

Inside Hillcrest

– Connecting Neighbors to Neighbors –



SEPTEMBER 2023

HOLLYWOOD, FLORIDA

VOLUME 17 • ISSUE 9

SEPTEMBER INSIDE HILLCREST

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HLC MEETING

The last couple of meetings have been very well attended. If your building has a new president and/or a new board, you may want to be sure some of your board members attend these meetings. The only people who cannot learn anything from them are those that already know it all.

Representatives from the City of Hollywood updated us on issues affecting our community and **Office Amanda Maldonado** was in attendance also to answer concerns about any criminal activity that is taking place in our area. My partner, **Brian Gaiefsky, Keller Williams Realty Professionals A Team Florida**, discussed how building insurance can affect real estate sales.

AN OPTION FOR STRUGGLING OWNERS

Mike Newman, VP of Hillcrest 26, took the floor and told us about an option that can help our residents who are having trouble making ends meet due to the higher maintenance fees and assessments. He discussed the possibility (depending on the building stability and the equity in the unit), a reverse mortgage may be an option for some of our residents. The banks took a bath the last time the market crashed and stopped offering them to condo owners. The new requirements are through FHA very strict; the first step is to find out if the building can qualify.

The situation is getting desperate for some of our elderly. A few months ago, I talked three Hillcresters out of selling their unit. Yes, the welfare of our real estate clients is more important than a commission to me and Brian. Some of our seniors could see no other way out than to sell their unit and try and find a cheap one somewhere or rent. This could have a devastating impact on an elderly resident to have to move out of their home! Instead, we helped them find other options. Because one of them had very poor credit, his only option was a hard money loan at 10%. But it paid off his bills and a large assessment, and we made sure the payment timeline fit how much he could afford monthly so he would be comfortable

going forward on his Social Security income. With the option of a reverse mortgage, seniors can stay put and have enough money to live out their days. But the program also requires the building to qualify. So, all attendees were given copies of the 4-page questionnaire to see if their building is financially solid. Along with the questionnaire, a complete copy of the association's Master Policy and proof of having Fidelity coverage for theft / crime etc. (Director's Insurance) must be sent in also. Once the building gets the green light to move forward, condo owners can see if they personally qualify for a reverse mortgage. Not every loan or scenario is the same. The reverse mortgage benefits are based on age, property value, equity, and credit. Reverse mortgages are not score driven, but performance driven in that the FHA has a 2 year look back for all derogatory comments. It is more difficult if the owner is late with mortgage payments or property taxes, but again, equity is a big factor.

Louis Edward Silver, Senior Marketing Director for Mortgage Solutions answers questions about the process on page 9.

MORE HELP FOR OUR RESIDENTS

Just when I was ready to send this issue out to print, I got an email from Congresswoman Marie Woodson's assistant. Please see and share the information on page 17.

TEMPLE BETH EL

It is embarrassing when we accidentally leave out an advertiser's ad. They not only support Inside Hillcrest and pay the bills, but they also help support our community with their advertising dollars. Temple Beth El looks like they know how to make religion fun. Check out their services on page 5.

SPEAKING OF FUN

Those of you who also get Inside Hillcrest sent to your email know that I usually send a funny/interesting video or attachment of

some sort. Funny keeps people's interest. To this day, I still remember the names of King Lear's daughters, Cornelia, Goneril and Regan thanks to my University of Florida Humanities professor, Dr. William Goldhurst. Those of you who are Jewish may remember his dad, Harry Golden who was known as a great Jewish American writer and editor. His books included "Only in America" and "For 2 Cents Plain". Anyway, Dr. Goldhurst called the two evil sisters Gonorrhea and Ronald Reagan. He would also translate the proper English into vernacular. For example, in the play King Lear's two evil daughters are after the same man, Edgar. At one point, Goneril asks Edgar, "Hast thou yet come to my sister as her husband?" Which basically means, "Did you have sex with my sister?!" Edgar goes on a long page and a half soliloquy which Dr. Goldhurst translated to "No". Shakespeare may have sounded proper, but he was quite the rogue- as was Dr. Goldhurst. Needless to say, he got in trouble with the powers that be frequently, but I thought he was a hoot. He gave me a love of Shakespeare and I think I read every play except for Othello for some reason. But I know the antagonist, Iago, known as the perfect villain, is a frequent answer in crossword puzzles. I may read Othello.

What does this have to do with anything? In the last AARP magazine, I saw an article written about our body's organs and how what we eat and how we live affects them. You know, healthy stuff. Yawn. But this article was written as if our organs are being interviewed by a reporter. It is a great read, and you will learn a lot without feeling preached to, which obviously is more effective. You will get a copy of the article when I email you this issue.

COMCAST SUCKS

I am so happy we don't have them anymore. Horrible customer service. I told their rep that I could hack into 50% of their accounts using ComcastSucks as a password. Even their commercials for Xfinity don't mention the word "Comcast". Not sure how they got so bad toward the end. Maybe the cables were old, but service was down quite often which is not a good thing for realtors. We paid for the box so we could get HBO & SHO on one TV – but the other TV's only had the basic cable.



Building A Better Community

Continued on pg. 7

SEPTEMBER 7, 2023, HLC MEETING - BY STEVE SCHNEIDER

About 103-unit owners, comprised of seniors, veterans and the disabled, are having a hard time paying for mounting costs related to condo living. The increasing costs come from inflation, skyrocketing insurance premiums, and expensive repairs from government-mandated building inspections. Those costs are reflected in maintenance increases and assessments that unit owners pay to condo Associations.

The number of hard-pressed residents is relatively small, out of the 2,355 units in Hillcrest. Still, building leaders are taking action to help the long-term residents cope, according to **Cindy Abraham**, the secretary of the Hillcrest Leadership Council. The topic, among other local issues, was discussed at the Sept. 7 Council meeting, held in Rec Room 2.

"I've been getting calls from seniors who can't do it," Abraham said at the start of the meeting. "They are in their 80s. Some have been here forever. It doesn't make sense for them to be uprooted."

So, building leaders started sharing information about possible options for those residents. A couple ideas included:

Unit owners with good credit can apply for a reverse mortgage, said **Michael Newman, the vice president of Hillcrest 26**. Newman can walk interested residents through the process by calling him at (954) 895 5801.

In a nutshell, though, a lender evaluates the current worth of the property, then either gives the unit owner monthly payments or a lump-sum payment. The person who gets the reverse mortgage will most likely spend the money to meet monthly living expenses, including maintenance and assessment payments, as well as paying yearly tax bills on the property.

