



INSIDE HILLCREST

CONNECTING NEIGHBORS TO NEIGHBORS

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AUGUST INSIDE HILLCREST

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QUOTE OF THE MONTH – “We often state our opinions with passion. But we cannot confuse passion with hostility or intimidation. We must err on the side of civility. - John Hishta – AARP Campaigns Senior VP

HLC MEETING

We did not have an HLC meeting in August. Due to the recent criminal activity on Hillcrest Court and other resident concerns, Commissioner Quintana invited our **City of Hollywood Police Chief Jeffrey Devlin** to attend the upcoming HLC meeting on September 5th. We encourage all board members to attend. Our Neighborhood Team Leader, Officer Josh Grotenhuis will be in attendance also. If you have specific questions regarding your building, Officer Grotenhuis stays after the meeting to meet with you one on one. And of course, you all have his email address. At recent meetings, a representative from the Hollywood Fire Department as well as Code Compliance have been in attendance as well.

The October 3, HLC meeting will include budgetary discussions because this is the time of year that buildings work on the following year budgets. This is a meeting board members should not miss. The November 7 HLC meeting will be our annual Preferred Vendor List review. We have just finished vetting everyone on the list including which buildings RECOMMENDED them – not necessarily which buildings they service. At this meeting, building leaders can add vendors that they have employed and are very happy with their work **over a period of time**. The building must have a HISTORY with the vendor. And this isn't about cheap, this is about quality work. In the past we have had to remove vendors that were recommended by buildings who basically “spoke too soon”. In one case, the business paid for an ad in IH – the whole year up front. A few months later we found out the building fired them, and we had to refund their money. Only businesses that have been recommended by Hillcresters can advertise in IH.

We try to avoid vendors recommended by property managers because they can get “referral fees” which is a fancy way of saying “kickbacks”. And of course, we are leery of rookie building presidents who replace known vendors with vendors that no other building uses. The whole purpose of the Preferred Vendor list is to have several tried-and-true recommendations from experienced, established building leaders when the newbies want to start a search for a new vendor. If you are a new president and think you have an idea that no one else has every thought of before, the HLC is a good place to present it before holding a unit-owner attended board meeting and finding out later that it can't be done. Saves time and embarrassment.

HILLCREST TOWN HALL MEETING

Hopefully, every building posted it to give everyone an opportunity to attend. It was a full house, and we learned a lot about ways to help our elderly residents who are struggling with the higher maintenance fees and recent assessments. Thanks to **Steve Schneider**, our **IH reporter** for another great reporting job on page 2.

A big THANK YOU to **District 6 Commissioner Idelma Quintana**. About an hour before the Town Hall Meeting last month, **Steve Schneider**, our ace Inside Hillcrest reporter felt like he was coming down with something. I panicked of course and asked Idelma if she knew how to Zoom. She went home and got her computer and Steve was able to “be there” to take notes for his article on page 2. Whew! Which brings me to the question, would you all like the Town Hall meetings to be accessible via Zoom? We can do that in the future. Let us know at info@HillcrestLC.com.

COME OVER TO MY HOUSE

I love businesses that come to me, especially medical services. I still use **Dr.**

Biaggio Vultaggio (I call him Dr. V.) as my primary because he makes house calls. I am not a fan of sitting in germey doctor offices. Now, one of my old Chamber pals, **Denise Perez**, owns **Ezra Medical**, a wound-care-at-home business. If you need that type of treatment, the last thing you want to do is go out, sit in an office and wait your turn to get it. Read all about it on page 9.

Another friend, **Lisa Delgrosso**, has started her own concierge service for Hillcresters. She will take you where you want to go or pick up what you need and bring it to you. There is nothing better than dealing with neighbors – we know where they live... Her ad is on page 6.

REAL ESTATE UPDATE

August 17 marks the day for sweeping changes on the way realtors will be earning commissions, and it is a good thing! Basically, all Real Estate clients will pay their own agent going forward. In the past, the seller paid all commissions. Many agents preferred to be buyer agents because they didn't have to prove their worth. Now they do. This will result in an upgrade in the quality of Realtors and will weed out the “weekend warriors”.

Right now, virtually anyone can get a license and keep it whether they work at it full time or do 1 deal per year to supplement their income. This doubles the workload of experienced, competent agents when they are on the other side of a deal. It will be refreshing to work with professionals. If you are currently listed with a knowledgeable, competent agent, you will be signing an addendum to your listing reflecting the changes by August 17th. If you are not, our contact info is on page 10. Give us a call or shoot us an email and we will walk you through it.

SAVING THE BEST FOR LAST – PICKLEBALL

Do you have a love for pickleball? **Special Olympics of Broward County** is looking for interested volunteers to help coach their athletes in their newly formed **Pickleball League** this year. If you are interested and have time to share with these special athletes, please contact **Michelle Leonardo**, Special Olympics of Broward County at 954 262-2150 or email her at michelleleonardo@sofl.org.



JULY 17 TOWN HALL MEETING- by Steve Schneider



Close to 70 Hillcrest leaders and residents attended the Town Hall Meeting in Rec Room 2 at 1150 Hillcrest Court on July 17. They listened to speakers discuss ways to ease the burden for more than 100 Hillcresters hit hard by inflation and increased structural building inspection requirements. A new state law mandating condo Associations “fully fund” reserve accounts heaped even more pressure on already struggling condo Associations.

Underscoring the pain these financial pressures are causing some unit owners, **District 6 Commissioner Idelma Quintana** said, it’s “heartbreaking for me” to hear the anguish expressed at monthly Hillcrest Leadership Council meetings.

“But while no quick fix exists, our City Hall representative said the City of Hollywood will hold a workshop this fall to educate residents about resources they can tap. Additionally, she said that the City has developed a webpage that details various state and local sources of funding designed to assist homeowners in making improvements. Each program is distinct, with its own set of rules and application process, which are detailed in the FAQs provided for each respective resource. You can access the page using the following link: <https://hollywoodfl.org/1549/Funding-Opportunities-for-Residential-Im>.

Quintana said state legislators also have their eyes on fixing problems caused by this year’s “My Safe Florida Condominium Pilot Program.” It is intended to help condos obtain a government grant up to \$175,000 to pay for hurricane protection projects. But condo Boards must vote to apply for an initial inspection. Then the Board must get 100% approval from unit owners to seek the grant. What’s more, the state did not allocate nearly enough money to cover all the condos that can apply for the grant.

