



INSIDE HILLCREST

CONNECTING NEIGHBORS TO NEIGHBORS

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OCTOBER INSIDE HILLCREST

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NOVEMBER HLC MEETING

Every November we have our annual review of the Condo Preferred Vendor List, just in time for budget season. Every Hillcrest board should send a representative to add outstanding vendors or remove those that have underperformed. This list is vital for boards and unit owners, offering trusted vendors with the recommending building listed for easy follow-up.

From my experience, when a new board president suddenly replaces multiple long-standing vendors with companies that have no history in Hillcrest, it often raises red flags. The giveaway is when, after some time, the building quietly returns to the original, reliable vendors. And of course, how convenient if they can persuade other buildings to switch, too. So, as a reminder, the guideline for recommending a vendor is simple: they must have worked in your building for at least one year, or if it was a major project, like roofing or painting, at least one year must have passed since the project was completed.

DECEMBER 4 HLC MEETING

Hollywood has a new **Fire Chief, Jeffrey Levy**, (no relation to Mayor Levy) and a new **Fire Marshall, Jeff Lucas**. They would like to meet with our leaders and answer any questions about fire safety and the fire inspections that we all go through. **Police Chief Jeffrey Devlin** will also be in attendance. And of course, our HPD Neighborhood Team Leader, Officer Joshua Grotenhuis, never misses a meeting. All building leaders should have his email jgrotenhuis@hollywoodfl.org.

AND A SHOUTOUT GOES TO...

Yes, we're still adding businesses recommended by our unit owner to our new **Residential Preferred Vendor List**. (Want to nominate one or get a copy? Email info@HillcrestLC.com. We especially love businesses that *find us!* Case in point: **Ingrid**, our resident Mani/Pedi magician (see her ad on page 16), recently visited my neighbor **Lynne Gurst**, who's recuperating at Emerald Nursing & Rehab just down the street. Not only did Ingrid pamper her with a perfect pedicure, we discovered she also does acrylics. So, to those who know and love Lynne, she is not only feeling better but she is also looking good!

NATIONAL NIGHT OUT

Speaking of our great HPD Police Department, National Night Out is more than an event, it is a celebration of neighbors, unity, and the partnership between our community and local law enforcement. It's a chance to meet the officers who serve our neighborhoods, connect with one another, and strengthen the spirit of caring that makes our community feel like home.

This year, National Night Out will take place on **Tuesday, October 21**. Let's come together, show our appreciation, and celebrate the community we're proud to be part of. We hope to see you there! See page 2 for details.

1101 HILLCREST DRIVE – HARWIN TOBIN PROJECT

I'll keep this brief; sweet isn't part of the story. From the start, we never stood a chance. State laws have evolved into a developer's dream and a resident's nightmare. All one has to do is invoke the magic phrase "affordable housing," and suddenly anything can be built, anywhere, residents be damned. We were supposed to have the right to vote. That right was taken.

When Hillcrest voted to lift the golf course covenant so Parkview could be built, there were negotiations, there was compensation. This time? Nothing. Just an edict: accept it. The justification? If a developer promises that 10% of units will be rented to households earning 60%–80% AMI, they are shielded by law. I was told property owners can build whatever they wish, even in the dead center of our neighborhood.

And yet, the owner of this parcel, Jason Tobin owns land closer to South Park Road, land that made infinitely more sense. There are two vacant parcels on South Park Road that once had plans for a high-rise before the 2006 market crash. They've sat empty for nearly two decades, used now as overflow parking for Memorial Hospital. Yes, parking: the same crisis that forces 21 Hillcrest buildings to reject buyers with more than one car. One Commissioner even dared suggest increasing the unit count from 110 to 120, parking be damned.



Building A Better Community

And the sales pitch? They turned it into a heartstring circus. First it was "teachers, nurses, first responders." I warned if they added "veterans," I'd spit nails. At the final meeting, with prompting from the Commission, they did exactly that. Veterans were trotted out as a marketing bullet point. Need a reminder of empty promises?

Just look at Concord Wilshire. We were fed assurances, then they sold to Pulte, and every promise evaporated. This time, we asked only for a modest contribution to Inside Hillcrest's Help for Hillcresters Fund. Their trying to bargain that down. I had to laugh when I heard that there are "loopholes" that developers can use to get rid of the "affordable housing" designation down the line. The answers was, "At this specific time, no."

Let's speak plainly: We elect leaders believing they will protect us. But when developers arrive with deep pockets, representation becomes a transaction. City revenue becomes the excuse of choice. This project is a drop in the bucket compared to the thousands of so-called "affordable housing" units being built citywide. Yet our neighborhood was targeted. I wonder if this has anything to do with campaign donations.

At the outset of this charade, we were told to "propose alternatives." We did. We identified Tobin's parcel at the end of the block as the logical site. They never expected us to answer their lip service with real solutions. So, they ignored it.

At the Commission meeting, I asked: *What is the worth of one resident's vote against one developer's dollar?* Now we know the answer.

They stripped us of our right to vote on the Harwin-Tobin project, but they did not silence us. We still hold the ballot. We have the names of every City employee and elected official who chose developers over residents. We will track every election, and we will endorse candidates who understand that public office is a duty, not an auction.

One Hollywood employee has already been arrested for taking developer kickbacks. I strongly recommend a forensic audit of all City Hall finances. Look for the net worths that mysteriously doubled or tripled during tenure. From the treatment we received, I could start that list myself.

This fight is not over. They built without our consent. But we will respond, with our votes, our organization, and our memory.

HILLCREST VILLAGE APPROVED – *by Steve Schneider*

Developers anticipate Hillcrest Village, an affordable housing development, will open at 1101 Hillcrest Drive in 2028, it was confirmed after the Hollywood City Commission unanimously approved the proposal. The next step in the process involves getting construction permits. The developer has also committed to giving preference to certain applicants.

In an email to Inside Hillcrest, developer attorney Elizabeth Somerstein said, “leasing preference will be for individuals that live or work in the City of Hollywood, which will certainly include Hillcrest residents. There will also be a 10% leasing preference specific for veterans.”

To keep that commitment, the attorney promised that HTG will give Hillcrest residents advance notice to apply, probably starting in the fourth quarter of 2027, before developers expect the 8 story building, with 110 units and a small office on the ground floor, to open. Plans also call for a total of 157 parking spaces, although 24 of them are shared during the school day with the charter school across the street. Both properties are currently owned by the Tobin real estate concern; with Tobin expected to sell 1101 Hillcrest Drive to HTG.

