



# INSIDE HILLCREST

CONNECTING NEIGHBORS TO NEIGHBORS

HOLLYWOOD, FLORIDA • JANUARY 2025 • INSIDEHILLCREST.COM • VOLUME 19 • ISSUE 1

## JANUARY INSIDE HILLCREST

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### LAUGHTER IS THE BEST MEDICINE

I don't know if it is the best medicine, but it certainly is a wonderful medicine, physically, emotionally, and mentally. Laughter removes distance and walls between people. It bridges differences and brings people together. It is like a healthy massage to the body, and it makes you forget your problems and difficulties, because laughter completely engages the body and releases the mind. It connects us to others, and that has a healing effect.

January is the semi-annual joke issue, but we received very few jokes for the issue. And several were not that dang funny so we ended up going through back issues and added what we thought were "oldies but goodies". By "we" I mean me and my joke editor, my sister Kathy. God love her! She still has a sense of humor even though she lives in Kewaunee Wisconsin in the winter. And then, ironically, we ran out of room, so will print them in the February issue. In fact, instead of 2 joke issues per year, we are just going to include a few jokes in every issue instead. But c'mon people – start sending more in. I have a feeling we are going to need more humor "medicine" this year.

### JANUARY 9 TOWN HALL MEETING

Steve Schneider's coverage is on Page 2. Hillcresters who were interested in meeting with the Developers with concerns and/or to learn more about what type of complex that will be our neighbor next to Hillcrest 25 were in attendance. Our State Representative **Marie Woodson** gave us an update on condo relief. And we found a great new resource for our seniors in need, **Kevin Corriveau**, from the Area Agency on Aging of Broward County. Our HPD Officer **Joshua Grotenhuis** who never misses a meeting reminded us of something so important, you will be reading it twice. We warned everyone in the November issue that the new law prohibits speeding on school streets any time during or even after school hours, but some residents either did not read or did not heed the warning and now I am hearing complaints about people getting multiple \$100+ speeding tickets in the mail. There are cameras on the streets bordering

every school right now. If you speed, your license plate will be recorded. We have Championship Academy and Orange Brook Elementary in our neighborhood, with speed monitors on Hillcrest Drive and Washington Street. Spread the word. SLOW DOWN!

### HILLCREST LEADERSHIP COUNCIL MEETING

Because of the Town Hall Meeting, we did not hold an HLC meeting in January but of course many leaders attended that. The next meeting will be Thursday, February 6. As long as we are on the topic of Leadership...

### ANNUAL MEETING COMING UP? VOTE WISELY!

Sometimes it is hard to get good people to run if the board members do not command respect. Voting for the lesser of the evils has become our "go-to". Not a good idea.

**If you don't know the candidates very well, GET TO KNOW THEM BEFORE THE ELECTION!** Personally, any candidate who does not provide a Candidate Info Sheet loses points with me. Those who submit unprofessional resumes also turn me off. But I will take the time to see if any of them possess the critical skills needed to run a business effectively. And then I will **ONLY VOTE FOR CANDIDATES** that I believe have a solid leadership background, are educated and intelligent and that have no personal agenda. Candidates who talk about making new rules and/or changes that the building does not need, have more ego than sense. Most importantly, at least one candidate needs to have leadership skills to manage a TEAM and maximize the potential of each board member. The lesson is: **EVEN IF YOU HAVE MULTIPLE OPENINGS, ONLY VOTE FOR THE CANDIDATES THAT YOU BELIEVE IN.** At the very least, it will send the board a message when they select their Officers. For those positions especially, it needs to be about competence and proficiency, not power.



Building A Better Community

### YOU MADE MY DAY DEPARTMENT

INSIDE HILLCREST has been around since 2008 and I get a lot of emails and letters with questions, comments and of course (constructive) criticism. When I received this email, it truly made my day: "How are you, my neighbor? We are Carlos, Elva and David. We moved to Building 23 last year. We are very happy to live in this community. We like it 100 %. Thank you for the effort of having the monthly news and the web page that helps us to stay connected with the community." Wow, you are most welcome!

### NEW YEAR'S RESOLUTIONS

The New Year is always a great time to make a new start, which is why I guess that it has become a tradition to make "resolutions" – which comes from the word "resolve" which is defined as a decision or determination: to make a firm resolution to do something. I make the same ones every year and see if they will "take". The funniest resolution I heard (and of course emailed to friends) was: "I will try and stop being so competitive. Top that!!!" Almost everyone got the joke

The best thing that comes out of New Year's Resolutions is that we finally admit to ourselves what we know in our hearts what is good for us (or bad for us, i.e. "I will stop swearing" or "I will start eating more vegetables" Resolutions help formalize the behaviors you want to adopt, making them easier to prioritize. My sister and I both embrace #3, which is by far the most fun. It's essentially an extension of #1 and has the added bonus of bringing joy to others. If the way this year has started is any indication, this one may help.

1. I will do one thing each day to make myself feel healthier or happier.
2. I will avoid gossip at all costs. If it can negatively affect someone's reputation, I will take the time to verify the accuracy of what I hear.
3. I will make at least one person laugh every day when I'm out and about, focusing especially on those who seem sad or upset.

We live in an era where divisiveness has become the norm. Lying, name-calling, and hateful behavior are not only tolerated but often normalized. This isn't limited to national headlines; it's present in every corner of our lives, even within small communities like condo buildings. The scale may vary, but the toxic dynamics remain strikingly similar. This phenomenon made me wonder: why are people drawn to such negativity? Personally, I strive to find something positive in everyone I meet. If the negatives outweigh the positives, I choose to step away.

Continued on Pg. 4

## January 9, 2025 HILLCREST TOWN HALL MEETING – by Steve Schneider

**Cindy Abraham, Secretary of the Hillcrest Leadership Council**, called the Jan. 9 Town Hall meeting to order, at 6 p.m. in Rec Room II, at 1151 Hillcrest Ct. Abraham explained that our District 6 Commissioner, Idelma Quintana, who rarely misses monthly Hillcrest Leadership Council or Town Hall meeting, was under the weather and would not be attending. She started the meeting by reminding residents that we are all in this together when dealing with spiraling condominium costs related to inflation and government structural mandates. She also cited information from leaders of Hillcrest buildings who calculate at least 104 residents face the prospect of cutting back on essentials or even losing their condominium because they do not have the money to meet the steep increases.

Abraham then introduced **Marie Woodson, our State House representative**, who also routinely attends our meetings when not in Tallahassee. Woodson said she is collaborating with Republicans who control our government to seek ways to fund grants to help people remain in their condos. Woodson is working with Miami-Dade Republican Rep. Vicki Lopez on legislation for the upcoming session that runs from March 3 to May 3. She has also been speaking with Daniel Perez, the Miami Dade Republican who serves as House speaker. Woodson called him a man of his word and believes he understands the needs of condo owners who feel crushed under the burden of skyrocketing costs.

