

Inside Hillcrest

– Connecting Neighbors to Neighbors –



OCTOBER 2023

HOLLYWOOD, FLORIDA

VOLUME 17 • ISSUE 10

OCTOBER INSIDE HILLCREST

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So how do we help our neighbors who do not ask for help? It can be a delicate situation. Many people are too proud to ask for help and if we offer help, what if they don't really need it? That can be offensive. Then, unfortunately we have had people who know that we do help a lot of our residents and someone who finds out tries to take advantage. "You can't win for losing" as my mom used to say.

Don't forget the upcoming Farm Share Food Distribution that is taking place right here in Hillcrest on October 21st at Championship Academy. Thanks to our own **Representative Marie Woodson**. Details are on page 5.

We do know that we have residents who are struggling. And realtors who are more than willing to "help" by listing and selling their condo when they have no place to go. "Oh, I'll find you something." No, they won't. Whether you are in this position or not, a seller **MUST** have somewhere to go **BEFORE** their property closes and they are out of a home. One listing that I personally refused to take was listed with another agent, sold and then the women went through over 50K renting for two years before she was forced to move back north with relatives which she **DID NOT** want to do – she cannot tolerate cold. Yes, I tried to find her something but by that time nothing was in her price range. The lesson to be learned here is if someone tells you how it is and you seek out someone who is going to tell you what you want to hear, it will not end well.

And we all know what desperation can lead to – con games. Again, someone comes along that tells people what they want to hear which is a solution to their problems that sounds too good to be true. But I think at that point we go into "this can't be happening to me. I do not deserve this. And this wonderful person came along and is going to fix everything". Not.

Are we our brother's keeper? Maybe not. But there are wonderful people in EVERY building who are known for their kindness and compassion. In Hillcrest 22, **Ann Wohl** has been known as the "building angel" for years. But even those who are less saintly can be compassionate, caring individuals like **Lucy Kreidich**, also in Hillcrest 22. She has also been a great resource for residents. Lucy knows I love her. In fact, she is second in line to inherit Brian should anything happen to me. Lucy's

neighbor **Enid Jaffa** is first in line. (Note to Enid: If anything happens to me, watch your back!) Third in line is **Sue Goldberg** in Hillcrest 27 who is staying out of the fray.

PREFERRED VENDOR LIST FOR UNIT OWNERS

Every year we review the Hillcrest Preferred Vendor list that our building boards use when getting estimates or needing outside help. We do this every year at our November HLC meeting, which this year is coming up on Thursday November 3. Board members share the contact info for vendors and service providers that did a great job for them. We are now working on one for Unit Owners. If you have a local business that has done work for you in your unit that you would like to recommend, send us their info to INFO@InsideHillcrest.com.

Of course, we are always happy to hear about local businesses that treat Hillcresters well. One of my neighbors Lynne Gurst found herself in a situation where she needed a locksmith. She was so happy with their service that she placed an ad for them in this issue! And yes, we added them to the list.

She wrote: "Cindy, this past weekend, I was feeding a friend's cat while she was out of town. As I walked out and closed the door. I realized I left the keys inside! Long story short, I had to find a locksmith, and called **Half Price Locksmith**. They were there in 15 minutes, (husband & wife) and they were wonderful! They were very good and the whole ordeal only took 20 min. I highly recommend them." Their business card is on page 4.

My friend and neighbor Rosie found a appliance repair company that she called to fix her freezer. She was also very happy with their work. **JB Appliance Repair** fixes refrigerators, freezers, washers, dryers, ranges, ovens, disposals, and dishwashers. Rosie also rewarded them with a business card ad on page 8.

TEMPLE BETH EL

We received a nice note from Sam Grussgott, Hillcrest 24 about Temple Beth El: "I have been a member of Temple Beth El for years.

This has got to be the best Reform Temple in South Florida. When my wife and I moved to Hollywood, the first thing we did was go around to the local places of worship. We found that Temple Beth El to be the friendliest. They welcomed us with open arms, gave us free High Holiday Tickets and spoke to us about all the services and upcoming programs. Wow, the best time to come and see is on Friday night services. Their ad on page 15 does not list three quarters of programs run by this Temple. Check it all for yourselves at their website at Temple Beth El of Hollywood."

SPOTLIGHT ON...

In the August issue, in the Spotlight On article by our own **Inside Hillcrest reporter, Steve Schneider**, it was so cool to learn that **Adriana "Adrianita" Blanco**, knows as the Shirley Temple of Argentina was one of our neighbors here in Hillcrest. Our City Commissioner, Idelma Quintana, met Adrianita at one of her Festival Cine and Arte and found her to be delightful; as well as very impressive. It is always interesting to find out how many remarkable people we have in Hillcrest.

Little did I know that I personally live down the hall from "greatness" – if he does say so himself. I have to say that writing the **Spotlight On...** article was one of the highlights of my month. Don't miss his story starting on page 7.

REMINDER FROM OFFICER AMANDA MALDONADO TO HILLCRESTERS

A friendly reminder: See Something Say Something! If you observe any crime and/or suspicious persons, please call 911 at that time. The incident can be reported to the HOA board and myself later but 911 should be called immediately. When a delayed police report is made, many investigative tools can no longer be used (i.e., Police perimeters, -K9 and fingerprinting).

