



INSIDE HILLCREST

CONNECTING NEIGHBORS TO NEIGHBORS

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MARCH INSIDE HILLCREST

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TIP OF THE MONTH: courtesy of my granddaughter Zowey who no doubt got it from a meme: Tell grandma that WTF stands for "Wow, that's fantastic". It will make her texts a lot more interesting.

BE AFRAID, BE VERY AFRAID

I keep reading stories about how developers are taking over condo communities and my first thought is "that can't happen to Hillcrest." But maybe we all need to stay a little wary. Remember that we do not have a master association, so taking over one building is a real possibility. Most of us are diligent about our interview process, and few buildings allow corporations to own a unit, so that is a big deterrent. We MUST do a better job of sticking together. Why are we not getting together to get better prices on insurance and major building projects?! Makes no sense. Any building president that seems to isolate his/her building is a dangerous person. I am always surprised at how shocked everyone is when they find out that large amounts of money are missing or have been diverted, many times affording a lifestyle to someone who doesn't even have a job. Kickbacks do happen. Several years ago, someone sent me a video of a building president in a truck at a bank ATM with a vendor, and the vendor handing the president \$2000. In another case, when I suspected a president of receiving kickbacks, one of the other building presidents called the company for an estimate and told them he wanted the "same deal as F----o". Busted. Of course, that company didn't get the job.

The 15 low and mid-rise buildings that comprise the President's Council need to start showing up at their meetings instead of leaving everything up to two or three presidents. There are way too many building presidents who do not attend the Hillcrest Leadership Meetings. I think the large attendance numbers in the past were because so many of the presidents were very capable and knowledgeable about managing a building, so they liked to get together and share ideas. That is what leaders do. Right now, in Hillcrest, there are few presidents with any leadership skills whatsoever and we are starting to get in trouble because of it. We have too many common problems for us not to have a unified leadership.

Ask your president if he or she doesn't attend the meetings and if they don't, you need to ask why. People who think they know everything can't learn anything. And it's not because they don't want to share; they simply have nothing to offer. One of the most common complaints that I hear from unit owners is about boards refusing to share the building financial documents (statements, contracts, etc.) and refusing to disclose what they are working on or the reason behind it.

Another common complaint is board members abusing the no pet rule with multiple animals or worse, "service animals" with questionable papers. In one building, no one knew for days after the election who the officers were. The only email that went out during that time was to justify board member "emotional service dogs" not having to adhere to the rules governing "pets". They can go anywhere they want and don't have to be carried or on a leash.

In another building, I met with the president at home instead of in the office. I was surprised to see two large dogs living in the unit. They were unmanageable, and I am allergic, so the president opened the door and let them roam the halls while we met. When I questioned if that was permitted, the answer was, "I'm the president."

Although I am allergic to dogs and cats, I firmly believe that emotional service animals are important. Anyone who has someone to take care of, is ahead in the game of life. Service animals, by definition, are well trained and do not create a nuisance. People who have accredited service animals respect the rights of others. Those who disregard the rules need to have their certification papers checked. You will probably find out they are bogus.

And a third complaint is improperly held board meetings with no notice. A majority of the board CANNOT meet EVER without a posted notice of a board meeting and the unit owners have a right to be there. Yes, the board can meet with the building attorney without the presence of the membership, but you still must post a notice! If this happens in your building, you should be concerned about the attorney who allowed it.

Of all people who should know the law, it would be the building attorney. However, too many building attorneys (and property managers) go along with whatever the board wants and are more than willing to go after any unit owner who dares question them because they don't want to lose the business. Right now, most property managers working in Hillcrest are subpar. They need the business and will say and do whatever the board wants.

Wake up people! Insist on regular monthly board meetings so you can publicly ask the questions that the board refuses to answer one on one. Ask each board member what they have accomplished in the past month. Unfortunately, we have too many board members that want the position but not the responsibility. Keep it businesslike and courteous. And in all fairness, remember that YOU voted them in.

GUEST COLUMNIST: David Fleshler, Sun Sentinel columnist, graciously shares one of his recent articles called Condo Misconduct with Inside Hillcrest. I used some quotes from the column to send to a building president who threatened a unit owner with legal action. It is a good read. Also, read **Eric Glazer** has some timely words of wisdom this month. I know I am known as "Pro-Board" in most of my writings, but things are out of hand in too many buildings right now. You know if you have a good board that respects the residents and adheres to the laws; these articles will hopefully be read by those who do not, so you may have to hand them the articles at the next board meeting that is not behind closed doors.

EYE OPENING EXERCISE FOR UNIT OWNERS AND BOARD MEMBERS: Replace the names of your board officers in the next segment of this cover story with the names of YOUR board officers. Do they fit into the narrative? Having a bad board isn't your fault, keeping them in power is.

WHAT MAKES A BUILDING GREAT?

There are several very well-run buildings in Hillcrest that have had the same president for several years and know that leadership means integrity, communication, respect, compassion, and the ability to bring people together. Two presidents I have long admired, recently stepped down after a long tenure as president of their building, **Mark Roth**, served 16 years, (26) and **John Severance** (8) was the president on and off for 26 years. I used to go by the building and see him pulling weeds. He treated the building like home.

Building 3 and Building 25 still have long-time presidents who are true leaders; **Jim Bowers** (Hillcrest 3) and **Steve Hurtig** (Hillcrest 25).



Building A Better Community

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

Greetings Hillcrest Residents,

Happy spring! We have officially moved the clocks forward an hour, but Broward County is always taking even bigger steps ahead as we continue to work together to make our home the best place to live, work, and play. Residents in Broward County do not long for the warmth of spring quite like our northern friends, but I know all of us still embrace the season of optimism and the spouting of new promise for the rest of 2024. This is going to be a big season for all of us, and I look forward to collaborating with all of my friends at Hillcrest!

2024 Voting

As we move into spring and past the presidential primaries, now is the time to make sure your voter registration is up to date. This year will see a Presidential election, as well as critical elections up and down the ticket. The results of this election will have ramifications for generations to come, with lasting impacts on our environment, economy, and the very foundation of our democracy itself. With so much at stake, I hope we see a record turnout this year in Broward County and throughout the State of Florida. While it may be a cliché to say this is the most important election of our lifetimes, the ramifications of the 2024 election make that truism feel like an essential statement of fact. During the 2024 Florida legislative session, bills have already been filed that can have an impact on the ability for our residents to vote-by-mail and exercise their right to vote in a free and fair election. To stay the most up to date on election law, your registration status, and where and how to vote, visit browardvotes.gov.

