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CONNECTING NEIGHBORS TO NEIGHBORS

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SEPTEMBER INSIDE HILLCREST

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PROTECT YOUR PROPERTY!

Florida's homestead laws are pretty unique. Just ask O.J. Simpson. Okay, we probably don't want to take legal advice from O.J., but he did become the poster child for one of Florida's most unusual protections: a qualifying homestead can be remarkably difficult for ordinary creditors to get their hands on. Florida courts have even protected homesteads belonging to people involved in some decidedly questionable activities.

But here's the part that matters to us: You don't have to be a celebrity, a millionaire or a racketeer to benefit from Florida's homestead laws. You just have to be a Hillcrest property owner!

The Homestead Exemption can save you money on your property taxes, and there are other important protections associated with a qualifying homestead. The tax exemption and the constitutional asset protection are two different things, but both make it important to make sure your home is properly designated as your homestead.

And that's why we are doing our **Homestead & Estate Planning Help Day again!** Thanks to Traci Rich and Jackie Ramos from the **BROWARD COUNTY PROPERTY APPRAISER'S OFFICE Mobile Exemption Education Team**, many of our residents got help and advice about property tax savings, Homestead Exemption benefits and legal advice about how to word their deed to make sure their property is protected for their heirs.

Our first event was a great success. **Twenty-five Hillcresters got help**, although a couple of people eventually had to leave because the wait was too long.

So, we are trying again! On **Wednesday, September 16, from 9:30 to 11:30 a.m.**, **THREE** representatives from the **Broward County Property Appraiser's Office** will be here to help residents make sure they are receiving every exemption for which they qualify. **Stop by Rec Room 2, 1150 Hillcrest Court** (where we vote), anytime between 9:30 and 11:15 to meet one-on-one with the people who have the answers.

And attorney **Stanley Swiderski**, one of our Inside Hillcrest advertisers, will be here again to review deeds and answer questions about making sure your wishes are properly reflected in your ownership documents.

Because saving money on your taxes is nice. **Making sure your home and your wishes are properly protected is even better. See page 3 for details.** And please take advantage of this opportunity, especially if you've never checked to make sure you have every exemption available to you.

RULES ARE MEANT TO BE BROKEN AMENDED WHEN NEEDED

Hillcrest has age-old rules, some of which no longer make sense. It was quite the battle when swim pants for toddlers came along to convince some of the building leaders that they no longer needed to have a sign saying that children under three years old were not allowed in the pool. Yes, that was a rule for many years. Gradually and finally, all the buildings changed that rule. And BTW, incontinence is not just for toddlers.

Another hard-and-fast rule was that washers and dryers could only be installed in corner units of the 12-story buildings. This made sense because only those buildings had vents built in to accommodate dryers. Then ventless washers and dryers came along. However, to my knowledge, only two low-rise buildings and one high-rise building have realized that they can allow washers and dryers in any unit. The smaller units need to install all-in-one units, and the units with a larger space can install stackable W/Ds.

The reality is that virtually any Hillcrest unit can accommodate a washer/dryer. It is not an inexpensive or simple process because it requires opening the wall to connect to the bathroom plumbing, and the washer/dryer must be installed in a specific location in the unit depending on the floor plan. An electrician and plumber must be involved, and for most units, there is only one location that can physically accommodate a W/D. For more info for your building, contact info@HillcrestLC.com. And of course, **PERMITS ARE A MUST!** It is an expensive undertaking, and even in the buildings that do allow it, most people prefer to use the laundry room.

There is also a benefit to the buildings. The individual owner pays for the electricity to operate the machine, and if enough owners have their own washer/dryer, the **building's water bill should decrease** because modern

residential machines use very little water compared with the large commercial machines in our laundry rooms.

Another benefit is resale value. There are many buyers who eliminate Hillcrest from their showing list because they cannot have their own washer/dryer. This is an issue we can do something about, unlike our parking restrictions.

HELPFUL HINTS

Did you know that powering your phone down and restarting it at **least once a day can sometimes help with connectivity?** You may notice better reception and fewer dropped calls.

Shower heads and faucet heads get grimy and clogged. Fill a small plastic bag with vinegar and secure it with the faucet head immersed in the vinegar using a rubber band. Wait 30 minutes and scrub with a brush. The results are immediately visible. And we already talked about pouring a tablespoon or two of vinegar down slow drains to fix that problem.

Keep a spray bottle of 70% isopropyl alcohol next to the sink. Whenever you handwash something that is oily, the alcohol will remove the butter/oil residue. Also use it to sanitize doorknobs, salt and pepper shakers, light switches—anything that hands come in contact with regularly. And when you are finished with the kitchen sink, spray it with alcohol so that roaches are repelled from coming up through the drain.