I always welcome your emails as I try my best to stay informed of what's going on in my area. I'm also always here to assist you or answer any questions you may have. However, if a crime occurs at 1am I am not at work and will not see your email until much later. In this instance I ask you please place a 911 call. I assist detectives later in the investigations which take place in my area and being fully informed or having spoken with you is a big help but for them to best do their jobs we need reports to be made as soon as possible. Thank you for your help in keeping our community safe,

Respectfully,
Ofc. A. Maldonado,
Hollywood Police Department
Neighborhood Team Leader
amaldonado@hollywoodfl.org



Building A Better Community

ARE YOU COMPROMISING YOURSELF? - By Helen Vella

**WHEN YOU HAVE TO START
COMPROMISING YOURSELF
OR YOUR MORALS FOR THE PEOPLE
AROUND YOU, IT'S PROBABLY
TIME TO CHANGE THE PEOPLE AROUND
YOU.**

In the hustle and bustle of everyday life, it's easy to lose sight of our own needs and values. We often find ourselves compromising on our dreams, desires, and even our true selves, just to meet external expectations or maintain harmony in relationships. When it comes to personal integrity and staying true to oneself, compromising should never be an option. Upholding your values, beliefs, and principles is essential for maintaining self-respect, building strong relationships, and achieving long-term happiness.

But are you compromising yourself?

Are you sacrificing your own happiness and authenticity for the sake of others?

Compromising oneself can manifest in various ways. It might involve suppressing your true passions and interests, staying in toxic relationships, or neglecting self-care and personal growth. By constantly putting others' needs before your own, you may experience a gradual erosion of your identity and a sense of dissatisfaction. However, it's never too late to break free from this pattern and reclaim your authentic self.

Here are several compelling reasons why compromising yourself is detrimental:

1. Reflect on your values: Take time to identify your core values and beliefs. Understand what truly matters to you and align your choices and actions accordingly.
2. Prioritize self-care: Make self-care a non-negotiable part of your routine. Nourish your physical, mental, and emotional well-being through activities that bring you joy and relaxation.
3. Set boundaries: Learn to say "no" when necessary and establish healthy boundaries in your relationships. Respect your own limits and communicate them assertively. Saying "no" is not easy, however, the boundaries you set teach people how to treat YOU.
4. Pursue your passions: Rediscover your passions and interests and make time to pursue them. Engage in activities that ignite your enthusiasm and allow you to express your true self.
5. Seek support: Surround yourself with a supportive network of friends, family, or a mentor who can encourage and guide you on your journey of self-discovery. Having a life coach helps brainstorm and bounce ideas, also gives you a safe space to vent and explore emotions and so much more.
6. Self-Respect: Compromising your values erodes your self-respect. When you go against what you believe in or engage in actions that contradict your principles, you undermine your own sense of worth. Maintaining your integrity allows you to look in the mirror with pride and self-assurance.
7. Long-Term Fulfillment: Living a life aligned with your values and integrity ultimately leads to long-term fulfillment. When you honor your core beliefs, you make choices that reflect your true desires and aspirations. This sense of fulfillment and contentment cannot be achieved by compromising yourself.

Remember, compromising yourself may seem like an easy path, but it ultimately hinders your personal growth and fulfillment. Embrace your uniqueness, honor your needs, and live life on your own terms. You deserve to be true to yourself and experience genuine happiness. We tend to take our short lives for granted and live trying to please others thinking that pleasing ourselves is selfish. There is a big difference between being selfish and taking care of yourself.

The more real you get
the more unreal the
world gets.



- John Lennon

I am a big one for setting the boundaries and am always teaching my clients to do the same. Just like children need boundaries to teach them and give them structure to learn and grow, so it is with adults. Especially in relationships, if boundaries are not established then people do not know they are mistreating others.

Remember when you compromise who is benefiting and who is not. **Be true to yourself and your morals and stick to your beliefs. Life is too short to be unhappy and unwell.**

"Success is the sum of small efforts repeated day in and day out."

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MARTY KIAR - BROWARD COUNTY PROPERTY APPRAISER



The Property Appraiser's Office does not set your tax rates, collect property taxes, or determine how the tax revenue is allocated by local government. Florida law requires our office to assess all property based on the market data on January 1 of each year. We are also able to grant tax-saving exemptions to qualified applicants. The property tax bills are mailed by the Broward County's Records, Taxes & Treasury Division. If you have

questions regarding the payment of your tax bill, please contact their office at **954-357-4829** or visit their website at <https://www.broward.org/RecordsTaxesTreasury>

Where Is My 2024 Homestead Exemption?

The tax bill you received this month from the Broward County Tax Collector is for the 2023 tax year. If you acquired your home in 2023 and the previous owners of your new home were entitled to and received Homestead Exemption or any other exemption on January 1, 2023, you may have inherited their exemptions on your 2023 property tax bill. Florida Statutes require these 2023 exemptions be removed for 2024 and the property be reassessed at the full 2024 Just/Market value which may result in an increase in your 2024 property taxes. It is important that you apply for your own 2024 Homestead Exemption in your name if you believe you are eligible. Your new 2024 Homestead Exemption will be reflected next year on all 2024 property records, notices, and tax bills. Any new 2024 Homestead Exemptions will show online in late-December. You can apply for Homestead Exemption and any other exemptions you may qualify for online at <https://web.bcpa.net/bcpaclient/#/HomesteadExemption>

If you have any questions regarding your Homestead Exemption or other tax-saving exemptions, please contact our Customer Service Department at **954.357.6830**.

Escrow Adjustments for 2023 Tax Bills

The Property Appraiser's Office does not handle anything related to the financing of property. If you make monthly escrow payments for your property taxes, your mortgage or escrow company typically does an escrow analysis after paying your annual tax bill. After this analysis, your mortgage company will contact you directly if there is any change to your monthly payment. Should you have any questions about this, you should contact your mortgage company for assistance.

Quarterly Installment Payments

If you pay your property taxes through Broward County's quarterly installment plan, any newly approved 2023 exemptions will be applied to the 3rd and 4th installment payment amounts. Any adjustments for 2023 are made on the final two quarterly 2023 installment tax bills.