Preparing for two weeks of work sessions this month, and three weeks in February, Woodson added that she and Lopez will ask to meet with Gov. DeSantis to discuss the topic. “I don’t want you to lose your condo,” she said. “I want to provide relief because you didn’t see this coming.” Woodson noted that while some politicians seem bent on creating a low-cost loan program, this tactic does not solve the problem for seniors, people with disabilities and those living on fixed incomes.

Next up was Hollywood Police Department **Officer Josh Grotenhuis**, our Neighborhood Team Leader. He reminded residents not to speed in school zones. And Grotenhuis said the digital cameras that catch people speeding 11 miles per hour or higher in school zones will receive \$100.00+ speeding tickets in the mail. Striking a more positive note, the officer said property crime is down 12% in Hillcrest. He also asked residents to call police if they see a Hispanic female wearing all black picking up packages in the low and mid-rises. She is being sought in connection with several package thefts here in Hillcrest. He also advised that there was an arrent made in the shooting incident in front of Building 9.

Finally, Grotenhuis said HPD is dealing with two online fraud complaints. DO NOT click on links sent to us by banks, credit card companies, Comcast, or any other entity with whom you do business. Instead, he encouraged residents to call their bank or credit card company if they receive emails or text messages that they do not trust. Abraham also reminded everyone that the Police and Firefighters NEVER solicit for money. They have been targeting Hillcresters by phone.

Returning to the needs of seniors, Abraham introduced **Kevin Corriveau, the Senior Education and Intervention Specialist with the Area Agency on Aging of Broward County**, a non-profit organization that helps people 60 and older. Services range from in-home health workers, meal programs, help with paying FPL bills, funding to make minor home repairs, and a fall detection monitor, among other worthy services. See next page for details. Call the ADRC Helpline at (954) 745-9779 for more information.

Abraham then introduced the featured speaks, the three representatives for the Park Road Development project adjacent to Hillcrest 25. **Eric Metz**, the principal for Park Road Development LLC, and Louis Birdman, the principal owner at BRD Real Estate Development, and attorney **Pedro Gassant**. Metz and Birdman had previously met with Hillcrest leaders in June.

### PARK ROAD DEVELOPMENT

Hollywood, Florida - Partnership with BRD Development & Collarme Partners

- 30-acre brownfield site
- 600+ multifamily units
- +/- 70,000SF of neighborhood retail
- Revitalization of city public works facility

The property was city owned and served as an ash dump for years. Declared a brownfield, developers want to buy the property and remediate the contamination at their cost. Plans also call for construction of a medical building, a convenience store and gas station off Park Road and Pembroke Road, as well as a drive-through restaurant. The land between the commercial properties and the planned apartment complexes to the north is set aside for the city and its Public Works Department. There will also be a private parking garage and a lake at the northwest portion of the property by Park Road.

The development team members updated residents on the status of the project, including some changes that were made after meeting with Hillcrest leaders in June. More colorful landscaping will be added and in response to Hillcrest 25 concerns, the parking garage will now face north to south instead of east to west. This way Metz said Hillcrest 25 residents will have less of a chance of seeing the garage when looking east from their windows or balconies. The four-story garage will also be shaded with tall plant life.

Other changes include adding a second access point on Hillcrest Drive, which leads in and out of the five-story apartment buildings. Just to the west, developers now plan to create a drop off area on Hillcrest Drive, which will serve as the entrance to the apartments in that area. The developers reported Broward County agreed to change the zoning from commercial recreation and community to commerce and high residential, although more meetings are required with the City of Hollywood.

Construction of the 618 apartment units may begin in about 12-18 months. Metz added that Broward County required that 15% of the units be set aside for “affordable housing” which is defined as being affordable for people making up to 120% of the area median income. The affordable housing unit comes with a 30 year covenant, and under the law these units must be maintained as affordable housing even if the apartments convert to condos, Metz said.

Birdman responded to concerns that the project was not desirable. He said it will improve the area by addressing and remediating the brownfield which is now currently not being addressed will generate tax revenue for the city. Sidewalks will be installed along Hillcrest Drive and Park Road. Additionally, space on the property will absorb some of the increasing amounts of rainwater that collect on Hillcrest drive after a storm. And Birdman noted the eastern entrance to Hillcrest off of Park Road is dark and isolated currently. But the development will install lighting and make the entrance more attractive, he said.

Even so, **Steven Hurtig, President of Building 25**, pressed his point that the city and developers stand to benefit while making Hillcrest residents live with the risk of a “miscalculation” related to improving the contaminated site. He questioned whether tests have uncovered all types of contamination. And based on the possible lack of information, Hurtig said Hillcresters may pay the price eventually if substances left in the ground are merely capped but turn out to be dangerous.

Birdman sought to reassure Hurtig that that although the brownfield designation dates back to 2011, the level of contamination has dissipated over the years and the process of remediation will not bring the remaining underground arsenic, ash, and organic compounds to the surface.

### **Elder Helpline Information & Referral Services 954.745.9779**

- Available for seniors, their families, caregivers, and persons 18 and over with disabilities

### **Medicaid Long-Term Care Program Screening, Benefits Counseling, and Eligibility Assistance**

### **Meals/ Food Assistance**

- Home Delivered, Congregate & Emergency Meals

### **Emergency Home Energy Assistance**

### **Minor Home Repairs**

### **Technology for Seniors**

- Provide a variety of different technologies to enhance a senior's life

### **Health & Wellness Classes**

Provided online and in person

- Tai Chi for Arthritis
- Matter of Balance
- Powerful Tools for Caregivers

### **Legal Assistance**

### **Healthcare & Caregiver Navigator Services**

- Assists seniors and their families in navigating and identifying needed services
- Provides TCARE caregiver assessment

### **Caregiver Support**

### **Housing**

### **Veteran Directed Care Program**

### **Grandparent Support Programs**

- Open to grandparents & relatives age 55 or older who serve as caregivers for children under 18, or children of any age who are disabled

### **In-Home Services**

- Provides a variety of services to assist seniors in their home

### **Medicare Counseling/ SHINE (Serving Health Insurance Needs of Elders)**

- Unbiased & confidential counseling regarding Medicare plans, benefits, financial assistance, long-term care planning and Medicare fraud

### **Senior Intervention Program**

- Assists seniors in navigating services and provides assistance to seniors with no support when discharged from a hospital, or seniors in crisis

### **United for Seniors Intergenerational Program**

- Pairs college students with seniors to provide companionship and support

### **Alzheimer's Disease Services**

- Services and programs for individuals with Alzheimer's disease or dementia and their caregivers

### **Senior Centers & Day Care Centers**

### **Transportation Services**

### **ConnectingWithU**

- Provides essential social contact, and an extra safety check to isolated seniors
- Telephone Reassurance Calls
- Words to the Wise PenPal Program



Area Agency on Aging  
of Broward County

For more information please call  
954.745.9779 (Helpline) or Visit [www.adrcbroward.org](http://www.adrcbroward.org)  
Office Phone: 954.745.9567  
5300 N. Hiatus Road, Sunrise, FL 33351

**Elder**  
**Affairs**  
FLORIDA

Continued from Pg. 1

As someone who enjoys research, I decided to do some research and explore what makes negativity so appealing to some.

