

Inside Hillcrest

– Connecting Neighbors to Neighbors –



DECEMBER 2022

HOLLYWOOD, FLORIDA

VOLUME 16 • ISSUE 12

DECEMBER INSIDE HILLCREST

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HHH

It's that time of the year again; the Hectic Holidays are Here. For some it is an exciting time, for other's a melancholy time and for still others, just another day. This is also the time to reach out to your neighbors and see who could use a little love and attention. A delicate undertaking. It is hard not to cross the line into perceived pity. But do your best. It is important.

HLC

The Hillcrest Leadership Meeting with guest speaker **Ellyn Bogdanoff**, a prominent local attorney, former State Senator and State Representative, and more importantly a Florida Gator, was held December 1st. I was surprised that a couple buildings were not represented at this meeting. If yours is one of them, and you are interested in making Hillcrest a better place to live, help bring us together as a community, and/or are concerned about outside forces (new laws, insurance) that can negatively impact condo life, perhaps talk to your board, and offer to attend in their absence. Of course, our own IH reporter **Steve Schneider** is always there to record the minutes. But only attendees can get their questions answered so it is important to have someone there to represent your building's interests. The meeting is also available on Zoom so there are no excuses. Zoom attendees can text their questions in. Details inside.

HAPPY NEW YEAR

And here we go with our wishes for the new year. Health is probably at the top of everyone's list. Does anyone write down resolutions anymore? Just the act of writing them down give you some perspective on what is important to you. Trying it is more important than being successful at it. Oh, and write down BE KIND on your list. The Be Kind article in the October issue got the most response of any article this past year!

Another "for sure" happening in the new year is the election of a new board. More than one building has gone through a nightmare year in 2021. If you have a background in accounting, banking, construction, engineering, security, property management, human resources, running a successful business or managing multiple employees AND you are a caring person with common sense, please run for the

board. Or at least sign up for the committees mandated in your by-laws. If your building has no committees and ignores unit owner input, welcome to dictatorship. In a democracy, people get the government they deserve.

EVERYTHING IN MODERATION

Those three words are the best advice I have been given and it traces back to the ancient Greeks. I loved any stories about Greek mythology when I was younger and had a lot of books about the ancient Greek culture. I especially like the idea of wearing long flowy robes without bras or underwear. Now THAT'S freedom.

Those three words seem to be a theme for this issue. I have gone on and on about coconut oil and monk fruit sugar (zero calories). But I think we all know that when low carb diets became popular that downing 3 slabs of bacon, pepperoni and cheese probably wasn't the way to go. Same with the Keto diet (developed to treat out of control epilepsy in children) which can also be abused. Chewing on a stick of butter – not a good idea. There are good fats, bad fats, good carbs, and bad carbs. I would list them here but then next month scientists will change their mind.

The point is that monk fruit is a godsend for diabetics but erythritol, which is the basis of monk fruit sugar, is also bad in excess. In this issue is an incredible recipe for a Chocolate Bourbon Pecan pie that can be made completely sugar free. But 1/8 of a piece is sufficient; don't eat the whole pie at one sitting, although you will want to!

Also, coconut oil. I LOVE it. But more than a TBS or two per day is probably not a great idea. One of my best friends who is 91 has a TBS of coconut oil per day - but she also eats healthy and exercises. She is the one who turned me on to coconut oil. If a recipe calls for unsalted butter, I use half butter and half melted coconut oil. Coconut oil can also whiten teeth and many teeth whiteners also contain hydrogen peroxide.

I mix the two and brush my teeth with it after morning coffee or evening red wine.

We have an interesting article about Diabetes in this issue courtesy of our friends at **Epic Care Pharmacy** which is just up the street from Hillcrest. We also have an article about anabolic steroid abuse. Not to be confused with corticosteroids, which are a type of anti-inflammatory drug used to treat rheumatologic diseases. Cortisone shots in my shoulders and heel were miracle workers! Even anabolic steroids have legitimate medical uses; people with certain kinds of anemia and men who don't produce enough testosterone. Everything in moderation.

Eric Glazer has an interesting article this month about unit owners who "go overboard", and he also clears up some common misconceptions. You are welcome to send your questions about condo law to Info@InsideHillcrest.com and Eric will answer them in the next issue.

Our Spotlight On... article is about one of our new neighbors in Hillcrest 27, **Rosie Rivera**; a woman with exceptional talent and her story about who encouraged her to share it. We became BFFs almost instantly. Then I heard her interviewed "in a podcast hosted by our own Hillcrest resident Mindset Coach, **Helen Vella**. Wow! Her journey is a must read.

We have so many people in Hillcrest with amazing backgrounds. Please let us know who they are so we can share their stories. Intelligent conversation starts with inspirational people – a great sense of humor helps also.

My sister sent me an amazing poem about grief that struck a chord with me, and I included it in this issue. Why do we watch people grieve and judge how it should or shouldn't be done? Not sure that moderation applies to such a raw emotion.

David Treece offers his end of year financial checklist – how many times have we heard the term "balanced portfolio" – balance is a synonym for moderation. And of course, in Real Estate we call a market which doesn't favor a buyer or seller, a "balanced market". We are coming off one of the hottest seller's markets in recent history so this month's Real Estate page will address the current market shift.

And for a "soft landing" we end each IH issue with a spiritually nourishing article from **Etta Stevens** (Hillcrest 22) about the benefits of meditation.



DECEMBER 1, 2022, HLC MEETING - by Steve Schneider

The clock is ticking for Florida condo associations to negotiate modifications with the state Legislature on a 2022 law that will impose financial burdens on us, Hillcrest leaders learned at a Dec. 1 Hillcrest Leadership Council meeting. The financial part of the new law, called SB 4-D, takes effect Dec. 31, 2024. It requires associations to fully fund reserve accounts.

Under the old law, condo associations could decide to fund reserve accounts in full, in part or not at all. But Gov. Ron DeSantis signed the new law in May. Tallahassee lawmakers acted after a deadly South Florida condo collapse attracted national attention in 2021.

Here is a link to an article in the National Law Review that explains the details of SB 4-D, which includes new requirements for building inspections statewide. Florida Bill 4-D Establishes Condominium and Structural Safety (natlawreview.com).

Steven Hurtig, president of Hillcrest 25, chaired the Leadership Council meeting, which was held at Clubhouse 2. He explained that condo associations are already dealing with inflation, large hikes in insurance costs, and increased fees from vendors who service our buildings. All these additional costs are particularly hard on many seniors who live in Hillcrest, he said.

