

Inside Hillcrest

– Connecting Neighbors to Neighbors –



JUNE 2022

HOLLYWOOD, FLORIDA

VOLUME 16 • ISSUE 6

JUNE INSIDE HILLCREST

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In last month's cover story, I made a joke about calling boxed wine "Cardboardeaux" and since then one of the recipes I tried tasted like cardboard dough because I baked it too long. Yes, not all recipes turn out great the first time. I had to tweak it twice before it made it in to the Kitchen Korner. I wasn't joking when I said that when we sit down to try a new recipe, some go in the garbage before the meal is over. Not because it was bad, but it wasn't great. And if I make something that I wouldn't make again, of course I don't save the recipe or share it with you. Thanks to readers who write in with their twists on recipes that make them even better. If tweaking turns a good recipe into a great recipe, it is worth reprinting .

COCONUT OIL

Yes, here I go again. I just love that stuff. The April issue had a lot of info about coconut oil so someone dropped off a book about more of the benefits. It was interesting but a little over the top. The writer credited coconut oil from everything to curing the common cold to winning the lotto - kidding. We do know research has found that coconut oil does have antibacterial and antiviral properties and does boost the immune system, and because everyone is different, I have no doubt some people have extraordinary success stories.

I started using the OGX damage control coconut oil conditioner on my hair (although I will stick with the Nioxin shampoo for thinning hair and my Rogaine 2% for women). I have always had thin hair and this conditioner has made a huge difference when it comes to strength and shine. I still swear by it for use all over my skin from face to feet. I remembered that I have two friends who have super white teeth telling me that they swish coconut oil in their mouth for 20 minutes every morning. GAG – no can do. But now although I use my Waterpik and regular toothpaste at night, I started brushing my teeth with coconut oil after my morning coffee and it seems to me my teeth are whiter.

We know ingesting it is healthy but I just cannot down 3 TBS of coconut oil unless it is mixed in something. It hardens when it is cold so it isn't working in smoothies. I do use it for cooking instead of canola oil but to me some recipes just need Olive oil. Adding a TBS to soups or sauces works. And I tried baking with it. See this month's Kitchen Korner for very really

delicious, very healthy recipes for brownies and cookies.

TESTIMONIALS

I love it when readers write in about one of our advertisers! I need to start printing them so here are two I got in the past couple of months.

UPS

We always like to hear good things about our advertisers. So many snowbirds sold their condos in the past couple of months and most could not get everything into their cars. **Gerardo and his crew at UPS** were very busy! One, customer, **Gene Sanquini (Hillcrest 15)** took the time to write us about his experience: "UPS shipped four big boxes for us at a very reasonable rate. As far as I am concerned, they treated us like family. Everything they did made our life easier moving. The best for sure."

JUSTINGEMS

Here is another one we received recently: "It is with great pleasure that I recommend **Justingems Jewelers**. Recently, I was looking for a reliable, honest jeweler to evaluate several jewelry pieces that I wished to sell. **Dino** came to my home to examine the jewelry. He was punctual, pleasant, knowledgeable, and offered me a fair price for the items. I was very pleased with the service he provided and I highly recommend him." **Linda Washburn (Hillcrest 26)**

IN THE COMFORT OF YOUR OWN HOME...

In this day and age, the more services that we can have come to us instead of us having to go to them makes like easier. Now we have a neighbor in Hillcrest 23 who is a mobile notary! If you need anything notarized, call **Jesus Orozco** at 786-287-6150. His business card is on page 5.

We are lucky that many of our advertisers come to us when we need them. Our first house call podiatrist who has advertised since the beginning, Dr. Bert Henkel, still visits Hillcresters at home. Other advertisers who come to you are **Tammy at Abstract Nails, Dino from Justingems, Mireille Fantini** our resident seamstress/tailor, **Dr. Biaggi Vultaggio, our Concierge Care physician, Gerardo from**

UPS of course – not only do they offer free pick up when you hire them to ship your "stuff", they also offer packing services. Your **Computer Coach Greg Gendusa** makes house calls for all your computer needs, **Dario** from **Allure Shade Concepts** brings his designs and ideas to customize your windows, **Helen Vella Basilone** of **Vella Coaching Strategies**, our resident mindset coach, comes to you when you need help to get back on track mentally, and of course, **GM Windows and Doors** who will be doing my impact windows as soon as my building finishes the balustrade replacement.

We have **Ilya Levitis** owner of **Disasaterstruck Public Adjusters, Inc.** our preeminent insurance adjuster who has helped so many of our condo associations as far back as Hurricane Wilma with their insurance claims (and individuals). If you read nothing else read this: **Always hire an insurance adjustor before you file an insurance claim.** Sometimes we don't realize what our insurance coverage includes when our buildings are facing major repairs and insurance companies are in the business of making money, not spending it so...

I just spoke with **Jennifer Romo**, our **Hillcrest CarePlus Health Plan** agent. If you have any questions about Medicare, she is the one to call. I know that many plans are restricted to a certain enrollment period. I did not know that CarePlus can step in any time you are not happy with your current insurance! That is good to know AND Jennifer will come to you if that is more convenient.

Mike Great Bear Auto Center, just east of I-95 on Hollywood Blvd, offers a courtesy shuttle should you need a ride when you drop off your car. He also offers discounts to military personnel and senior citizens.

And finally, one of our neighbors who I have known for several years, knows that we have a lot of folks who live alone without a car and could use some company when they go on errands or are just doing projects around the house. **Wendy Beckerman**, who has lived in Hillcrest 8 for close to 30 years offers her services on page 5.

UPDATE ON PAGE 2 ALERT: We had already put in the alert on page two about the attack on a woman just up the street when we were ready to go to press. Not sure how they got such a good picture of the suspect, but they already arrested him. What really shook me up is that he is 14 years old. Why this kid was out at 4 in the morning is beyond me. Please be careful. I won't even walk to or from my car at night unless there are people around. Nothing good happens after 2AM.



IS YOUR CABLE COMPANY OVERCHARGING YOU?

By John Tust / Building 26

Most buildings in Hillcrest have bulk pricing for cable. That means that the association pays a fixed fee for every unit in the building. The cable company provides certain channels and equipment for this fee. Residents don't see this fee because it is bundled in the monthly maintenance fee.