Under this process, the outfit making the loan does not get paid back the monies, including the interest, until the unit owner has passed away. Any money left after paying off the lender goes to the estate.

However, there is a wrinkle that involves the building in which you live. The lender requires information to make sure the building association is financially sound and is properly insured. Newman volunteered to help with this part of the process, too.

Another idea that one building is considering was holding a flea market where unit owners can bring down food and other items they no longer need, and other unit owners can take what they want. Inside Hillcrest will publish information on other options, as they get fleshed out.

In other matters of community concern:

1. Hillcrest leaders met our new Neighborhood Team Leader from the Hollywood Police Department. **Officer Amanda Maldonado** said the best way to reach her is at: amaldonado@hollywoodfl.org.

Based on a recent review of crime trends, Maldonado found no evidence of violence or theft of catalytic converters, which has been a problem here. She studies crime trends to determine whether she needs to request special attention to a problem in Hillcrest.

2. The City of Hollywood's Sun Shuttle Micro-Transit Service came out of the garage on Sept. 1, according to **Mark L. Johnson, project manager with the City of Hollywood Department of Development Services**. This follows a test program that netted enough riders to move forward with the permanent transit service. Johnson said about 28 people "hopped on the bus, Gus", to borrow words from Paul Simon, the first weekend. More riders are expected as word spreads.

Johnson said people should use the digital app to set up a ride. That way riders can get up-to-date information about wait-time, among other things. It also means the city won't have to spend money on staffing a call center operation. Currently the wait times are around 5 minutes.

You can download the "Ride Circuit" app from Google Play or the App Store.

Hillcrest is in Zone 2. Until September 30th, rides in Zone 2 and Zone 3 are free. After that, you will pay \$2 for each ride. The service includes a vehicle that can meet the needs of disabled people. You must request this service to make sure the proper vehicle is dispatched.

However, free riders in Zone 2 and Zone 3 will pay the established Zone 1 \$3 fare if they transfer at City Hall, which is the ride service beach connection.

The operating hours for Zone 1 are Monday through Friday, 10 am to 9 pm, Saturday and Sunday, 10 am to 10 pm. The rides go to locations most frequented by our residents, including City Hall and the Beach etc. Simply let the dispatcher know where you want to go and when you want to return home.

Zone 2 and Zone 3 hours of operation are identical. They both operate from 10 am to 6 pm, Monday through Friday and 11 am to 7 pm during the weekends. Zone 2 encompasses many businesses such as Publix, Aldi, Target, Memorial Hospital, Tri - Rail and City Hall. Zone 3 extends northwest of Hollywood Boulevard and can take riders to areas as far north as Carriage Hills. Zone 3 includes locations such as the Hollywood Palms Shopping Center (which includes Publix, Goodwill and a movie theater), McArthur High School, and the Boulevard Heights and Driftwood Community Centers. The City mentioned that the Zone 3 area is a 6-month pilot test and that the current coverage area could change based on readership requests/demand.

The City is also pilot testing a weekend express service that will pick you up and return you to a designated Community Center and drop you off at Downtown or the Beach. The express service is currently free but currently can only be booked via Circuit's website at www.ridecircuit.com/hollywood-west.

3. The city plans to start a concrete sidewalk construction project here in January, said **Clarissa Ip, the City Engineer for Hollywood**. Hillcrest Lane and Hillcrest Court, from 46 Avenue to west of 48 Avenue, will get the makeover, she said. Ms. Ip can be reached at cip@hollywoodfl.org or (954) 921-3915.

Additionally, **Sr. Project Manager for City Engineering Jose D. Garcia** said city officials plan to meet with Hillcresters before work starts to discuss concerns. One concern: water sprinkler damage. One building leader who lives near Washington Street noted a recent sidewalk project on Washington Street left damaged sprinklers that were not repaired or paid for by the contractor. Mr. Garcia can be reached at jgarcia@hollywoodfl.org or (754) 221-8020

4. Association board members may want to check their building insurance policies to be sure they are only getting coverage that is necessary and required. **Brian Gaiefsky, the team leader for Keller Williams Realty Professionals, A Team Florida**, said almost all of Hillcrest is not in the federal map of flood areas. In some cases, only a part of some of our buildings show up on the map as lying in the flood zone.

He also said sinkhole coverage could be unnecessary. Why? Because a check of records indicates there hasn't been a sinkhole in Broward County in decades, according to Gaiefsky. He could only find five in the past 50 years. The closest ones were in North Miami Beach (1979) and Fort Lauderdale (2009). Additionally, none were severe or caused by Mother Nature.

Paying for sinkhole coverage can create an additional problem for Hillcrest buildings. The banks require that if condo Associations elect to take out sinkhole coverage there must be no more than a 5% deductible. One building opted for the coverage with a 10% deductible; deemed too high for banks to grant mortgages to prospective unit owners. If a building does not qualify for buyer mortgages, it can create a "cash only" situation which could impact sales and lower property values in that building. However, Gaiefsky spoke with the building board, and they had the agent remove the sinkhole coverage saving \$26,000.00.

The next HLC meeting will be held Thursday, October 5, 2023, at 6PM in Rec Room 2, 1150 Hillcrest Court. The agenda will be open questions and answers. The panel will be comprised of seasoned building presidents, and we have also invited our **City Commissioner Idelma Quintana and State Representative Marie Woodson**.



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MARTY KIAR - BROWARD COUNTY PROPERTY APPRAISER



2024 Homestead Exemptions

If you applied and were approved for Homestead Exemption for the 2024 tax year, this exemption will be posted to your property record online in December. Once approved, Homestead Exemption automatically renews each year provided there is no change in the ownership or use of the property. You do not need to reapply for Homestead Exemption annually once you have been approved.

Did You Acquire or Take Ownership of Your Property in 2023?

If you acquired your home in 2023 and there were exemptions showing on your 2023 TRIM (proposed tax) Notice, these exemptions reflect the previous owner's exemption status and will be removed at the end of this year. If you believe you qualify for Homestead Exemption or any other tax-saving exemptions at this property, you must complete an application in your name. Homestead Exemption does not automatically transfer from one property to another. You can easily apply for all exemptions online at <https://web.bcpa.net/bcpaclient/#/Homestead>. The timely deadline to apply for all 2024 exemptions is March 1, 2024. For additional information on Homestead and other exemption filing, please call 954.357.6830.