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>

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

Marty Kiar

Marty Kiar, CFA
Broward County Property Appraiser

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OCTOBER 5, 2023 HLC MEETING - by Steve Schneider

Building presidents continue dealing with a confusing maze when they try to get property insurance coverage for their condo Association properties. Community leaders learned more details about this ongoing drama at the Oct. 5 meeting of the Hillcrest Leadership Council, which was held at Rec Room II on Hillcrest Court.

According to the president of one low-rise building, his Association went without property insurance for two months. He said building Associations typically renew their policies by the end of June.

The eventual deal, with the state-created Citizens Property Insurance Corporation, came in at \$80,000, even though his building has passed its 40-year inspection. Citizens was established in 2002 by the state Legislature as an insurer of last resort.

In contrast, another low-rise, that has not yet ached its 40-year inspection, got a property insurance policy for under \$55,000. But it's not clear if the lower-priced policy was for 9, 10 or 12 months. It's also not known if the building that hasn't passed its 40-year inspection yet got a policy with higher deductibles than the other low-rise building.

A local lawmaker sat in the audience as this discussion yielded more information. At one point, **Hollywood District 6 Commissioner Idelma Quintana** noted the complexity of the issue, especially since it is not clear what if anything the state Legislature will do to help homeowners and condo Associations. Quintana added that our **State House Representative, Marie Woodson**, is working on proposed legislation to see if she can find common ground with politicians who represent vastly different parts of Florida.

During a different part of the meeting, Quintana highlighted some community happenings, including:

1-The Hollywood City Commission issued a proclamation celebrating nearby **Miramar Bakery** for being in business in Hollywood for 40 years. The Miramar name, she said, comes from a community in Cuba. The bakery is located at 370 S. State Road 7 (behind the Denny's) on the west side of 441.

2-The Commission will hold a meeting at Orangebrook Elementary School, on Oct. 11. People will be able to discuss matters of concern with commissioners.

3-A fundraiser will also be held before press time at the Washington Park Community Center. It is to raise money to buy toys for needy children.

4-Quintana was proud that Broward County is an international leader in supporting early literacy by participating in Broward Read for The Record. This annual competition consists of a set date for people around the world to read the same chosen book to young children in their community to encourage them to become better readers. You can learn more about the program, or sign up to volunteer, by going to handsonbroward.org.

5-Our Commissioner was also proud that the Hollywood Police Department supports reading

programs in community schools. In fact, officers will appear at Hollywood Central Elementary and West Hollywood Elementary School to read "On the Nigh You Were Born." The book was a favorite of a deceased HPD officer.

In another issue related to the police department, Officer Amanda Maldonado said Hillcrest experienced no crime in September. Putting a cherry on this good-tasting pie, she introduced some officers who started riding their bicycles through Hillcrest on Oct. 5. A different number of officers, at different times, will continue rolling out this program, she said. You can contact Officer Maldonado at amaldonado@hollywoodfl.org.

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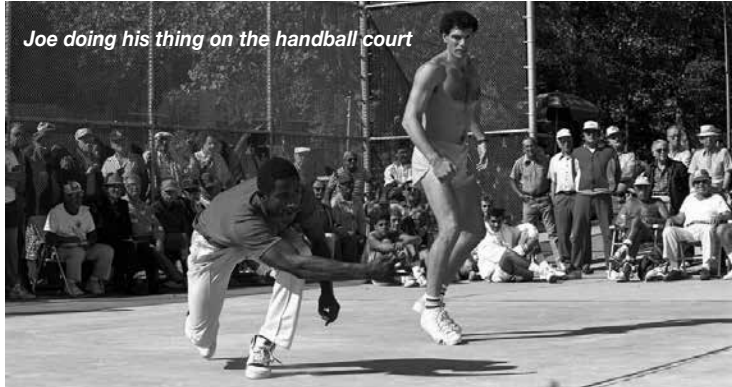


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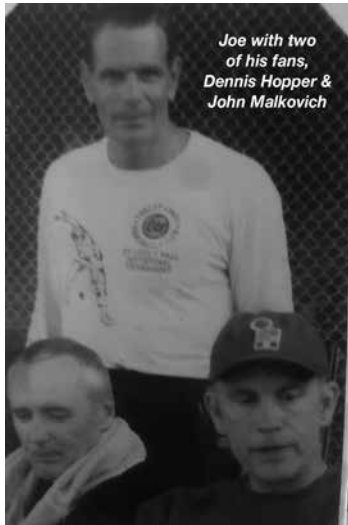
SPOTLIGHT ON THE JOE DURSO



Joe doing his thing on the handball court

If you are a New Yorker and you know Coney Island, then you know about handball. According to Wikipedia, "American handball, known as handball in the United States and sometimes referred to as wallball, is a sport in which players use their hands to hit a small, rubber ball against a wall such that their opponent(s) cannot do the same without the ball touching the ground twice or hitting out-of-bounds. The three versions are four-wall, three-wall and one-wall (also known as Wallball or international fronton). Each version can be played either by two players (singles), three players (cutthroat) or four players (doubles), but in official tournaments, singles and doubles are the only versions played."

One day, my friend Bridget D'Arco from Bldg. 22 was over and saw my neighbor Joe Durso. She said, "That's Joe Durso!" I said "So?" That was when I found out that Joe was one of the greatest handball players in the country. Somebody sent me a video of him playing and giving interviews and I was wowed.



Joe with two of his fans, Dennis Hopper & John Malkovich

If you google him, you will find this as well:

Joseph (Joe) Durso (born 1955 in New York City) is a former professional American handball player. [1][2] At age 47 he made the semi-finals of the 2002 Open Singles National One-Wall Championships.[3] He was most famous for his unique style of play, and his antagonistic attitude towards his opponents as well as spectators. While he certainly had the skills and power to end points early, he would often favor moving his opponents around the court, often "toying" with them, in an attempt to humiliate them and exhibit his superiority.