And Quintana said **Marie Woodson, our state house representative in Tallahassee**, is working with lawmakers to cobble together bipartisan legislation. That legislation is aimed at reducing the burden caused by a law passed after the 2021 Surfside condo tower collapse. The full effect of that law draws nearer as condo Associations are preparing to start budgeting more money for their reserve accounts in January, based on an analysis conducted by an expert in the field.

Leaders also heard from our Hillcrest Angels Team Leader **Marcia Skupeika**. A registered nurse, Skupeika moved here about 3 ½ years ago. Noticing need, she worked with other Hillcrest “Angels” to bring services to proud but struggling residents. The effort started a few months ago, growing from two volunteers to 13. Some needed food, which angels from buildings 22, 23, and 24 get from local food banks. They then deliver the food privately.

Skupeika started by thanking **Inside Hillcrest editor Cindy Abraham** for all the hats she wears here – calling her the “Primary Angel”. Abraham also is the secretary to the Hillcrest Leadership Council which holds monthly meetings that educate building leaders about local issues.

Skupeika also lauded an original angel who started helping residents earlier. **Ann Wohl, from Hillcrest 22**, has been taking care of her neighbors for years; giving people rides if they get around with a walker or wheelchair and don’t have transportation, and helping out with whatever they need. After 28 years of taking care of her neighbors, Ann sold her unit and moved to northern Florida to be near her family.

On this page are the names of the “Angels” named by their building boards or fellow residents. If you would like to be a part of the Angel program in your building, contact Marcia Skupeika at marcia.skupeika@gmail.com. She and her team will meet with you to help you with the resources they use. This is definitely a program we would like to see spread across our entire community.

Finally, the registered nurse said her Angels are compiling a resource guide on disc so all building leaders can easily locate services for residents in need.

Next up was **Lou Silver, Mortgage Solutions**. He has been a mortgage broker for more than 40 years. He advised that unit owners 55 and older with good credit can apply for a reverse mortgage. This mortgage can be paid out in a lump sum. Owners keep the equity in their condo. After they pass, their family has 12 months to decide whether they want to repay the loan, and keep the property, or sell the property and repay the loan from the proceeds.

And while you can do what you want with the money, Silver suggested it’s wise to use it to pay maintenance, assessment, tax and insurance costs so you can stay in your home. His contact info is on page 3 of this issue.

The reality of growing old in our society means that money was not the only topic discussed. Two other speakers addressed issues that touch the lives of many seniors in a variety of ways.

One speaker was **Bianca Diaz, from Miami Jewish Health Organization**. She talked about her agency’s PACE program for people 55 and older who are Medicaid-qualified. Once on Medicaid, you can get home health care, day center visits with activities and lunch or a stipend to help pay for assisted living, among other services. You can learn more by contacting Diaz at Bdiaz@MiamiJewishHealth.org.

And **John Strader**, son of Muriel Strader who served as president of Hillcrest 6 for many years, joined us to talk about help for caregivers dealing with Alzheimer’s Disease and dementia. John’s wife Lisa is currently suffering with Alzheimer’s, so John knows first-hand the challenges that loved ones face. Strader is **Co-chair of the SE Florida Chapter Board of Directors for the Alzheimer’s Association**. According to Strader, the federal government is investing more money than ever before in fighting these ailments, spending more than \$4 billion on research and care support programs this year. Alzheimer’s is the now sixth leading cause of death in the United States with over 48,000 cases currently diagnosed right here in Broward County.

While there is no cure, he said drug therapies exist now to possibly slow down the advance of Alzheimer’s if caught early enough. Early detection can occur with tests to diagnose amyloid plaque buildup in the brain, Strader said. In addition to advocating for private and public research funding, his organization operates at 24/7 helpline and local caregiver support groups. **For information and support, visit alz.org or call their 24/7 Helpline at 800-272-3900.**

Several Hillcrest building presidents were lauded for not only their exceptional leadership but also their interest and care for their unit owners. The following names were given to Inside Hillcrest by board members and/or building residents as those in each building who keep an eye out for their neighbors in need:

HILLCREST ANGELS

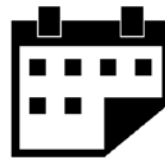
Hillcrest 1 - **Gilda Sedacca**
 Hillcrest 3 – **President Jim Bowers and his wife Kris**
 Hillcrest 4 – **Emma Bataller and Gloria Keller**
 Hillcrest 5 – **Josie Hernandez**
 Hillcrest 6 – **Marlene Mandl**
 Hillcrest 7 – **Fred Pedone**
 Hillcrest 8 – **Frank Demario and Carlos Paez**
 Hillcrest 10 – **Karen Leger and Daniela Solivan**
 Hillcrest 16 – **President Ray Chait**
 Hillcrest 21 – **Celia Alvarez and Paola Bezek**
 Hillcrest 22 – **Lucy Kreidich and Luis Galvis**
 Hillcrest 23 - **Marcia Skupeika, David Hillebert, Silvia Orta, Teddi Campelli, Valentina Marinescu, Dr. James Tracy and Mary Ellen Tracy**
 Hillcrest 24 – **Amy Britton**
 Hillcrest 25 – **A cohesive Board with great leadership – President Steve Hurtig, Treasurer Harriet Dinari, VP Lori Limardo and resident Louise Lamontagne.**
 Hillcrest 26 – **Meredith Shuster**
 Hillcrest 27 – **Bill Lawrence and Dennis Warren**

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Lou Silver (954) 895 5801



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INTERVIEW WITH CATHERINE "CAT" UDEN, CANDIDATE FOR HOLLYWOOD MAYOR - by Steve Schneider

Catherine "Cat" Uden vows to serve every part of Hollywood, without distraction or conflict of interest, if voters elect her mayor on Nov. 5. The former public-school teacher turned public-policy advocate is running to replace Mayor Josh Levy. Levy, finishing up his second term in office, is taking one last run at leading the city. Public records show he has outraised Uden in donations, although the challenger has gotten many more individual contributions.

Here are the links to research the contributions Uden and Levy have gotten as of the July reporting deadline:

<https://cityofhollywoodfl.easyvotecampaignfinance.com/7c7a96ed-5f71-458c-9e0d-41efe47cdc12>

<https://cityofhollywoodfl.easyvotecampaignfinance.com/0ea76314-abc6-4fa1-a62b-073ef3f3a673>

Her fourth of five interviews with Inside Hillcrest follows. You can learn more about Cat at <https://catudenformayor.com/>.

