volunteer their time, but that does not excuse ignoring constituents. Every board member used the term *"affordable housing"* as the excuse for their vote with no regard to the FACT that we are already at the 3000 Hillcrest PUD maximum and how a building placed in that location will impact our quality of life.

If our covenant does not protect us, then who does? Certainly not the Planning and Development Board. Our best hope is the Hollywood City Commission. I believe most of them truly value their role as public servants. I have seen many of them in action and trust their integrity. Hollywood has always been special to me. I moved here from Miami because Hollywood had more of a small town feel unlike Miami or Fort Lauderdale. Hollywood was known as the Crown Jewel of the Gold Coast, and Hillcrest's nickname is The Hidden Jewel in Hollywood. Both are precious to me, and worth fighting for.

WHAT IS A LEADER?

A true leader is easy to spot. They inspire and motivate their board to work towards a common goal. They are approachable, transparent and trusted by the people they serve. Bad leaders just do not have the skills or style to guide and motivate their teams effectively. Bad leaders lack empathy, play favorites, communicate poorly, or are just plain difficult. Bottom line: leadership is a combination of both skill and style, and a bad leader often lacks both. They may not have the technical know-how to make informed decisions, have poor interpersonal skills, and struggle to connect with their team. In short, a bad leader can bring a team down and create a toxic environment for their residents.

Now, more than ever before, we need strong leaders in our community. I "taught" Leadership skills to restaurant and airline managers for over 30 years. I use quotes because leadership is an innate quality for most. However, if someone truly wants to be a good leader, they can learn the skills and qualities to help them behave like one. But they also need to have the humility and willingness to learn. That is the tough part, bad leaders add ego to their ignorance.

The HLC has been an invaluable asset for out building leaders. As Secretary (since 2008),

I get the phone calls and emails from board members seeking to speak with someone who can guide them through the various issues that come up. I don't have the answers of course, but I am privy to what is going on in the various buildings, so I can steer them toward a leader who has been there/done that successfully (and correctly).

The majority of our current Hillcrest leaders are true leaders, and that includes of course, **Steve Hurtig, President of Hillcrest 25 and the HLC**, and **Brian Belmonti, the president of Parkview at Hillcrest HOA**. Thanks to them, Hillcrest is more united now than ever before.

NEW ADVERTISERS

As you know, our advertisers must have a history in Hillcrest and/or be recommended by a reader. We welcome two new advertisers in this issue. First up is **Half Price Mattress** on Johnson Street. **Cara Baxter** has helped out Hillcresters going back years. We had a veteran in one of the low rise buildings with a terrible bed bug problem many years ago. Our favorite pest control guy, **Kevin Biederman of Pest Pro Rid All** donated his services to get rid of the bed bugs and Inside Hillcrest bought a new mattress for him. Since then, IH has bought mattresses for two other Veterans, one who was renting in Hillcrest 19 and the other in Beverly Hills. Not sure why I never suggested to Cara that she advertise but apparently a few of you did. I am very happy **Half Price Mattress** is part of our IH family! See Page 7.

Then, one of my neighbors called me to tell me about his mechanic: "I have a 1968 Cadillac Deville with low mileage. I had several issues with it that several mechanic shops couldn't find the problems or didn't know how to correct them. I discovered **Prestige Mercedes Services** and took my car to Dimitri (the Owner) and discussed what issues I was having. Since we own two cars I left it with him. Within a week he was able to repair the issues. His pricing was excellent and fair. My car runs as smooth as silk. I highly recommend Prestige Mercedes Services, which is 5 minutes from Hillcrest." From Bill L. I went to meet Dimitri and his mom- it is really a family business - and liked what I saw. I even talked him in to sending a pix of his beautiful family to include with his ad! See page 7.



Building A Better Community

PLANNING AND DEVELOPMENT BOARD MEETING RECAP- *by Steve Schneider*

Hillcrest and Parkview at Hillcrest residents learned two powerful lessons at the **Aug. 12 Planning and Development Board meeting at Hollywood City Hall**.

Lesson 1: P & D Board members unanimously agreed Hollywood needs more affordable housing. And based on that insight, they recommended that the city commission approve the request by Harwin-Tobin LLC to build 110 affordable rental units at 1101 Hillcrest Drive. It is expected that commissioners will take up the issue in September. This is not Section 8 housing; it is made affordable by financial incentives the federal government gives to the developers who promise to keep the units affordable for a few decades.

Lesson 2: In a report to Board members, the City of Hollywood planning manager declared Hillcrest a “blighted” area. This second revelation became public when **W. Tucker Gibbs, a land use attorney hired by the Hillcrest Leadership Council**, was permitted to speak at the meeting for three minutes. Among other things, he described what he found in the planning department memo.

The author of the memo, **Planning Manager Anand Balram**, didn’t come right out and broadcast the word “blighted”. That insulting determination was buried in a dense legal citation that W. Tucker Gibbs had to research and decipher.

None of the Board members on the dais commented on the blighted slur, although Inside Hillcrest invited two attorneys for the developers to come to Hillcrest to take a tour. Dennis Mele, a prominent attorney, promised to come with Elizabeth Somerstein, the other Greenspoon Marder lawyer who spoke at the Board meeting. Inside Hillcrest will update readers when we learn what Mele and Somerstein think of our community.

The proposed building – called Hillcrest Village – stands in the heart of an already congested community. It is steps away from the main entrance to Hillcrest, at Washington Street and 46 Avenue. A public school is across the street, as is a charter school, which is directly across the street from the Hillcrest Village site, at 1100 and 1101 Hillcrest Drive, respectively. Both entrances to Parkview are within steps of that address.

Hillcrest buildings 19 and 20 are just north of the site, with Hillcrest high-rise building 21 around the corner, just past a traffic circle that a Board member referenced. The first part of Parkview at Hillcrest sits in the background, with a walking path that all members of the Hillcrest Planned Unit Development (PUD) share. In an earlier meeting, via Zoom, a Parkview resident questioned how Hillcrest Village residents could use the walking path when the affordable housing advocates seem to suggest the site is and isn’t in the Hillcrest PUD, depending on what’s convenient for them at any given time.

Meanwhile, both **W. Tucker Gibbs and residents of Hillcrest and Parkview at Hillcrest** informed Board members about the crowded, congested area that lacks parking spaces. **Steven Hurtig, President of Hillcrest 25 and of the Hillcrest Leadership Council** attended the meeting and offers his insights throughout this article. As to the lack of parking spaces here, Inside Hillcrest covered a meeting several years ago between Mayor Josh Levy, City staff, and residents of Hillcrest buildings 19 and 20 thought the situation important enough to meet and discuss. But no matter. Every member of the Planning and Development Board recommended approval of Hillcrest Village.