MyRide

Broward County's improved MyRide app is helping residents find their best way around! MyRide is a mobile app designed to make finding the nearest transportation option, buying your ticket, and making connections easier than ever. MyRide even helps identify the exact

arrival of the next three buses to your nearest location. The MyRide app goes beyond buses – it emphasizes the choices you have available at each leg of a trip to reach your destination, including bikes, community shuttles, and more. Ride in comfort and convenience with this easy-to-use app! The app can be downloaded in the Play Store or App Store.

Resilient Cities

Broward County is proud to join the Resilient Cities Network, an international collection of municipalities that are at the forefront of harnessing innovation to counter the impacts of climate change. We joined the Resilient Cities Network at COP28 in Dubai, and we are fortunate to have a significant voice in one of the most important organizations in the global response to climate change. Our Chief Resilience Officer, Dr. Jennifer Jurado, will be in frequent contact with the Network to share the best practices and learn more about how to improve our homes.

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.




STEVE CABEZA
954-817-9163

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INFO@HOLLYWOODFLORIDAFOODTOUR.COM

HOLLYWOOD FLORIDA FOOD TOUR – Cindy Abraham

When we're lucky, my friend **Jeff Hansen**, editor/publisher/person to blame for **Cahoots magazine**, remembers to give me a bunch of copies to share with you when we deliver IH. Cahoots comes out quarterly. I read every word – it is a real, well, hoot. I saw an ad about a **Hollywood Florida Food Tour**, asked Jeff about it, and he highly recommended I take my sister Kathy and her husband Dave when they came to visit from Wisconsin. Brian made four and we had a GREAT time. I just wish we had gone the first day they were here instead of the last day because we would have gone back for another round.

Steve Cabeza was our guide. He is a South Florida native, is passionate about food and is a lot of fun. We did the downtown Hollywood tour. We were taken to five different restaurants, had reserved seating, and served small portions of their best dishes. Most times the chef came to our table to say hello and ask what we thought of his/her creation. We started at the Greek Joint Kitchen & Bar. I never knew they could make amazing ribs! Then we stopped by Angus Argentinian Steak House for Argentine Choripan (from chorizo (sausage), a Beef Empanada, and pan (bread), Next stop was GIOIA EAT (Italian) where we had a lovely Charcuterie tray with a glass of sparkling wine (LOVED the owner/chef). On the fourth stop, we were served a very delicious taco with a margarita rimmed in "lava salt" at the ChileLimon Peruvian Mexican Fusion. We ended up at the always amazing Chocolada Bakery and Café so each of us could choose a "sweet" way to end the evening. Stuffed, we opted to take dessert home. All the while, Steve took us behind the scenes of the various restaurants and their histories as well as the history of downtown Hollywood. He was entertaining and very funny. Their website claims, "When your tour finishes, you'll have a full belly, great memories, and an unquenchable hunger to do it again."

So true. Which is why I said I wished we had gone on Kathy and Dave's first night here, instead of the last night. We would signed up for a different tour and tried five more!

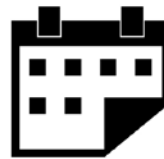
Go to HollywoodFloridaFoodTour.com for more information and other locations.

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SPOTLIGHT ON HILLCREST 25 - by Steve Schneider

It's a simple fact that **Hillcrest 25** is the largest building in this condo community. Rising 12-stories high, with 235 units, it serves as the Southeast entrance to densely populated Hillcrest. A city in itself, Hillcrest is bordered by Park Road, Pembroke Road, Washington Street and 56 Avenue.

But nestled in this small city is a village of sorts. And that village is Hillcrest 25. **Steven Hurtig** is the President of the Condo Association there. He is also the licensed property manager for the building, which means he works closely with and monitors the activities of residents who contribute their time and energy to improving conditions and creating a happy home environment.



Louise LaMontagne

Just ask six-month resident **Louise LaMontagne**. The Canadian resident lives here until May. That's when she returns to her native village in her home country. So, it is not surprising that Louise applies the term village when she talks about her beloved condo community, and how grateful she is to work with Steven Hurtig, Board members and residents. In short, Louise feels she belongs here. And she expresses that sentiment by serving as the unofficial, unpaid gardener with the support and admiration of the building President.

Her tasks started off small, Louise explains. "I saw weeds on the ground, and I did not like them." So, she bought a bucket at nearby Home Depot. Louise started pulling the pesky weeds in front, back and to the sides of Hillcrest 25. But that was just the beginning. Some ladies in the building asked her to plant flowers. "No problem", says Louise. "Some of the ladies gave me money to buy plants." Now of course, the building landscaping budget covers what is needed.

Louise starts out when the sun rises and works throughout the day. She does most of the physical work and some residents still like to donate plants, flowers, and other decorations. Of course, Louise puts them to use. You can see that when she takes you on a guided tour. There are orchids - lots of orchids - attached to the trees. You will also see colorful flowers, succulents and even a few ponytail palm trees growing. Visitors will note that lovely rock gardens replace the bare dirt in the shady areas.

Steven Hurtig is a building president who appreciates the efforts and contributions of his board members and residents and is quick to give credit where credit is due. He sits back during this interview, content (and proud) to hear others discuss how they invest their time

and energy in Hillcrest 25. To introduce them, Steven notes that each woman has different strengths and interests. And it is important, he adds, to build a better community by letting different residents contribute by doing what they do best.



Harriet Dinari

Harriet Dinari serves as Treasurer of the Hillcrest 25 Board. Harriet also enjoys singing and telling jokes, two things that she did when an Inside Hillcrest reporter visited. "What do you do?" she was asked. "I do voodoo," Harriet started singing. In fact, she worked with the Board's Decoration Committee to give the lobby and other common areas an updated look. Harriet did research, made suggestions and got feedback from Committee members who eventually got the blessing of the Board.

Among her successes? "We took away the Pepto-Bismol pink-colored carpet," Harriet says. That carpet graced the walkways for 30 years or more. Now a modern-looking blue carpet with beige streaks adds flare to the building.