After reviewing the bulk contract, it was clear that Comcast was overcharging me. First, they were charging for TV converters included in the bulk contract. Second, I was paying for HBO which was already included in the bulk contract, and finally they were charging for channels already included in the bulk contract.

By reviewing the contract, I was able to save almost \$50 per month. My neighbor was also able to save \$50 a month. Another neighbor didn't know that HBO was included. Another neighbor didn't know that a second cable converter was included in the bulk contract.

Here is a step-by-step guide to confirm you are getting the lowest price:

1. Secure a copy of the bulk cable contract from your office.
2. For Comcast, the included equipment is in Exhibit B. The included channels are listed in Exhibit C. (The exhibits may be different for your building)
3. Now add any additional channels or equipment that aren't already included in the bulk contract. For example, you add Showtime and High Definition for \$20. Your cable bill should then be \$20 TOTAL per month.
4. Call Comcast. You need to speak to their bulk contract department. It took three different representatives before I got to the right department. So be patient.

5. Don't hesitate to ask for a refund for any months you have been overcharged. Finally, feel free to reach out to me at jmtust@gmail.com if you have any questions.

** SAFETY ALERT **

- This one is happening a little too close to home. A woman was sexually assaulted at 3:50AM Friday June 10th on her way to work on S. Park Road. This is the guy's picture. He is Hispanic, 20-30 years old, about 6-ft tall with a medium building. In the picture he is wearing a sweatshirt, shorts, and a blue mask. If you recognize him, **please call the Hollywood Police at 954-764-4357.**



***** SAFELY REMOVING EARWAX *****



It seems another downside of aging is excessive earwax. Never remember having a problem as a kid. I had to have earwax blockages removed by a doctor twice, which is the proper way to do it. Too many horror stories about punctured eardrums for me to attempt those gadgets that supposedly are safe for home use. My ears are kind of important to me seeing as they help me hear and all.

I googled how to remove earwax and learned that most blockages occur when people try to clean their ears on their own by placing cotton swabs or other items in their ears. This often just pushes wax deeper into the ear, which can damage the lining of your ear canal or eardrum.

So here is what I learned as long as you have healthy ears and you know for a fact that your eardrum doesn't have a hole in it or you have never had tubes in your ears. In that case, only a doctor should be touching your ears. NEVER attempt to dig out excessive or hardened earwax with anything including Q-tips. Get yourself a rubber-bulb

syringe (like the one that comes with Debrox – which doesn't work on me BTW) and try some of these self-care measures if you have excess earwax that is blocking your ear canal:

Soften the wax.

Use an eyedropper to apply a few drops of baby oil, mineral oil, glycerin, or diluted hydrogen peroxide in your ear canal – a part warm water and 1 part hydrogen peroxide.

Use warm water.

After a day or two, when the wax is softened, use a rubber-bulb syringe to gently squirt warm water into your ear canal. Tilt your head and pull your outer ear up and back to straighten your ear canal. When finished irrigating, tip your head to the side to let the water drain out.

Dry your ear canal.

When finished, gently dry your outer ear with a towel or hand-held dryer.

You may need to repeat this wax-softening and irrigation procedure a few times before the excess earwax falls out. However, the softening agents may only loosen the outer layer of the wax and cause it to lodge deeper in the ear canal or against the eardrum. Then you definitely need a doctor.

Of course, having an earache or decreased hearing, doesn't necessarily mean you have wax buildup. I would suggest that the first time you experience the problem, contact your health care provider before trying a home remedy. It is possible you have another medical condition involving your ears that may need attention.

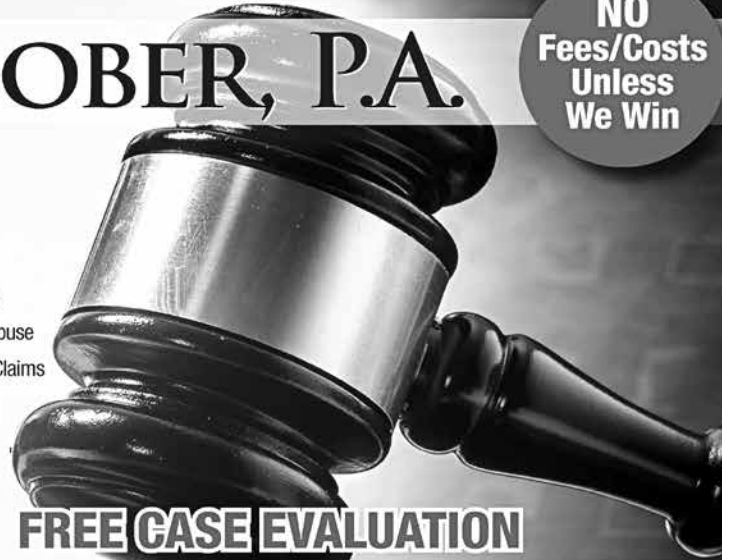
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Hi Hillcrest Neighbor! Are you looking for a companion/friend to help you do some of your daily chores, enjoy the things you want to do and have some company doing them? I would love to be the one. My fee is \$15 per hour and I am available 7 days a week.

Call Wendy at 954-961-1788.



JESUS OROZCO

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MEET JESUS OROZCO

Greetings Hillcrest Readers. I am very happy to live in our Hillcrest Community since 2021. I have had the opportunity to interact with many of you and very much appreciate your kindness. I am a bilingual (English/Spanish) professional and I am passionate about serving and helping people. I look forward to meeting many more of you and providing you with any notary services you may need. Thank you!

CONOCE A JESÚS OROZCO

Saludos lectores de Hillcrest. Estoy muy feliz de vivir en nuestra comunidad de Hillcrest desde 2021. He tenido la oportunidad de interactuar con muchos de ustedes y aprecio mucho su amabilidad. Soy un profesional bilingüe (inglés/español) y me apasiona servir y ayudar a las personas. Espero conocer a muchos más de ustedes y brindarles los servicios notariales que puedan necesitar. ¡Gracias!