During the main course presentation, Greenspoon Marder attorney Elizabeth Somerstein told the packed room about the adjustments her clients made, which is why the Board meeting was put off for several months while developers crafted a revised pitch. She also falsely claimed that many Hillcrest community members favored this proposal. The truth is that although many residents had no problem with the two other affordable housing projects in our neighborhood, none want another high rise in the middle of Hillcrest Drive.

Hurtig also contradicted the attorney’s assertion, citing the fact that nobody from the audience spoke in favor of Hillcrest Village during the Board meeting or at any other time. Hurtig also noted that over 2300

Hillcrest and Parkview residents signed petitions in opposition to the proposed development. Hillcrest leaders were promised that City staff would give the Board members the petition before the meeting.

In her new pitch, Somerstein touted “concessions” made by the developers; they reduced the number of units by 10, 110 instead of 120 in their original proposal. They are no longer trying to get the City of Hollywood to give them permission to pave over more open space than the City permits. This means the developers pulled their request for a variance to cover over 70% of pervious land. The new proposal rests at 65%.

In another purported bow to community concerns, Somerstein announced the composition of residents will change. Initially, the developers wanted to rent to people at 80%, 60% and 30% of the Area Median Income (AMI). Now they’ve included a fourth category, at 70% AMI. The developers have also decreased the number of units set aside for people who are at 30% AMI.

Somerstein also dangled an enticement to the community. According to the attorney, the developers have a legal right to give preference to Hillcrest residents in need, teachers and City of Hollywood employees. But she didn’t explain the legal justification for preference as Fair Housing Laws prohibit various forms of discrimination. Somerstein also didn’t offer a breakdown of how many Hillcrest Village units would go to the preferred recipients of the affordable housing units.

Other changes from the initial winter pitch include more parking spaces, up from 136 to 157. Adding to the confusion, a Tobin-related LLC has filed a lawsuit over parking spaces against Parkview at Hillcrest. It still isn’t clear why Tobin filed the lawsuit now, and whether it is related to the need to produce an adequate number of parking spaces for Hillcrest Village. City officials didn’t respond to an email asking if the Tobin lawsuit is in any way connected to the proposed housing development. The City was contacted because the lawsuit cites City ordinance in connection with the parking space dispute.

Hurtig, though, was willing to comment. He questioned the fuzzy math put forth by the developers and accepted by the City. According to Hurtig, 24 of the newly added parking spaces are only part-time spaces at 1101 Hillcrest Drive. That’s because Tobin, who leases the land to the charter school, allows them to use 24 spaces at 1101 Hillcrest Drive during the school day. So, Hurtig asked, what happens to Hillcrest Village residents who need those spaces when the school is using them.

Fuzzy math appeared a second time during the Board meeting. In February, the developers contended that the Hillcrest PUD was maxed out. That’s why they wanted the City of Hollywood to give them a variance to extend the number of units in the PUD.

Now Somerstein is insisting that the Hillcrest PUD is 51 units short. The developers want to use these units, along with “bonus” units that Broward County designates for affordable housing. The remaining PUD units, combined with the “bonus” units get the developers to 110 units, she said.

W. Tucker Gibbs, working with Hurtig and **Brian Belmonti, President of the Parkview at Hillcrest HOA** are looking into the shifting numerical goal posts. He also wants to see a metes and bounds survey the City prepared in consultation with the developers. The City and developers have access to this survey, so Inside Hillcrest asked a City representative to learn whether the City will let attorney Gibbs see it.

Somerstein also declared that our Declaration of Restrictive Covenants doesn’t apply to the Hillcrest Village site. Hillcrest and Parkview leaders believe the Declaration requires 80% of the current unit owners to vote to approve the extra units before more construction can occur.

Finally, and poignantly, a resident of Hillcrest building 20 described how construction work for Parkview at Hillcrest damaged the foundation of her building. She feared that work on Hillcrest Village – which is the closest building to the proposed new high rise, would inflict more damage.

Nobody on the dais commented on her concern.

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KNOW YOUR CONDO RIGHTS: A SHOUTOUT TO ERIC GLAZER, ESQ.



A big thank you to Eric Glazer, Esq., our trusted local expert in condominium law, for generously taking the time to answer a question regarding building bylaws versus Florida Statute 718. His insight is invaluable to both unit owners and board members navigating complex legal terrain. Just a friendly reminder:

If you're a unit owner concerned about potential missteps by your board, or a board member who feels restricted from consulting the building's attorney due to your position, you do have options.

Eric Glazer hosts "Condo Craze and HOAs", a weekly podcast airing every Sunday at 11 AM on YouTube, where he addresses real condo law questions from listeners across the state. It is an open forum, anyone can call in and ask!

Tip: Search for *Condo Craze and HOAs* online to access recent blog posts and stay up to date with the latest proposed and enacted legislation affecting Florida condominiums. This is a must-read and must-watch for any engaged board member or unit owner.

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THE HIDDEN DANGERS OF A SEDENTARY LIFESTYLE – BY HELEN VELLA



In our tech-driven world, sitting has quietly become the new smoking. From endless hours at desks to binge-watching marathons, sedentary behavior is infiltrating our routines—and it's not just our waistlines paying the price.

Physically, prolonged sitting leads to weight gain, muscle degeneration, and increased risks of heart disease, diabetes, and even certain cancers. But the damage goes deeper. Mentally, it can drain us too.

A lack of movement dulls cognitive function and is linked to increased anxiety and depression. Without regular circulation-boosting activity, our brains don't get the oxygen and nutrients they need to thrive.

Movement stimulates dopamine, serotonin, and other feel-good chemicals that boost your mood and mental clarity. Just standing up, stretching, or taking a brisk walk breaks the spell of stagnation and sparks a fresh surge of energy.

So, what's the fix? Tiny changes. Opt for a standing desk, take walking meetings, or build stretch breaks into your day. It's not about radical transformation, it's about reclaiming vitality, one step at a time. Your body and mind are a team. Keep them in motion, and they'll keep you sharp, happy, and healthy.

Ready to shake off the slump?

Take one small step today—stand, stretch, or stroll—and watch your body and mind thank you. Your journey to sharper focus and better health starts now.

Get moving. Stay thriving. Let's explore what's possible—together. I can help you take the next step; invite you to a free 15-minute discovery call. We'll connect, talk through where you are, and see how I can best support your path forward.

Are you aware of what a Medicare Annual Notice of Change letter is?

By late September, Medicare recipients will receive their **Annual Notice of Change (ANOC)**, from their Medicare plan. This ANOC letter will be outlining any updates to plan benefits, costs, and provider networks for 2026. My roots in Hillcrest run deep—my parents owned an apartment in Building 17, Unit 110 since I was 16 years old. As a local licensed health insurance agent, I encourage all beneficiaries to review these notices carefully and consider whether changes in their health needs, prescriptions, or doctors might require adjustments to their plan.