1) A time capsule was buried in 1974 in a Hollywood building. Recently opened, it contained a message from then-mayor David Keating. In a nutshell, what was that message? Why do you think it's important?

Last month, I attended the Leadership Hollywood Gala, celebrating the Leadership Hollywood Class 47 graduation with Hollywood legend Bob Giacini. One particular moment at the Leadership Hollywood Gala gave me goosebumps and brought tears to my eyes, hearing Mayor Keating's letter to future Hollywood residents from a time capsule that had been buried in the lobby of a building in 1974.

The letter said, "Although I may not be with you in body on this day, you can be sure that I am with you in spirit and hoping that you love this beautiful spot on God's earth as I have loved it. During the administrations of which it has been my privilege to serve as mayor as well as the previous one in which I was vice mayor, Hollywood was a leader in its concern for the environment. Facing the problems of sudden growth, we enacted strong density and environmental ordinances to preserve the quality of life for present and future residents. As you look down Hollywood Blvd and see the row of shade

trees which were planted this year, we hope that you will feel that we did try to provide for you a city of which you could be proud."

I felt that this was an important and timely message for current residents and city leaders. As I'm canvassing, I often hear from residents that they feel they are losing Hollywood and that it is becoming overdeveloped, more like Fort Lauderdale or Miami. Some say they plan to move further north in Florida, or even out of state, because of the traffic, congestion, overpopulation, and flooding.

Many don't feel that our city leaders listen to current residents, to their needs, or their vision for the city. Some areas need some redevelopment, but that doesn't have to mean 35 story condo towers or paving over green spaces. We need balance. We are learning more and more, because of sea level rise, flooding, heat, beach erosion, and stronger storms, that the environment is a really important factor in future development.

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City Commissioner District 6

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6:00 pm – 8:00 pm

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Construyendo una Comunidad Mas Fuerte y Segura



Dear Hillcrest Friends and Neighbors,

Many of you know me as a mother, an attorney, and a volunteer, but never as a politician. The truth is, I never envisioned myself in this role. However, faced with the ongoing decisions that are affecting the quality of education our children receive, I felt compelled to step forward.

My experience as a United States Peace Corps Volunteer and an attorney dedicated to defending the rights of low-income families at Legal Services of Greater Miami, as well as my years volunteering in our public schools have taught me the importance of grassroots advocacy, the intricacies of law and policy, and the power of committed service. I'm prepared to be an effective advocate on the School Board—one who understands the complex challenges our schools face and how to get things done.

The issues at stake in this election are personal. My four sons attend public schools right here in District 1. This election is about them and ALL OUR CHILDREN, and the kind of FUTURE we, as a community, believe they deserve. We need a School Board that prioritizes their well-being and education above all else, one that is shielded from the chaos and political interference that has distracted from our core mission of educating our youth.

I am running to bring a focused, steady, and informed voice to our School Board. Someone who is not swayed by politics but guided by what is best for our children, our teachers and our community.

Please join me in this important endeavor—our children are counting on us.

Thank you for your support and your trust.
Maura McCarthy Bulman

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



Greetings Hillcrest Residents,

Summer is supposed to be a time to relax. But with the pace of historic news events hitting us like a storm, this summer may have felt a little more tense than usual. Despite the tensions many of us are experiencing, I hope that residents in Hillcrest have found plenty of time to relax and enjoy our beautiful home this summer with your friends and family. With so many hot days, it is always worth taking a minute to find a place to cool off and enjoy the tropical paradise we call home. We

even got to enjoy a championship parade with our Florida Panthers! 2024 may shape up to be a particularly divisive year. But it is also an opportunity to learn and grow from each other! Hillcrest is one of the most civically and politically engaged communities in all of Broward County. Residents of Hillcrest know that even with heated debate at the top of the ticket, there are so many important local races and issues that also deserve our attention this fall, from the School Board to our municipal races to our judicial contests. Hillcrest residents will help us in having a peaceful, productive conversation about the issues that define our democracy at all levels. Make sure to check your voting address and registration status at browardvotes.gov!

Solid Waste

Hillcrest residents have long asked me perceptive and important questions regarding solid waste and recycling. The good news is that the past few months have seen Broward County take some of the most significant steps on solid waste and recycling in many years. Our Solid Waste and Recyclable Materials Processing Authority, which I

co-chair, has formally hired and brought on its first Executive Director, Todd Storti. Todd is a longtime leader in the industry with a specific background in environmental solutions and sustainability. In addition, the Authority has formally hired a Master Plan consultant. The Master Plan will be a guiding blueprint to allow us to actually implement the solutions necessary to reduce waste and increase recycling. This plan will include facilities recommendations and a major educational component. We held a formal kickoff for this Master Plan process in June. Your input will be needed, so please stay tuned. We also received our Waste Characterization Study, which examined all of the waste stream in Broward County in order to provide the data needed to determine what kind of system we need moving forward. This report was filled with fascinating tidbits – including that 34% of waste was compostable, and another 30%+ was recyclable! We can go a very long way towards reducing and reusing our waste, and this study provides the data needed to move forward.

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.

Meet Lisa Delgrosso – Hillcrest 26 - by Steve Schneider



“Let’s Go!” is a catchy, cheerful couple of words. It’s also the motto for long time Hillcrest 26 resident **Lisa Delgrosso** as she prepares to launch her concierge service.

A 19-year Hillcrest unit owner, she will get in her Hyundai Santa Fe SUV to take you to doctor visits and salon appointments. The former executive assistant to the CEO of Kindred Hospital in Hollywood also is ready to go grocery shopping with you or pick up and deliver items for you. And she notes, her service will save you money compared to Instacart. That national company charges a fee for their delivery service as well as a markup of about \$2 for every item that you buy.

But that’s not all. Lisa is ready to pick-up and drop off folks at the airport, take you to your doctor appointment, sit for your pets, and walk them – except reptiles, which scare her. Want your plants watered when you’re on vacation? Call Lisa. Need her to fetch your dry cleaning, let her know by calling (954) 303-3795.

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DISTRICT 6 UPDATE - COURTESY OF IDELMA QUINTANA, CITY OF HOLLYWOOD DISTRICT 6 COMMISSIONER



Have you heard that phrase made famous by Benjamin Franklin when he said, "in this world nothing can be said to be certain except death and taxes?" Most of us agree that paying taxes is something we do not enjoy but hopefully we do find joy in our lives. Our taxes pay for many of the public services that make the quality of our lives better and to which we are all entitled. Hollywood residents and I often have conversations about what those services are that the city provides for the dollars we all pay. We usually don't give much thought to these services unless something goes wrong. Most of the time those services

and systems are just there. We might not think about the paved roads on which we ride our bicycles or drive. We likely are not thinking about the sidewalks on which we travel that keep us safe from cars. Chances are we are not thinking about the pipes that carry clean water to our homes or what happens to the water when we flush our toilets.

