

# INSIDE HILLCREST CONNECTING NEIGHBORS

HOLLYWOOD, FLORIDA • NOVEMBER 2025 • INSIDE HILLCREST.COM • VOLUME 19 • ISSUE 11

### **NOVEMBER 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

#### READER'S DIGEST CONDENSED BOOKS

One Christmas, my mom gave me THIRTY issues. She bought them at a garage sale for \$3.00 – yes, you read that right – 10 cents each. For years I told her that it was the best Christmas ever. She told me that she and daddy were down to their last \$100 and that is all they could afford that year...

I may just be getting less sharp mentally, but I would love a condensed version of every magazine. I love the New Yorker but sometimes it hurts my head. Every article is like a book, pages and pages. I often feel like many authors, to fill space, use three paragraphs to say what can be said in 2 sentences. I am probably the only person who read "War and Peace" and did not finish the last 80 pages.

Maybe it's just me. I am very impatient as those who know me will confirm. I had my patience tested; I'm negative. Patience may be a virtue but for someone else, not me. OK, that is all I got for jokes about patience.

And AARP – a wealth of information that I appreciate, but it "do go on" as they say. So, for your reading pleasure, I condensed two very important articles for you; one is about the changes in the 2026 tax deductions, and the other is about the changes in Medicare. Both are inside this issue. You're welcome.

#### **TOILETS**

Every so often I go on a rant about people who flush with the toilet seat up and for your reading pleasure, you will find the info in this month's Real Estate article on page 10 for a very good reason. Those of you who have your home/condo listed on the MLS – check out the pictures that your realtor put in the listing to see if they did a sh\*\*\*y job or not.

### **HILLCREST VILLAGE**

Of everyone we encountered during our fight to stop an eight-story high-rise from being dropped in the middle of Hillcrest Drive, one person stood out, **Ariel Fraynd, Vice** 

President of Development for the Housing Trust Group, the future owner of the property at 1101 Hillcrest Drive.

Ariel was the only straight shooter I met throughout the process. I briefly respected one of the Tobin attorneys when she offered to donate to our Inside Hillcrest's Help for Hillcresters Fund but turns out that went nowhere. Ariel, however, followed through and contributed \$5,000 to our fund. For that, both he and his organization deserve sincere thanks.

As our building leaders know, the net profits from our Inside Hillcrest advertisers have always gone directly to helping residents in need. We once provided grocery gift cards, until we realized that a few recipients were more capable than needy. Now, we focus on real essentials like repairing air conditioners, replacing mattresses or toilets, paying small assessments; help that truly makes a difference. We cannot assist as many residents as before, but we know every dollar is being used wisely.

With someone like Ariel involved, perhaps this development will finally be one that honors its promises. Ideally, the project will offer truly affordable housing, and Hillcrest residents will be given priority consideration. We have many seniors and veterans who could benefit from selling their condos, using their equity to supplement their income, and living out their years in comfort. According to our building presidents, we still have about 60 residents in our community (of over 3000), struggling to make ends meet.

During the pandemic, several advertisers and even a few unit owners stepped up to contribute. It is heartening to see a community take care of its own. With hope, that spirit of generosity will continue when Hillcrest Village becomes part of our community.

### THOUGHTS ON AFFORDABLE HOUSING

There is no doubt in my mind that Hillcrest Village will benefit many of our current residents,



**Building A Better Community** 

but I firmly believe that our beloved City of Hollywood has leaders with tunnel vision with their banner waving to get affordable housing high rises anywhere and everywhere. I believe they are short-sighted and I pray that none of them - or City staff - are in the developer's pockets.

Affordable Housing units are rising by the thousands across the country, yet wealth continues to concentrate in the hands of a few. We once had laws designed to prevent monopolies; today, those guardrails are almost gone. Does it worry anyone else that two personal injury firms are spending hundreds of thousands of dollars on nonstop television ads? Morgan & Morgan and Steiner, Green & Feiner are on the air more often than the Manning brothers. What exactly is happening here?

It is hard to believe that if these firms become the biggest players in the industry, it will be the average citizen who ultimately benefits. Remember that on the defense side of most personal injury cases stands a major corporation or an insurance company. Does that not give anyone else pause? How many of today's billionaires consistently demonstrate integrity over greed? Besides Taylor Swift... how that young lady manages to stay grounded is a testament to her upbringing.

Now, back to Affordable Housing, arguably the most influential movement pushing people away from homeownership. As of 2025, roughly 65 percent of Americans own the homes they live in. If the goal is to lift lowerincome families, why are we not prioritizing the construction of condominiums for sale rather than rentals? With the right financing terms, many families could build equity rather than watching their rent vanish each month. There is a saving: everyone pays a mortgage. Renters simply pay their landlord's. And if tomorrow's landlords no longer have mortgages at all, we inch closer to the scenario most Americans fear, the erosion of the middle class and the widening gap between the "haves" and the "have-nots."

Now let us turn to the conversation about getting rid of immigrants. The crackdown on "illegal" immigrants is increasingly carried out by groups whose tactics are so extreme that members feel compelled to hide their identities. How did that become acceptable?

Continued from Pg. 1

We have all heard stories of ICE operations gone wrong, stories of fear, cruelty, and devastating mistakes. At what point did we decide this was tolerable?

A friend of mine recently had to drive one of our Canadian snowbirds back home because she was warned she could be arrested at the airport. According to the system, she had overstayed her visit by one week. It was a clerical error, but she was terrified until she reached the border and officials finally corrected the mistake. This is how chaotic the situation has become.

I agree that it is unfair for people to bypass the legal immigration process while others wait patiently. But we must be careful about who is entrusted with enforcing the law. Cruelty, in any form, disgusts me. And for the record, immigrants are not the drain they are often portrayed to be. As of 2024, more than 32 million immigrants were part of the U.S. workforce, over 19 percent of all workers, at a time when

unemployment rose from 3.7 percent in late 2023 to 4.3 percent by mid-2025.

My concern is that our society has long depended on immigrants to carry out the most physically demanding, low-paying work: the hardest construction jobs, housekeeping, farm labor, and more. It is not that native-born Americans cannot do these jobs. It is that many will need to, as labor shortages grow and automation replaces more positions. Yet no matter how much technology advances, people will always require the basics: food, shelter, and clothing. I worry we are creating a system in which these essentials will be provided only at a cost too high for many to bear. The quickest way to control a population is to limit its options for survival and place those options entirely in the hands of the powerful.

"Pride of ownership" should not be reserved for the wealthy, nor should it echo the dynamics of servitude. Ownership, of one's home, one's livelihood, one's future, should be within reach for all.

### **UPDATE ON ORANGEBROOK GOLF COURSE – by Steve Schneider**

Good things are coming to the city-owned **Orangebrook Golf & Country Club**, developer representatives said Wednesday during an informal "coffee" presentation at the **David Park Community Center.** The Center, just down the street from Orangebrook, hosted an all-day get together.

The event was held as the City of Hollywood prepares to celebrate its 100th birthday. And while the City Commission approved a **Public-Private Partnership Agreement and Land Lease Agreement** with developers more than two years ago, work hasn't started yet on the ambitious redevelopment project. The Agreements mean the City still owns the golf course and country club, although it has leased parcels of land to developers so they can build an upscale hotel and three high-rise rental tower buildings. The lease is good for 99 years.

Being in touch with the upcoming generous holiday season, and city-wide birthday celebration festivities, I'll serve readers the sunny news first. On the other hand, though, the more complicated and complex realities of getting this project going will come last. Almost all information came from developer representatives — Kobi Karp, architect; attorney Keith Poliakoff; and Senior Transportation Engineer Karl B. Peterson, from KBP Consulting, Inc. and Traf Tech Engineering, Inc.

#### **World-Class Golf Course Expected**

So, for starters, the promised "world-class" golf course is still being designed by **world-famous course designer Rees Jones.** In fact, the Rees Jones name may be added to the name of the redesigned golf and country club. Previously, City officials have said the redesigned course — with the Rees Jones imprint — may one day attract a PGA Championship tournament.