Hurtig also reminded Hillcrest leaders that we have three options to deal with this impending financial challenge. He said we could do nothing or file a lawsuit on constitutional grounds, as was discussed at last month's meeting. However, Hurtig concluded the most effective and least costly path forward would be to work with other condo associations to negotiate with the state to change the law.

That's when former State Senator (and former State Representative) Elyn Bogdanoff stepped in. She is a partner at Becker Law, specializing in condominium issues and lobbying. She also worked with South Florida condominium associations on lobbying Tallahassee to revise the ELSS law that impacts condos 75 feet and higher. You can learn more here: Becker Lawyers | Legal and Business Strategists.

Bogdanoff said she has already held preliminary discussions with some lawmakers and state leaders about the new reserve fund requirements. While nothing has been decided, Bogdanoff said Tallahassee officials are hearing from residents from around the state.

This communication means something will probably be done, she said. Some options that have at least been mentioned include pushing back the start date a few years before condo associations would have to fully fund reserve accounts. Bogdanoff said that would give condos more time to prepare financially.

It's also possible lawmakers will consider revising the law, possibly creating a tiered system that places fewer financial burdens on associations that maintain their buildings routinely.

The attorney and lobbyist also said there are three other possible changes that can help condo associations. One involves establishing resiliency districts that would let condos use the bonding authority of their locality to arrange for lower cost loans.

A second financial aid package could involve the state floating low-interest loans to condo associations.

And finally, Bogdanoff said, legislators might want to amend the law to lessen the categories that must be fully funded. For instance, she said, painting and pool area maintenance have more to do with appearance than structural integrity.

But Robert Ducker, president of Hillcrest 5, stressed another area of concern. He said the engineers we hire offer wildly different inspection reports. These differences mean some associations won't spend much money on engineer and repair costs, while others will be slammed hard. Ducker is also president of the Hillcrest President's Council, which manages the four pool and park areas in the 18 low and mid-rise buildings.

The veteran politician and attorney understood Ducker's concern. But she said we don't want the state telling us who to hire to inspect our buildings.

Bogdanoff also invited Hillcrest leaders to join forces with the 75 South Florida condos she represents. Bogdanoff works with the associations through a lobbying organization called FACTSS. FACTSS, she said, was instrumental in getting changes to the ELSS law.

If all 24 Hillcrest buildings join now, they would pay \$1,500 per building for an initial membership fee. It's also possible FACTSS would add an additional board member from the Hillcrest community. The regular membership fee is \$2,500 every two years.

Based on her work on ELSS, Bogdanoff also fielded questions on that topic.

A representative from Hillcrest 23 said the fire marshal wants the association to do "ridiculous things that we can't afford"

Bogdanoff understood, noting fire marshals are essentially a law unto themselves. People with political power, she said, may not challenge fire marshals, even if they go beyond what the law allows, because they don't want to be blamed if a fire hurts or kills people.

Lori Limardo, from Hillcrest 25, expressed concern over ELSS fire sprinkler systems going off by accident, flooding areas, seeping under the concrete, and damaging some of the structural integrity of the property.

And John Severance, longtime Hillcrest 8 president, got a rise from the audience when he slammed city, county, and state lawmakers for imposing unnecessary costs on condo associations that do a good job taking care of their properties.

HOLIDAY TIPPING GUIDE



Hillcrest has always been gracious about being appreciative to employees that work in our buildings. Many appreciate their staff so much that they provide a list of employees to make it easier for the unit owners to remember those who worked hard to keep their buildings clean and safe during the year.

As with many industries, the job pool has changed. Lucky are the buildings who have had the same staff for a long time. Those folks should be at the top of the tip guide. But don't feel obligated to tip staff who don't do a great job. The economy has changed also. If you are struggling to make ends meet, believe me, the staff knows and understands.

Below are some guidelines for Holiday tips for our cleaning staff, security and maintenance people, as well as our mail and newspaper carriers:

- **Security Guards** - \$10.00 - \$20.00 depending on how much they do for you, you may even tip more. Don't overlook the overnight security guards and rovers; you may not see them much but they are helping to keep you safe while you sleep! For employees who just started, if they seem like keepers, \$5.00 is sufficient.
- **Cleaning/Maintenance Staff** - minimum \$20.00 for full time (again, if they have been especially helpful, tip accordingly), \$10.00 is sufficient for part time
- **Newspaper Deliverer** - minimum \$10.00 (special service like hanging the paper on the door would warrant a higher tip)
- **Postal Carrier** - \$10.00 or more, or a small gift
- **Office Secretary** - a small gift or gift card is most appropriate, however \$ is always appreciated!



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A 2022 FINANCIAL WRAP-UP CHECKLIST

The end of the year is the perfect time to tie up any loose ends with your finances and get ready for 2023. Here's a checklist to ensure you touch on the most important categories.

Work your way through it little by little, and give Team Treece a call if you have questions or feel any of these areas need more attention:

Personal finance

- Review your budget and spending. Adjust your categories as needed.
- Review outstanding debt and set goals for paying it down.
- Revisit savings goals and adjust them as you plan for big-ticket needs or wants.

Taxes

- Review sales of any appreciated property.
- Collect cost basis information on sold securities.
- Review realized/unrealized gains and losses.
- Check loss carry-forwards from last year.
- Identify transactions that could improve your tax situation.
- Have your tax advisor prepare a year-end tax projection.
- Review potential deductions and credits.

Retirement

- Analyze Roth IRA conversion scenarios.
- Max out 401(k) contributions.
- Max out IRA contributions.
- Open a retirement plan if you're recently self-employed.

Insurance

- Review life insurance needs.
- Review HSA accounts.
- Spend balances in flex spending accounts.

- Discuss disability insurance.
- Review your Medicare enrollment options (if applicable).

Investments

- Revisit investment needs and goals.
- Review asset allocation.
- Review income and savings needs.
- Discuss tax harvesting.

If you'd like to go through this checklist together, schedule a consult. I am happy to find a time that works for you in the next few weeks.

