



# INSIDE HILLCREST

CONNECTING NEIGHBORS TO NEIGHBORS

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## FEBRUARY INSIDE HILLCREST

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### HAPPY BELATED VALENTINE'S DAY

I don't understand why Cupid was chosen to represent Valentine's Day. When I think about romance, the last thing on my mind is a short, chubby toddler coming at me with a weapon. This is a quote by "unknown", who apparently is a very prolific quoter.

In this issue, we are going to show some love to several people and to our planet. Our Spotlight On article this month is about our Inside Hillcrest Graphic Designer extraordinaire. I met **Leon Cortez, Hillcrest 24**, owner of **High Powered Graphics** over 10 years ago at the Hollywood Chamber. He is an amazing man and has taken care of designing and laying out Inside Hillcrest ever since, as well as designing many of the ads. If you have not seen our new Inside Hillcrest website, you need to. It is still a work in progress, but the goal is for it to become an even better way of "connecting neighbors with neighbors" in our community. Leon's story is compelling, from his days serving our country as a U.S. Marine during Operation Desert Storm in 1991 to his current status as one of the most respected graphic designers and website creators in the business. See his interview with our own IH reporter, **Steve Schneider**, on page 5.

For those of you who have met Steve Schneider, I am sad to tell you that he lost his dad Lenny January 31st. I had the pleasure of meeting Lenny and I found him to be charming, quite the flirt and just a great guy. He has been in poor health for the past few years and Steve was by his side every inch of the way. Steve sold his condo in Hillcrest 8 to move to Hillcrest 10 to stay with Lenny and take care of him. I asked Steve to write about his dad as a tribute to a father and son with one of the strongest, most loving bonds I have ever seen. See Lenny's story on page 7.

And of course, Happy 13th Anniversary (Valentine's Day) to the LOML, Brian. It is so appropriate that the initials for Love Of My Life contain the letters LOL because we do laugh a lot. Diplomacy is one of his strong suits. Case in point: In a phone conversation with my daughter, she made the remark that I snore. I was shocked and appalled I tell you! How unladylike – I would never! I was always told that men sweat, women listen; men fart, women poof; men snore,

women purr. But she insisted, "Oh yes you do". Do not! Do too. Do not! "Oh yeah? Why don't you ask Brian?" I made a beeline to Brian and demanded, "Jennifer says that I snore! Do I?!!!"

Brian got the "deer in the headlights look" and stammered, "Uh no, babe, of course not. You...uh...you don't snore...uh...you sing". And then I knew. We never mentioned it again. But recently I noticed he hasn't been sleeping well. I finally asked him why. Apparently, according to him, I have been "belting out show tunes" in my sleep! Aw geez. So, I went online and found these anti-snore devices. They look like little plastic rings with soft little bulbs that grip the inside of the nostrils. Long story short, it works, and I don't even feel it.

### BACK TO BUSINESS

It is odd that the best building presidents show up to the HLC meetings and the ones that could learn something do not. However, this past meeting brought out the best of the best; most of the top leaders in Hillcrest were present. Notes from the meeting are inside but the conversation didn't end there. We are learning more and more that we share a lot of the same problems. The cost of everything has skyrocketed to a point where the high-rise presidents may finally come together and see about using their collective clout to address some of the highest priced budget items such as insurance. The low and midrise presidents have their own **President's Council** so there is no reason for them not to be working together. They just need to make those issues a priority on their meeting agenda and then actually show up to the meeting.

Our building accountant, **Mark Buchalter owner of Accountsult**, attended one of our meetings and mentioned that one leaky hose at his house caused an outrageous increase in his water bill. I remembered that several years ago, when I lived in Hillcrest 22, I was visiting an elderly couple and the whole time I was there, I could hear the toilet running. Both were hard of hearing and couldn't hear it! So, we got a committee together and went around to all the units and found numerous cases of faulty toilets and leaky sinks. Over time, all the issues

were addressed and resolved, and our water bill showed it! We are doing the same thing in Hillcrest 27 this month.

When Hillcrest 21 heard about it, then **President Larry Zuckerman**, bought a bunch of flush kits and had the maintenance staff replace those that needed it in his building. Then along came the **City of Hollywood toilet replacement rebate program**. For those of you who are on the IH email subscriber list, you will receive the information as well as the application to get the \$100 rebate on your water bill when you replace your old toilet for one of the new water-saving models. It works a little differently for condos because water is part of our monthly maintenance fee so when the building got the rebate, we refunded it to the unit owner. And yes, if you need to, you can replace more than one toilet and get the rebate for both.

### MORE LOVE FOR OUR PLANET

The subject of recycling came up at the HLC meeting and it is a shame that so many of us try to do the right thing and then one person comes along and throws in a food-contaminated item like a greasy pizza box (I have even found wet paper towels and used tissues) and contaminate the entire bin. **Commissioner Quintana** told us about the future of recycling in Hollywood and what our City and County Commissions are working on to put us in the forefront of intelligent recycling.

Our graphic designer, **Leon Cortez**, is working on a poster for all the buildings that is very specific as to what can be recycled and what to throw away. The number one lesson of recycling is: **WHEN IN DOUBT, THROW IT OUT.**

In a nutshell you should have **one bin** for CLEAN and DRY **hard** plastic, metal cans, aluminum foil/aluminum pans, paper food and liquid container, **one bin** for glass, and a **small bin or shelf** for paper and newspaper. Some building keep a separate basket for batteries.

**DO NOT** recycle aerosol cans, bubble wrap, hangers, electrical cords, Styrofoam, or anything sharp like syringes, knives, or razors. **PLEASE DO NOT PUT PLASTIC GROCERY BAGS IN THE RECYCLE BIN.**

### PAPER AND PLASTIC GROCERY BAGS

The smartest way to deal with them is to use the plastic grocery bags to bag your garbage (double or triple as needed so the bag doesn't break) and use the paper grocery bags for your recyclables. Publix even has a bin our front for plastic grocery bags if you find you have too many.



## JANUARY HLC MEETING – by Steve Schneider

Sometimes the “small stuff” matters. Building leaders got this lesson reinforced at the Feb. 8 meeting of the Hillcrest Leadership Council, when Idelma Quintana, our District 6 Commissioner who represents us at City Hall, lauded two of our Hillcrest leaders for their efforts.

She applauded **Hillcrest 3 President Jim Bowers** for working with Hollywood officials to save an old tree in front of his building. Initially, that tree was going to be torn down as the City put in sidewalks on Hillcrest Court and Hillcrest Lane.

But Jim worked with Quintana and other City officials to save the tree. They did this by letting Hillcrest 3 donate some of its land for the sidewalk project. The donation let the City make a loop around the back of the tree to keep the new sidewalk reaching its final destination.