“Our team looks forward to continuing our collaboration with the Hillcrest community and the City as we move through the development process,” said Ariel Fraynd, VP of Development, HTG. “It will be a priority for us to keep Hillcrest residents informed and provide advance notice once leasing becomes available.”

As background, this is not a Section 8 project. Rather, HTG is a private business that builds affordable housing rental buildings with the help of government financial incentives.

In exchange for the government aid, HTG promises to keep the building affordable for 30 years, although the term affordable housing sometimes confuses people.

In this circumstance, HTG will rent units to people who are at 30%, 60%, 70% and 80% of the Area Median Income (AMI). The AMI in Broward County is more than \$80,000, but it is expected to be higher when Hillcrest Village opens.

Based on the current AMI, rents would range from about \$700 a month to more than \$2,000, Somerstein told the City Commission. Hillcrest Village will consist of 1, 2, and 3 bedroom rentals.

Previously, Somerstein announced that HTG offers a limited program that allows select residents to start to save equity after two years.

With the intervention of Vice Mayor Idelma Quintana, HTG vowed to respect the community when construction starts. Somerstein reported work crews will start work Monday through Friday at 7 am and end at 6 pm, with Saturday work hours beginning an hour later. She also indicated workers will park on the construction site property to avoid causing problems for Hillcrest and Parkview at Hillcrest neighbors. However, our current community rules only allow construction noise between 9:00 a.m. and 5:00 p.m. on weekdays, with no work permitted on weekends. Their proposed schedule would therefore conflict with and effectively override our established regulations.

After learning about concerns from Building 20 residents, Quintana got HTG to promise to hire a structural engineer to make sure construction doesn't harm surrounding buildings. Building 20 is the building closest to the Hillcrest Village site. At an August Hollywood Planning & Development Board meeting, a resident of that building informed City leaders that Building 20 suffered structural damage after a nearby tennis court was built.

Even though the construction of Hillcrest Village will involve more work than building a tennis court, Somerstein told the City Commission she believes the type of construction planned will not harm nearby buildings. Still, she added, the structural engineer brought in by HTG will devise a plan to try to protect neighboring buildings. According to Somerstein, HTG will also hire someone to make sure the plan from the structural engineer is followed.

The process to get approval for Hillcrest Village started last winter for Hillcrest and Parkview at Hillcrest residents. Folks met online and in person with HTG representatives and their attorneys.

Along the way, the developers learned about several concerns coming from people who already live here. Voicing these concerns resulted in changes to the proposal, which is why the public process started last winter but has finally come to an end.

NATIONAL NIGHT OUT



Location: Arts Park at Young Circle

Date: Tuesday, October 21st, 2025

Event Time: 6:00 PM – 9:00 PM

Vendor Load-in: 3:30 PM – 5:30 PM (Southeast portion of Arts Park Circle, behind the stage)

Check-in: Hollywood Police Tent, located in the center walkway of Arts Park – *no later than 5:30 PM*

Parking: Available in any area marked “PUBLIC PARKING”, including the garage — all parking is free of charge.

Additional Notes:

- If you're providing food or beverages, please plan to arrive as early as possible within the load-in window.
- A designated load-in/load-out area will be available on the southeast side of the park.
- Upon check-in, you'll receive your table assignment and location.
- Feel free to share the attached flyer on your social media or storefronts to promote your participation and help attract more visitors.
- Vendors are welcome to hand out candy to kids dressed as their favorite first responders, always a crowd favorite!

If you have any questions before the event, please contact the Public Affairs Office. We look forward to seeing you there and celebrating a fantastic National Night Out together!

Warm regards, Lieutenant D. Daniels #3034, Public Affairs Unit.
Hollywood Police Department

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



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

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



Greetings Hillcrest Residents,

Fall is rapidly approaching, and while Hillcrest may not see the leaves change color, we should still expect major transformations in the months to come. The Broward County Board of County Commissioners has returned from summer recess and engaged residents in the important process of passing a budget – as detailed below. In addition, we continue to

work on projects and initiatives that will help provide exceptional service to our residents in times of great political and economic uncertainty. Inside Hillcrest would pair well with a pumpkin spice latte – and I hope it inspires you to get involved this autumn.

Budget

Broward County has formally passed our FY26 budget and millage rate. This budget process featured extensive public input and thorough debate about how to best utilize our resources. Given state law changes and economic conditions which have impacted our revenues, this year saw the County Commission have to be very considerate of how to prioritize our resources and rise up to the challenge of making our home the best place to live, work, and play. This year's budget features no increase in the millage rate - the rate featured a slight reduction as we aim to strike a balance between fiscal responsibility and affordability. Broward has a budget of over \$8.7 billion, which is larger than some states. That budget includes everything from parks and libraries to our Port and Airport to our human services to public safety and much, much more. This is one of the most essential tasks that our Commission performs – and I am glad to have received public input to help us develop a budget that works for all.

Solid Waste Update

I know Hillcrest residents have long expressed an interest in what is happening with solid waste and recycling. The Broward County

Solid Waste Authority continues to move forward with consideration of the Solid Waste Master Plan and the next steps needed to create a comprehensive recycling and waste disposal system. September featured two Authority meetings which presented an excellent opportunity to discuss the Master Plan which we received last month. Next steps include developing a Request for Proposals for facilities and considering what the financial impact of the Master Plan would be for municipalities and residents.

Pop-Up Library

As part of our commitment to fill in the gaps while the Hollywood Library is under repair, a new popup library has opened at David Park Community Center in Hollywood! This innovative space features approximately 3,000 items that can be checked out, program space, and city park amenities including a jungle gym outside. The Pop-Up Library will also serve as a location where library materials can be returned and reserved items can be picked up. In addition, library programming and activities will be held in this location during the fall by the skilled library staff. Customers may access the library through the entrance on the side of the building. The Pop-Up Library will be open Tuesday – Saturday, 10AM – 6PM, and remain open until the Hollywood Library is reopened.

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. However, 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.

MARTY KIAR BROWARD COUNTY PROPERTY APPRAISER



The Broward County Property Appraiser's Office is responsible for ensuring the fair assessment (value) of all properties and applying all exemptions. We make it our #1 priority to assist all Broward residents in obtaining every tax-saving exemption for which they are eligible.

The Property Appraiser's Office does not set your tax rates, collect property taxes, or determine how the tax revenue is allocated by local government. The property tax bills are sent by the Broward County Tax Collector's

Office. If you have questions regarding the payment of your tax bill, the Tax Collector's Office can be reached at 954.357.4829 or you can visit their website at <https://browardtax.org/>.