David Treece, MBA, AIF®, CLTC®
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ATTENTION BOARD MEMBERS: QUALITIES OF A LEADER

- 1. Appreciation** – A wise leader knows that success is only achieved with the help of others. What's more, genuine appreciation provides encouragement, develops confidence, and builds on strengths.
- 2. Confidence** – Good leaders aren't afraid of being challenged. Their confidence inspires rather than intimidates.
- 3. Compassion** – Compassion is a strength. A good leader uses compassion to perceive the needs of those they lead and to decide a course of action that is of greatest benefit to the person and the team.
- 4. Courage** – A courageous leader has faith in other people. A courageous leader raises difficult issues, is ready to give difficult feedback, and share unpopular opinions.
- 5. Diligence** – Good leaders are diligent and work hard. They are people of good character.
- 6. Fairness** – Good leaders reward for results not partiality.
- 7. Flexibility** – The good leader can alter and adapt their style according to the situation, context and circumstances. They welcome new ideas and change.
- 8. Honesty** – Wise leaders are not afraid of communicating the truth to their people. Honesty is about having integrity and building trust.
- 9. Impartiality** – Good leaders are impartial. They recognize their biases, prejudices, and predispositions and work to overcome them. They also recognize biases in others and face them.
- 10. Responsiveness** – Good leaders are responsive to the needs of those they lead. They adjust their behavior to best match the situation. They listen to their team; they value their team.

ARE YOU A LEADER?

Ask one or more of your trusted friends or family members how they would rate you on the following qualities from 1 (not strong in this area), 2 (needs work), 3 (adequate skill in this area), 4- (better than most), 5 (very strong in this area).

Note: To preserve your friendship, ask your friend/family member only for the total score. Ask which areas you are best at which you excel, and which areas need work. The fact that you take this challenge is an indication that you are a leader.

1. Intelligence and Action-Oriented Judgment: Great leaders are smart and make choices that move the group forward. They do not dwell on the past mistakes of others.

2. Eagerness to Accept Responsibility: Strong leaders take on responsibility and do not pass the blame on to others. However, they do share the praise.

3. People Skills: Excellent interpersonal skills are essential for leading effectively.

4. Adaptability and Flexibility: Effective leaders know when a "rule" does not support the greater good. They can think outside of the box and adapt quickly to changing situations.

5. Emotional Stability: In addition to being dependable overall, strong leaders can control their emotions and avoid overreactions. A great leader can be direct and assertive without coming off as overly pushy or aggressive.

6. Courage and Resolution: The best leaders are brave and committed to the goals of the group.

7. Perseverance: Strong leaders stick with it, even when things get difficult, or the group faces significant obstacles.

8. Trustworthiness and Respect: True leaders are honest and keep their word. Group members feel comfortable expressing their opinions and observations.

EXCUSES, EXCUSES, EXCUSES - By Eric Glazer, Esq. - Published November 28, 2022

I have heard lots of excuses over the years about so many different things. Here's a few that simply don't work plus a couple of questions/answers that we recently received:

My assessments should be less --- I don't use the elevator

I have heard this from lots of people who live on the first floor. It doesn't work. Regardless of whether you use the common elements, you have to pay for the cost of maintaining that common element. Bad shoulder and can't use the pool – sorry you have to pay for its upkeep. Bad knee and can't play on the tennis or pickleball court? Sorry you have to pay to maintain it.

He Doesn't Live Here and Therefore Can't Be on the Board

I'm probably asked this question ten times a year – does the owner have to live in the condominium in order to serve on the Board? The answer is clearly NO. It is irrelevant where an owner lives. If the owner meets the qualifications to serve on the board, they can serve.

I Don't Want to Fund Reserves – I won't Be Here in 20 Years

The worst mistake a condominium unit owner can make. The problem with your thinking is that the person living in your unit 20 years ago thought the same way. Unfortunately, now you live in the unit and major repairs need to be made. Perhaps you would have been better off putting away \$50.00 per month instead of having to come up with \$10,000.00 now.

They Can't Buy in This 55 and Over Community – They're Not 55

This happens all the time. A Board of Directors rejects a potential buyer because the buyer in the 55 and over community is only 35. This is completely wrong. It makes no difference how old the buyer is in a 55

and over community. The question is: Will at least one person who is 55 or older be living in the unit. Perhaps the children are buying the unit for their parents, or for estate planning purposes the parents want the unit titled in their children's name.

I am a snowbird; can I be on the board?

Yes, snowbirds can be on the board. It makes no difference where they live, as long as they own.

Our building board consists of 9 members. The board decided to reduce the number to 7. Don't the unit owners have to vote to change the number of board members?

You need to have the number of directors as stated in the bylaws. The board cannot unilaterally decide to determine the number.

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SPOTLIGHT ON... ROSIE RIVERA, HILLCREST 27 - BY STEVE SCHNEIDER



Sometimes we get to live our dreams after we retire. That's certainly the case for Rosario "Rosie" D'Rivera, who lives in Hillcrest 27.

Rosie retired and moved to Hillcrest about a year ago. D'Rivera Art bloomed when she opened her online shop, **D'Rivera Art (rosariodrivera.com)**. She sells the paintings and crafts she creates in her home art studio, a lovely corner unit surrounded by trees and lakes.

It took the Cuban native decades to get to this point. She immigrated to the United States in 1968 with her mother

Maura, brokenheartedly leaving behind her father and two brothers who were of military age and not allowed out by the communist regime of Castro's Cuba. They were reunited years later. Before following the yellow brick road to her dream life, Rosie received her degree in Marketing and Design while working all types of side jobs to make a living and get ahead.

The creative gene ran in the family; her mother, was also an artist and a lingerie designer at a major company in Manhattan. Rosie finally landed the Studio Director position at the clothing giant Liz Claiborne, and after 10 years, moved on to Dyson vacuums as their Creative Director. She used her artistic skills to run the graphics departments at these major firms with much success.

But with the increasingly declining economy, layoffs, and a new wave of 'computer geeks' coming in to the workforce, she took the brunt of it and after being out of corporate work for almost 2 years, made the decision to shift work gears and recreate herself. She purchased a food cart and pedaled hotdogs in New Jersey, where she lived. Hardworking, her efforts and charisma led to a big Sunday article in The Record, a major newspaper in Northern New Jersey that rests across the Hudson River from Manhattan.

The publicity led to even greater lines for the several hotdog concoctions she served, including The Cuban, American, Hawaiian, Korean and The Devil Dog.

Unfortunately, local cops, who had been her 'regulars', appeared one day with bad news. Having a peddler's license meant she couldn't stay in one spot, as she had been doing for months. Englewood, NJ Government officials ordered the cops to tell her she had to move it or lose it. The people of the town came out in support in droves and were huge supporters of the entrepreneur, however the officials ran her out of town. That rigid decree and the notoriety she received after the article introduced her to the park's commissioner of Bergen County, NJ at the time, Ron Kistner. He was a huge supporter of 'the little guy' and invited her to sell her food in a local park. She became well known at VanSaun Zoo where she bought her lively colored truck along with inviting a few other food trucks to join in. But...