However, the wish to draw championship golf here doesn't mean Hollywood golfers have been ignored. The City of Hollywood will set the cost for visitors and City residents, who will qualify for a discounted rate. Local golfers should check with City officials to learn about the planned discounted rates.

### **Nature Trail Planned**

The developers and City also paid attention to the wishes of residents who wanted a nature trail established at the large property, which is bounded by Hollywood Boulevard, Park Road, Pembroke Road, and I-95. The nature trail will surround the outside of Orangebrook. It will mostly consist of 50-foot wide trails, allowing for walkers and bike riders. Berms will also be built to protect people from errant golf balls.

The new Orangebrook will make attempts to get people out of their cars and into mass transit. For example, the Holly Go Shuttle will enter near the three high-rise rental buildings to pick up and drop off riders. It will travel through Orangebrook to the classy hotel and Country Club in case people there want to get on board. Once outside of Orangebrook, Holly Go riders can travel to the Tri-Rail Station at Hollywood Boulevard, or City Hall, downtown and even the beach.

### **Mass Transit Options**

The developers are also working with Broward County Transit to make it easier for bus riders on Pembroke Road to get on and off the bus by Orangebrook. Right now, the bus stops in traffic, but developers plan to create a bus cove where the bus can pull off the road before getting back on Pembroke Road. The developers have also agreed to install a top-of-the-line bus shelter.

For people coming from the west on Pembroke Road, the developers will build a turn in so drivers won't have to drive down near I-95 and make a U-turn to get into the residential towers.

### Some "Affordable Housing" on Tap

The housing part of Orangebrook will set aside 100 units of affordable "workforce" housing; the other 650 units will be rented at luxury market rates. Typically, workforce housing includes people such as fire fighters, police officers, teachers and hospital workers. The hotel will be either a four-star or five-star destination, although no decision has been made on what hotel brand to sign up.

Now, for the rest of the story. In 2019, Hollywood voters approved a **General Obligation Bond** to redevelop Orangebrook. But the approximately \$24 million bond money went to other park projects because the Orangebrook developers said they could remake the golf course without City money.

However, with the passing of time, the cost has now jumped to more than \$40 million. That figure can continue to grow over time.

It is also not clear when developers can start work on Orangebrook. That's because Broward County public records show ground water and soil contamination exist throughout the property, although attorney Poliakoff said the contamination isn't an "impediment" to redevelopment. It's also the case that remediation of contamination can happen while construction occurs. All the contamination discovered is common to golf courses, which get treated with chemicals to maintain the lawn and protect the grass from insects. The City already has an **Environmental Assessment and Remediation License for Orangebrook**, public records show.

With this as background, developer representatives believe they may be able to apply for remediation permits in about six months. But Broward County public records add a note of caution to the six month goal of applying for permits to clean up the contamination.

Continued from Pg. 2

Among other things, it may take the County time to review the permit requests and decide whether to grant them. It's also not clear how long remediation efforts will last.

### Water and Flooding Must Be Addressed

Meanwhile, water and flooding issues took center stage the past six months as the County required the developers to make changes to deal with a 100-year flood. This meant experts spent time and money figuring out how to deal with vast amounts of water from rain, storms and parts of Hollywood that send water to Orangebrook. Among other things, Orangebrook will use 256.21 acres of land to handle storm water.

The Florida Department of Transportation (FDOT) also got in on the act, asking developers to make room for additional water runoff from nearby I-95, which will be expanded. The FDOT plans include a new turnoff at Pembroke Road, near where the three rental buildings will be built.

### City Taking Time Dealing with Permanent Fix for Irrigation Pond Odor?

What's more, an Orangebrook mobile home park resident who showed up early, talked with me about sludge and algae that have been developing inside of Orangebrook, creating a **smell. According to Mitch Marlowe**, the president of the Orangebrook Homeowners Association, the City, for years, has been pumping water into Orangebrook from a wastewater treatment plant at Taft Street and 14 Avenue. That water has stagnated, causing problems. However, Marlowe said a high-ranking City official told him the City will only take limited action now, waiting until after construction is completed to make a more expensive fix.

David Vazquez, Assistant Director, Parks, Recreation and Cultural Arts, confirmed much of what Marlowe said. He noted, "Months ago, an algae formed in the irrigation pond which created an odor. We've been working on eliminating the algae. The pond was treated, and the algae and odor went away. Within a short amount of time, the algae and odor returned. Last week, the pond was treated again and as of this week, the algae rescinded and the odor has significantly lessened. We're continuing to treat the pond until the algae is gone." He declined, though, to comment on the assertion that a more expensive solution will happen after Orangebrook redevelopment is completed.

### **Broward County Approvals Needed**

What's more, the City of Hollywood, as the owner, must get Broward County to approve a land use amendment change from recreational to allowing for residential units. The Broward County Planning Council has been contacted, although that is only the first step in the process. The Broward County Commission must consider any recommendation made by the Planning Council, before deciding whether to approve the land use change.

The dense approval process also requires the developers to apply for a **Development and Environmental Review** before construction can start. Various County sections must weigh in before the review is completed. So, in a nutshell, Hollywood residents have a lot of nice things to look forward to when Orangebrook eventually gets redeveloped. Patience, though, seems to be the key as the process grinds on.

### **CURSES!** I MEAN: YAY! FOILED AGAIN!

Aluminum foil is thinner than a strand of hair, but it still blocks out air, light, and moisture completely. It reflects heat and light, conducts electricity, and stays sterile until you start handling it. You can twist and shape it any way you want because it's so flexible. It even protects itself from rusting by forming a thin, invisible layer of aluminum oxide. So really, the amazing thing is not that we use it for so many things, it's that we don't use it even more.

### **TEN TEN TIPS:**

- 1. Catch oven drips: Instead of lining the bottom of the oven, line the racks with foil. That way you keep the bottom of the oven and the racks spotless. Not sure about convection ovens but this one is great for a conventional oven.
- 2. Cooking grease disposal: We all know that cooking fatty (aka delicious) foods, especially bacon, yields a lot of grease but also becomes a solid when it cools. Make a little tub of foil and pour the warm grease into it. Once the grease solidifies, ball it up and toss it in the garbage.
- 3. Clean your BBQ grill: You can even reuse the ball of foil that you used in your dishwasher to keep your flatware spot free! The most common use of foil as a cleaning implement might be using it to clean a grill. The aluminum is just soft enough to scour a grill or oven grate without damaging it but is strong enough to remove just about any mess with minimal effort. In fact, aluminum foil is a good choice for cleaning your oven in general.
- 4. Clean your metal faucets and fixtures in your bathroom and kitchen: The same quality that makes foil great for cleaning a grill could also help to remove hard water stains from. Just use a ball of foil to lightly scrub the lime stains away. Rinse, repeat as necessary. As always, test an inconspicuous area before you go all out with this improvised scrubby. Some surfaces might

- be damaged by the foil. I think I like the baking soda paste or spray better.
- 5. Clean casserole dish, pots, and pans: When you're confident its surface can handle the abrasiveness, nothing beats a ball of foil for cleaning the baked-on, burnt-on, or otherwise semi-permanently bonded mess that eventually finds its way on or in every casserole dish, pot, and pan in your kitchen. Scrub the carbonized catastrophe with a ball of foil and watch the stains fade away. DO NOT use it on non-stick coating of course.
- 6. Get rid of dryer static: There are a lot of useful dryer hacks out there, featuring everything from ice cubes to tennis balls. But an aluminum foil hack for removing static? Of course! A baseballsized foil ball will discharge the static from every piece of your laundry and keep them separated so they dry faster. The balls are reusable!
- 7. Speed up ironing: Line your ironing board with foil to help the ironing process heat fabrics from both sides, speeding up the torture ... err, that is, the process.
- 8. Make furniture slide smoothly: Try putting a little pad of foil under furniture feet to make them easy to slide.
- 9. Clean your scissors: Take your scissors and cut through a few folds of foil six or eight times will clean and deburr the edge, much in the same way that honing a knife blade sharpens without sharpening.
- 10. Remove tarnish from silverware and jewelry: can be accomplished with hot water and foil, ideally with the help of baking soda. The baking soda improves the conductivity of the water, while the foil causes an electrolytic reaction that transfers the tarnish molecules from the silver to the foil itself.