Then there are some specialized helpful hints for those who use a walker. If you are using a walker, see inside for a great tip to make it ride more smoothly over threshold strips, carpet and rough pavement.

Also inside, **flex screens are an amazingly easy way to replace screens**, especially on the higher floors of a condo building.

AND FINALLY...

Can we finally all agree that two of the most useless phrases in the English language are, **"Don't get upset"** and **"Calm down"**?

Lastly, the funniest phrase I have heard in a very long time was said by a woman in a store when the salesperson mentioned a senior discount: **"I don't identify as elderly."** I loved it!

Here's another good tip for those of us who don't identify as elderly. When someone asks your age, pretend you thought they asked what year you were born, and give them that answer.



Building A Better Community

**¿Te gusta el chutney de mango?
¡Receta en inglés y español
en la página 11!**

A PRACTICAL LOOK AT RISING COSTS AND YOUR FINANCES - *by David Treece*



If it feels like your money isn't stretching as far as it used to, you're not alone. Rising costs have a way of quietly showing up in everyday life and over time, they can start to slow your financial momentum. The goal isn't to overhaul everything at once, but to make your plan more adaptable so it continues to work, even when expenses shift.

A good place to start is with **how your budget is structured**. Instead of relying on fixed numbers that can feel restrictive, consider giving yourself room to adjust:

- **Use ranges instead of exact limits** for categories like groceries, gas, and utilities
- **Revisit essential expenses regularly** so your plan reflects current costs
- **Build in small buffers** for categories that naturally fluctuate

These small changes can make your finances feel less rigid and more realistic.

At the same time, it's worth taking a closer look at **where money may be slipping through the cracks**. Recurring charges tend to increase quietly, especially subscriptions and auto-renewals.

- A quick review of these expenses can often uncover easy opportunities to free up cash flow
- Even small adjustments here can create more flexibility without requiring big lifestyle changes

Beyond the numbers, your **systems and habits** matter just as much. The people who stay on track during periods of rising costs aren't doing anything extreme, they're simply consistent.

A few simple habits can go a long way:

- **Automate savings and key payments** so your priorities stay on track

- **Check in quarterly** to catch changes early and adjust as needed
- **Stay organized** so nothing gets missed or overlooked

And then there's **lifestyle creep** which is often overlooked. Lifestyle creep isn't a big financial decision, it's many small ones, such as the convenience purchase, the upgrade, or the extra subscription.

That's why it helps to stay intentional:

- When your income increases, decide ahead of time where that money goes
- Keep a "fun" category—but give it a clear boundary
- Periodically review recurring expenses to keep them aligned with your priorities

This isn't about cutting back on everything you enjoy, but instead making sure your spending reflects what matters to you.

When your plan is flexible, your systems are strong, and your decisions are intentional, you build momentum, which is more valuable and maintainable than perfection. If you're thinking about how this fits into your own financial picture, let's set time to walk through it together. A quick conversation can help make sure your plan is aligned with where you want to go next. Visit TreeceFi.com to schedule a quick complimentary consult with Team Treece.



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MARTY KIAR BROWARD COUNTY PROPERTY APPRAISER



2027 Homestead Exemptions

If you applied and were approved for the Homestead Exemption for tax year 2027, this exemption will show online in December. Once approved, Homestead Exemption automatically renews each year provided there is no change in the ownership or use of the property. You do not need to reapply for this exemption if the property remains your permanent residence.

Did You Acquire or Take Ownership of Your Property in 2026?

If you acquired your home in 2026, the TRIM (proposed tax) Notice you received in August reflected the previous owner's exemption status which will be removed at the end of this year. If this property is your permanent residence and you believe you qualify for a 2027 Homestead Exemption, you must complete an application in your name. To be eligible for 2027 Homestead Exemption, an applicant must both own and make the property their permanent residence as of January 1, 2027.

Please note: "permanent residency" does not require physical occupancy of the property. If you are building or intend to build a home to be used as your permanent residence, please call our Customer Service

Department at 954.357.6830 to discuss Homestead Exemption eligibility requirements.

Homestead Exemption does not automatically transfer from one property to another. You can easily apply for Homestead Exemption and any other tax-saving exemptions online at <https://web.bcpa.net> under the "Exemptions & Classifications" tab. If you previously owned another Homesteaded property within the past three tax years, you will also be applying for portability. The portability application is part of the online Homestead Exemption application.

The timely deadline to apply for all 2027 exemptions is March 1, 2027. For additional information on Homestead and other exemption filing, please visit our website at <https://web.bcpa.net/> or call 954.357.6830.