According to various sources (thank you, internet!), many people join what I call "hate groups" because of how easy it is to be accepted. Membership doesn't require any unique skills or accomplishments—just negativity.

Criticizing others and finding those who agree creates a sense of belonging. Jealousy is another powerful motivator. Insecurity often fuels hatred; when people feel inadequate compared to others, they project their anxieties about looks, talents, or success onto those they envy, often through hateful remarks or rumors. Expressing dislike for others is controversial because we're taught from a young age to "say only nice things." However, negativity captures attention—it's provocative. When people agree on shared dislikes, it can create bonds. Yet, while this might seem like a quick way to connect, it comes with significant risks. Sharing unproven opinions can damage reputations, including your own, if they involve others and turn out to be untrue.

Continued from Pg. 2

Hurtig also raised concerns about traffic problems on Hillcrest Drive, although developer representatives said traffic studies had been done, and the results did not see a heavy increase in traffic. Hurtig, who said similar studies before Parkview at Hillcrest went under construction, reached the same conclusions, but the traffic on Hillcrest Drive has increased substantially.

The mixed-use project is near the Orangebrook Golf and Country Club, where the city and private developers plan to remake the golf course, add a hotel and 750 units of apartments in three high rise buildings off I-95 and Pembroke Road. The builders will have to invest their own money to remediate the brownfield on that golf course also, providing the city approves the deal.

A Sun Sentinel article at the time the process started said it would cost between \$5 and \$10 million for the remediation. However, now the developers claim that it will cost them at least \$10 to \$15 million or more.

Emails re: Town Hall Meeting

- Hollywood District 6 Commissioner Idelma Quintana**  
- lquintana@hollywoodfl.org.
- State Representative Marie Woodson**,  
Marie.Woodson@myfloridahouse.gov
- HPD Officer Joshua Grotenhuis** - JGROTENHUIS@hollywoodfl.org
- Kevin Corriveau**, Area Agency on Aging of Broward County,  
corriveauk@adrcbroward.org
- Eric Metz**, Park Road Redevelopment - emetz@metzreg.com
- Louis Birdman**, BRD Real Estate Development - louis@brd-dev.com

That is not to say that unscrupulous people should not be called out. But we need to do our homework and make sure we get our facts straight. And yes, we also have some very self-serving, dishonest and incompetent board members out there, who use their position for their own personal gain. Being on a board comes with power that can be easily misused. Thank goodness for the new laws that prohibit them from "going after" the unit owners who have proof of their bad behavior, especially if they use building resources (email, postings, meetings) to intimidate unit owners into silence.

I was so proud of Hillcrest 22 when I found out they not only host a monthly board meeting, but also separate town hall meetings. These gatherings are designed to give residents a platform to ask questions, share ideas, and offer suggestions. Transparency like this makes it difficult to sustain negativity or division within a community. Not only does it help residents understand their building's leadership better, but you learn a lot about your neighbors. Monthly board meetings serve as a powerful platform for fostering collaboration, building unity, and strengthening relationships between the board and the membership. And their newsletters with recaps of the meeting minutes are informative and well written.

If you're new to Hillcrest, seek out positive, happy individuals as your first acquaintances. Surrounding yourself with uplifting people and positive energy will help you feel at home faster and create a foundation for a pleasant and fulfilling life in a condo. If your first conversation with someone involves them speaking negatively about someone else, take it as a cue to meet the person being discussed and form your own opinion.

**LAST WORDS OF 2024**

Life is too short to wake up with regrets. So, love the people who treat you right. Forget about the ones who don't. Believe everything happens for a reason. If you get a chance, take it and if it changes your life, let it. Nobody said life would be easy, they just promised it would most likely be worth it. – Michael Gartner

**PRO-FUN-DITIES**

Everyone talks about leaving a better planet for our children. Why doesn't anyone talk about leaving better children for our planet?

The difference between greed and ambition: greed is wanting more; ambition is wanting better.

The biggest joke on mankind is that computers have begun asking humans to prove they aren't robots.

I made a huge to-do list for today. Now I just need to figure out who is going to do it.

Courage is knowing it might hurt & doing it anyway. Stupidity is the same. And that's why life is hard.

Still trying to get my head around the fact that the phrase 'Take Out' can refer to food, dating, or murder.

Confessions are hard to get but lies will get a conviction.

Nothing spoils a good story more than the arrival of an eyewitness. (Mark Twain)

Why did Kamikaze pilots wear helmets?

The quieter you become, the more you can hear.

Fast is fine, but accuracy is everything. -Wyatt Earp

I've learned to never confuse education with intelligence.

When you realize that 1970 and 2024 are as far apart as 1970 and 1917...I'm just going to need a minute...



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of Broward County**

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



Happy New Year! Thank you to the residents of Hollywood's District 6, with special gratitude to Hillcrest residents, for your continued trust and for allowing me to remain as your representative in our city's governance. In addition to winning re-election, I am honored and humbled that my colleagues on the city commission voted unanimously to name me as Vice Mayor for the City of Hollywood during this historic centennial year. I will continue every day to do my best to serve the people of Hollywood.

It is Hollywood's people, our neighborhoods, and our locally owned small businesses make our city the very special place that it is. Elevating the role of small businesses in our city's success is one of my priorities. More than ten years ago a group of small businesses located between 56th and 64th Avenue on Johnson Street started the Johnson Street Business District. The group was mostly comprised of multi-generational, family-owned businesses that had been in Hollywood for decades. The group produced an annual event called the "Party On The J – International Music, Food and Art Festival". It was an opportunity to spread the word about the products, services, and experiences offered in this area and celebrated the many cultures found among the business owners and the residents in and around this part of Hollywood. I am thrilled that the return of the "Party On The J" is one of a series of signature events celebrating our city's past, present, and future throughout the year. There will be a variety of live music acts, more than 40 small locally owned businesses offering tasty food, handmade arts and crafts, children's activities and an opportunity to strengthen our community connections. Join us on Sunday, February 2nd from 12-5pm on Johnson Street between 58th and 59th Avenue. See you there!

As always, know that I am here to listen to your questions, concerns and ideas as we work together to make our city the best that it can be. Contact me at [iquintana@hollywoodfl.org](mailto:iquintana@hollywoodfl.org) or by calling 954-921-3321.

**THE ITALIAN TOMATO GARDEN**

An old Italian lived alone in South Jersey. He wanted to plant his annual tomato garden, but it was very difficult work as the ground was hard. His only son, Vincent, who used to help him, was in prison. The old man wrote a letter to his son and described his predicament:

Dear Vincent, I am feeling pretty sad, because it looks like I won't be able to plant my tomato garden this year. I'm just getting too old to be digging up a garden plot. I know if you were here my troubles would be over...I know you would be happy to dig the plot for me, like in the old days. Love, Papa

A few days later he received a letter from his son:

Dear Pop, Don't dig up that garden. That's where the bodies are buried. Love, Vinnie

At 4 a.m. the next morning, FBI agents and local police arrived and dug up the entire area without finding any bodies. They apologized to the old man and left. That same day the old man received another letter from his son

Dear Pop, Go ahead and plant the tomatoes now. That's the best I could do under the circumstances. Love you, Vinnie

**WHEN FRIENDS BECOME STRANGERS**

Somebody once said, "You only really know someone when your relationship with that person is over."