Currently in our city, multi-family and condominium buildings purchase garbage and recycling services through contracts negotiated privately by each building, while single family homes pay for garbage and recycling services as part of a city contract. Another vital service is the ability to call for help when we have a health emergency and when our personal safety or property is at risk. These are just a few of the community essentials that we have agreed to pay for together.

Generally, our individual household budgets reflect our values. The way we spend our money is an indication of what is important to us. That is also true for our city's budget. Over that last eight months your city government has been in the process of developing a budget based on our values. I hope some of you participated in the survey that asked for your input on what your values and priorities are for our city. The survey results and my conversations with you indicated that Hollywood residents had two clear priorities. You want a city that is clean and safe. Those priorities are reflected in the proposed budget for 2025-26 which begins in October. It is not too late for you to learn about the budget and to provide your input before it is adopted. You may learn more by visiting the Budget and Performance Management page on the City of Hollywood website - <https://hollywoodfl.org/214/Budget-Performance-Management>. The budget will be presented and open to public input during a public hearing on September 11th and September 18th.

You will be glad to know that the city Commission recently decided to reduce slightly the maximum rate at which property taxes may be assessed. The task at hand is to continue to provide quality services while the costs rise and at the same time limit the burden on our residents. It is certainly a balancing act. As your City Commissioner it is part of my job to work with you, our city's managers, and staff to ensure that you receive the services our great city offers. Remember it is all of us together that make Hollywood the safe, clean place we want it to be. If you have any questions, concerns or ideas to share, please contact me via email at iquintana@hollywoodfl.org.

RE-ELECT
IDELMA QUINTANA
FOR HOLLYWOOD CITY COMMISSIONER - DISTRICT 6

VOTE
NOVEMBER
5th

Paid political advertisement, approved by Idelma Quintana for Hollywood City Commission District 6

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- Fostering Sustainable Living**
- Promoting Health and Wellbeing**

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A significant demographic shift is underway: baby boomers are entering retirement, millennials are reaching their peak earning years, and birth rates are declining. This highlights what French philosopher Auguste Comte asserted centuries ago: “Demography is destiny.” Let’s explore how these shifting demographics are shaping the economy, addressing related challenges and potential investment opportunities.

Silver Tsunami

Like most of the developed world, the U.S. population is aging. In 1900, only 4% of Americans were over 65. Thanks to medical advancements, safety improvements, and a significant reduction in childhood mortality, the percentage has risen to 17% as more people live longer. Individuals 65 and older are expected to reach 20% of the population by the end of this decade and nearly a quarter by 2050.

With more people aging into retirement than ever, one of the biggest challenges businesses face is finding workers. While a recession could change this dynamic in the short run, the labor market faces a long-term structural challenge.

Meanwhile, our core labor force is growing at a snail’s pace. The prime-age workforce, individuals 25-54, is a focal point of economists because it excludes individuals typically out of the labor market for education or training (under 25) and those more likely to be retired or disabled (55 and over). Since 2000, the population of 25-54-year-olds has grown by only 7%. For context, in the 30 years prior (1970-1999), this age cohort increased by 49 million, or 71%. Meanwhile, the 55 and older population has increased by 76% since 2000.

Baby boomers flooded the labor market in the 1970s and 1980s, providing an enormous supply of labor, but they are now exiting in droves, creating a challenging situation for employers. There are more job openings than unemployed job seekers, a trend already in place before the pandemic. Complicating matters, the prime-age labor force participation rate is already at historically elevated levels, reaching a 22-year high in May.

Baby Bust

It will become increasingly difficult to meaningfully grow the size of our labor force. Labor force participation for our core workforce is already at high levels and birthrates have trended lower for decades. Last year, the U.S. birthrate dropped to the lowest since at least the 1930s when the government started tracking fertility, and is less than half the rate during the peak of the baby boom in the 1950s.

Roughly 3.6 million babies were born in the U.S. last year, the fewest since 1979. Immigration and higher productivity are the only real solutions to our structural labor shortage if birth rates remain low. While there has been a recent rise in immigrant employment, the sustainability of this trend is

uncertain. Productivity is also improving, and the promises of artificial intelligence and robotics could be the long-term solution to offset weaker population growth in the years ahead.

Economic growth is a function of population growth and productivity growth. How the economy manages slower population growth and an aging population will be a monumental challenge. The government will face higher obligations for medical and social security costs as our population ages. There will be fewer workers relative to the number of retirees because of a decades-long decline in birthrates, making it more difficult to support government programs without tax increases, benefit cuts, or growing debt. The healthcare system also needs to address rising demand for age-related services. In the short- to intermediate-term, however, things don’t look as bleak, as we’ll explain in the next few sections.

The Rise of Millennials

Baby boomers are the wealthiest generation, but millennials are the largest generation, and their economic impact is growing fast. Millennials have shed stereotypes of the past decade like forgoing savings in favor of pricey avocado toast brunches. Since the end of the previous decade, millennials’ net worth has more than tripled, rising from \$4.5 trillion to \$14.2 trillion, marking the fastest growth in wealth among all generations.

The oldest millennials turn 43 this year and their median age is 35. They are in their peak household formation years, and the eldest are entering their peak earnings years. With an estimated 73 million millennials, their economic impact will only continue to grow.

Millennials are following in the footsteps of past generations, but with a lag. They have delayed marriage, having children, and home ownership until later in life.

As millennial families grow, the need for more space and larger homes also grows. Millennials have a lower homeownership rate than baby boomers and Gen X when they were the same age. Housing inventory has been historically low since the pandemic, with many homeowners locked into ultra-low mortgage rates, disincentivized to sell. Too few homes were built for more than a decade after the 2008 financial crisis. High interest rates and prices are stifling housing activity near-term, but homebuilders will need to increase output to meet pent-up millennial housing demand in the years ahead. Younger millennials are still searching for their ticket to homeownership, while older and more established millennials are looking for trade-up homes with more space.

We’ve been here before. The baby boom generation reached a median age of 35 in 1990. There is no way to say if millennials will have the same economic and financial market impact as baby boomers in the 1990s, but their influence will be outsized in the coming years due to their sheer size, rising wealth, and current life stage.