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, ESQ, CFA
Broward County Property Appraiser



MARTY KIAR BROWARD

PROPERTY APPRAISER

MOBILE EXEMPTION TEAM

HILLCREST REC ROOM 2

1151 SOUTH HILLCREST COURT

TO APPLY FOR A HOMESTEAD EXEMPTION, YOU MUST HAVE COPIES OF THE FOLLOWING DOCUMENTS:

For All Applicants:

- ☒ A valid Florida Drivers License OR Florida I.D. Card; AND
- ☒ Broward Voter Registration OR a Declaration of Domicile; Utility Bill AND
- ☒ Social Security Numbers of ALL owners.

For Resident Aliens:

- ☒ Permanent Resident "Green Card," OR proof of asylum, OR your INS I-485 letter showing that application to convert to permanent resident status is complete.

ADDITIONAL TAX EXEMPTIONS ALSO AVAILABLE

Widow/Widower Exemption: Bring a copy of your spouse's death certificate, newspaper obituary, or memorial card.

Disability/Veteran's Disability Exemption: Ask us about the filing requirements for these exemptions.

Senior/Low-Income Exemption: Requires at least one owner be 65 as of January 1, 2026. Note: Husband or wife may file on behalf of both. (call for info on required documents)

See more exemptions listed at web.bcpa.net.

**WEDNESDAY SEPTEMBER 16,
2026
9:30AM - 11:30AM**

Meet with our specialists to assist with tax saving exemptions, sign up for Owner Alert, or to answer questions regarding your property.

**BCPA STAFF WILL BE ON SITE TO PROVIDE ASSISTANCE FOR
YOUR PROPERTY NEEDS.**

**FOR MORE INFORMATION, VISIT:
WEB.BCPA.NET
OR CALL: (954) 357-5579**



@MARTYKIARBCPA

BABIES ARE SWEET ENOUGH – by Cindy Abraham



When my daughter was a baby, I decided that as long as I was in charge of what she ate, there would be no sugar, salt or white flour. I have no idea where I got that idea, but it worked until she was about three and went to daycare. That's where she discovered the three things I had been hiding from her!

I've always loved to cook. Well, eventually I did. The family joke was that my daughter would eat baby food from a jar until she was old enough to drive to McDonald's. Then, one evening, I invited my future in-laws to dinner and served chicken breasts. I noticed they were eating around the edges. Turns out the middle was RAW.

That Christmas, I received a subscription to *Gourmet* magazine. Apparently, they thought I needed help. It worked. I loved the magazine and continued subscribing until it folded in 2009 after 68 years.

I also had quite a reputation in the neighborhood at Halloween. While other houses were handing out candy, I gave children raisins, nuts and pudding cups with little spoons attached. One year, Tommy asked, "What are you giving out this year? Yogurt?"

I decided to show him. I put out my usual healthy treats, plus a little bag of carrot sticks just for Tommy. He never came.

Which brings me to a fascinating study about sugar and babies. Researchers recently looked at adults who had been born in Britain during the years when sugar was strictly rationed after World War II. Babies exposed to the rationing during their first 1,000 days grew up with significantly lower rates of several cancers, including liver, prostate, lung, rectal and breast cancer. They also appeared to have longer telomeres, suggesting slower biological aging.

Even more interesting, those who experienced the rationing tended to eat less sugar and have healthier, more varied diets decades later. Researchers believe early exposure to less sweetness may actually influence our lifelong taste preferences.

The researchers caution that this was an observational study, so it does not prove that sugar causes cancer. But the results are certainly food for thought.

Apparently, my mothering instincts were onto something.

I sent this article to my daughter with a two word comment: "You're welcome!"

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TIP OF THE MONTH

Did you know if you use a walker or rollator with hard rubber wheels, consider switching to **pneumatic (air-filled) tires** because pneumatic tires provide added cushioning and shock absorption, making it easier and more comfortable to travel over **carpeted hallways, thresholds, sidewalk joints, and uneven surfaces**. They can reduce vibration through the handles and provide a smoother, more forgiving ride. Just be sure replacement wheels match your walker's **wheel diameter, axle size, and fork width** and are kept properly inflated.

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HIDDEN WATER LEAKS

Most (if not all) Hillcrest buildings were wise enough to have purchased leak detectors which unit owners **MUST** keep in the A/C and water heater closet. And those that have saved themselves a lot of headaches. One drop of water on the floor by the detector sends out an alarm that is hard to ignore. You can also purchase one time use alarms to place under all your sinks and at the back of your toilet.

As realtors, for closing gifts, we used to not only gift a package of these alarms to the buyers of our units but also to the upstairs neighbors! It was a humorous gift but very practical. We need to start doing that again.

Where to Look Before Damage Occurs

A small water leak can go unnoticed for weeks or even months, causing mold, damaged drywall, ruined flooring and costly repairs. In a condominium, a leak can also damage a neighboring unit, and in some cases, resulted in thousands of dollars in damages to the units below, making early detection even more important.

Take a few minutes to check these common trouble spots.