After 3 years into the Weenie Wagon, Rosie received another invitation. To run The Snack Shack at the Englewood Boat Basin, a historic food concession stand in the beautiful Palisades that was in the process of being rebuilt after hurricane Sandy had wiped it out. She won the bid, turned the place into an incredible river side food joint where Art Shows and music concerts were a regular thing (see The Snack Shack/Englewood Boat Basin on FB <https://www.facebook.com/SnackShackNJ>). Not being able to work both the Shack and the truck as she anticipated, the Weenie Wagon took a back seat and was garaged. The Snack Shack thrived for five plus years making it a 'hot spot' in the Bergen County area of NJ.

Now that she was no longer a hardworking 'kid' new to the States, both the truck and the Shack were hard, physical work taking its toll on her mind, and body. In the middle of all of the rebirthing, she was caring for her ailing mother, Maura, who was increasingly getting older and in failing

health. She passed in 2012 but left her with the spirit of a lion who needed to forge ahead, Rosie says.

While talking to a friend about retirement, she did her calculations, and found that it didn't make sense to wait until 65 to start collecting Social Security. Research, much thought, and spiritual guidance convinced her that early retirement was the way to go, she could regenerate her passion for her art without suffering a major dent in her monthly retirement check.

It was time to make a life changing move.

A year in the planning, many tough decisions and heartbreaking moves were made. She began her new spiritual awakening and journey to a new life. She sold her home, gave most of her things away and basically packed her most prized possessions, her art supplies, and was off...

This decision meant Rosie continued her American journey, with I-95 serving as a yellow brick road of sorts. Accustomed to cold winter temperatures, and snow, which she prefers. Rosie found inspiration by reliving childhood days in Cuba in sunny South Florida.

She said, "I drive and see the tropical foliage my mother was so in love with and constantly talked about... the Royal Poinciana, mango trees, sapote, avocado trees. I've actually picked fruits from trees, something I've never done before! The clouds are just stunning, the multiple variety of critters are amazing; everything nature based is incredible and fascinating to me. As silly as that may sound, it brings me back to my homeland, it's in my heart, soul, and blood...the heart and soul of Cuba innately runs through me. The trade-offs are significant considering the beautiful things I have been blessed with. I appreciate the wonderful, fun people I've been honored to meet here in Hillcrest, and I welcome whatever other blessings are in my future. I just know there is a bright, beautiful, colorful road ahead! I've been working nonstop for years. I had to make a living," She added, "now I have to work on slowing down (which is still hard for me) and enjoying the rest of the ride as a spectator and artist."

But there is another piece to Rosie's story. Her older brother, Paquito D'Rivera, is a multi-Grammy-winning jazz musician and composer. Learn more here: **Biography - Paquito D'Rivera (paquitodrivera.com)**.

Rosie, and their mother Maura, rallied by Paquito's side when he defected from communist Cuba for the United States in 1980. Read more here: **Paquito D'Rivera - Wikipedia**

Rosie claims she began creating as a child and her parents nourished that gift. As she grew, it became a release, therapy, just for herself, her own enjoyment. Until the day her older brother saw a few of her pieces and said to her, "these are good! but that's silly 'keeping that talent to yourself'... art, like music, is to be shared. It would be like me playing my music for myself and not sharing it with the world. You need to not only create but share your work with those who can honor it and love it. That's where the love of art comes from; not keeping it to yourself."

Good point!

And D'Rivera Art was born and thrives online (where Hillcrest Residents get a special offer/discount with delivery!)



THE DANGERS OF STEROIDS

Appearance and performance enhancing drugs (APEDs) are most often used by males to improve appearance by building muscle mass or to enhance athletic performance. Although they may directly and indirectly have effects on a user's mood, they do not produce a euphoric high, which makes APEDs distinct from other drugs such as cocaine, heroin, and marijuana. However, users may develop a substance use disorder, defined as continued use despite adverse consequences.

How can you tell if someone is using steroids?

Steroids are popularly associated with doping by elite athletes, but since the 1980s, their use by male non-athlete weightlifters has exceeded their use by competitive athletes. Their use is closely associated with disordered male body image—most specifically, muscle dysmorphia.

Steroids can also cause acne, hair loss and swelling that makes your face round, full, and puffy. Known as known as moon face, it's often the result of taking steroids such as prednisone for an extended period of time.

Anabolic-androgenic steroids, the best-studied class of can boost a user's confidence and strength. However, this can cause users to overlook the severe, long-lasting, and in some cases, irreversible damage they can cause. They can lead to early heart attacks, strokes, liver tumors, kidney failure, and psychiatric problems. In addition, stopping use can cause depression, often leading to resumption of use.

Steroid use can cause anxiety, depression, paranoia, and psychosis in those people who have a vulnerability to mental health problems. Drug

use can lead to social and emotional problems and affect a person's relationship with family and friends.

“Roid rage” is a symptom of anabolic steroid use. It refers to outbursts of anger and aggression and/or histrionic, melodramatic behavior.

Because steroids are often injected, users who share needles or use nonsterile injecting techniques are also at risk for contracting dangerous infections such as viral hepatitis and HIV.

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WHERE DID RUDOLPH THE RED NOSED REINDEER COME FROM? Courtesy of the Internet



As the holiday season of 1938 came to Chicago, Bob May wasn't feeling much comfort or joy. A 34-year-old ad writer for Montgomery Ward, May was exhausted and nearly broke. His wife, Evelyn, was bedridden, on the losing end of a two-year battle with cancer. This left Bob to look after their four-year old-daughter, Barbara.

One night, Barbara asked her father, “Why isn't my mommy like everybody else's mommy?” As he struggled to answer his daughter's question, Bob remembered the pain of his own childhood. A small, sickly boy, he was constantly picked on and called names. But he wanted to give his daughter hope and show her that being different was nothing to be ashamed of. More than that, he wanted her to know that he loved her and would always take care of her. So, he began to spin a tale about a reindeer with a bright red nose who found a special place on Santa's team. Barbara loved the story so much that she made her father tell it every night before bedtime. As he did, it grew more elaborate. Because he couldn't afford to buy his daughter a gift for Christmas, Bob decided to turn the story into a homemade picture book.

In early December, Bob's wife died. Though he was heartbroken, he kept working on the book for his daughter. A few days before Christmas, he reluctantly attended a company party at Montgomery Ward. His co-workers encouraged him to share the story he'd written. After he read it, there was a standing ovation. Everyone wanted copies of their own. Montgomery Ward bought the rights to the book from their debt-ridden employee. Over the next six years, at Christmas, they gave away six million copies of Rudolph the Red Nosed Reindeer to shoppers. Every major publishing house in the country was making offers to obtain the book. In an incredible display of good will, the head of the department store returned all rights to Bob May. Four years later, Rudolph had made him into a millionaire.