Don’t Forget About Us

Gen X is often overlooked but shouldn’t be ignored. They are sandwiched between millennials and baby boomers. While comparatively smaller by population, Gen X has amassed \$39 trillion in net wealth. With a median age of 51, they have substantial home equity and benefit from favorable stock market returns during their peak earnings years over the past 15 years. As the oldest Gen Xers turn 60 next year, retirement preparation is becoming a greater focus. We can’t forget about Gen Z either. This generation is relatively new to the labor force, with the oldest turning 27 this year. Gen Z represents the next emerging market for housing demand in the coming years.

Continued on Pg. 9

Continued from Pg. 8

Closing the Gap

The United States turns 250 years old in two years. We are a relatively young country, but our population is older than ever. This dynamic presents unique challenges and opportunities.

We can't foresee the future, but the U.S. has a long history of rising to the occasion when facing challenges. The likely path forward involves new productivity-boosting innovations to close our growing demographic gap. Younger generations bring new ideas and new solutions, building upon a strong foundation built by prior generations.

Legal immigration into the United States is the highest since 2017, including a sharp increase in employment-based visas. More immigration could help replace the aging workforce, but productivity enhancements through automation will still be needed. In the short- to intermediate-term, baby boomers' large nest eggs and millennials' growing economic influence could provide a strong tailwind for the economy.

Long-term investment opportunities around an aging population could focus more on high-quality bonds, as they would likely increase demand

for fixed income and thus drive yields downward. When yields fall, bond prices rise.

Additionally, there will be more demand for health care and pharmaceuticals. The long-term impact to housing is less certain as many baby boomers are aging in place, but eventually they will likely move into smaller homes and senior living facilities. This could eventually free up housing inventories for younger generations, who will likely spend money on renovating these older homes and purchase more durable goods such as appliances.

Artificial intelligence and robotics will be needed to make up for the labor shortages, so investing around these themes could be a long-term opportunity. While these themes will likely develop, stock valuations could rise further, so one must be mindful of that when investing.

A byproduct of our aging population is that more people are retiring than ever. This means financial advice and estate planning have never been more needed and I am here to help. **Call my office at 305-751-8855 to schedule a complimentary consultation.**

WOUND CARE SERVICES AT HOME - by Steve Schneider



It's important to get a wound or bedsore treated promptly and regularly. Doing so helps the wound heal and prevents it from getting infected or causing other medical problems that can lead to more serious issues, including hospitalization.

Unfortunately, though, some folks with wounds or bedsores have trouble getting to and from medical appointments. Or those appointments take time to set up. And once in a care setting, the patient may have to wait, sometimes even way passed the scheduled appointment time.

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

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

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

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



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REAL ESTATE UPDATE - by *Cindy Abraham*

In recent years, navigating the real estate market has been challenging, partly due to the prevalence of less experienced and less knowledgeable Realtors. Although this often meant that we did a significant amount of the work and shared the commission offered by the seller equally, it frequently allowed us to negotiate better terms for our clients. However, the landscape is shifting. With new regulations in place, many agents will need to demonstrate clear value for their services, which might lead to a reduction in the number of agents who are less committed to their profession. Consequently, buyers will be more inclined to seek out top-notch representation if they are required to cover their agent's commission.

Historically, my focus has been primarily on representing sellers. While our team continues to excel in representing sellers, Brian, with his background as a buyer's agent, brings valuable skills to the table for negotiating on behalf of buyers. His expertise in construction is particularly beneficial during the inspection process, and my understanding of the current market aids in navigating appraisals. Additionally, our experience with various condo associations, including those in Hillcrest, ensures that we handle the approval process smoothly and respectfully by communicating directly with property managers or board presidents.

****WHAT BUYERS NEED TO KNOW****

Starting August 17, 2024, buyers will be required to sign an agreement that specifies the commission for their agent before viewing any properties. This agreement will detail the services provided by the agent and their compensation.

Compensation offers will no longer be listed on the Multiple Listing Service (MLS). Previously, this information was accessible only to agents. Sellers can still offer concessions for buyer closing costs on the MLS. These concessions are given directly to the buyer and can be used to cover various expenses, including the agent's commission.

Buyers may also request to include their agent's commission in the sale price they offer to the seller. To determine if this approach is feasible, buyers should consult their lender to see if the commission can be incorporated into the mortgage loan. This could help reduce the amount of cash needed at closing.

****WHAT SELLERS NEED TO KNOW****

With buyers now responsible for their agent's commission, offering concessions will be an effective strategy. Previously, concessions were stated as a percentage contribution towards closing costs, pre-pays, etc. However, with the new rules, buyers can use seller concessions to cover their agent's commission, among other expenses, giving them greater flexibility.

Offers presented to sellers will include a buyer broker agreement that specifies the buyer's commission. Sellers can offer concessions to cover all or part of this commission. Buyers can apply these concessions toward various costs, including but not limited to mortgage points and closing costs.

****WHAT REAL ESTATE AGENTS NEED TO KNOW****

As of August 17, 2024, MLS listings will no longer display offers of compensation. However, buyers and agents can still negotiate compensation off-MLS. These negotiations help make professional representation more accessible to buyers and expand the buyer pool for sellers.

Agents must secure a written agreement with buyers before showing properties. It's crucial for agents to familiarize themselves with the new forms and educate clients about these changes.

Remember, real estate commissions are negotiable. Each ½% change equals \$500 per \$100,000. It's up to buyers and sellers to decide the value of their agent's expertise, especially in negotiations. I always say that if a realtor isn't willing to advocate for their own compensation, why would they advocate for yours?

JULY 2024 HILLCREST STATE OF THE MARKET

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



The number of listings is still climbing. Currently there are 73 active listings on the market. We are out of the seller's market and in a balanced market. The high sales prices in 2022 and 2023 are not more unless the property is completely remodeled. Interest rates dipped and we are hoping for one more reduction in the next couple months. Units that need a lot of work, if priced right, are selling again. There were a lot more showings in July as buyer agents are trying to get their clients into a property before the new commission laws take effect on August 17.

Eleven units went under contract during July 3; in the rental buildings. Four of the 10 were in the low/mid rise buildings and seven of the 11 were in the over-55 buildings. Remember that many of today's buyers are downsizing baby boomers who have sold homes, so they are definitely looking for roomy, remodeled condos. Buildings who have not completed their 40 or 50-year safety inspections are a tough sell to anyone with a mortgage. Even if the seller is paying the assessments, some lenders want the work to be complete before issuing a mortgage.