WASHING MACHINES, DISHWASHERS AND REFRIGERATORS

Any appliance that uses water has supply and, in many cases, drain lines. Connections can loosen, crack or deteriorate over time. Check for:

- Water or dampness around or behind the appliance
- Loose, cracked or bulging hoses
- Corrosion around connections
- Aging refrigerator ice maker lines
- Moisture near drain hoses

Washing machine hoses are under pressure every time the machine runs. Inspect them regularly and replace hoses that show signs of wear or deterioration before they fail.

AIR CONDITIONER CONDENSATE LINE

Your air conditioner removes moisture from the air and sends it through a condensate drain line. In Florida's humid climate, this line works hard and can become clogged with algae or debris. Warning signs include:

- Water near the A/C unit
- Dripping or staining on nearby walls or ceilings
- Musty or moldy odors
- Excess water in the drain pan

A clogged line may simply need cleaning. A cracked or damaged line should be repaired or replaced. Again, a leak detector is a must!

BEHIND AND AROUND THE TOILET

Don't just look inside the toilet tank. The water supply line, shutoff valve, tank connections and seal at the floor can all develop leaks. Look for:

- Water behind or around the toilet
- Corrosion on the supply line or valve
- Damp or discolored flooring
- A toilet that rocks or moves
- Persistent moisture around the base
- Older plumbing connections deserve extra attention.

INSIDE WALLS AND CEILINGS

Some of the most damaging leaks happen where you can't see them. By the time a stain appears on a wall or ceiling, water may have already caused significant damage. Watch for:

- Bubbling or peeling paint
- Discoloration on walls or ceilings
- Soft or swollen baseboards
- Musty odors
- Unexplained dampness
- Dripping or hissing sounds

A moisture meter can sometimes detect moisture behind walls before visible damage appears.

AROUND THE WATER HEATER

Water heaters and their plumbing connections should be inspected periodically, especially as the unit gets older. Check for:

- Puddles around the base
- Rust or corrosion
- Moisture around inlet and outlet connections
- Leaking shutoff or drain valves
- White, crusty mineral deposits

Mineral buildup can be a sign that a connection has been slowly leaking for some time.

A FEW MINUTES CAN PREVENT A MAJOR REPAIR

Make these areas part of your regular home inspection routine. Catching a small drip today can prevent damaged drywall, flooring, cabinets and mold growth, along with a much larger repair tomorrow.

And remember, in a condominium, don't ignore a leak simply because it appears to be a small problem. Water can travel through walls, ceilings and floors and may cause damage far beyond where the leak started.

When in doubt, have a qualified plumber, HVAC technician or other appropriate professional inspect the problem.

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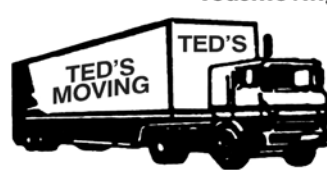
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What's Happening In The Real Estate Market in Hillcrest and Parkview?



Cindy Abraham



Brian Gaiefsky

The 2026 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:

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MARKET REPORT

- by Brian Gaiefsky, Keller Williams Realty Professionals A Team Florida



When a condo first hits the market, there's a short period when it gets something you can't get back: it's new. Buyers who have been watching Hillcrest listings see it pop up. Agents send it to their clients. People who have been waiting for the right unit take a look. That initial attention is valuable. One mistake sellers sometimes make is thinking, "Let's start high. We can always come down later."

Technically, that's true. But there's a downside. If buyers see a new listing and immediately think it's overpriced, many won't come back every time the price is reduced. A condo that was brand new a month or two ago can suddenly become the one buyers have already seen online several times. Then the questions start. "How long has this been for sale?" "Why hasn't it sold?" Has something changed?" "Do you think the seller will take less?"

None of those questions have anything to do with how nice the condo is. That's why the first few weeks are so important. It doesn't mean you have to price your home below market value. It means you want to take advantage of that initial burst of attention instead of using it to find out how much buyers won't pay. There's another part of this that sellers sometimes overlook: carrying costs.

If your condo costs \$900 a month for maintenance, six extra months on the market is \$5,400 in maintenance alone. Add taxes, insurance, utilities and other expenses and waiting for an extra \$10,000 may not actually put an extra \$10,000 in your pocket. Of course, every seller's situation is different. Someone who isn't in a hurry may be perfectly comfortable waiting. Another seller may care more about getting the property sold and moving on.

There's nothing wrong with either approach. The important thing is knowing what you're doing before you put the property on the market. We'd rather have that conversation at the beginning than six months later after several price reductions.

A good listing strategy isn't just about picking a price. It's deciding how you want to sell.



SEPTEMBER 2026 MARKET REPORT FOR HILLCREST AND PARKVIEW AT HILLCREST

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

The Hillcrest condo market is still hanging right around our “normal” range of 60 to 80 listings, with **79 currently on the market**. The end of summer usually brings a little slowdown, and August certainly gave us a mixed bag of numbers.