If you have any questions or just need guidance to ensure that your coverage continues to meet your individual need, please give me a call. I can also assist your friends or family members exploring Medicare for the first time.

Please use my contact information below and review the information on the next page, so I can meet with you when you receive your ANOC letter!

Hara Frankel
 Licensed Insurance Agent
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MEDICARE CAN BE CONFUSING, but you don't have to figure it out alone!



If you're turning 65 or just starting Medicare, you probably have a lot of questions...

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Check out this comprehensive Medicare Checklist to help you understand the important steps to take as you approach your 65th birthday and to assist you in preparing effectively for Medicare enrollment.

Medicare Checklist

6 MONTHS BEFORE TURNING 65 LEARN AND UNDERSTAND	4-5 MONTHS BEFORE TURNING 65 START THE PLANNING PROCESS	3 MONTHS BEFORE TURNING 65 IT'S TIME TO ENROLL	1-2 MONTHS BEFORE TURNING 65 FINALIZE YOUR COVERAGE
Learn the Basics of Medicare Understand Your Choice Evaluate Your Current Insurance	Create a Medicare.gov Account Check Social Security Enrollment Talk to a Licensed Agent (That's Me!)	Create a Medicare.gov Account Review Supplement & Advantage Plans Compare Prescription Drug Coverage	Create a Medicare.gov Account Confirmation and Member ID Cards Talk to a Licensed Agent (That's Me!)

LET'S NAVIGATE MEDICARE TOGETHER!



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How Often Should You Wash Your Sheets in Summer?

In summer, sweat, body oils, and humidity cause your bedding to get dirty fast. Most laundry experts recommend washing your sheets **once a week** or more often if:

- You sleep hot or have night sweats
- You live in a humid area
- You have allergies
- You let pets sleep in your bed
- Your sheets feel damp or sticky in the morning

If any of the above apply, aim to wash (or change) your sheets **every 4-5 days**.

How to Wash Sheets Properly

1. Wash sheets separately from towels or bulky items.
2. Use warm water and the delicate cycle, with an extra rinse if possible.
3. Choose fragrance-free or sensitive-skin detergent.
4. Fabric softener can trap heat and sweat, so use sparingly or not at all.
5. se low heat in the dryer.

Extra Tips for Fresher Bedding

Pre-treat stains with hydrogen peroxide, a drop of dish soap, and baking soda. Let sit 20 minutes, then rinse.

- Don't overload the washer—sheets need space to move.
- Add ½ cup white vinegar in the rinse cycle to fight odors.
- Shake out sheets after washing to reduce wrinkles.
- Wash your mattress protector monthly in summer.
- If possible, dry sheets outside for a natural clean and fresh smell.

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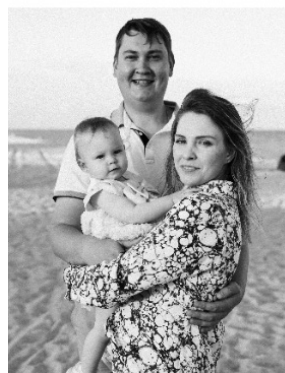
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CAN ESA OWNERS VIOLATE CONDO RULES?

I'm increasingly frustrated with certain unit owners who believe the rules don't apply to them. This has become especially noticeable among residents with Emotional Support Animals (ESAs). We have seen pet urine in the elevator and pet waste in the lobby and service areas.

One owner routinely walks their ESA through the lobby and allows the animal to relieve itself in front of the building, ignoring the established rules that require pets to be carried through the service area and taken off property for relief. Larger ESAs are expected to be leashed and exit through the service area as well.

Unfortunately, because this individual previously served on the board, others with ESAs have started following the same behavior. Now, even though the animal is left alone for extended periods while the owner is out shopping or at the gym, it is still being brought to board meetings, creating unnecessary disruption.

Service Dogs vs. Emotional Support Animals

It's a common misconception that service animals and emotional support animals (ESA) have the same legal protections. Only service animals are guaranteed public access rights under the ADA. Florida's service animal law applies to animals that are **trained to do work or perform tasks** for someone with a physical, mental, psychiatric, sensory, or intellectual disability. The work the animal does must be directly related to the person's disability.

Florida's Service Dog Laws and Public Access Rights

Florida law (Chapter 413.08, Florida Statutes) mirrors the federal ADA in recognizing the rights of people with medical disabilities to be

accompanied by service animals in public spaces. These rights apply in places such as:

- Restaurants and cafes
- Condominiums and lodging facilities
- Schools and universities
- Parks and recreational areas
- Public transportation
- Government offices
- Theaters, retail stores, and more

Any attempt to deny a person access based on the presence of a service dog is a violation of state and federal law. However, "emotional support animals," are defined as animals that provide a sense of safety, companionship, and comfort to those with *psychiatric or emotional disabilities or conditions*, which could explain the "I am above the law" attitude.

However, although emotional support animals may offer comfort and companionship, they do not perform trained tasks and are **not recognized as service animals under federal law**. In fact, misrepresenting a pet as a service dog is a second-degree misdemeanor in Florida—emphasizing how seriously the state takes these protections.

However, both service animals and ESAs are protected under housing regulations, including the federal Fair Housing Act and Florida's Fair Housing Act, which allow individuals to keep their assistance animals in no-pet housing with appropriate documentation. Although these animals often have therapeutic benefits, they are not individually trained to perform specific tasks for their handlers. **Under the ADA and Florida law, housing communities are not required to allow emotional support animals in recreation and common areas, and they must abide by the rules governing pets.**

FLORIDA STATE REPRESENTATIVE
Marie Woodson
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West Park**



Monday, August 18, 2025

6:00 pm - 7:30 pm

**Armory Community Center
@ Dowdy Sports Fields
906 North Dixie Highway
Hollywood, Florida 33020**

Topics include:

- Passed Legislation
- 2025-2026 State Budget
- My Safe Florida Condo Program
- Veteran Services
- Voting Information and more

***A Few of Representative Woodson's
Passed Legislation***

- HB 141 - State Group Insurance Program Coverage for Diagnostic and Supplemental Breast Examinations (Companion passed SB 158)
- HB 177 - Transportation Facility Designations (amended to HB 987)
- HB 299 - Elevator Accessibility Requirements (amended to HB 683)
- HB 879 - Young Adults who are Homeless or were in the Child Welfare System (Companion passed SB 584)
- HB 915 - Advertisements for Representation Services
- HB 1123 - Sewer Collection Systems
- HB 4015 - Broward County Narcotics and Dangerous Drug Intelligence and Enforcement Unit, Broward County

Email: Marie.Woodson@FLHouse.gov

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



Cindy Abraham



Brian Gaiefsky

The 2025 market started out flat, showings have picked up and we are seeing our listings sell. The momentum is still leaning toward buyers. Slower sales and more listings mean they have more choices and more negotiating power. Inventory keeps climbing and selling times are longer, but Keller Williams A Team Florida continues to be the leader in Hillcrest sales.