Now remarried with a growing family, May felt blessed by his good fortune. But there was more to come. His brother-in-law, a successful songwriter named Johnny Marks, set the uplifting story to music. The song was pitched to artists from Bing Crosby on down. They all passed. Finally, Marks approached Gene Autry. The cowboy star had scored a holiday hit with “Here Comes Santa Claus” a few years before. Like the others, Autry wasn't impressed with the song about the misfit reindeer. Marks begged him to give it a second listen. Autry played it for his wife, Ina. She was so touched by the line “They wouldn't let poor Rudolph play in any reindeer games” that she insisted her husband record the tune.

Within a few years, it had become the second best-selling Christmas song ever, right behind “White Christmas.” Since then, Rudolph has come to life in TV specials, cartoons, movies, toys, games, coloring books, greeting cards and even a Ringling Bros. circus act. The little, red-nosed reindeer dreamed up by Bob May and immortalized in song by Johnny Marks has come to symbolize Christmas as much as Santa Claus, evergreen trees and presents. As the last line of the song says, “He'll go down in history.”

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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:

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OVERPRICED LISTINGS – by Cindy Abraham, A Team Florida

As Realtors, our job is to document data in the market of the day, not yesterday's. The market is shifting in favor of the buyers, and we once again seeing Hillcrest and Parkview overpriced listings expire.

During the pandemic, real estate virtually came to a standstill. No one wanted strangers coming into their living space. Then the market exploded. Low interest rates and a soft market led to high demand. I always joked that our motto is "Love Where You Live" and a lot of folks realized after being cooped up for nearly a year, that they DIDN'T love where they lived. Some wanted an extra room to work from home; some wanted an outdoor space that they could enjoy. Many realized their place was too big or too small and wanted to make a change.

More buyers were offering all-cash than before, and many were willing to go above and beyond ask to secure the deal. Multiple offers and bidding wars were common, which further drove up prices. Sellers were firmly in the driver's seat. We changed the way we did our showings for our single-family listings. We would post an open house in the MLS (we wanted serious buyers with their agents, not looky-loos). We would receive 10 offers or more and then review them. The highest was not always the best. Sometimes the terms made an offer stronger. But for the past couple of years, our homes were under contract within the week and most condos took less than 2 weeks to sell. Most sold at or over list price.

However, conditions shifted this year. Higher prices and interest rates have affected purchasing power, and the high number of buyers that helped fuel the real estate frenzy dried up significantly. Even investors are shying away from the marketplace. We are warning our investors to finish up their remodels and get the houses on the market ASAP or their profit could diminish significantly.

So, forget what your next-door neighbor got for their condo or home. Unless you have a top-of-the-line remodel with a fabulous view, your property will not sell over market value.

Sellers often talk to their neighbors and hear stories about the money a recent seller down the street got. Of course, they want the same deal, or a better one, for their property. However, with the market shifting so fast now, what happened for someone else around the corner six months ago may not materialize today.

Remember my story about the highest corner unit sale in Hillcrest in 2006, the condo sold for 280K. The husband passed away in 2011 and the wife sold the condo. She got the highest price that year also... 115K. Markets shift.

Our job is to show you the CURRENT market values and price accordingly. In a rising market we always price a little above market value. In this market, we need to price AT market value. However, we will overprice a tad if the seller is not in a hurry and wants to take a shot, but we do explain that the odds are not in our favor. I have been surprised before, but not often. If it does happen it is usually one of those rare instances that a buyer insists on a certain building or view, and we get lucky. We are very up front with our sellers so there are no unpleasant surprises.

One thing that realtors do know. With the advent of the internet, buyers know more about market value than sellers. They do their homework. With more buyers getting financing, the property must appraise. As for cash buyers, they often think because cash makes for an easier, faster closing, that the seller will take a lower offer.

If your listing is on the market more than 30 days, with few showings and no offers, you are overpriced.

NOVEMBER 2022 STATE OF THE MARKET REPORT

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



As the market continues to soften, inventory is still rising. Currently there are 20 condo listings in Hillcrest. Since 2005, as long as I have been tracking the Hillcrest market, our all-time high for listings hit 200 and the lowest I have seen was this year when we were down to 6. During the last week of November, A Team Florida alone had 5 closings (3 in Hillcrest) so we are at that time of year when buyers want to close before December 31 so they can file their homestead exemption for 2023.

We are very good at tracking trends, so we are still getting full price or close to full price offers, but we rarely overprice anymore.

Of the 20 current listings, nine have been on the market over 30 days. Three for over 3 months. Four listings expired which means they received no offers while they were on the market. Many buyers don't even want the hassle of dealing with unrealistic sellers. The old school thought: "I will overprice, and they can just make an offer" doesn't work anymore. Especially with a rising inventory.

Because of the higher interest rates, many buyers are settling for a one-bedroom unit just to stop paying rent. I just worked with a client who wanted to rent. Nice one-bedrooms are renting for \$1700 and up per month. If she buys a updated or remodeled 1/1/1 at 160K with 20% down (required by most buildings) her monthly mortgage payment will be around \$850. Guesstimate the monthly maintenance fee (\$450), taxes (\$100), insurance (\$100) and electric (\$100) and her monthly outgo is \$1600. We even have a guy who does credit repair and a mortgage broker who works miracles. Again, when you pay rent, you are still paying a mortgage – your landlord's!

Of the 20 active listings only 6 are one-bedroom units. Of the 10 that went under contract during November 7 were one-bedrooms. Closed sales below include 1 unit that can be rented immediately, 2 corner units and one double unit. There are no active rental condos in Hillcrest as of this writing. Four units rented during November.

HILLCREST CLOSED SALES DURING NOVEMBER

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
4	215	1/1/1	744	141,500	141,500	31
R-20	612	2/2	1087	199,000	204,000	5
22	412	2/2	1132	215,000	215,000	55
22	916	2/2	1132	199,500	180,000	41
25	1021	2/2	1250	244,000	238,000	19
C-25	312	2/2	1344	169,900	169,900	79
C-26	1017	2/2	1426	199,000	190,000	14
D-25	310	2/2/1	1714	279,900	260,000	47

RECENT HILLCREST CONDO RENTALS

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
20	102	2/2	1150	2300	2300	12
20	710	2/2	1150	2200	2200	8
19	611	1/1/1	830	1950	1950	37
17	208	1/1/1	775	1350	1350	3

PARKVIEW AT HILLCREST NOVEMBER 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.