Yes, we have handball royalty among us here at Hillcrest. And he is quite the character. Not only did I watch the

video, but I also read an article on him from the 1991 Sports Illustrated. An exceptional author named Michael Disend wrote a remarkable article about Joe. The title was "A Painter on a Planet of Blind People" - Brooklyn's Joe Durso is the world's best one-wall handball player - which is a sure claim to anonymity." And the New York Times called him "A Giant Among Pygmies".

Joe is a complicated character, a former schoolteacher, and Assistant District Attorney in Brooklyn. Very intelligent and intent on offending although he will deny that - the offending part, not the intelligent part. Today he looks as good if not better than he did in his heyday, tall, handsome, and definitely in great shape. If you disagree with that, he will be happy to correct you. Tall is not an asset for a handball player, because of the reach to hit the ball just above the asphalt. But although that should make the game even tougher for Joe, to this day he does not have the usual physical conditions that years of handball can cause - no arthritis, no shoulder or knee injuries, no joint problems. He is very disciplined, walks for miles every day and adheres to a Spartan diet.

This is one of my favorite quotes to show you what I mean about his multi-

faceted persona. To the question, "What is the purpose of sports?" his answer is profound: "What is the purpose of sports? Is the purpose to sell Nike sneakers? No. Is it to create 20-year-old millionaires? No. The purpose ultimately is what the Greeks envisioned when they created the Olympics. The purpose is to extend and define what humans are capable of doing. If one guy can throw a javelin 200 feet, then that gives mankind a goal to throw it 201 feet. Through sports people test themselves. They see the limits of their endeavors and try to go beyond that. And that's a noble thing."

He lives in a 2/2 with his gorgeous wife who could not be more opposite in personality and temperament. His condo is exquisitely decorated and impeccably neat. His numerous trophies and awards are tastefully displayed along with his large collection of books. He is a man of contradictions. To hear him talk, you may not know what to make of him. People in the building either love him or hate him... or tolerate him. He is three parts intelligence, 3 parts philosopher, 3 parts athlete with a sprinkling of asshole.

My neighbor Rosie Rivera and I find him amusing. We call ourselves his fan club. However, he does tend to drop F bombs a lot, and loudly. Ladies and/or parents with children are not his fans. He seems aware when he is verbally offending someone and has no problem apologizing profusely and sincerely - until next time.

In the video, one of his opponents' states, "Joe is the best trash talker that ever was." Another says, "He has a big mouth, trash talks, rough around the edges but his game was very beautiful I would say. You can appreciate it without knowing anything about handball." And this, "He's the guy you love to hate and at the same time the guy who loves to be hated. I like Joe though, he's a cool guy, he's funny and at the same time he's a dick." One more: "It made him the villain and being a villain is a lot more fun and I think there is less pressure in being the villain. Joe did it as a therapy I believe he needed it to relieve his stress."

To this Joe said with a laugh, "I have emotional problems and I admit it. I need therapy."

But there was a method to his "madness". Everything he did was to bring attention to the sport. If you have ever watched (or played) handball, you know it is a tough, physically demanding sport. Tougher than football or hockey I would say. You are playing 60-minute games and you've got the ball the whole time - literally. Joe wanted nothing more than for handball to become a sport of mass appeal.

Joe says, "You need three elements for a sport to be elevated. You need the inherent greatness of the sport.

You need a player with ability. And then that player also has some kind of personality that the public can latch onto and identify with. Nobody used to watch bodybuilding. Body building was like you know repressed homosexuals, and guys in prison, basically. Arnold Schwarzenegger came along and he by himself made the sport popular overnight. The next night every kid in America had a set of weights."

And this: "This game (handball) overnight, overnight, literally overnight could be in the national gestalt.

Where everybody would know what it is, everybody would know the players. In other words, you've got a lot of characters that play, the sport is great. And we could all be millionaires overnight."

After watching his videos numerous times, I think I figured one thing out about Joe. When he is expounding on something that he truly believes in, he does not smile.



Joe Durso at the pool.



Joe Durso today - still looking good

Continued on pg. 8

Continued from Pg. 7

But when he is waxing philosophical with an amused smile on his face, he is playing to his audience as in this quote below:

“President Obama’s wife is going around and talking about obesity, and you know it’s a big problem. If everyone played handball, we’d solve that problem overnight. We can save the country. I know it sounds weird but if more people were playing handball, you could eliminate all the obesity, all the adult-onset diabetes, all the hypertension. In other words, It’s the secret of not only individual happiness but it can actually save the economy. The

Secretary of Defense came on and said we’re cowards because we don’t talk about race. There are so many different ethnicities that play handball. And they all get along; nobody fights, there’s no racial animosity between people. So not only is it the savior of our country but the savior of our race relations as well. It absolutely encapsulates the one best hope of mankind, and I am not overstating the case.”

To see a video about Joe Durso complete with masterful handball plays, F bombs and a whole lot of personality, Google: Joe Durso.

WELCOME TO THE BOARD – NOW WHAT? – by Cindy Abraham

If there is a more thankless job than being on the board of a condo or HOA, I can’t think of it. Hate groups are alive and well in condo buildings. We have already lost two new presidents who were harassed so badly, they had to choose their own sanity over a voluntary position. I understand although I am sad that we lost some good people. Hate groups are relentless. Critical, nasty, and usually dishonest. Remember the kids at school that acted up all the time who nobody liked? My guess is that their parents ignored them unless they were misbehaving so this is how turned out. Some of them grew up and moved to Hillcrest.

Unfortunately, they target new neighbors. Misery loves company and this is the only way they can get it. It makes them feel relevant. I have long advocated that the interview process for buyers should include more than just a reading of the rules. Your interview process should be a welcoming experience and include a tour of the common areas, introductions to staff and other owners (without your opinion of them), and maybe even a map of the local shopping areas. If our new neighbors feel special and included up front, they are not as willing to join the haters.