Recently, I was shocked to discover that someone I had always considered charming, sweet, and genuinely kind had taken advantage of a neighbor financially. It left me questioning my ability to judge character. Shortly after, I came across an insightful article by Kananjali Roy in Psychology Times titled, "Signs of a Person with Zero Integrity." It was a real eye-opener.

Integrity, often defined as honesty and strong moral principles, is something I now realize I had taken for granted in this person. Reflecting on our interactions over the years, I see now that they were mostly superficial. We never truly connected on a deeper level. Most of our social encounters were in group settings. This "friend" never stayed to the end of any of my dinner parties; usually leaving early, without eating and many times before everyone else showed up. I mistook this for shyness and/or not liking my cooking. Ironically, the one exception that I remember was when I hosted a Murder Mystery party, where everyone was dressed in costume and played a role.

I later learned there was a mental disability involved, which, according to the psychologist, limited social interaction skills. Still, the experience taught me that charm alone is not a reliable indicator of integrity or character. Maybe this is why politics seems to attract individuals adept at appearing trustworthy while masking their true intentions. Here is a shortened version of the article.

The condensed version of the "7 Signs of a Person with Zero Integrity":

1. They constantly break promises – to get what they want.
2. They are always shifting blame - because they see admitting mistakes as a weakness.
3. They manipulate others for personal gain – using lies and playing on emotions.
4. They lack empathy – they are selfish and show little hesitation in exploiting people for their own benefit.
5. They are overly charming – to manipulate and disarm.
6. They often play the victim – to get sympathy and avoid accountability.
7. They constantly disregard rules, acting as if they don't apply to them.



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## SOCIAL SECURITY SOLVENCY: 7 COMMON MYTHS - David Treece, MBA, AIF®, CLTC®



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### **Did you know? Delaying Social Security benefits can boost payout by 8% each year?**

Social Security isn't just a paycheck in retirement—it's the backbone of financial security for millions of Americans. Yet, for all its importance, Social Security is shrouded in myths that can leave you second-guessing your options.

From rumors of its collapse to misunderstandings about who gets what, Social Security myths are everywhere. As the 2025 social security increase starts, let's clear up the misconceptions once and for all.

Check out this "Social Security for dummies" myth-busting list to make confident, informed decisions about your future.

#### **Myth #1: Social Security Is Going Broke**

You've heard the doomsday talk, right? That Social Security's running out of cash, leaving future generations in the lurch. But the truth is more nuanced. Social Security runs on a "pay-as-you-go" model, funded primarily by payroll taxes. While there is a projected shortfall down the line, the system isn't going bankrupt; instead, benefits may need adjustments unless Congress steps in, as it did in 1983. In other words, Social Security won't disappear overnight—it just might evolve.

#### **Myth #2: Claim Early to Get the Most Money**

It seems intuitive: grab your benefits as soon as you are eligible to receive benefits. But beware of the break even point for Social Security benefits. Claiming before your full retirement age permanently reduces your monthly payout. Applying for benefits at age 70, on the other hand, can mean an 8% increase in benefits each year. While claiming early makes sense in certain cases, waiting can give you bigger monthly payments—and potentially more in the long run.

#### **Myth #3: Social Security Is Tax-Free**

A favorite myth for those looking forward to tax-free retirement income, but up to 85% of your benefits can be taxable, depending on your income. Since "provisional income" includes tax-exempt bond interest, those with higher incomes might face taxes on a large portion of their benefits. You can even have taxes withheld to avoid surprises come tax season.

#### **Myth #4: Your Highest-Paying Year Determines Your Benefit**

It'd be nice if your best year was the golden ticket, but Social Security calculates your benefit based on your highest 35 years of earnings, adjusted for inflation. Working a few extra years at a higher salary could replace lower-earning years, so don't discount the impact of those final work years on your benefit.

#### **Myth #5: Once You're Receiving Benefits, No More Social Security Taxes**

Even if you work past retirement age and receive benefits, you'll still pay Social Security taxes on your earnings. The upside? Social Security recalculates your benefits to reflect any additional income, potentially giving you a bump in future payouts. Keep this in mind if you plan to keep working and collecting benefits.

#### **Myth #6: After a Spouse's Death, You Can Collect Both Benefits**

Here's a shocker for many: if your spouse passes away, you can only collect one benefit—the larger of the two. This rule can be a tough reality for dual-income couples, as losing one benefit may create a substantial financial gap. With some smart planning, you can prepare for this potential loss of a spousal benefit and protect your finances.

#### **Myth #7: Congress Gets a Free Pass on Social Security**

Contrary to the belief that members of Congress are exempt from Social Security, they pay in just like everyone else. Since 1984, all members are required to contribute to Social Security, and they have to follow the same benefit rules. So yes, even lawmakers are in the same boat as the rest of us when it comes to Social Security taxes and benefits.

#### **Secure, But Not Without Some Savvy Strategizing**

While these myths and misconceptions can fuel unnecessary worry, the reality is that Social Security is still a vital program that will continue to play a significant role in retirement income for millions of Americans in the long term. The key is to stay informed, plan strategically, and seek professional advice when needed to maximize your benefits and ensure a secure financial future.

Would you like to get a second opinion on how you can maximize your Social Security benefits? Schedule a complimentary consult with Team Treece at TreeceFi.com. We are here to help!

## **BATTLE OF THE SEXES**

A husband and his wife had a bitter quarrel on the day of their 40th wedding anniversary. The husband yelled, "When you die, I'm getting you a headstone that reads: 'Here Lies My Wife - Cold as Ever.'" "Yeah," she replies, "when you die, I'm getting you a headstone that reads: 'Here Lies My Husband - Stiff at Last.'"

As the husband lays dying, his wife is by his bedside. He says in a weakened voice "There is something I must confess." "Shhhh", said the wife, "there is nothing to confess." She holds his hand and caresses his head. "Everything is all right" she whispers. "NO!!" the husband replied, "I must die in peace...I had sex with your sister, your best friend, her best friend and your best friend's sister!" "I know," she whispered, "That's why I poisoned you. Now close your eyes."

My missus packed my bags, and as I walked out the front door she screamed: "I wish you a slow and painful death, you bastard!" I replied: "Oh, so now you want me to stay!" Bought the missus a hamster skin coat last week. When we went to the fair last night it took me 3 hours to get her off the Ferris wheel.

OMG! My husband almost died right in front of me today but then I counted to 10, put the scissors back in my pocket and he never knew.

A woman came home, screeching her car into the driveway, and ran into the house. She slammed the door and shouted at the top of her lungs, "Honey, pack your bags. I won the lottery!" The husband said, "Oh my God! What should I pack, beach stuff or mountain stuff?" "Doesn't matter," she said. "Just get out

AND MY PERSONAL FAVORITE... One day my housework-challenged husband decided to wash his Sweatshirt. Seconds after he stepped into the laundry room, he shouted to me, 'What setting do I use on the washing machine?' 'It depends,' I replied, "What does it say on your shirt?' He yelled back, 'FLORIDA STATE!'