Sellers who align with the market (realistic pricing, good presentation) can still do well, but patience may be necessary. Hillcrest has the perfect location, but price and condition are still major considerations for buyers. One of A Team Florida's key advantages is knowing exactly what matters most to today's buyers, so we can guide our sellers on how to make every showing count. Another is that we have been selling Hillcrest since 2005, and we know the buyer agents who shop here regularly. With our in depth knowledge of Hillcrest, we make the process from contract to close smooth and stress-free.

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JULY 2025 STATE OF THE MARKET

– by Cindy Abraham, Keller Williams A Team Florida



SELLER BEWARE! When Hillcrest condo and/or homeowners hire inexperienced or worse, unqualified realtors, it reflects poorly on our entire community. I initially laughed out loud at a certain listing that has been sitting on the market for over 300 days. But then I realized that this isn't an isolated case. There are far too many listings in Hillcrest just like it. I counted 20. Put yourself in a buyer's shoes when they read these descriptions; even more annoying – in all caps:

THE MOMENT YOU ENTER IN... IT FEEL POSITIVE ENERGY

Beutifully fully renoveted
ALL UNIT MAKE IS LIKE A PALACE,
Walking closet, (this one is in SIX listings)
New duck work and AiC
REQUIERS 20%MINIMUM
CORPORET BUYER OK
Well desiered neiborhood
Views of Hollywood Skylight

Another trend I've noticed lately is sellers choosing agents based on nationality or shared language, which absolutely makes sense if English isn't your first language. You want someone who understands you clearly. But here's something to keep in mind: your agent also needs to communicate effectively with buyer agents. If they can't speak English fluently, it can seriously limit your property's exposure.

Case in point: we recently reached out to a listing agent (on behalf of a buyer we were helping) who barely spoke English. He said someone else would call us back. That was fine with us, except no one ever did.

That showing, and potential sale, was lost. Communication matters. Listings don't sell themselves, and if the agent isn't responsive or fluent, you could be missing out.

On another note, we keep several building presidents, and all our sellers, on auto-notification for listings and sales in their buildings. Presidents like to stay informed. Sellers want to know how their property compares. It's just smart. If you are on a board and want to see what is on the market in your building and when they are sold, email us at **info@ATeamFlorida.com**.

Here's what we offer (even if you're listed with someone else): If you would like to see how your listing looks on the MLS, the same way buyer agents see it, just ask. We'll gladly send you a copy. Better yet, ask your agent to send it to you! We automatically send our sellers their live MLS listing the moment it goes live so they can check photos and wording in case they want changes. Why wouldn't a seller want to see how their property is being marketed? Your property is one of your biggest assets and many times your biggest investment.

Unfortunately, at least 20% of Hillcrest listings have errors like typos or incorrect descriptions, dark or blurry photos, or photos of open toilets (seriously)... My all-time favorite, a mirrored dining room photo where the photographer (hopefully the owner, not the agent) is visible in the reflection... wearing nothing but his tighty whities.

Bottom line:

Your agent's communication, attention to detail, and professionalism matter. Don't settle for less, your sale could depend on it.

JUNE MARKET REPORT FOR HILLCREST AND PARKVIEW AT HILLCREST

– by Cindy Abraham, Keller Williams A Team Florida



Showings are definitely picking up! Most of our listings have been shown multiple times in the past month, and Brian and I currently have three under contract. That said, the properties with no activity are, unsurprisingly, overpriced. Sometimes sellers want to “take a shot” even if they’re above market value, and while we don’t typically accept overpriced listings, we will if the seller fully understands the situation and is in no rush.

And yes, every once in a while, lightning strikes. I once had a listing priced well over market, gorgeously remodeled, brand new everything, and it sold **at full price** to the sister of a resident. She paid cash, so the appraisal didn’t matter. For her, it wasn’t about a few extra dollars, it was about being happy with where she’d live long-term. If you’re staying put for 5+ years and can afford the monthly costs, that logic makes sense.

These are rare exceptions. In my 20-year career, it has only happened twice. Most of the time, overpricing just results in a stale listing, and that’s not something we’re willing to carry. Desperate agents will take anything at a discount commission, snap blurry photos on a flip phone, toss on a lockbox, and hope for the best. That’s not us.

I’ll never forget when the highest Hillcrest sale back in 2006 was a corner unit that went for **\$280,000**. After the husband passed away, his wife sold it in 2011 during the market crash for **\$115,000**, the highest price in Hillcrest at the time. Fast forward to early 2022, just before the market surged, that same unit sold again for **\$169,000**. The absolute best window for sellers was from mid-2022 to mid-2024. Prices peaked, inventory moved quickly, and buyers were eager.

Today, that very unit would likely sell for around **\$150,000**. still a decent number, but a clear reminder of how market shifts can significantly impact your bottom line.



In the month of July, with closed to 100 listings, **5 condos** went under contract and only 3 closed, so technically, we were responsible for 20% of all July sales. All pending and closed sales are listed below. For rentals, there are 12 condos listed, and 1 condo went under contract, none closed.

Parkview at Hillcrest has 19 Active listings, one went under contract and 3 closed. The rental market has 16 active listings and three rented in July.

Half of the condos and homes currently on the market have already reduced their asking price at least once.

Smart sellers will zig when others zag. The market always rewards those who act with clarity when others are frozen by fear. You need to hire agents who tell you what you need to know about the current market, not what you want to hear. **Call Brian Gaiefsky and Cindy Abraham, Keller Williams A Team Florida!**

PENDING AND CLOSED SALES DURING JULY (R-Rental building, C- Corner unit, T – Townhome, S – Single Family)

Building	Address	SF	B/B	List Price	Sale Price	DOM
S	1665 Trailhead Terr	2220	3/2/1	932,000	pending	101
T	1425 Silk Oak Dr	1748	3/2/1	669,000	655,000	50
T	4144 Greenway Dr.	1561	3/2/1	579,900	550,000	103
T	4154 Greenway Dr.	1421	3/2/1	569,900	550,000	119
25	3800 Hillcrest Dr. 722	1600	2/2	279,000	pending	7
R-24	4200 Hillcrest Dr. 419	1499	2/2	215,000	pending	194
18	4650 Hillcrest Dr. 210	992	2/2	175,000	pending	175
15	4800 Hillcrest Lane 315	992	2/2	140,000	pending	117
1	5200 Washington 207	700	1/1/1	pending	pending	36
22	4350 Hillcrest Dr. 503	1132	2/2	95,000	185,000	27
22	4350 Hillcrest Dr. 419	1284	2/2	179,000	174,000	96
2	5100 Washington 304	992	2/2	170,000	175,000	15