Steve Hurtig and Lori Limardo

At this point Steven jumps in with a tip that might help other hi-rise Hillcrest buildings: Residents who move furniture in and out of the building pay a \$25 fee. The money pays building employees to cover the carpet to keep it from wear and tear or damage.

However, Steven is not the only one who brings business sense to the task of running a large condo building. Harriet also uses her business skills.

Continued on Pg. 5

Continued from Pg. 4

For years she ran a jewelry and clothing boutique in South Beach. That put her in touch with representatives from elegant companies. She knows how to reach out to them to negotiate good prices for otherwise expensive items.

Hillcrest neighbors are welcome to stop by the lobby to see the new look. And speaking of the lobby, Hillcrest 25 stages a party there every year. In 2022, the party highlighted foods from about 40 different countries. That's how diverse the building is. And the leaders there embraced that diversity by inviting residents to prepare a dish from their native lands.

Hillcrest 25 feels blessed to have a President who is also a licensed, experienced, property manager, a part-time resident who works as the building gardener, and a board member who has a flair for decoration and finding good buys. That's fine, but what else does a village need to work well?

Steven insists it is communication. Drum roll please, for Lori Limardo, who is Hillcrest 25's Vice President and Secretary. A retired postal worker, Lori does not come from the "Just the Facts" school of communication. Rather she believes people will notice posted notices more if they are filled with color, pictures and even humor.

Take the traditional monthly exterminator notice that probably hangs in all Hillcrest buildings. Lori added an orange cat to the posting. The cat was depicted busily chasing after a fleeing bug.

When the pool was closed for maintenance, she let residents know with words and a picture. A very sad fish, hand on face, is sitting on a rock. Clearly the creature is displeased because there will be no enjoyable swim today.

What's more, the communication wiz seems to find a light touch, even when discussing serious business. The parking lot resurfacing

Continued from Pg. 1

Jim also works hard in his leadership role with the **Low/Midrise President's Council**. Both rarely miss an HLC meeting and are always there as a resource for new presidents. Their buildings have a sense of unity; residents feel respected, included, and informed.

Steve Hurtig, Hillcrest 25's president impressed me when he told me that part of his interview process for new unit owners is to get to know them and see what skills they possess that could contribute to the building's success in the future. He is the "head" guy, a true leader who surrounds himself with board members who are well versed in a particular skill that would be beneficial to the Association.

Many of you know **Hillcrest 25 VP, Lori Limardo** from the HLC meetings where she articulates great points about many of the issues facing our buildings. As "the voice" of 25, she oversees communications; don't we all need someone like her! I have known and admired **Harriet Dinari, Hillcrest 25 treasurer** for years. She is not only a board member but the "heart" of all the activities that go on in the building. They have the BEST get-togethers and holiday parties.

The original inspiration for a Spotlight On article is **Louise Lamontagne**, the building "soul" and one of our Canadian snowbirds. I see her every season, tending to the orchids and other gorgeous flowers and plants that surround the building. When I finally proposed doing an article on her, I quickly realized that she does what she does because of how valued and involved residents feel in Hillcrest 25. **Steve Schneider, our IH reporter**, told me that this was one of the most enjoyable stories he has ever written! See page 4.

AND THEN THERE ARE THE BUILDING ANGELS

I'm talking about those folks in each building who care so much about their neighbors that they are the ones who know when someone is sick or grieving or just need some help. One of the longest tenured angels is **Anne Loucks, Hillcrest 22**. We just sold her unit because she wants to live closer to her daughter, and I am still getting dirty looks from almost everyone in the building, including the security guards!

project is an example. One posted notice shows a man running as fast as he can after a tow truck that is removing his car. The message: Don't be that guy.

Lori also puts together a monthly slide show that appears on a big screen tv in the lobby. The slides provide information about the building, as well as historical information relating to the month during which the slides are running. Communication, she says, is vital for a smooth-running building and the style is key to getting the information across.

It's possible, though, that the 2022 International food party is the best example of this concept. Lori made national flags on little easels. She placed them next to the delicacies to represent the 40 or so different countries from which the food dishes sprang.

All this good cheer does not mean Board members and residents always agree. They do not, which is good, Steven, the President, insists. Things get better when different ideas are aired out, he says. He adds, "An important element is that the Board members respect each other and there is no petty bickering. Therefore, 100% of the Board's time is concentrated on the **betterment of the building.**"

So, despite trying times financially, the Board has worked together on numerous successful ventures the last few years. These successes include the completion of the 40-year certification, concrete building restoration and the installation of a FOB security system at the pool, and the East and West entrance doors.

But Steven's quote, along with the details he provides, brings us back to where we started. He notes that "Our plants seem to get depressed when Louise goes home for the summer."

Maybe so. But they also probably know she will return later in the year to care for them again.

I have known Anne for 25 years. That woman is amazing. She is the one who will drop everything to give you a ride. She will help you do just about anything. She will visit with you and bake for you. The size of her heart is only equaled by the size of her smile, and she has the cutest laugh!

She was the inspiration for our newly formed group of people who live or work in Hillcrest who can be depended on when a resident needs help. Introducing Hillcrest's own Band of Angels.

Marcia Skupeika, Hillcrest 23, is the group's esteemed leader. A retired nurse, she is the point of contact and can figure out what our resident needs. Sometimes we need to have the building get in touch with family or in some cases, call Elder Care Services; but other times, someone in our group can step in and help. They are experienced in their field, honest, go above and beyond for our residents, and their rates are reasonable.

Amy Britton, recommended by Hillcrest 24, and Mireya Arends (Habla Español) recommended by Hillcrest 7 joined the team. They are the ones to call for personal care services like driving to appointments, bathing and personal hygiene, light housework or making meals. Their rates start at \$15.00 per hour depending on the scope of services needed.

Jason Bradley and his crew at Grace and Mercy Moving are amazing. We always recommend them to our sellers and buyers because they treat our clients like we do, like family. Moving is stressful enough so we want someone who we can trust to do it all. Grace and Mercy Moving has the tools need to disassemble and assemble furniture, help with the packing (they have all the materials needed), and they can be counted on to five over the top service at fair rates. We are blessed to have found them.