PS: How do you get a Florida State graduate off your doorstep? Pay him for the Pizza.

GO GATORS!!! OK, I will stop now.

**AVOID PROBATE AND SAVE TIME FOR YOUR LOVED ONES BY CREATING YOUR FLORIDA REVOCABLE TRUST – BY MARK ROSEMAN**

A Florida Revocable Trust, also known as a Living Trust, is a legal document that allows you to manage your assets during your life and distribute them after you die. It's one of the most well-known estate planning tools in Florida.

Here are some benefits of a Florida Revocable Trust: **Avoids probate:** You can avoid the costly and time-consuming probate process by transferring your assets into a revocable trust. **Reduces estate taxes:** Assets in a revocable trust may be subject to estate taxes, but Florida doesn't have an estate or inheritance tax. **Maintains privacy:** Your financial matters will remain private after you die. **Can be amended:** You can change the trust at any time while you're alive, as long as you're not incapacitated. **Appoints a trustee:** You can name a person, bank, or trust company to manage your assets and make decisions on your behalf.

To create a valid trust in Florida, you must meet the following requirements: **Be of sound mind:** You must be at least 18 years old and have the mental capacity to create the trust when you sign the document. This means you should understand your assets, family, and friends, and what you want to do with the trust. **Have a written document:** The trust must be in writing and signed in front of two witnesses who also sign in your presence. **Name a trustee:** The trust must have a named trustee who is separate from the beneficiary. **Name a beneficiary:** The trust must have a definite beneficiary, unless it's a charitable trust, animal trust, or another non-charitable trust with a specific purpose. **Have a lawful purpose:** Trust must have a proper and lawful purpose. **Fund the trust:** Assets, like real estate, bank accounts, or other property, must be legally transferred into the trust to make it effective. **Follow execution formalities:** A revocable living trust must generally be executed with the same formalities as a will in Florida.

A trust is a private document during your lifetime, unlike a will, which becomes public after you die. The cost of setting up a revocable trust in Florida can range from \$500 for a single purpose trust to around \$2,000 for a more straightforward estate plan.

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



Cindy Abraham

Brian Gaiefsky

In 2024 we saw prices fall as demand slowed and inventory continues to increase.. Affordability issues from high prices, high mortgage rates and rising insurance are the biggest factors for the market slowdown. It takes an average of 57 days from list to close when a property is priced right.

When you list with the A Team, you get a WEEKLY report with factual data outlining the number of people who have viewed your property online, how many marked it as a "favorite" and even what city and state the potential buyers are from. Knowledge is power.

If you are thinking about selling, call Keller Williams A Team Florida. We will put you on a notification system so that YOU can monitor the market for properties like yours. If you have a property and you want to sell it in the shortest amount of time at the right price, hire the A Team.

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## JANUARY REAL ESTATE REPORT - by Cindy Abraham, Keller Williams Realty Professionals

We always warn the sellers of our properties NOT to pay for anything after the fact. They will get a letter from an official looking entity trying to collect a fee that they owe for something. Sometimes it is from the "IRS". Once the deal is closed **SELLERS OWE NOTHING.**

And buyers will get a letter from "Property Documents" to send \$105.00 for a copy of their deed. The reason they get away with it is because in small print the letter does say "Property Documents is not affiliated with the State of FL or the county Recorder. Property Documents is an analysis and retrieval firm that uses multiple resources that provide supporting values, deed reports and evidence that is used to execute a property report and a deliver requested deed...This is not a bill. This is a solicitation..."

If you want a free copy of your deed, go to [www.BCPA.net](http://www.BCPA.net), which is the Broward County Tax Appraiser, plug in your address and the tax record will pop up. Go down to the bottom left and find the date that you bought the property, click the blue number under **Book/Page or CIN** and it will bring up your deed.

Or just email us at [info@ateamflorida.com](mailto:info@ateamflorida.com) and we will get it for you.

As part of our service, we also send our clients weekly reports on internet views for their listings called "STATS FOR THE PERIOD". Unfortunately, we cannot pull up analytics for listings that are not ours, or we would offer the service to all Hillcrest/Parkview owners who have a listed property. However, you can ask your agent to provide this service for you. The report looks like this:

### ONLINE ANALYTICS REPORT

#### STATS FOR THE PERIOD

Sept. 06, 2024 - Dec. 30, 2024

#### TOP 10 WEBSITES (past 30 days)

WEBSITE	PROPERTY VIEWS
Zillow.com	100
sef.mlsmatrix.com	86
Realtor.com	28
portal.onehome.com	19
Trulia	12
matrix.southfloridamls.com	6
tomdayproperties.com	4
rnmflorida.com	2
islerrealty.online	2
espanol.century21.com	1

**TOTAL 260**

#### TOP 10 CITIES past 30 days)

CITY	PROPERTY VIEWS
Miami, FL	12
Fort Lauderdale, FL	4
Hollywood, FL	2
Hallandale, FL	1
Casper, WY	1
Portland, OR	1



Brian Gaiefsky

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**PROPERTY VIEWS**

**940**

**FAVORITES**

**2**

\$155,000 - Report Date: Dec 30, 2024

# DECEMBER MARKET REPORT FOR HILLCREST AND PARKVIEW AT HILLCREST

by Cindy Abraham, Keller Williams A Team Florida



This will be a short one, which is why I am combining all the Hillcrest/ Parkview sales. The market is stagnant. We saw two deals fall through the seller hired a rookie agent who botched the process. And some of the listings are embarrassing.

This may be funny to you because this the semi-annual joke issue, but if your property is on the market, you may want to look at your listing. Some of the descriptions include: “daily rentals”, Stanley appliances (stainless steel, “panoramic views of the gold course”, “2-car garage”, and the most common “walking closets”. Recently we saw a 2/2 condo listed for \$2,390,000. TWO DAYS LATER. It was lowered to \$239,000.

Again, buyer agents that are worth the commission they must now charge are in short supply. We do not argue with our sellers, we tell them the facts and list their property at whatever price they want. If we argue, they will find some discount agent who will take the overpriced listing and just hope that one day they will lower the price to the amount we told them at the listing appointment sooner or later. If your unit is on the market more than TWO WEEKS – you are OVERPRICED! The seller market is over. So, I will say it again. Hiring your next door neighbor’s, best friend’s uncle to sell your unit is not going to work anymore. You need an experienced professional. And do the math – every percentage point that you pay in commissions only equals \$1000 for every \$100,000 you make. As with everything, there are strategies to overcome most buyer concerns, that we have used successfully so that our properties sell quickly. But nothing will overcome an overpriced listing.

Rental properties that are completely remodeled and exceptional views tend to sell faster and command higher prices. However, these properties often attract investor owners rather than residents, and investors are primarily focused on return on investment. Ideally, the Association/HOA has a thorough screening process in place to ensure that those of us living in proximity have good, reliable neighbors.