June Kitchen Korner - by Cindy Abraham



Baby Steps. Eating right is not easy. It is changing habits. If you ever told me I would stop carrying garlic salt in my purse, I would laugh and laugh. Now I can't stand salty food. I do not miss burgers (blasphemy!) And no, turkey burgers are not a substitute for the real thing. Adding good stuff (as in healthier options) is better than giving up the GOOD STUFF (foods that taste amazing, like bacon.) I've said it before, if God didn't want us to eat animals, he wouldn't have made them out of meat.

Last month I talked about coconut oil. I know everyone is different but that stuff has done wonders for me inside and out. My skin is very happy. Ingesting it has made my bodily functions behave like before this aging thing started. I buy organic coconut oil at Aldi's for \$5.49 and I buy their coconut spray for cooking. In salads, etc. you can't beat olive oil but I really don't notice a difference when I cook with the coconut oil. We still like Almond milk the best but in a smoothie, coconut milk is just as good. I found coconut brown sugar in Publix and although I don't use sugar a lot, that is what I use when I need some. I would say we are getting a tablespoon or two of coconut oil every day.

SO FAST, EASY, AND DELICIOUS RECIPES, YOU CAN PRETEND THEY AREN'T HEALTHY

The following are recipes that are great for when you have company so you're not in the kitchen cooking while they are there. Everything can be made ahead of time. I know I printed this one in April but here is my final version. I have made this at least 10 times, tweaking it each time and I think this version is the best. This recipe uses the 14.75 oz. can of salmon so it gives you enough to have leftovers on crackers. Also, you can roll it up in a high fiber warm tortilla, with cheese and spinach leaves if you don't have an avocado.

SALMON STUFFED AVOCADOS (for two) with leftovers for crackers

- 1 large ripe but firm Florida avocado or 4 small Hass avocados, halved lengthwise – remove pit
- 14.75 oz can salmon drained
- 1/3 cup plain Greek yogurt (or Labneh – that you bought for last month's recipes!)
- 1/3 cup diced celery
- 2 TBS chopped fresh parsley or 1 TBS dried
- 1 TBS fresh lime juice
- 2 TBS mayo (or melted coconut oil)
- 2 tsp Dijon mustard
- Salt and pepper to taste
- Chopped fresh chives/green onion tops for garnish (optional)



- Combine yogurt, celery, parsley, lime juice, mayo, mustard, salt & pepper in a small bowl; mix well. Add salmon and mix well.
- Scoop about 1 TBS flesh from each avocado half into a small bowl. Mash well and stir into salmon mixture.
- Fill each avocado half with about 1/2 cup salmon mixture, mounding it on top of avocado halves. Garnish with chives if desired.

This is another one that can do double duty. You don't have to stuff mushrooms if you don't like them. Use it in a roll-up or even over pasta.

STUFFED PORTABELLO MUSHROOMS

- 4 large portobello mushrooms (or get two and save the rest for snacking or over pasta. 16 oz. Mild Italian ground turkey sausage (Publix has it)
- 1/4 cup chopped onion
- 2 minced garlic cloves

- 6 oz. cream cheese
- 1 egg white
- 1 TBS dried sage (or 2TBS fresh)
- 2 TBS chopped parsley
- 1/4 cup Italian breadcrumbs
- 3 TBS grated Parmesan

- Preheat oven to 400. Clean mushrooms and remove stems (save the stems). Scrape out the gills. Chop the stems and onion.

- Heat a skillet to medium and add both to the skillet with the sausage. When sausage is cooked through and onion/stems are tender, reduce heat and add minced garlic. Cook for another 2 minutes.

- In the meantime, blend cream cheese, breadcrumbs, herbs and egg white in a large bowl. Stir in sausage mixture.

- Scoop filling onto portobello caps and top with Parmesan. Bake for 15 minutes or until mixture is heated through and tops are browning. Let cool for 5 minutes and serve.



Now the one you've been waiting for:

COCONUT BROWNIES

- 1/2 cup melted (not hot) coconut oil (or it will cook the eggs)
- 2 eggs at room temperature (or they will harden the oil)
- 1 cup coconut brown sugar
- 1 tsp vanilla extract
- 1/3 cup whole-wheat flour
- 1/3 cup cocoa powder
- 1/2 tsp baking powder
- 1/4 tsp salt
- 1/2 cup chopped pecans or walnuts
- 1 cup shredded or flaked coconut

Preheat oven to 350. In a large bowl, blend cool melted coconut oil and eggs together. Mix in sugar and vanilla and set aside. In another bowl mix flour, cocoa, baking powder and salt. Pour dry mixture into wet mixture. Stir in coconut. Pour batter into a greased 8x8x2 inch baking dish. Sprinkle nuts on top and bake for 20 minutes. Cool to room temperature and cut into 16 squares. Contains 1/2 TBS coconut oil per square.



COCONUT OATMEAL COOKIES

- 1 cup Coconut brown sugar
- 1/2 cp melted coconut oil (let cool)
- 2 eggs room temperature
- 1/2 tsp vanilla extract
- 1 1/2 cup flour
- 1 cup oats
- 1/2 cup shredded or grated coconut



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



Greetings Hillcrest Residents,

Costs are rising for everyone in Broward County, especially our seniors. Affordable housing in particular continues to be a persistent crisis in Broward County. The housing crunch is driving up costs for residents of all backgrounds and will have lasting impacts.

Last month, the Greater Fort Lauderdale Alliance brought together experts, residents, elected officials, community leaders and more for a large summit on housing affordability as part of the “Prosperity Partnership.” The findings were concerning. 92% of Broward residents cannot afford the median home price to buy. In addition, rents have increased by an average of 28.9% per bedroom in just the last year. Costs are even more difficult once childcare, transportation, and healthcare are included. In fact, studies suggest we are the most cost-burdened place to live in the entire country!

Too many of our Broward families, especially those with children and grandchildren, are cost-burdened and living with the impacts of high costs and lack of resources. The A.L.I.C.E. report prepared by the United Way is a new, innovative way of measuring economic difficulty beyond regular poverty metrics. It takes into account local costs and examines how it relates to available pay and resources. For the first time, the United Way has released an A.L.I.C.E. report exclusively focusing on children. It found that 56% of children in Broward County live in income-limited homes or poverty and are struggling to have their needs met. This is a concerning number, and an issue we must address diligently to preserve our future.