HILLCREST/PARKVIEW JULY RENTALS

Building	Address	SF	B/B	List Price	Sale Price	DOM
S	4729 Greenway Dr	2183	3/2/1	4,800	4,800	55
T	1040 Eucalyptus Dr.	1561	3/2/1	3,500	3,500	60
T	4920 Eucalyptus Dr.	1,421	3/2/1	3,450	3,450	94
17	4700 Washington 308	770	1/1/1	1,795	pending	54
T	4365 Large Leaf Ln	1881	3/2/1	4,950	4,950	7
20	919 Hillcrest Dr. 611	830	1/1/1	1,800	1,800	43
20	919 Hillcrest Dr. 608	830	1/1/1	1,750	1,750	137
16	950 Hillcrest Dr. 1,725	775	1/1/1	1,725	1,725	46
19	901 Hillcrest Dr. 303	830	1/1/1	1,700	1,700	105

August Kitchen Korner - by Cindy Abraham

Over the past two years, Brian and I have steadily lost weight, and we didn't give up good food to do it. Instead, I made some practical, health-focused swaps in our kitchen like not adding extra salt, using allulose instead of sugar and buying high-fiber everything: pasta, bread and rice. Most of the recipes I choose to make are those that I already have the ingredients; that way I know I will like them.

Publix carries Keto bread and buns, Carbe Diem and Banza pasta. I order Keto Lupini Rice online (three 8-oz. bags at a time). I cook the whole bag and freeze it in 1-cup portions for easy use.

That rice goes straight into my Lebanese-Italian Chicken Soup, which I gladly share with ANY Hillcresters who's feeling under the weather. Just email me at info@insidehillcrest.com, and I'll hang a 16 oz. container on your door. I make eight pints at a time with high-fiber orzo and homemade mini turkey meatballs which I also make in bulk, vacuum seal and freeze.

And that is the trick. People often ask how I have the time to make the dinners I share in Inside Hillcrest. At least once a week (usually a Sunday) prepping is my version of basket-weaving. It is mindless, repetitive and relaxes me.

Also, any time I prep, I make extra and store it in an extra freezer I keep on the balcony. For example, if I make mashed potatoes, I will prep a whole 5 lb. bag, freeze in cupcake tins or silicone molds, then vacuum seal in portions. I pre-mince a whole head of garlic and keep it in the fridge. I love sales and BOGOS, so I stay stocked and ready with non-perishables that I use the most, including grated/shredded cheeses.

I prefer fresh veggies, but most are just as good frozen, even mushrooms work fine if they are part of a cooked dish. Better than canned, which often have too many additives. I freeze basil leaves, citrus zest (in small plastic cups), and citrus juice (in ice cube trays). I keep fresh herbs like parsley, green onions, and thyme from Aldi on hand. I grow basil, oregano, rosemary and sage on my balcony. I prep and freeze seafood, chicken, pork, mangoes (for chutney), and even bags of chopped rotisserie chicken thanks to my friend, Chicago Jimmy, who makes Sam's Club runs!

My sister and her husband in Kewaunee, Wisconsin, fish on Lake Michigan and send me vacuum-sealed Coho, King salmon, and trout. It's better than store-bought thawed out version and flash-frozen right on the boat. She is the one who got me to buy a vacuum sealer, it is my kitchen VIP. All this makes weeknight cooking easy, fast, and stress-free.

Here are a couple of fast and easy recipes I have made in the past couple of weeks:

PORK MEDALLIONS WITH CRANBERRY MUSTARD SAUCE

¾ LB. pork tenderloin, fat removed and cut into 1" slices
Olive oil spray
Salt and pepper
½ cup orange juice
2 TBS brown sugar
1 TBS Dijon mustard
*½ cup fresh cranberries

Use the bottom of a skillet to pound slices thin. Spray a non-stick pan with olive oil spray and heat to medium-high. Season and brown medallions, about 3 minutes on each side. Remove to plate.

Add OJ to the skillet and



scrape up any brown bits. Add brown sugar, mustard and cranberries. Stir to dissolve sugar and simmer 2-3 minutes. When the cranberries burst, mash them with a spoon and stir to make a smooth sauce. Makes two servings.

*Fresh cranberries can be vacuum frozen and kept for a long time. You can even use a half cup of whole berry cranberry sauce and skip the brown sugar.

STUFFED PORTABELLO MUSHROOMS (the super-sized ones available at Aldi)

2 large portobello mushrooms
8 oz. ground sausage (pork or turkey)
¼ cup chopped onion
2 minced garlic cloves
6 oz. cream cheese
1 egg white
1 TBS chopped fresh sage
1 TBS chopped parsley
¼ cup Italian breadcrumbs
3 TBS grated Parmesan

Preheat oven to 375. Blend cream cheese, breadcrumbs, herbs, and egg white in a large bowl. Stir in sausage mixture. Scoop filling onto portobello caps and top with Parmesan. Bake for 20 minutes or until mixture is heated through and tops are browning. Let cool for 5 minutes and serve.



This one is always a winner. Super easy and delicious. One small container of plain Greek yogurt is all you need. Canned Salmon super reasonable at Aldi.

SALMON STUFFED AVOCADOS (for two) with leftovers for crackers

1 large avocado, halved lengthwise – remove pit
14 oz can salmon drained (leave the skin on)
1/3 cup plain Greek yogurt
1/3 cup diced celery
2 TBS chopped fresh parsley, or 1 TBS dried
1 TBS fresh lime juice
2 TBS mayo, 1 tsp Dijon mustard
Salt and pepper to taste
Chopped fresh chives for garnish (optional)

Combine yogurt, celery, parsley, lime juice, mayo, mustard, salt & pepper in a small bowl; mix well. Add salmon and mix well. Scoop about 1 TBS flesh from each avocado half into a small bowl. Mash well and stir into salmon mixture. Fill each avocado half with about ¼ cup salmon mixture, mounding it on top of avocado halves. Garnish with chives or green onion tops if desired.



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CHICKEN WITH BROCCOLI AND ORZO

(This one goes fast because my chicken and orzo are already cooked: I just add them at the end.)