Owner Alert Text Notifications

Property owners who have registered for Owner Alert can now subscribe for text message notifications. Subscribers will receive a text message if a change of ownership has been processed by our office along with a link to the recorded document changing the ownership. To register for Owner Alert or subscribe for text messaging, please visit <https://web.bcpa.net/owneralert>.

Questions About Your 2023 Property Assessment or Exemptions?

Our office mailed over 776,000 TRIM (proposed tax) Notices to Broward County property owners last month. The 2023 Just/Market Values are based on the market data from 2022 as Florida Statutes require our office to use January 1 as the date of assessment each year.

The TRIM Notice you received shows your 2023 Just/Market Value, any tax-saving exemptions you are receiving, and the proposed tax amounts as set by the various taxing authorities listed on the notice. It is important to remember the Property Appraiser's Office does not set or collect taxes.

If you believe you are entitled to a Homestead Exemption or any other exemption not shown on your TRIM Notice, you may still late file for any 2023 exemption until September 18, 2023. For a list of all the available tax-saving exemptions and to apply for these exemptions online, please visit our website at <https://web.bcpa.net/bcpaclient/#/Homestead> or call us at 954-357-6830.

If you have any questions about your 2023 Just/Market Value or exemptions, please email or call us prior to September 18, 2023.

Exemptions & General Questions - CSEmgmt@bcpa.net - 954-357-6830

Residential Property Values - ResTrim@bcpa.net - 954-357-6831

**Condo, Co-op & Timeshare Property Values - CondoTRIM@bcpa.net
954-357-6832**

**Commercial Real Property/Duplexes Values Commercial - TRIM@bcpa.net
954-357-6835**

**Tangible (Commercial) Personal Property - tpp-docs@bcpa.net
954-357-6836**

Agricultural Property Classification - ag-docs@bcpa.net - 954-357-6822

Report Homestead Fraud@bcpa.net 954-357-6900

The ABSOLUTE deadline to file an application for any 2023 exemption or to appeal your property's 2023 just value is September 18, 2023.

Value Adjustment Board

The Value Adjustment Board (VAB) is an independent quasi-judicial review board. If you believe your Just/Market Value is not what a buyer

would have reasonably paid for your property on January 1, 2023, you should first contact our office. If after speaking with one of our appraisers, you still do not agree, you can file an appeal with the Broward County Value Adjustment Board. If you were denied an exemption, you may also file an appeal with the Value Adjustment Board challenging this denial. The absolute deadline for Value Adjustment Board petitions is September 18, 2023. If you would like to file a petition online, please visit the VAB website at <https://bcvab.broward.org/axiaweb2023> Should you have any questions for the Value Adjustment Board, they can be reached at vab@broward.org or 954-357-7205.

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

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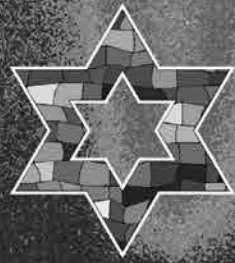


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Hello Hillcresters!

Like any transition in life, retirement is an adjustment, complete with emotional, financial, and lifestyle changes. But what happens when retirement doesn't feel right? After decades of looking forward to a more carefree lifestyle, many retirees find that life in retirement falls short of their expectations. There are many reasons for this, from boredom like the loss of a sense of purpose or difficulty adjusting to life after work. Fortunately, if life in retirement isn't as wonderful as you'd imagined, there are steps you can take to change your situation. Begin with these five questions.

1. Are you happy? If not, re-examine your goals to discover what's missing. Maybe you completed items on your bucket list sooner than expected and need to work on new and different goals that inspire you. Or maybe part-time or volunteer work would fill the void that full-time work left behind.

2. How's your health? Are you taking good care of yourself, exercising, and eating right? If not, consider working with your healthcare provider(s) to put a plan in place to pursue a healthier, more energized lifestyle.

3. Do you have budget concerns? Once you've been in retirement for a few months or years, you should have a good sense of your essential living expenses—housing, food, clothing, healthcare, and transportation—as well as discretionary income for things like travel, hobbies, and social activities. Review your budget annually to help determine if you're spending too little or too much, since either can cause anxiety.

4. What's changed in your life? Maybe you moved to a retirement community only to find that lifestyle wasn't right for you. Or maybe you divorced, remarried, or lost a spouse. Keep in mind that change doesn't stop with retirement. Make sure you're giving yourself the time required to adjust to the changes in your life and remain open to making additional changes if you're not satisfied.

5. Are you living the life you envisioned? As income needs change over the course of retirement, based on health, activity levels, life events, and personal decisions, take time to re-evaluate your goals and review your financial strategy on a regular basis. Most of all, don't be afraid of changing course if your original plans aren't working out the way you anticipated.

If you have questions about how your income will support your lifestyle needs and preferences in retirement, contact the office today to schedule a time to talk about your concerns.

All the best!

David Treece, MBA, AIF, CLTC
Investment Advisor Representative at Treece Financial Group, Inc.*
Miami, Florida, United States



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Continued from pg. 1

Our land line and internet service were also through Comcast. Basic cable was covered in our maintenance fee, but we paid an extra \$190 per month for the added services. Then our building went with Hotwire Communications which is a fiberoptic company like Blue Stream, which two other buildings have. Now we have HBO & Showtime on all 3 TVs, our landline and internet are included, and we pay \$79.80 per month.

Many buildings are just cancelling Comcast due to cost issues so their unit owners must sign up for their own cable/phone/internet. At the end when there was a lapse between the Comcast contract ending and Hotwire beginning, we had to self-pay Comcast - \$240.00 per month! Then they had the nerve to send a final bill for "early termination of services" for \$99.00. Uh, no. Not gonna pay it. They turned it over to a collection agency and I wrote them a "strongly worded" letter telling them which lake to jump in. So, they dinged my credit score 50 points. Don't care. Someone else tried that once, all you do if you are applying for anything is write a letter explaining why your score went down, and no one pays attention anyway. One of our clients, Rose, who sold her unit in Hillcrest 20 cancelled Comcast also and got the bill for \$99.00. She called me about it, and I told her to ignore it. She is in her 80's and living in an ALF up north, She laughingly said, "I don't want to go to jail." I reminded her that the "offense" was in Florida so the worst that could happen is they send her back, we can be jailhouse roommates, and she'll get all the services that the ALF provides at no cost.

As of this writing, buildings 22 and 23 have Blue Stream Fiber and buildings 25, 26 and 27 opted for Hotwire Communications. I love Hotwire - easy to fast forward through commercials, easy to record programs and you can turn off your TV mid recording and when you turn it back on, the show resumes. Not crazy about sharing a remote though.