If your building is considering allowing rentals, I recommend amending your governing documents with the following provisions:

1. Rentals should only be allowed after the owner has held the unit for 2–5 years.
2. Lease terms must be for a minimum of one year, with renewals permitted every six months. This allows the Association to address and remove disruptive tenants if necessary.
3. Landlords must post a one-month security deposit with the

Association. This deposit will cover any violations of building rules by renters.

4. Multiple ownership of units is prohibited to prevent speculative buying or over-concentration of rented units.

While these measures may seem strict, they are essential for maintaining the building's charm and preventing it from becoming neglected or rundown due to high rental turnover or insufficient oversight.

There are 83 condominiums on the market and 17 townhome or single family homes. Five condos went under contract and 4 closed. One townhome went under contract and 2 closed. Because there are so few, we will print all pending and closed sales for December. All but the two of the rental buildings lowered their prices, most more than once.

## PENDING AND CLOSED SALES DURING DECEMBER

(R-Rental building, C- Corner unit, T – Townhome, S – Single Family)

Building	Address	SF	B/B	List Price	Sale Price	DOM
C-25	3800 Hillcrest #312	1344	2/2	249,999	pending	73
7	1201 S Hillcrest Ct.#115	744	1/1/1	134,000	pending	192
27	3850 Washington #115	844	1/1/1	192,000	pending	138
25	3800 Hillcrest #921	1132	2/2	170,000	pending	142
22	4350 Hillcrest #1018	1132	2/2	174,900	pending	71
R-17	4700 Washington #209	992	2/2	229,990	225,000	95
23	4330 Hillcrest #714	1132	2/2	207,000	198,000	112
R-20	919 Hillcrest #607	832	1/1/1	179,900	179,900	58
15	4800 Hillcrest #112	992	2/2	125,000	126,000	128
T	1190 Eucalyptus Drive	1498	3/2/1	568,900	pending	19
S	1445 Bursera Drive	2678	5/2/1	1,350,00	1,200,000	267
S	3795 Greenway Drive	2617	4/2/1	1,100,000	950,000	3

## HILLCREST CONDO RENTALS

Building	Address	SF	B/B	List Price	Sale Price	DOM
T	1283 Eucalyptus	2185	3/2/1	4,400	pending	79
T	5125 Eucalyptus	1824	3/2/1	4,100	pending	12
24	4200 Hillcrest	1132	2/2	2,150	2,150	59
16	950 Hillcrest	992	2/2	2,150	2,150	236
20	919 Hillcrest	1087	2/2	1,990	1,990	40
19	901 Hillcrest	830	1/1/1	1,850	1,850	4

# January Kitchen Korner - by Cindy Abraham

## JANUARY 2025 KITCHEN KORNER - Featuring the best New Year's resolution you will ever make! by Cindy Abraham

Food is my favorite thing to eat. I have very few "won't touch that" foods that I just don't like. I agree with Oprah on one of my favs, "I love bread!" If I were on a desert island, and limited to a few foods, bread and butter would be on the list for sure.

Everyone is different when it comes to losing weight by avoiding certain foods. The diet that always worked for me was a low-carb diet. For years I have been very careful to avoid pastas, rice, and pizza. If you look at the fiber content vs. the carb content on the packages, that is why. Rice can have 50 carbohydrates per serving and no fiber. Same with pastas and most cereals. I would eat them but not often. And as we know, carbs convert to sugar in your body.

So when I was diagnosed in my late teens with hypoglycemia which means my body turns carbs into sugar at such a rate that I could go into insulin shock, my doctor told me if I didn't start lowering my carb intake, it could reverse itself and I could become a diabetic in my 40's I remember he told me, "If you go out to dinner and your meal comes with rolls, a potato and dessert, you pick one, you cannot have all three. I would pick the bread of course.

Sugary sweets have never been super important to me and still aren't, so again, it was tougher for me to give up the pastas, rice and pizza than desserts, but I did it. But of course, now we have allulose (healthier than erythritol) so I can make desserts that won't up my sugar intake and my diabetic friends love them. Yes, I can make a sugar-free **Bourbon Chocolate Walnut pie**. Recipe below and it is FAST and EASY!

### CARBS VS FIBER

And we now have an alternative to carb heavy foods. The newest diet fad, the Keto diet, has created products that are higher in fiber compared to the carb count. Why is this important? The short answer is: "Fiber is a type of carbohydrate that your body can't digest, so you can subtract the grams of fiber from the total carbohydrate count to get your net carb intake. At the very least, you want at least one gram of fiber per every 10 grams of carbohydrates.

I bought high fiber Keto Lupini rice online (17g fiber per 20g carbs). I even make Paella from scratch instead of doctoring up the boxed version. All I had to do was buy paella seasoning. That little can of seafood that came in the box was a joke anyway. I like lots of chicken, sausage and seafood in mine.

I bought several boxes of King Arthur Baking Company Keto Wheat Pizza Crust mix online (7 g fiber per 8 g carbs) that takes very little time and effort to make; waiting for it to rise isn't that big of a deal. After it rises, I keep it covered in the fridge until I want to make something. I can use half for pizza one night and the other half for Kalamata olive bread or pull-apart garlic rolls (to go with a high fiber pasta dish) another night.

And now...drum roll please, I came up with my very own recipe for a delicious pasta dish. I used gnocchi, but you can use any kind of pasta. But first...

### WHAT IS BLACK GARLIC?

According to a Reddit comment," If you aren't familiar black garlic basically tastes like if garlic and molasses had sex, but garlic was enjoying it way more than molasses, but molasses is still there."

According to a serious article on the interweb, "Black garlic is garlic (*Allium sativum* L.) that has been aged in a hot and humid environment. Fresh garlic is exposed to temperatures between 140-194 degrees Fahrenheit and humidity levels between 70-90% for several weeks.

The result is a deep brownish-black-colored garlic with a chewy texture and sweet taste that's higher in antioxidants than normal garlic. Studies show that consuming black garlic may benefit health in several ways, including improving heart disease risk factors such as cholesterol and blood pressure.

Blah blah blah. I ordered some online because I found a recipe for Black Garlic Tahini sauce that turned out good. But then what to do with the rest? After looking over a bunch of other pasta recipes I have made, I came up with this one: (PS: If you want to try a clove of black garlic before you buy, email me at info@insidehillcrest.com).

### Black Garlic Gnocchi with Portabella Mushrooms

- 14 oz. gnocchi (or 6 oz. pasta of your choice)
- ¼ cup olive oil, for the pasta and the pan
- 3 black garlic cloves roughly chopped (large chunks)
- 1/4 cup thinly sliced shallots
- 12 oz. sliced portabella mushrooms
- ¼ cup dry white wine
- ¼ cup chicken broth (or vegetable broth)
- ¼ cup grated Parmesan
- 2 TBS butter
- 2 TBS lemon juice
- salt and pepper
- 1 TBS finely chopped chives for garnish



1. Coat the bottom of a large sauté pan with olive oil over medium heat. Add the shallots and cook until they are soft and beginning to brown, about 4 minutes, add mushrooms until softened, add garlic and stir for 30 seconds. Season with salt and pepper.

