



INSIDE HILLCREST

CONNECTING NEIGHBORS TO NEIGHBORS

HOLLYWOOD, FLORIDA • JULY 2025 • INSIDE HILLCREST.COM • VOLUME 19 • ISSUE 7

JULY INSIDE HILLCREST

DON'T MISS AN ISSUE OF INSIDE HILLCREST. JOIN OUR SUBSCRIBER LIST. SEND US YOUR EMAIL ADDRESS TO INFO@INSIDEHILLCREST.COM

Visit our new website at:
INSIDEHILLCREST.COM

JULY IH – THE JOKE ISSUE – OR NOT

Traditionally, July is our semi-annual Joke Issue, but I must admit, the contributions didn't exactly roll in this time. I get it — these are serious times, and finding humor isn't always easy. That said, staying positive has become more important than ever, and for me, that means limiting time around people who test my patience. I'll still smile and say "hi" to the yentas, the bullies, and the poorly educated or less informed (a gentler way of putting it), but I've learned to be selective with my energy.

Despite the challenges, there are some very encouraging developments. For one, those of us on Social Security might see some long-overdue tax relief. Our case against the Harwin-Tobin project is also progressing very well, it looks strong and may be resolved sooner rather than later. A shout-out to Brian Belmonti, President Parkview HOA, Steve Hurtig, President HLC and Inside Hillcrest reporter Steve Schneider for his continuing coverage. Again, a big THANK YOU to the Hillcrest and Parkview leadership for coming together for a common cause.

PLEASE NOTE: There is a tentatively scheduled meeting for August 12 th at the City Hall in front of the Planning and Development Board at 6PM. All previous meetings were cancelled so we will keep you posted. It is important for Hillcrest and Parkview residents to show up. Our numbers are our power.

• 1101 Hillcrest Drive - Design, Site Plan, and a request for an amendment to A PUD for an 8-story multifamily development of 110 affordable units located in the PUD-R zoning District.

ALL LEADERS ARE LEARNERS. THE MOMENT YOU STOP LEARNING, YOU STOP LEADING.

Recently, I gave a friend a tour of Hillcrest and pointed out how each building operates so differently, from by-laws to board leadership. What struck me most was how impressive the

leadership is in the majority of our buildings. Out of 24, I'd say 21 have boards led by people who are not just competent, but fair-minded and service oriented. They aim to lead without causing harm, whether financially or through inconsistent rule enforcement. That kind of leadership is invaluable.

As for the remaining three, and this is just my view, there are some concerning patterns of behavior on the part of these building presidents. One seems driven by personal gain, which could impact their building's financial health. Another confuses authority with effectiveness, imposing rules and fees without considering the impact on the residents. And the third appears to struggle with clarity, impartiality, and a willingness to learn, showing a lack of objectivity, a tendency to repeat the same thoughts, and an inability to build a strong, cohesive team. These situations are unfortunate, but not irreversible. Awareness is the first step toward improvement.

The good news is that among the 21 effective leaders, all are active participants in the Hillcrest Leadership Council (HLC). They don't pretend to have all the answers but know how to find them. They value collaboration, seek input, and share resources and solutions. Their guiding question is always: *"How will this affect the building?"* And above all, they show empathy — making thoughtful exceptions when needed without undermining the rules.

It's worth noting that the nature of board service is changing. We used to benefit from retired professionals who had both the time and the relevant expertise. Today's board members often have demanding careers and busy lives, even if they bring equally impressive skill sets. That's why engaging experienced residents through committees is becoming more essential. Strong leaders know how to make that work. Weaker ones, unfortunately, tend to discourage involvement, and that's where buildings begin to suffer.

Here's to supporting the leaders who serve with integrity, and to encouraging more of us to step up and help where we can.

HLC / TOWN HALL MEETING UPDATE

HLC meetings are typically held on the first Thursday of the month to avoid conflicts with building board schedules. But this year, July 3rd landed right before the Fourth of July, so we decided to hold off. We then hoped to schedule it for July 10th to coincide with **State Representative Marie Woodson's** availability, she recently played a key role in some excellent new legislation. Unfortunately, three buildings already had board meetings that evening, so we are still trying to coordinate a time that works. Stay tuned. Representative Woodson and I are still playing phone tag, but a TOWN HALL with Representative Woodson and residents from Parkview and Hillcrest will happen once schedules align.

Our next HLC MEETING will take place: Thursday, August 7, 6 PM in Rec Room 2, 1150 Hillcrest Court. It has been a while since we've had an open conversation about common building challenges, shared solutions, and a good old-fashioned review of our Preferred Vendor List. Over the past year, I've heard more complaints than ever about poor vendor experiences in Hillcrest. It might be time to take a hard look at who we are hiring and who we should avoid.

If your building uses a reliable, high-quality vendor not currently on our list, please come ready to recommend them. But remember vendors providing ongoing services should have a solid track record within your building. For major projects (like roofs or inspections), give it a little time before offering an endorsement.

And yes, vendors can be removed from the list when there's valid cause. Several building leaders have already raised red flags. Some folks have floated the idea of a "Do Not Use" list; while we can't formally publish one, verbal warnings during HLC meetings are fair game.

HLC meetings are - and must remain a safe space for building leaders. I have never heard of a president using another building's struggles as gossip or a smokescreen at their own board meetings. Let's keep it that way. Throwing another building under the bus to distract from your own issues? That's not leadership. That's just bad form. True leaders show class. Always.



MARIE WOODSON'S BILLS SIGNED BY GOVERNOR- *by Steve Schneider*

Two local state House representatives helped shepherd a Tallahassee bill that will generate funding for Hollywood and other local governments that want to convert from septic to sewer systems.

The law, signed by Gov. Ron DeSantis on June 4, authorizes local governments to spend money from their central sewage systems on parts of their communities that still have septic systems, District 105 Representative Marie Woodson said. Woodson, who represents Hillcrest, carried the legislation with Dania Beach Representative Hillary Cassel. The bill, called HB 1123, became law on July 1. Woodson noted, "The law will improve wastewater management and reduce environmental contamination."

It was needed after the City of Hollywood devised a funding plan that was struck down in court in 2019. At that time, the City wanted to take money from the revenue pool created by residents and businesses that already pay for sewer service. Now, the state law lets Hollywood do just that.

Locally, Vice Mayor Idelma Quintana offered Inside Hillcrest context about the new law, and how it will help Hollywood. As background, she said, "As a coastal city with a rising water table and intermittent periods of drought followed by extremely heavy rain, your city commission recently approved the implementation of the Stormwater Master Plan." But implementing that plan isn't enough; Hollywood also needs to convert a major part of the City from a septic to a sewer system.

In email interviews, Woodson and Quintana agreed that 46% of Hollywood's water customers, both commercial and residential, still rely on septic systems, while 54% are connected to our centralized wastewater services. This balance underscores the importance and urgency of our efforts to modernize infrastructure and protect public health, they said.

In a nutshell, protecting public health is an issue because floods can overwhelm septic systems, spewing human waste into our streets, spreading disease.

Quintana, the District 6 representative on the Hollywood City Commission, used our district to explain the implication of the septic-to-sewer change. She said, "District 6 is home to approximately

275 commercial parcels that are currently on septic, covering over 4.3 million square feet. This presents a unique opportunity for the District to lead the way in sustainable redevelopment, environmental stewardship, and economic vitality."

Of course, Woodson and Quintana noted, the new law means Hollywood leaders must start working with residents and business owners to provide information about anticipated changes and devise a financial plan that will help people who will eventually be joining the City sewer system.

Both elected leaders emphasized the importance of public meetings to share information, answer questions, and prepare for change.