Last month, **15 units went under contract and 8 closed**, two more than our usual monthly average of six. This month, **11 units closed, but only six went under contract**. The encouraging news is that **showings picked up significantly in August, and we received three offers**. Buyers are out there. They are just being very careful about what they are willing to pay.

And it looks like more sellers are finally **seeing the light**. Asking prices are becoming more realistic, which is exactly what we have been encouraging. Our strategy for helping sellers “turn on the light” is starting to show results.

Of course, there are still sellers who prefer to **test the market at a price that makes us raise an eyebrow**. At least some of them are now doing it consciously—and actually admitting it!

RENTALS: SOMEBODY FINALLY DID THE MATH

The number of available condos for rent are still higher than usual. Of the 16 units currently available for rent, nine are one-bedroom units. The **one-car-only rule in most buildings continues to be the No. 1 obstacle** to getting some of these rentals rented.

One 1/1/1 went under contract, while two **2/2s and two 1/1/1s closed**. Only two had been on the market for more than 100 days. We may finally be getting through to some landlords about the simple math of vacancy. **A rental sitting empty for 30, 60 or 90 days while waiting for that perfect price can get very expensive**. Sometimes the market is trying to tell you something.

September is normally a quiet month for showings, but time will tell. **At this point, predicting the real estate market is a little like predicting Florida weather: You can make an educated guess, but you’d better keep your umbrella handy.**

PARKVIEW IS STILL GOING STRONG

As I mentioned in the last issue, July was a much better month, with **three closed sales and two more going under contract**, all townhomes. August was even stronger. We saw the sale of a **\$1 million-plus single-family home**, another single-family home went under contract, and **four townhomes closed**. For townhomes, the **low-to-mid \$600,000s** continues to be the sweet spot.

There are currently **17 active listings**, ranging from **\$949,000 for a 4/3 single-family home to \$525,000 for a 3/2/1 townhome**.

And, as always, we show the **original list price along with the eventual sales price**, rather than the final reduced asking price. Why? Because if you are trying to figure out where to price your home, you want to know where the seller **started**, not just where they eventually had to **end up**.

There are currently **six Parkview homes available for rent**.

THE BOTTOM LINE

Whether you are buying, selling or renting, the **market is giving us clues**. The trick is paying attention to them. And, if the market keeps sending the same message, eventually we all may have to listen.

For guidance tailored to today’s market, contact **Brian Gaiefsky and Cindy Abraham, Keller Williams A Team Florida**, at **954-415-5323** or **info@ATeamFlorida.com**.



CLOSED SALES DURING AUGUST 2026

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

Building	Address	SF	B/B	\$ ORIG LIST	SOLD	DOM
S	4353 Large Leaf Lane	2,423	4/2/1	807,000	pending	305
S	1512 Bursera Terrace	2,502	4/2/1	1,061,500	1,090,000	25
T	4774 Eucalyptus Dr.	2,174	3/2/1	720,000	680,000	58
T	4715 Eucalyptus Dr.	1,776	3/2/1	715,000	650,000	45
T	1183 Eucalyptus Dr.	1,905	3/2/1	659,999	640,000	65
T	4002 Poinciana Lane	1,561	3/2/1	560,000	542,500	82
RC-24	4200 Hillcrest Dr 802	1,132	2/2	269,000	235,000	220
R-16	950 Hillcrest Dr 514	992	2/2	220,000	215,000	62
25	3800 Hillcrest Dr 1211	1,372	2/2	259,000	215,000	85
C-22	4350 Hillcrest Dr 611	1,284	2/2	189,000	185,000	11
C-27	3850 Washington St 102	1,426	2/2	195,000	185,000	75
15	4800 Hillcrest Ln 408	992	2/2	195,000	145,000	274
25	3800 Hillcrest Dr 310	844	1/1/1	174,900	140,000	106
27	3850 Washington 212	1,164	2/2	198,000	122,000	229
27	3850 Washington 1003	994	1/1/1	159,000	120,000	126
27	3850 Washington 703	994	1/1/1	140,000	110,000	167
26	4001 Hillcrest Dr 614	844	1/1/1	99,900	95,000	21

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Building	Address	SF	B/B	\$ ORIG LIST	RENT	DOM
19	901 Hillcrest Dr 311	830	1/1/1	1,850	pending	23
17	4700 Washington 404	775	1/1/1	1,850	1,800	100
S	1101 Banyan Drive	1,768	3/2/0	4,100	3,900	123
C-20	919 Hillcrest Dr 302	1,150	2/2	2,250	2,200	33
C-20	919 Hillcrest Dr 102	1,150	2/2	2,300	2,200	44
16	950 Hillcrest Dr 503	775	1/1/1	1,775	1,700	72

September Kitchen Korner - by Cindy Abraham

I know I have mentioned that sometimes we are halfway through dinner and make a special trip to the trash to throw away the recipe. It is kind of a rite of passage when the meal is okay, but not good enough to ever make again.