### **MEET OUR TEAM**



KYLE HARVEY
Vice President,
Atlantic Roofing & Waterproofing

As Vice President, Kyle oversees operations, client relations, and strategic growth across Florida. With a focus on quality craftsmanship and long-term partnerships, he helps lead a team dedicated to protecting communities and properties through dependable roofing solutions for HOAs, single-family homes, and commercial clients alike.



NETALIE ABRAMS
Business Development
Manager, Atlantic Roofing
& Waterproofing

Netalie is your friendly point of contact for all roofing questions, scheduling, and customer service needs. As Business Development Manager, she leads with a focus on clear communication, dependable service, and lasting partnerships throughout Florida's HOA, single-family, and commercial communities.

### ABOUT ATLANTIC ROOFING AND WATERPROOFING

Atlantic Roofing & Waterproofing, based in Pompano Beach, is one of 10 locations nationwide and brings over 35 years of experience to every project. Proudly serving Florida, we offer customized roofing solutions designed to protect HOA communities, commercial and



LIC. 1336749





24/7 EMERGENCY ROOF REPAIR AND SERVICE



FREE TIMELY AND COMPREHENSIVE PROPOSALS

# NEW ROOF SYSTEMS REPAIRS & MAINTENANCE WATERPROOFING LEAK DETECTION



#### **CONNECT WITH US:**

844-966-7663
Atlanticroofinginc.com
Info@atlanticroofinginc.com

SINGLE FAMILY HOMES • HOA • COMMERCIAL • INDUSTRIAL

industrial spaces, as well as multi-family and single-family homes. No matter the size or scope of your roofing needs, we're here to provide expert guidance and dependable service.

844-966-7663 · atlanticroofinginc.com

### MARTY KIAR BROWARD COUNTY PROPERTY APPRAISER



### 2026 Homestead Exemption

All qualified Florida residents are eligible to receive a Homestead Exemption on their homes, condominiums, co-op apartments, and certain mobile home lots. To qualify for Homestead Exemption, you must own and make the property your permanent residence on January 1 of the year for which you are applying for

this valuable exemption. Pursuant to Florida law, all assessments and exemptions are based upon the status of the property on January 1. If you acquired the property as your permanent residence in 2025 and have not applied for Homestead Exemption, you can apply for 2026 exemptions at any time – there is no need to wait until 2026 to file your exemption application. You can easily apply online at https://web.bcpa.net/bcpaclient/#/HomesteadExemption

The timely deadline to file for all 2026 exemptions is March 2, 2026. You must make the property your permanent residence by January 1, 2026 to qualify; however, you have until March 2 to timely file your application with our office. The late filing deadline for all 2026 exemptions is September 18, 2026.

Once approved, your Homestead Exemption automatically renews each year provided there is no change in the ownership or use of the property. If you have already applied and been approved for Homestead Exemption at your current property, you do not need to reapply for this exemption. You will receive a Homestead Exemption renewal card next month to keep for your records.

While Homestead Exemption is the most common exemption, there are additional exemptions available to qualified applicants. Here is the link the all the additional exemptions for your review: https://web.bcpa.net/bcpaclient/#/Homestead

If you have any questions about Homestead Exemption or any other exemptions, please call 954.357.6830 or email me at martykiar@bcpa.net.

Take care,

Marty Kiar, JD, CFA





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.



Are you interested in having your voice heard and making a difference in your community?

THE COMMUNITY DEVELOPMENT
ADVISORY BOARD & THE AFFORDABLE
HOUSING ADVISORY COMMITTEE INVITE
THE PUBLIC TO AN ADVERTISED:

# COMMUNITY DEVELOPMENT PUBLIC HEARING

**Who Should Attend** 

Non-Profit Service Providers
Community Leaders
Residents

Community Development staff will be presenting information and accepting public comments for the 24-25 Consolidated Annual Evaluation Report and for the 26-27 Annual Action Plan



### 繭

### **WEDNESDAY**

**December 10, 2025** 

2600 Hollywood Blvd.-Library, Second Floor Training Room



### **START AT**

06:00PM - 8:00PM (APPROXIMATELY)

### **REGISTER NOW**

EMAIL DONNA BIEDERMAN:
DBIEDERMAN@HOLLYWOODFL.ORG
EMAIL SABRINA GORDON:
SGORDON@HOLLYWOODFL.ORG

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



Greetings Hillcrest Residents,

This year has flown by at breathtaking speed. Thanksgiving is already here, with the holidays and a new year rapidly approaching. 2025 has been a year of immense change and significant challenges here at home, from complex debates over our Broward County budget to another year of record-setting king

tides in neighborhoods like Hillcrest. At a time of tension and divisiveness throughout our political environment, I am proud to have witnessed how Broward County residents came together with our diverse backgrounds and views to continue to make our home the best place to live, work, and play.

2025 is not the only metric that flew by quickly. November also marks the end of my year-long term as Mayor of Broward County. Each November, the Broward County Board of County Commissioners undergoes our annual reorganization, and this democratic process allows a new voice to step in as Mayor. Despite no longer being the Mayor, I am still your Broward County Commissioner representing District Six! That means you can always still reach out to my office for any assistance or questions that you have.

Even if I am no longer Broward County Mayor, I know that serving as the County Commissioner representing Hillcrest will keep me very busy - in a good way! Hillcrest remain one of the most civically engaged neighborhoods anywhere in Broward County, and I look forward to working with you on a whole host of issues. I hope I see my friends from Hillcrest at exciting events like the Hollywood Centennial Celebration and at holiday celebrations.

#### Convention Center

October was a history making month for one of Broward County's leading economic engines. Broward County officially cut the ribbon on the Broward Convention Center East Expansion and Riverfront District, as well as the Convention Center Connector Road. Both of these projects are many years in the making and will allow us to enhance the world-class experience at our Convention Center. The East Expansion has created a beautiful new venue for conferences and events to be held. The view from this facility is unlike anywhere else in the world - organizations who are considering where to host their event will have access to a waterfront view and new facility that makes Broward County the best place to visit. The Convention Center Connector is a bypass road that will reduce congestion and increase ease of access to Port Everglades and the Convention Center. This Connector is just a first step in our planned multimodal investments near our economic engines that will include an airport intermodal center, an airport-seaport connector, and commuter rail station servicing this area. With the opening of the new Convention Center Headquarters Hotel in December, all the pieces are in place for Broward County to have convention facilities, lodging, a seaport, and an airport all working together to welcome visitors and enhance the lives of our Broward residents.

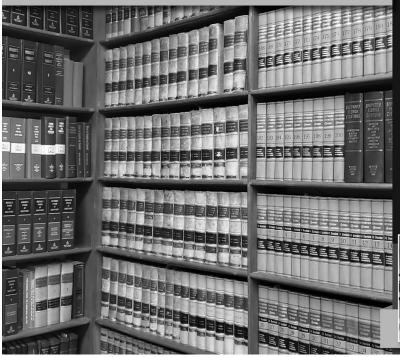
#### **Contact Us**

My District office staff is available to you from 10 AM to 5 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 6. 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, call 954-357-7006/7790, or email me at bfurr@broward.org.



### **SEEK TO AVOID PROBATE?**

CALL THE LAW OFFICE OF STANLEY G. SWIDERSKI, P.A.