Commissioner Quintana also thanked **Michelle Delvecchio, President of Hillcrest 24**. Delvecchio contacted Quintana and worked with City employees to address a water main break during the long New Year weekend. Because of the holiday weekend, the needed part was hard to find. Thanks to Quintana, City employees interrupted their holiday time off and tried to help, but the part they supplied unfortunately did not work. The point was that Delvecchio left no stone unturned to get the problem fixed, including bringing in water and finding outside amenities for the residents with the help of Commissioner Quintana.

As always, Commissioner Quintana encouraged residents to contact her when something is on their minds. She said she is there to look out for us at City Hall. Her email is: [iquintana@hollywoodfl.org](mailto:iquintana@hollywoodfl.org).

And Sgt. Eller from the Hollywood Police Department gave leaders a January crime update. All reported crimes were vehicle related. Sgt. Eller reported that during January, a catalytic converter was stolen; two Kia's were swiped, and a Bently was taken from adjoining Parkview at Hillcrest. Kia is aware of the problem of their fobs being easily “cloned” and when thieves steal the car, it doesn't alert anyone to see a person accessing the vehicle with a fob.

Next up was a former public-school teacher who works on environmental legislation.

Among other things, she wants the City to make sure we are ready to deal with flooding that experts warn is coming from climate change. Related to that, Uden expressed concern that we do not overpopulate the barrier islands between the Atlantic Ocean and the Intracoastal Waterway. Why? She cited hurricane evacuation as a major concern.

Uden also stressed the importance of following the Master Plan the City prepares. She has observed that important aspects of master plans are not being followed. The former teacher also urged the City to make decisions that “take care of future generations.” You can email her at [cuden33019@gmail.com](mailto:cuden33019@gmail.com). To learn more about her campaign, go to [CatUdenForMayor.com](https://secure.anedot.com/catherine-uden-campaign/donate). And you can make a donation at: <https://secure.anedot.com/catherine-uden-campaign/donate>.

Continuing the meeting, a Code Officer with the Code Compliance Unit introduced himself. **Alan Maestu** works the night shift. He said residents can email him with code compliance issues even though he covers a different part of the City. Maestu will forward the information to the person who can help Hillcrest. He can be reached at [amaestu@hollywoodfl.org](mailto:amaestu@hollywoodfl.org).

During the last part of the meeting, people who run the various Hillcrest buildings discussed financial problems, insurance issues, and efforts to keep costs down. All agreed that these stressful times are due to a variety of factors that are making condo living more expensive than ever before. Hopefully as the presidents get to know each other better, they will unite when it comes to everything from hiring vendors, contracting services and possibly even getting together to see if 24 buildings coming together can get lower insurance rates.

In a sign that times are sometimes less-than-neighborly in many of our buildings, a few buildings felt the need to have a police officer attend their annual meeting. **Cindy Abraham, the HLC secretary**, talked about “hate groups” gaining strength in buildings as maintenance and assessment pressures mount. To clarify her description, Abraham pointed out that people who constantly point out problems and do not offer solutions, and who spread unfounded rumors about the board's efforts or the board members themselves, deserve the moniker. Her advice to these people was, “Step up or shut up”.

She offered a few suggestions and offered the services of current building presidents who are currently dealing successfully with disruptive voices, so that the newer presidents and board members would have a source to seek advice on how to quell the negative influences and unfounded accusations.

*Continued on Pg. 2*

### PREFERRED VENDOR LISTS FOR BUILDINGS AND UNIT OWNERS

We finalized the Preferred Vendor List for the buildings. I did get a couple of additions to our new Unit Owner Preferred Vendor list but c'mon people, you must have businesses, doctors, etc. that you would recommend. I am still looking for a good carpet cleaner – someone out there must know one.

### ONE MORE SCAM ALERT

A guy with a very nice voice says, “Can you hear me now?” Don't say “yes”. Hang up immediately. Apparently, they can use your voice for some kind of scam. I did not learn this until after I got one of those calls and automatically said, “\*\*\*\* you”. Wonder how they will use that.

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



Greetings Hillcrest Residents,

Happy New Year! 2024 is shaping up to be a critically important year for both our county and our country. We face a major presidential election that will have generational ramifications for our democracy. On the local level, Broward County faces critical decisions on issues ranging from commuter rail to solid waste to environmental resiliency to public safety and much, much more. Add it all up, and 2024 looks like it could be a major inflection point. As we face such a monumental year, I am so grateful to all the residents of Hillcrest for their continued leadership and tireless advocacy.

Even in trying times, our home is great because of the diversity and history of our wonderful neighborhoods throughout District Six. Hillcrest is a shining example of how a community can join together to make an entire city stronger. Whether advocating for protections for seniors or hosting social events that bring residents closer together, Hillcrest shows us just how tightly knit a neighborhood can be even in the year 2024. Inside Hillcrest in particular is an essential resource for residents not just in Hillcrest, but throughout the city. At a time when traditional newsrooms are being shuttered and the truth is too often up for debate, Inside Hillcrest provides residents with facts and viewpoints that actually enlighten, inform, and persuade. At a time of great upheaval for our civic participation and body politic, the leadership of local civic associations and their publications is an essential tool for us to remain connected and unified on the local level. I look forward to working together more moving forward with Hillcrest residents like you. As always, never hesitate to reach out to my office if you have any questions!

### PREMO Plan

One issue that Hollywood residents frequently contact my office about is public transit. Hollywood, and Hillcrest, are located near major public transit arterials like Federal Highway, 441, Sheridan Street and Hollywood

Boulevard, and the FEC rail tracks. Over the past several months, Broward County has been rolling out our Premium Mobility (PREMO) program. The PREMO program uses penny surtax funds to create a world-class transportation network and is a prime example of how this surtax will pay major dividends to Broward County. This program of projects includes commuter rail, light rail, Bus Rapid Transit (BRT), and significantly increased and improved bus options. PREMO will also incorporate new technologies and will evolve to fit our changing needs. Overall, this plan contains over 200 miles of premium service that expects to have 23 million riders a year, and it is expected to play a major role in reducing congestion and giving residents more mobility options. One element of the PREMO plan is upgrading our fleet with new electric buses. This January, Broward County Transit celebrated the opening of the first BCT Electric Express Coach bus, which transports 54 passengers per ride and can go up to 230 miles on one charge! Hillcrest residents will be glad to know that the PREMO plan will provide plentiful options originating near major Hollywood landmarks. In particular, a transit network will develop from the new commuter rail in downtown Hollywood, which will provide many more options for Hollywood residents to go both north to south and east to west! Stay tuned for more information.