In moving forward, we will have to address the housing crisis in two ways – addressing the issue of housing stock by building more units

in a sustainable way, and by creating first-time homeowner and other assistance programs to help families live in the units that already exist. The City of Hollywood has already taken the lead on first-time home ownership programs. This must be a top priority for residents, no matter their situation. We also must make the cost of childcare, medicine, and transportation more affordable.

If you know a family in need of immediate help, the Children’s Services Council of Broward County has prepared the 2021-2022 Family Resource Guide. This annual guide is designed to help parents and families know what resources are available to help their children; from insurance to childcare to healthcare and much, much more, this guide has a comprehensive list of all the resources a parent might need. And it’s written in four languages! To learn more, go to cscbroward.org.

Contact Us

Our District office is conveniently located in the lobby of the Hollywood Branch of the Broward County Public Library at 2600 Hollywood Blvd, next to Hollywood City Hall. I am pleased to report that it has re-opened and is available to you from 10 AM to 4 PM, Monday through Friday.

My staff is also working from my office in Fort Lauderdale and from other remote locations within our District. The Fort Lauderdale office is open for your convenience Monday through Friday from 9AM to 5PM. If you would like to schedule an appointment, or you have a great idea, suggestion or an issue that needs my attention, feel free to call me at 954-357-7006/7790 or send me an email at bfurr@broward.org.

Continued from Pg. 6

- 1 tsp baking powder
- 1/2 tsp cinnamon
- 1/4 tsp salt
- 1/2 cup chopped nuts

Preheat oven to 350 degrees F. Mix sugar, melted coconut oil, eggs and vanilla in a large bowl. In another bowl, combine flour, oats, coconut, baking powder, cinnamon, and salt. Pour dry ingredients into wet ingredients and stir until well blended. Fold in nuts. Using gloves, roll into 1-1/2 inch balls and place on ungreased cookie sheet (you can use parchment) 2 inches apart and slightly flatten. Bake for 12 minutes. Contains 1/3 TBS coconut oil per cookie.

WHOLE-WHEAT COCONUT CAKE WITH CREAM CHEESE FROSTING (1 TBS coconut oil per slice)

- 2 1/3 cups whole wheat flour
- 1 2/3 cup coconut brown sugar
- 1 1/4 tsp baking powder
- 1 tsp baking soda
- 1 tsp salt
- 1 cup melted coconut oil (cool)
- 2 eggs
- 2 ripe bananas mashed
- 2 tsp lemon juice
- 3/4 cup chopped walnuts
- 1 cup shredded coconut



Preheat oven to 350. Grease and lightly flour a 13 by 9 by 2 inch baking pan. Mix all the dry ingredients in one bowl – the flour, sugar, baking powder, baking soda, and salt. In a large mixing bowl, mix the cool coconut oil, eggs, mashed bananas, and lemon juice and mix well. Add the flour mix and stir until blended. Using a hand mixer, beat mixture for 2 minutes. Fold in walnuts and coconut. Bake for 20-25 minutes or until a toothpick comes out clean. Cool for 10 minutes. While it is cooling, make the frosting.

CREAM CHEESE FROSTING

- 8 oz. block softened cream cheese
- 1/2 cup plain or vanilla Greek yogurt
- 1/2 cup maple syrup
- 1 tsp vanilla extract

Add all ingredients to a large bowl and beat on medium speed until it is smooth and fluffy. When cake is totally cool, spread frosting with a spatula in a swirling motion. Cut in 16 pieces before serving.



MARTY KIAR

BROWARD COUNTY PROPERTY APPRAISER



Late File for Portability

Portability allows eligible property owners to pay less property taxes at their newly homesteaded property by transferring all or a portion of the Save Our Homes (SOH) savings from one Florida property to another Florida property within the strict time frame allowed by law. If you qualify,

Portability will reduce your property's assessed value, resulting in tax savings this year and possible tax savings in future years depending upon the market value of your home each year.

Portability applies to both upsizing and downsizing in property value, based upon specified formulas. Portability may be used an unlimited number of times and may be used for moves to anywhere within Florida. Portability does not require you to sell your previous home, but merely that the Homestead at your prior property be fully abandoned.

Most homeowners will have already applied for Portability when completing their Homestead Exemption application. Portability is only reflected on our website's property record page the first year for which it is approved.

Effective tax year 2021, a property owner who applied and was approved for Homestead Exemption for 2021 is eligible to apply for Portability if the property owner held a Homestead Exemption at a previous Florida home in one of the three previous tax years. Example:

if you established a new Homestead in tax year 2021, you must have held Homestead at your prior residence in tax year 2020, 2019, or 2018 in order to take advantage of potential Portability savings.

PLEASE NOTE: Homesteads established in tax years 2008 through 2020 are eligible for Portability if the property owner held Homestead Exemption on a property in the previous two tax years (the law was changed in 2021 to allow three years before any Portability savings expired). Example: you established Homestead on your property in 2014 but forgot to file for Portability, you may be eligible if you held a previous Homestead at another Florida property in tax year 2013 or 2012.

You can apply this year by completing the Transfer of Assessment Difference Form found on our website <https://web.bcpa.net/bcpaclient/#/Download-Forms> by the September 19, 2022 exemption filing deadline. If you have any questions, please contact our Customer Service Department at 954-357-6830 or by email at Portability@bcpa.net.

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

Take care,

Take care,
Marty Kiar, CFA - Broward County Property Appraiser

2022 Property Exemptions – It Is Not Too Late to Apply



notify our Exemption Department at exemptions@bcpa.net so we can remove the Senior Exemption for the 2022 tax year.

Quarterly Tax Payment Installment Plan

While the Property Appraiser's Office does not set or collect taxes, our office receives many calls from residents inquiring about installment tax bills and their recently approved exemptions. Broward County's Records, Taxes & Treasury Division is responsible for the billing and collecting of property taxes.