LET 38 YEARS OF LEGAL EXPERIENCE GUIDE YOU

- WillsTrusts
- 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

HALF MATTRESS Price HOLLYWOOD

5754 JOHNSON ST.

50% TO 70% OFF NAME-BRAND

Sleep like you deserve - without breaking the bank.

954-966-8111

### **WORKING AND COLLECTING SOCIAL SECURITY: WHAT'S CHANGING IN 2026**



If you plan to keep working while collecting Social Security, and you haven't yet reached full retirement age, your earnings can affect your benefits. The good news: the rules are changing in 2026, and you'll be able to earn more before your benefits are reduced. Still, it's important to understand how the limits work.

Many people imagine retirement as a time to relax, traveling, golfing, or enjoying home projects.

But for many retirees, life looks different. Some continue to work by choice, while others do so because Social Security benefits alone aren't enough to cover their expenses.

If you're collecting Social Security before reaching your full retirement age (FRA) and still earning a paycheck, your monthly payments could be reduced or temporarily withheld depending on how much you make. The Social Security Administration uses specific income limits to decide when benefits are affected.

The **2025 Rule**s state that if you have not reached full retirement age in 2025, you lose \$1 in benefits for every \$2 you earn over \$23,400. This isn't permanent, once you reach your FRA, your payments are recalculated, and your monthly benefit increases to make up for what was withheld. If you reach full retirement age in 2025, you will lose \$1 in benefits for every \$3 earned over \$62,160, but only until the month you reach FRA. After that, you can earn any amount without reducing your benefits.

In 2026, the earnings limits will increase, meaning you can earn more money before your benefits are reduced. This adjustment gives

retirees more flexibility to keep working without losing as much of their Social Security income.

If you're thinking about working while collecting Social Security, it pays to plan ahead:

- Know your full retirement age. The closer you are to it, the more freedom you have to earn without penalty.
- Track your income. Keep an eye on how much you make so you don't go over the annual limit unintentionally.
- Think long-term. Even if your benefits are reduced now, they'll be recalculated later, so you don't lose out over time.

The bottom line: beginning in 2026, the rules will be a bit friendlier for those who want or need to keep working in retirement, but it's still smart to understand how your income affects your benefits before you clock in.

# EXPERIENCED MAHJONG LOVERS, JOIN US! Thursdays at 1 PM I Clubhouse Fun, Friends & Friendly Competition Call Madeleine: 312-618-1118

### LEWY BODY DEMENTIA: WHAT MAKES IT DIFFERENT - by Cindy Abraham



Lewy body dementia (LBD) is the second most common form of dementia after Alzheimer's disease. While the two conditions share similarities, there are key differences that can help distinguish one from the other.

With Alzheimer's, forgetfulness is usually the first noticeable sign. In contrast, people with LBD often begin with inattentiveness, difficulty concentrating, or trouble judging distances. This makes everyday activities like driving especially hazardous early on, missing stop signs, getting lost, or even accidents. Balance problems and falls are also common, sometimes appearing before memory loss becomes obvious.

Memory problems do occur in LBD, but often later in the disease's progression. Instead, other features stand out earlier, such as visual hallucinations. These can be vivid and detailed.

We did not know the name for it at the time, but my mom had LBD for 8 years. It started when she would tell me that her partner Gene was hosting parties in the living room of her condo in 22. When I would go running down the fire stairs to "catch him" she would tell me he had hidden people out on the balcony, or that the neighbor was sheltering them in her unit. When she moved into assisted living, she believed the nurses were eavesdropping on her calls. She would water the silk orchids by her bed, insisting they were real no matter how often we reminded her otherwise.

Her personality shifted too. Once warm, funny, and cheerful, she became suspicious and spiteful. I visited her daily, and my daughter and sister called every day. Yet one afternoon, as I sat beside her while she spoke with my sister on the phone, she glared at me and said, "I don't know what Cindy tells you, but she NEVER comes to see me." My sister played along, "That's terrible! I'll have a talk with her." Mom gave me a mean smile. Later, my sister called laughing, "You were sitting next to her, weren't you?" Moments like that taught me what I often say: with Alzheimer's, they don't know you; with LBD, you don't know them.

Another hallmark of LBD is motor problems, like Parkinson's; in fact, mom was actually diagnosed with Parkinsons. Sleep disturbances are also common. People may act out their dreams or sleep excessively during the day even if that was never their habit before. My mom wanted to lay in bed all day, not watching TV or reading, just staring at the wall and dozing. The assisted living staff had to coax her out for meals.

What makes LBD especially challenging is that many medications used for Alzheimer's are ineffective or even harmful for LBD. That's why distinguishing between the two conditions is critical.

Sadly, we never heard the term Lewy Body Dementia until the day she died at age 93. No doctor ever told us; the hospice nurse mentioned it. We were flying blind, trying to handle frightening situations without understanding what was really happening. That's why I write about LBD so often, I don't want other families to go through the same confusion and heartache.

If you suspect LBD, seek out a neurologist who specializes in memory disorders. They are the most likely to recognize the subtle but important differences that can guide care.

### THE RIGHT WAY TO JUST SAY NO

It seems that I am including a lot of articles about raising kids/grandkids, but a shoutout to my sister Kathy who pointed out that the same skills can be used on grown-ups. Especially those who act like children.

Saying "no" is essentially setting limits. And it is human nature to want to know why they cannot or should not do something. In parenting, setting limits is crucial and who hasn't told their child, "because I said so." Ever tried that one on a grownup? I swear I heard a board member say that to a unit owner and almost dropped my teeth. Hence the articles about board members in this issue.

Bottom line, the right way to set limits should not start and end with one word. The proper use of the word is not to control but to support, especially when it comes to children. Boundaries build trust and teamwork over time. When we say "no" calmly and kindly, we set limits and teach important skills like self-control, emotional balance, and healthy connection, lessons that last well beyond childhood.

Turning "no" into a teaching moment creates connection instead of conflict. The reason matters. Instead of just saying "no" or "stop," explain why. Without an explanation, kids may be left feeling confused, ashamed, or unsure.

Weirdly, my toddler daughter taught me that! When I was a kid, a smack on a diapered butt would "scare me straight" without hurting me, so that is what I did. It didn't work on Jennifer. But, if I sat her down and talked to her (she couldn't talk herself at that point), for some reason she would stop the behavior. Maybe, she just realized the serious face and stern, calm tone, sent the message that she needed to stop doing something. That is about the only thing I did right according to the article.

Another important point was that explaining why you said "no" satisfies kids craving to make sense of things. Limits work best when kids understand them. And let's be honest, grownups appreciate it too.

What's the old joke? You spend the first two years teaching your child to walk and talk and the next sixteen telling them to shut up and sit down!

Most toddlers do what they do out of curiosity – taste it, smell it, feel it. So, use THEIR words. If something is bad for them make it relatable.

"Don't put that in your mouth, it is "yucky". "Don't put that up your nose, it will give you an' owie'." "Don't' touch that, it is "icky". Sometimes we shout "no!" instinctively in moments of stress or fear, like when a child is running toward the street. And if you are good about following up with an explanation, they are more likely to stop with the one word, knowing that there is one coming.

I had a friend named Sam Puleo who was a former "wise guy" from Chicago. He lived on a boat and was amazing with kids. When my daughter learned her first bad word, s\*\*\*, I knew I was not supposed to react. Oops. I was startled; she picked up on that and started saying it whenever she wanted a reaction. When she said it to grandma, I was beside myself. I told Sam about it and he said, "I'll take care of it." Next time he was over, sure enough, Jennifer said "Sam, S\*\*\*!" He looked at her and said, "Are you talking babytalk again? You haven't talked baby talk in a long time." Her face fell and that was it for the S word.