- 1 lb. skinless, boneless chicken cut into chunks
- 1 tsp Italian seasoning
- Salt and pepper to taste
- EVOO
- 1 cup chopped onion
- 1 TBS chopped garlic
- 4 cups broccoli florets, 3 cups chicken broth
- 1 cup orzo (or pasta if you prefer)
- 5-6 oz. Alouette or Boursin garlic and herb cheese (stock up when they are BOGO)
- 1/3 cup grated Parmesan
- 1/2 cup shredded Cheddar (plus 1/4 cup more for topping)
- 2 TBS chopped chives or green scallions



Combine chicken with seasonings in a bowl and toss. Heat 1 TBS oil, add chicken and cook over medium high until golden brown. Transfer to a bowl. (or toss cooked chicken with seasoning and set aside)

Lower heat to medium. Add 1 TBS oil and the onion. Cook until onion is slightly browned. Add garlic and toss in the broccoli. Stir for about 3 minutes. Add broth and orzo, bring to a boil. Reduce heat to medium and let simmer for 12-15 minutes or until orzo is al dente (if you use pre-cooked orzo, reduce broth by 1/2 cup and simmer for 5 minutes).

Reduce heat to medium low and stir in garlic and herb cheese, cheddar and Parmesan, one cheese at a time until blended. Remove from heat and stir in 2 TBS chives.

Fold the chicken into the cheesy mixture and top with remaining Cheddar and chives. Place under preheated broiler for 1 minute.

The first time I made this one, I ate the whole thing myself, so I had to double the recipe...

BROCCOLI SALAD

- 1/4 cup dried cranberries (Publix sells 50% less sugar cranberries)
- 2 TBS chopped red onion
- 1 TBS OJ or water (buy the frozen can and keep in the freezer)
- 2 TBS apple cider vinegar
- 1 1/2 TBS honey
- 1 tsp coarse mustard
- 1 1/2 TBS canola oil
- 1 lb. broccoli florets
- 1 sliced green onion
- 2 TBS dried cranberries
- Salt and pepper
- 1/4 cup toasted unsalted nuts for serving



In a small bowl, stir cranberries and onion with OJ, vinegar, honey, mustard and S&P. Let dressing sit for 10 minutes. Add oil, stir and set aside.

Place broccoli florets, onion and cranberries into a large bowl. Whisk dressing and add to bowl. Season to taste with S & P. Cover and refrigerate overnight.

Top with nuts before serving.

6 WAYS TO STAY AHEAD OF RISING RETIREMENT COSTS *by David Treece*



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Retirement should be a time of stability, enjoyment, and freedom—but rising costs can potentially put a strain on even the most carefully planned budget.

With thoughtful planning and tailored strategies, you can reduce inflation risk and help protect your financial stability in retirement. This article outlines key risks and explores six strategies to help you stay ahead of rising prices and the cost of living.

Understanding the Risks of Inflation in Retirement

For retirees who rely on fixed income sources like Social Security or pensions, inflation can present real challenges. 70% of retirees reported that the rising cost of living has negatively impacted their retirement savings. Here's how inflation risk can potentially impact your retirement:

- **Eroding the real value of savings and income:** A dollar today buys less tomorrow, which means your purchasing power declines.
- **Increasing expenses across the board:** Food, utilities, medical care, and other essentials tend to rise steadily in cost.
- **Outpacing returns from conservative investments:** Traditional savings accounts or low-risk bonds may not keep up with inflation.
- **Affecting long-term planning:** Higher costs can shift your income needs and introduce estate planning considerations you didn't anticipate.

Strategies That Can Help Reduce the Impact of Inflation Risks

Retirees should have a strategy that goes beyond simple budgeting. Let's explore six ways to reduce inflation risk and improve your financial resilience

1. Inflation-Resistant Investment Diversifications

A strategically diversified investment portfolio can be an effective defense against inflation. While no investment is immune to risk, certain assets have historically performed better when prices rise.

- **Diversify across inflation-friendly assets:** Stocks, real estate, and commodities like energy, metals, and agriculture tend to fare well in inflationary periods.
- **Explore TIPS (Treasury Inflation-Protected Securities):** These government bonds are indexed to inflation and can provide greater stability in a balanced portfolio.
- **Look into alternative investments:** Investing in Real Estate Investment Trusts (REITs) or infrastructure funds could provide long-term hedges against rising costs.

Even within traditional asset classes, adjusting your allocation to include higher-yield bonds or international equities may improve your portfolio's ability to weather inflation over time.

2. Take a Close Look at Your Budget

Inflation doesn't impact all expenses equally. Discretionary spending often feels the pinch first, but essentials like housing, healthcare, and transportation are also affected.

- **Update your monthly budget** to reflect current prices for goods and services. Groceries, utility bills, and insurance premiums may have all crept up.

- **Prioritize essentials** like food, housing, and medications, while identifying areas where you can scale back nonessential purchases, if needed.
- **Plan for future increases** in categories like healthcare and property taxes, which are often overlooked but can significantly impact cash flow and long-term financial planning.

Periodic budget reviews can help you stay on track and adapt to changing costs.

3. Understand the Drag on Cash

While holding cash may feel safe, inflation quietly erodes its value. Over time, your income may be able to buy less—even if your balance stays the same.

- **Limit large cash holdings** to what you need for short-term expenses or emergencies.
- **Explore higher-yield cash alternatives** such as money market funds, I bonds, or high-interest savings accounts.
- **Shift excess cash** into inflation-hedging investments that offer potential growth without abandoning liquidity completely.

Being strategic with how much cash you hold, and where you hold it, can help mitigate this common, yet often overlooked, retirement risk.

4. Reassess Your Emergency Savings

Inflation doesn't just affect your daily spending. It can also increase the potential cost of emergencies. Car maintenance, medical bills, or home repairs could be significantly more expensive than just a few years ago.

- **Adjust your emergency fund target** to reflect today's prices, and review your spending annually. What covered 3 to 6 months of expenses a few years ago might fall short now.
- **Reevaluate what qualifies as an "emergency"** in retirement, including supporting family members, unexpected travel, or home repairs, as these expenses can quickly add up.

Recalibrating your emergency fund planning can help you prepare to face life's surprises without compromising your long-term financial goals.

5. Watch Out for Estate Tax Liabilities

Inflation can also increase the value of your assets, potentially increasing your tax exposure.

- **Monitor the appreciated value of your home and other assets,** as rising valuations may increase your estate's exposure to state or federal estate taxes.
- **Work with an advisor to review your estate plan,** especially if you've experienced major life changes or asset appreciation in recent years.
- **Use estate planning tools** like trusts, gifting strategies, or life insurance to help reduce or defer potential estate taxes.

By planning ahead, you can protect your family from unnecessary tax burdens and ensure your legacy is passed on efficiently.

6. Reduce Your Tax Drag

Taxes and inflation can create a one-two punch for your retirement savings. Managing your tax exposure can help stretch your income further.