Jose "Tony" Lasanta has been recommended to us by several Hillcresters. He is the consummate handyman for those who need someone they can trust in their home or condo to do the job right at a fair price. **Brian Zuniga**, who advertises in IH also gets rave reviews for his work so now residents have two great options. It can be scary to need work done and not know if the person you hire is competent, honest, and reliable. Hillcrest needs these guys, and we are happy they joined our team of angels.

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HOUSE BILL 59 – PROVIDING COPIES OF THE DOCS – by Eric Glazer

Over the next few weeks, we want to educate you about the bills that passed both The Florida House and The Florida Senate. So here we go...

Let's start with an amendment to Florida Statute 720.303. The following requirements have been added:

(13) REQUIREMENT TO PROVIDE COPIES OF RULES AND COVENANTS.

(a) Before October 1, 2024, an association shall provide a physical or digital copy of the association's rules and covenants to every member of the association.

(b) An association shall provide a physical or digital copy of the association's rules and covenants to every new 3 member of the association.

(c) If an association's rules or covenants are amended, the association must provide every member of the association with an updated copy of the amended rules or covenants. An association may adopt rules establishing standards for the manner of distribution and timeframe for providing copies of updated rules or covenants.

(d) The requirements of this subsection may be met by posting a complete copy of the association's rules and covenants, or a direct link thereto, on the homepage of the association's website if such website is accessible to the members of the association and the association sends notice to each member of the association of its intent to utilize the website for this purpose.

Such notice must be sent in both of the following ways:

1. By electronic mail to any member of the association who has consented to receive notices by electronic transmission and provided an electronic mailing address to the association for that purpose.

2. By mail to all other members of the association at the address identified as the member's mailing address in the official records of the association. Section 2. This act shall take effect July 1, 2024.

While it's certainly going to cost the association some money to make sure every owner gets a copy of the docs, if the association doesn't have a website, I think the statute has good intentions. Everyone should have a copy of the rules, the declaration, the articles, and the bylaws. It's a no brainer. If you're not provided with a copy of these documents, it's hard to allege that you are deliberately not complying with them. Once provided with a copy, you can forget about arguing ignorance. We don't want ignorance, on the contrary, we want well informed owners.


Go to <https://condocrazeandhoas.com/blogs/> for more information.

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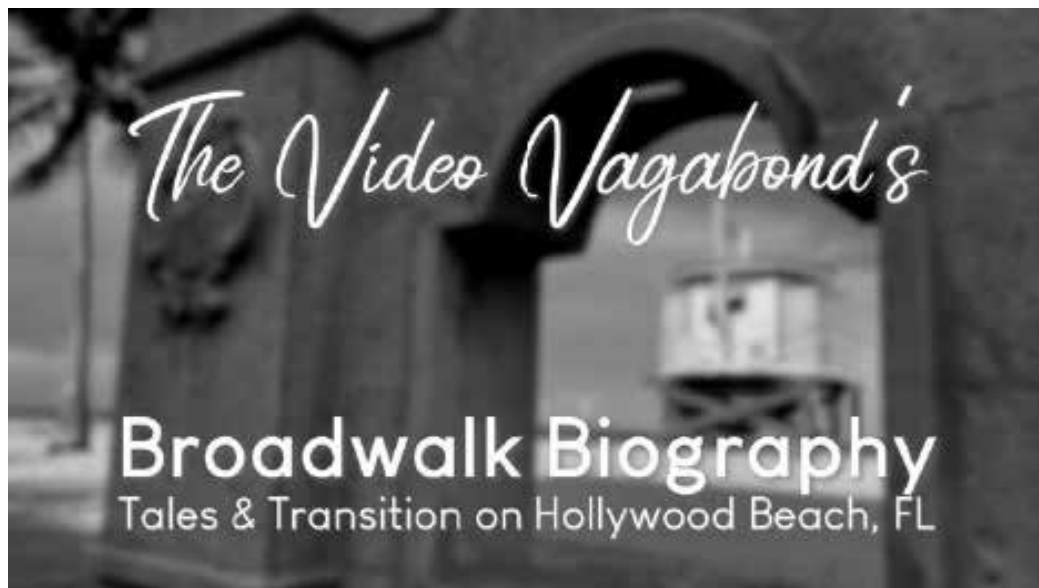
INSIDE HILLCREST RECOMMENDS:



Want to learn about the history of the Hollywood Broadwalk? Do you want to know how it got called the Broadwalk? Then head to downtown Hollywood on April 12 or 13 at 5pm. That's when the Cinema Paradiso, at 2008 Hollywood Blvd., is showing "The Video Vagabond's Broadwalk Biography", a 60-minute Musical Journey about Hollywood Beach. On the way The Video Vagabond talks to folks who share tales about the Broadwalk's origins, landmarks, triumphs and even some of the misfortunes.



Steve Sarsfield created the documentary. He is the owner of South Florida Video Productions in Hallandale. The documentary has won awards locally and around the world. For more information and to order tickets, call the Cinema Paradiso at (954) 342-9137 or order online. It is recommended that you purchase your tickets in advance as there is limited seating and the last screening sold out. Go to www.fliff.com.



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Sunday, 4:00 pm
March 17, 2024
First Presbyterian Church
2331 NE 26th Avenue
Pompano Beach, FL 33062

Tuesday, 7:30 pm
March 19, 2024
Christ Church
4845 NE 25th Avenue
Fort Lauderdale, FL 33308



All Performances: \$20 Advance Tickets; \$25 Ticket on Concert Date.
Children 12 and under free; Students over age 12 free with school ID.
Advance Ticket Sales: NOVA.EDU/NOVASINGERS or use QR code.
Tickets also available from any chorus member.





Fellow Hollywood Residents,

Thank you for the opportunity to present the State of the City Address to the Hillcrest/Parkview Community on Thursday, March 14th. And many thanks to Dr. Frank Gaines and the Championship Academy of Excellence for providing the venue.

In this year's address, I highlighted the many ways we are working to achieve our city's mission: *"To provide a thriving community, where quality living is made available to all."* My discussion began with a report on our city's financial health, which is a critical component for the quality of life that a city can provide for its residents.

For 2024, I was happy to report that through our continuing commitment to sound financial administration and governance that is future-oriented, our Operating Budget for 2024 is at a record 779 million dollars and it is again structurally balanced. Add to that our commitment to maintaining recommended levels of reserves, achieving higher bond ratings and controlling expenses, and our city is on track to reinvest more and more dollars back into our community at a reduced or flat property tax rate.