For property owners on their installment payment plan, the first two installment payments (June and September) are based on the previous (2021) tax year. This means residents who have been approved for 2022 Homestead Exemption or other exemptions will not see these showing on either the June or September installment bills. The final two installment bills (December and March) will be adjusted to include any 2022 exemptions or changes to the property's taxable value. The deadline to apply for Broward County's Installment Payment Plan was May 1, 2022. Should you have any questions regarding the payment of property taxes, their office can be reached at (954)831-4000 or by email to revenue@broward.org

The timely deadline to apply for any 2022 exemption was March 1; however, applicants can still late file until September 19, 2022. If you both owned and made the property your permanent residence as of January 1, 2022, you can still apply for 2022 Homestead Exemption and any other exemptions you may qualify for. You can easily apply for Homestead Exemption online at <https://web.bcpa.net/bcpaclient/#/Homestead> as well as view all the other exemptions available to qualified applicants.

Both Homestead Exemption and the Low-Income Senior Exemption automatically renew each year. If you were receiving Homestead Exemption in 2021 on your current home, you do not need to reapply. If you were also receiving the Senior Exemption in 2021 and your adjusted household gross income for 2021 did not exceed \$32,561, this exemption has automatically renewed and you do not need to do anything additional. If your 2021 income exceeded \$32,561, please

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, CFA
Broward County Property Appraiser



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



Cindy Abraham



Brian Gaiefsky

The market for single-family homes has exploded. Right now, homes are at a premium and buyers are paying over list price; either all cash or coming up with the difference between the appraised price and the list price. Bidding wars are common.

What does this mean to us? Homes are becoming out of reach for many. The next best thing is a townhome or large condo. As we all know, Hillcrest condos are known for their size and views. And Keller Williams A Team Florida are known as the Hillcrest experts which is why agents shopping Hillcrest look for our listings.

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



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WHAT'S NEW IN REAL ESTATE?

Why Keller Williams' A Team Florida is the team you want on your side – by Cindy Abraham

Not much. Prices are still high but because of the inventory/demand gap, we still expect a seller's market for the rest of the year. Should you buy right now? If the alternative is renting, the answer is YES. We may have a correction at this point, I am thinking it will be more like around 10%. Of course, anything can happen but if nothing drastic changes in the next several month, we can expect more of the same for the remainder of 2022.

However, never forget that mortgage rates are a big part of the equation and rising rates can be worse for a buyer than rising prices. If the pundits are right and if prices do come down a bit, mortgage rates will almost certainly be higher and that can cost a buyer higher monthly payments if they are financing.

The bottom line is that, as we tell you all the time, it is important that you #LoveWhereYouLive. Our home is our haven; our go-to place to eat, sleep and relax. Paying "too much" for a home is almost an oxymoron. The amount of enjoyment you get from where you spend the majority of your time is more important than money if you can afford it. If your house/condo payments stretch you too thin, that will take the joy out of it so it is important to make the right decision for you. Remember that the only thing money is good for is what it can do for you.

Our job is to help you make the right decision...for you. Don't let a booming market cause you to make a wrong decision. We put your welfare first when you call us for a consultation. Selling is not right for everyone. Buying is not right for everyone. And renting, is a good

option for the few. Want the truth? Call us, **Cindy Abraham & Brian Gaiefsky, Keller Williams A Team Florida** for guidance and advice before you make the decision to buy, sell or rent.



MAY 2022 STATE OF THE MARKET REPORT

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



More than ever before, we are marketing to our database of over 130 local agents who shop Hillcrest. As you can see from the closed sales below (ours are in BOLD), we have a strategy that prompts bidding wars to get our listings to sell over list price. It is a good strategy but only because we know what we are doing and know which offer to pick to get to the closing table. The highest is not always the best which is why about 37% of sales fall through one or more times.

We are seeing more mortgages with 3 1/2% to 5% down which is always scary. Most Hillcrest buildings have a minimum down payment so our buyers must come in with equity which protects us somewhat from a "crash and run" like we saw after the 2006 boom. The only foreclosures we really see are the folks that took advantage of the crazy prices in 2006 and took out a reverse mortgage (which is now impossible to get for condo owners). They enjoyed a steady income for the past 15+ years and when they pass away, their condo isn't worth what they owe. The bank has to foreclose and take what they can get.

As of June 1, there are 10 condos on the market: one 3/2/1, five 2/2, three 1/1/1 and one 1/1/0 unit. Some sellers opt to rent instead of buy after they sell and yes, they are paying top dollar; much more than a mortgage would be. But they are gambling that at the end of the year, prices will have come down enough to make it worth their while.

If you are thinking about selling, talk to us first. We will always tell you what you need to know, not what you want to hear. **Call me or Brian at 8-HILLCREST or email info@ateamflorida.com.**

HILLCREST CLOSED SALES DURING MAY

Building	Unit #	B/B	SF	List Price	Orig. List. Price	DOM	
C-25	612	2/2	1344	235,000	250,000	42	
R-19	101	2/2	1150	225,000	225,000	10	
	24	2/2	1132	200,000	210,000	37	
R-20	206	2/2	1100	190,000	190,000	47	
R-20	515	2/2	1150	190,000	195,001	48	
22	918	2/2	1296	185,000	190,000	5	
	9	2/2	980	170,000	170,000	9	
15	406	2/2	990	159,000	170,000	3	
	27	1/1/1	876	159,900	159,000	41	
R-16	412	1/1/1	775	139,000	155,000	13	
25	616	1/1/1	844	155,000	160,000	2	
C-1	101	2/2	910	154,000	150,000	31	
	7	305	1/1/0	672	149,000	155,000	25
25	318	1/1/1	900	149,000	155,000	4	
	21	1004	1/1/1	896	139,300	140,000	2
23	304	1/1/1	896	139,000	139,000	3	
	1	304	1/1/0	690	119,900	115,000	78

PARKVIEW AT HILLCREST STATE OF THE MARKET MAY 2022



Curious as to how much equity you have built up in your Parkview home? Call us at 8-HILLCREST or email INFO@ATeamFlorida.com.

In May two single-family homes and three townhomes went under contract. There were 3 closed sales. We are up to 6 active listings. The listings are looking a little more professional but make sure if you list your home that you get a copy of the listing so you can see what the buyers/buyer agents are seeing.

If you skip the Hillcrest Condo State of the Market and jump right to the Parkview page, go back and read the text. There is some important info in it this month.