And my predictions about the cooling market are coming true much to my chagrin and that of the higher end sellers. Only one Parkview single family home closed last month

There are still 15 total Active listings and six are priced over a million dollars. Six of the 15 have taken price reductions. Five of the fifteen are townhomes priced between 550K and 700K. During November two single family homes and one townhome went under contract.

Nine are listed for rent ranging from \$3500 to \$6500 per month. A single-family home went under rental contract in November and one townhome closed.

We have strategies to counter just about everything a shifting market throws at us. Whether you are buying or selling, give us a call at 8-HILLCREST. We are always here to help our neighbors.

NOVEMBER PENDING SALES

ADDRESS	B/B	SF	LIST PRICE / PREV SOLD	DOM
S-4657 Greenway Dr	5/3	2502	1,060,000, 965,000	30
T-1426 Silk Oak Dr	3/2/1	1769	747,000, 965,000	133
S-4000 Large Leaf Ln	3/2/0	1825	819,210, New Sale	27

NOVEMBER CLOSED SALES

ADDRESS	B/B	SF	LIST PRICE	SALE PRICE	DOM
S-4658 Greenway Dr	4/2	201	1,060,000	980,000	102

PARKVIEW RENTED IN NOVEMBER

ADDRESS	B/B	SF	RENT \$	DOM / NOTES
T-1240 Eucalyptus	3/2/1	1561	3650	1-car garage, 13

December Kitchen Korner - by Cindy Abraham

There's nothing like easy-to-make comfort food during the holiday season. This recipe started out a bit complicated because it called for cooking and shredding the chicken yourself – which you are welcome to do. I used Aldi's shredded rotisserie chicken for \$7.99 a pound or buy a cooked chicken and shred it. Also, canned biscuit dough is way easier and just as good.

Actual cooking time is an hour, but the only real work is prepping the vegetables and assembling the ingredients up front.

If you want to cook the chicken yourself, you can start by browning 3 -4 skinless boneless thighs in 2 TBS butter, 3 minutes on each side, setting them aside and then proceeding with the rest of the recipe. Put them back in for the 45 minutes simmer to cook them through, remove, shred, and return to the pan before you drop in the dumplings. Buying pre-shredded chicken is the easiest way to do it. And trust me, the canned biscuit dough is the better way to go also.

CHICKEN AND DUMPLINGS

16 oz. shredded rotisserie
2 TBS unsalted butter
1/2 cup diced onion
1/2 cup sliced 1/2"
round carrots
1/2 cup 1/2 sliced celery
2 TBS all-purpose flour
2 cloves chopped garlic
4 cups low sodium
chicken broth
1 Bay leaf
Fresh chopped or dried
parsley



**Dumplings – or just buy canned biscuit dough and use what you need*

2/3 cup all-purpose, 1 tsp baking powder
1/2 tsp kosher salt, 1 1/2 TBS solid coconut oil,
1/2 cup buttermilk

Heat the butter in a deep pan over medium-high heat. Add the onion, carrot and celery. Cook for about 3 minutes stirring occasionally until vegetables are coated with the butter and slightly golden. Sprinkle in the flour until veggies are coated and then add the garlic. Cook for another 30 seconds or so and then add the 4 cups chicken broth and the bay leaf.

Bring to a boil, reduce to low, cover and simmer for 45 minutes.

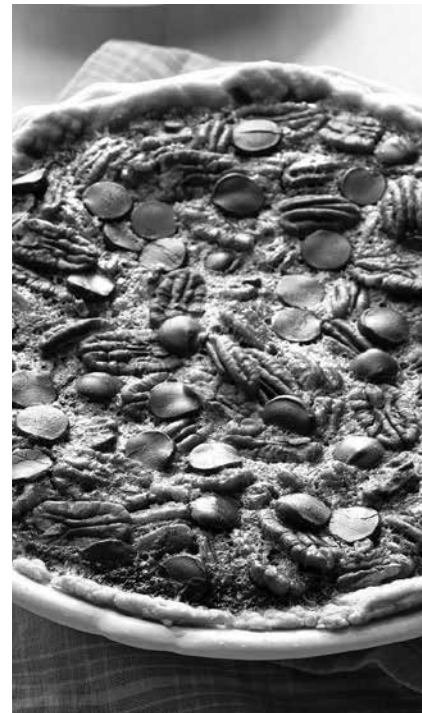
*If you want to make your own dumplings, mix the flour with the baking powder and salt and then cut the solid coconut oil into bits and mix in. Slowly add the buttermilk to incorporate and chill until you need it.

After the 45 minutes add the shredded rotisserie chicken to the pot. Coat a tablespoon with cooking spray and scoop spoonfuls of dumpling batter or biscuit mix on top of the bubbling broth. Cover and simmer for 15 minutes or until dumplings double in size.

Remove from heat, discard bay leaf, and serve topped with chopped parsley.

OMG OFF-THE-CHAIN EASY TO MAKE CHOCOLATE BOURBON PECAN PIE – (just line up the ingredients ahead of time) and preheat the oven when you are ready to start.

This one has been all over the Internet for good reason. And it can be made entirely sugar free. Use a regular store-bought pie crust instead of the Diamond Pecan crust, use Truvia Complete brown sugar and of course monk fruit. I use monk fruit in place of sugar all the time because to me it tastes EXACTLY the same. You can buy sugar free chocolate chips and there is no sugar in the bourbon. I have friends who are diabetic, and they love this recipe.



When I make it for us, the only sugar in my recipe is the Diamond Pecan Crust which has 3 grams of sugar per serving, and I love Nestle Espresso Chocolate Chips - 1 cup divided by 8 servings is an extra 14 grams. 1/8 of a pie for us has a total of 17 grams of sugar which is about 1 1/2 TBS.

Be sure to let the butter/oil cool after you melt it, or it can cook the eggs a bit. I also take the eggs out of the fridge ahead of time, so they are not so cold. I divided the steps because it is easier for me that way.

Dry ingredients

1/2 cup brown sugar (lightly packed)
1/2 cup granulated sugar or monk fruit,
1/2 cup all-purpose flour, Dash of salt

Wet ingredients

8 TBS unsalted butter melted, cool (or coconut oil – I do 4 TBS butter and 4 TBS coconut oil)
2 large eggs – not too cold, 1 tsp vanilla extract, 2 1/2 TBS bourbon

Add ins

1 cup chocolate chips, 1 cup pecans cut in half

1. Preheat oven to 350 degrees with the oven rack in the middle of the oven
2. In a medium bowl, mix all the dry ingredients together
3. In a small bowl whisk all the wet ingredients together
4. Pour the wet ingredients into the bowl with the dry ingredients and stir well with a spatula
5. Stir in the chocolate chips and then the pecans
6. Pour into the pie crust and smooth the top
7. Place pie crust on a sheet pan or baking pan
8. Bake 30-35 minutes. Do NOT overbake. It will continue cooking after you remove it from the oven.
9. Place pie on wire rack to cool completely. Top with ice cream or whipped topping if desired.