This is a first. I did not like the recipe and was going to throw it away, but Brian loved it. So, I will let you be the judge.

Garlic Shrimp with Basil, Tomatoes, and Pepper Flakes

2 tablespoons olive oil
1 1/4 pounds shrimp, peeled and deveined
3 cloves garlic, minced
1/8 teaspoon crushed red pepper flakes, or more to taste
3/4 cup dry white wine
1 1/2 cups grape tomatoes
1/4 cup finely chopped fresh basil
Salt and pepper to taste
2 cups cooked orzo pasta



Heat olive oil in medium skillet until almost smoking, then add shrimp and cook, turning once, until just cooked through, about 1 minute per side. Remove with tongs or slotted spoon, leaving oil behind in skillet.

Allow oil to cool for a minute, then add garlic and red pepper flakes and cook, stirring constantly, until fragrant, about 30 seconds. Add wine and reduce over high heat for 3-5 minutes until at least half has evaporated.

Add tomatoes and most of basil and continue cooking until tomatoes begin to lose their shape. Season to taste with salt and pepper. Return shrimp to pan and cook until just heated through. Serve with cooked orzo.

I have to be in a special mood to bake. Too many utensils, bowls, measuring cups and ingredients that are tough to clean up should there be a spill (flour is a challenge). I finally starting using my cordless handheld vacuum.

This one was a big hit. It is not easy to find sugar free recipes that taste amazing, but this one worked. I made six huge muffins instead of the 12 regular sized. Yes, I did use the 5 TBS honey but the next time I will use 1/4 cup allulose brown sugar. Bet it will be even better. We don't drink regular milk, so I mix cream with water.

Also, apparently it is very difficult to find 100% dark cocoa powder. Publix told me it was discontinued and that turned out to be true. It is available again, but you may have to search for it. I finally found it at NetCost Market in Oakwood Plaza.

CHOCOLATE BANANA MUFFINS

Butter flavored non-stick spray
3/4 cup all-purpose flour
3/4 cup whole-wheat flour
1/4 cup unsweetened cocoa powder
2 teaspoons instant espresso powder
1 teaspoon baking powder
1 teaspoon baking soda
1/4 teaspoon salt
1 cup mashed very ripe banana (three regular bananas)
3/4 cup whole-milk plain strained yogurt, such as Greek-style



1/2 cup natural almond butter
5 tablespoons honey (or 1/4 cup allulose brown sugar)
1/4 cup whole milk
2 tablespoons vegetable oil
1 1/2 teaspoons vanilla extract
1 large egg
1/2 cup chopped toasted pecans

Preheat oven to 425°F. Line a 12-cup muffin pan with paper liners; lightly coat the liners with baking spray. Whisk 3/4 cup all-purpose flour, 3/4 cup whole-wheat flour, 1/4 cup cocoa powder, 2 teaspoons espresso powder, 1 teaspoon baking powder, 1 teaspoon baking soda and 1/4 teaspoon salt in a large bowl until combined.

In a separate large bowl, whisk 1 cup banana, 3/8 cup yogurt, 1/2 cup almond butter, 5 tablespoons honey, 1/4 cup milk, 2 tablespoons oil, 1 1/2 teaspoons vanilla and 1 egg until smooth. Fold the banana mixture into the flour mixture just until a few streaks of flour remain. Fold in 1/2 cup pecans just until incorporated. Do not overmix.

Spoon a generous 1/3 cup batter into each prepared muffin cup, spreading evenly. (The liners will be filled to the top.)

Bake for 5 minutes. Reduce the oven temperature to 350°F and continue baking until a wooden pick inserted in the center comes out mostly clean with a few moist crumbs, about 12 minutes. Let cool in the pan for 5 minutes, then transfer to a wire rack. Serve warm or at room temperature.

I was VERY peeved when Nestle stopped making espresso chocolate chips, so I had to modify the recipe. This is one I printed before, but it is so over the top DELICIOUS that it bears printing again. It is TOTALLY sugar free. The ingredients in *ITALICS* need to be assembled first - it takes time for the eggs to come to room temperature.

SUGAR-FREE BOURBON CHOCOLATE ESPRESSO PECAN PIE

You will need a regular frozen pie crust (made without sugar). I tried a sugar free graham cracker crust once but I think the traditional pie crust works best.