Not sure who is entering the info in the Multiple Listing System, but if you are seeing what I am seeing; two different purchase prices, townhomes listed as single family, the same property listed under two different addresses; etc., there is some weird data entry going on. I can only print what is recorded in the MLS.

ACTIVE LISTINGS

ADDRESS	B/B	SF	LIST PRICE	PREV. SOLD FOR
S-4512 Greenway Dr	4/2/1	2501	1,395,000	591,200
S-3713 Greenway Dr	4/2/1	2501	1,200,000	768,400
S-3701 Greenway Dr	4/2/1	2501	1,200,000	762,100
T-1402 Myrtle Oak Terr	3/2/1	2220	900,000	467,700
S-1574 Myrtle Oak Terr	3/2/1	1769	770,000	413,714
T-1586 Myrtle Oak Terr	3/2/1	1768	754,000	403,000

MAY PENDING SALES

ADDRESS	B/B	SF	LIST PRICE	PREV. SOLD FOR
S-1345 Silk Oak	3/2/1	2349	939,000	627,200
T-4920 Eucalyptus Dr	3/2/1	1421	495,000	317,200
S-4378 Greenway Dr	3/2/1	1881	850,000	501,500
T-1063 Eucalyptus Dr	3/2/1	2189	700,000	493,200
T-4735 Eucalyptus Dr	3/2/1	1769	699,500	403,000

MAY CLOSED SALES

ADDRESS	B/B	SF	LIST PRICE / PREV. SOLD FOR	DOM
S-4034 Mahogany	3/2/1	2003	715,000/376,000	36
T-1477 Evergreen Ter	3/2/1	1769	700,000/495,000	36
S-1001 Banyan Dr	3/2/1	1769	625,000/381,000	93

PARKVIEW AVAILABLE RENTALS

ADDRESS	B/B	SF	PREV. /CURRENT	DOM	NOTES
S-4512 Greenway Dr	4/2/1	2679	6900	31	Wtrfnt/2-car
S-1487 Pongam Terr	5/3/1	2501	6800	71	1-car/Pool
T-4984 Greenway Dr	3/2/1	2165	4500	1	Wtrfnt/2-car
T-4944 Greenway Dr	3/2/1	2165	4500	25	Wtrfnt/2-car
T-1070 Eucalyptus Dr	3/2/1	1421	3600	3	1-car
T-3976 Poinciana Ln	3/2/1	1421	3600	74	1-car
T-4022 Long Leaf Ln	3/2/1	1421	3400	29	1-car

PARKVIEW RENTED IN MAY

ADDRESS	B/B	SF	PREV. /CURRENT	DOM	NOTES
T-1040 Eucalyptus	3/2/1	1421	3700.00	1	1-car

MARKET UPDATE – by David Treece

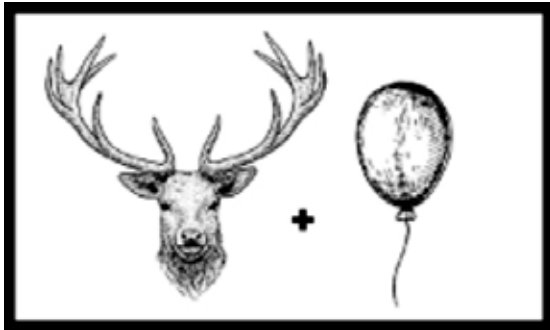
Markets gifted us with another burst of volatility and headlines are looking apocalyptic again. **Some folks might think it's time to bail on markets for the summer, but I'll tell you why that thinking is a mistake.**

First, let's peel back some layers to explore what's driving markets. (Want to discuss any concerns directly? The latest selloff was largely driven by concerns about how the pace of Federal Reserve interest rate hikes could affect economic growth. The Fed's "hawkish" policy of rapidly raising interest rates to bring down inflation seems likely to take a chunk out of economic growth.

Is a recession or bear market on the way? Those are risks we are prepared for. While the Fed could manage to execute a "soft landing" and successfully lower inflation without triggering a downturn, its track record isn't so good. According to Schwab, 10 out of the last 13 rate-hike cycles resulted in a recession. Those aren't odds I'd want to take to Vegas.

However, we are holding a couple of strong cards: a red-hot jobs market and steady consumer spending. Could those bright spots fend off a recession or downturn? Very possibly. We'll have to wait and see.

Are the 70s back? No, I'm not talking about bell bottoms and platform shoes. I'm talking about "stagflation." What does that even mean?



Stagflation is a buzzword combining "stagnation" and "inflation" and signifies an economy plagued by low economic growth, high inflation, and high unemployment. We saw it in this country in the 1970s during an oil crisis. It's hard to say if it's going to happen again. It's definitely a risk we (and the world's economists) are watching.

However, there are two points that count against a vintage 70s stagflation scenario: 1) that strong jobs market and 2) inflation that might already be peaking. So, let's not panic.

Here's the bottom line (and you've probably heard me say it a hundred times): Market downturns, recessions, and volatility happen regularly.

- We expect them.
- We plan for them.
- We remember that they don't last forever.
- We stay nimble and look for opportunities.

Though it looks like we're in for a rocky summer, that doesn't mean it's time to hit the eject button. Instead, we make careful shifts, especially in a rising interest rate environment.

The weeks ahead are very likely to be volatile. I'm here, I'm watching, and I am happy to share my perspective with you.

If today's markets have you feeling uncertain and you'd like to discuss your current financial plan with me, let's schedule a time to chat. **Call me: 305-751-8855 or email David@DavidTreece.com**

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ENHANCED PARKING ENFORCEMENT & TOWING OPERATION



Due to railway, pedestrian and other safety concerns, an enhanced parking enforcement and towing operation will be taking place along Dixie Highway and N. 21st Avenue from Sheridan Street to Hollywood Boulevard beginning on Thursday, June 23rd.

Following the installation of "No Parking, Tow Away Zone" signage from Sheridan Street to Hollywood Boulevard in the swale along the FEC Railway corridor, warnings have been issued over the past several months.

Beginning on Thursday, June 23rd Code Compliance, in partnership with the Hollywood Police Department, Parking Division and City contractor A Superior Towing, will be conducting a towing operation along the corridor. Unauthorized personal and commercial vehicles, tractors and trailers found within designated "No Parking" areas, in the public right-of-way, or on a swale will be towed at the owner's expense. A Superior Towing Services can be reached by calling 954.424.8781. Their office and vehicle impound facility is located at 2395 SW 66th Terrace, Davie, Florida, 33317.