But the most memorable incident was when his 4 year old granddaughter, Missy, was visiting and he took us out on the boat. Jennifer wasn't even a year old yet, so I was holding her. Missy kept leaning over the side of the boat while Sam was on the upper deck steering. I kept telling Missy to quit leaning over the side saying things like, "if you fall in the water, you could drown", and used words like "death" and "sharks". She wouldn't stop and I was panicking. What was I supposed to do, throw Jennifer on the deck while I dove in after Missy if she fell in the ocean?! I yelled at Sam to stop the boat and told him what was going on. He calmly said to Missy, "Missy, don't lean over the rail because if you fall in, you will get your dress dirty." Brilliant.

And of course, we all learned to give our child two choices instead of "What do you want?" as in: "Do you want to wear the pink dress or yellow dress today?" Do you want to make your bed now or after your breakfast?" Everyone should know that one – it works with husbands too as in: "Do you want to fix the washer now or after you mow the lawn?"

Toddlers test every limit, every day. And it doesn't stop after toddlerhood. It's a sign of healthy development, and it looks different at different ages and stages. This is how kids learn what's safe and where the boundaries are. When limits change easily, kids push harder. When limits are consistent, they learn to trust and expect them. Are you thinking "the same with adults"? Me too.

Our job as parents is to communicate consistently, calmly, and clearly even when kids melt down or fight back. It teaches them that their world is safe and predictable, even when it's upsetting, and shows them unwavering support in the face of challenges.

As kids get older and are verbally adept, boundaries may look and sound different, but the underlying message is the same. A "no" in inviting a friend to come over after school might sound like, "We can't do that today. We have plans." "It's time to go home" sounds better when you say, "We have to go now, how about you take one more turn down the slide?" If that doesn't work, you may have to say, "It's okay to be upset, but we need to go home now." Honesty and forthrightness about limits teach kids that boundaries and connection can exist together, a lesson that will serve them through every stage of life. And of course, "Mommy is tired" is OK too.

### **MEDICARE UPDATE**

Medicare covers many preventive services at **no cost** if you use participating or in-network providers. These include vaccines, screenings, counseling, and yearly wellness visits.

Here are 12 free Medicare benefits:

- 1. Welcome to Medicare Visit: One free checkup within 12 months of enrolling in Part B to review your health history, medications, and vital signs.
- Annual Wellness Visit: A yearly visit to update your preventive care plan and check for early signs of disease.
- 3. Vaccines: Free shots for flu, COVID-19, shingles, and RSV.
- **4. Alcohol Counseling:** One yearly screening and up to four counseling sessions.
- Smoking Cessation: Up to eight counseling sessions per year to help you quit.
- 6. Diabetes Screenings: Up to two tests a year if you are at risk.
- Nutrition Therapy: For those with diabetes, kidney disease, or a recent kidney transplant.
- 8. Mammograms: One screening every 12 months for women 40 and older.
- Colorectal Cancer Screenings: Several test options starting at age 45.
- 10. Lung Cancer Screening: Annual low-dose CT scan for eligible current or former smokers.
- 11. Prostate Cancer Tests: Annual PSA blood test and exam for men 50 and older.
- **12. Depression Screening:** One free yearly screening in a primary care setting.

For a full list of covered services, visit Medicare.gov.

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







Cindy Abraham



**Brian Gaiefsky** 

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

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

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 Text - Cindy - 954-895-1617 Brian - 954-415-5323

A Team Florida continues to be the leader in Hillcrest sales.

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

### LETS TALK ABOUT TOILETS IN LISTING PHOTOS

- by Cindy Abraham, Keller Williams A Team Florida



As a Realtor, I'm always surprised by how often I see bathroom photos with the toilet seat up. Honestly, why? not a good look, and it certainly doesn't help sell a home.

Showing the inside of a toilet in a photo meant to attract buyers? That's an easy no. It is a basic presentation issue, and

yes, it's also just plain gross.

### Closing the toilet lid isn't just about aesthetics. It's also about hygiene. When you flush with the lid open, tiny germ-filled droplets can spray up to four feet into the air. That mist? It can land on your toothbrush, towels, makeup, anything nearby. Think about that the next time you brush your teeth.

Even when the toilet isn't in use, the lid should stay closed. Not convinced? Here are five common sense reasons why:

### 1. Odor Control

Here's the deal:

Even after flushing, a toilet can release unpleasant smells, especially if there's mold in the bowl or plumbing issues behind the scenes. Keeping the lid closed helps trap odors and keeps your bathroom smelling fresh.

Tip: Regular cleaning (including the tank!) goes a long way. Parents with toddlers? Consider a toilet lid lock to prevent unwanted messes.

An open toilet can be a hidden danger. Kids might play in the water, drop things in, and there have been several cases of a tot drowning in a toilet. Plus, heavy lids can pinch tiny fingers. A closed toilet is a safer one.

### 3. Better Bathroom Aesthetics

Nothing ruins the vibe of a clean bathroom like an open toilet bowl. Whether you're staging a home or just finished a bathroom refresh, closing the lid keeps things tidy and put-together. Bonus: If you've upgraded to a stylish lid, wood finishes, vintage colors, show it off, not the inside of the bowl.

#### 4. Pet Protection

Dogs love toilet water, but it's full of bacteria. Cats might investigate. or worse, fall in. A closed lid helps prevent illness, accidents, and unexpected cleanups.

### 5. Protect Your Stuff

Ever knocked something into the toilet? In small bathrooms, one slip and your makeup, razor, or deodorant could be ruined. A closed lid helps keep your essentials safe and dry.

If you're photographing a bathroom, showing your home to buyers, or just living your daily life, close the lid. It's an easy, no-cost way to improve hygiene, safety, and presentation. Let's keep it clean, literally and visually.

### OCTOBER MARKET REPORT FOR HILLCREST AND PARKVIEW AT HILLCREST

- by Cindy Abraham, Keller Williams A Team Florida

Last month we saw an uptick in showings as well as offers. As of this writing, there are 91 active condo listings and 24 home/townhome listings. And today it is 50 degrees outside which may be a harbinger of a very bad winter up north. You can't beat Hillcrest for an affordable winter retreat. We miss our snowbirds for sure. We generally get very nice people, and they are great for the buildings financially. They keep our utility bills in check and ease our parking problems for a time.

We started a Referral Partner list back in 2007 at a Keller Williams Convention and it has grown over the years to close to 100 top agents all around the country and Canada. At the first big snowstorm, we send our listings to our northern referral partners which helps with sales. This year should be a good one since we have seen good movement for pending and closed sales in October already.

Currently there are 91 active condo listings. Eight are under contract (five 2/2 units and two 1/1/1 units and one 1/1/0. The eight closed sales exactly mirrored the pending sales for type of unit. Days on market were long as noted below, most in triple digits. Buyers are savvy so when a 2/2 on the first floor with a lanai came up at a fabulous price, it only lasted 7 days! The same unit, right on the parking lot in the same building AND one in another building, also first floor facing the parking lot, both sold15K more. Someone got a deal which is rare in this market.

For our Parkview homes and town homes, we have 27 active listings, 6 pending sales and 3 closed during October. Only one of the pending sales was a town home family, the other four were single family homes and two were listed for a million plus.

As for rentals, there are 15 condos for rent, 8 town homes and 4 single family homes. This report includes all rental properties that went under contract in October.

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.

### **OVERPRICED AND/OR INEFFECTIVE LISTINGS**

As Realtors, our responsibility is to evaluate current market data, not rely on past trends. WE ARE IN A BUYER'S MARKET, and once again many Hillcrest and Parkview listings are expiring due to unrealistic pricing. Higher prices and interest rates have reduced purchasing power, and the large pool of buyers that drove the recent frenzy has declined significantly. Past sales, including what a neighbor received in the last three years, are no longer a reliable benchmark. Unless a property offers a top-tier remodel and an exceptional view, it will not sell above market value.

YOUR LISTING MUST STAND OUT. Always request a copy of your listing to confirm its accuracy and overall quality. In one Hillcrest condominium building I reviewed, five of eight listings were poorly presented and seven were overpriced. In the neighboring building, five of nine listings were poorly presented and six were overpriced. Among the 24 Parkview home and townhome listings, only three were poorly presented, but the introductory photos in seven of them were noticeably weak.