FUN FACT ABOUT TV REMOTE CONTROLS

Statistically, 37% of all spousal murders are over the TV remote. OK, I made that up, but I bet I'm close. This just in! Apparently, the only people killed over an argument with a remote control involved is when one party threw it at the other party's head. I swear I am not making this up. Google it.



Harold F. Pryor
BROWARD COUNTY STATE ATTORNEY

Free one-stop arrest record sealing and expungement workshop

The Broward State Attorney's Office is hosting an arrest record sealing and expungement workshop from 3 to 7 p.m. on Thursday, October 5, at the E. Pat Larkins Community Center, 520 NW 3rd St, Pompano Beach, FL 33060.

If you were charged with a crime and the case did not result in a conviction, you may be eligible to have a single arrest record expunged. If you were charged with a crime and you received an adjudication withheld, that case may be eligible to be sealed. Only cases that occurred in Broward County are eligible for review.

Walk-ins are welcome. Please bring a valid ID.

The event is being hosted by the Broward State Attorney's Office in partnership with the Broward County Clerk of Courts, the Broward Sheriff's Office, and the Office of Mayor Rex Hardin of the City of Pompano Beach. Thank you to sponsors Greenspoon Marder and Kappa Alpha Psi Fraternity, Inc., Fort Lauderdale Alumni.

More information is available at <https://browardsao.com/seal-or-expunge-a-criminal-record/>

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



Greetings Hillcrest Residents,

School is back in session – and so is the Broward County Commission! This has been an eventful and productive summer across Broward County – including Hillcrest - and the coming months will be even busier. The temperature has not cooled down, and neither

has the pace of action here at home. I hope you had a chance to relax and spend time with your family this summer. While we are sometimes sad to see summer end, the first days of school bring a different kind of buzz and excitement. Even those of us who graduated long ago can feel that same energy in the air here in Broward.

Solar Eclipse

Look up! In honor of National Library Card Sign-Up Month, Broward County is distributing 8,000 free solar eclipse glasses to Broward County library cardholders! To receive your pair, visit any Broward County Library branch and present your library card – or sign-up on the spot for a card! The solar eclipse is October 14th, and these glasses will allow you to look at this beautiful, rare event. These glasses are first-come, first-served. To learn more and see which branches currently have glasses in stock, go to Broward.org/library.

Hurricanes

The devastation that parts of Florida experienced due to Hurricane Idalia is a sobering reminder of the danger we face during hurricane season. We are approaching the height of it and NOW is a better time than ever to be prepared. Experts have updated this year's forecast to project a more active season than average. With approaching king tides and increased flooding risk, there comes significant impacts even from a minor storm. That is why it is critical that you make a checklist of supplies, identify

a local shelter (including pet-friendly shelters), and start preparing an evacuation plan. Broward County's Hurricane Preparedness Guide is a handy and accessible way to get ready. Make sure to talk to your neighbors and family about your plan. To find all these resources, go to Broward.org/hurricane. My office is here to help with any hurricane-related needs you have, so please do not hesitate to contact us!

Animal Care

Now more than ever, Broward County Animal Care is looking for loving owners to make a forever home for a dog or cat. Our Animal Care is currently at capacity, and for the past month, Broward County has participated in the annual "Clear The Shelters" initiative to encourage long-term adoption. Sick, aggressive, and in distress animals are still being accepted, and Animal Care is working directly with residents to find rescues and other community partners for any animal that is brought in. You can find information about adopting an animal, as well as spay/neuter programs and other initiatives by going to Broward.org/animal.

Contact Us

Our District office is conveniently located within the lobby of the Hollywood Branch of the Broward County Public Library at 2600 Hollywood Blvd, next to Hollywood City Hall. My District office staff is available to you from 10 AM to 4 PM, Monday through Friday. My staff is also working from my office in Fort Lauderdale and from other locations within our District. The Fort Lauderdale office is open for your convenience Monday through Friday from 9 AM to 5 PM. If you would like to schedule an appointment, please call 954-357-7006/7790, or email me at bfurr@broward.org.

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SPOTLIGHT ON... By Steve Schneider

Hillcrest residents getting ready to sign up for Medicare don't have far to go to get their questions answered. The same thing applies for people who already belong to Medicare but want to learn about options that may give them more coverage than they currently have now.

That's because a healthcare expert lives in Hillcrest 21. Erica Homs, a Licensed Insurance Broker, is also the president of that building association. She represents multiple top carriers, has been in the insurance industry for over 16 years. Homs has helped many Hillcresters get on the right plan. In addition to helping people with Medicare options, she can also educate people with different options when it comes to Insurance. For example: Life Insurance, Long Term Disability, Final expense products, and Obamacare ACA plans (under 65 health insurance).

Importantly, by the time Hillcresters are 3 months prior to your 65th birthday, they can sign up for Medicare. Still, nothing happens unless and until you sign up.

Simple enough, for sure.

But it gets more complicated than just the simple A, B, Cs of life.

For example, people have the option of selecting what is commonly called a Medicare Supplement plan AKA Medigap or Medicare Advantage plans.

The major insurance companies that offer Advantage coverage have a variety of different options. So, it is important to speak with a licensed insurance agent like Ms. Homs to learn the details about co-pays, and extent of coverage and see which option is best for you.

She will get information from you about your financial situation, and your needs. Based on that information, Homs will give you a detailed analysis. This analysis will compare the costs and benefits of traditional Medicare with the newer, private-insurance Advantage plans and Medicare Supplement plans AKA Medigap plans. Because your

needs may change. And with those changing needs, a different plan may work better for you.

The annual election period for Medicare will run from **October 15, 2023 - December 7, 2023**. The annual election period for **Obamacare ACA under 65 is from November 1, 2023 - January 15, 2024**

To learn more, contact Erica Homs at (954) 232-5816. Or email her at erica.insuranceinfo@gmail.com

UNDERSTANDING

Medicare



It's time to schedule your Annual Medicare Benefits review!

Annual Enrollment Period

Oct. 15 - Dec. 7

Call TODAY!

Erica Homs, Licensed Insurance Broker

954.232.5816

erica.insuranceinfo@gmail.com

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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AUGUST 2023 HILLCREST STATE OF THE MARKET

by Cindy Abraham, Keller Williams Realty Professionals, A TEAM FLORIDA

August usually has a lot of closed sales because folks want to get into their new place before school starts and summer vacation time is over. But we only had 6 closings for the month. Days on market are still creeping up. September is a historically slow month so it will be interesting to see what happens. Twelve units went contract during the month of August and we are currently up to 33 condos on the market, of which one is a 3-bedroom and only three are 1-bedroom units.