Where Is My 2026 Homestead Exemption?

The tax bill you received this month from the Broward County Tax Collector is for the 2025 tax year. If you acquired your home in 2025 and the previous owners of your new home lawfully received Homestead Exemption or any other exemption on January 1, 2025, you may have inherited their exemptions on your 2025 property tax bill. Florida Statutes require these 2025 exemptions to be removed, and the property be reassessed at the full Just/Market Value for 2026. This may result in an increase in your 2026 property taxes. It is important that you apply for your

own Homestead Exemption in your name if you believe you are eligible for 2026. Your new 2026 Homestead Exemption will be reflected next year on all 2026 property records, notices, and tax bills. You can apply for Homestead Exemption and any other exemptions you may qualify for online at <https://web.bcpa.net/bcpaclient/#/HomesteadExemption>.

If you have questions regarding your Homestead or other tax-saving exemptions, please contact our Exemptions Department at 954.357.6830.

Quarterly Installment Payments

If you pay your property taxes through the Tax Collector's quarterly installment plan, any new 2025 exemptions will be applied to the final two quarterly 2025 installment tax bills in December 2025 and March 2026.

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

Take care,

Marty Kiar

Marty Kiar, JD, CFA
Broward County Property Appraiser

AEP is here

Let's Make Sure You're Covered!



Annual Enrollment Period (AEP) is a once-a-year window to adjust your Medicare coverage. The choices you make during AEP decide what your plan will look like in 2026.

The Medicare Annual Enrollment Period is from Oct. 15th - Dec. 7th!

**Call today to
get on my
calendar!**



Hara Frankel
(305) 965-5832 | TTY:711
harafrankelagent@gmail.com

Medicare Annual Enrollment Period is Here

The Medicare Annual Enrollment Period (AEP) is almost here! From October 15th through December 7th, Medicare beneficiaries have the opportunity to review their coverage and make important decisions for the upcoming year.

This is the time to:

- Review your current plan and benefits
- Compare available coverage options
- Make changes to ensure your health and prescription needs are met

Taking action during AEP can help ensure that you start the new year with the confidence and peace of mind that your Medicare plan is working for you.

A Message from Agent Hara Frankel

"As your trusted Medicare resource, my goal is to make this process as simple and stress-free as possible. Whether you're reviewing your current plan or exploring new options, I'm here to guide you every step of the way. Together, we'll ensure your coverage fits your needs and budget for the year ahead."

**Have questions or want help reviewing your Medicare plan?
Contact me today!**

Hara Frankel
Licensed Insurance Agent
305-965-5832 | TTY:711
harafrankelagent@gmail.com

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THE PINNACLE OF AFFORDABILITY – IF YOU CAN AFFORD THE CONTROL

- by *Steve Schneider*



Affordable housing is in the news these days. We know this from talking with neighbors about sky high costs to live here. We learn this from watching the news or reading a newspaper. We also get confirmation from City of Hollywood officials who are working hard to bring more affordable housing rental buildings to our community, with one recently approved for Hillcrest.

So, in that context, I visited the Pinnacle Phase II development on Johnson Street and State Road 7 in Hollywood. I wanted to see what more than cursory reports show us. Here is what I learned:

A resident served as my guide. I'm not naming her, but she has an interesting life story. Not surprisingly, it involves struggle, and a spirit to overcome adversity.

Based on what she told me, I suspect she struggled in school but overcame a physical deformity to learn how to speak. And boy is she a verbal adult who hopes to run for elective office to represent people who have experienced life the way she has experienced it.

As for the Pinnacle, again, not surprisingly, it seems to be pretty regimented. What follows are my questions based on speaking with my Pinnacle guide. I've shared these questions with Vice Mayor Idelma Quintana, who represents the area as the District 6 commissioner at City Hall:

1. Cameras are all over, and are monitored, and result in written notices. For instance, no smoking is allowed on the property. But a resident got a written notice, she says, when a friend was videoed smoking on a public sidewalk adjacent to the western side of her building. Can management mandate no smoking on a public sidewalk?
2. According to this resident, management sends out monthly notices indicating when workers will enter the units to replace air conditioner filters. But it's rare that the workers appear on the appointed day. What's more, they apparently walk around the unit, conducting inspections, which can result in written notices from management. Is this proper if the pretext for the visit is simply to replace air conditioner filters, which are in a closet right next to the front door? My Pinnacle guide also indicates that a neighbor has a video from a hidden camera showing workers walking all over her unit.
3. When my source moved in, in February 2024, Pinnacle had security, sometimes stationed out front, sometimes riding around the building to monitor the parking lots. That security is long gone, she says. Ironically, the disappearance of security concerns her because of a rash of car break ins and thefts. It's ironic because overall she feels the Pinnacle management is "controlling", not strict, in enforcing rules.
4. When she moved in, it was her understanding that water was included in her rent. However, management soon started billing her for water. Additionally, the management charge to her for water apparently differs from the charge listed at the City of Hollywood website. She says the City website lists water charges for the Pinnacle and then breaks down cost per unit.

5. As part of the regimentation, management requires tenants to pay for the internet/tv service that management picks. This concerns my source because she has a school-age son. As a student, he qualifies for a \$10 monthly internet rate from Xfinity, which is much cheaper than the internet service mandated by management. Why can't she sign up with Xfinity?
6. Management requires residents to keep doors closed, including balcony doors, and keep air conditioners always on. My guide reports that the reason is because management doesn't want mold to develop. So, when workers entered her unit to change the air conditioner filter, she got reported for turning off her air conditioner while she was at work. In the alternative, as a coping mechanism, I asked her if she could keep the air conditioner on but turn up the thermostat. She will try that. Is this acceptable?
7. General observation: Again, this is a complex subject. Folk in my Hillcrest condo building don't always follow the rules. But they don't get bombarded with letters, let alone unit inspections. Now, the Pinnacle is affordable housing, and people who live there may be struggling in one way or another. So, how do we balance the need for a safe, properly functioning building with the right of rent-paying residents to feel they belong where they are living? The woman who shared her story with me said she pays more than \$1,400 a month for her unit, which has 2 bedrooms and 2 baths.
8. Her son walks to and from school because mom must drive to her full-time job in the morning. When it rains, the son gets wet, but management won't give the mother an extra fob for her son to enter the building after he walks home from school -- even when he's wet from downpours. Mom doesn't return home until around 6 pm. What's the solution for her son?
9. The walls seem to be made of paper. I knocked on a wall and was surprised at how thin it seemed. I'm mentioning this because responsible people move stuff in their units, and sometimes by accident something will touch a wall. At the Pinnacle, this seems to create the appearance of "damage". What was used to make the walls?
10. Pinnacle Phase II is a new building, but I saw signs in the hallway and in the entrance of the building of cracks on walls being covered up and painted over. What kind of construction material did the developers use to build Pinnacle I and Pinnacle II? Is the City of Hollywood, which contributed money, according to a YouTube video, aware of what construction materials were used? Broward County also pitched in financially for construction of the Pinnacle.