Our role is to provide accurate, current valuations and to price accordingly. In a rising market we may list slightly above market value. In the present market, you must price at market value. We may attempt a slightly higher price if the seller is not in a hurry, but we explain clearly that the odds of success are low. Exceptional outcomes do occur, but rarely. They usually involve buyers who are committed to a specific building or view. We are transparent with our sellers to avoid surprises.

Experienced Realtors understand that today's buyers are well informed. With widespread online data, buyers often know market



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

Building	Address	SF	В/В	List Price	Sale Price	DOM
s	1575 Bursera Drive	2,349	3/2/1	935,000	889,000	226
Т	4910 Eucalyptus	1,561	3/2/1	575000	550,000	139
Т	1030 Eucalyptus	1,421	3/2/1	550,000	530,000	106
R/C 24	4200 Hillcrest Dr. 1017	1,132	2/2	245.999	230.000	166
23	4330 Hillcrest Dr. 414	1,132	2/2	229,900	215,000	356
22	4350 Hillcrest Dr. 214	1,132	2/2	198,000	185,000	460
20-R	919 Hillcrest Dr. 208	830	1/1/1	180,000	150,000	322
27	3850 Washington 106	1,164	2/2	179,999	170,000	7
23	4330 Hillcrest Dr. 104	844	1/1/1	149,000	135,000	81
2	5100 Washington 211	700	1/1/0	139,000	138.000	53
26	4001 Hillcrest Dr.315	994	1/1/1	127,000	120,000	219



HILLCREST/PARKVIEW OCTOBER RENTALS (S) = seasonal/furnished

Building	Address	SF	B/B	List Price	RENT	DOM
S	1512 Bursera Terr.	2,502	5/3	7.300	pending	17
Т	3956 Poinciana Ln.	1,421	3/2/1	1,421	pending	313
S	4658 Greenway Dr.	2,501	4/2/1	5,500	5,500	14
Т	5180 Eucalyptus Dr.	1,421	3/2/1	3,400	3,400	27
Т	4154 Greenway Dr.	1,421	3/2/1	3,400	3,400	51
Т	4950 Eucalyptus Dr.	1,561	3/2/1	3,350	3,350	61
Т	1280 Eucalyptus Dr.	1,499	3/2/1	3,400	3,400	70
18(S)	4650 Washington St.	992	2/2	1,795	pending	128
20	919 Hillcrest Dr. 301	1,150	2/2	1,150	pending	34
20	919 Hillcrest Dr.205	830	1/1/1	1,700	pending	46
19	901 Hillcrest Dr.	1,100	2/2	2,150	2,150	94
20	919 Hillcrest Dr.	1,100	2/2	2,150	2,150	81

values better than sellers. When financing is involved, the property must appraise. Cash buyers do not automatically offer less simply because the transaction is easier; individuals with substantial cash are generally sophisticated decision makers.

If a listing remains on the market for more than 30 days with minimal showings and no offers, it is overpriced.

### November Kitchen Korner - by Cindy Abraham



Ever since the Keto craze made everyone carb-conscious, pasta, rice, and bread have staged a quiet comeback, only this time, they aren't full of empty carbs that pack on the weight. Where a serving of pasta used to mean 50 grams of carbs and barely a gram or two of fiber, today's high-fiber versions flip the script. The fiber is so substantial that it helps balance out the carbs.

Two brands worth grabbing off your local grocery shelf are Banza and Carbe Diem. They cook up a little differently, boil them a touch longer, and don't be surprised if the pasta water looks thicker than usual. That's just the fiber doing its job. And it's good news: studies show that fiber is important for digestive health, weight management, heart health, and for regulating blood sugar levels.

Pasta is also the ultimate blank canvas. It's one of the easiest ways to combine protein and vegetables in a single dish. Toss in beans, chicken, or shrimp for protein. Slip in a handful of freshly shredded spinach, it practically disappears in the flavor department but delivers a powerhouse of vitamins (A, B, C, and K) plus minerals like calcium, magnesium, and iron. Bonus: it also contains carotenoids and zeaxanthin which helps fight disease.

The recipe below is intentionally simple and endlessly customizable. It calls for prosciutto, but bacon, pancetta, or even turkey sausage work beautifully. Want to keep it vegan? Skip the meat and load up on beans. You can add mushrooms, sun-dried tomatoes, kale, or whatever's in your fridge. The golden rule of pasta cooking still applies: always save some of that pasta water, it is liquid gold for thickening sauces, whether you're making a light olive oil toss or a hearty tomato base.

These were some of our favorites since the last issue. Most recipes are for TWO so you can halve or double depending on how many you are cooking for. Of course, with pasta dishes, leftovers are always better the next day.

### CREAMY GARLIC BUTTER TUSCAN SCALLOPS W/ FETTUCCINE (you can use shrimp or langostino)

10-12 sea scallops 1 TBS olive oil and 1 tsp sun dried tomato oil 1TBS butter 1 heaping tsp minced garlic 1/2 cup diced onion 1/2 cup white wine 1/4 cup sun dried tomato strips in oil, drained and sliced 3/4 cups heavy cream 1 cup sliced baby spinach

leaves 1/4 cup grated parmesan 1 tsp dried Italian herbs 1 TBS fresh parsley chopped

3-4 oz. cooked fettuccine with 1/4 cup reserved pasta water

Thoroughly pat scallops dry with paper towels. Heat the oils in a large pan or skillet over

medium-high heat until hot and sizzling. Add the scallops in a single layer without overcrowding the pan.

Season with salt and pepper to taste and fry for 2-3 minutes on one side (until a golden crust forms underneath), then flip and fry again for



2 minutes until crisp, lightly browned and cooked through (opaque). Remove from skillet and transfer to a plate.

Lower heat to medium. Melt butter in the pan. Sauté onion until soft (about 4 minutes). Add the garlic and sauté about 30 seconds. Pour in the white wine, and allow to reduce to half, while scraping any bits from the bottom of the pan. Add the sun-dried tomatoes with oil and cook for 1-2 minutes.

Reduce heat to low, add the heavy cream and bring to a gentle simmer. while stirring occasionally. Season to taste. Add spinach and wilt in the sauce. Stir in the parmesan and herbs. Simmer until cheese melts through the sauce. Stir in fettucine and pasta water.

Remove pan from heat and add the scallops with their juices into the pan. Mix through slightly before serving. Dust with chopped parsley and serve. \*

This recipe "Fruit Stuffed Pork Loin" originally called for a 1.5 lb. pork loin, but again, cooking for two is what we usually do - not that we don't have friends and neighbors who appreciate leftovers. But pork loins are regularly BOGO at grocery stores, so I buy them cut them into thick boneless chops, freeze them in pairs (vacuum packed, of course). It is SO worth getting a machine and bags to vacuum seal food to last months in the freezer. This variation is perfect for one or two people:

### **FRUITY PORK**

4 slices pork tenderloin pounded thin

1 TBS unsalted butter 2 slices prosciutto cut into strips

2 TBS minced shallot 2 TBS chopped dried figs

2 TBS chopped dried apricots

1 tsp chopped fresh thyme (divided)

1 cup chicken broth 2 TBS chopped fresh

parsley (divided) 2 TBS breadcrumbs

1/2 tsp paprika

1 TBS olive oil

1 TBS flour

2 TBS dry white wine (optional)



Melt the butter in a medium skillet over medium. Add the prosciutto until the edges begin to crisp and stir in the shallot until softened. Add the figs, apricots, 1/2 tsp thyme, salt and pepper. Stir and then add half the broth - bring to a simmer until almost all is absorbed. Stir in 1 TBS parsley and breadcrumbs and remove from heat to cool.

Scoop ½ of the fruit mixture in the middle of two of the pork loin slices and top with the other two slices. Press the edges together.