The lowest 2-bedroom on the market right now is listed at 184,900 and the lowest one bedroom is \$193,000. Of the pending sales, EIGHT of the 12 pending sales are one bedrooms ranging from 125K to 195K. And the four 2-bedrooms range from 165K to 230K. Of course, we do not know the sales price until they close. The good news is that most of the pending sales went under contract in less than a month.

Twelve units are for rent in Hillcrest right now; four 2/2 units and eight 1/1/1 units. The one bedrooms seem a bit high, between \$1700 and \$2100 per month, while the 2/2s range from \$2100 to \$2300 which is right in the ballpark. However, 10 have been on the market for over 30 days which is the point at which the landlord starts losing money and one has been on the market for over 5 months.

Again, the rentals are sitting too long. As of this writing, days on market range from 52 days to 177 days. Only one of the seven available rentals is a 2-bedroom unit. A 1/1/1 in Building 17 went under contract in August; a furnished unit listed for \$1850 after 47 days and there was one closed 1/1/1 in Hillcrest 20 that was listed at and went under contract for \$1700 in 13 days.

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
C-21	701	2/2	1384	293,000	290,000	85
24	620	2/2	1132	289,000	270,000	85
27	618	2/2	1164	259,999	259,900	27
2	204	2/2	992	235,000	235,000	2
26	903	2/2	1132	212,000	197,000	70
24	204	1/1/1	844	199,000	185,000	101
21	201	1/1/1	844	155,000	159,900	60
25	905	1/1/1	844	175,000	172,500	60
23	206	1/1/1	844	180,000	165,000	166
9	104	1/1/1	744	166,000	170,000	52
27	206	2/2	1164	175,000	175,000	78
6	104	1/1/0	672	160,000	157,500	25
23	505	1/1/1	896	159,000	155,000	6
18	505	1/1/1	770	139,999	137,000	31



HILLCREST RENTAL MARKET

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



According to the MLS, these are all the August available rentals, those that went under contract and those that closed. Renting can be more difficult – and complicated - than selling. **Call Cindy Abraham and Brian Gaiefsky at Keller Williams Florida A Team Florida for expert advice at 8-HILLCREST.**

AUGUST RENTAL LISTING

ADDRESS	B/B	SF	LIST \$	DOM	DESCRIPTION
4334 Large LeaF Ln	5/3	2501	6900	11	Townhome/1 car garage
5083 Greenway Dr	3/2/1	2165	4200	15	Single Family/2 car garage/waterfront
1030 Eucalyptus Dr	3/2/1	1561	3850	37	Townhome/1 car garage
5140 Eucalyptus Dr	3/2/1	1421	3700	20	Townhome/1 car garage
3973 Poinciana Ln	3/2/1	1421	3600	16	Townhome/1 car garage
4860 Eucalyptus Dr	3/2/1	1561	3600	43	Townhome/1 car garage
3976 Poinciana Ln	3/2/1	1421	3500	64	Townhome/1 car garage
5060 Eucalyptus Dr	3/2/1	1421	3500	33	Townhome/1 car garage
4005 Poinciana Ln	3/2/1	1561	3400	65	Townhome/1 car garage
4650 Washington #204	1/1/1	775	2200	222	Condo/ renter pays elec/cable/internet
4200 Hillcrest #505	1/1/1	844	2100	7	Condo/ renter pays elec/cable/internet
4700 Washington #509	2/2	992	2100	7	Condo/ renter pays elec/cable/internet
4700 Washington #308	1/1/1	770	2025	70	Condo/ renter pays elec/cable/internet
4700 Washington #402	2/2	992	2000	176	Condo/ renter pays elec/cable/internet
919 Hillcrest Dr #608	1/1/1	930	1850	80	Condo/ renter pays elec/cable/internet
950 Hillcrest Dr #411	1/1/1	775	1800	65	Condo/ renter pays elec/cable/internet
4700 Washington #404	1/1/1	775	1795	91	Condo/ renter pays elec/cable/internet

AUGUST RENTAL UNDER CONTRACT

ADDRESS	B/B	SF	LIST \$	DOM	DESCRIPTION
3717 Greenway Dr	4/2/1	2501	5200	103	Single Family/pool/2 car garage
4700 Washington #108	1/1/1	770	1850	53	Condo furnished/renter pays

AUGUST RENTAL UNDER CONTRACT

ADDRESS	B/B	SF	LIST \$	DOM	DESCRIPTION
1467 Pongam Ter	3/2/1	2220	5600	232	Single Family/waterfront/2 car garage
1487 Pongam Ter	5/3/1	2501	5600	33	Single Family/2 car garage
4002 Long Leaf Ln	3/2/1	1561	3800	102	Townhome/1 car garage/furnished
4023 Black Olive Ln	3/2/1	1768	3800	87	Townhome/2 car garage
5180 Eucalyptus	3/2/1	1421	3500	100	Townhome/1 car garage
919 Hillcrest Dr #607	1/1/1	830	1700	13	Condo/renter pays electric/cable only

PARKVIEW AT HILLCREST AUGUST 2023



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

We have four new neighbors in Parkview. Days on Market were about 50% shorter than last month because of the lower price point. Three more went under contract during August and there are four active listings. The seeming discrepancy in the number of active listings for sale is because at the same time, the homes and townhomes are also listed for rent. So, they are not dropping off the “radar” as sales listings, they were just rented instead of sold.

Anytime you read these market reports and have questions, please give us a call. We are here for our neighbors whether or not you use us for your real estate needs. But now, with the business flooded with rookie agents, mistakes can be costly not only for you but for us.

This month’s Real Estate article will focus on rentals. I will list all the active, pending, and rented properties here in Hillcrest during the month of August. The rental market is still hot, but overpricing is more costly than selling in the long run. Some of the days on the market are counterproductive UNLESS of course, the owner is also trying to sell the property. In that case, the carrying costs are expected because it stands to reason that a sale is the primary aim and renting the place is only an option if the monthly profit makes more financial sense.

Changing markets require adaptive strategies. And we have them. We can navigate just about everything a shifting market can throw at us. Whether you are buying, selling, or renting, give us a call at 8-HILLCREST. We are always here to help our neighbors.