### 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.

## DON'T LET DIVORCE DERAIL YOUR RETIREMENT: HOW TO PROTECT YOUR FINANCES – David Treece



You and your life partner have probably talked, dreamed, and planned about how you'll be spending your retirement years. However, in some cases, when the relationship doesn't go the way you planned, life can often find you on a path that you didn't necessarily plan for.

According to the American Psychological Association, about 36% of couples are now divorcing after the age of 50. This can often leave individuals feeling lost, confused, and quite scared when planning for retirement.

You may run into the question, "Am I relying too much on my spouse to run our finances in case something goes wrong?" To ensure both members of the couple remain financially secure enough to ensure their desired standard of living, it takes open conversation, realistic expectations, and proactive financial assessment to be fully prepared for what's to come in the future.

Here are some tips to be prepared for any situation when it comes to finances with your spouse, even if you don't think your relationship will end in divorce:

- Understand your accounts, assets, and properties.
- Know where your documents are (titles, 401k, banks, assets, etc.).
- Make copies of all financial account information and statements for individually titled and jointly titled assets.
- Understand your rights regarding Social Security benefits and retirement account assets.

- Include your financial professional, attorney, and accountant in discussions about your assets.

As an accredited fiduciary, I am bound to act in your best interest during divorce proceedings. My role as a financial advisor is to make sure you are protected in legal documents such as beneficiary designations or on a property title. It is important to position yourself to ensure you're receiving the assets entitled after a settlement.

While you cannot control what lies ahead in the game of life, Team Treece is here to help you plan for an income for life that will maintain your desired lifestyle.

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**SPOTLIGHT ON LEON CORTEZ, HILLCREST 24 - by Steve Schneider**

*"Imagination is the beginning of creation. You imagine what you desire, you will what you imagine and at last, you create what you will". - George Bernard Shaw*



Inside Hillcrest launched its website this month. The monthly newspaper, serving thousands of Hollywood condo dwellers, hitched a ride on the digital highway with the help of a Higher Power, in a sense. That's because Hillcrest resident **Leon Cortez**, a former U.S. Marine combat veteran, is a Hillcrest 24 resident and owns/operates **HighPoweredGraphics.com**. He is a professional web developer providing social media marketing,

graphic design and print media marketing and branding. And now he's producing and developing Inside Hillcrest online.

The childhood artist hails from Nicaragua. However, he and his family fled the country in 1980, when an authoritarian regime took away everything his family owned. His father had worked there as a prominent criminal defense attorney. They first came to Miami but settled in Los Angeles.



Leon recalls his well-educated dad working hard as a security guard in a new land to provide for his family. That hard work helped Leon's mother take English lessons and start from the bottom up at the Los Angeles Community College. Leon remembers how hard his dad worked to put food on the table and the family experienced many hardships along the way. Today his mother and father are buried in Hollywood, California.

By 1987, Leon obtained his permanent residence, so, he decided to repay this country in gratitude and joined the **United States Marine Corps**. He served until 1992, serving with the 2nd, Marine Division in Camp Lejeune, deploying overseas and serving as a field artillery cannoneer with the 10th Marine Regiment during Operation Desert Storm in 1991. He was also part of Operation Sharp Edge in 1990 off the coast of Liberia, Africa.

He has found great success in his current profession and has clients all over the country. He provides services for the worlds of business, music, medicine, law, real estate and much more.

You can view the webpage for this newspaper at **Insidehillcrest.com**. Once there, you'll find a home page with articles and graphics. You'll also see links to back issues of Inside Hillcrest, which you can click to read. The online version also offers advertisers benefits they didn't get from the old-school print version of the publication. Online, ads, photos, artwork in general, appear in color. And sometimes you'll even see a carousel of visual items as the graphics before you move from one image to another, again, all in color.

Advertisers and their potential clients get something else online. You can click a link to the advertisers at the Inside Hillcrest webpage to learn more about your favorite local business.

And the new year also finds him expanding his areas of expertise. This year he's offering video marketing which he can place on social

media outlets to help people make connections and grow businesses.

He took on the internet – becoming what he calls a “gun-for-hire,” after the recession in 2007. Laid off from his high-paying advertising job - the company couldn't afford him anymore - Mr. Cortez temped for a year. But then he dipped into his 401K to start his own business. **High Powered Graphics** was born in 2009. The next year he joined the **Greater Hollywood Chamber of Commerce** where he met **Cindy Abraham, the editor of Inside Hillcrest**. Abraham, a realtor with Keller Williams Realty Professionals **A Team Florida**, hired Mr. Cortez to design her business cards. He now manages all things marketing including **ATeamFlorida.com**. He also took over the graphic designing and layout of Inside Hillcrest.



Years of challenges tested him, for sure. But these tests also reinforced his faith in a Higher Power, his inspiration for the name of the company that he created and the success he has achieved. Such faith was rewarded again during the Covid pandemic. For example, many businesses struggled or failed because of the ways our society changed to adjust to the disease. Mr. Cortez, says High Powered Graphics thrived. Which probably partly explains the following quote about the spiritual dimension of his work. “I'm just the manager for this business,” says Leon. “My God, the Higher Power, he's the Boss.”

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## MARTY KIAR - BROWARD COUNTY PROPERTY APPRAISER



### 2024 Homestead Exemption/Save Our Homes Cap Set by the State

The Florida Department of Revenue has set the 2024 Save Our Homes (SOH) cap at 3%. This SOH assessment cap limits increases to the Assessed/SOH Value for properties receiving Homestead Exemption to no more than 3% per year or the increase in the Consumer Price Index (CPI) regardless of increases to the just value of the property. This cap results in considerable property tax savings over time for properties with Homestead Exemption. It is important to remember this is not a cap on the actual taxes, but rather a cap on the amount the Assessed/SOH Value of the property may increase annually. Properties without Homestead Exemption receive the benefit of a 10% cap on the Assessed/SOH Value beginning the year after the property is reassessed at just value.

Important: The Save Our Homes cap begins the year after you receive Homestead Exemption. This cap does not cover new construction or construction that was not taxed before the "Save Our Homes" limit applied to a particular property. **When buying/acquiring real estate, do not assume the property taxes will remain the same as the current owner's taxes. Under Florida law, a change in ownership will reset the assessed value of the property to full market value, which could result in higher property taxes.** To help property owners better prepare, our office offers a New Homebuyer's Tax Estimator on our website at <https://web.bcpa.net/bcpaclient/#/Tax-Estimator>.