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HIGH BLOOD PRESSURE 101 – THE SILENT KILLER REVISITED



Nearly half of U.S. adults — and more than 70% of folks over 60, are walking around with high blood pressure. That's a big deal, because it raises your risk for heart disease and stroke. The scary part? A lot of people don't even know they have it. High blood pressure is sneaky; it usually doesn't come with warning signs or symptoms — hence the nickname.

And here's a surprise: it's not just older adults. The CDC says more than one in four Americans between 18 and 39 already have hypertension. The good news? Building healthy habits now can go a long way in preventing problems later. So, what pushes blood pressure up? Let's break it down.

SODIUM (aka salt overload).

Salt is one of the biggest culprits. Federal guidelines say we shouldn't get more than 2,300 mg of sodium a day (about a teaspoon of table salt). The American Heart Association is even stricter, recommending no more than 1,500 mg. And it's not just chips or fries to blame, everyday foods like bread, pizza, soups, cheese, and sandwiches sneak in a ton of sodium. Pro tip: check those nutrition labels.

COFFEE.

Love your daily cup (or three)? Caffeine can cause a temporary spike in blood pressure and even throw off your reading. For most people, though, coffee doesn't cause long-term problems. Still, the AHA and the American College of Cardiology suggest keeping caffeine under 300 mg a day (that's about three small cups). And if your blood pressure isn't under control, you might want to cut back.

ALCOHOL.

Even "heart-healthy" red wine can raise your blood pressure if you overdo it (sorry, mainly for me!). But here's the upside: heavy drinkers who scale back to one drink a day for women or two for men can see their blood pressure drop noticeably, we're talking numbers like what you'd get from medication.

HEREDITY.

Yes, family history matters. But it's not your destiny. Diet, exercise, not smoking, and maintaining a healthy weight can all help tip the odds in your favor. It's the same advice we've been hearing forever, because it works.

WEIGHT LOSS.

Even a small drop on the scale makes a difference. Losing 15 to 20 pounds of extra weight can lower your blood pressure about as much as some medications.

MEDICATION.

Speaking of meds, they help, but they're not a free pass. They only work alongside healthy habits, and they don't "cure" hypertension; they just manage it. Stopping on your own can cause your blood pressure to shoot right back up, so always follow your doctor's lead.

MIGRAINES – THE MANY FACES OF A SINGLE PAIN (that is not one of your neighbors)

Migraine attacks don't look the same for everyone. Symptoms, triggers, and even duration vary widely. Most last 4 to 72 hours, according to the National Headache Foundation, but some end sooner, or drag on longer.

Migraines often unfold in stages, though not everyone experiences all of them:

- **Prodrome:** Hours or days before an attack, you might feel moody, tired, crave certain foods, or yawn excessively.
- **Aura:** About a third of migraine sufferers experience visual disturbances (kaleidoscope-like patterns), tingling, numbness, or speech changes.
- **Headache:** The classic phase, moderate to severe throbbing pain, usually one-sided, with nausea, sensitivity to light, sound, and smells. It can last up to 72 hours.
- **Postdrome:** The "migraine hangover." For a day or two, you may feel drained, foggy, or even strangely euphoric.

Catching early signs can sometimes shorten a migraine. Helpful strategies include:

- Drink plenty of water.
- Rest in a dark, quiet place.
- Limit activity.
- Try relaxation techniques, massage, or a cold compress.

Treatment Options include OTC medications: Aspirin, acetaminophen, ibuprofen, naproxen, or Excedrin Migraine. (It is not a good idea to self-treat migraines if they are unusually long or you're having them for the first time.)

Common Prescription drugs:

Triptans (sumatriptan, rizatriptan, etc. - best taken early.

Gepants (Nurtec, Ubrovelvy, Zavzpret) - a newer option that doesn't constrict blood vessels.

Ditans (Reyvow) - another alternative for people who can't take triptans. Other treatments: Diclofenac, ergots, or nerve-stimulating devices.

Taking migraine meds too often can backfire, causing **rebound headaches**. You should limit your use to no more than two days per week. A migraine lasting longer than 72 hours may be **status migrainosus**, a severe form that often requires hospital treatment.

Some people benefit from preventive options, such as:

- Daily medications originally for blood pressure, depression, or epilepsy.
- CGRP antibodies (Aimovig, Ajovy, Emgality, Vyepti).
- Gepants (Nurtec, Qulipta).
- Hormone therapy (for menstrual-related migraines).

If your migraines are frequent, long-lasting, or worsening, see a neurologist or headache specialist.

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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.

Looking to buy or sell? Let's talk. Or send us an email or text:

Chat – 954-964-2559 - Email – Info@ATeamFlorida.com

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FROM LISTED TO SOLD: SELLER RULES THAT GET RESULTS

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

1. Know Your Market

Today, ninety percent of buyers begin their search online. They carefully study listings, prices, and recent sales, so they arrive extremely informed about current market values. We will always tell you what you need to know, not what you want to hear. Do not choose a realtor based on who is willing to list at the highest price.

2. Prepare your Property for Photos/Presentation

Clutter distracts buyers. Clear all personal items, including family photos, crowded countertops, and even your toothbrush. Fresh, clean, and neutral should be the overall impression. A property that looks spotless and smells fresh will always stand out. Need help? We know the people who do the best job at a reasonable price.

3. Avoid Overpricing

An inflated price sends buyers away or may invite very low offers. Contrary to what you might think, if your price is unreasonable, there is no room to negotiate and often backfires.

4. Price with Strategy

A well-priced property creates excitement and competition. Sellers who price intelligently often receive multiple offers and may achieve the highest possible price. Read that again: do not overprice.

5. Making Showings Easy Flexibility is essential.

Requiring longer notice may result in missed opportunities. The easier it is to schedule a showing, the more buyers will come through your door. We will always give you as much notice as possible.