AUGUST CLOSED LISTINGS

ADDRESS	B/B	SF	LIST PRICE	SALE PRICE	DOM	DESCRIPTION
S- 1348 Silk Oak Dr	5/3	2501	1,148,000	1050,000	78	2 car
T-3973 Poinciana	3/2/1	1421	555,000	530,000	24	1 car
T-4200 Large Leaf	3/2/1	1421	535,000	525,000	6	1 car
T- 4317 Ficus St	3/2/1	1421	522,000	515,000	77	1 car



September Kitchen Korner - by Cindy Abraham



In previous issues we featured numerous desserts made with apples, including Sandy Jacobson's delicious Apple Cake. Autumn is apple season and apples are good for you. There are more than 7,500 varieties in the world and the US grows 2,500+ of those varieties. Apples are rich in quercetin which may protect against cataracts, glaucoma, and other eye related problems. Also, macular degeneration which is age related. Look for firm apples with no bruises. The ripe ones also have a nice fragrance. Keep them in a paper bag in the refrigerator crisper compartment. Left out, they tend to go soft. Sprinkle sliced apples with lemon juice to help prevent browning.

I was curious as to which apples are best for eating and/or baking. I tried to stick to the ones that we see most often in our local grocery stores. I looked up which apples are best for baking and best for eating but I weeded out the ones that we don't usually get locally. This is the short version of the ones that are usually in our stores.

Also, here is a pasta dish that contains apples. Easy and delicious. The combination of the slightly bitter arugula, the sweet apple, the salty gorgonzola with the protein in the chicken sausage, makes a very appealing dish. I learned that if you use the chickpea penne, which is high in fiber and offsets the high carb count, you do not have to wait until the water comes to a boil. Put the pasta in right from the get-go and it turns out better. I also learned to save a small jar of pasta water. When leftover pasta is too thick, the pasta water thins it without making it watery.

BEST FOR EATING:

- Golden Delicious and Red Delicious** – their name says it all.
- Envy** – sweet, crunchy and doesn't turn brown as fast as most so good for salads and cheese boards.
- Snapdragon** – so named because they "snap" in your mouth also, sweet.
- Gala** – Sweet with a pear-like quality and can also be cooked down into a compote.
- Lady** – mildly sweet, tart, and delicate. Because of their small size, often used in Christmas decorations.

BEST FOR BAKING:

Tart, thick firm apples like **Braeburn and Granny Smith**, which is described as incredibly tart, high acid, with a subtle sweetness.

BEST FOR BOTH:

- Ambrosia** -
- Honeycrisp** – super sweet, juicy, and crunchy. Guaranteed to hold firm when baking.
- Fuji** – crisp, firm, and durable

CHICKEN, APPLE GORGONZOLA PASTA

- 4 oz. penne cooked al dente
- 1/2 - 2/3 cup pasta water
- 2 TBS olive oil
- 6 oz chicken sausage – casing removed (great varieties at a reasonable price at Aldi)
- 1/2 small red onion sliced
- 1 crisp apple cored and thinly sliced
- 3 oz crumbled gorgonzola
- 1 cup baby arugula



Heat oil in large skillet over medium high. Heat the olive oil. Add sausage and cook until it starts to brown, about 6 minutes, breaking sausage into small pieces with wooden spoon.

Add sliced onion and cook for 3 minutes or until onion is starts to soften. Add apple slices and cook 3-4 minutes more until slightly softened.

Add pasta, Gorgonzola, and pasta water; stir well to coat. Keep stirring and tossing until a light creamy sauce forms. Add baby arugula and stir well until just wilted.

Remove from heat and top with more crumbled Gorgonzola if desired. Serve.

We met **Marty and Joyce Abraham** when I sent out mailers to Emerald Hills. I noticed their last name and wrote something silly on the mailer. Next thing I know, I got a call from Marty to handle a Real Estate purchase and we hit it off. We decided we were cousins even they are Jewish, and I am Lebanese because...well... we wanted to. We have dinner together as our schedules permit. The last time we ate at their place, Joyce made this bread pudding that was out of this world (Brian loved it!) so thought I would share. Thanks, Cuz!

BREAD PUDDING – contributed by Joyce Abraham

- 1 loaf of stale multi grain bread or challah (at least one pound up to 1 1/2 pounds)
- 1 quart of whole milk (not low fat)
- 2 TBSP butter, room temperature
- 4 eggs 1 1/2 cups of sugar
- 2 TBSP vanilla extract
- 1 cup raisins or 1 1/2 cups of chocolate chips



Sauce:

- 8 TBSP butter, room temperature
- 1 cup confectioner's sugar
- 1 tsp vanilla extract
- 1 egg

To make sauce, stir 8 TBSP butter and confectioner's sugar together in a small saucepan over a very low heat. Stir until sugar is dissolved and very hot. Remove from the heat. Beat the remaining egg and whisk into the sugar butter mixture in a stream, whisking constantly until sauce has cooled to room temperature. (About five minutes) Can make ahead up to this point.

Alternative Sauce: (Much easier!) 1/2 cup of melted vanilla ice cream

DIRECTIONS:

Crumble the bread into a large bowl. If not stale you can slice and bake in the oven at 350° F for 10 minutes. Pour the milk over the bread and let it stand for one hour. Preheat oven to 325° F. Grease a 9 x 13-inch baking dish with 2 TBSP butter.

In a bowl whisk the four eggs, the sugar, and the vanilla extract. Stir this mixture into the bread and add the raisins. Pour into the prepared baking dish and bake in the middle rack for one hour and five minutes or until set. Cool to room temperature.

TO SERVE:

Preheat broiler. Pour sauce over top of bread pudding and broil until bubbling. Cut and serve. Pudding can be frozen. Keep the sauce and bread pudding separate if freezing. To serve, defrost sauce and bread pudding, and then follow the above serving directions.

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Have you been wanting to get in better physical shape but feel intimidated?

A barrier to exercise for some people may be that they don't feel comfortable going to a gym.

Private or group classes are a perfect solution to overcome this barrier.