Preheat oven to 350. Season the meat with the remaining thyme, paprika, salt and pepper. Place olive oil in a skillet and sear one side of the meat, carefully turn over to sear the other side. Transfer skillet to oven and bake for 30 minutes. Remove from oven and let it rest on a cutting board.

Continued from Pg. 12

Pour the drippings into a skillet and start to boil, sprinkle in the flour and whisk until smooth. Add the wine and bring to a boil stirring until thickened, 1 to 2 minutes. Whisk in the remaining broth, bring to a simmer until slightly thickened, about 5 minutes.

IF YOU WANT A GREAT TOPPING – this one is delicious on other dishes too! I always keep guava paste on hand because we love to bake skin-on chicken thighs stuffed with guava, cream cheese, and shredded spinach. You'll need guava paste for this topping as well. Make extra (double or triple the recipe) if you want some to use for other meals.

### **SPICY GUAVA SAUCE**

Dash kosher salt
1/4 cup guava paste
½ TBS apple cider vinegar
½ TBS honey
½ TBS soy sauce
½ tsp EVOO
1/4 tsp crushed red pepper

1/8 tsp smoked paprika



Stir together all ingredients until syrupy. Pour over Fruity Pork.

### CLEANLINESS IS NEXT TO... WELL, YOU KNOW

I hope you tried the cleaning tips in the last issue. I never print anything I have not tested myself. The drain cleaning tip truly works. All my drains are now running beautifully. The vinegar and baking soda mixture is good for the pipes, and as a bonus, it removes odors.

And the ball of tin foil in the dishwasher silverware compartment is pure genius. My silverware is sleek but spots easily. I used to polish each piece with a paper towel sprayed with alcohol before setting it out for company. That problem is now gone, and I left the same ball in the dishwasher through three cycles. It is also a great way to repurpose aluminum foil.

The best part is that I am using all natural ingredients that I have at home anyway, instead of buying chemical based products.

The following tip will help you remove soap scum film from glass shower doors. It also works beautifully on spotty bathroom fixtures.

Glass doors are the worst offenders for showing soap scum, since the surface is clear. I tried two cleaning methods, both starring baking soda, our hero for cleaning drains. It safely scours just about anything.

Option 1: Mix a thick paste using 1 cup of baking soda, 1/4 cup of dish soap, and 1/4 cup of water.

Apply the paste or spray and let it sit for 10 to 15 minutes. Use a sponge to scrub in circles and rinse well with warm water. Dry with a towel or use a squeegee.

Option 2: Mix 2 tablespoons of dish soap, 2 tablespoons of baking soda, 10 drops of tea tree oil, and 1 tablespoon of rubbing alcohol. Pour into a spray bottle. Spray on, let sit, then squeegee off. Since I had tea tree oil on hand, I used that one. The oil helps repel future soap scum, and the alcohol prevents streaks.

As you know, I love alcohol, so my number one cleaning tip (other than not running out of vodka) is to keep a small spray bottle of rubbing alcohol next to both the kitchen and bathroom sinks. Sinks and sponges are among the germiest things we touch. I spray both regularly. Once a week, grab a paper towel and spray everything that is routinely handled—doorknobs, light switches, and cabinet pulls.

This may or may not be officially approved, but I also use alcohol to clean my laminate kitchen floor. I have been doing this for months, and it works wonders. It degreases and dries quickly. I also read that hydrogen

peroxide is excellent for bathroom tile floors, which makes sense because it gently bleaches and helps keep grout whiter.

If you have any natural cleaning tips, let me know. Email me at info@ HillcrestLC.com.





### "WHAT DID THEY JUST SAY?!" – THE GREAT TV MUMBLING MYSTERY

If you have been wondering whether you are the only one who needs subtitles just to know what is going on in your favorite show (instead of turning the volume up so high your neighbors think they are in the audience), it is not just you. Aging throws me enough curves and now I can't even tell what the actors are saying anymore. WTH?

Turns out, it is not our ears, it is technology. Big surprise. Back in the early days of talkies, (if you remember them, it IS your ears), actors had to enunciate like Shakespeare on caffeine and shout directly into a giant microphone the size of a small watermelon. If they spoke and moved like actors do today, it would sound like a drive-by monologue, you'd catch every third word. Now microphones are so tiny they can hide in a beard or a blouse. Actors can whisper, mumble, or talk into their shoelaces, and the mic still picks it up perfectly. Well... perfectly for them, not for us.

So why can we hear the explosions better than the dialogue? Apparently, "just turning it up" does not work. Sound engineers need contrast so if the talking is as loud as the explosion, the explosion loses its oomph. Hence, we get BOOM! followed by, "...mumble mumble love you..."

And then there's the TV itself. Today's sleek, paper-thin screens look gorgeous but sound terrible. The speakers are usually on the back, so the actors are literally talking to the wall. No wonder we can't hear them.

On the bright side, subtitles are not all bad. Studies show that watching shows with subtitles helps kids learn to read faster. So, if you are watching with your grandkids, you are not hard of hearing, you are furthering their education.

So yes, I am proudly team Subtitles. They help us "hear," help kids read, and let us pretend we are fluent in mumblecore.

### TALKING TO THE GRANDKID(S) - by Cindy Abraham



When my daughter announced that she never wanted kids, I was beside myself. I only gave birth to her to have grandkids! But what could I do? She lives in Texas; it turns out it is against the law to forcibly impregnate your daughter in that state. And then she married my son-in-law who had a 2-year old daughter. I often tell her that if they lined up all the grandkids in one room and I had a choice, I would pick her!

When she was little - and I still maintain that the BEST age for kids is 8 through 12 - those chats were pure joy. We'd giggle about everything from her missing teeth to her school crushes. Then... came puberty. That mysterious stage when the sweet, chatty child suddenly transforms into a part-time philosopher, part-time critic, and full-time eye-roller.

I'm convinced puberty is God's way of helping parents let their kids leave for college and helping grandparents be happy that they don't want to call as much.

Mine is 16 now. Zowey is brilliant, funny, occasionally narcissistic (but in a charming, teenage-girl way), and still kindhearted. I'm trying to nudge her toward being a better listener, so I've set a little rule for our chats: she has to repeat at least two of these questions back to me before she's off the hook.

I got these questions from a great article and tweaked them a bit to fit her personality. I am trying to teach her to be more open to listening to others, so the rule is that she has repeat at least two of these questions back to me. When she chooses the last one to repeat back to me, I feel like I've won the Teen Communication Olympics.

### 1. What was the best thing that happened to you since we last talked?

This gets the conversation off to a positive start. Optimism and gratitude are good traits to develop.

### 2. Did you make any mistakes that taught you something? Did anything happen that has made you decide to do something different in the future?

This one reinforces that mistakes are not always something to be ashamed of, but rather a learning experience. This is also a tricky one. Your tone cannot be judgmental, or you run the risk of closing the door to any future dialogue regarding mistakes.

#### 3. Anyone do something that made you proud of them?

This is a good way to turn their attention to others and learn that empathy with others is important too. You will also get some insight into your grandkid's relationships and values when you learn about who they admire and why.

### 4. What's one thing that would make today better or: If you had a magic wand and could change one thing that happened, what would it be?

Just listen. No judgy remarks. No "well, maybe if you tried..." followups. Handle this right, and it can open the door to real conversation about problem-solving and planning, if you want to take it in that direction.

### 5. Did you have a chance to help anyone in the past few weeks?

This is a good one especially if your child/grandchild is a bit ego centric. When you ask regularly, kids begin to look for opportunities to be helpful to be able to share the next time. If you are lucky, acts of kindness become second nature.

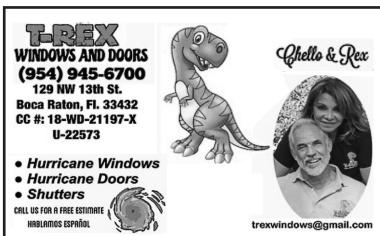
#### 6. Learn anything interesting that maybe I don't know?