2. Remove from pan and set aside. Add 1 TBS olive oil to pan and brown gnocchi on both sides. Add the wine, broth and parmesan, turn heat to medium high and reduce by about 1/3. Return mushroom mixture to pan and toss.

3. Add the butter and lemon juice. Stir until gnocchi is well coated. Serve with chopped chives or fresh parsley for garnish.

4. Add the cooked pasta to the pan with the sauce and very gently, toss everything together. Sprinkle with chopped chives or parsley and serve.

\*\*\*\*\*

### SUGAR-FREE BOURBON CHOCOLATE WALNUT PIE in 7 steps

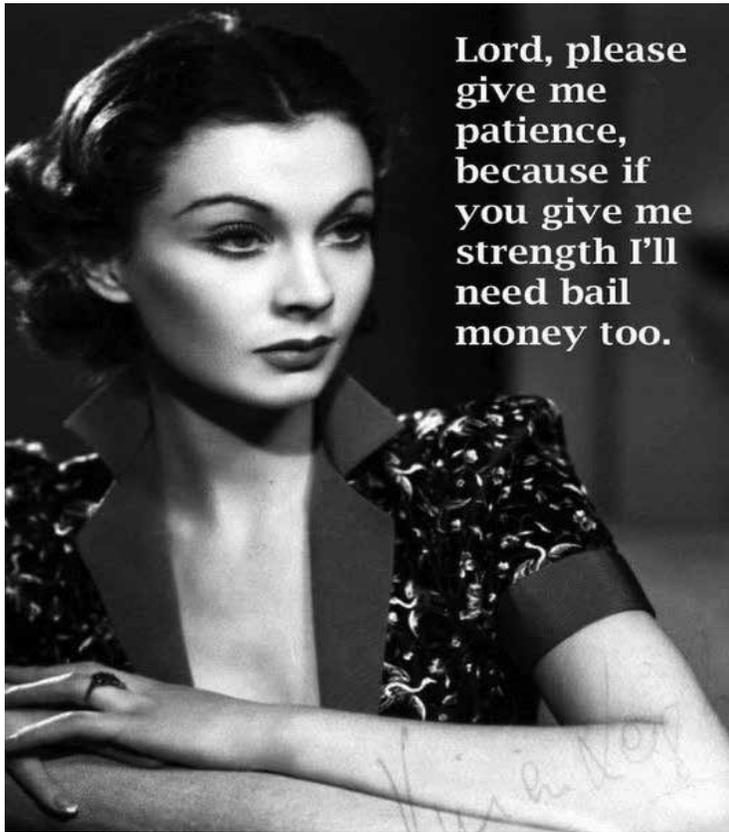
One store bought pie crust – they have no sugar. The ingredients in bold print are those to prep first because they need to be at room temperature.

#### Dry ingredients

- ½ cup monk fruit brown sugar (lightly packed)
- ½ cup granulated monk fruit Granulated sugar
- ½ cup all-purpose flour
- Dash of salt

#### Wet ingredients

- 4 TBS unsalted butter & 4 TBS coconut oil melted & cooled
- 2 large eggs room temperature
- 1 tsp vanilla extract
- 2 ½ TBS bourbon



Lord, please give me patience, because if you give me strength I'll need bail money too.

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6. Various Iron Workers \_\_\_\_\_
7. Poe's Classic \_\_\_\_\_
8. Paper Money \_\_\_\_\_
9. Helpers to Relocate \_\_\_\_\_
10. Toy Baby Arms \_\_\_\_\_
11. Expensive Sports Cars \_\_\_\_\_
12. Birds Trained to Kill \_\_\_\_\_
13. Six Rulers \_\_\_\_\_
14. Opposite of Ewes \_\_\_\_\_
15. Class of Boy Scouts \_\_\_\_\_
16. 60's Black Militant Group \_\_\_\_\_
17. Fundamental Rules \_\_\_\_\_
18. American Gauchos \_\_\_\_\_
19. Credit Card Users \_\_\_\_\_
20. Indian Leaders \_\_\_\_\_
21. King of Beasts \_\_\_\_\_
22. Used to be Girls \_\_\_\_\_
23. A Dollar for Corn \_\_\_\_\_
24. Ocean Going Birds \_\_\_\_\_
25. Military Rank \_\_\_\_\_
26. Louis Armstrong's Favorite Song \_\_\_\_\_
27. Rodeo Horses \_\_\_\_\_
28. Six Shooters \_\_\_\_\_
29. Alamo Defenders \_\_\_\_\_
30. Greater than the gods \_\_\_\_\_
31. Flag-waving Loyalists \_\_\_\_\_
32. Tanned bodies \_\_\_\_\_

Answers on Pg. 18

**GLAZERS & SACHS P.A.**

**Eric Glazer**  
Attorney at Law

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Condominium & Planned Development



Continued from Pg. 12

Add ins  
1/2 sugar free chocolate chips, 1/2 cup chopped walnuts

1. Preheat oven to 350 degrees with oven rack in the middle of the oven
2. In a medium bowl, mix all the dry ingredients together
3. In a small bowl whisk all the wet ingredients together
4. Stir wet ingredients into dry ingredients, stir with spatula
5. Stir in the chocolate chips and walnuts
6. Pour into the pie crust and smooth the top
7. Bake for 30-35 minutes (DO NOT OVERBAKE. Let cool. Refrigerate. Serve.




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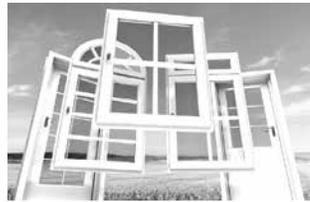
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## ARE YOU DISCONTENTED?

by BK Sister, Aruna Ladva, submitted by Etta Stevens



The theme we are focusing on at the Brahma Kumaris this month is contentment. There are lots of valid points being raised to inspire the cultivation of contentment, yet I wonder if I also need to address or should I say, fill the hole of discontentment in the soul before that. I need to do some deeper work, instead of just putting on band aids to hold in those emotions with a superfluous idea of contentment.

Contentment is something that needs to be finely tuned, it does not appear simply like that. I need to honor the beauty in my life, to see the fortune and blessings that my life is filled with. I count my blessings with a greater sense and appreciation of all my attainments. I am grateful for the many things that come effortlessly to me. This attitude of gratitude enables the river of happiness to run constantly through and throughout my life.

All that can be easier said than done. Maya, the illusion, comes up with a great number of things to make us feel half empty...constantly. We might have saved up for that one special thing we believed we needed to complete us and make us totally content, and before we know it, that vicious cycle of desire begins again. Then what follows is another illusion and another...that we chase after as we attempt to fill that inner void.

Discontented people look for lots and lots of temporary gain, just to feel happy and content. So, they fill their lives with things to do, places to go, and people to meet because at least for a few moments they feel some satisfaction of being. How much of our discontentment comes from an inner sense of disconnection?