With our stronger budget, we are able to invest more into public safety, housing affordability programs, neighborhood infrastructure, renewing parks, environmental resiliency and more. We have many roadway resurfacing, street lighting and sidewalk improvement projects ahead. We are planting more trees and installing new landscaping to continue beautifying our city's thoroughfares. We are also continuing to renew our parks with new playgrounds, ball fields, lighting, pathways, computers, fitness equipment, pickleball courts, basketball courts, dog parks and more.

For our Water and Wastewater Utilities infrastructure, we are in the midst of completing a massive injection well projects that will end the disposal of treated wastewater into the ocean. We'll continue expanding the sewer system where we can afford to, and we'll continue upgrading our stormwater system to improve our city's drainage, given it no longer delivers an adequate level of service for a community experiencing changing climate conditions. Lots of work is needed in this area.

As you'll read in greater detail in the pages ahead, our voter approved GO Bond projects are also progressing. We'll break ground on the new Police Headquarters this year. We'll begin constructing new sea walls and living shorelines to prevent high-tide flooding, and towards year-end, we'll begin adding more speed tables to slow down speeding cars.

Operationally, one important highlight is our complete overhaul of the city's Building Department. With completely new software ahead for easier permit submission and management, more personnel, and a new one-stop center for residents due to open in August, the building permit process in Hollywood is about to become way more efficient for our residents and businesses.

These are exciting times for Hollywood. We will be entering our city's centennial year in 2025, celebrating 100 years of Hollywood in better financial health, with a future for Hollywood that is physically safer, operationally better, environmentally more sustainable, economically stronger, and visually more appealing.

Wishing you and yours the best.

Josh Levy, Mayor, City of Hollywood

2600 Hollywood Boulevard, Hollywood, FL 33020, Office: (954) 921-3321
jlevy@hollywoodfl.org

8-POINT RETIREMENT PLAN REVIEW: MAKE THE MOST OF MEETING WITH YOUR FINANCIAL ADVISOR – David Treece

Retirement is not just one milestone; it's a series of checkpoints as you age. The decisions made at the start of retirement will ripple through the years, influencing quality of life after the hustle and bustle of daily work subsides.

Reviewing your retirement plan each year with your financial advisor is an important annual checkpoint to make sure your finances are keeping up with changes in your lifestyle, priorities, and health.

Here are 8 aspects of your financial plan to review at your next meeting:

Assessing Your Financial Goals: Initiate the process by revisiting and reevaluating your financial objectives. Consider life changes, such as divorce, the passing of a partner, inheritance, or property transactions. It's crucial to communicate these changes to your financial advisor, ensuring your goals align seamlessly with your present life stage.

Evaluating Retirement Planning: Thoroughly assess the status of your retirement plan, considering its current standing and trajectory. Confirm whether your contributions align with the goals set for your retirement and engage in discussions with your financial advisor. Explore any changes in your retirement age or lifestyle expectations, seeking guidance on adjustments if necessary. Your financial advisor plays a pivotal role in optimizing your retirement savings, ensuring a strategic approach that leads to a comfortable and secure future. Regular reviews of your retirement plan contribute to its effectiveness and adaptability to evolving circumstances.

Reviewing Investment Portfolio: Conduct a comprehensive analysis of your investment portfolio, delving into the performance of your investments. Engage in discussions with your financial advisor to evaluate the need for any adjustments based on market conditions and your risk tolerance. Discuss potential strategies for addressing long-term care needs, ensuring your financial plan encompasses measures to safeguard your well-being over the extended horizon. Diversification and periodic rebalancing, coupled with a focus on long-term care, contribute to the overall stability and resilience of your financial portfolio.

Budgeting Precision: Examine your budget and spending patterns meticulously. Collaborate with your financial advisor to pinpoint opportunities for optimizing spending and allocating resources more efficiently. This critical step plays a key role in sustaining a healthy financial equilibrium and ensuring that your savings align adequately with your goals.

Debt Management Strategies: Conduct a thorough evaluation of your outstanding debts and work with your financial advisor to devise effective debt management strategies. Gain insights into prioritizing and strategically paying off debts, ultimately reducing financial stress and improving your

overall financial health. A well-structured debt management plan is integral to achieving long-term financial stability.

Insurance Adequacy: Delve into a comprehensive review of your insurance policies, encompassing life, health, and property insurance. Verify that your coverage provides sufficient protection for both yourself and your loved ones. Consider potential adjustments, particularly in light of any changes in your family structure, assets, or overall financial situation. Your financial advisor can provide valuable insights into optimizing your insurance coverage to align with your evolving needs and circumstances, ensuring a robust safety net for the future.

Tax Efficiency: Explore opportunities that minimize tax liabilities by leveraging available deductions and optimizing your investment strategy for tax efficiency. A proactive approach to tax planning can significantly enhance your overall financial well-being.

Estate Planning Updates: Regularly review your estate plan, encompassing wills, trusts, and beneficiaries. Ensure that your plan accurately reflects your current wishes and circumstances. Given the dynamic nature of life, it's crucial to make regular updates, especially in response to major life changes or legislative alterations impacting estate planning. Your financial advisor can provide valuable guidance in navigating the complexities of estate planning, ensuring your legacy aligns with your intentions.

Has your life changed over the last year? Is it time to review or get a second opinion on your retirement plan? Team Treece is here to help. Call 305-751-8855 to schedule a complimentary consultation.

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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

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REAL ESTATE UPDATE



This one is going to be short and sour. I am appalled at realtors who take advantage of our elderly. They don't care if a resident doesn't seem to have a reason to sell - or even a place to go - when they take the listing and sell their property out from under them as long as there are a few bucks to be made. Well, it happened again.

This time, I was one of the agents the lady had over to sell her condo. It wasn't long before I realized that she probably has dementia. She mentioned that another agent (one that I know and trust) wouldn't list it, so that was another the first red flag. She repeated herself constantly, showing me the same parts of the unit over and over. When I asked her where she was going, she said she was driving to Miami the next day to find an ALF!

At that point, I was really concerned and told her to wait until the next day and be sure she had a place to go before she put her condo on the market. She became agitated and insisted on signing the list agreement. Finally, I let her sign the seller disclosure, distracted her, and told her that she had signed everything. I then called a neighbor in the building to alert her about the situation. She went over and offered to drive her to the ALF and see if she could contact the family.