Please visit the Broward County Department of Environmental and Consumer Protection Division for all applicable towing and storage fees. Enhanced parking and towing operations will continue until further notice, and are expected to expand to include the entire Dixie Highway/ N. 21st Avenue corridor from Sheridan Street to Pembroke Road in the coming months.

For additional questions regarding this planned towing operation, please contact Code Compliance at 954.921.3061. For additional questions related to parking, please call the Parking Division at 954.954.3535.

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SAVINGS BONDS



We have all heard of EE savings bonds and back in the day, there were popular to give as gifts to children. Most took years to mature and cost 50% of the matured bond value. My sister and I had a lot of them. It was always fun to cash them and the giver liked the fact that they paid \$25 for a \$50 bond, etc. I haven't thought about them in years until now. A friend told me about the I-bond that can only be bought directly from the US treasury. The rate of return is 9.62 percent, they can be bought through October 2022 and are only good for one year. Kind of a safe investment in my book so I bought one. One is the limit per person. Here is the info right off the TreasuryDirect.com website. If you can't believe the government, who can you believe? Don't answer that.

Here is the info on the I bond because I had never heard of them. Below is the info on regular EE paper savings bonds. Go to TreasuryDirect.com if you have any questions.

I BONDS: I Bonds can be purchased through October 2022 at the current rate of 9.62 percent. That rate is applied to the 6 months after the purchase is made. For example, if you buy an I bond on July 1, 2022, the 9.62% would be applied through December 31, 2022. Interest is compounded semi-annually. You can only purchase up to \$10,000 in electronic I bonds each calendar year. If you buy I Bonds exceeding that limit, we will process a refund, which may take up to 16 weeks.

What's an I bond?

A Series I savings bond is a security that earns interest based on both a fixed rate and a rate that is set twice a year based on inflation. The bond earns interest until it reaches 30 years or you cash it, whichever comes first.

What's the interest rate on an I bond you sell today?

For the first six months you own it, the Series I bond we sell from May 2022 through October 2022 earns interest at an annual rate of 9.62 percent. A new rate will be set every six months based on this bond's fixed rate (0.00 percent) and on inflation.

Who may own an I bond?

US citizens who have a Social Security number. To buy and own an electronic I bond, you must first establish a TreasuryDirect account. Children under 18 A parent or other adult custodian may open for the child a TreasuryDirect account that is linked to the adult's TreasuryDirect account. The parent or other adult custodian can buy securities and conduct other transactions for the child, and other adults can buy

savings bonds for the child as gifts. In some cases, trusts and estates may own I bonds, corporations, partnerships and other entities may not

Can I buy I bonds as gifts for others?

Yes. You can buy them as gifts for any TreasuryDirect account holder, including children.

The purchase amount of a gift bond counts toward the annual limit of the recipient, not the giver. So, in a calendar year, you can buy up to \$10,000 in electronic bonds for each person you buy for.

PAPER EE SAVINGS BONDS

What is the annual purchase limit for U.S. Savings Bonds?

Effective January 4, 2012, the annual (calendar year) purchase limit applying to electronic Series EE and Series I savings bonds is \$10,000 for each series. The limit is applied per Social Security Number (SSN) or Taxpayer Identification Number (TIN). For paper Series I Savings Bonds purchased through IRS tax refunds, the purchase limit is \$5,000 per SSN.

Why is there a purchase limit on savings bonds?

The purpose of the savings bonds program is to provide individuals with a way to save or invest relatively small amounts of money in non-marketable Treasury securities. Individuals with saving or investment needs in excess of the savings bond purchase limit who desire the safety and stability of Treasury securities may purchase marketable Treasury securities (bills, notes, bonds and inflation-protected TIPS), which are currently available through TreasuryDirect (and from securities dealers and brokers) in \$100 increments. Because there are significant differences in the ways non-marketable and marketable securities earn interest, are purchased and redeemed, etc., savers and investors should carefully compare the terms of the securities, and their personal investment needs, prior to purchase.

How does the limit apply to bonds held in co-ownership form?

The limit applies to the SSN of the first-named registrant of a savings bond. This registrant is considered the primary owner of the bond, whether it is issued in paper or electronic form. The second-named registrant may purchase additional securities, up to the annual limit, if that registrant is the primary owner of the additional bonds.

Is the purchase limit cumulative?

No. The limit applies only to bonds purchased in a single calendar year. There is no limit on the total value of savings bonds that can be held by an individual or entity.

I'm buying bonds for myself and my children through my TreasuryDirect account. How does the limit apply to these purchases?

You can buy up to \$10,000 each year of electronic Series EE and I bonds in TreasuryDirect on which you are the primary owner, plus up to the limit of each series in the name of each child for whom you've established a linked account in the child's name as primary owner. Minor linked accounts are sub-accounts of your own master account, but do not provide you with ownership rights to securities held in the linked sub-accounts.

Do bonds I've bought as gifts through TreasuryDirect but have not yet delivered to the gift recipient apply against my annual limit?

No. Gift bonds are purchased in the name and SSN of the gift recipient. They do not count against your annual limit even if you have purchased them through your TreasuryDirect account but have not yet delivered them. Gift purchases in TreasuryDirect count toward the annual limit of the recipient in the year they are delivered.

Where can I purchase savings bonds?

Series EE and Series I savings bonds can be purchased in electronic form directly from the Treasury Department by opening a TreasuryDirect account. Paper Series I Savings Bonds can be purchased with your IRS tax refund.

THE STORY OF SPYCE



For those of you who get the email version of IH, this month's video is pretty interesting. It shows how 4 MIT grads created a restaurant named Spyce with a "robotic kitchen". Here is the back story:

Spyce, a Boston-based startup that developed a robotic kitchen, is shutting down its original restaurant location in Boston's Downtown Crossing on October 22. The company said it has "exciting things in store" at its Harvard Square restaurant, however, which is less than 10 miles away from the original location.