6. Create a Strong First Impression

The first sight from curb appeal to the moment the door opens matters most. Ensure that what buyers see and smell immediately sets a positive tone. Lights on, space welcoming. We are listing agents with a buyer's eye. We will help you make small changes to enhance your space.

7. Step Aside During Showings Allow agents to do their job.

We speak with the buyer's agent beforehand to understand what features matter most to their clients. This is just one of our strategies that, to our knowledge, NO other agents do!

Staying out of the way helps buyers picture the home as their own. You will most likely receive your strongest offer in the first week on the market. And this is something that we will prepare you for during the listing appointment.

If you have several showings with no offers, the message is clear: the price is too high, and the prime opportunity may have passed.



BRIAN GAIEFSKY



CINDY ABRAHAM

SEPTEMBER MARKET REPORT FOR HILLCREST AND PARKVIEW AT HILLCREST

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



September is traditionally one of the real estate's sleeper months, and this year was no exception. But as we move deeper into autumn, we are watching closely and waiting to see if a prediction for harsh winter nudges more snowbirds back to South Florida. After all, when it comes to value, Hillcrest remains one of the most compelling buys in South Broward, especially with our location close to downtown dining, nightlife entertainment and the beach.

Hillcrest Condos – Quiet but Steady

Inventory is holding at 89 active listings, although that stability masks a quieter truth: many sellers are either withdrawing their units or allowing listings to expire. Sales activity mirrored last month's seven closings, with another seven under contract. Days on the market remain high, driven by owners who have yet to align their expectations with current pricing realities.

Parkview Homes & Townhomes – Slow but Moving

Parkview sales showed modest movement in September:

- **21 listings**
- **3 under contract**
- **2 closed**

On the rental side, 16 homes and town homes are currently listed, with three going under contract but no closings for the month.

Hillcrest rentals have reached an all-time high with 15 active listings. Eleven owners have already reduced their price, yet only two properties are under contract, and none closed in September.



In Markets Like This, Strategy Wins

Smart sellers don't wait for the crowd; they move when others hesitate. The market consistently rewards clarity, realistic pricing, and strong positioning. That's why it's so crucial to work with seasoned agents who deliver honesty, guidance, and not empty promises.

When you're ready to make a move, call Brian Gaiefsky & Cindy Abraham – Keller Williams A Team Florida. We don't just list; we lead you to the closing table.



PENDING AND CLOSED SALES DURING SEPTEMBER

(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	2,220	3/2/1	932,000	890,000	101
T	1494 Silk Oak Dr	1,769	3/2/1	699,000	670,000	72
R/C 24	4200 Hillcrest Dr. 711	1499	2/2	290,000	272,000	84
R 24	4200 Hillcrest Dr. 307	844	1/1/1	179,900	160,000	138
3	940 Hillcrest Ct. 112	899	2/2	165,000	165,000	92
4	1000 Hillcrest Ct. 212	899	2/2	149,000	149,000	100
15	4800 Hillcrest Ln. 512	992	2/2	149,000	149,000	117
11	4900 Washington 209	775	1/1/1	129,999	124,999	15
22	4350 Hillcrest Dr. 306	844	1/1/1	115,000	105,270	31



HILLCREST/PARKVIEW SEPTEMBER RENTALS

Building	Address	SF	B/B	List Price	DOM
T	4154 Greenway Dr	1,421	3/2/1	3,500	46
S	4235 Large Leaf Ln	2,164	4/2/1	4,350	101
T	1280 Eucalyptus	1,499	3/2/1	3,400	70
20	919 Hillcrest Dr. 509	1,100	2/2	2,150	81
20	919 Hillcrest Dr. 804	1,100	2/2	2,100	18