The number of rental listings is also climbing. Up to 11 from 7 during June. Four had lowered their price in June while seven lowered in July. Three went under contract in July and one rented. Nine have been on the market over 30 days.

Look at the Days on Market for Closed Sales. Remember that days on market are from the list date to the date they go under contract, not the day they close. There is still the time it takes for condo approval, but most buildings do a great job of expediting the process for both buyers and renters.

HILLCREST CLOSED SALES DURING JULY

| Building | Address | SF | B/B | List Price | Sale Price | DOM |
|----------|-------------------------|------|-------|------------|------------|-----|
| R/C-24 | 4200 Hillcrest Dr #701 | 1312 | 2/2 | 282,000 | 260,000 | 55 |
| C-22 | 4350 Hillcrest Dr #120 | 1284 | 2/2 | 270,000 | 262,000 | 61 |
| 21 | 4400 Hillcrest Dr #210 | 1132 | 2/2 | 269,900 | 240,000 | 111 |
| R-16 | 950 Hillcrest Dr #114 | 997 | 2/2 | 229,900 | 237,500 | 16 |
| C-25 | 3800 Hillcrest Dr #401 | 1132 | 2/2 | 229,000 | 222,000 | 27 |
| C-17 | 4700 Washington ST #501 | 992 | 2/2 | 210,000 | 200,000 | 156 |
| 22 | 4350 Hillcrest Dr #1006 | 900 | 1/1/1 | 188,900 | 183,000 | 15 |
| 25 | 3800 Hillcrest Dr. 516 | 844 | 1/1/1 | 185,000 | 178,000 | 11 |
| 25 | 3800 Hillcrest Dr #419 | 994 | 1/1/1 | 139,000 | 130,000 | 4 |
| 18 | 4650 Washington #409 | 770 | 1/1/1 | 130,000 | 130,000 | 6 |

HILLCREST CLOSED RENTALS DURING JULY

| Building | Address | SF | B/B | List Price | Sale Price | DOM |
|----------|------------------------|------|-------|------------|------------|-----|
| C-24 | 4200 Hillcrest Dr #201 | 1284 | 2/2 | 2500 | pending | 13 |
| 20 | 919 Hillcrest Dr #205 | 830 | 1/1/1 | 1800 | pending | 125 |
| 16 | 950 Hillcrest Dr #106 | 700 | 1/1/1 | 1650 | pending | 17 |
| 24 | 4200 Hillcrest Dr. | 1284 | 2/2 | 2500 | 2500 | 54 |

PARKVIEW AT HILLCREST JULY 2024



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

Four listings went under contract during July and three closed. We are down to 9 active listings ranging from a 2678SF 5/2/1 waterfront single family home with a pool listed at \$1,450,000 to a 1421 SF 3/2/1 townhome listed at \$625,000.

There are 10 available rentals ranging from a 2501 SF 5/3 single family home listed at \$5300 to a 1421SF, 3/2/1 townhome listed at \$3499. 1 townhome went under contract in July and two single family homes. Two single family homes and one townhome rented. Remember that some properties are listed for sale and rent, so whichever deal they get first, they take.

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, rent, or just want to monitor the market. We can put you on auto-notification for the properties in your neighborhood 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.

JULY CLOSED SALES

| ADDRESS | SF | B/B | LIST PRICE | SALES PRICE | DOM | WTRFT |
|-----------------------|------|-------|------------|-------------|-----|-------|
| S-3695 Greenway Drive | 1874 | 4/2 | 800,000 | 770,000 | 36 | Yes |
| T-4111 Large Leaf Ln | 1769 | 3/2/2 | 680,000 | 650,000 | 284 | No |
| T-4810 Eucalyptus Dr | 1421 | 3/2/1 | 529,529 | 520,000 | 87 | No |

JULY CLOSED RENTALS

| ADDRESS | SF | B/B | LIST PRICE | RENT PRICE | DOM | WTRFT |
|-----------------------|------|-------|------------|------------|-----|-------|
| S-1008 Banyan Drive | 2138 | 4/3/0 | 4100 | 4100 | 65 | No |
| T- 5040 Eucalyptus Dr | 1421 | 3/2/1 | 4000 | 4000 | 83 | No |
| S-1434 Myrtle Oak Ter | 1881 | 3/2/1 | 4000 | 4000 | 132 | No |

August Kitchen Korner - by Cindy Abraham

I rarely go to Winn Dixie. I did hear that Aldi bought them out, but the store is still the same. I looked at the weekend sales ad and had to go – the bargains were too good to pass up. One item that was on sale that I have never bought before were pork sirloin steaks. I usually buy the pork loins. This is the recipe I used – it was easy and fast. The trick is to not overcook the pork in step one. It will have plenty of time to cook at the end. They also had a GREAT deal on canned crabmeat (\$12.99 for a 1 lb. can) and their head-on shrimp was the freshest and firmest I have ever bought at \$4.99 per pound. I am playing with a Cajun Crab and Corn Chowder and BBQ Head-On Shrimp for the next issue. I need to run them by **Boodro, my Rajin' Cajun neighbor**. Meanwhile, my work husband, our IH reporter, Steve Schneider, put his stamp of approval on the Pork recipe.

SMOTHERED PORK STEAKS

- 3 TBS olive oil
- 1 lb. boneless pork shoulder steaks
- 1 TBS Steak Seasoning
- ½ tsp black pepper
- 2/3 cup thinly sliced onion or ¼ cup sliced shallots
- 12 oz. sliced mushrooms
- 3 cloves garlic minced
- 3 TBS flour
- 1-1/2 cups chicken stock
- ½ TBS tomato paste
- ½ TBS white wine vinegar
- 1/4 cup heavy cream
- 2 TBS freshly chopped parsley



Heat 2 TBS of the oil in a large frying pan over a medium-high heat. Season both sides of pork with steak seasoning. Place in the pan and fry for 6 minutes, turning once, until browned. Remove from the pan and place on a plate.

Add the remaining 1 TBS of oil to the pan. Add in the sliced onion, sliced mushrooms and pepper. Cook for 5 minutes, stirring often, until the onions have softened. Add the garlic and stir for one minutes.

Sprinkle the flour over the onions and mushrooms and stir together to coat. Stir in chicken broth, tomato puree, white wine vinegar, and cream.

Add the pork steaks back to the pan and simmer for 10 minutes to thicken the sauce and heat the pork steaks through. Serve topped with a sprinkling of fresh parsley.