Meanwhile Woodson, who drives back and forth from her South Broward home to Tallahassee, addressed other laws that she supported and got signed into law. She said, "As state legislators, our priority should be to create and pass people-centered policies that improves their quality of life." Woodson added, "I am happy to see the work I, along with my colleagues and stakeholders, have done to benefit Floridians."

Woodson's other legislative priorities include:

- Senate Bill 158 – Coverage for Diagnostic and Supplemental Breast Examinations. It was signed into law on May 21, 2025. This new law goes into effect on January 1, 2026, and it prohibits the state group insurance program from imposing any cost-sharing requirements on enrollees for diagnostic or supplemental breast examinations, aiming to reduce out-of-pocket expenses and encourage early detection of breast cancer.

- HB 915 – Advertisements for Representation Services was signed into law on May 23, 2025. It took effect on July 1 and prohibits notaries public from using misleading terms like notario público, Spanish for public notary, which has a different legal meaning for individuals from Latin American countries, in advertisements. It also requires unlicensed immigration service providers to display disclaimers stating these individuals are not barred immigration attorneys, with explicit civil penalties for individuals not complying with this law.

STATE REPRESENTATIVE MARIE WOODSON - HOUSE DISTRICT 105



Greetings everyone,

The 2025 Florida Legislative Session in Tallahassee finally ended on June 16th. Initially scheduled to end on May 2nd, the extended 105 days Session allowed my colleagues additional time to discuss, debate and cast votes regarding legislation and budget appropriations. The results will impact residents in the District and the entire State of Florida. Ever since the Session began on March 4th, my commitment has always been to advocate for legislation which benefits Floridians by

addressing key issues such as housing affordability, insurance, education, and healthcare.

During the early days of the Session, as well as during the final weeks, I was able to travel back to the District where I enjoyed meeting residents, business owners, civic leaders and concerned

stakeholders who strive to make their communities the best they can be. I look forward to sharing the outcomes of the Session when I attend upcoming town hall meetings and legislative update events. During that time, I will also listen to your concerns and suggestions in order to empower families and neighborhoods. As always, I encourage you to stay engaged and informed.

Please contact our office for additional information and any constituent service. Thank you for your continued support. Let's keep working together for a stronger Florida!

Take care,

Representative Marie Woodson
Florida House of Representatives
District 105
marie.woodson@flhouse.gov

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



Get the answers you need and the support you want

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

- Look through Medicare Advantage plans specific to your area
- Meet at your home, my office or over the phone
- Find out which providers are in network for the plans you may be interested in

It's more than healthcare—it's human care.



Call a licensed Humana sales agent

Alla Alexander

954-258-8666 (TTY: 711)

Monday – Friday, 8 a.m. – 5 p.m.

aalexander25@humana.com

At Humana, it is important you are treated fairly. Humana Inc. and its subsidiaries comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, ethnicity, marital status, religion or language.

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call **877-320-1235 (TTY: 711)**. **Español (Spanish):** ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **877-320-1235 (TTY: 711)**. **繁體中文 (Chinese):** 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 **877-320-1235 (聽障專線: 711)**。

MILLIONS OF SENIORS GET NEW \$6,000 TAX DEDUCTION THROUGH 2028



A major new tax break for older Americans has arrived. As part of the recently passed “One Big Beautiful Bill,” taxpayers aged 65 and older are now eligible for a new \$6,000 deduction, starting with their 2025 tax return and continuing through 2028. After that, the deduction is set to expire unless

Congress extends it. So, it is not a permanent deduction; it applies only to tax years 2025 through 2028. Congress may choose to extend or make it permanent in the future.

However, some conditions and confusion remain. The deduction phases out for higher incomes and does not eliminate taxes on Social Security benefits, despite some misconceptions. Here’s what you need to know:

To qualify, you must be at least 65 years old by the end of the tax year and have a modified adjusted gross income (MAGI); which is \$175,000 if filing as single and \$250,000 if married filing jointly (both spouses must be 65+ to claim the full benefit).

The deduction is up to \$6,000 per eligible taxpayer and up to \$12,000 per couple (if both are 65+ and filing jointly).

But the deduction phases out based on income and begins to reduce once MAGI exceeds \$75,000 (single) or \$150,000 (joint). It phases out completely at \$175,000 (single) or \$250,000 (joint). The reduction rate is 6 cents per dollar over the threshold.

Example: If you’re single with a MAGI of \$100,000 (i.e., \$25,000 over the threshold), your deduction is reduced by \$1,500 (6% of \$25,000), leaving you with a \$4,500 deduction.

The good news is that the deduction does NOT replace the existing 65+ Deduction. It is in addition to the existing extra standard deduction for seniors, which is \$2,000 for single filers and \$1,600 per qualifying spouse for joint filers.

So, in 2025, a qualifying 65-year-old single filer could deduct the \$15,750 (standard deduction), plus \$2,000 (existing senior deduction), and \$6,000 (new deduction) totaling \$23,750.

A qualifying couple could deduct up to \$46,700. Plus, you can claim the full amount of this new deduction. For example, if you are single, 65, and itemize \$40,000 in deductions, adding the \$6,000 deduction reduces your taxable income by \$46,000.

QUESTION FOR ERIC GLAZER

When we get a question about condo law, our go to is Eric Glazer, Esq. Many of us have attended his Condo Certification classes and read his blogs on his Condo Craze and HOA website. He also has a podcast dedicated to delivering expert insights, tips, and advice on managing and living in Florida community associations, every Sunday at 11AM on YouTube.

Here is the question: Our building president refuses to permit the sale of a unit to a couple if one spouse is over 55 and the other is under 55. She also does not allow a resident over 55 to have a live-in aide or disabled adult family member under the age of 55. She justifies this policy by referencing our antiquated by laws.

However, our previous board president permitted a disabled woman in her late forties to reside alone in a unit purchased by her parents, and it was determined to be legally permissible.

Does Florida Statute Chapter 718 (Condominium Act) address this issue, particularly in regard to fair housing, familial status, or reasonable accommodation for disabilities?

ANSWER:

This President is going to get his association sued. All that is required is that one person is 55 or older – not everyone.

The fact that he is not allowing home health care aids to reside there, or spouses under the age of 55, will cause the association to get sued and very likely be required to pay the plaintiff punitive damages as this may not be covered by insurance.

This association is on a course for potential disaster.

Eric M. Glazer, Esq.

Condominium and Planned Development Law

Telephone: (954) 983-1112

Facsimile: (954) 333-3983

www.glazersachs.com

Eric@glazersachs.com



Meet Your Local Medicare & Healthcare Resource – Hara Frankel (Kestenbaum)

My name is Hara Frankel, and I’m proud to serve as your licensed local Medicare and healthcare agent. My roots in Hillcrest run deep—my parents owned an apartment in Building 17, Unit 110 since I was 16 years old. I know this community well and cherish many special memories here. In fact, my husband of 53 years proposed to me right outside my parents’ apartment—at the concrete and tile table by the pool!

Now, at age 71, I’ve come full circle and am here to help my neighbors navigate Medicare with confidence. Medicare Annual Enrollment begins on October 15, 2025, but if you’re turning 65 this year, your personal enrollment window may come sooner.

Here’s how you can start preparing:

Call your current doctors to ask which Medicare plans they accept.

Make a list of your medications, including dosages and your monthly supply needs.

If you’re considering changing plans or doctors, I can help guide you through your options to find coverage that fits your needs.

You’ll hear more from me in next month’s Hillcrest newsletter. In the meantime, if you have any questions or need assistance, I encourage you to reach out.

Hara Frankel

Licensed Insurance Agent

305-965-5832

harafrankelagent@gmail.com

MEDICARE CAN BE CONFUSING!

Don't get discouraged. **Get informed.**

As an insurance agent, I help individuals like you navigate the complexities of Medicare, ensuring you choose the plan that best fits your health needs and budget!