Being on a Condo or HOA board is a responsibility but we need to remember it is a volunteer position. Volunteering usually means hard work and no pay. Remember that board members are entitled to have lives too. Don’t call them at home or stop them in the common areas about building business. Make an appointment if you have an issue to discuss outside of normal hours. The meeting should take place in a private setting. Hate group members rarely do this. Their game is to play “gotcha” at the monthly meeting to see if they can catch the board off guard. Remember their goal is not the welfare of the building but their desperate need for attention, so for the sake of your building, ignore them.

For the Board, the best way to handle them is to refuse to engage them verbally; ask them to submit their questions and concerns in writing. Of course, you must answer in a timely manner according to your by-laws; but you will be spared from confrontations and ranting. They love to hear themselves talk at the monthly meetings, however, and their questions are usually in the form of accusations. Your best bet is to again, ask them to write down their concern so that you can properly research and answer them in full.

HELP FOR NEW BOARD MEMBERS

Running a building is a team effort. Any president that is a true leader will start by creating a strong, united, inclusive team. Step one is to learn each board member’s strengths and skills so they can be successful in their assigned area. Unit owners who are willing to help and have skills that can be useful should be appointed to the by-law mandated committees.

It still amazes me that with the number of brand-new board members this year and all the problems facing our buildings between the safety inspections, insurance issues, etc. that we have so many new presidents who don’t bother attending HLC meetings. Going it alone when you have never done the job before is never a good idea. Why would a new president totally ignore the Hillcrest Preferred Vendor list and brag that they can find someone cheaper... well... anyone with a business background can answer that one.

“A key to effective leadership is the ability to define outcomes, but then helps individuals put their talents to use to get there. The best leaders know their people and are more aware of those people’s strengths than they are of their weaknesses. Great leaders aren’t blind to their own or other’s weaknesses; they just know that their competitive edge lies within their strengths.”

One more time; “A smart person is not one who knows all the answers but one that knows where to find answers”.

BACK IN MY DAY

I had to walk 10 miles to get to the building office, in the snow, uphill both ways. Ok, not really. I was lucky when I became a Condo president. A strong previous president was willing to help. Not all new presidents have that luxury. But to this day I am grateful to him as well as Larry Zuckerman (21) who was my go-to for the new elevators, building painting and remodeled pool area, Charlie Hartman (26) new roof, and Eli Cohen (24) parking lot. Al Fischer (23) is the one who taught me about preventive maintenance. At that time, few buildings even thought about preventive maintenance programs for the building pipes, dryer vents and the like. We were only 30 years old.

And yes, like every building does, we had a hate group who fought everything including elevator modernization even though it was mis-leveling so badly, there were injuries. But we had a solid unit owner base who wanted what was best for the building, and they were very supportive. Bottom line, there is no way I could have gotten through those years without the knowledge and advice of those who have been there done that. We also had a great office manager who had a CAM license. I also learned that every project has side issues that need to be addressed. So, for those of you who don’t think they need to tap the wisdom of those with actual experience, here are a few basic questions:

1. Is it a good idea to tell one vendor what the other vendors quoted when getting bids? Why or why not? (Business 101).
2. What time of year is best to do outside work such as exterior painting and parking lot resurfacing?
3. What important step do you need to add to the exterior painting project regarding windows?
4. What important step do you need to include in parking lot resurfacing regarding drains?
5. What is the most important factor when hiring a building attorney or replacing a building vendor?

If you don’t know the answers, ASK.

COMMITTEES

According to the Thesaurus, synonyms for “Committees” include “teams” and “working groups”; invaluable for all major projects. But you need to choose wisely. Committees should be comprised of 5-7 members and NO cliques. You want an odd number of individuals who are sincerely interested in getting the desired outcome. Whether it is making the building beautiful or keeping the lines of communication open. Committee members can be asked to sign an agreement that their deliberations will not become the stuff of gossip and that they will honor “the majority rules” with no post-vote criticisms.

When you take the time to create committees with residents who sincerely want to help, your job will be so much easier. Check your by-laws for guidance on mandated Committees.

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



Cindy Abraham



Brian Gaiefsky

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

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

Looking to buy or sell? Let's talk. Or send us an email or text:

Chat – 954-964-2559 - Email – Info@ATeamFlorida.com

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



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HELPFUL HINTS FOR SELLERS (AND BUYERS)

Courtesy of Brian Gaiefsky, Keller Williams A Team Florida

The following is a short list of inexpensive projects we have done for clients to add value to their property. Sometimes the smallest touches can make a big impact when you are selling your property.

1. SCREEN ENCLOSURES: Do your old brown or silver oxidized screen enclosures have a worn-out tired look? We can change the color with a coat of glossy white paint for a fresh appearance when you are planning to put in new screens.

2. ROLL DOWNS: Are you tired of the annoying slapping noise your roll downs make on windy or stormy days? We have an effective way to minimize disturbance and ensure your outdoor space remains tranquil and comfortable.

We use removable PVC strips to reduce the slapping noise when the wind blows on the roll downs on windy or stormy days. We can also do a light pressure cleaning to remove dust and grime from your screens and roll downs. To see how dirty your screens are, take a wet paper towel and do the swipe test.

3. SLIDING DOORS: To make sliding doors easier to open and close, we not only degrease and lubricate the tracks. Add an extra handle on the exterior sliding door to make it easier to open and close from the outside.

4. A/C CLOSET: We can install a new filter frame with high performance filters for better air quality. This is especially helpful for those with allergies. We can also add weatherstripping around the A/C closet door to reduce unwanted odors, dust, and particulates from entering the AC closet from the hallways and to help prevent clogging up the coils.