October Kitchen Korner - by Cindy Abraham

~~~~~

Cooking for me is my outlet for stress and as you probably figured out from the cover stories lately, this past month was either a “tear my hair out” or “tear it up in the kitchen” kind of time. Gathering and prepping the ingredients is the part that seems to relax me. Wielding a knife is probably a big part of that. Around 3 in the afternoon, when I have had it with the world, I do the prep. Then I lie down for a while. By the time we are ready to eat, most dishes are on the table in less than 30 minutes. It is just a matter of throwing ingredients into the pan and cooking. I like the cooking part to be easy.

I even made two desserts which is not my forte nor do I enjoy baking BUT both were super easy, super delicious and had helpings of healthy in them. Of course, I use high fiber flour and no sugar so that helps. Two recipes (neighbor tested and neighbor approved) are below.

And as I have mentioned, I rarely make pasta dishes, but with the new chickpea and other high fiber pastas available, we have pasta once or twice a week. The other “empty” carb loaded item I never used was rice, except when I made paella. I loaded it up with triple the proteins to balance it out and THEN... I found high fiber rice. And it is delicious. My first recipe was risotto. Occasionally I would make the packaged risotto just because. But that was rare because again, empty carbs do little but raise our sugar level and pack on the pounds. I bought Lupini rice on Amazon, and this was my first rice dish.

## MUSHROOM RISOTTO FOR TWO

2.5 cups low-sodium chicken or vegetable broth  
3 TBS olive oil  
8 oz. thinly sliced fresh portobella mushrooms or button mushrooms  
2 TBS chopped shallot  
¾ cup dry rice  
¼ cup dry white wine  
¼ cup grated Parmesan  
2 TBS chopped butter  
Salt and pepper  
2 TBS chopped chives or chopped green onion tops



Heat broth to a gentle simmer in a small saucepan. Meanwhile, heat 2 TBS of the oil in a large skillet over medium high heat. Add mushrooms and let cook undisturbed until golden. Stir until liquid has evaporated. Remove from heat and keep warm.

Heat remaining TBS oil in the skillet and add the shallot. Cook and stir for about a minute and then add the rice stirring until lightly toasted, about 2 minutes. Slowly pour in the wine and stir until absorbed.

Add ½ cup of the warm broth to the pan and stir until almost absorbed. Keep adding ½ cup at a time after previous cup is mostly absorbed (about every 2 minutes). Check to see that rice is al dente before removing from heat. Stir in mushrooms, Parmesan, butter and chives. Season with S & P. Serve.

\*\*\*\*\*

Every so often I make vegetarian dishes because I have several vegetarian friends. I could probably be vegetarian if they reclassified bacon as a vegetable. But even if you are not, you can always add shredded chicken or sausage to any recipe for a meat kick and an extra layer of protein. This one was very good without it.

## VEGETARIAN TUSCAN WHITE BEAN PASTA

3-4 oz. high fiber rotini or penne  
1 TBS olive oil  
½ cup chopped onion  
1 cup sliced portabella mushrooms  
2 tsp minced garlic  
1 can cannellini beans (15 oz.)  
rinsed well and drained  
7 oz. jar quartered drained artichoke hearts  
¼ cup chopped sun-dried tomatoes in oil  
1 TBS chopped fresh oregano or 1 tsp dried  
¼ tsp crushed red pepper  
¼ tsp ground black pepper  
1/3 cup low sodium vegetable broth  
1/3 cup heavy cream  
2 cups lightly packed chopped spinach or kale  
3 TBS grated Parmesan



Boil pasta al dente. Drain but reserve ½ cup pasta water to add at the end. Meanwhile, heat oil in a large skillet over medium. Add onion and mushrooms and cook until softened and stir in garlic for about 20 seconds. Stir in beans, artichoke hearts, tomatoes, oregano, black and red peppers.

Add the broth and cream and bring to a simmer. Cook for about 5 minutes until it thickens a bit. Reduce heat to low and add spinach or kale. Stir until slightly softened.

Remove from heat and sprinkle with Parmesan. Add pasta water as needed. Stir and serve. For leftovers, add pasta water before storing.

\*\*\*\*\*

And now for the good part – the two desserts that turned out to be easy and super delicious:

## CARAMEL APPLE CAKE

1 cup high fiber flour  
1 tsp baking powder  
1 tsp baking soda  
1 tsp Diamond Crystal or ½ tsp Morton kosher salt, plus more  
½ tsp ground cinnamon (optional)  
½ cup (1 stick) unsalted butter, divided  
1 cup light brown sugar (monk fruit), divided  
½ cup granulated sugar (allulose)  
1 tsp vanilla extract  
½ tsp salt  
½ tsp ground cinnamon  
2 large eggs  
3 large Granny Smith apples, peeled, grated on the large holes of a box grater  
¼ cup heavy cream



Continued on Pg. 13

Continued from Pg. 12

Preheat oven to 350°. Line bottom and sides of an 8x8" baking dish with parchment paper. Whisk flour, baking powder, baking soda, salt, ground cinnamon (if using) in a medium bowl.

Melt 5 TBS of the butter in a small skillet over low heat, then pour into a large bowl, reserve skillet. Add ½ cup brown sugar, granulated sugar, and vanilla extract to large bowl and whisk to combine. Whisk in eggs. Add dry ingredients and whisk until mostly combined.

Add peeled and grated apples and whisk until apples are distributed and no spots of dry flour remain. Scrape batter into prepared baking dish; smooth top.

Bake cake until a tester inserted into the center comes out clean, 30–35 minutes. Transfer to a wire rack and let cake cool in pan. Invert cake onto a platter and remove parchment paper. (Turning the cake bottom side up ensures a nice flat surface for glazing.)

Just before serving, melt remaining 3 TBS butter in reserved skillet over medium heat; cook, stirring constantly, until milk solids are deep brown, about 3 minutes. Add heavy cream, a pinch of salt, and remaining ½ cup light brown sugar. Stirring constantly, bring mixture to a boil and cook until slightly thickened and sugar is melted, 1–2 minutes. Pour glaze over cake and spread to edges with an offset spatula.

## KEEPING BREAD FRESH SAVES YOU DOUGH



As Oprah says, I LOVE BREAD! So why does it betray us? Leave it out and it turns into a brick. Wrap it in plastic? Hello, mold party. Luckily, there are simple tricks to keep your loaf soft, tasty, and fresh, without the plastic guilt.

### The Problem

- Plastic traps moisture - mold city.
- Air exposure - stale and tough.
- Bread needs balance: some airflow, not too much moisture.

### The Fix

- **Wrap smart:** Cotton cloths or paper bags = breathable, eco-friendly, crust stays crisp.
- **Store wisely:** A wooden or ceramic bread box is like a spa day for bread, cozy, balanced, no drafts.
- **Freeze right:** Slice, wrap (wax paper or foil), and freeze. Toast straight from frozen = bakery vibes at home.

### Know Your Loaf

- Sourdough & whole-grain: naturally last longer.
- White sandwich bread: faster to dry or mold, treat it carefully or look at the ingredients and stop buying it.
- Keto may be the new in thing, but you can't beat it for high fiber vs. empty carbs; your body will thank you and again, it naturally lasts longer.

### Rescue Mission

- Stale bread? Wrap in damp cloth, warm in oven = fresh again.
- Crust too hard? Sprinkle water, bake low heat = crunch reborn.

Bread doesn't have to be a daily heartbreak, just give it the right environment, and your loaf will love you back. And do check out the carb vs. fiber count. At minimum, you should get one gram of fiber for every 10 grams of carbs.

## TEXAS TORNADO CAKE

2 cups flour  
1 tsp baking soda  
2 cups sugar  
2 eggs  
1 tsp vanilla extract  
20 oz. crushed pineapple

### Topping:

½ cup butter  
½ tsp vanilla extract  
1 cup sugar  
1 cup pecans  
1 cup shredded coconut



Preheat oven to 350 degrees. Spray a 9x13 pan with nonstick spray. Stir cake ingredients well. Pour in to pan. Bake for 30-40 minutes. Remove from oven and poke holes in the top with a skewer.

Combine butter, vanilla, and sugar in a small saucepan. Cook on medium high heat until thickened, 3-5 minutes.