Medicare Enrollment Periods:

- **Initial Enrollment Period:** Intended for individuals turning 65 to enroll in Original Medicare.

Dates: 3 Months before, the Month of and 3 Months after your 65th Birthday

- **Open Enrollment Period:** For Medicare Advantage or Prescription Drug plan enrollees to make a one-time change to their MA plan.

Dates: Jan 1st - Mar 31st

- **Special Enrollment Period:** For various special circumstances, individuals can enroll or make changes to existing plans.

Dates: Varies by circumstance

- **Annual Enrollment Period:** Intended for Medicare Plan Enrollees to reevaluate coverage and make changes.

Dates: Oct 15th - Dec 7th



Hara Frankel

(305) 965-5832 (TTY:711)

harafrankelagent@gmail.com

**Call today and get
answers to your Medicare
questions!**

This is an advertisement. By calling the number provided you agree to speak with a licensed insurance agent about Medicare Advantage, Prescription Drug Plans or Medicare Supplements. I do not offer every plan available in your area. Currently I represent 8 organizations which offer 67 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options. Not affiliated with any government agency including Medicare.

HB 913: THE ASSOCIATION'S WEBSITE – *by Eric Glazer*



As we have blogged about for the past few weeks, HB 913 is about to become law on July 1st. The bill contains a myriad of topics. Here are the new provisions regarding the association's website:

Unless a shorter period is otherwise required, a document must be made available on the association's website or made available for download through an application on a mobile device within 30 days after the association

receives or creates:

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.

l. 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.

So, this answers the question about how long an association must post any of the above official records on the association's website, once it comes into possession of it.

In addition to the records already required, the association must post the following on its website:

The approved minutes of all board of administration meetings over the preceding 12 months.

The video recording or a hyperlink to the video recording for all meetings of the association, the board of administration, any committee, and the unit owners which are conducted by video conference over the preceding 12 months.

A copy of all affidavits required by this chapter.

Associations must save copies of the zoom or team meetings that the board participates in and post them on the association's website.

There is an obvious move toward making sure the owners not only get more of a chance to participate in association affairs but has the right to inspect association affairs by having greater access to the association's official records right at their fingertips.

I have said this a lot, but between:

1. making sure all of these records are placed on the association's website.

2. now having an obligation to obtain records that the association may not even have.

3 providing timely access to the members.

4. and preparing checklists for those owners that ask for access to official records,

Many associations will need to hire another person just to continually maintain and provide access to the official records in the manner required by Florida Statute 718.

GLAZER & SACHS P.A.

Eric Glazer

Attorney at Law

Also admitted in New York
and The District of Columbia

One Emerald Place
3113 Stirling Rd, Suite 201
Ft. Lauderdale, Florida 33312
Phone: 954.983.1112
Fax: 954.333.3983

eric@condo-laws.com



Condominium &
Planned Development



SEEK TO AVOID PROBATE? CALL THE LAW OFFICE OF STANLEY G. SWIDERSKI, P.A.



LET 38 YEARS OF LEGAL EXPERIENCE GUIDE YOU



- Wills • Trusts
- Lady Bird Deeds
- Living Wills • Quit Claim Deeds
- Healthcare Surrogate
- Durable/Medical Power of Attorney



(954) 966-0700

1930 Tyler St. Hollywood

www.SwiderskiLaw.com

HILLCREST, PARKVIEW AND BEVERLY HILLS SPECIAL

THERE'S ALWAYS AN OPEN
SEAT FOR YOU AT

Antonio's

FAMILY TABLE



ANTONIOSFL.COM

JOIN US



Antonio's

PIZZA & ITALIAN RESTAURANT

DINE IN • TAKE OUT • DELIVERY • CATERING

OPEN FOR LUNCH TUESDAY THROUGH FRIDAY
FROM 11AM - TO 3PM. GREAT LUNCH SPECIALS!

4551 Hollywood Blvd. Hollywood, FL 33021

954-983-1924

\$5 OFF ANY PURCHASE OF \$25 OR MORE

DINE-IN ONLY. WITH THIS VOUCHER. ONE PER TABLE/GUEST. NOT VALID
WITH ANY OTHER OFFER OR COUPON. EXPIRES JULY 31, 2025.

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



Greetings Hillcrest Residents,

Vamos Gatos! For those of us growing up in Broward County, we know our home is full of surprises. But perhaps no development is more stunning – and more exciting – in sunny South Florida than our transformation into the hockey capital of the world! The Florida Panthers have won back-to-back Stanley Cups, and Broward County residents are showing their pride and celebrating in style! Broward County government has always been very close partners with the Panthers organization, and getting to watch the Panthers bring back home the Stanley Cup will go down as one of the biggest highlights of my mayoral year. No matter your political beliefs or background, all of us can come together and share in this celebration! Congratulations, Panthers – you make us all so proud!

Solid Waste

Many Hillcrest residents have expressed a longtime interest in Solid Waste and Recycling in Broward County. The Broward County Solid Waste Authority has officially released a DRAFT Master Plan. This is a major milestone that is years in the making. This Master Plan begins to outline the facilities, structure, and programs needed to reduce our waste and increase our recycling. Achieving these goals and creating a comprehensive solid waste and recycling system will greatly benefit the future sustainability and economic health of Broward County. This draft plan was created with the help of a skilled consultant team, the Authority's Executive Director Todd Storti, and years of conversation by members of the Executive Committee, of which I serve as Vice Chair. This plan is a testament to how 27 cities and Broward County government have collaborated for the benefit of our residents. However, it is also important

to note that this draft plan is just that – a draft. Public workshops have been held to gain feedback from residents. The final Master Plan is set to be approved in August. In the meantime, I encourage you to read the plan by going to browardswa.org, and write to me with your thoughts and feedback!

Animal Care

Come adopt a Furr-y friend! This month, I appeared on Channel 10 News to appeal to residents to "Adopt-A-Pet" and our new "Broward Buddies" program as part of an adoption drive at our Broward County Animal Shelter. As you may have heard, our Animal Shelter is at capacity and we are in need of residents like you who want to add a loving member to their family. The new "Broward Buddies" foster program allows volunteers to sign up to help improve the lives of our shelter animals and increase their likelihood of adoption by giving them opportunities to interact within the community at parks, restaurants, and other locations. I was glad to appear with a new friend, "Maverick", who was so friendly and just ready for a wonderful home. We have so many beautiful dogs and cats available that are ready to be your new best friend. Go to Broward.org/animal to learn more!

Contact Us

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

ARE YOU A DIFFICULT PERSON? 8 SIGNS TO WATCH FOR – Submitted by Cindy Abraham

Do you often find yourself criticizing others or focusing on their flaws, friends, neighbors, even coworkers? If so, it might be time for some honest self-reflection. The truth is you could be a difficult person to be around.

If the statements below resonate with you, don't worry—awareness is the first step, and change is possible. I am lucky to have friends who have no problem letting me know the ones that apply to me.

The second step is to realize that no matter what our age, we are still a work in progress. On the other hand, as we get older, we are entitled to #3 in my opinion. As for #4, I have learned that miserable old people were miserable young people, and happy old people were happy young people. But again, awareness is the first step!

1) You're always arguing

There's a difference between debating and just being combative. Constantly arguing can signal an unwillingness to hear others out. If you find yourself constantly in disputes, regardless of the topic or context, it might be worth considering whether you are too combative.

2) You lack empathy

Jumping to fix problems instead of listening? Dismissing feelings? These are signs you're not showing empathy, and it matters. A bigger red flag is if the only time you can be "a friend" is when people are going through tough times. Yes, these folks are out there; nasty until something bad happens to you and then they are right there by your side. They go back to their old selves when you are happy again. A new twist on the saying, "Misery loves company".