From there I went to the store. When I got back, the lady was in my building's service area stopping workmen and anyone entering or exiting to ask them to come see her unit for sale. She even stopped

me; she had no idea who I was less than an hour after I left her. I called her building president and VP. They said they would try to get in touch with her family to advise them of the situation. The very next day another Hillcrest realtor – in collusion with her friend that lives in the building, a retired realtor, listed the property! So not only is an unethical realtor involved but also a neighbor the lady trusts.

As of this writing, the building board members are trying to contact her family to step in and take care of her affairs. Reread the article about Building Angels. We need more of them, and we need ALL of you to look out for your neighbors. Please.

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FEBRUARY 2024 HILLCREST STATE OF THE MARKET

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



We have actually lost listings because we tend to tell sellers what they need to know rather than what they want to hear. But that is how we work so here goes...

The number of listings and the number of days on market (DOM) continue to rise at a steady pace. Whereas we had 41 listings at this time last month, we now have 56. Of the 56, 26 have lowered. Unless something major happens, we are headed for a balanced market which means that the market is no longer a seller's market but not yet a buyer's market. The average number of listings in Hillcrest historically averages 80/

Many listings are overpriced as sellers wait for the market to catch up to their list price. That worked very well in 2023 up until about mid-year. Those days are over. Now sellers will be chasing the market the other way. If your unit has been on the market for over 30 days, you need to take a good look at the price. The only exceptions are units that are unique in some way or the other, either oversized or completely top-of-the-line remodeled. The biggest turn-offs that we hear from buyers are original kitchens and baths, unattractive views, and carpet (which I personally like in bedrooms). But I am not a buyer. I also don't see what the big deal is about popcorn ceilings, but many buyers bring that up as a negative. The two biggest negatives that we have no control over is the lack of a washer/dryer in the unit and in many buildings, the limited parking.

Most buyers also expect the seller to pay off any assessments before or at closing. Of course, many buildings insist on that also. The highest closing price in February was 230K for an over-55 high rise corner unit. The lowest was 99K for the smallest one bedroom, one bath unit in an over 55 building. Appraisers go back 90 days for comparables so if you are listing, you want to see that list. Again, the exceptions are oversized units or over the top remodels. Appraisers do take size and condition into consideration. If it is a cash buyer, you can bet they know the values inside and out AND think that they should get a break because it is cash. In any market, listings priced to the market value of the time, sell quickly.

There are currently eight available rentals in Hillcrest, one has been on the market for 352 days. Time to lower. Five 2/2s are available and three 1/1/1 units. Three went under contract during the month of February and two 1/1/1 units rented, both for \$1800.

HILLCREST CLOSED SALES DURING FEBRUARY

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
-23	411	2/2	1284	249,000	230,000	18
15	306	2/2	990	225,000	210,000	15
21	101	2/2	1132	195,000	190,000	189
R-20	307	1/1/1	860	190,000	180,000	64
5	312	2/2	910	180,000	177,000	94
15	202	2/2	990	175,000	180,000	25
23	306	1/1/1	844	167,500	165,000	10
7	208	1/1/0	672	160,000	160,000	128
26	709	1/1/1	844	149,000	139,000	54
27	907	1/1/1	844	139,000	135,000	134
1	109	1/1/0	700	99,000	99,000	32

PARKVIEW AT HILLCREST FEBRUARY 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.

Listings rose to 12 as of this writing with two going under contract during February. No closed sales during that time. Of the 12 listings, 5 are single family homes and 7 are townhomes. Of the five listed for rent, two are single family homes, with three going under contract to lease last month.

Six of the 12 listings have lowered their price as the market is cooling a bit. Townhome prices range from 575K (1421 SF) to 750K (1769 SF). There are now four single family homes are listed at \$1,080,000, \$1,199,000, \$1,200,000 and 1,490,000. All have five bedrooms, are over 2500 SF and two are waterfront. The remaining single-family home listed is a waterfront 1742 SF 3/2 for 800K.

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. The 1881 SF partially furnished home with the pool mentioned in last month's report rented in 20 days 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 are planning to sell or rent, or just want to monitor the market. We can put you on auto-notification for the properties in your area so you can see what is being listed and/or sold in real time.

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.

FEBRUARY PENDING SALES

ADDRESS	B/B	SF	LIST / PRICE \$	SALE PRICE \$	DOM
T-1160 Eucalyptus Drive	3/2/1	1421	570,000		65
S-1675 Trailhead Terr.	3/2/1	1881	779,000		195

FEBRUARY RENTED

ADDRESS	B/B	SF	RENT \$	DOM	REMARKS
S- 1512 Bursera	5/3	2502	7,000	20	Partially furnished/pool
S-1402 Silk Oak	3/2/1	1923	4,200	105	Waterfront
T-5182 Eucalyptus	3/2/1	1421	3,300	24	

BILL WOULD GIVE CONDO OWNERS MORE RIGHTS AND CRACK DOWN ON BOARD MISCONDUCT

By **DAVID FLESHLER** | dfleshler@sunsentinel.com | *Sun Sentinel*



PUBLISHED: January 9, 2024, at 7:00 a.m.
| UPDATED: January 9, 2024, at 7:12 a.m.

The often-turbulent world of condominium associations is a target of bills in the Florida Legislature that would give homeowners more rights and allow the state more authority to crack down on abuses by board members and management companies.

The bills cover a wide range of issues that have embroiled the state's condos, including corruption, election fraud, attempts by residents to obtain records and the ability of boards to use defamation law to stifle dissent.

"The vast majority of board members are doing the right thing, but there are a lot of bad actors out there, and this bill will put them all on notice," said state Rep. Vicki Lopez, a Miami Republican who is sponsoring the bill in the House. "We're not going to permit the mischief and the willful intent to work against the very people that put them in their positions."

The legislation, whose sponsors in the Senate are Sen. Jennifer Bradley and Sen. Jason Pizzo, comes during a stormy period for Florida community associations, where rising insurance costs have driven a sharp increase in monthly dues.

In the beach town of Surfside, the collapse of a condo tower in 2021 led to legislative reforms that raised maintenance requirements and monthly fees. At the huge Hammocks homeowner's association near Miami, an embezzlement investigation led to the 2022 arrests of current and former board members.