Remove mixture from heat and stir in pecans and coconut. Immediately pour over cake and let sink in. Broil for a minute or two to caramelize coconut. Let cool and serve.

## DITCH THE DISHWASHER DETERGENT

I am always interested in finding natural ways to clean. Here is a couple I found to replace dishwasher detergents. (And if you do buy dishwasher detergent, you already know NEVER to use pods, yes?)

Here are a couple dishwasher detergent "recipes" that you can easily make with products you probably already have on hand.

### Method 1: Baking soda & vinegar

Yep, the same combo that clears out drains also does a great job of cleaning dishes. Just add 1 TBS baking soda to the soap compartment. Then fill a small glass with white vinegar and set it in the top tray.

### Method 2: Salt, lemon & baking soda

This one is a bit more abrasive for super dirty or oily dishes.

Combine 1 cup kosher salt with 1 cup of baking soda and the juice of one lemon in a jar. Shake well. Place 2 TBS in the dishwasher soap compartment. The salt gets rid of greasy residue and the lemon oils cut right through it so your dishes are sparkling clean.

### TIP #2 – A BALL OF FOIL

My flatware comes out spotty and it drives me nuts. Then I read about this fix.

Grab a sheet of aluminum foil, crumple it into a tight ball (no need for origami skills), and toss it into the cutlery basket; 2" in diameter should do it. During the wash, it acts like a mini science experiment, a tiny electrolysis cell that attracts the particles responsible for dullness and slows down oxidation.

The result? My flatware comes out brighter, cleaner, and free of those pesky spots, no magic wand required. They say you can use the same ball more than once but since I really only run it once a week, I can spring for a fresh ball. It is so cool that one little ball of foil can make silverware shine like it just stepped out of a commercial.





## PUT THIS IN YOUR PIPE AND...



For people living in a condo, it is especially important not to pour liquids like oil, bacon grease or caustic substances. Of course, homeowners have the same problem, and they do not want to damage their pipes either.

My bathroom sink was driving me crazy with how slow it drained. Again, I did some research, and this tip DOES work. I had to do it twice but after a year of being annoyed, I would still call it a win.

1. Bring one cup water to boiling in a large pourable measuring cup in the microwave. Squirt a couple pumps of dish soap into water and pour it down the drain. The dish soap will help dissolve greasy clogs.
2. Pour one cup of baking soda into the drain. You can use a measuring cup to do this or use a funnel if you have a smaller drain that makes it hard to pour directly into the drain opening.
3. Pour one cup of distilled white vinegar into the drain. Don't be surprised that when the two are mixed, they react somewhat dramatically to neutralize one another; the fizzing action you hear is the reaction that will often dislodge clogs in your drain.
4. After the fizzing subsides, wait five minutes. Use this time to heat two cups of water to boiling. Flush the drain with this additional boiling water.

Using a combination of baking soda which is sodium bicarbonate, a base, and white vinegar which is made up of water and acetic acid, which is (you guessed it) an acid, a reaction happens that breaks up clogs.

Drainage pipes aren't pressurized like your typical water system. When you use boiling water to flush the clogged drain, pressure is added. Along with gravity, this pressure helps remove unwanted goop out of the pipes and unclogs drains. **DO NOT USE BOILING WATER FOR PVC PIPES.**

### TIPS FOR KEEPING YOUR DRAINS CLEAN

- Always use strainer baskets on your drains to keep hair and food particles from going down the drain.
- Never pour oil or grease down the drain. When cooking greasy or oily foods, wipe the cookware with a paper towel before washing so less grease, oil, and fat go down the drain to form a clog.
- Regularly add boiling water with a grease-fighting dish soap down the drain to prevent the buildup of greasy clogs.

### GARBAGE DISPOSALS:

Most odors that come out of the garbage disposal come from food buildup on the splash guard. That's the removable black rubber panel that sits atop your sink's drain hole. You can scrub it with warm water and baking soda.

Food residue can also gum up the walls of the garbage disposal. So once a week, with the disposal and faucet turned off:

1. Put six ice cubes in the chamber followed by 1 tablespoon of baking soda, three thin lemon slices, and 1 teaspoon of bleach. Top it all off with six more ice cubes.
2. Turn the disposal on without running water until you hear the grinding stop.
3. With the motor still running, flush with cold water for 30 seconds.

And remember to always run cold water before you turn on the disposal, while grinding food, and then for about 7 seconds after you hear the grinding stop.

## SELF-TALK: AFFIRMATIONS THAT HEAL

– by *Cindy Abraham*

I have always admired Etta Stevens' meditation articles. They have been a mainstay in IH since 2008. While I have never been much into meditation or self-affirmations myself, I have come to appreciate just how powerful they can be for people who practice them.

It all clicked for me years ago when I noticed a friend had a habit of blurting out, "I am so stupid!" whenever she made a mistake. At first, it just sounded like an offhand comment, but the more I heard it, the more I realized how damaging it was to her self-esteem. As her friend, I wanted to help her stop reinforcing that negativity.

So, we turned it into a game. Each time she slipped, I'd give her the look, and eventually she stopped saying it. Over time, she grew more confident simply by changing the way she spoke to herself.

That experience made me more aware of the power of "self-talk." Later, I used the same idea with my granddaughter during those tough middle-school years when hormones and self-doubt can make you feel like you're never enough. Our conversations became a ritual:

- "What made you happiest in the past couple weeks?"
- "Anything crappy happen?"

Then, together, we'd choose an affirmation that reframed her experience in a positive light. It wasn't about pretending the bad stuff didn't exist, it was about making sure it was put into perspective. We would pick out which sentence applied to the situation.

1. I cannot control everything, but I have the power over how I react.
2. No use obsessing over "what ifs", the rearview mirror is tiny for a reason.
3. Complaining won't fix anything, but my attitude can. (Yes, even Mondays.)
4. Being positive doesn't mean ignoring the bad, it just means not letting it win.
5. Messing up beats pretending to be perfect any day.
6. I am never as amazing as people say when I win, and never as awful as I think when I lose.
7. If I am "too busy" for what matters, maybe I should drop the stuff that doesn't.
8. Future me will thank present me for making things better.
9. Even a tiny step forward is still forward.
10. Little wins count.

What struck me most was how small changes in words could make such a big difference in mindset. Whether it's a casual "I'm so stupid" or an inner voice whispering doubts, the language we use on ourselves matters.

Maybe you have never been into affirmations either. That's okay. But if you catch yourself slipping into negative self-talk, try turning it into a little game. Switch out the harsh words for something kinder, stronger, or even funny. You might be surprised at how healing it feels.

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## THE SEARCH

– by Aruna Ladva, Brahma Kumaris, London England submitted and revised by Etta Stevens



Every human life is, in its own way, a search. Some search for meaning, others for success, others for love, peace, happiness, or simply a sense of belonging. Each person's search is uniquely shaped by their inner landscape—their experiences, their questions, their wounds, their hopes and dreams.