### Late Filing Exemption Deadline - September 18, 2024

Your Homestead Exemption automatically renews each year provided there is no change in the ownership or use of the property. If you are already receiving Homestead Exemption on your current home, you do not need to reapply. If you have not yet applied for your 2024 Homestead Exemption, Low-Income Senior Exemption, or any other exemption, you can still file until September 18, 2024. To apply for any of these exemptions, please visit <https://web.bcpa.net/bcpaclient/#/Homestead>. Once the September statutory "late filing" deadline has closed, we cannot accept any more 2024 exemption applications regardless of any good cause reason for missing the late filing deadline. Property owners who moved to a new home in 2024 can pre-file for tax year 2025 at [https://bcpa.net/homesteadonline\\_with\\_portability/web/index.aspx](https://bcpa.net/homesteadonline_with_portability/web/index.aspx).

If my office can ever be of assistance to you, please do not hesitate to contact me directly at **954-357-6830** by email at [martykiar@bcpa.net](mailto:martykiar@bcpa.net).

Take care,

*Marty Kiar*

Marty Kiar, CFA  
Broward County Property Appraiser



**IN HONOR OF MY DAD – by Steve Schneider**



Leonard “Lenny” Schneider, 95, died on Jan. 31, 2024. He passed away at the Memorial Regional Hospital Emergency Room in Hollywood, Fl. He was born on April 14, 1928. Lenny had lived in South Florida since 1966, when he moved his family from the Bronx, N.Y. It was the start of a years-long journey for the self-described “poor schnook from the Bronx” who served in the Army during the Korean War, came home, and became an electrician.

But Lenny didn’t like the cold climate. Nor did he enjoy digging out during snowstorms. So, with his brother-in-law Robbie, he bought a motel on Balboa Street, east of A1A in Hollywood. The two families initially lived in what was then called Brennan’s By the Sea. Of course, they also rented out unoccupied motel rooms.

Hollywood was an affordable place at that time. People of limited means could make a life for themselves in quiet Hollywood, as Lenny did with his wife Frances, daughter Michele and son Steve.

Through the years, the electrician turned motel owner continued his transformation in the Sunshine State. In less than a decade, Lenny earned his Florida real estate license. He mainly sold local homes to other people of limited means, sometimes through a government-backed FHA program. Wanting more, Lenny earned a broker license.

Along the way, he met a woman who loved the idea of buying real estate. But she wanted to work with someone who knew something about it. So, he teamed up with Evelyn Geiger. Together, they bought, sold, and fixed up properties. For a spell, they also shared a home east of A1A on Missouri Street in Hollywood. Lenny, a big city boy, lived steps away from the Atlantic Ocean for the second time in his life.

As he continued aging, though, Lenny made a new friend, Margarita Blanco Fernandez. They enjoyed going to yard sales and attending meditations at the Hollywood Library. Willing to try new things, he also learned how to buy used computers and make them work better. Lenny would then sell them from his home on South 20 Avenue in downtown Hollywood. Working people in the neighborhood stopped by to purchase a refurbished computer for \$100.

However, rocked by illness for about the last four years of his life, Lenny insisted on living life on his terms. Case in point: He didn’t think much of long-term care facilities, preferring to spend his time at home. And he did, living in his retirement villa at the Hillcrest condominiums in Hollywood, where he moved after selling his home. He watched videos from his wheelchair. Lenny also enjoyed the company of a Marilyn Monroe picture, which hung on the wall across from his hospital bed at home, which he shared with me and our cats Cali, Rusty, and Norma Jean.

Who can say if cat intuition is a real thing. But Norma Jean slept with Lenny on his pillow the last night Lenny spent in his second-floor catwalk condo building.



**Alex Nelson**  
Senior Adviser

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**Medicare Supplements?**  
**Part C & Part D Rx Plans?**



**Cynthia Nelson**  
Senior Adviser

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## THE DANGERS OF UNLICENSED/UNINSURED CONTRACTORS AND NOT GETTING PROPER PERMITS

Many home and condo owners try to save money on home improvement and repair projects by hiring unlicensed contractors. The law in many states requires that contractors have licenses to work on jobs above a certain total value. In addition, contractors doing work that requires a permit from local authorities must be licensed.

The high-rise buildings that have a security desk, use a log to sign in anyone working in their building. They get a copy of their license and insurance and a copy of the application for a permit before they can start the work. The low- and mid-rise buildings need to monitor who comes and goes in their buildings to protect their buildings from unlicensed laborers.

If you suspect that a unit owner has someone working in their unit without a permit, **Commissioner Quintana** sent this link so you can check: <https://apps.hollywoodfl.org/building/PermitStatus.aspx>. You can ask specific questions about a project. Here is an example: Do I need a permit to replace my screen enclosure? "Yes, a permit is required with proper drawings and details. Only a repair of screen fabric is allowed without a permit. Any metal repair or replacement requires a permit."

Several years ago, the City of Hollywood had a great reputation for how long it took to process permits. I have heard that in the past couple of years, this is not the case. However, having work done without a permit by a unit owner can be costly. Either the work won't be up to par and can affect adjoining units or the units below, or the owner will be found out and must not only pay the original permit fee but also some hefty fines.

### DOES YOUR CONTRACTOR NEED TO BE LICENSED AND INSURED?

Many home and condo owners try to save money on home improvement and repair projects by hiring unlicensed contractors. The law in many states requires that contractors have licenses to work on jobs above a certain total value. In addition, contractors doing work that requires a permit from local authorities must be licensed. Essentially, if you pay someone to construct a building or a structure, make structural alterations to load bearing walls, or perform services such as plumbing or air conditioning work, that person must have a contractor's license.

To find out if someone is licensed in any profession, go to: **Myfloridalicense.com** and enter the person's name.

Beware of contractors whose prices are "too good to be true". They are probably not only unlicensed but also uninsured. It can be easy to hire an unlicensed contractor by accident, or even purposely because you couldn't pass up on their (typically much lower) proposed rate, however, this could put you in a dangerous situation. You can be on the hook for some potentially expensive damages. When it comes to a condo association or HOA, hiring unlicensed or uninsured contractors can be considered a serious breach of fiduciary duty to your members.

The biggest risk involved in hiring unlicensed contractors comes down to liability. When you hire an unlicensed contractor, they are not a contractor at all — they are your employee. Therefore, it is YOUR responsibility to provide them with a safe workplace and cover them should they be injured.

An unlicensed contractor can sue you for damage if they sustain an injury while working on your project and you could be on the hook for expensive medical bills, legal fees, and also have to pay for their lost wages for as long as their injury holds them out of work. These

financial damages can amount to thousands of dollars, far more than the initial savings you thought you were getting by using an unlicensed contractor.

When you hire a licensed contractor, they will have workers' compensation for themselves as well as any employees they hire to assist with the job. If your contractor is unlicensed, he or she and anyone else that is brought on to work on your property are all considered to be your employees. This makes them all your responsibility to insure.