Spyce spun out of MIT in 2015. It builds robots that can prepare meals. And in 2020 it launched its "Infinite Kitchen" that can prepare, it claimed, up to 350 meals per hour and allow for more ingredients to be used in the recipes. Spyce's new food robot makes both salads and warm bowl food, and holds 49 separate recipes.

The company had raised about \$25 million in funding. **Spyce was acquired in August 2021 by Sweetgreen**, a fast casual restaurant chain that serves salads and other healthier food options, for an undisclosed price. At the time, Sweetgreen said Spyce's robotic technology would allow its workers to focus more on customer service, expand its menu into warm foods, and make meal preparation more consistent.

At the time of the acquisition, Spyce said its restaurants would stay open. But that philosophy has obviously begun to change. Closing the Downtown Crossing location, Spyce said, will help the company focus more on developing technology for Sweetgreen's restaurants. Spyce posted the following statement on its Facebook page:

"Since our recent Sweetgreen acquisition, we've been working hard each day on our mission to scale healthy food and bring the magic of Spyce to more communities. In the next chapter of this long journey, we'll be closing our DTX location after evening services on 10/22 to focus on developing technology for Sweetgreen restaurants.

"Downtown Crossing will always be a special place to us! We opened our door back in 2018 as a few fresh-faced college grads with an out-there dream to make healthy food more accessible through automation. We were different! But you gave us a shot and for that, we owe you so much.



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MODERNIZING YOUR JEWELRY

- by Dino, Justingems



Some of us have jewelry pieces that we do not wear due to the fact that those jewelry pieces are not modern enough. But for whatever reason, we do not sell them because they might have sentimental value.

Having had the opportunity to work in this area for several years, it came to mind that all those pieces locked up in a jewelry box, can be modernized and used currently.

The specific design will be a more modern jewelry piece, and the piece would dictate what kind of modification might be possible.

Some pieces have to be repaired in order to make any improvement. If a repair only is required, it will be done at a reasonable cost but a modification will require more work that will be reflected in the cost.

As your neighbor, I am a phone call away, and will be pleased to meet with you at your home and at your convenience in order to study the possibilities of any modifications or repairs.

Thank you for giving me the opportunity of modifying or repairing your jewelry pieces.

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REACH FOR THE STARS! HAVE THE COURAGE TO GO FOR IT!"

Written by Brahma Kumaris teacher Chirya Risley - Submitted by Etta Stevens

Brahma Kumaris Illustrations



The world appears to be topsy-turvy at present. Everything is the wrong way around. Negativity, the vices of lust, anger, greed, attachment and ego and stress have been uninvited guests in our lives for a long time, and continue to create havoc both physically and mentally. Right is not might and wrong is strong. Although we resist and fear these negative changes, we forget we empower the object of our resistance by resisting mentally or physically and it increases. Morality at a leadership level is currently defined as "how could the bar for shame be set so low?"

Legislation, lock down restrictions or security measures have not been able to repel the increasing gun violence...and on it goes. What is the solution?



Our thoughts create our actions. If you are constantly saying you are not good enough or others are better than I am, these are the things in life you have chosen for yourself. . Negativity is just a form of incorrect thought patterns. It is like a boomerang; what you throw out there comes back to you in "spades".. Think of your live as a growing, spiritual, human being life, that only wants the best for the self and for others. I think that the teaching of the "Golden Rule" has been subtracted from our lives. "Do unto others as you would have them do unto you".

One other thing we can do is support politicians that support gun laws for all and as our President Biden suggested, change the age to 21 years that a person can buy a gun, with a permit and background check. Follow the lead of Australia, remove all assault rifles from the hands of regular people and let them be used only by the military and police when needed. The world has forgotten that good can only happen with a renewed faith in God and the good souls who respect human life.

A hole exists in the heart of our education system, where life-affirming values, skills and abilities of self management should be. Self governance and values education has lost its priority. Very little is available to teach us how to turn within and govern our thoughts, feelings, attitudes and behavior, to show by example how to manage ourselves. We must now make an effort to enrich our lives and have the highest quality of character. Values form the armor in our character and protect us so the negativity in the world will not enter our hearts. Amal Clooney* spoke these inspiring words, "To young women, I would say Reach for the

Stars and believe in yourselves, and know the only thing you can regret is not trying. A lot of success is down to luck and hard work, but it's also down to having the courage to go for it! . . ."

Self management means to lead the mind rather than the mind leading me. It is really quite simple. To eliminate the negativity means to practice taking charge of the mind. I consciously choose the quality of my thoughts, instead of resorting to violence. The transformation within the self of not seeing and thinking about anyone's weaknesses is now essential. A true leader accentuates the positive and eliminates the negative and waste. When asked how she keeps going, where do you find hope, and what's your advice to young women, Amal* replied,

"It's the courage of the people I represent. It is also my students. I see a generation that is not only much more politically engaged than I ever was at their age, but also one that sees themselves as agents of change. That gives me hope because they are the ones we have to rely on in the future."

*Believe in Yourself, Reach for the Stars, Beat Swords into Plowshares and Turn the World right side up once again!

*Amal Clooney, Human-rights lawyer and professor. Time Magazine Women of the Year article by Maria Ressa in their March 2022 edition.

Meditation fills us with these positive qualities and powers very easily. This is because meditation is a beautiful relationship and connection with the Supreme Source of spiritual energy and power – God. In our teachings, He teaches us that obstacles are only a test, to succeed we must preserve and continue to move forward in life. God is full of those qualities and powers and never loses them ever, unlike us, who need to fill ourselves constantly when we lose our way. Non violence is the spiritual way for peace and compassion. The early morning is the best time to meditate and also before bed if you can.

MEDITATION IS THE ONLY WAY TO BRING UP YOUR CONNECTION TO YOUR HIGHER POWER AND COMBINE YOUR ETERNAL GIFTS OF LOVE, PEACE, HAPPINESS, WISDOM, AND PERSEVERANCE.

Our MEDITATION CLASSES ARE NOT OPERATIONAL IN PERSON AT THE CURRENT TIME DUE TO THE PANDEMIC.

I AM CONDUCTING A ZOOM class every Tuesday Morning at 10:30 am EDT.

Here is the Zoom Link: Join Zoom Meeting Zoom ID 830 9088 9112 password etta (lower case)

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