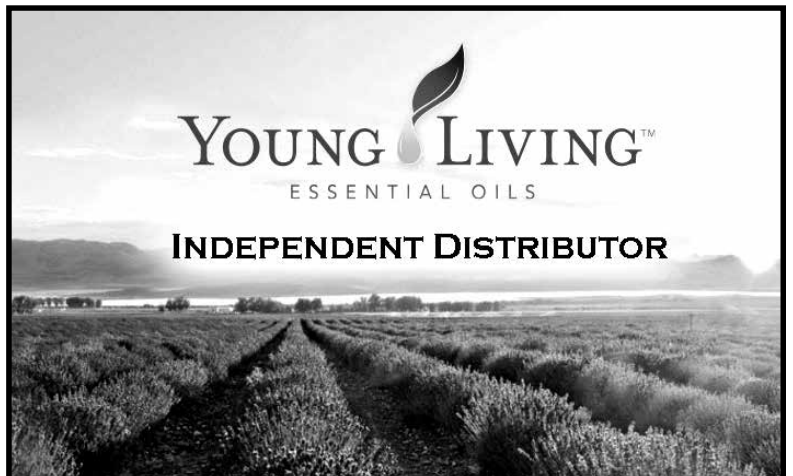
Classes / private sessions can be tailored to those with osteopenia or osteoporosis, and those who wish to improve posture/strength. I combine adaptive therapeutic exercises from the worlds of physical therapy, Feldenkrais, Yoga, and Pilates.

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I am an RN, BSN, RYT, and have been teaching one on one, and group exercise/ yoga for 2 decades.

Making exercise fun is what I do best. Having a better body usually leads to a better life. Reach out and we can get you on a path to greater wellness!

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TEN MEDICATIONS YOU SHOULD NEVER MIX WITH COFFEE – *Posted on Yahoo.com/lifestyle by Courtney Southwick*



If you're like most Americans, you start your day with a steaming cup of coffee, and head to the bathroom soon after. This is a common effect of caffeine.

Studies show that coffee may stimulate your stomach, changing the time it takes for food to make it through your digestive system. However, your morning cup of coffee can also interact with medications

you may be taking, and alter how fast those are absorbed into your bloodstream, too.

That means that drinking coffee at the same time as you take your medication may affect how well they work for you. In 00, a group of researchers reviewed numerous medications and how they were affected by coffee. They reported that coffee "significantly affects the absorption, distribution, metabolism, and excretion of many drugs."

However, not all medications are affected by drinking coffee. Read on to learn which medications to not mix with coffee, and what to look for.

Thyroid Medicine

If you have hypothyroidism, your thyroid gland—a butterfly shaped gland at the front of your neck—is not producing enough thyroid hormone. This can cause weight gain, dry skin, joint pain, hair loss, and irregular menstrual periods.

Many people are prescribed levothyroxine or other thyroid medications to help balance out their hormones. Studies show that drinking coffee at the same time as taking your thyroid medication can reduce how much of your medicine is absorbed by your body, making the medicine less effective for you. And it's not a small effect: Patient case reports show that coffee can even reduce the absorption of thyroid medicine by more than half.

Cold or Allergy Medication

Medications for colds or allergies are used by millions of people, and they often contain central nervous system stimulants like pseudoephedrine. Coffee is also a stimulant, so washing your allergy med down with coffee may increase symptoms like restlessness and the inability to sleep.

Some allergy meds, like fexofenadine should not be taken with coffee as it can overstimulate your central nervous system, increasing the symptoms of restlessness. It's always a good idea to ask your healthcare provider for advice regarding the combination of coffee and cold or allergy medicine.

Diabetes Medication

If you mix your coffee with sugar or milk, that could lead to a spike in blood sugar and impact how well your diabetes medication works. In addition to that, studies show that caffeine may worsen symptoms for people with diabetes.

Drinking anything with caffeine, like coffee, could raise your insulin and blood sugar levels, according to study published by the American Diabetes Association. The study was small, so more research is needed, but the researchers warned that drinking too much caffeine could make it more difficult to manage blood sugar, and eventually raise the risk of diabetes complications.

Diabetes and prediabetes are very common in the U.S. and other Western countries. According to the Centers for Disease Control and Prevention (CDC), over 37 million Americans have diabetes. According to the CDC, nearly 80 million have prediabetes and most people don't know they have it. With those numbers, it's no surprise that millions of people take diabetes medications daily.

Alzheimer's Medicine

Alzheimer's disease is the seventh leading cause of death in America and mostly affects people over the age of 65. It is a disorder of the brain that results in a loss of cognitive function, making it difficult to think, remember, or go about your daily tasks. Millions of Americans live with Alzheimer's disease and take medication for the condition.

Alzheimer's medicine, like donepezil, rivastigmine, and galantamine are affected by caffeine. The caffeine in coffee tightens up the blood-brain barrier and can decrease how much of the drug makes it to your brain. Alzheimer's medications work by protecting the neurotransmitter acetylcholine, and drinking high amounts of coffee has been shown to impair that protective effect.

Asthma Medication

Asthma is a chronic disease that affects your lungs, making your airways inflamed and irritated. This results in difficulty breathing, coughing, and wheezing, and a tight feeling in your chest. Millions of Americans, both adults and children, live with asthma and take medications for it.

Many people with asthma take bronchodilators during a flare-up, like aminophylline or theophylline. Bronchodilators work by relaxing the airways, making it easier to breathe, but they come with side effects like headache, restlessness, stomach pain, and irritability. Drinking coffee, or other drinks high in caffeine, can increase your risk of these side effects. Coffee can also reduce how much of the medication is absorbed and useful to your body.

Osteoporosis Medication

Osteoporosis makes your bones thin and fragile, increasing your risk of bone fracture. Millions of people have osteoporosis and it's most common in women, especially women who have already gone through menopause.

Drugs like risedronate or ibandronate prevent and treat osteoporosis and should not be taken at the same time as coffee because it makes the drug less effective. It is recommended that you take these medications before eating or drinking anything, and only wash the pill down with plain water. This will allow your body to maximize the full amount of the medication. When you drink coffee with these types of medications, their effectiveness can be reduced by more than half.

Antidepressants

According to the CDC, one in 10 teens and adults take antidepressant medications daily. They are the most prescribed drugs for adults in their twenties and thirties, and their use has increased dramatically over the last few decades. They can help with depression, a mood disorder that affects how you feel and function.

Coffee can affect how your body uses antidepressant medications. Some drugs, like fluvoxamine, amitriptyline, escitalopram, and imipramine can be metabolized differently if you drink coffee at the same time, especially large amounts of coffee. Coffee can reduce the amount of medicine that is absorbed by your body.

Studies show that fluvoxamine in particular has been found to enhance the usual side effects of caffeine. This can cause symptoms like insomnia and heart palpitations. It's best to take your medication and hold off on the coffee for a while.

Antipsychotic Medicine

Antipsychotic medicines are helpful for people who live with schizophrenia, mania, major depressive disorder, and other mental health problems. Nearly four million Americans use these medications each year. Antipsychotic medications work by inhibiting certain neurotransmitters or blocking receptors in the brain.