### FOR WHICH SERVICES DO I NEED A LICENSED CONTRACTOR?

What types of work need permits? Your building leaders have all been sent a guideline list to post in your buildings. If you are not sure, you can go to the City of Hollywood Permit department and ask. Go to: [www.hollywoodfl.org](http://www.hollywoodfl.org) and type the word Permit. To check the status of a permit, go to: <https://www.hollywoodfl.org/faq.aspx?qid=118>

The following items are offered as examples of services you do need to hire a person with a Florida license and services you do not need to hire a person with a Florida license. The list is not all inclusive. If you have specific questions, please contact the department at 850.487.1395 or review the rules for the profession at [www.myfloridalicense.com](http://www.myfloridalicense.com). You should also check with your county or city to learn if a local business tax receipt or certificate of competency is required for services that do not require a state license. You can also visit their Unlicensed Activity page to learn more about how you can help combat unlicensed activities.

### NEEDS A DBPR LICENSE:

- Build a carport or sunroom.
- Construct a roof.
- Install a dishwasher or replace a hot-water heater.
- Install a central air-conditioning unit (requires structural work and wiring).
- Clean central air and heat ducts.(requires partial disassembly of the system, such as removal of air grills).
- Repair or replace swimming pool pumps.
- Perform plumbing work or irrigation installation that requires the contractor to connect lines to potable (drinking) water.
- Build a barn, metal building, or detached garage.
- Remodel a home that requires alteration or replacement of a load-bearing wall.
- Installation or replacement of drywall if the contract also includes work on the load bearing part of the wall, plumbing, electrical or air conditioning work.

### DOES NOT NEED A DBPR LICENSE:

- Install a driveway or install pavers/tile walkways.
- Install awnings that do not become a fixed part of the structure.
- Add a water filter onto a faucet.
- Insert a plug-in A/C window unit.
- Change an A/C filter or cleaning ducts that do not require removal of the air grills.
- Clean swimming pools. Install an above-ground pool.
- Install or repair irrigation systems that have a backflow preventer connected to a potable (drinking) water supply.
- Install prefabricated tool shed less than 250 SF in size.
- Paint, install cabinets, wood or tile flooring and insulation.
- Installation or replacement of drywall if the contract does not include other work on the load bearing part of the wall or any plumbing, electrical, or air conditioning work.





City of Hollywood  
Mayor Josh Levy

## Hillcrest Community Meeting Thursday, March 14th at 6pm

Please join Hillcrest and Parkview residents  
as we welcome special guest Mayor Josh Levy  
to present an update on the State of the City

Hollywood  
STATE 2024  
OF THE CITY

Meeting Location:

Championship Academy of Distinction, 1100 Hillcrest Drive

### WHAT DOES FLORIDA CONDO INSURANCE COVER?



A condo insurance policy covers the fixtures and personal belongings inside your unit for scenarios such as theft, fire, and wind damage. Below are the types of coverage your condo policy will typically include.

Dwelling coverage is the part of a condo policy that covers your unit's built-in fixtures. Under Florida law, an association's master policy can't cover the following within an individual condo unit:

- Flooring or carpet.
- Wall or ceiling coverings.
- Electrical fixtures.
- Appliances.
- Water heaters or filters.
- Built-in countertops and cabinets.
- Drapes, blinds, or other window treatments.

**Personal property** is for all your stuff — furniture, electronic devices, clothes, books, knickknacks and even that ice cream maker you never use. If these items are stolen or destroyed, personal property coverage would pay to replace them (minus your deductible).

Ask your agent whether your policy covers your belongings on an actual cash value (ACV) or a replacement cost basis. ACV coverage is cheaper, but you may not get enough of a payout to buy brand-new replacement items after a claim.

**Loss of use** kicks in if you can't live in your condo after a covered disaster. For instance, loss of use coverage could pay for a hotel stay while contractors repair your condo after a kitchen fire.

**Personal liability** offers financial protection if you accidentally harm someone else or their property. It can cover things like:

- Legal bills if someone sues you after your dog bites them at the park.
- Medical expenses if someone gets hurt in your condo.
- The cost to replace your neighbor's window if your shot goes awry from the condo's golf course.

Consider choosing at least enough liability coverage to protect all your assets, including your home and investments.

**Medical payments** can pay for medical treatment if someone is injured in your unit. However, it has a much lower coverage limit and doesn't require you to be found responsible for the injury.

**Loss assessment** is a fee your association may charge you and other unit owners for damage to a shared space, or a liability claim against the association. One example might be wind damage from a hurricane that exceeds the association's coverage limit. In other cases, the association's master policy might have a hefty deductible that's divided among all the owners. Loss assessment coverage could help with such costs.

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



Cindy Abraham



Brian Gaiefsky

The Hollywood Real estate market experienced a 6%+ increase in property values in 2023. Interest rates are declining a bit making home buying more affordable.

**What does this mean to us?** Homes are still 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:**

Office – 954-964-2559 - Email – [Info@ATeamFlorida.com](mailto:Info@ATeamFlorida.com)

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## 2023 HILLCREST/PARKVIEW REAL ESTATE IN REVIEW

The first six months of the year saw 69 closed condo sales. Fifty-eight units went under contract in less than 60 days. Of the remaining 11, only one did not take a price reduction. The second half of the year saw a bit of a slowdown with 57 closed sales and just 20 going under contract in less than 60 days.

In Hillcrest North, South and Parkview at Hillcrest there were 23 closed sales in the first 6 months, 11 were single family homes, 12 townhomes and we saw our first million-dollar+ sale. In the last six months of the year, there were 14 closed sales: 10 townhomes and four single family homes, with two selling for over 1 million dollars. The townhome sales prices ranged from 515K to 690 K. All but one sold in less than 90 days.

The party is over for overpriced listings. Inventory is creeping up. However, in any market, properties that are priced right the first time sell quickly. This is not an ascending market like last year where a higher priced listing could sit and wait for the market to catch up to the list price. List prices are a "wish list", closed sales are reality. If your home or condo is not a completely top-of-the line remodel, and you need to sell within 90 days, study comparable CLOSED sales and be realistic.

### REVISIÓN DE BIENES RAÍCES EN HILLCREST/PARK VIEW, 2023

En los primeros seis meses del año se efectuaron 69 ventas de condominios. En menos de 60 días entraron en contrato 58 unidades. De las 11 restantes, sólo una no aceptó una reducción en el precio.

La segunda parte del año fue más lenta, cerrándose 57 ventas y sólo 20 entrando en contrato en menos de 60 días. En Hillcrest North, South y Parkview at Hillcrest, se cerraron 23 ventas en los primeros seis meses, 11 fueron viviendas unifamiliares, 12 viviendas anexas y la primera venta de más de 1 millón de dólares. En los últimos seis meses del año, se efectuaron 14 ventas, que fueron: 10 viviendas anexas y cuatro viviendas unifamiliares de las cuales dos se vendieron por más de 1 millón de dólares. Los precios de las viviendas anexas oscilan entre los \$515,000 a \$690,000. Todas, menos una, se vendieron en menos de 90 días.