3) You resist change

Clinging to the old ways may feel safe, but it can frustrate others and block growth. If you're constantly insisting on doing things the old way and refusing to adapt to new situations or ideas, you might be making life unnecessarily challenging for yourself and those around you. I personally do not believe this should apply to technology.

4) You're often negative

Negativity wears people down. We all know at least one "Debbie

Downer". Frequent complaining or pessimism can make you hard to be around. When expressing discontentment becomes a regular pattern, it can create a toxic environment for those around you.

5) You struggle to apologize

If you find it hard to admit when you're wrong or if the words "I'm sorry" rarely cross your lips, you might be more challenging to be around than you realize. Remember, an apology doesn't make you weak – it shows that you value your relationships more than your ego. It's a sign of strength and maturity, and it can go a long way in improving your interactions with others.

6) You hold grudges

Holding petty grudges, especially against friends, is a sign of a difficult person. It creates walls between people and prevents healing and growth. If you're someone who finds it hard to let go of perceived wrongs on a regular basis, it could be making your relationships more difficult.

7) You're overly critical

Constant criticism, even if well-intended, can push people away. If you often find yourself pointing out flaws of others, or worse, sharing your negative opinions with others (it's called gossip), it can make your everyday interactions unpleasant for those around you. Focus on encouragement instead.

8) You lack self-awareness

Not seeing how your behavior affects others is a major red flag. Self-awareness is key to personal growth. If you're not aware of how your behavior impacts others, it's challenging to make positive changes. Self-awareness is the first step towards understanding and improving our interactions with others. It's not about self-criticism or judgment but about acknowledging our actions and their effects.

The good news? You can change.

Recognizing these traits is the first step toward better relationships and a more fulfilling life.

Authentic Latin Fusion Restaurant



A Cultural Culinary Experience

La Rosa Cafe is a cultural culinary experience in the heart of Hollywood, FL. From avocado toast to veal Milanese, our dishes blend fresh ingredients, artistic flair, and soulful flavor.

Our chef draws inspiration from Latin flavors and international techniques to create a menu that celebrates both tradition and innovation. Each plate is crafted not just to satisfy hunger, but to tell a story and create memories.

4300 Hollywood Blvd, Hollywood, FL 33021 | 954) 967-0444 | larosacafe.com

Monday - Friday: 8am - 9pm | Saturday: 9am - 10pm | Sunday: 9am - 8pm

10% off
with ad.

Good until August 31, 2025



LETTER TO THE EDITOR - *from R.L., Hillcrest Resident*



themselves would hope for. I'll use myself as an example.

A few years ago, I had my phone number stolen. After 6 days of fighting with T-Mobile, I finally got it back. Meanwhile, the damage was done. It took my 800 point credit score and dropped it by 120 points. Since then there have been changes to the economy, changes to my income etcetera. My credit score slowly improved, but it's still not where it was.

Now imagine my surprise when one of my credit cards, Capital One, informed me via email that they were going to close my account for insufficient usage. However, my banking info never comes email, it always comes paper, snail mail. I do it that way on purpose. That email was sent in January. I didn't find out about it until this March. Then a few weeks later, they offered me that exact credit card with an interest rate of 29.9%. Meanwhile, the interest rate on the card they closed was 16.9%.

American Express was not happy that I was making over the minimum payment and offered to keep my credit line where it was if I would give them \$1500 within three days! They cut my credit in half.

Do you know what my credit score is now? It'll take everything I could possibly do to raise it. It could take me up to two years to build it back, so I don't have to worry when my lease is up what kind of car I'm going to be stuck with. Given all the problems we face, difficulty selling our condos. Increased maintenance for reserves and repairs and insurance, I seriously can't think if buyers have a good payment history, and a credit score in the "good" range, why a building board would deny them?

**MANICURE PEDICURE FOR
WOMAN AND MAN IN YOUR
HOME**

**PROBLEMATIC NAIL EXPERT
CALL INGRID 954-330-2700
"licenced & insured"**



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

ALL REALTORS ARE NOT CREATED EQUAL

– by *Cindy Abraham & Brian Gaiefsky, Keller Williams A Team Florida*



Dave Ramsey, the renowned financial expert, once said: "When getting help with money—whether it's insurance, real estate, or investments—you should always look for someone with the heart of a teacher, not the heart of a salesman."

That speaks directly to our philosophy. My partner, Brian Gaiefsky, and I are not in this business just to list and sell, we are here to guide. Whether we're working with

a first-time buyer or a seasoned seller, we approach every conversation as an opportunity to educate. We believe that informed clients make confident decisions, and our job is to give them the tools and insight to do just that.

We do not push. We do not pressure. Instead, we lay out the facts, walk through the options, and explain the trade-offs so our clients can choose what's best for them, not what's best for our bottom line.

One client recently called us his "trusted real estate advisors." That meant the world to me, because that's exactly the role we aim to play: educators, advocates, and partners in one of life's biggest financial decisions.

There are agents out there who will take overpriced listings just to fill their portfolio. That's not us. We don't "collect listings", we take listings to sell properties. And with Brian's construction background, he's not just a top-tier negotiator, he also sees red flags others miss during showings and inspections. He's hands-on and present for every key moment.

As for me, I focus on educating our clients, tracking market trends, and protecting deals through to the finish line. I attend every appraisal

to ensure value is properly evaluated, especially when the sale price pushes past the comps. Case in point: in a softening 2024 market, we still closed and appraised the highest sale for a 2/2 convertible in September.

Now, for those tempted to overprice a listing in hopes of landing a cash buyer—let's be honest: If people have enough money to buy a property with cash, they are usually savvy about values. If they've got the means to buy outright, they are also smart enough not to overpay. It's wishful thinking to expect them to ignore market value.

That said, we're not against taking a shot—but we are clear-eyed. If your property is overpriced and you are not getting showings, the market is speaking. No interest means no offers. Don't kill your chance of selling before you even begin.

At the end of the day, this business is about trust, transparency, and teaching. And that's exactly what we bring to the table—every single time.



JUNE MARKET REPORT FOR HILLCREST AND PARKVIEW AT HILLCREST

– by *Cindy Abraham, Keller Williams A Team Florida*



Hillcrest is still holding steady with around 100 active condo listings. Over half have had at least one price reduction, but showing activity has picked up. Since sharing our listings with our referral partners up north, we've gone under contract on two units last month. In

total, nine units went under contract and 11 closed in June (compared to two in May), so the market is picking up a bit.

Momentum is building, especially for larger units in all-age buildings. Many savvy young renters understand the importance of buying. But with single-family homes starting above \$500K, that's not always realistic. A spacious 2–3 bedroom condo under \$400K offers a smart entry point—letting buyers build equity now and use it later toward a home when the market climbs.

I've shared this before: when my son got engaged in his early 20s, he wanted to rent a house. I insisted he buy a 1/1 condo for \$60K. He sold it three years later for \$95K, bought a 2/2 townhome for \$200K, built up more equity and was finally able to buy his 3/2.5 dream home with a garage and big yard for \$364K in 2020.

As for the 55+ buildings, most buyers want turnkey, fully remodeled units. The lowest sale last month was our buyer, who has an architecture and construction background, the time, and the money to renovate. That kind of buyer is rare.

Our Parkview community had 2 go under contract in June although none closed. Currently there are 21 active listings, seven have lowered and one townhome on the market for 2 months raised the price. Parkview has listings ranging from a 3/2/1 townhome at 559K to five single family homes listed at a million dollars or more. The highest days on the market (DOM) so far are 315 and 362.