For more information, call Brian at 954-415-5323 or email him at Brian@AteamFlorida.com.



HILLCREST STATE OF THE MARKET

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



We are still sitting at 33 condos on the market. Days on market have leveled out for those priced at or just over market value with most selling within 60 days. Ten units went under contract during September and thirteen closed.

Of the thirty-three current listings, ten are one-bedroom units, twenty-two 2/2 units and one 3-bedroom.

Pending listings include the 2200 SF 3/2/1 listed at 389K. The remaining nine included three 1/1/1 units and the other 6 were 2/2s. Closed sales as you will see below, were mostly one-bedroom units.

Rentals...ah, rentals. Days on Market are just crazy and of course the one on the market the longest has the Real Estate kiss of death phrase, "This won't last long! See it now!"

There are 10 available rentals of which only two are 2/2 units. Four rented during September. Landlords just aren't getting it. If you have a unit for rent at \$2000 for 7 months, at what point do you realize that if you listed at \$1800 and rented it in 30 days, you would be ahead of the game? Somebody wasn't paying attention in math class.

This month's Real Estate Article will give you some helpful hints on ways to make your unit more attractive to buyers. Brian's forte is to know what is worth repairing/replacing to get a return on your investment and what is NOT worth the price/effort. **Call 8-HILLCREST to list your unit with Keller Williams A Team Florida.**

HILLCREST CLOSED SALES DURING SEPTEMBER

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
17	109	2/2	992	235,000	230,000	87
22	915	2/2	1132	230,000	229,000	44
27	310	2/2	1164	219,000	215,000	35
3	111	2/2	961	189,900	180,000	80
18	302	2/2	992	165,000	163,000	70
16	102	1/1/1	775	199,999	193,000	14
27	1115	1/1/1	844	198,000	198,000	56
25	309	1/1/1	844	195,000	185,000	40
20	611	1/1/1	830	194,000	185,000	48
1	105	1/1/0	700	189,000	186,000	5
22	809	1/1/1	844	189,000	187,000	28
23	705	1/1/1	844	159,900	148,000	30
18	107	1/1/1	775	127,000	127,000	45

RENTED DURING SEPTEMBER

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
20	509	2/2	1100	2,200	2,200	76
19	209	2/2	1100	2,100	2,100	41
20	208	1/1/1	830	1,750	1,750	54
20	408	1/1/1	830	1,700	1,700	20
18	302	2/2	992	165,000	163,000	70

PARKVIEW AT HILLCREST SEPTEMBER 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.

There are only 5 homes/townhomes on the market right now. One closed during September and two more went under contract. Because there are so few, I printed all of these listings below.

Twelve homes/townhomes are listed for rent and four rented during September. Rentals are a tough market right now despite what we hear. Six of the twelve finally lowered. And taking/servicing a rental listing is tougher for a realtor than listing to sell. Even the paperwork is daunting. A sales contract is 12 pages long, but a lease is 19 pages. If you overprice a sales listing, you still have a shot of someone making an offer, but renters tend to be sticklers when it comes to price. They have a budget and rarely look at properties out of their price range thinking they can offer lower.

Overpricing a rental listing can really hurt your bottom line. Every 30 days you are losing one month's rent. Do the numbers before you list your home or townhome for rent. If it takes 3 months to get someone to rent at \$3500 per month, you would have been better off getting it rented for \$3300 in 30 days. And that's not including the utilities you paid during that time.

Anytime you read these market reports and have questions, please give us a call. We are here for our neighbors whether you use us for your real estate needs or not. 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.

SEPTEMBER REAL ESTATE ACTIVITY:

ACTIVE LISTINGS

ADDRESS	B/B	SF	LIST / SALE PRICE	DOM	DESCRIPTION
S-3713 Greenway	4/2/1	2501	1,250,000	138	Waterfront
S-1675 Trailhead	3/2/1	1881	800,000	39	
T-5067 Eucalyptus	3/2/1	2165	800,000	60	
T-4111 Large Leaf	3/2/1	1769	699,999	32	
T-1040 Eucalyptus	3/2/1	1421	549,000	12	

PENDING SALES

ADDRESS	B/B	SF	LIST / SALE PRICE	DOM	DESCRIPTION
T-4045 Large Leaf	3/2/1	1965	699,716	60	
T-5110 Eucalyptus	3/2/2	1421	575,000	14	

CLOSED SALES

ADDRESS	B/B	SF	LIST / SALE PRICE	DOM	DESCRIPTION
T-1586 Myrtle Oak	3/2/1	1768	670,000 / 670,000	37	

SEPTEMBER RENTALS

ADDRESS	B/B	SF	LIST / SALE PRICE	DOM	DESCRIPTION
T-4950 Eucalyptus	3/2/1	1561	3,400	90	
T-4764 Eucalyptus	3/2/1	1780	4,300	30	
S-3713 Greenway	4/2/1	2501	5,200	97	Waterfront

October Kitchen Korner - by Cindy Abraham

When I finally found a turkey burger that actually tasted good, we started having a burger every so often. I would make 6 at a time and vacuum freeze them in twos for when we were in the mood for a burger. But when I tried this recipe in the Food Network Magazine, I had a feeling that burgers are going to be one of our routine go-to dinners. It is named after Chef Jet Tila who created the recipe. I cut it down for 2 people. I am also repeating the mushroom-turkey burger recipe because it is perfect for this dish. For you beef lovers, you will find it a match made in culinary heaven also!

And for a great side to go with the deliciousness, see the last recipe below. You won't miss your mama's baked potatoes ever again!