Se acabó la fiesta de los precios excesivos. El inventario aumenta discretamente, con cautela.

De todas formas, en cualquier mercado, las propiedades con un precio correcto desde el principio, se venden rápido. No estamos en un mercado ascendente como el año pasado en el cual una propiedad listada con un precio alto, podía esperar a que el mercado llegue al nivel del precio del listado. Los precios de los listados son una "lista de deseos", las ventas efectuadas son la realidad.

Si su casa o condominio no está completamente remodelado a primera calidad y necesita vender en un periodo de 90 días, estudie los precios de las ventas EFECTUADAS y sea realista.

**Quiere sumergirse en el sector inmobiliario de Hillcrest y Hollywood? Ya sea para comprar o vender, conecténsen con nosotros! Comuníquese con Gerry Contrino de Keller Williams A-Team Florida: Cel: 954-612-5503 [Global@GerryContrino.com](mailto:Global@GerryContrino.com) Le esperan buenas oportunidades en el dinámico mundo de las bienes raíces de Hillcrest y Hollywood!**

### 2023 HILLCREST/PARKVIEW L'IMMOBILIER EN RÉVISION

Les premiers six mois de l'année 2023, j'ai vu les contrats pour la vente de soixante-neuf (69) condos. Cinquante-huit (58) des condos ont été vendus en soixante (60) jours et moins. Parmi les onze (11) derniers, seulement un (1) a accepté une réduction. La deuxième moitié de l'année, la vente a diminué un peu, cinquante-sept (57) contrats pour des condos à vendre et seulement vingt (20) vendus en soixante (60) jours. Dans Hillcrest North, South et Parkview at Hillcrest, il y avait vingt-trois (23) contrats de vente dans les premiers six (6) mois, dont onze (11) étaient des maisons familiales, douze (12) des maisons de ville et nous avons notre première vente d'un (1) million de dollars. Et dans les six (6) prochains mois, ils avaient quatorze (14) contrats de vente dont dix (10) maisons de ville et quatre (4) maisons familiales. La vente de deux (2) des maisons familiales était supérieure à un (1) million dollars. Le prix des maisons familiales était entre cinq cent quinze (515) et six cent quatre-vingt-dix (690) mille, seulement une a été vendue en quatre-vingt-dix (90) jours.

La fête est terminée pour les prix excessifs. Les propriétés avec un prix raisonnable seront vendues rapidement.

*Continued on Pg. 11*

Continued from Pg.10.

Le marché de l'immobilier pour l'année 2024 sera différente. Le prix de liste est une Wish List, la vente de fermeture est la réalité. Si votre condo nécessite des rénovations et vous voulez vendre en quatre-vingt-dix (90) jours, vous devez absolument vendre à un prix réaliste.

**Appelez Gerry Contrino, Real Estate Wealth Creator**  
**Portable : 954-612-5503 Global@GerryContrino.com**  
**Des opportunités passionnantes vous attendent dans le monde dynamique de l'immobilier Hillcrest et Hollywood!**

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*Investing in Real Estate Globally*  
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 www.ContrinoGlobalInvestments.com

**JANUARY 2024 HILLCREST STATE OF THE MARKET**

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida

We are up to 41 listings to start off the year. Days on Market are under 90 days for properties that are priced right. The market is shifting and no longer on the rise, but it is tough to get sellers to accept that fact. I haven't seen a bidding war since the beginning of last year. Fourteen went under contract during January so that is a good thing. Eight closed including one that has been on the market since June 2nd of 2022. It was a 1-bedroom foreclosure in a high-rise building. The investor paid \$149,900, did very little in the way of upgrades, and relisted at \$149,900. After four realtors and multiple list prices, the last agent listed it at \$154,99 and sold it for \$149,900.

Of the 41 current listings, fourteen have lowered their price. There are only eight one-bedroom units starting at 145K. Two-bedroom units start at 199K. If your unit is completely remodeled, with newer A/C and water heater and a great view, you can still almost name your price. If it is not, the best way to figure out a list price is to look at the closed sale prices and assume that the highest sale price for your size unit fits the description above. Take that number and start deducting for how much it would cost to bring your unit up to that level (new kitchen/baths/appliances/flooring/paint etc.) Buyers also figure in the down time to live in the unit when it is being worked on. A new kitchen is a big deal. Because most of our condos have two bathrooms, they can remodel one at a time so that project is a bit easier to live with.

There are ten units available for rent, including one in a building that does not normally allow rentals. When I see something odd like that, I do send the listing to the board for review. Days on Market are really eating into the landlord's profits but unfortunately, the rental market has really slowed down considerably. One went under contract and two rented during January.

**HILLCREST CLOSED SALES DURING JANUARY**

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
19	315	2/2	1150	239,900	220,000	67
C-21	301	2/2	1132	223,999	201,000	140
R-20	302	2/2	1200	200,000	200,000	7
21	506	1/1/1	844	198,500	178,000	6
R-20	205	1/1/1	830	195,000	180,000	71
24	105	1/1/1	844	189,000	189,000	26
10	310	1/1/0	672	179,000	168,000	48
22	506	1/1/1	844	149,900	149,900	500+

**RENTED DURING JANUARY**

Building	Unit #	B/B	SF	List Price	Rented	DOM
16	102	1/1/1	775	1775.00	(pending)	56
20	404	2/2	1100	2250.00	2250.00	28
16	210	1/1/1	775	1750.00	1750.00	68

**PARKVIEW AT HILLCREST JANUARY 2024**



**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 ten current listings on the market, three homes and two townhomes. One townhome went under contract during January and two single family homes closed. There are seven available rentals, two went under contract last month and four rented. Townhome prices range from 560K (1421 SF) to 765K (2165 SF). The three single family homes are listed at \$1,199,000, \$1,380,000 and 1,490,000. All have five bedrooms, are over 2500 SF and two are waterfront.

Rental prices range from \$3500 for a 3/2/1 townhome to \$5500 for a 2501 SF 5/3 single family home listed at \$5500. There is also an 1881 SF furnished 3/2/1 listed at \$7000 per month.

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.