And because I am dissatisfied with myself, inside, I am looking outside, for things to validate my feelings and my life. Then my belief is ... if things outside are not great, then how can I expect to be feeling great? So, I now have reasons to not be feeling great! And that seems better, because the problem is not in me, here, it's out there! What is REALLY stopping me from being happy and content?

Discontentment makes us restless and peaceless from the inside. Nothing and no one are ever enough. I am constantly on a mission (negative) and in "critical mode". Nothing out there is perfect for me, because I am not feeling perfect inside. The problem with trying to make myself content inside, by using the support of things from outside, simply does not work because the inside is permanent, and outside is fleeting. The two energies do not synergize, it is like trying to mix oil and water.

Contented people are contented with everything because, the deepest form of happiness is contentment. In meditation we simply accept things for the way they are. Not to fix them or experience anything different. Just to accept. It is a humbling experience, because in this sense we are powerless. Or better said, we consciously choose to 'channel' our power and not waste it with the energy of resistance. That does not mean that we do not strive to make ourselves and things out there better wherever we can. I believe this is an excellent way to foster inner contentment.

My first job is to accept what I cannot control, what I cannot fix. So, it cools and calms me down. I relax into it, because I have stopped

fighting the – "it" – in whatever form that "it" may appear in my life. I am rebuilding myself from the inside out. And once I am strong from the inside, then things begin to shift outside. My placid energy of inner stability begins to bring stability and calm to my surroundings.

When we start seeking happiness on the outside, we are discontented. As we stop looking (out there), we become content. All our 'contents' are really within the soul, we are made of virtues, powers, and beautiful qualities... there is nothing more to look for outside. Remind yourself of how beautiful, special, powerful and .....(you fill in the blanks with more of your specialties). The outer world is simply a reflection of my inner world and so if I am not in touch with my inner world, then I cannot get to grips with my outer world. If I do not see any beauty in me, I will not make that connection to see the beauty outside of me. How can I, I have no reference. Thus, it is through the inner lens that we experience the outer physical beauty.

When I get the inner environment of my inner world balanced, then this will naturally affect what is drawn into my life, at the outer level. My inner world gets reflected in my environment around me too. 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.

**I am conducting a free ZOOM class EVERY TUESDAY MORNING AT 10:30. Join Zoom Meeting 811 4013 0042 Password: 123**

### KIDS SAY THE DARNEDEST THINGS

Kids with siblings become adults with better survival skills because they've had experience in physical combat, psychological warfare, and sensing suspicious activity.

As soon as you say, "My child would never...", here they come... nevering like they've never nevered before.

Best childhood memory: Falling asleep on the couch and waking up in bed. I miss teleporting...it never happens to me anymore.

This morning, my kid said his ear hurt. I said, "On the inside or outside?"

He walked out the front door, came back in and said "Both". Moments like this have got me wondering if I'm saving too much for college.

When a kid says "Daddy, I want mommy" that's the kid version of "I'd like to speak to your supervisor".

### FOOTBALL TRIVIA QUIZ ANSWERS

1. GI ants, 2. 49ers, 3. Bears, 4. Jets, 5. Raiders, 6. Steelers, 7. Ravens, 8. Bills, 9. Packers, 10. Dolphins, 11. Jaguars, 12. Falcons, 13. VI kings, 14. Rams, 15. Eagles, 16. Panthers, 17. Cardinals, 18. Cowboys, 19. Chargers, 20. Chiefs, 21. Lions, 22. Bengals, 23. Buccaneers, 24. Seahawks, 25. Commanders 26. Saints, 27. Broncos, 28. Colts, 29. Texans, 30. Titans, 31. Patriots, 32. Browns.

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## WHAT IS THE DIFFERENCE BETWEEN RSV, THE FLU & NOROVIRUS?

ED note: My partner was sick for four weeks and I was sick for two weeks. It was so bad we took 2 COVID tests and both were negative. We had runny noses, coughed a lot, had no energy, and didn't have much of an appetite. I was not sure what it was. But thanks to my friend Chickie in Hillcrest 24, she told me it sounded like RSV. I looked it up and bingo! The article was interesting because it also talked about the flu and COVID.

The article went on to say Methods of Transmission and rate of transmission: Virus droplets from cough or sneeze enter eyes, nose, or mouth. Direct contact with infected person or touching surfaces with the virus on it and then touching your face before handwashing. I still know folks who use the bathroom and don't wash their hands. One told me, they only wash their hands when they are in a public bathroom. Oh great, last time they were over I probably touched what they touched. It is a fact that **the best defense for any type of virus is to wash/sanitize your hands and keep them away from your face.**

### RSV is a common respiratory virus.

• RSV stands for respiratory syncytial virus. It infects the human respiratory tract. The name of the virus comes from the specific way of virus reproduction in the cells of the respiratory system. The virus replicating causes the adjacent, infected epithelial cells to merge into large structures called syncytia. In RSV infection, the virus enters cells in the nasal cavity and paranasal sinuses. It causes inflammation, which is a defensive reaction from the immune system. Inflammation causes the nasal mucosa to produce more mucus and dilate the blood vessels in the nose. Other symptoms include:

- Runny nose
- Nasal congestion (a feeling of a stuffy or blocked nose)
- Sneezing

- Itchy nose
- Postnasal drip (Excess mucus produced in the nasal passages may drip down the throat).

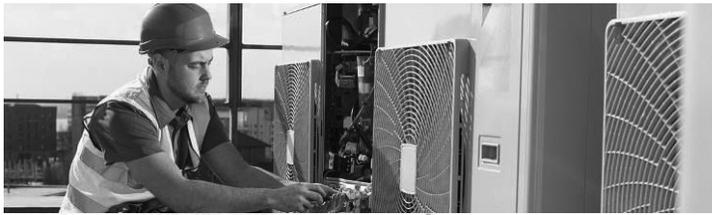
In healthy adults, symptoms of RSV infection are usually quite limited, and the disease is mild. Most often, the symptoms of infection caused by the RSV resemble a common cold. RSV can be treated with over the counter medications. However, the elderly or those with weakened immune systems and a history of respiration problems should probably check with their doctor.

### Flu is a contagious respiratory illness.

- Symptoms: Fever, feverish chills, cough, sore throat, runny or stuffy nose, muscle or body aches, headaches, fatigue and in some cases vomiting and diarrhea. Symptoms show within 2-4 days after exposure.
- Usual Duration & Recovery: Signs and symptoms typically resolve from 3-7 days but can last upwards of 2 weeks in some cases.
- Methods of Transmission and rate of transmission: Spread by tiny droplets made when people with flu cough, sneeze or talk. Touching surface or object with flu virus on it then touching mouth, nose or eyes.

### Norovirus aka "stomach flu" or "stomach bug"

- Symptoms: Nausea, vomiting, diarrhea, stomach pain and in some cases fever, headache, and body aches. Symptoms show within 12-48 hours after exposure to norovirus.
- Usual Duration & Recovery: Most people get better within 1-3 days.
- Methods of Transmission and rate of transmission: Eat food or drink liquids contaminated with norovirus. Touch surfaces or objects with norovirus then put fingers in your mouth. Have direct contact with infected person by sharing food or drinks with them.



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