BREAD PUDDING PART TWO

My neighbor, Maria Berry, had given me her recipe for Bread pudding last Christmas and I made some for one of our Real Estate open houses. I had a lot left over so I gave them out in a raffle at the Town Hall Meeting. They were a hit. Below is Maria's recipe. Because I seem to have so many friends who are diabetic, I substituted some ingredients to make it sugar free. I use 50% less sugar cranberries so that version is low sugar. Maria had also suggested that a chocolate version was delicious, so I tried that also. That one can be made sugar free if you buy sugar free chocolate chips. Ghirardelli makes the best ones. I will say that those folks who got both versions preferred the cranberry one! I ordered small disposable loaf pans from Amazon, or you can use the standard size.

Smucker's makes sugar-free caramel sauce, or you can make your own. It is also good drizzled over the top. As for the ingredient, Xanthum gum in the sugar free caramel recipe, I don't know how I lived without it. A little goes a long way. 1 tsp. in my home-made frozen yogurt keeps the ice crystals from forming and it stays a lot creamier. It really does have a lot of uses. Love the stuff!

MARIA BERRY'S BREAD PUDDING

- 1 lb. white bread torn into chunks
- 1 can evaporated milk (shake well)
- 12 oz. regular milk
- 4 oz. butter softened
- 5 eggs lightly beaten
- 1 cup sugar
- 2 tsp vanilla extract
- 2 tsp cinnamon
- ¼ cup brandy
- 1 cup raisins
- 2/3 cup caramel sauce

Preheat oven to 375 degrees.

Place bread chunks into large bowl. Pour milk and evaporated milk over bread. Stir until moist. Add the rest of the ingredients into the bowl and stir well.

Pour equal amounts of caramel sauce in the bottom of 2 large bread pans (8 X 4.5) or five small bread pans (6 X 3.5). Divide bread pudding mixture among bread pans.

Bake for 30 minutes for small bread pans or 45 minutes for regular sized or until a toothpick inserted into the center comes out clean. Do not over bake.

SUGAR-FREE BREAD PUDDING – same directions as above

- 1 lb. high-fiber bread torn into chunks
- 1 can evaporated milk (shake well)
- 12 oz. unsweetened Almond milk
- 4 oz. butter melted and cooled
- 5 eggs lightly beaten
- ½ cup allulose (sugar free like monk fruit but tastes better – found it on Amazon)
- 2 tsp vanilla extract
- 2 tsp cinnamon
- ¼ cup brandy
- 1 cup 50% less sugar cranberries)
- Sugar free caramel sauce

(For Chocolate chip bread pudding omit the cinnamon and add ¼ cup dark cocoa powder and 1/2 cup sugar-free chocolate chips to the mix).



SUGAR FREE CARAMEL SAUCE –

doesn't take long to make, but I still make a double batch. Buying Smucker's sugar free caramel is easier, but this one doesn't have the preservatives.

- ¼ cup butter
- 3 TBS allulose or other sugar free brown sugar
- 3 TBS allulose, monk fruit or BochaSweet
- ½ cup heavy cream
- ¼ tsp Xanthan gum
- ¼ tsp kosher or sea salt
- 2 TBS water

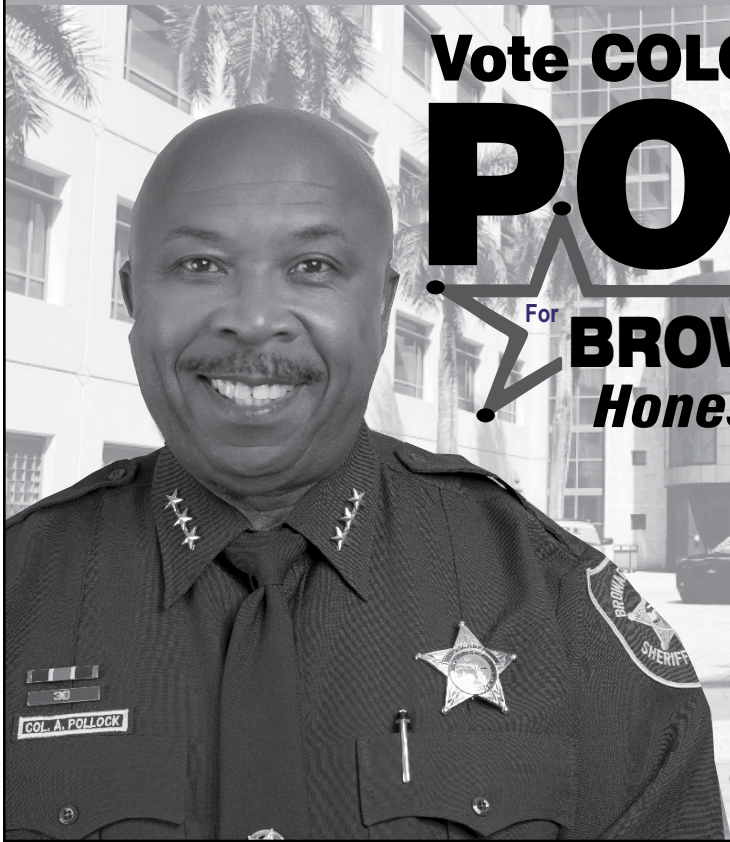
In a medium saucepan over medium heat, combine butter and sugars. Bring to a boil and cook 3-5 minutes until melted (be careful not to burn it).

Remove from heat and add cream. Return mixture to heat and boil 1 more minute. Let cool to lukewarm and stir in water until well combined.

The recipe says that the sauce can be stored in the fridge for a week or so but I have stored mine for several weeks. Just gently reheat in the microwave (on melt) or in a saucepan on low heat to make it pourable again.



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START NOW, It's never too late or too early to incorporate healthy habits.

-  **BREAK A SWEAT** Engage in regular cardiovascular exercise that elevates heart rate and increases blood flow. Studies have found that physical activity reduces risk of cognitive decline.
-  **HIT THE BOOKS** Formal education will help reduce risk of cognitive decline and dementia. Take a class at a local college, community center or online.
-  **BUTT OUT** Smoking increases risk of cognitive decline. Quitting smoking can reduce risk to levels comparable to those who have not smoked.
-  **FOLLOW YOUR HEART** Risk factors for cardiovascular disease and stroke - obesity, high blood pressure and diabetes - negatively impact your cognitive health.
-  **HEADS UP** Brain injury can raise risk of cognitive decline and dementia. Wear a seat belt and use a helmet when playing contact sports or riding a bike.
-  **FUEL UP RIGHT** Eat a balanced diet that is higher in vegetables and fruit to help reduce the risk of cognitive decline.
-  **CATCH SOME ZZZ'S** Not getting enough sleep may result in problems with memory and thinking.
-  **TAKE CARE OF YOUR MENTAL HEALTH** Some studies link depression with cognitive decline, so seek treatment if you have depression, anxiety or stress.
-  **BUDDY UP** Staying socially engaged may support brain health. Find ways to be part of your local community or share activities with friends and family.
-  **STUMP YOURSELF** Challenge your mind. Build a piece of furniture. Play games of strategy, like bridge.