COOKING TIPS TO MAKE LIFE EASIER



As much as I love to cook, I am far from being an expert. I follow a recipe to the “t” and make it at least once a before I change it all around...

My sister’s husband took over the cooking in their house soon after they married when he saw her putting a nice, thick ribeye in the microwave. But she is the one who taught me to lightly pound a garlic clove before peeling.

Apparently, everyone in the Western Hemisphere knew that trick but me. A few of these are for baked goods and as much as I hate to bake, these tips helped me a lot. So, here goes. What I have learned in the past year:

Use an egg slicer to slice cheese – why pay more for pre-sliced cheese?! Also use it to slice or even dice chilled butter. Slice and turn until you get the size you want.

When you need to sprinkle flour on a surface or in a greased pan, keep some flour in a saltshaker so it doesn’t go all over the place.

Store vegetables like spinach, kale, celery, etc. in plastic containers lined with paper towels. They stay fresh for weeks. Even mushrooms last at least a week.

To make prepared salad (without dressing) last for more than 24 hours, put it in a bowl with a damp paper towel on top.

Cook mushrooms in a dry pan until some of the moisture releases and they are brown on one side before turning them over and adding oil/butter.

When cutting dough, don’t use a twisting motion. Straight up and down motion yields flakier biscuits.

Chill cookie dough before shaping and baking. The cookies don’t spread as much.

Wax paper and parchment paper tend to curl. Sprinkle the pan with water and the paper will stay put.

If you need grated butter or cheese, freeze for a few minutes before grating. Works great for ginger also. Peel, wrap and freeze until needed.

Better browning for meat or poultry: Dust lightly baking soda and let sit for 15 minutes before cooking in a hot dry pan.

To keep parsley fresh for days, put the wet sprigs and stems into a tall glass jar, seal and keep in the fridge.

To get more juice from limes or lemons, let them sit in hot water for a few minutes or microwave for 20 seconds. Freeze the juice in ice trays for future use.

Instead of using two freezer bags to store portions of sauces, soups, or vegetable, pour into one large freezer bag and fold it over before freezing. Then you can take out one portion and just reseal the bag.

When you need an ice bath, fill the bowl with ice and water and use a strainer to lower in the vegetables. Same with a salad spinner, put the ice and water in the bottom bowl and the greens in the strainer. After washing, dump out water, replace the strainer and spin dry.

Know what a pet bed is? They are great for transporting food! Try it – they even keep the food insulated. (Please do not use the same one you use for your pet...)

A large sieve can double as a splatter screen for your pot/pans. You can use them to remove herbs from their stems – just pull them through the sieve!

Use a traditional potato peeler to remove seeds from a jalapeno. Cut off the end, insert peeler and scrape in a circular motion. Shake out remaining seeds.

Empty spice jars are great for storing toothpicks.

THE MANY FACES OF GRIEF

Robert still cannot sleep too well, he’s awake from 2AM.
Janet is the opposite and doesn’t rise ‘til ten.
Sarah made a special card, for each and every one.
She did this sitting on the beach, while soaking up the sun.

Samuel went out to the shed, in the middle of the night.
He grabbed the axe and chopped the wood, until it was first light.
George took out his little boat and sailed across the bay.
We may be family, we may be friends, but we each grieve in our own way.

Peter flew off the handle, anything set him off.
Pat put a message in a balloon and gently set it aloft.
Tui simply went to bed and hid under the sheets.
She couldn’t bear to leave the house; it’s now been several weeks.

Jane cleaned the entire house from room to room she went,
‘til the house was cleaner than it had ever been, and all her tears were spent.

Leo couldn’t wash at all, he didn’t shower for days
We may be friends or family, but we grieve in different ways.

Mark just HAD to go to work to “take his mind off things”,
Melissa walked to the park at dusk and sat quietly on the swings.
Bethany went down to the gym, she didn’t do this for fun,
And if that didn’t help ease her pain, she’d head out for a run.

Patricia looks like nothing’s wrong, that not a tear was shed.
Plenty have been but no one knows, she only cries in bed.
So please be kind and gentle when loved ones pass away.
For each of us will be grieving in our own and special way.

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WHAT YOU NEED TO KNOW ABOUT DIABETES

- by Steve Schneider

Pre-diabetes and Type 2 diabetes are growing problems for seniors. But a pharmacy near Hillcrest offers Medicare recipients a variety of programs to learn about, manage and prevent the illness.

These programs are important, says Alvaneta Osbourne, pharmacist at Epic Care Pharmacy, because diabetes can lead to chronic medical complications, including heart and kidney disease. Uncontrolled diabetes can also harm our eyes and limbs.

According to Osbourne, "Medicare is supporting these programs because trends indicate 25% of the U.S. population can become pre-diabetic by 2025." In fact, nearly half of Americans aged 65 and older have prediabetes, so seniors are especially vulnerable to developing Type 2 diabetes. About 80% of pre-diabetics don't even know they have prediabetes, making testing and prevention even more important.

Osbourne added there are two ways Hillcresters can learn if they are pre-diabetic. One way is for a primary care physician to administer a blood test. But Epic Care Pharmacy, on Pembroke Rd, in Pembroke Park, can also administer a one-minute questionnaire.

A positive result means seniors can participate in a Medicare Diabetes Prevention Program to learn how to ward off Type 2 diabetes.


However, once seniors become diabetic, they can benefit from another program at Epic Care. The pharmacy's Diabetes Self-Management Education Program will help them manage their newly diagnosed condition. Among other things, exercise and diet can help control Type 2 diabetes, Osbourne says.

There are other ways Epic Care Pharmacy can help the Hillcrest community. The pharmacy, working with a primary care doctor, can review prescriptions to make sure the medicines work well together, and do not cause unintended side effects.

In addition, Osbourne says Hillcresters can get immunized at the pharmacy. Flu, Covid-19, pneumonia, and shingles are some of the vaccines offered. Medicare also covers this service.

The pharmacy also provides a test and treat service for flu and strep throat. Clients who test positive can get antiviral or antibiotic medication, Osbourne says.