**JANUARY REAL ESTATE ACTIVITY:**

**JANUARY PENDING AND CLOSED SALES**

ADDRESS	B/B	SF	LIST / PRICE \$	SALE PRICE \$	DOM
T-4001 Mahogany Lane	3/2/1	1769	649,900	pending	6
S-4375 Ficus Street	3/2/1	2220	929,000	900,000	20
S-1402 Myrtle Oak Terr	4/2/1	2220	846,000	839,000	52

**JANUARY RENTALS - PENDING AND RENTED**

ADDRESS	STATUS	B/B	SF	RENTAL PRICE \$	DOM
T-5182 Eucalyptus	Pending	3/2/1	1421	3,500	24
T-1030 Eucalyptus	Rented	3/2/1	1561	3350/3350	63
S-4334 Large Leaf	Rented	5/3/0	2501	5500/5500	78

# February Kitchen Korner - by Cindy Abraham



Remember all the tips I gave you in the last issue? Guess what I didn't know and probably all of you already know – the dull side of aluminum foil is the non-stick side. Duh. Anyway, if you took advantage of some of those tips from last month, grab your cooked rice and canned apple juice out of the freezer, get your tubes of ginger and garlic (if you don't have fresh) and get ready to cook:

## ONE-SKILLET BOURBON CHICKEN for 2 – Fast and Easy

- ¼ cup soy sauce
- ¼ cup bourbon or chicken broth
- ¼ cup unsweetened apple juice
- 1 TBS rice vinegar, 1 TBS maple syrup
- 1 TBS minced garlic
- 1 tsp grated ginger
- ¼ tsp crushed red pepper
- 1.5 lb. chicken thighs or breasts cut into strips
- 1 TBS plus 1 tsp cornstarch
- 2 TBS canola oil, 2 tsp water
- 2 cups cooked brown rice
- Sliced scallions for garnish



Whisk together the first 8 ingredients in a large bowl. Heat oil in skillet over medium high. Add chicken tossed with 1 TBS corn starch and cook stirring occasionally until golden brown and crispy, 6-8 minutes. Add mixture to skillet and cook, stirring often until sauce has reduced to a syrupy consistency and chicken is cooked through, 6-8 minutes.

Whisk 1 tsp cornstarch and water in a small bowl. Add to pan; cook, stirring often until sauce thickens and coats chicken, 1-2 minutes. Spoon rice onto plates, top with chicken, sauce, and scallions.

\*\*\*\*\*

I found this recipe while sitting at Dr. Wasserman's office (our IH acupuncturist) and we loved it! Who doesn't love chicken wings?! My Canadian neighbor, Ann, gave us a whole jar of hot pepper jelly so I was ready to go. Remember Mrs. Dash, the salt substitute that was awful? The company is now called Dash and they make the BEST salt-free spices, and even the original is now great. I also have the lemon pepper, Italian herb, steak, and chicken seasonings. They aren't cheap so wait for them to be BOBO at Publix.

## HOT PEPPER JELLY WINGS

- 2 lbs. chicken wings (flats and drummies)
- 1 tsp salt (or Dash Chicken seasoning)
- 2 tsp baking powder
- 1 tsp onion powder
- 1 tsp ground coriander, ½ tsp pepper
- 1 cup hot pepper jelly
- 2 TBS plus 2 tsp apple cider vinegar (divided)
- 2 TBS cubed unsalted butter
- ¼ tsp crushed red pepper
- ½ cup bottled buttermilk ranch dressing
- Chopped fresh cilantro (optional)



Pat wings dry and place in a large bowl. In a small bowl, stir together the salt, baking powder, onion powder, coriander, and black pepper. Sprinkle the mixture over the chicken and toss to coat. Place on a wire

rack covered pan and refrigerate for one hour. Remove from refrigerator 15 minutes before baking. (I think this is because the baking powder helps crisp them). Preheat oven to 400 degrees.

Line a baking sheet with parchment paper (or foil, shiny side down and sprayed with nonstick cooking spray). Lay the wings skin side DOWN and bake for 25 minutes. While wings are baking, stir together the pepper jelly and 2 TBS cider vinegar in a small pan and cook on medium until jelly is melted, about 2 minutes. Stir in butter and red pepper and remove from heat. Reserve ¼ cup for brushing.

Remove wings from oven, turn them over, skin side up and brush with the ¼ cup pepper jelly. Return to oven and bake for about 15 more minutes until crispy. Cool 5 minutes.

Stir together the ranch dressing, 2 tsp cider vinegar. Place chicken into a large bowl and toss with ½ cup pepper jelly. Place wings on a platter and drizzle with the remaining ¼ cup jelly and serve with the dressing on the side. Sprinkle with cilantro if desired.

\*\*\*\*\*

This is one more of our favorite chicken wing recipes. Although the recipe doesn't call for it, tossing the wings in baking powder and refrigerating for a while, like in the above recipe, really does help the wings crisp up better.

## BAKED WINGS WITH HONKY BBQ SAUCE

- ½ cup mayonnaise
- 2 TBS apple cider vinegar, 1 tsp sugar
- 1 tsp Worcestershire sauce
- 1 tsp hot sauce
- 1 tsp finely chopped thyme
- ½ tsp onion powder
- ½ tsp grated garlic, Salt & Pepper
- 8-10 split chicken wings
- 1 TBS poultry seasoning
- Chopped parsley for garnish

Mix all the sauce ingredients together in a medium bowl. Cover and refrigerate at least 30 minutes to overnight.

Preheat the oven to 450. Put the wings in a large bowl and toss with chicken seasoning. Drizzle ¼ cup of sauce over the wings and toss again to coat.

Spread wings in an even layer on a baking sheet. Roast, turning once until wings are golden and crisp, about 35 to 45 minutes. Transfer to a platter and drizzle with half of remaining sauce. Sprinkle with parsley and serve with sauce on the side.



## GLAZERS & SACHS P.A.

**Eric Glazer**  
Attorney at Law

Also admitted in New York  
and The District of Columbia

One Emerald Place  
3113 Stirling Rd, Suite 201  
Ft. Lauderdale, Florida 33312  
Phone: 954.983.1112  
Fax: 954.333.3983

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**MAY YOUR TEAM ALWAYS WIN OR AT LEAST LEARN FROM LOSING**

Gentlemen, it is better to have died a small boy than to fumble the football. - *John Heisman*

I make my practices real hard because if a player is a quitter, I want him to quit in practice, not in a game. - *Bear Bryant / Alabama*

At Georgia Southern, we don't cheat. That costs money, and we don't have any. - *Erik Russell / Georgia Southern*

The man who complains about the way the ball bounces is likely to be the one who dropped it. - *Lou Holtz / Arkansas - Notre Dame*

When you win, nothing hurts. - *Joe Namath / Alabama*

A school without football is in danger of deteriorating into a medieval study hall. - *Frank Leahy / Notre Dame*

There's nothing that cleanses your soul like getting the hell kicked out of you. - *Woody Hayes / Ohio State*

I don't expect to win enough games to be put on NCAA probation. I just want to win enough to warrant an investigation. - *Bob Devaney / Nebraska*