I call these "fun facts." My granddaughter loves this one. She is a brainiac and enjoys being the teacher. I like it because it gets her talking about someone or something besides herself.

### 7. If you could try something new, what would it be?

This is a great conversation ending. It really makes them think and nudges them to look outside their comfort zone in a safe setting. Teenagers have the most fascinating "someday" dreams when they think no one's grading their answers.





### GLAZERSACHS<sub>RA</sub>

### **Eric Glazer**

Attorney at Law

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

eric@condo-laws.com



Also admitted in New York

and The District of Columbia

Condominium & Planned Development



## Offello Meighbor!



### 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** 







### **UPS 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

### **LIES AND DECEPTIONS**

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



"Oh, what a tangled web we weave, when first we practice to deceive!" - Sir Walter Scott

We have all told a white lie at some time, and at other times it may have been a blatant porky! Why do we do it? Is lying a reflex? Is lying a form of

protection? What is it? Or is lying a deliberate deception?

Some people are what we would call 'habitual liars', such that the habit runs so deep that they themselves start to believe their own lies. Gosh! As psychologists delve deeper into the details of deception, they're finding that lying is a surprisingly common and complex phenomenon.

We know that there are many casualties of the lie ... and the first is truth. We can see this manifest in different ways, and here are some of the symptoms to look out for.

Loss of trust Secrecy Uncertainty Suspicion and doubt Lack of openness

Big holes in the relationship – lack of honesty Arguments and anger Emotional pain and unhappiness Manipulation Deception

What makes us think that a little dishonesty is OK? In aiming to deceive, we also know that every lie begets another lie. If we tell the truth and are honest with ourselves and others, then we do not need to remember a web of lies. When we are with the truth, our mind is at peace, because there are no complicated deceptions to remember.

When we tell a lie, all parts of our brain are working in overdrive. The frontal lobe is stimulated – it can suppress the truth because of its intellectual role. The limbic system is stressed due to anxiety created by the lie. The temporal lobe is involved because it's responsible for retrieving memories and creating mental imagery. Conclusion: It's far more peaceful when we tell the truth because our brain is quiet.

Bella DePaulo, Ph.D., a psychologist at the University of Virginia, has confirmed that lying is simply a condition of life. In her research, she found that both men and women lie in approximately a fifth of their social exchanges lasting 10 or more minutes. And over the course of a week, we deceive about 30 percent of the people we have one-to-one interactions with. Though some lies produce interpersonal friction, others may actually serve as a kind of harmless social lubricant. "They make it easier for people to get along," says De Paulo

It is not just at a personal level, but at all levels of society that we appear not to tell the truth. We seem to work so hard at impression management because we want to be 'seen' as good in the eyes of others. Sometimes that management leads to a distortion of our natural nature, which is expressed through our behavior.

**Personal** – we are simply not honest with ourselves Perhaps we are in self-denial, and we control those feelings of guilt, shame, and fear. But what will be the result for us once realization hits? Maybe we have an ego issue and blow our own trumpet or use the ego to bolster ourselves up because of feeling insecure. When we lie, we create a form of stress in the body, and there is definitely an impact on our biology... so our body knows what's going on and responds accordingly.

**Relationships** – while in a partnership with others Do we lie to protect the feelings of others? Maybe tell a white lie so as not to hurt the feelings of others? Maybe we are peacemakers and want to avoid arguments. Or do we lie to manipulate or deceive?

### Business - advertising and marketing

Do businesses tell the truth and always present the facts 100%? Is it all a matter of presentation and re-presentation? Or do they spin things to their advantage? Funny how after all those paid-for-protections, our warranty and guarantee run out just on time, or before the product breaks down. Is this a coincidence, or due to built-in obsolescence?

### Politics - Misinformation, Disinformation.

Why do we not only expect but accept the lies of politicians? Why do they distort the facts or purely misrepresent information? Some politicians seem to suffer from the illness of "selective hearing" when it suits them, and they are very good at "... being economical with the truth." Not only this, but in America, they had the Department of Disinformation and Misinformation.

### Media - false speech and propaganda

We can say that propaganda is a distortion of the facts ... sometimes there may be just "a pinch of salt in a sack full of flour", so there is only a speck of truth in what is said. It has been such a long time since we had impartial and fair reporting. When the media are instructed, and are "told" what they are to report on, and how ... this is not news but a form of propaganda. When the public does not have an opportunity to consider the evidence and make their own judgement after having heard the facts, but instead we are corralled into only one viewpoint, this is clearly not unbiased reporting.

What happened to listening to both sides and having a democratic debate? What has happened to free speech and free thought? How much have we woken up to the fact that we are, in fact, not free, but living under the illusion of freedom? Go out and test your freedoms, and you will see for yourself.

Keep looking for the Truth. This above all: to thine own self be true; and it must follow, as the night the day, Thou canst not then be false to any man." - William Shakespeare – Hamlet

It's Time ... to start being honest with ourselves, for that is where true honesty begins. In spirituality, we work at not telling any type of lies, as we want to be honest in every aspect of our lives. We want to be our "best self" every day. Be loving and God-like in all relationships. Meditation is an exact way we can truly learn and practice being the best we can be.

That's 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 true from what is not.

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

Zoom ID: 852 5673 8420 Password: 123



50TH ANNIVERSARY CONCERT SEASON

Gribilee) Holiday

Featuring audience favorites including "Hark! the Herald"
"O floly Night" "Mary Had a Baby" "Let It Snow" "Jingle Bells"
Chanukah Songs and a Medley of Eight Christmas Carols.



### CHUCK STANLEY, Artistic Director •

Friday, 8:00 pm December 5, 2025 St. Matthew Catholic Church Hallandale, FL Sunday, 4:00 pm December 7, 2025 St. Paul Lutheran Church Boca Raton, FL

### ANTHONY CIOTTI, Accompanist

Tuesday, 7:30 pm December 9, 2025 United Church of Christ Fort Lauderdale, FL Friday, 8:00 pm December 12, 2025 St. Gregory Catholic Church Plantation, FL

All Performances \$20 in Advance, \$25 on Concert Day;
Children 12 and Under and ALL Students with I.D. Free. Advance Tickets Available:
NOVA.EDU/NOVASINGERS or from any choir member
Information: (954) 683-8866/Broward County • (561) 212-2112/Palm Beach County



**NSU** Florida





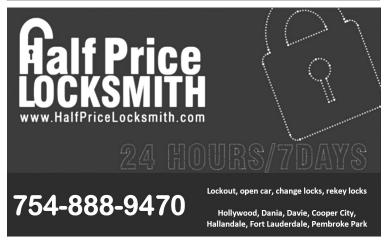






House Calls Available
Medicare Assignment Accepted

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





Hollywood, FL 33021

### 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



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

### **TED'S MOVING**

**SERVING BROWARD COUNTY FOR OVER 45 YEARS** 

8321 Pines Blvd · Pembroke Pines, FL 33024 Tedsmoving@bellsouth.net

WE OFFER 100% FINAN



954-963-0976

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

### WINDOW INSTALLATION & REPLACEMENT SPECIALISTS

**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





### www.moderninstallationsolutions.com





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

Ask Us about "Save our Homes" Florida grants. And

PACE Programs, that our not based on your credit score

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.



17 North Federal Highway, Dania Beach, Fl 33004 954-507-6429 • Email: office@miscontractors.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 GUA 7D



PROVIDING PROFESSIONAL SECURITY SERVICES

TO HILLCREST ASSOCIATIONS SINCE 1998

OFFICES IN SUNNY ISLES BEACH AND AVENTURA

305-956-9520

www.eliteguard.com

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



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.

JOSH SOLOMON Lic #W106037





2206 Hollywood Blvd Hollywood, FL 33020

Phone 239-294-8842 · flapublicadjusting.com

Lic #W805707