



IMPORTANT ANNOUNCEMENT FROM LEGAL COMMITTEE ON PAGE 5

MAY INSIDE HILLCREST

Free Advice and Worth Every Penny

By Cindy Abraham

I guess we can call this our "Advice" issue. We have more scam warning stories, hurricane prep articles, energy advice and whatnot. (whatnot (def.) a term used so as not to have to give the names of everything). Some will be repeats but we can all use reminders. Most do not fall under "It if sounds too good to be true, it probably is" which is an old adage that is still true about most scams. Some quickies:

CONDO CAUTIONS

If you bought a home/condo recently, don't fall for the offer of a copy of your deed for a fee. After you close on your property, **YOU OWE NO OTHER PROPERTY RELATED FEES.** Contact your Realtor or Title Company if you get any official looking letters (even from the IRS) about extra charges.

If you installed an A/C or water heater without a permit, you will get caught. The City has been known to send out officials to inspect all the A/C and water heater closets in the high rise buildings. Whether you live in a high rise or low/mid-rise, any unpermitted work will come up in the lien search. You will have to pay for the permit and the fines that have accrued before you can close.

Do not believe any phone calls from friends or family who ask you for money unless it is



someone you speak to so often you absolutely know who you are talking to. You may think it is a great way to reconnect with a grandchild you haven't heard from in a long time but it is a scam.

The same with emails – people in distress do not email friends/family for money; they call – again, if they call, ask questions that only they would know the answers to if you are uneasy.

Building Board of Directors may not meet without notifying the residents if there is a quorum present. A notice has to be posted and owners may NOT be barred from attending unless the meeting is with the building attorney. Even then a notice must be posted advising the residents of the closed meeting. Legitimate boards keep the door open so that residents see there is a meeting in progress and can sit in.

Associations MAY NOT CHARGE MORE THAN \$100 for buyer screenings. The law is clear, the association may charge \$100 per person unless

See **INSIDE HILLCREST** on page 2

Apathy Delta Epsilon Comes to Hillcrest

Bad men need nothing more to compass their ends, than that good men should look on and do nothing – John Stuart Mill

By Cindy Abraham

When I was at U of F, I was not one of the cool kids who joined a sorority. It just wasn't my thing. Although I was not a pot-smoking hippie, I liked them better. The majority of sorority girls I knew were snooty and humorless so of course I started my own sorority/fraternity called Apathy Delta Epsilon. We wore safety pins on our chest, had no meetings, made John McDonald be the president because he didn't want to and clapped whenever somebody complained about "apathy". Those were the days... who knew that apathy was more dangerous to society than pot?

If you have lived in Hillcrest for a long time, you have lived through (or are currently living through) a board who does little to enhance the quality of life of the residents but spend a lot of time looking for ways to impose more rules on everyone. They all have the same mantra. "I work so hard for this building and enforcing the rules is the most important thing that I do." They rely a lot on attorneys whose job is to cover their ass by interpreting the letter of the law allowing no common sense or compassion to color opinions. And in all fairness to attorneys (now THAT is an ironic statement); that is the attorney's job. There is no financial upside for a building attorney to refuse to promote the board's agenda, no matter how misdirected. In fact, the real money is in the time it takes to find loopholes to justify their lack of decency and humanity.

There are two kinds of people who devote countless hours of their own time to run a building (other than the 3 building presidents who are currently profiting financially from kickbacks):

1. Someone who was quite successful in business prior to retirement and still enjoys the challenges of decision-making and leadership. He/she has an active social life and a good sense of humor. They are respected by their neighbors and fellow board members and show respect.

2. Someone who was never had a position of real authority and they have a lot of time on their hands. They fill their days with "working hard" for the building which always includes coming up with

See **APATHY** on page 8

INSIDE HILLCREST

continued from page 1

it is a married couple or parent/minor child. They may not tack on additional fees and call them something else. If you paid more than \$100 to your building when you applied for condo approval, they owe you the difference.

Buildings who do not trim their trees back prior to hurricane season are putting all of us at risk. Most broken windows and other damages during high winds are due to broken and flying tree branches. Residents who leave for any length of time during hurricane season should NOT have any patio furniture on their open balconies and must bring it inside.

If you have carpet on your open balcony that is exposed to the elements, you need to remove it. Most probably the rebar in the concrete are severely damaged and could cause a very bad accident.

If you have wallpaper in your bathroom you have mold and it may be the dangerous kind. Bernie and Wanda Greismer (954-557-7409), our favorite handyman/woman can remove it and paint. Or find someone else, but get it done sooner rather than later.

Double bag your garbage if you are on floors 1-5 and triple bag it if you are higher. It is a small extra step that can really help keep the trash chutes clean and odor free.

Don't have anything else in your hands (especially keys) when you are using the trash chute. Also, quit being a jerk and recycle. The excuse that you have no kids so don't have a stake in the future of the earth is stupid.