Rental inventory continues to rise, with 30 active listings in June—up from 25 in May—in both Hillcrest and Parkview. Listings range from the same 1-bed, 1-bath, 1-parking unit priced at \$1,695 (on the market for six months), to higher-end Parkview rentals initially listed at \$6,999, now reduced to \$6,500. The lowest-priced rental is a 1,421 sq ft townhome listed at \$3,300, which has been sitting on the market for 216 days.

Notably, 11 out of the 30 listings have had at least one price reduction. The rental market has clearly softened. Inventory is growing month by month, and demand isn't keeping pace.

Landlords, it's time to do the math: If you're asking \$4,000 and your property finally rents for \$2,800 after six months, that's a significant loss. Even a small drop, from \$1,800 to \$1,700, adds up over time. Pricing realistically upfront is far less costly than chasing the market later. See below for current pending and closed rental and sales activity.

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 JUNE (R-Rental building, C- Corner unit, T – Townhome, S – Single Family)

Building	Address	SF	B/B	List Price	Sale Price	DOM
T	1425 Silk Oak Dr.	1768	3/2/1	669,000	Pending	33
T	4144 Greenway Dr.	1561	3/2/1	579,900	Pending	100
25	3800 Hillcrest Dr. 1207	1714	2/2/1	379,999	360,000	88
25	3800 Hillcrest Dr. 815	1714	2/2/0	329,000	310,000	113
R-20	919 Hillcrest Dr. 509	1100	2/2/0	220,000	190,000	143
11	4900 Washington 314	976	2/2/0	194,000	190,000	992
16	950 Hillcrest Dr. 414	992	2/2/0	190,000	170,000	41
5	1100 Hillcrest Ct. 205	961	2/2/0	189,000	180,000	54
26	4001 Hillcrest Dr. 1009	844	1/1/1	180,000	172,000	29
11	4900 Hillcrest Ct. 211	768	1/1/1	160,000	160,000	261
22	4350 Hillcrest Dr. 812	1132	2/2/0	159,850	130,000	89
9	1001 Hillcrest Ct. 209	744	1/1/1	149,900	144,330	150
21	4400 Hillcrest Dr. 1009	896	1/1/0	99,500	95,000	66

HILLCREST/PARKVIEW JUNE RENTALS

Building	Address	SF	B/B	List Price	Sale Price	DOM
T	5077 Eucalyptus Dr.	1906	3/2/1	4,300	Pending	72
T	1040 Eucalyptus Dr.	1561	3/2/1	3,499	Pending	60
19	901 Hillcrest Dr. 208	830	1/1/1	1,700	Pending	36
S	1348 Silk Oak Dr.	2,501	5/3/0	6,750	6,750	70
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



Lisa's Concierge Service

- Doctor's Visits
- Salon Appointments
- Take You Grocery Shopping
- Airport Pick-up / Drop Off
- Pet Sitting
- Plant Watering
- Pick up / Drop Off Dry Cleaning

And So Much More! Reasonably Priced.

CALL LISA! 954-303-3795

July Kitchen Korner - by Cindy Abraham

I choose recipes based on a very simple yet highly scientific method: Do I already have the ingredients? Or at the very least, do I recognize what they are and not mistake them for an exotic houseplant?

Also, I am now a proud member of the Harissa Fan Club (no membership fees, just vibes) after trying it on baked sweet potatoes with butter and brown sugar. 10/10, would harissa again.

I get recipes from various sources and tweak them. What annoys me to no end are recipes that act like I'm supposed to have some mystical sixth sense about ingredient sizes. "One small onion, chopped" – oh cool, because every onion is the same size, right? "Juice of ½ lemon" – excuse me, but some lemons are basically grapefruits. So, when I make them, I do my Hillcrest fans a favor and translate these riddles into cold, hard measurements: ½ cup chopped onion. 2 TBS lemon juice. You're welcome.

I was all set to print a recipe Hot Honeyed Pork Chops, which called for 1 tsp of chopped Calabrian peppers in oil. So, I bought some. And let me tell you: one teaspoon of those fiery little demons could scorch Satan's tongue. If anyone wants the rest of the jar (minus one tiny, terrifying teaspoon), hit me up. We would've been tasting flames for weeks. I ended up leaving them out, but if you've got an iron gut or a deal with the devil, go ahead and toss them in. You've been warned.

If you want to serve the sweet potatoes with the pork chops, prepare the potatoes first and put them in the oven while you make the pork chops.

2 SWEET POTATOES

1 ½ tsp brown sugar, 1 TBS melted butter
2 tsp Harissa, Salt and pepper

Cook sweet potatoes for 35-45 minutes at 375 degrees. Mix the brown sugar, butter 2 tsp Harissa and salt/pepper together. Cut sweet potatoes in half, mash lightly with a fork and top with mixture.



HOT HONEY-GLAZED PORK CHOPS

1 tsp cayenne pepper (instead of the Calabrian)
¾ cup plus
TBS orange juice plus one
small naval orange sliced into
half moons
¼ cup plus
TBS honey, divided
4 bone-in rib-cut pork chops
2 TBS canola oil (divided)
1/3 cup sliced shallots
2 TBS sliced garlic cloves
1 ¼ cup chicken broth
1 TBS Dijon mustard
1 TBS flour
2 TBS cold unsalted butter cut into cubes
2 tsp fresh thyme leaves for topping or 1 tsp dried



Whisk together 1 tsp oil, cayenne, ¾ cup OJ, 2 TBS honey and a dash of salt in a small bowl. Pour into a large Ziplock bag with the pork chops and chill for at least one hour. Slice shallots and garlic cloves, toss them with 1 TBS canola oil. Pour the chicken broth in a measuring cup and set aside. Whisk the mustard, ¼ cup honey, 1 TBS

OJ, and flour in a small bowl. Slice the orange into the half-moons and set aside.

Before making pork chops, place sweet potatoes in the Ninja oven on bake at 375 for 35 minutes. Take the pork chops out of the bag and put them on a plate. Save the marinade. Pat the pork chops dry with a paper towel and season with salt and pepper. Heat 1 TBS canola oil in a large skillet on high; reduce to medium and add pork chops. Brown on each side and remove to a plate.

Wipe out skillet and add the garlic and shallots tossed in oil. Cook until they start to soften, 2-3 minutes. Add the broth and bring to a boil, stir until slightly reduced. Add the reserved marinade and boil for 1 minute more. Add the Calabrian peppers and pork chops. Simmer for 10-12 minutes, turning once. Transfer pork chops back to plate.

Bring marinade mixture back to a boil, give the mustard, honey, OJ and flour mixture a whisk and add it to the skillet, stir before adding the orange slices and continue to stir occasionally until sauce thickens a bit. Remove from heat and stir in the butter, whisking until emulsified, about 1 minute. Season to taste. Return the pork chops to the pan, spooning sauce and orange slices over them.

Let them sit on the heat while you prepare the cooked sweet potatoes. Sprinkle pork chops with thyme and serve with sweet potatoes on the side.

When Rana Lobster Ravioli is BOGO at Publix, buy it. For lobster meat I either by lobster head meat at Sedano or Broward Meat and Fish on the NW corner of University Drive and Pines Blvd. I have also used frozen Langostino Lobster tails (found at Publix/Aldi). This one is fast and easy. I throw spinach in any recipe that I can get away with it. Spinach has good vitamins and minerals and virtually no taste when it is shredded.

LOBSTER RAVIOLI

8 oz fresh lobster ravioli
8 oz. chopped lobster tail meat,
lobster head meat or langostino
tails, 2 TBS butter
2 TBS minced shallot
1/2 cup heavy cream
¼ cup white wine
½ cup shredded spinach (optional)
1 ½ TBS fresh lemon juice plus zest
from 1 lemon
Salt and pepper to taste
1/3 cup finely grated parmesan
Minced chives, green scallions or parsley to serve



Cook ravioli for 4 minutes (or according to package instructions). Add lobster tail for the last minute. Drain in a colander. Remove lobster from shell when cool enough to handle and slice.