What makes searching so powerful is not just the object of the search, but the awareness that comes with it. When you are truly searching, your eyes and heart are tuned differently. You recognize what you are looking for when it comes your way. Without that search, the same thing might appear before you, yet pass unnoticed, like a book left unopened on the shelf of your own life, never read or explored. It is in the seeking that you find what you are looking for, even though when you are not quite sure what shape or form that will take, but there is a faith, an inner knowing, that you will recognize that “something” when it crosses your path.

**What are you searching for right now?** Think about it: What are you searching for right now? And how would you know when you've found it? Two people can walk through the same garden. One will see only flowers. The other sees medicine for their soul. The difference is not in the garden, but in the searcher, the seer, in the attitude of mind of the soul.

Searching requires effort—restlessness, movement, questioning. Yet what is often found is not something “new” at all, but something that was always present. Always there. It was hidden not by distance, but by inattention. The search, and the intention act like the headlights on a car to clear the fog. And ... eventually you find your way.

**The secret is to become a happy traveler on the journey of life.** The secret is to become a happy traveler on the journey of life. When we are focused too much on the destination, we fail to appreciate the wonder of the side scenes of life whilst we are on the journey. But if we come to trust the plan for our life and become a co-creator in the process of life, basically if we have faith, we know that we will arrive where we are meant to be and it will be OK.

Many a world travelling backpacker, setting out for an adventure, can tell us that their seeking brought them full circle. A seeker will often find the answers to their questions; that the peace and happiness they were searching were exactly at the place where they began!

**What have you overlooked in your own life?** That might already hold the key and part of the answer you're seeking. Sometimes the deepest searches are not for external things, but for alignment within. To find the place where one's actions and values meet, where one feels at home in the world. This kind of searching can be quiet, invisible to others, yet it transforms everything in our life.

Meditation is the tool of the inner explorer. Perhaps the most beautiful part of searching is this: the moment you find what you are looking for, you instinctively know it. There is a sense of recognition, a deep: “Yes. This is it! I have found what I have been searching for.” Even if

words cannot explain it. Without the search, that moment might never come. With the search, it arrives and feels like a homecoming.

**Are you searching deeply enough to recognize what is already waiting for you?** So, whether you call it a search, a quest, or a deep longing, it is worth honoring, to listen to the cues, the signs and signals that are presented to us in the drama of life and to take note of them. To search is to stay awake to life. To search is to keep one's heart open. To search is to make oneself ready for the miracle of recognition.

Are you searching deeply enough to recognize what is already waiting for you? And are you ready to receive that deep inner wisdom and deep insight? Or are you just a spectator and an easy surfer of life?

**It is Time... to recognize what it is we are searching for.** That is why the path of spirituality and meditation teaches us the importance of mastering the self. To learn 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 outward 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 ourselves, we try more desperately to control everyone and everything on the outside, and we all know how badly that works out for everyone.

Learning meditation and practicing it daily will help you understand yourself better and learn to discern what is real from what is not. To understand exactly what it is you are searching for in your life.

I am conducting a **FREE ZOOM** meditation class on Tuesday mornings, so that we can all learn to live more positively, with **HAPPINESS** in our heart and mind, by putting the self first, especially in these troubling times. It begins promptly at 10:30 am and continues until approximately 11:30 am.

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## ELDER WISDOM: HAND-ME-DOWN ADVICE WORTH HANGING ON TO

There's something about the wisdom of folks who've seen a few more seasons than the rest of us. Call it experience, call it common sense with wrinkles; either way, it's worth listening to. Sometimes the lessons come wrapped in long-winded stories, and sometimes they're tucked inside a one-liner that sticks with you for life.

These aren't just old sayings, they are powerful tools to create a good life. Hand-me-downs from folks who've stumbled, learned, and kept going. You don't have to take every piece of advice you hear, but it never hurts to keep a few of these tucked in your back pocket.

Here's a little collection of "mom and dad" advice worth passing down.

### **If you find yourself on the wrong train, get off at the next stop.**

The longer you ride in the wrong direction, the costlier the trip back. Life's like that so don't double down on a bad choice just because you've already spent time on it. Turn around, reroute, and keep moving.

### **A penny saved is a penny earned.**

Start saving early; even your allowance or birthday money. Tuck away just 10% of whatever comes your way, and you'll be surprised how fast it adds up. Keep at it and one day, you'll wake up a millionaire... and it won't be by accident.

### **Don't look back. That's not where you are going.**

It's okay to peek in the rearview now and then, but don't live there. Nostalgia's sweet, but the past won't move you forward. Keep your eyes on the road ahead—there's still a lot of miles left to travel.

### **Do the right thing, even when nobody's looking.**

That's what integrity really means. Whether it's returning a lost \$20 or owning up to a mistake, who you are when nobody's watching is who you really are. And that's the person you've got to live with.

### **Be kind to folks on the way up because you are sure to see them again on the way down.**

Success is a ladder, but it's not a one-way climb. Life has a funny way of humbling us. Stay kind, stay humble, and don't burn bridges you might need to cross again.

### **Make your words sweet because you never know when you might have to eat them.**

Think before you speak, especially in anger or pride. Today's mic drop can turn into tomorrow's awkward apology. A little grace in your words goes a long way.

### **Silence is golden... and powerful.**

In a noisy world, the quietest person in the room often holds the most power. In negotiations, don't rush to fill the silence. Let it sit. It's amazing what people will reveal when you just let them talk.

### **Listen to your gut—even if it's not making sense.**

That little voice inside? It's usually onto something, even when you can't quite explain it. Trust it. Just make sure it's your gut talking and not your nerves getting loud.

### **If you're climbing the wrong mountain, the view at the top won't matter.**

Sometimes, it's not about how hard you are working, it's about whether you're working on the right thing. If it doesn't feel right, don't be afraid to change course. It's never too late to head toward something better.

### **The harder I work, the luckier I get.**

Luck might look like magic, but it usually shows up where effort's already been. Show up, keep learning, do the work—then watch how many "lucky breaks" start coming your way.



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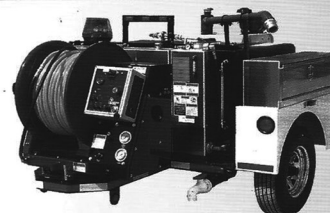
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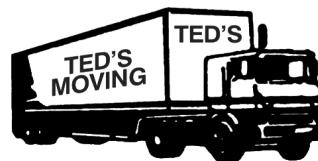
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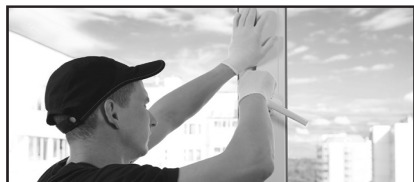
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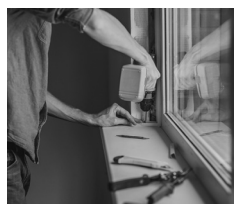
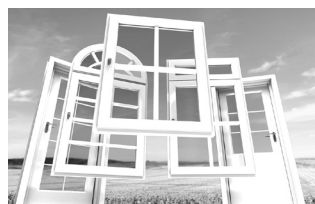
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