At Boca View Condominium Association in Boca Raton, a long-running case over homeowners' access to financial records led to one resident getting slammed with a \$395,554 legal judgment. At an HOA community in Stuart, a resident shot the association president and her husband in a dispute over his failure to close the laundry-room door.

Beyond cases that made the news, with monthly fees rising and political polarization increasing, there have been countless disputes over fines, spending, fees, and rules that have poisoned relations among homeowners and board members in many Florida communities.

The legislation would require condo complexes with at least 25 units to post documents online. Current law sets the floor for online documents at 150 units. The bill requires that condo boards meet at least four times a year. Current law requires an annual meeting of all members and a budget meeting.

The bill would also make it more difficult for boards to sue dissenting homeowners for defamation. An investigation by the South Florida Sun Sentinel, Condo Wars, found that boards routinely used the defamation law to silence critics.

"That was so egregious in my book," said Lopez, who said she learned of this issue from the Sun Sentinel series, "because condo owners have a right to be able to question owners and to question

their credibility and their decisions without the fear of being sued for defamation, especially being sued with their own funds."

The proposed legislation prohibits the use of association funds for "strategic lawsuits" against unit owners, provided the unit owner had been acting in good faith. It would also ban retaliation via fines or loss of services.

The bill would also strengthen the Florida Department of Business and Professional Regulation, the agency that regulates condos. The Sun Sentinel's series on HOAs and condos showed that the agency lacked the legal authority to help condo owners in many cases, leaving them helpless and frustrated.

The bill would increase the agency's jurisdiction over condo affairs, making it less likely the agency will be able to turn away complaints by claiming its hands were tied. It would require the agency to conduct random audits of community associations, give its employees the right to attend board meetings, and require them to refer suspected criminal activity to law enforcement agencies.

The bills could be dramatically revised, if they pass at all, during the Legislative session that begins Tuesday. Last year, a comprehensive condo and HOA reform bill was chopped from 60 pages to 16, with most major reforms taken out, after the legislative leadership and the community association industry weighed in.

The bill would also require newly elected community association board members to take a standardized course in community association law and take continuing education classes if new laws are passed.

Currently, they can obtain state certification by either taking a course or simply signing a statement saying they've read their community's documents and will obey the law.

"You have no idea how many years I've been pushing for mandatory education," said Eric Glazer, a Fort Lauderdale lawyer who estimates he's taught 25,000 board members.

"The Legislature has passed the most complicated legislation due to the collapse of Champlain Towers, however, even for the most seasoned practitioner, we're learning that these laws are very complicated," he said. "And then here we are not requiring the directors to learn any of these new laws. They can get certified by signing that stupid affidavit. And yet if they don't do the things required by the new laws, it's considered a breach of their fiduciary duty. The law has made zero sense whatsoever."



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CAN'T WE ALL JUST GET ALONG? by Cindy Abraham

When I first moved to Hillcrest, I noticed there was a us vs. them attitude between the high rises and the low/mid rises. I guess it is human nature to want to “feel special” but unfortunately, some people’s idea of “feeling special” is to look down on others. And that is what is happening between the Hillcrest/Parkview HOA the Hillcrest Condo Community. So, let’s address the elephant in the room, the current us vs. them mood between the condo owners and the Parkview HOA.

MANY Hillcresters did NOT want to sign over the golf courses to developers for a measly \$3,000,000 which was split between 2,355 units. There was a lot of strong-arming going on with claims that the golf courses and Country Club were unsuccessful and not profitable. When the Executive Golf course (behind Hillcrest 26 and 26, was closed, it became an eyesore and the then owners threatened to do the same with the big golf course. Another tactic was to say that the Hillcrest Country Club would be torn down and a 13-story building would take its place. Anyway, fast forward, we did vote to lift the covenant and the developers did listen and modify the plan to make the areas surrounding our buildings beautiful, which they did. They listened and made a lot of concessions because our leaders were very engaged and fought for their residents.

The homeowners didn’t have that luxury. They bought their properties not knowing that part of the deal was that the condo owners would never pay for the repair or upkeep of the amenities but would be permitted to use them. Many don’t understand why condo owners can walk the trails and use the amenities (except for the large Clubhouse) at no cost, or now, at a nominal cost for the tennis and pickleball courts. **And yes, the original agreement does contain a clause that condo owners can be charged a court fee once the development was complete and turned over to the HOA.**

However, before that happened there was a huge problem with many outsiders using the courts and even tennis instructors were using the Parkview court address when advertising their services! Some residents were giving out the gate codes or fobs to friends and family that do not live here. If you are one of them, shame on you!

While some homeowners think it is unfair to have to share the amenities they pay for, there are also some condo owners who think that the small Clubhouse is for condo owners only, not the homeowners. This is not true. It is a shared amenity. The fee for reserving the small Clubhouse is the same for everyone who lives in Hillcrest and Parkview.

One problem I found out about was that apparently, we have some condo owners who step off the walking trails and roam through the neighborhoods. This is TRESPASSING, folks! In a gated community, the streets are owned and maintained by the HOA members who pay maintenance fees. Condo owners have no right to walk through their streets. I happened to hear about this from a homeowner but not a word from the HOA to our leaders. One would think that a respectful discussion among the members of the Shared Amenities Committee would be in order. The presidents of the buildings are more than willing to have a talk with any of their residents who are doing the wrong thing. **It is always better to talk TO people than ABOUT them.**

When I forwarded the new rules and fees for the tennis and pickleball courts, I received several emails which I forwarded to Jessie Ortega, the Parkview at Hillcrest newest property manager. She is very capable, courteous, and responsive. In her answer to the complaints about the time limit rules, she pointed out, “Having a system in place will simply allow all residents to play.” In general, the homeowners are young families who work during the week, so they mostly use the courts in the evenings and on weekends, while most condo owners play during the week.