Growing evidence indicates that people can reduce risk of cognitive decline by adopting key lifestyle habits. When possible, combine these habits to achieve maximum benefit for the brain and body.



10 Warning Signs of Alzheimer's



Memory loss that disrupts daily life may be a symptom of Alzheimer's or other dementia. Alzheimer's is a brain disease that causes a slow decline in memory, thinking and reasoning skills. There are 10 warning signs and symptoms. If you notice any of them, don't ignore them. Schedule an appointment with your doctor.

- 1 Memory loss that disrupts daily life
- 2 Challenges in planning or solving problems
- 3 Difficulty completing familiar tasks
- 4 Confusion with time or place
- 5 Trouble understanding visual images, spatial relationships
- 6 New problems with words in speaking or writing
- 7 Misplacing things and losing the ability to retrace steps
- 8 Decreased or poor judgment
- 9 Withdrawal from work or social activities
- 10 Changes in mood and personality

For information and support, visit alz.org or call our 24/7 Helpline at 800.272.3900.

REJECTION

by BK Aruna Ladva, English Brahma Kumaris, submitted by Etta Stevens

How does rejection make us feel? What is the emotional pain and disturbance we experience? Rejection is a very painful feeling, and I wish it on no one. It's the experience of not belonging and included by others. The emotional pain comes from being refused, pushed out, side-lined and not accepted. So, what is the best way to cope with rejection? What tools can we use?

Most people have experienced some form of rejection in their life. And how much of that feeling was real or imagined, due to some expectation and attachment of our own? Even if we had the answer that does not take the pain away. No matter how insignificant, it still hurts, and it niggles away in the mind ... and heart, gradually that feeling starts to wear away trust and hope.

"Yet for many years, few psychologists tuned into the importance of rejection. "It's like the whole field missed this centrally important part of human life.

It makes perfect sense that our emotional pain can be as severe as physical pain. What we need are dramatic coping mechanisms, something that can help us overcome these moments of feeling rejected. Nature in the end holds all the answers and can help us to manage these feelings.

"As researchers have dug deeper into the roots of rejection, they've found surprising evidence that the pain of being excluded is not so different from the pain of physical injury. Naomi Eisenberger, PhD, at the University of California, Los Angeles, Kipling Williams, PhD, at Purdue University, and colleagues found that social rejection activates many of the same brain regions involved in physical pain (Science, 2003)."

Over a lifetime we develop patterned behaviors and belief systems. These become our program for life, unless we choose to consciously rewrite the programmed to overcome our fears of failure; hurt feelings; social rejection and of not belonging. For this we need to find tools to help us deal with emotional pain. If we do not, then we will fall victim to our own patterned behaviors and beliefs.

"The link between physical and social pain might sound surprising, but it makes biological sense, Dr. Nathan DeWall says. "Instead of creating an entirely new system to respond to socially painful events, evolution simply co-opted the system for physical pain," he says. "Given the shared overlap, it follows that if you numb people to one type of pain, it should also numb them to the other type of pain."

We are social beings and deep down we know we can only survive when we pull together. Therefore, it is very dangerous to see a breakdown in our social bonds, in our compassion and our humanity. Where there is no sense of social connection, ultimately this will lead to the downfall of all of us, because we must live in community and co-operate with one another, to learn how to thrive and survive. As citizens of this planet, we must learn to live and share together, otherwise we are done for! History tells us that people who live as isolationists have a limited future and die out soon.

Spiritual practices can help us to overcome rejection. Self-acceptance and self-love are so important: Let me give these to myself even if others are not giving to me. Very few can have the heart, vision or capacity to be totally selfless. Basically, people can't give when they don't feel they have enough for themselves. In fact, many are running on empty tanks, this can often make them seem selfish and self-motivated.

We need to work more on our self-respect ... Knowing that I am wonderful no matter what others think of me ... that I am enough just as I am. In the eyes of God, the soul as a child of the Divine is perfect, but the choices I make in life may not be so perfect. But that is how I create my destiny from free will.

Have a strong sense of personal purpose ... When I know I am not invited to something, I am very often quite happy. Simply because that frees up my time and energy ... as I have other important things to get on with in my life... What I do with me is more important than what I do with others.

Understand that the Universe is conspiring to help you... If I am not being picked for that team (yet), or for that role or privy to some information, then the Universe has my best interests at heart. The Universe is protecting me by not endangering me. Maybe I don't need to waste my time on these issues.

Positive self-talk ... "It is not my shortcoming but theirs ..." Others may reject me due to their own fears ... that does not mean that I am any less ...

So let me not take that to heart or make it personal.

Being honest with the self, this is key ... By remaining balanced and anchored in the true awareness of my spiritual nature, here I can know my strengths and weaknesses.

Is there any truth in what people are showing me? Maybe I do have something that needs to change in me. After I have done some internal checking, to see if there is anything behind that specific rejection, then I can move on.

Having spiritual values in your life ... This will greatly help me to alleviate the emotional pain and pressure of social rejection. Because spiritual values will help me to stand in my own power, not from a place of ego but from wisdom.

When we come to know ourselves well, where we are not trapped in any temporary or physical identity, then we can go beyond rejection. If we can work with personal self-acceptance and not become upset by rejection, whether real or imagined, we are going to create a happy life. When we take things in the right way, we can see it as a free lesson in humility from the Universe.

With this power we find we can more easily and simply control our own emotions and feelings and find the JOY, PEACE and CONTENTMENT that has been missing from our daily lives. The way to do this is to perform a daily MEDITATION practice even for just a few minutes each time you sit in silence and contemplate the negativity that enters your mind. The more you do this practice, the easier it will be to chase the negative emotions out of your mind and replace them with a positive outlook on life in general. Life is extremely difficult now with so many things to complicate the joy and peace we want to attain. Everyone is in the very same position now but with MEDITATION in our lives we can at least see the relief that is coming and learn the proper way to relax our minds and our bodies.

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