In Alabama, an atheist is someone who doesn't believe in Bear Bryant. - *Wally Butts / Georgia*

I never graduated from Iowa. I was only there for two terms - Truman's and Eisenhower's. - *Alex Karras / Iowa (Go, Hawks)*

My advice to defensive players is to take the shortest route to the ball and arrive in a bad humor. - *Bowden Wyatt / Tennessee*

I could have been a Rhodes Scholar except for my grades. - *Duffy Daugherty / Michigan State*

Always remember Goliath was a 40-point favorite over David. - *Shug Jordan / Auburn*

I asked Darrell Royal, the coach of the Texas Longhorns, why he didn't recruit me. He said, "Well, Walt, we took a look at you, and you weren't any good". - *Walt Garrison / Oklahoma State*

Son, you've got a good engine, but your hands aren't on the steering wheel. - *Bobby Bowden / Florida State*


Football is NOT a contact sport; it is a collision sport. DANCING is a contact sport. - *Duffy Daugherty / Michigan State*

After USC lost 51-0 to Notre Dame, his post-game message to his team was: All those who need showers, take them. - *John McKay / USC*

If lessons are learned in defeat, our team is getting a great education. - *Murray Warmath / Minnesota*

We didn't tackle well today, but we made up for it by not blocking. - *John McKay / USC*

I've found that prayers work best when you have big players. - *Knute Rockne / Notre Dame*



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# YOU CAN NEVER REALLY LOSE YOUR LIGHT

– by Aruna Ladva, Brahma Kumaris London, England - Submitted by Etta Stevens



Our world today needs so much light. Amid all the darkness there seems to be in the world, all of us are trying to hold on to the light we have inside. That does not seem a very easy thing to do. If you think of taking a lighted candle from one place to another in a storm, how difficult that is, and how much attention we would have to pay to keep it alight. Yet, it seems that this is what we are all being asked to do right now; to keep hold of our sanity amidst all the sorrow, suffering, upheaval, animosity, anger, and hate, and keep the light of humanity burning.

Spiritual light means keeping your goodness, virtues, and kindness flowing. Some would say: that other people are not doing that, so why should I? Well, this is not about them; it is about me. It is my life, my karma, my destiny and I am accountable to God at the end. How well I have lived my life? It matters not at all what others do. They say there are two ways of spreading light; to be a candle or to reflect the light by being a mirror. The light is God, and to reflect the light of God, I the mirror, have to be sparkling clean.

To extend the metaphor a little, a candle comprises wax and wick and when we light the wick, we have a flame. I the soul am the wick and when I am lit, it is with power and virtue that the candle can maintain the flame. The wax represents life itself. Life is all around me, things are continually changing in the outer world. Everything that is happening everywhere is an opportunity to spread light. Let me use virtues instead of vices. We can be lit with the fire of anger, which is ugly, or we can be lit with virtue, the latter is so beautiful.

My original nature is light. I am only in the dark when I am not utilizing my virtues. Darkness is nothing in and of itself, it is simply the absence of light. When I am lit, and in awareness, then all I have to do is pick a virtue from the shelf of my mind and use it. Each one of us has a powerful quality, some special virtue; some are good listeners, some are easygoing, some are full of kindness, and some are constantly happy. As I use my specialties and virtues in life, it makes my life easy because I am sharing what I have with others. We all have something we can share at any given moment.

How can we share happiness with everyone? Spiritual happiness is a state of deep contentment. It springs from knowing that there must be rhyme and reason behind everything. This is why we say that peace and happiness go together because light is also peace. Becoming a spiritual candle is also being at peace with everything that is happening, remaining a stable and still light.

Love is also light. When someone is very loving it feels like the room has been lit up – not romantic love, but the love that is kind and caring, a compassionate and spiritual love. In what way can we share our love with those in the world who are in the maelstrom of all that is happening? First, we do not condemn or judge. We have the awareness that, contrary to the physical evidence, there is a plan; something is going on that is bigger than us and all will become evident. In the meantime, what do those who are suffering need? We can share peace, happiness, and love, through vibrations.

We human beings are all together on this planet. In the end, it will not matter what religion, race, or nationality any of us are. If this planet blows

up, we are all gone. It is the light of humanity that matters. Kindness, compassion, love, and acceptance can all be shared by sitting in meditation and sending out these vibrations. We are all psychic. We are connected and we do affect each other through our vibrations. So first let me become that light and goodness.

In Christianity, they say that we move into darkness when we move away from God. When we are with God we are in the light. I believe as we come closer to that Great Light, we are absorbing and emanating that light. We cannot do it alone; we have to keep connecting with the Source. When I connect my mind with God, the Supreme Light – I absorb the spiritual light of the Divine, and then all I have to do is shine. **It's Time** ... to not only shine our light but help others to shine their light too.

MEDITATION IS THE WAY TO FIND THE ACCEPTANCE THAT YOU ARE A LIGHT-FILLED BEING. OUR SOUL IS CONSTANTLY EMITTING LIGHT TO THE WORLD AND SENDING IT TO THE SOULS ON THIS PLANET THAT ARE SUFFERING. IN MEDITATION WE DO THIS NATURALLY AS WE CONNECT OUR HIGHER POWER, THE SUPREME SOUL OR WHATEVER NAME YOU CALL HIM. HE IS ONLY ASKING TO BE REMEMBERED AND WE AS SOULS DO THIS WITH GREAT LOVE AND AFFECTION FOR ALL HE HAS GIVEN TO US UNCONDITIONALLY. THIS IS THE MONTH OF "LOVE" SO EXPRESS YOURSELF BY GIVING THE LOVE IN YOUR HEARTS TO THE VIBRATIONS OF THE WORLD IN THIS CRAZY UPSIDEDOWN WORLD WE ARE NOW TOGETHER RESIDING WITHIN. YOU WILL FEEL THE LOVE COMING RIGHT BACK TO YOU SO GIVE IT FREELY WITHOUT EXPECTATIONS.

**"Radiate an energy of serenity, love, and peace so that you have an uplifting effect on those you come into contact with." - Dr. Wayne Dyer.** The easiest way to do this is by applying the law of concentration and meditation. Everything you might want in life comes at the right time if you connect in silence with the Supreme Father and accept his treasures in abundance. The old saying goes, "God gives you nothing you cannot handle with him in remembrance and connection. I believe the world has forgotten the higher power and all the catastrophes that are happening are the result of trying to please just yourself and not taking others into your thoughts and minds. Believe in yourself and then believe in others. Everyone is trying their best to get through difficult times just as you are and we all need a support system, in the belief of a Higher Power to help us through these times, MEDITATION is a great way to learn to focus on the good in everyone and yourself and to connect with God to listen to his solutions. In silence, we can hear God and with His help, we can maintain a balance of right and wrong.

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