Epic Care Pharmacy, in the Wendy's Shopping Plaza, is open Monday through Friday, from 9 a.m. to 5 p.m. Saturday hours are 11 a.m. to 3 p.m. Epic Care also delivers!



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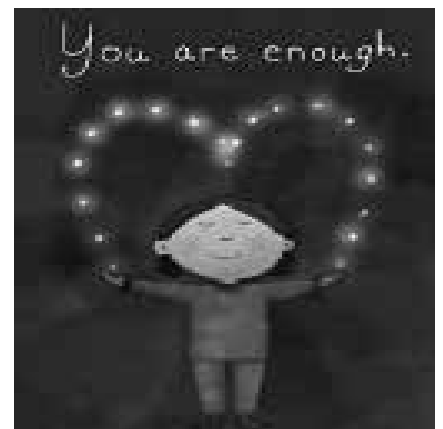
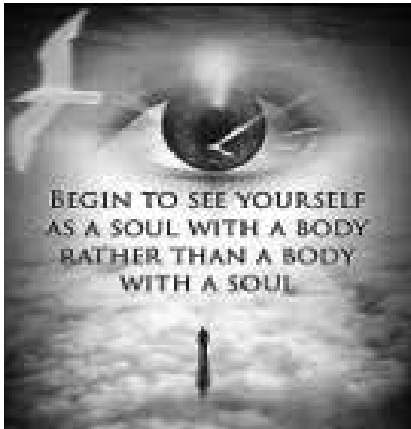


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ALONE – NOT LONELY

SUBMITTED BY ETTA STEVENS- illustrations: Brahma Kumaris



You enjoy spending as much time on your own as possible. This doesn't mean you become lonely. You do have friends, but you just like being alone and have less need of socializing as others. In fact, being alone is a necessity. It feels like taking a breath of fresh air. It gives me a chance to talk to myself, to think and listen within, to check what I have been thinking and feeling! We know the value of developing a friendly relationship with the mind, which always keeps company with us! I understand now I must rule my mind by keeping it clean and clean, or my mind will rule me. When I am alone in the silence of inner quietness, my mind also quiets down, and my ability to think and decide clearly increases. 'Listening in' to check and change your thoughts, helps us to spiritually progress. You constantly can have pure feelings for yourself and others, a very high stage to reach in the world as it is today.... but possible!

Even though you like to be alone, you are open-minded, and enjoy new ideas and activities. You are always up for another adventure. You have strong will power and tend to look at the bright side, no matter what life throws in the way. In spending alone-time we get to know ourselves better than anyone; by being our own person and not dependent on others, we are courageous and confident. Our minds begin to quiet down and pay attention to our inner voice of wisdom. Being alone helps us grow a deeper sense of self-reliance, self-trust, and self-esteem and an opportunity to generate optimistic and kind thoughts. I have the time to look at myself, to appreciate my inner beauty and remember how special I am.

"Learn to like yourself since you must spend so much time with yourself, you might as well get some satisfaction out of the relationship."
-Norman Vincent Peale.

Being alone helps us become aware of the true identity of our soul, an eternal spiritual being radiating light. I, the soul, create thoughts and reside within the brain separate from the human body. 'The eyes are the windows of the soul', is well known and accepted by many. To become soul conscious practice this by thinking 'My eyes are windows, and I the living light, the soul, am looking through the windows of my physical eyes'. Hold this consciousness for several moments and enjoy the experience.

As spiritual beings, we realize we are all brothers and sisters, children of the same spiritual Father, God. Transformation of the self and the world comes from keeping God's company; when I change, the world changes. We never feel alone when we teach our mind to talk to God and maintain a link of communication with Him. When we do this, we feel very good knowing God is helping us, and with great love, appreciate what God has helped us to achieve.

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. Nonviolence is the spiritual way to peace and compassion. The early morning is the best time to meditate and again just before you go to sleep.

MEDITATION IS THE ONLY WAY TO BRING UP YOUR CONNECTION TO YOUR HIGHER POWER AND COMBINE YOUR ETERNAL GIFTS OF LOVE, PEACE, HAPPINESS, WISDOM, PERSEVERANCE, AND TRUE FRIENDSHIP. I AM CONDUCTING A ZOOM class every Tuesday Morning at 10:30 AM.

Here is the Zoom Link: ZOOM ID: 860 9264 2094 PASSWORD 123

HAPPY HOLIDAYS!

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THE IMPORTANCE OF A CONDO/HOA OWNER INSURANCE POLICY

Although our buildings have a Master insurance policy, most by-laws also require private homeowner's insurance policies. The Board keep copies of each unit owner's policy in the office file and requests a copy of the renewal every year (usually in December).

Your condo insurance policy and master policy are meant to complement each other. Condo insurance covers the property in your condo unit, like your belongings and appliances. Condo insurance can also help cover legal costs if you're found responsible for a guest's injury or damage to someone else's property.

As a condo owner, you'll need a condo insurance policy to protect the interior of the condominium unit and your personal belongings inside. Condo insurance also provides personal liability coverage, loss assessment coverage, and living expenses coverage if your condo becomes uninhabitable due to a covered loss.

And believe me, several Hillcrest unit owners found out the hard way when flooding destroyed their unit.

Some people mistakenly believe that if a leak from upstairs causes damage to their unit, the neighbor's insurance policy will cover it. Not so. Florida is a "no-fault" state. Unless you can prove that your neighbor upstairs deliberately caused the leak, you must file the claim with your own insurance company.

Loss assessment coverage is an optional endorsement that you can add onto your homeowner's insurance or condo insurance policy. It helps protect you if you live in a shared community, like a condo or homeowners association (HOA), where you're responsible for a portion of damage or loss in a common area. We have several unit owners who have loss assessment coverage ranging from \$1000.00 to \$5000.00.

Insurance is the only thing in life that we pay dearly for and pray we never use it.

HOW A \$30.00 INVESTMENT CAN SAVE YOU THOUSANDS (AND MAYBE YOUR LIFE) – by Brian Gaiefsky

Should you have a fire extinguisher in your home/condo? Recently, a kitchen fire occurred in one of our Hillcrest buildings. If the unit owner had a fire extinguisher, the fire would have been contained in seconds. Unfortunately, there was extensive damage to the unit and many residents had to move out due to the water damage from the sprinkler system. The water spread to multiple floors below.

We just purchased a StaySafe 5-in-1 Extinguisher online. It tackles 5 types of fire in seconds. Easy to use - just remove the cap and spray. Fits under the kitchen sink. For use on electrical, cooking oil, textiles, petrol/diesel and paper fires.

I hope to never write an article about how well it works!

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



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

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

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