Dry ingredients

1/2 cup allulose brown sugar (lightly packed)
1/2 cup allulose granulated sugar
1/2 cup all-purpose flour
Dash of salt

Wet ingredients

4 TBS *unsalted butter* & 4 TBS *coconut oil melted & cooled*
2 large eggs room temperature
1 tsp vanilla extract
2 1/2 TBS bourbon

Add ins

1/2 cup espresso chocolate chips OR 1 TBS espresso powder and 1/2 cup no sugar added chocolate chips
1/2 cup chopped pecans



Continued from Pg. 10

Preheat oven to 350 degrees with oven rack in the middle of the oven. In a medium bowl, mix all the dry ingredients together. In a small bowl whisk all the wet ingredients together

Stir wet ingredients into dry ingredients, stir with spatula until well incorporated. Stir in the chocolate chips and pecans.

Pour into the pie crust and smooth the top. Place pie crust on a sheet pan or baking pan. Bake 30-35 minutes. Do NOT overbake. Place pie on wire rack to cool completely.

LONG STORY SHORT - I promised an amiga that I would print the Mango Chutney recipe in English AND Español so here goes:

CHUTNEY DE MANGO EN ESPAÑOL

1 taza de (yo uso allulose en lugar de azúcar, es más saludable)
1 taza de vinagre blanco destilado
6 tazas de mango (4-5 mangos), pelado y cortado en cubitos (trozos de ¾ de pulgada)
1 taza de cebolla picada
½ taza de pasas doradas o arándanos rojos (con un 50 % menos de azúcar)
2 cucharadas de jengibre cristalizado
1 diente de ajo picado



1 cucharadita de semillas de mostaza
½ cucharadita de hojuelas de chile rojo

Combina el azúcar y el vinagre en una olla, lleva a ebullición y revuelve hasta que el azúcar se disuelva. Agrega el resto de los ingredientes, baja el fuego y cocina a fuego lento, revolviendo ocasionalmente, sin tapar, hasta que la mezcla no se separe fácilmente al pasar una espátula. Para que quede perfecto, puede tomar una o dos horas.

MANGO CHUTNEY

1 cup sugar (I use allulose instead of sugar - healthier)
1 cup distilled white vinegar
6 cups mangoes (4-5), peeled and diced (¾ inch pieces)
1 cup chopped onion
½ cup golden raisins or 50% less sugar cranberries
2 TBS crystallized ginger, finely chopped (lasts forever in the fridge)
1 minced garlic clove
1 tsp mustard seeds
½ tsp red chili pepper flakes



Combine sugar and vinegar in a pot, bring to a boil and stir until the sugar dissolves. Add the rest of the ingredients, turn down to a simmer and stir occasionally, uncovered until it doesn't easily separate when you run a spatula through it. To do it right, it can take an hour or two.

WHO KNEW? REFRIGERATOR ETIQUETTE – by Cindy Abraham



I recently discovered something slightly embarrassing: I have TWO crisper drawers! I had been using one to store meat and completely ignored the fact that one drawer said, "High Humidity" and the other said, "Low Humidity." I honestly wondered why my refrigerator needed an opinion about humidity!

Well, apparently it does. So, in the interest of saving everyone else from making the same mistake, here's what I learned.

Crisper drawers are designed to control humidity. The rest of your refrigerator circulates cold, relatively dry air, while crisper drawers can trap or release moisture depending on their settings. And that matters because different fruits and vegetables have different needs. Some stay fresh longer in a humid environment, while others do better when moisture and naturally occurring ripening gases can escape.

Basically, HIGH HUMIDITY keeps the vent mostly closed so it is best for produce that tends to wilt or dry out like **leafy greens, herbs, broccoli, carrots, cucumbers and similar vegetables.**

The LOW HUMIDITY setting keeps the vent more open. This allows moisture and ethylene gas (the natural gas produced by some fruits as they ripen) to escape. So this bin is better for **apples, pears, grapes, stone fruits and ripe avocados.**

If you have two crisper drawers like I apparently do, congratulations! Your refrigerator has essentially given you two little produce environments. One can be high humidity and the other low humidity.

Of course there are other important considerations, like don't cram them full. Produce needs some air circulation, and an overcrowded drawer can also encourage spoilage. And this one I knew, don't automatically wash everything before storing it. Extra moisture can encourage mold, particularly in a high-humidity drawer. Wash produce when you're ready to use it unless there's a specific reason to wash it beforehand. And don't mix everything together. Some fruits produce more ethylene gas as they ripen, which can cause certain nearby vegetables and fruits to spoil faster.

I have a plastic bin inside my plastic bin to help keep things apart. And BTW, the tip about keeping mushrooms in a brown paper bag to keep them fresher longer works for me.

The only meat I have in there anyway, is when I bake a turkey breast for sandwiches (no processed meats for us because of the sodium)

A Few More Refrigerator Tips:

1. Keep your refrigerator around 35°F to 40°F for proper food storage.
2. Keep milk and other dairy products toward the back of the refrigerator, where temperatures tend to be more consistent, rather than in the door.
3. Use the refrigerator door for condiments and other items that are less sensitive to temperature changes.
4. And don't pack the refrigerator so tightly that cold air can't circulate.