Meanwhile, melt the butter over medium heat in a large saucepan. Add the shallot and lobster meat. Cook until soft, about 5 minutes. Whisk in the cream, wine, lemon zest, salt and pepper. Bring to a simmer. If you want to add spinach, add it now until wilted, about 1 minute.

Remove pan from the heat and whisk in the parmesan cheese until the sauce is smooth, then whisk in lemon juice.

Add ravioli to the pan with the sauce and toss to coat. Plate ravioli and sprinkle with chopped chives, scallions or parsley.

Hello Neighbor!



Sharon L King, Agent
 134 South Dixie Hwy Suite 101
 Hallandale Beach, FL 33009
 Bus: 305-933-4900
 sharon@sharonking.net
 Mon-Fri 9:00 AM - 5:00 PM
 After Hours by Appointment
 Hablamos Español

Please stop by and say Hi!
 I'm looking forward to serving your needs
 for insurance and financial services.
 Here to help life go right®
CALL ME TODAY

 **State Farm®**



1801132 STATE FARM, BLOOMINGTON, IL

TAKING GOOD CARE OF YOUR LOVED ONE



our mission is to provide in-home care in the local Greater Broward area. We provide an array of different services ranging from working with elders to supply them with the necessary aid they need to live a virtuous lifestyle. Since 2015, Ken Care Services has been changing the way people think about senior living.

 **Ken Care Services Inc.**
 In Home Care Services

5740 Sheridan Street
 Hollywood, FL 33021

(754) 221-0107

www.kencareservices.com

- **Skilled Nursing Care**
- **Alzheimer's & Dementia**
- **Personal Care Assistance**

Ken Care Services offers physical assistance services for seniors, elderly or disabled with the trust, reliability and responsiveness that you are looking for in a home care provider. Ken Care Services can help throughout the day in a number of ways:

Ambulatory assistance
 Getting dressed
 Positioning in chair or bed
 Transfer between bed and chair
 Wheelchair assistance



David Treece MBA AIF® CLTC®
 Investment Advisor Representative
 Treece Financial Group Inc.
 305-751-8855 | TreeceFi.com

TreeceFi

Financial, Retirement, Insurance & Estate Planning
 Advocacy | Compassion | Inclusivity | Loyalty | Accountability

Securities and advisory services are offered through Cetera Advisors LLC, member FINRA/SIPC, a broker/dealer, and a Registered Investment Advisor. Cetera is under separate ownership from any other named entity.

David's

MOBILE AUTO DETAILING INC.

**EXPERT DETAILING
 HOME & OFFICE**

davidsmobileautodetailing@yahoo.com



WE'LL COME TO YOU!

Call for Appointment - 954.662.3214

THOUGHTS ON MEDICATIONS – by Cindy Abraham

It is amazing to me the amount of drugs that I find when I am called to list a unit and help clear it out. Twice I have taken BAGS of opioids and needles, to the CVS on Sheridan who will dispose of unused drugs. Granted, these folks were in a lot of pain toward the end of their lives, but the quantity is what blew me away! One guy had tons of drugs that had expired years ago but kept them, “just in case”.

I have also seen up close and personal what happens when someone gets hooked on steroids. I lost two male friends because of that medication. Both started working out a lot, which was great, but then they turned to steroids which totally changed not only their looks, but also their personalities. They both developed muscle dysmorphia and the moon-face common to frequent users. Both also turned into aggressive, bloated, histrionic blowhards, and it was just too uncomfortable to be around them. I had to laugh when a neighbor adamantly disputed the fact that one of the guys was on steroids, saying “He goes to the gym every day!” Okay, if you want to start taking steroids, where would be the logical place to find them?!

Television ads are a good indication of how drug obsessed we are. There is a pill for everything. I honestly believe in the holistic approach when possible. I believe acupuncture works. And I swear by essential oils. They have been around for centuries for a reason. I will put Young Living Panaway oil up against any and every topical pain cream. The stuff WORKS!

But of course, I am a strong believer in medication when it works on the symptoms without offsetting side effects. Most of the drug commercials on TV have so many warnings at the end, some should just say, “Ask your doctor, if death is right for you.” Kidding. BUT I remember a commercial for a drug that treated agoraphobia, which basically is a fear of being around people. I swear I am not making this up...some of the side effects included body odor and bad breath. Seriously?!

I recently read an article about opioids and it's possible link to dementia. Here is a condensed version.

Dementia Risk and Common Medications: What You Need to Know

More than 55 million people around the world are living with dementia, a condition that gradually impairs memory, thinking, and behavior. While the exact cause of dementia remains unclear, emerging research has linked certain medications to an increased risk of developing the disease. Some of the drugs in your medicine cabinet, intended to make you feel better, could potentially raise your dementia risk, especially when used long-term or in high doses.

One class of concern is **anticholinergic drugs**, which include common medications like Benadryl. These drugs are often used to treat allergies, asthma, Parkinson's disease, overactive bladder, and motion sickness. They work by blocking acetylcholine, a brain chemical critical for learning and memory. In one study, people who took anticholinergic drugs daily for three years or more had nearly a 50% higher risk of dementia.

Opioids, widely prescribed for chronic pain, have also been linked to cognitive decline. A large study of over a million people found that long-term opioid use was associated with a **15% increase in dementia risk**.

Another concern is the long-term use of **proton pump inhibitors (PPIs)**, such as **omeprazole**, commonly used for acid reflux. Animal studies suggest that PPIs may increase the buildup of **beta-amyloid**, a protein associated with Alzheimer's disease.

Finally, **benzodiazepines**, a class of sedatives that includes **Valium** and **Xanax**, are frequently prescribed for anxiety and sleep disorders. Long-term use has been linked to a higher risk of dementia as well.

It's important not to stop any prescribed medication without medical guidance. Drugs like opioids and benzodiazepines can cause serious withdrawal symptoms if discontinued abruptly. Always talk to your doctor before making changes to your medication regimen.



THE UPS STORE

Free Pick Up!

CALL 954.963.8558

NOTARY

SHREDDING

**PASSPORT
PHOTO**

**PACK AND SHIP ANTIQUE'S
CHINA & ARTWORK**

**COPIES, FAXING,
LAMINATING, SCANNING**

4302 HOLLYWOOD BLVD HOLLYWOOD, FL 33021



MARTY KIAR BROWARD COUNTY PROPERTY APPRAISER



2025 TRIM Notices

The Broward County Property Appraiser's Office mails the TRIM (proposed tax) Notices in August of each year. This is NOT a tax bill but shows your property's 2025 Just/Market Value, exemptions, and proposed taxes as set by the taxing authorities listed on the notice. The TRIM Notice is your opportunity to review your 2025 Just/Market Value and ensure you are receiving all the tax-saving exemptions you are eligible for.

Florida Statutes require our office to use January 1 as the date of assessment each year. Our office must consider changes in market conditions – up or down – when developing the Just/Market Values each year. The 2025 Just/Market Values are based on the market data from 2024 with January 1, 2025 as the date of assessment.

The Property Appraiser's Office does not set or collect property taxes. If you have questions about the proposed tax rates listed on your TRIM Notice, you must contact the taxing authorities or attend their public hearings. The contact information and public hearing dates for the individual taxing authorities are listed to the right of each agency's name on the TRIM Notice.

I Recently Applied for Homestead Exemption - Why Is It Not Showing on my TRIM?

Florida Statutes require our office use January 1 to determine exemption eligibility each year. If you purchased your home after January 1, 2025, you are eligible for 2026 Homestead Exemption. The 2026 exemptions will show online at web.bcpa.net in December and be included on your

TRIM Notice for the 2026 tax year.