Medications that treat psychosis include phenothiazine, clozapine, haloperidol, and olanzapine. Coffee can make your body absorb less of these medications than you normally would if you waited a while to enjoy your morning cup of coffee. Studies show that many of these medications are metabolized or broken down by the body differently in the presence of coffee. To get the full effect of your medicine, take it with water instead of coffee.

Blood Pressure Medicine

According to the CDC, tens of millions of Americans live with hypertension-high blood pressure—and for many, it's not well controlled. Hypertension increases your risk for heart disease and stroke. It's a common, but silent disease since it rarely shows symptoms.

Many people take blood pressure medications, like verapamil or propranolol, which work by slowing down your heart rate.

That means your heart doesn't have to work as hard to pump blood to all your body's cells.

Continued on pg. 15

Hello Neighbor!



Sharon L King, Agent
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 Hallandale Beach, FL 33009
 Bus: 305-933-4900
 sharon@sharonking.net
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Continued from Pg. 14

However, drinking coffee at the same time as taking blood pressure medications like felodipine can cause less of the medicine to be absorbed by your body. You may not get the full benefit of the medicine. Talk with your healthcare provider about how to time your pills and your morning cup.

Melatonin

Melatonin is a natural hormone that your body makes, which helps you feel sleepy at night. The hormone is triggered by the sun going down, signaling to your brain that it's time to rest. Melatonin is also sold over the counter (OTC) in supplement form and is used as a sleep aid.

By contrast, coffee works as a stimulant, making you feel more awake. The caffeine in coffee does the exact opposite job that melatonin does. It can make you more alert and can make it hard to fall asleep. Drinking coffee can inhibit melatonin production in your body and make the hormone less effective. If you take melatonin at the same time as drinking coffee, they could cancel each other out.

When To See A Healthcare Provider

If you take any of these medications, and especially if it's recommended that you take them first thing in the morning, try delaying your first cup of coffee.

If you take more than one medication, talk to your healthcare provider about how to balance out your pills and your coffee. If you are experiencing any unpleasant side effects, like restlessness, jitteriness, or insomnia, your healthcare provider can help you find a solution.

A Quick Review

Coffee is a stimulant because of its high caffeine content. Between the stimulant effects and its effects on your gastrointestinal tract, coffee can alter how your body breaks down and absorbs your medications. You may just need to change the timing of your coffee break, but if you're experiencing any symptoms, it's always a good idea to reach out to your healthcare provider.

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LOVE YOURSELF FIRST BY LOUISE HAY

– Submitted by Etta Stevens



As you know, I encourage the practice of taking the time to love yourself and send love out to the rest of the world. Over the years we have done so much to improve ourselves and motivate others. I'd like to take the time today to acknowledge the people that might need a little bit of extra strength and a reminder of

love and good affirmations to help radiate peace and love within and welcome Life.

This physical life that we live often graces us with experiences that might appear to be seemingly impossible tasks. Just remember that these challenges are brought to us to teach us that all things are possible, and this life is full of amazing wonders.

It feels so good to accomplish these tasks, strengthening awareness that you are strong and able, and that strength and ability continues to grow with every expression of love. Greet each challenge as a blessing. It exists because you are ready for that growth. Even in failure, we find success. We find parts of ourselves that we may not have known, or maybe re-find parts of ourselves that maybe we have forgotten.

Anger may arise. It is a natural response to distress in life. Anger is a defense mechanism. Remember, every time you get angry, you're affirming that you want more anger in your life. Let it wash from you like rain. Acknowledge its presence and wipe it away.

Life is always moving toward healing. We continue to face judgements, betrayals and a million other challenges daily but it is how we choose to perceive those challenges that we find strength or render ourselves weak. All things come from personal choice.

Healing needs only your openness and willingness. Life loves you. That never extinguishes.

We often forget that amidst loss there is something to gain. We are reminded that bad things do happen. Transition from the loss by letting go of resentment and judgement. Take the values you learn from the experience and forgive.

I do not waste my time on negative thinking or negative subjects, if not only to help extinguish that negativity. I heal my relationship with myself, and I assist the healing of the world. I choose to see myself and life in the most positive ways. Therefore, I say yes to opportunity and prosperity. I say yes to all good. I am a yes person living in a yes world, being responded to by a yes Universe, and I rejoice that this is so.

I continue to be in awe of where Life has taken me. Each challenge gives me the opportunity to go beyond my limitations. Life has a meaning all its own and we might not understand why it doesn't turn out the way we expect it to, but trust that the Universe knows what it's doing. Come together in love and embrace the Life that surrounds you. Every time you meditate, every time you do a visualization for healing, every time you say something for healing the whole planet, you are connecting with people who are doing the same thing. You are connecting with like-minded people all over the world.

You can use the heart thought below to help you remember that you are safe, you are loved, and everything is working out for your highest good.

I help create a world where it is safe to love each other. A place where we can be loved and accepted exactly as we are. It is something we all wanted when we were children—to be loved and accepted exactly as we were. Not when we got taller, or brighter, or prettier, or more like our cousin or sister or the neighbor across the way. But to be loved and accepted exactly as we were. We grow up and want the same—to

be loved and accepted exactly as we are right here and right now. But we are not going to get it from other people unless we can give it to ourselves first. When we can love ourselves, it becomes easier for us to love other people. When we love ourselves, we don't hurt ourselves and we don't hurt other people. We let go of all prejudices and beliefs about one group or another not being good enough. When we realize how incredibly beautiful, we all are, we have the answer to world peace—a world where it is safe for us to love each other.

In that love for each other we maintain strength and find ourselves closer to the love of Life that we all wish to experience and embrace.

Let us, together, love ourselves and the rest of the world through affirmation: I relate from my heart. I receive all the lessons that life has in store for me. There is unseen goodness in the world.

I love you, dear ones,


Louise

LOUISE HAY FOUNDATION NEWSLETTER

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 AND MOST OF ALL LOVE FOR YOURSELF. IF YOU DO NOT LOVE YOURSELF, YOU CANNOT LOVE OTHERS.

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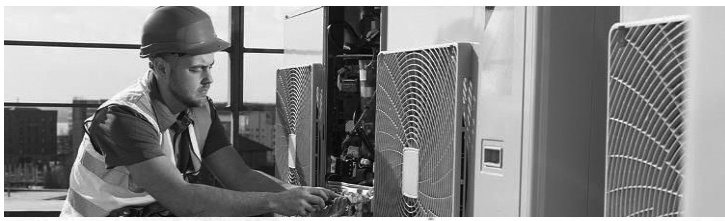
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