- **Leverage tax-efficient investments** such as index funds, municipal bonds, or tax-managed portfolios.
- **Strategically allocate assets and time withdrawals** between tax-deferred, tax-exempt, and taxable accounts to optimize your withdrawals.
- **Explore Roth conversions or tax-loss harvesting** to reduce taxable income in high-inflation years and make the most of market volatility.

A thoughtful tax strategy not only helps reduce current liabilities—it can also preserve more of your wealth over time.

Continued on Pg. 15.

LETTER TO THE EDITOR: REFLECTIONS ON BEHAVIORAL CHANGES AND HEALTH

I thoroughly enjoyed the July issue of Inside Hillcrest. As always, it was informative and engaging. As a retired medical professional with a passion for lifelong learning, I recently encountered something that genuinely surprised me.

An independent adult I know began exhibiting unusual behaviors, sneakiness, dramatic emotional reactions, and a strong tendency to deny personal responsibility. Everything was always someone else's fault, their boss, their spouse, and so on. What stood out most was their inability to recognize themselves as the common thread in these conflicts.

Concerned, I consulted with a reputable neurologist, who offered a perspective I hadn't considered: these behaviors might not be signs of stubbornness or a difficult personality, but early symptoms of cognitive decline, possibly even dementia or Alzheimer's disease.

Alternatively, these actions could be rooted in an undiagnosed psychiatric condition. Either way, it's a powerful reminder that love, care, and support are essential first steps toward identifying and addressing the underlying issue. We often forget. I was lucky to be given the tools.

Keep up the good work! M.S.

15 WARNING SIGNS OF DEMENTIA – by Cindy Abraham

I am including this article in this month's issue because it really hit close to home. I think a lot of people in the early stages of dementia don't realize what's happening to them. I've seen it firsthand; a board member who keeps bringing up the same ideas, seems confused by the agenda, or says things that don't quite fit. It's easy to miss the signs or chalk them up to something else. But I also know that sometimes things aren't always what they seem. A couple of years ago, a board member I've known for a long time started acting very differently. We were all so worried, but it turned out she had just gone through two rounds of COVID. It took her a few months to bounce back, but eventually, she was back to her old self, and didn't even remember that rough patch!

Continued from Pg. 14.

Work With a Financial Professional to Stay Ahead

Inflation is an inevitable part of the economic cycle, but it doesn't have to derail your retirement. A financial professional can help you:

- Develop an investment strategy designed to hedge against inflation.
- Rebalance your portfolio based on changing market conditions.
- Create a dynamic withdrawal plan that adapts to rising costs and your needs.
- Reassess tax and estate plans to reflect current asset values.

Inflation isn't a short-term concern—it's a long-term planning challenge.

Partnering with a trusted financial professional can give you the tools and confidence to maintain your preferred lifestyle in retirement, even in the face of inflation and rising costs.

Ready to strengthen your retirement planning strategy?

Contact our office today at 3-5-751-8855 to learn how we can help you manage inflation risk and build your financial confidence.

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In my own family, dementia wasn't something we had ever experienced. My mother was one of six siblings, and none had shown signs of cognitive decline. Longevity runs in our family, so when my mom began to exhibit unusual behaviors and personality changes at 85, we didn't recognize them for what they were. We only learned she had Lewy Body dementia a few hours after she passed away 8 years after symptoms began. Knowing earlier would have helped us understand her better and respond with more compassion and clarity. Education about the unique symptoms of each type of dementia can make a huge difference for families.

If I had to explain the difference between Alzheimer's and dementia in simple terms, I'd say: with Alzheimer's, they don't know you. With dementia, you don't know them. My mother still recognized me, my sister, and my daughter, but her personality became almost unrecognizable. This summary is based on an article from AARP, which I hope you'll find as insightful as I did.

1. Short, term memory loss - Forgetting recent events, like going to a movie, is more serious than forgetting an actor's name. It may signal damage to the hippocampus, often seen early in Alzheimer's.

2. Word, finding problems - Occasional word slips are normal. But frequent trouble finding words or using incorrect ones (shirt instead of jacket) can be a warning sign.

3. Struggling to multitask - Difficulty managing tasks you once handled easily, like cooking a holiday meal, may indicate issues with executive function.

4. Repetition - Repeating questions or stories without realizing it is a red flag.

5. Personality changes - Withdrawal from social events, growing apathy, or new anxiety or suspicion can signal dementia.

6. Unusual sleep behaviors - New behaviors like acting out dreams or sleepwalking may point to dementia, related sleep disruptions.

7. Poor sense of direction - Getting lost in familiar places or avoiding driving in new areas may reflect declining spatial awareness.

8. New, onset depression - Sudden depression in older adults can be an early dementia symptom or even a risk factor.

9. Confusion about time or place - Forgetting where you are or what day it is can be a sign of cognitive decline.

10. Vision and perception issues - Trouble with depth perception, balance, or reading clocks can signal dementia.

11. Money mistakes - Difficulty managing finances, like paying bills or tipping, can be an early warning.

12. Poor judgment - Changes in decision, making, including vulnerability to scams, may appear early. Making inappropriate remarks in social settings.

13. Losing or misplacing things - Putting items in odd places and being unable to retrace your steps is concerning.

14. Misusing everyday items - Using objects incorrectly, like pouring wine into a beer glass, may indicate confusion.

15. Hallucinations - Seeing things that aren't there, especially people or animals, can occur in some types of dementia.

COMMON TYPES OF DEMENTIA

• **Alzheimer's disease:** Most common; affects memory and spreads through the brain over time.

Continued on Pg. 17

MISSION HAPPINESS – IT'S TIME

by Aruna Ladva, BK Publications, London, UK, Submitted by Etta Stevens, BK Miami/Hollywood



Hello everyone, so I would like everyone to jump onto this 'Mission Happiness' with me. Why? Because it's simple, whatever I give energy to, I give life to. The more I dwell on my sorrows, the more they will grow. When I choose happiness over other things, I can see my life take a turn for the better. This may sound like a conspiracy theory, but

I do believe there are a growing number of ideas out there that are vying for my attention, zapping my physical and spiritual power and energy. I need to be careful what I begin to believe, for that could consume me and leave me depleted. 'We can feel the sorrow, but we do not need to feed it.'

Also, in the light of a lot of pain and sorrow in the world, we need to not lose focus of what we want in life. Sometimes we take on other people's sorrow and make it our own. We can feel the sorrow, but we do not need to feed it. We can maintain compassion with an open heart but not absorb the pain.

If we want to help others, just like the drowning man calling for help, if we cannot swim, it is of no benefit at all to jump into the water and for the two of us to drown! We must remain stable and alert to find the best source of help.