I Had Homestead Exemption Last Year - Where Did My Exemptions Go?

If you purchased your home in 2024, you may have "inherited" the previous owner's exemptions last year. These 2024 exemptions were removed at the end of 2024 and therefore are not reflected on your 2025 TRIM Notice. You can still late file for 2025 Homestead and any other exemptions you may qualify for until September 17, 2025. To apply online, please visit our website at <https://web.bcpa.net/bcpaclient/#/> Homestead or scan the QR code below.

I Am a Senior Citizen - Why Isn't the Senior Exemption Showing?

The Senior Exemption is both an age and income-based exemption which must be applied for by the property owner because of the income requirement. To be eligible for this exemption, an applicant must be age 65 or older as of January 1, 2025 and have a 2024 adjusted household gross income not exceeding \$37,694. If you believe you qualify for this additional exemption, you can still late file for this year until September 17, 2025. To review the Senior Exemption requirements and to apply for this exemption online, please visit our website at <https://web.bcpa.net/bcpaclient/#/SeniorExemption>.

If my office can be of assistance to you, please feel free to contact me at martykiar@bcpa.net.

Take care,

Marty Kiar, JD, CFA
Broward County Property Appraiser



Scan for All
Tax-Saving
Exemptions



Scan to Apply for
Homestead
Exemption

WINDOW INSTALLATION & REPLACEMENT SPECIALISTS

MIS

MODERN INSTALLATION SOLUTIONS

"ONE PASSION, ONE GOAL"



SUBSTANTIAL INSURANCE SAVINGS.

Impact Windows and doors not only protect your family and property, but they can reduce your insurance premiums substantially. Also helps with your insurance rates.

BENEFITS OF IMPACT WINDOWS

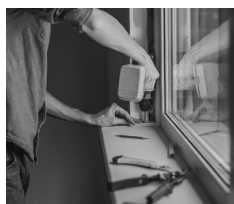
Hurricane Protection
Energy Savings
Insurance Savings
Reduced Light Damage
Home Security
Enhanced Property Value
Excellent Sound Reduction



Impact Resistant
Windows & Doors
WE'RE STRONGER™



www.moderninstallationsolutions.com



WE OFFER 100% FINANCING

Ask Us about "Save our Homes" Florida grants. And PACE Programs, that are not based on your credit score

We are a local full-service window and door replacement company

Free estimates combined with professional consultation

We offer a wide range of products to fit any budget

Licensed and Insured throughout Florida. Modern Installation Solutions & Partner License CGC1525412

FREE WIND MITIGATION CERTIFICATE

With All Orders Placed This Month. \$500.00 Value.



ACCREDITED
BUSINESS

17 North Federal Highway, Dania Beach, FL 33004
954-507-6429 • Email: office@miscontractors.com

WHEN THE GOING GETS TOUGH, THE TOUGH GET GOING

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



All of us must face tough situations sometimes in our lives. It all depends on what we consider 'tough' to be. For some it could be an illness, for some it could be a broken relationship, for some it could be losing a job or not getting the 'dream' job, for some it could be death of a loved one – but for some across our world right now, tough is in another league altogether.

What is it that helps us through tough times? Those who are able to meet difficult and challenging situations are strong and determined. They take action head on, rather than giving up. Where does the strength and determination come from? When the going gets tough, we need mental and spiritual toughness to keep on going. There is a difference between mental toughness and spiritual toughness. Mental strength is often about how you handle challenges and spiritual strength is often about why you decide to face and handle them.

Mental strength is about discipline, positive self-talk and endurance with a determined mind set. Spiritual strength is about your deeper purpose in life, the foundation of your beliefs, convictions and faith. *"Discipline is about choosing to want more later, instead of to want more now"* - Abraham Lincoln

Mental toughness – needs the ability to manage thoughts and emotions, because emotions trigger behavior. It requires building an inner immune system. Those who have mental strength are disciplined, have self-control, speak to themselves with positivity and optimism, handle all kinds of stress better, manage their fears and failures and these abilities endure, they are consistent over long periods of time.

Spiritual toughness – is about developing an inner strength connected to something greater than the self – one's values, faith, a higher power. It is an awareness that one is more than a physical body and its limitations; that consciousness, the soul, has far greater power than the physical, and one is not limited by the body, the mind and the senses. Those who have developed this kind of strength carry a great sense of peace, life to them has deep meaning, they have an inner calm during chaos. They are moved by their generous hearts full of forgiveness, compassion, humility. They are those who give moral and ethical guidance by demonstrating and living these principles.

Between the mental and the spiritual is emotion. Emotional resilience is deeply connected to both and is the ability to adapt to stress setbacks and emotional pain without becoming overwhelmed and to bounce back stronger from adversity. This is essential because we feel before we think. Our survival system reacts before logic kicks in. When we are able to think clearly, we can reframe what is happening, give the benefit of doubt, find reasons for what is happening or the behavior of someone – we are then far less emotionally affected and less likely to 'react'.

Another aspect of emotional resilience is to dis-identify with the emotion. This is not denial. To say, 'I feel anger' is very different to saying 'I'm angry!' As an observer of the emotion, we recognize that the emotion is not me – and then it is easier to deal with.

Most of us avoid emotional discomfort, we avoid the pain. We do this by delving into our devices, eating as escapism and find a myriad of distractions. We keep making excuses for not looking at what is going on inside. If we have the courage to sit with uncomfortable feelings, dis-identify and let the pain come and then subside, we can turn a tiger into a paper tiger and feel immensely gratified for having taken the time and finding the courage and strength to do so.

We build emotional resilience through that kind of self-awareness and by regulating our emotions so that they do not control our actions. We develop a flexible mind set and are able to adjust our plans or modify our wishes. We stay connected with what really matters, what is the most important belief and conviction that keep us moving forward. Meditation helps us to create a new awareness and consciously let go of old emotional habit patterns. When, in meditation, we expose the self to the Supreme source of spiritual light, we can see very clearly, but more importantly absorb the power to deal with what we see. Here are some tools to help you get going:

Box Breathing

How it works:

- Inhale for 4 seconds
- Hold for 4 seconds
- Exhale for 4 seconds
- Hold for 4 seconds
- Repeat 4 rounds.

Daily Self Check (in 5 mins)

What am I feeling right now?

Why am I feeling this way?

What do I need?

Purpose Reminder

Write down your WHY you keep going?

For example:

For the Family.

I believe in growth.

You love yourself too much not to.

Reframe Negative Thoughts

Is there another way to look at this?

What would I say to a friend in this situation?

Resilience Journal

One challenge I faced today

How I responded

What I learned

One thing I'm proud of

Taking Action:

Break big problems into small steps

Don't wait for perfect conditions

Focus on what you can control

Draw a circle of what's in your control – actions, attitude, efforts

Another of what's not – others' opinions, the past

Focus on the one you can control

Build strong habits before crisis hits

Waking up early

A daily ritual / routine either AM or PM

Practice gratitude

Meditate daily

Create good karma / volunteer

Surround yourself with support

Support Inventory – List 3 people you can lean on emotionally, mentally, or spiritually.

Practice self-compassion and + self-talk

Continued on Pg. 17

GET THE MONEY YOU ARE ENTITLED TO FOR YOUR INSURANCE CLAIM.

JOSH SOLOMON
Lic #W106037

Our public adjusters are licensed and bonded by the state of Florida, and trained to handle all insurance claims processes, big or small! We take pride in maintaining superior customer service from beginning to end.