JET BURGERS (for 2)

Onion Jam:

- 1 slice thick cut bacon, diced
- ½ cup minced yellow onion
- 1 TBS unsalted butter
- 1 minced garlic clove
- 3 TBS balsamic vinegar
- 3 TBS packed brown sugar

You will also need:

- 2 6-8 oz preformed burgers
- 2 Burger buns or French rolls
- ¼ cup mayonnaise
- 2 slices cooked thick-cut bacon
- 2 oz. crumbled bleu cheese or gorgonzola
- Butter lettuce leaves or lettuce of your choice



1. Cook the bacon and onions in a small skillet over medium high heat until fat is rendered, about 5 minutes. Reduce heat to low and add butter and garlic stirring until onions are softened, about 3 more minutes. Stir in vinegar and brown sugar and cook until thickened.

2. Cook your burgers to desired doneness. In the meantime, toast the cut sides only of the buns and plate. Smear about 1 TBS mayonnaise on each cut side.

3. When burgers are done, place on bottom bun. Top burgers with bacon strips, half of the onion jam, crumbled cheese, and lettuce. Cover with top bun and enjoy!

MUSHROOM TURKEY BURGERS

- ½ cup coarsely chopped onion
- 1 lb. quartered mushrooms
- 2 cloves garlic
- 1 LB. ground turkey
- 1 lightly beaten egg
- ¼ cup panko

1. In a food processor combine onion, mushrooms, and garlic cloves pulse until finely chopped.

2. Heat 2 TBS olive oil in a large skillet over medium high and add mushroom mixture. Cook, stirring frequently, until mushrooms have given off their liquid and mixture is dry and beginning to brown, about 8-10 minutes. Remove from heat and place mixture in a large bowl to cool.

3. Add ground meat, egg, panko, and salt/pepper to taste. Mix gently to combine. Divide mixture into 6 portions and form patties about 1/2" thick. Form a shallow indent in the center of each patty. Vacuum seal 2 to a package.

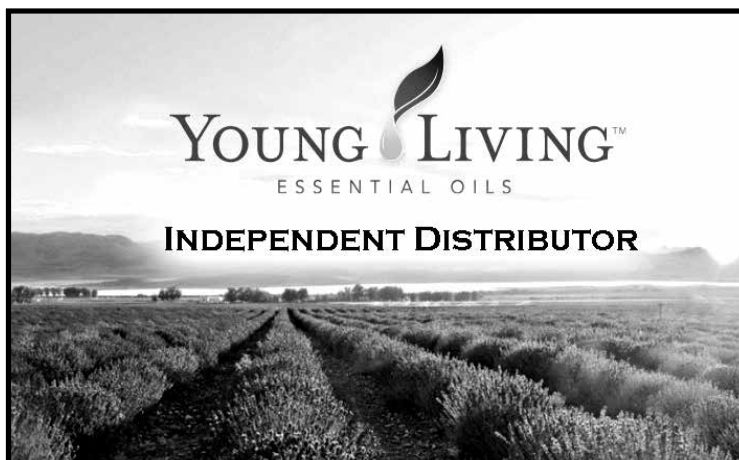


We do not eat a lot of potatoes and I am not sure why. I think that I wasn't aware that potatoes too have enough fiber to balance out the carbs. But now that I know, I have been looking at potato recipes. I thought this one sounded pretty good. I was wrong. It is over-the-top delicious! I named the dish "Delicious Baked Potatoes" in Greek.

NOSTIMES PATATES PSITO

- A pound fingerling potatoes halved
- 4 cups fresh spinach chopped,
- 1 lemon
- 2 TBS olive oil divided,
- ¼ cup toasted walnuts
- ¼ cup crumbled feta cheese

1. Preheat oven to 450.
2. Zest lemon into a small bowl and set aside.
3. Cut the lemon in half and toss with the potatoes, 1 TBS oil, salt and pepper in another bowl and spread evenly onto a rimmed, baking sheet lined with foil and sprayed with non-stick butter.
4. Bake for 30 minutes, re-tossing them half-way through.
5. Meanwhile, add the other TBS oil, chopped walnuts and crumbled cheese to the bowl with the lemon zest and combine to make a dressing.
6. Remove potatoes from oven, set the roasted lemon halves aside and sprinkle spinach on top of potatoes. Toss until spinach is wilted. Transfer potato/spinach mixture to a serving bowl.
7. Carefully juice the hot lemons into the small bowl with the dressing and stir well. Drizzle dressing over vegetables and serve.



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FrankenFinance: AI + Advisor Retirement Portfolio Management



Machines can master money tasks, but there's more to financial planning than selecting stocks.

The monstrous growth of **Artificial Intelligence (AI)** is transforming just about every industry and facet of our lives.

Despite concerns about runaway technology, AI is doing some pretty cool stuff in the

financial world. From automating trades to managing portfolios and sniffing out fraud it's becoming an amazing asset.

Robo-advisors are the poster children for AI in action, using fancy algorithms to manage investments.

But, can AI truly replace the role of a human financial advisor? Let's take a look at the pros and cons.

AI's Got Game: The Upsides

Efficiency, Baby! One thing AI's got going for it is its super speed and brainpower. Robo-advisors like Betterment can analyze a gazillion investment options in mere seconds. Meanwhile, a human advisor would probably still be sippin' on their coffee, scratching their head.

Always Available, 24/7: Unlike your human advisor, AI doesn't need sleep. So, if you're a night owl in California and want to make a trade at 2 a.m., no problem! Your robo-advisor's got your back, ready to execute your trades while humans are off in dreamland.

Money-Saving Magicians: AI can be a budget-friendly buddy. Automated advisor Wealthfront charges just 0.25% for its advisory services, which is cheaper than the average human advisor.

But remember, with savings come tradeoffs ...