Jessie pointed out that if anyone reserves the court for one hour and no one shows up for the next hour’s reservation, there is no problem if the players continue to play. Of course, they must leave when someone shows up with a reservation. This is the reason they put up a TV inside the tennis center displaying daily reservations. And registered players are allowed 3 guests per household. **NOTE TO SNOWBIRDS: Either bring your tax record, electric bill or some proof that you live here in order to get your fob.**

Somewhere along the line, there has been a big disconnect and a war is brewing between the Parkview HOA. The agreement called for a “Amenities Committee” consisting of the five HOA board members and two representatives from Hillcrest, **Steve Hurtig, Hillcrest 25 and Laura Gomez,**

VP of Hillcrest 18. It got off to a rocky start, with zero communication from the HOA to an exchange of hostile emails and finally culminated in ONE Shared Amenities committee meeting via Zoom where the minority representatives were TOLD how things were going to go instead of being asked for any input.

I would assume that this committee was mandated so that the five HOA board members and our two representatives could work in harmony to discuss any issues regarding the shared amenities and to come up with solutions. In the past, back when Millie and Amarilis were the property managers for Parkview, the Hillcrest buildings helped identify those that abused the privileges and address it with their residents. Someone would take a picture on their cell phone of an errant resident, we would identify him or her, and either get them to behave or disable their fob.

Bottom line, Hillcrest has long been known as a community of respectful people who believe that rules need to be honored and we have no problem holding our residents accountable. For example, when Jessie told us that some of our residents damaged the gates, **Robert Ducker, President of Hillcrest 5 and the Low/Mid Rise Presidents Council** offered to fix them, and did.

Open conversation is the key, not simmering animosity.

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DON'T LET YOUR EMOTIONAL WOUNDS DEFINE YOU

– by Aruna Ladva – Brahma Kumaris, London, England, submitted by Etta Stevens



thoughts and feelings, we may in some way or another feel like a victim 'in' and 'of' the world.

We create pain and hurt for ourselves inside our head, especially when we think that someone is 'doing', or 'not doing' something deliberately and determinedly, simply because we expect them to act in a certain way. Much of what we do is unconscious, meaning that most of us do not realize how much we are being influenced by our past, other people, and situations. The biggest influencers of all can come from our own beliefs. That warehouse is full of old ideas, experiences, and hurts stored away in our subconscious memory banks. Those records can become active at any time and start to play.

Our old programming and belief systems can trap us in old thinking patterns for years. We can lose friends, family, and relationships as we become trapped in a vicious cycle. This is why it is so important to pay attention to our minds. We have to turn our minds back towards the positive and see the original nature of the self and other souls; that we are loving and peaceful beings. This is a sign of compassion and the beginning of healing for all of us.

Within friendships, when we are in a good place, our friends can share some things for our good and well-being, and that we call 'advice'. We will take their opinion or comment in a positive way – whatever they are saying. And when we are not in a good place, then whatever they say, we will call it 'criticism'. What is the difference? They may be saying the very same words today as yesterday, so what has changed? We have changed. Today, if we are not stable in our self-respect whatever they say will become a form of hurt for us. We hurt ourselves with their words. But yesterday, we were in a much better place, and they could have said anything and we would have been OK with it.

We have to stop blaming others for how we are feeling. We have the power to be the master of our minds and our feelings if we make that choice. We have to stop blaming others for how we are feeling. On the path of self-empowerment, we have to shift away from those old beliefs that someone else – "is responsible for my happiness". No, this is simply not true. This can be a tough one to let go of because we want it to be true! We may hold onto this belief for quite a long time, so that way we do not need to change anything in our life or do any work on ourselves. But each one of us is responsible for our happiness. We have to accept that what we think about ourselves, and other people, their actions, and also the past, it is we who create these thoughts and feelings in our own mind. It is our view and our view only.

When we do not understand their viewpoint we see them as being in the 'wrong'.

Remember that we have the choice of what it is we want to think. Let's look at how we are speaking to ourselves. We have to learn how to stop hurting ourselves, to stop victimizing ourselves! We all have a blind side, and we know that everyone is 'right' from their perspective. When we do not understand their viewpoint we see them as being in the 'wrong'. They are not wrong. We just have not tapped into knowing what they are seeing from their perspective.

When we focus on the negative, we are setting ourselves up for pain and hurt. The attitude of blame and distaste is such that once this state of mind is 'set' on the negative then whatever someone does we will always

look for some ulterior motive, and misconstrue their intentions. Then quite literally they can never 'be or do anything right', simply because our vision of them has become colored with this negative attitude. We will read more into things than are there, and we will inflate those old insecurities and fears, then doubt and distrust will be the end product. When we focus on the negative, we are setting ourselves up for pain and hurt. But the pain and hurt is created in our inner world. A physical hurt is one thing, but the emotional suffering, that we create – that we do to ourselves. Most people will not want to digest this reality pill.

When we are feeling hurt, because of the thoughts and feelings we have created in our mind, then we start to look for someone or something to place our pain, our open wound, and suffering upon. We want relief and so we displace our pain and hurt by putting it onto other people. Instead of placing it firmly in our mind, where it begins. We can free ourselves by checking the self, then we can see that here we need to change something in our thinking. But instead, we become lost in the emotions of hurt, and then we draw on that deep reserve of pain and hurt from all those old wounds of the past.

It is within our stage of consciousness that we need to make those necessary tweaks and changes. Therefore, we have to admit that it is we who have changed and not them. It is within our stage of consciousness that we need to make those necessary tweaks and changes; a reset in our inner balance which somewhere and somehow, we have lost. It's time to start to love and respect ourselves. The vigilance that we need is upon ourselves, to keep our ego-mind in check. We need to be checking ourselves and not others! When we can act from a place of self-respect, with love, compassion, and forgiveness, we will more easily be able to trust. Forgiveness is for our own sake more than to do with anyone else. When we forgive ourselves, we can let ourselves off the hook, free ourselves from those wounds and we also free others.

Even if we used to get some 'payoff' from this old pattern of thinking in the past, today these thoughts are no longer serving us. We must learn how to let go of all that 'stuff' disturbing our peace of mind. Now is the time to embrace love, truth, and forgiveness with a benevolent heart. As we choose to change our minds, we will be able to change our destiny and free ourselves from our old wounds. Then we will find that those wounds will no longer define us as we stop wounding ourselves and stop blaming others.

It's for me to take back the power to control our minds. 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 should so this with great love and affection for all he has given to us unconditionally. Give love and together 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.

I am conducting a live ZOOM class EVERY TUESDAY MORNING AT 10:30. Join Zoom Meeting (new ID) 811-1641-8133 Password: 123

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