So, the lesson for this month:

I'll be changing my ways. The meat is moving, the vegetables are moving in, and I now know exactly what "High Humidity" means. Who knew the refrigerator came with instructions?

SPIRITUAL PRACTICE IN TIMES OF WAR - IT'S TIME, IT'S TIME

Article By Aruna Ladv BK, London, England, Submitted and revised by BK Etta Stevens, Miami/Hollywood, Florida



Spiritual Practice in Times of War - "When I was a child, I spoke like a child, I thought like a child, I reasoned like a child. "When I became a woman, I put away childish things."

What does war represent? Power, control, and madness. Remember, if there were no profit in war, we would rarely see it. Wars create opportunities for power, control and, of course, money.

Perhaps this is the moment for humanity to "put away childish things." Wars often resemble playground conflicts magnified a thousand times over — people unable or unwilling to talk, reason, or communicate. Just like children in a playground, disagreement turns into bullying and eventually violence.

However, the purpose of this reflection is not simply to add another voice to the gloom and doom of war. Instead, the question is: what can a spiritual person do in such times?

First, we begin with compassion. There is little value in becoming angry with these "children." When we cultivate compassion in our hearts, the first heart that cools is our own. Activating the energy of compassion keeps the intellect clean and clear. It allows us to help ourselves and others, especially during moments of crisis when the world feels confused and unsettled.

Spiritual detachment is not indifference. It is the ability to care deeply while remaining internally stable. When we are emotionally balanced, we respond with wisdom rather than reacting with fear or anger.

This leads to a deeper question: **What is my purpose for being here?** When that purpose is clear in my mind, I know exactly where to place my energy. Instead of feeding attention to what is being destroyed, I become conscious of what I am creating.

Even a single negative or wasteful thought does not help the situation. To think about destruction is one thing, but to repeatedly talk about it and circulate it repeatedly can drain our own inner power. Bad news travels quickly. That is why it becomes important to consciously redirect the mind towards spiritual practice.

Practice before the moment comes when there is no time left to practice. Meditation and deep prayerful reflection can be powerful tools during such times. They help us shift the mind away from images of death and destruction and instead activate a higher vibration of love and compassion. Rather than feeling helpless and banging our heads against the wall, we transform the emotional energy of anger or despair into something constructive.

We consciously choose to hold the higher vibration of peace. In times of crisis, protecting the climate of our consciousness becomes our responsibility. If we allow fear, anger, and outrage to fill our minds, we simply add more turbulence to the world. A calm mind becomes a quiet contribution to peace. Each peaceful thought acts like a calming wave within the chaos of the world. Spiritual strength must be built now.

It rarely appears suddenly in moments of crisis. Just as muscles grow stronger through regular exercise, the mind becomes stable through daily spiritual practice.

Spiritual practice could look like: Sending peaceful vibrations to all — those who suffer and those who cause suffering

- Taking time to sit quietly in silence
- Stepping away from gadgets and reconnecting with nature
- Reducing news intake — much of it is toxic and not always accurate
- Volunteering and creating a higher purpose in life
- Aiming to add value to a person, community or project
- Making a conscious effort to bring more meaning into daily life

Be like a lighthouse.

In stormy seas, a lighthouse does not chase the waves. It simply stands steady and shines its light. In troubled times, spiritual people can become like lighthouses — calm, stable, and quietly guiding others through their silent presence.

It is important to have a sense of purpose, even in our free time. This is not a time to live only for us, but to ask: How can I be of help to others?

During times of conflict, the media often shows destruction, yet it rarely shows the thousands of quiet acts of kindness happening simultaneously across the world — doctors working tirelessly, volunteers offering support, neighbors helping neighbors, strangers helping strangers. These acts remind us that goodness in humanity is still alive.

From a spiritual perspective, humanity is still learning. Just as children pass through stages of growth, civilization too is evolving. Wars remind us how much we still need to grow in wisdom, compassion and cooperation. The "children" still have to grow up. The world may sometimes appear chaotic, but every individual who chooses compassion, clarity and service quietly shifts the direction of humanity. Peace in the world does not begin in governments or battlefields. It begins in the consciousness of individuals.

It's time ... for all of us to change our thinking and move to a higher level of awareness.

Awareness can mean that you realize that you are a soul and you have all the wonderful qualities within you of Peace, Love, Happiness, and wisdom. Use these values to find peace and happiness in your own life, and then you can easily share them with others. Meditation can teach you how to be the best "YOU" you can be.

I am conducting a FREE ZOOM meditation class on Tuesday mornings at 10:30 am so that we can all learn to live more positively, with open hearts, awareness, truth, and growth in our minds and souls. The class runs from 10:30 am to approximately 11:30 am on ZOOM.

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