AI: Great, But Not Golden

Missing that Human Touch: AI is smart as heck, but it can't give you that warm, fuzzy feeling like a human can. Say you just got an inheritance, and you're dealing with a whirlwind of emotions and financial decisions. Your robo-advisor may have all the data, but it won't offer a comforting shoulder or personalized guidance. Big data doesn't know your history, life situation, or goals like a financial advisor who's built an ongoing relationship with you does.

Complexity Crunch: AI can handle the simple stuff, but when things get real tricky, it might struggle. Think estate planning with all its family dramas and tax puzzles. A skilled human advisor is there to advocate for you and can navigate this maze with finesse, but AI might just get lost. Change Challenge: When life throws a curveball, humans tend to be more adaptable than AI. During the crazy COVID-19 market rollercoaster, human advisors were there to hold hands and provide reassuring advice, something AI hasn't quite mastered yet in this era of digital transformation.

The Gurus Weigh In

NerdWallet's AI, ChatGPT, can speak human and code like a boss. But it's no therapist! Sure, it can drop some financial knowledge, but when it comes to personalized advice, it's not quite there.

The Motley Fool knows their stuff, and they say AI is great at crunching numbers and giving objective advice. But it's got a tin heart when it comes to emotions. Apparently, 84% of Americans prefer the human touch over cold, calculating robo-advisors.

Mission Wealth's got a point—AI might be a math whiz, but it's lacking in emotional intelligence. If the data it's fed is biased, then its advice might end up a little one-sided, too.

The Verdict: FrankenFinance—A Match Made in Money Heaven

AI is awesome for crunching numbers and automating tasks, but it's not human. For now, it looks like the dream team of the future is a mix of AI and human expertise. They'll complement each other like peanut butter and jelly, and you'll have the best of both worlds.

Don't be afraid to embrace the innovation of the AI revolution, but don't forget the power of real-world experience and a personal human touch. When it comes to financial guidance about your hard-earned money, human values like compassion and loyalty go a long way.

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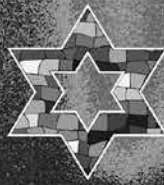
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WHO OR WHAT IS BOTHERING YOU?

– by Aruna Ladva, BRAHMA KUMARIS, London, England - submitted by Etta Stevens



Everything that irritates us about others can lead us to an understanding of ourselves."

-Carl Jung

Why do we become irritated and impatient with certain people and situations? Who has the problem? Is it them? Or is it us? Who is experiencing the reaction? That one has the problem, and we are the ones losing our cool!

Often, we feel that we have one nerve, and someone just keeps stepping on it. Triggering a reaction

in us. This is also called "pressing our buttons", and those closest to us know just exactly which button to press to stimulate that knee jerk reaction in us. That is why it is so important to take care of our own mind, to understand our triggers and work on ourselves to be less reactive. We definitely need to extend our fuse time. When we have a short fuse, then we will have an instant blow up and that's when the fireworks start. First in our mind, then they will shoot off in all directions doing some damage somewhere or the other.

What we have seen over time is an erosion of our soul power. That inner core power of the soul has become diluted, and in some cases not only devalued but lost completely. Spirituality feeds us, the soul needs spiritual food to stay healthy, just like the body needs the right food full of vitamins and minerals to stay healthy. What is the sign of receiving spiritual nourishment in our life? Happiness. Yes. We will simply be happy and that too, all the time.

A lack of power will cause loss in our life, having low resistance and high levels of agitation is a direct road map to Unhappiness. So, what are the signs of our social allergies and irritations? Maybe one of the following points could hold the answer to why we are suffering from irritation. Here are some questions you might like to consider asking yourself.

Do you feel like you are losing power? What challenges are you facing in your life daily, where you could choose to "respond" rather than "react" in those situations? Does your frustration stem from not having a thorough understanding of how you and others fit in the situation? By now you must have realized that it is not all just about you. Perhaps the practice of offering love, compassion, acceptance, gratitude, consideration, and understanding to others, could improve your relationships with others and change the results for the better.

Could it be that you have a poor attitude? Let's be honest, sometimes our attitude can stink. It is so bad that everyone can see the damage that it does, of course except us, because the ego sits on our blindside. The ego-mind will not allow us to see our own faults and things we need to change, but the ego has a super-powered telescope to be able to detect the defects of others. We must remember that old bit of wisdom; "If you can spot it, then you have got it".

Is it down to a lack of experience? Ask yourself: Am I out of my depth here in this relationship or in this job? Maybe what you need is a total change in life. See what small changes you can make in your life that will bring some immediate positive results for you. Do you need to study more and increase your skillset?

Are your expectations realistic? See how many of the problems and challenges in your life are due to your own expectations. About yourself; other people; life; work etc.? Can you rein in those expectations to make them more realistic? Can you change them into realizable options?

Are you being realistic? Sometimes we do not even realize that this is happening, we simply are not honest or realistic with ourselves. Quite

honestly this is going to be a recipe for disaster at some point in our life! "Why speak, when you can convey far more through silence." - Dadi Janki

We need to improve our communication skills. To be clear in what we want to communicate – 'to say what we mean and mean what we say.' Otherwise, there is a good chance of confusion arising, which will of course lead to more misunderstandings and upsets.

When we apply our mind to some daily spiritual practice and work towards making our communication clear and honest, we will find easy solutions, and we will see changes in our relationship. Maybe what we need to ask ourselves is: What is it that I need to change in me? Then how can I change that? What tools will help me to transform my old nature and habits? What is the cure?

WHAT IS THE SMALLEST CHANGE I CAN MAKE THAT WILL MAKE THE BIGGEST DIFFERENCE IN MY LIFE TODAY?

Aim to take up more soul power. Fill yourself with light and love every day; do some reflective journaling; go for a walk in Nature; take up some daily meditation practice, or whatever works for you. Actively and consciously take time out in your day to sit and power-up, We need as much soul power as we can get. I the soul, need to take power and light downloads from the Divine One.

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