What was happening before we lost our happiness? Here are some pointers to maintain happiness. All the mission entails is to keep a close watch on how and where our happiness disappears during the day. Let's do some personal self-checking. Who was the last person we were interacting with or remembering? What was happening before we lost our happiness?

The objective is to stay happy no matter what. Once we turn this into a hobby, passion or project, then the practice becomes empowering. Yes, the one who stays happy all the time is most empowered!

No need to chase happiness

Everyone is chasing happiness. No need! It's right here inside of ourselves. We simply must REMEMBER it's here. Tap into it – Remind yourself that happiness is there. That's all. Consumer markets will attempt to give us more to desire and consume; that's their job. We don't need to "buy" into their advertising spin!

Begin with happiness in mind

We are happy to begin with. Happiness is not a destination, and not even the journey, by nature we are happy, full stop. Just look at children happily at play. We generally begin life with happiness. We have simply allowed sorrow to rule our life for too long, now it's time for happiness to take over! When we are sad there is the energy of loss and decay, but when we are happy, we can use our creative potential, which is life affirming.

Truth is, we are happy beings

Happiness is our true nature; sorrow is not. Happiness makes us the masters of ourselves, whilst sorrow makes us the slaves of our desires. When we are in a state of happiness, we are empowered; when sorrowful, we are empty. Maybe we need to learn how to convert that sadness into compost, to learn from the lessons of life and allow happiness to grow. We do not need to be in a sad state; we just need to take charge of our lives and change what we don't like or at least change our thinking.

No one and nothing is giving us happiness

If we believe someone gives us happiness then that means they can also take away that happiness. If that were the case, then why do the same things not make everyone happy? Because we choose what we are to be happy with or without.

Choose to be happy

Happiness is a choice. Choose it, NOW. A happy experience is measured against previous episodes of happiness and not sorrow. So, for example,

thinking that: 'I was happier in New York.' Does that mean I am less happy now? I have to be careful how I measure my happiness. I have power over my mind, and what I wish to think about.

There is no shortage of happiness

The only time I am not happy is ... when I am not happy. Yes, read that again. There is no shortage of happiness in the world, there is plenty to choose from. So, it's my problem that I am not happy, no one else's. I have power over my mind, and what I wish to think about.

Protect your happiness

If we believe that happiness is our treasure, then how are we going to protect that treasure? If something is valuable like a diamond, then we make sure that we look after that diamond. Happiness is our million-dollar treasure. Don't allow anyone or anything to come and simply take that away. In truth, to be a master equals happiness, but to live through our ego means we are a slave, and that equals sorrow. We are worth multimillions and even more when we are happy.

Find your happiness multiplier

Be light, reduce what feels heavy. Pay attention to what brings lightness into the body, like music, movement, connection, creativity, sound, and song.

Here are some questions to ponder

Which expectations are preventing blocking / delaying your happiness? What's your definition of happiness? How expensive is your happiness? What's OK right now in your life? (There's often more peace in the moment than we realize.) Happiness is your treasure. How will you protect it? What will become your happiness mascot? Something that you keep to remind you to be happy. It could be a mantra; it could be a slogan or a song. Write down something that you love. (Do you really think that it can give you happiness?) What is optimal happiness? In body, relations, and in possessions, what's the worst thing that can happen that might take away your happiness?

Nothing is as serious as it looks and as bad as it seems.

We sadly postpone our happiness and think that: "Someday I'll be happy." Well, let me tell you, that day has arrived! Now, here today! :-). When we are happy people, we are more productive, and this makes us much more successful. Begin your Mission today. Turn on the switch of happiness. Nothing is as serious as it looks and as bad as it seems. Happiness is a contagious, creative energy.

Taking time for the self is one of the greatest ways to feel happy. Happiness comes from SELF-LOVE and the byproduct of this is that you will realize that you have Happiness deep within your soul. Take the time to sit peacefully and meditate on yourself and your spiritual guide, God, Higher Power, Allah or Shiva. It does not matter what you call him; just think about the unlimited love you receive from being in His company. I truly believe that what is wrong right now, with this world, is that most souls have forgotten GOD.

In silence, you will get all the answers you require, so sit in meditation daily and release any anxiety that you are holding in your body. You will feel better and slowly your happiness gene will come to the surface and help you find the happiness you desire.

That's why the path of spirituality and meditation teaches us the importance of being able to master the self. To learn how to master the senses is the way to master the world around you. We have to be able to control our inner world of thoughts, long before they extend out into the world through our words and actions. This is attained through self-discipline and self-management, because it all starts with the "self". As we begin to lose the self, then we try more desperately to control everyone and everything on the outside, and we all know how badly that works out for everyone.

I am conducting a FREE ZOOM class every Tuesday morning,

so that we can all learn to live more positively in these troubling times. Class begins promptly at 10:30 A.M. until 11:30 AM. Join Zoom Meeting 852 5673 8420 Password: 123

Continued from Pg. 15

- **Vascular dementia:** Caused by reduced blood flow to the brain; often impacts thinking speed and problem, solving.
- **Lewy body dementia:** Involves abnormal protein buildup; causes changes in mood, movement, and thinking.
- **Frontotemporal dementia:** Affects younger adults more often; impacts behavior, communication, and impulse control.

What To Do if You Notice Symptoms

If you or a loved one shows signs, consult a doctor. Early diagnosis matters, some treatments may slow disease progression or rule out other causes.

CONDITIONS THAT MIMIC DEMENTIA

Dementia, like symptoms can be caused by:

- Alcohol abuse
- Depression or stress
- Infections, clots, or tumors
- Delirium or head trauma
- Medication side effects
- Vitamin deficiencies
- Thyroid or kidney issues
- Hearing loss

HOW DEMENTIA IS DIAGNOSED

Doctors may use:

- Cognitive and neurological tests
- Brain scans (MRI, PET)
- Blood tests for Alzheimer's markers
- Mental health evaluations
- Genetic tests (especially for early, onset cases)

Note: Early detection allows for better care, access to treatments, and more planning options. Start by talking to your primary care doctor.

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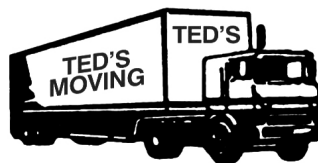
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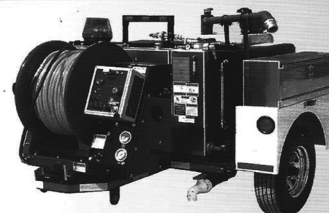
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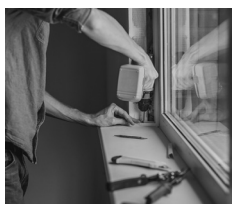
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