Lic #W805707

2206 Hollywood Blvd Hollywood, FL 33020

Phone 239-294-8842 • flapublicadjusting.com



ROTHFIELD DENTAL

ELIZABETH ROTHFIELD DMD

4601 HOLLYWOOD BLVD.

HOLLYWOOD, FL 33021

954 989 8800 TEL 954 964 6157 FAX

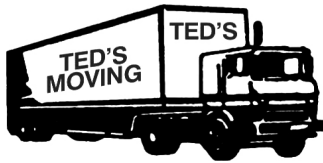
ROTHFIELDDENTAL.COM

TED'S MOVING

SERVING BROWARD COUNTY FOR OVER 45 YEARS

8321 Pines Blvd • Pembroke Pines, FL 33024

Tedsmoving@bellsouth.net



954-963-0976

- ★ LOCAL & STATEWIDE
- ★ LOADING & UNLOADING
- ★ JUNK REMOVAL/CLEAN OUTS
- ★ FLAT OR HOURLY RATES
- ★ FREE ESTIMATES



Area Agency on Aging
of Broward County

For information about senior services in
Broward County, please call:

954-745-9779

ADRC Helpline

Fax: 954-745-9566

5300 Hiatus Road, Sunrise, FL 33351

adrcbroward.org

Continued from Pg. 16

Speak to yourself like you would to a close friend.

"I'm doing the best I can right now."

"It's okay to feel this. I'm still strong."

Practice Soul Consciousness

I am full of divine powers

I am immortal

I am light – metaphysical

I am pure

I am abundant in virtue

Tough times will come and they will go, but it is always good to remember the observation made in a children's book, 'Winnie the Pooh': "You are braver than you believe, stronger than you seem and smarter than you think".

Meditation is the greatest value, especially in these chaotic times. It brings you to a place of peace and positivity.

That's why the path of spirituality and meditation teaches us the importance of being able to master the self. Learning how to master the senses is the way to master the world around you. We must 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 AM until 11:30 AM. Join Zoom Meeting 852 5673 8420
Password: 123



- Hurricane Windows
- Hurricane Doors
- Shutters

CALL US FOR A FREE ESTIMATE

HABLAMOS ESPAÑOL

Chello & Rex

T-REX
WINDOWS AND DOORS
(954) 945-6700

129 NW 13th St.

Boca Raton, FL 33432

CC #: 18-WD-21197-X

U-22573

trexwindows@gmail.com





MIKE BALAN
AIR CONDITIONING

NEW A/C INSTALLATIONS AND REPAIRS

A/C SERVICE PLANS



- ✓ PREVENTIVE MAINTENANCE
- ✓ KEEP YOUR A/C RUNNING EFFICIENTLY
- ✓ CLEAN & PROFESSIONAL SERVICE
- ✓ QUICK RESPONSE, WE'RE LOCAL!

600+ 5 STAR REVIEWS ON

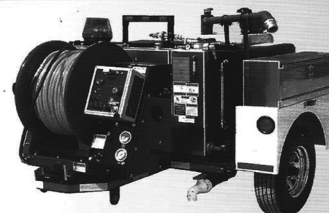
Google
REVIEWS
★★★★★

CALL US: 954-931-4752 | LICENSED & INSURED



Residential • Commercial • Industrial
24 Hour Service

Full Service Plumbing
Sewer & Drain Services
Video Pipe Line Inspection



LICENSED & INSURED CFC-1425969



EXECUTIVE
PLUMBING
CONTRACTORS

888-954-LEAK
954-924-8211

2020 Lee Street
Hollywood, FL 33019

www.epcfla.com

Podiatrist - Foot Specialist



House Calls Available
Medicare Assignment Accepted

Bert J. Henkel, DPM
4301 Hollywood Blvd.
Hollywood, FL
954.981.8000

Half Price
LOCKSMITH
www.HalfPriceLocksmith.com

24 HOURS/7DAYS

754-888-9470

Lockout, open car, change locks, rekey locks

Hollywood, Dania, Davie, Cooper City,
Hallandale, Fort Lauderdale, Pembroke Park



ALEX SOFIANOS
AUTOMOTIVE TECHNICIAN

SOUTHPARKAUTOREPAIR.COM

South Park Auto Repair

Alex Sofianos
ASE Certified

PH: (954) 962-3896

southpark3325@gmail.com

3325 Pembroke Road
Hollywood, FL 33021





Brenda Tejada **FREE ESTIMATE**

D High Class Cleaning Solutions

Tel. 786 856 3809 Brenda29.Tejada@gmail.com

ACCOUNTSULT, LLC

ACCOUNTING AND CONSULTING FOR CONDOMINIUM AND HOMEOWNER ASSOCIATIONS

Mark R. Buchalter

Tel: (954) 739-0310 / Fax: (954) 739-2635 / Email: mark@accountsult.com
3109 Stirling Rd. • Suite 202 • Ft. Lauderdale, FL 33312

We want to hear from you!

Please email to: Info@InsideHillcrest.com or you can snail mail to: Inside Hillcrest at 3850 Washington Avenue, Suite 1016, Hollywood, FL 33021.

The letter **MUST BE SIGNED** and a phone number included so we may verify that you actually sent the letter. In the published edition, only your first initial will be used **UNLESS** you specifically request that your name be included.



We reserve the right to condense, but we will not edit the piece in order to distort your intent. Anytime we condense, it will be indicated by ...

You can email us at: Info@InsideHillcrest.com or call (954) 964-2559.

Inside Hillcrest is a newspaper published for the purpose of supplying information and providing Hillcrest residents an opportunity to interact.

Any view expressed in the Inside Hillcrest does not necessarily reflect the opinion or view of the publishers. Advertisers are screened; however, Inside Hillcrest assumes no responsibility for any work performed or quoted or any resulting loss or damage.

©Copyright 2025

Social Security Disability Attorneys



SSD and SSI Representation

954-884-5040

Call Today for a FREE Consultation

www.AmericanDisabilityAdvocates.com

American Disability Advocates, LLC

ELITE GUARD



PROVIDING PROFESSIONAL SECURITY SERVICES

TO HILLCREST ASSOCIATIONS SINCE 1998

OFFICES IN SUNNY ISLES BEACH AND AVENTURA

305-956-9520

www.eliteguard.com

Action Chiropractic Center

"Let us put you back in action"

Dr. Ted Berger

Chiropractic Physician

7574 Pembroke Road

Miramar, FL 33023

(954) 927-PAIN (7246)

Physical Therapy & Massage MM13724

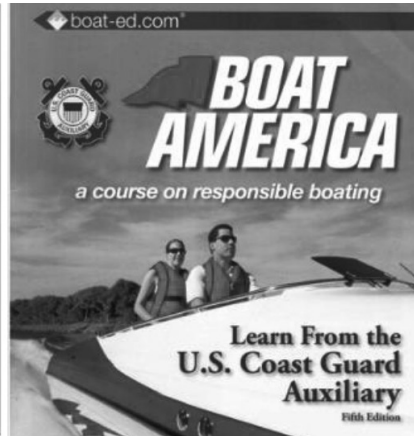
Monday, Wednesday, Friday:

9:00 am to 12 noon & 3:00 pm to 7:00 pm

Tuesday, Thursday: 3:00 pm to 7:00 pm



BOAT AMERICA CLASS U.S. COAST GUARD AUXILIARY



When: Saturday, July 19th, 2025 from 9:00am – 5:00pm
Where: Sea School 2150 S. Andrews Ave. Suite 202 Fort Lauderdale, FL
Go to 2nd Floor, turn right then 1st left.

Earn Your Florida State Boater ID Card in Just One Day!

Join this in-person class led by experienced Coast Guard Auxiliary instructors.

All course materials included
Keep your workbook
Certificate of completion provided

Cost: \$25 per person

Register at: [Tickets](#)



****Bring a boxed lunch. (Only snacks and drinks will be provided.)**

For questions, please contact Charlene Dykman Flotilla Commander

FlotillaDania0700309@gmail.com