If you have a beef with your neighbors, sit down together and try and work out an amicable resolution before "reporting" them to your board. A good board is just going to get you to sit with your neighbor and mediate the aforesaid amicable resolution. A bad board will either write a letter that will piss off your neighbor or use everyone's money to involve the building attorney. A good attorney will tell you to put your big girl/big boy panties on and deal with it. A bad one will take your money. Bad boards always seem to have bad attorneys and high legal bills.

MOM MEDICINE

A lot of people are getting styes lately- not sure why. When we were kids, at the first sign of a sty mom put a hot teabag on our eye and secured it with a bandana around our head before we went to bed. Invariably the sty would be gone by morning. Something to do with the tannic acid in tea.

HILLCREST LEADERSHIP COUNCIL

"24 heads are better than 1". For the first time since the redevelopment issue created bad blood among the Hillcrest

buildings, we had an HLC meeting. The building leaders reviewed and revised the CONDOMINIUM PREFERRED VENDOR LIST. Thanks to Joseph White, board member from building 24, the list will be available on an excel spreadsheet to make it easier to revise in the future. This list contains most of the vendor categories that condo associations use in the course of a business year. With the list, you have a choice of businesses that have actually done the job in one or more of the Hillcrest buildings so at least you know who you are dealing with. When you need more than one estimate, this is also a great resource.

Recommended vendors can (and have) been removed from the list if a building reports shoddy or unreliable work. All recommended vendors need a history of either having completed a major project successfully or have at least a two year history of working with the building. Condos outside of Hillcrest request copies of this list; that is how credible we have made it. Vendors who offer kickbacks are also removed. Since the most corrupt property manager in the history of Hillcrest quit last December, we no longer have a reliable source to know which companies offer kickbacks so you are on your own until we find another corrupt property manager.

Topics that our HLC members would like to see addressed at future meetings include Updates on the Redevelopment and how security issues will be handled during the construction, 40-year Safety Inspection with a City Official and Engineer in attendance, and a session with a reputable expert Condo Attorney or someone from the Ombudsman Office to answer general questions.

HILLCREST DAY

Yes, we had fun. Good food, good friends and good entertainment. Special thanks to Grace Lee of Jeon's Korean Martial Arts and her class for putting on quite the "halftime" show! Vendors who participated were Cheryl Ductor of Essential Oils, Brian Maguire and Elizabeth Arce from American Van Lines (if you need a moving checklist, let us know - he has a great one), Todd Woonton and Gina Salvant from Mack, Mack and Waltz Insurance (they currently insure 7 of our buildings), Karen Cohen P.A. and her condo attorneys from Karen Cohen Law.

Steve Balan from Mike Balan Appliance joined Mike Simic of Executive Plumbing - they are our go to guys for A/C, water heaters and appliance repair. Bernie Greismer, our favorite Hillcrest Handyman was winging it without wife Wanda. My dearest friend Margie Longstreth from Five Star Premier Residences who take such good care of our Hillcresters was there as well as Janet Wong from Humana who helps us navigate the health insurance world. Lauren Failla from Emerald Hills Golf and Country Club was in attendance to offer their services to our golfers in the future since our Hillcrest golf club is close to closing. And last but not least, Trace Sanford and Steven Rowe, from MR Restoration (We served our Country, Now Let us Serve You) rounded out the list of IH Advertisers who contribute so much to our community with goods and services we can rely on.

ARE YOU A WINNER?

And of course, my partner Brian Gaiefsky and I were there representing Keller Williams and updating residents on the state of the current Hillcrest market. We also had a raffle and some prizes are still unclaimed. If you got a raffle ticket from us (and we gave out over 50) all we have is your first name and ticket number. Go to www.ATeamFlorida.com and see if you won!

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The Phoenix Rises from the Ashes

By Commissioner Linda Sherwood

I think at sometime in our life we have heard of the myth of the Phoenix. This large bird that dies in flames and after many years resurrects back to life as a new and beautiful creature. Well that's exactly the simile that came to my mind on Wednesday, April 20th, when the doors to the new Walmart on the corner of 441 and Hollywood Boulevard opened.



Commissioner
Linda Sherwood

While sitting on the stage before the ceremony I couldn't help but think of the many years this corner languished dead and empty. In 1992 the very beautiful and huge Hollywood Fashion Center closed. This mall is where many of us spent countless hours shopping, eating and visiting with friends. As new homes and communities were built far to the west the businesses in the mall felt that the money was moving west and so should they. So for 24 years absolutely nothing happened on this corner except

for a brief 2 years when a flea market was attempted and failed. Now with this Walmart life was beginning again to flow for this very important corner. More than 200 people came to see the opening ceremony and do a great deal of shopping. They were so excited that they broke through the ribbon before we could officially cut it.

Shortly we will see the Pollo Tropicale and Taco Belle open. Through their windows we can see furnishings already inside. Next in June the RaceTrac gas station with a 6,000 sq. ft. convenience store will break ground. This convenience store is a new feature for Race Trac as it will sell fresh deli meats, fruit, handmade sandwiches and offer fresh yogurt with do it yourself fixings similar to Menchie's. Next the TD Bank will break ground.

Now that Burlington is open in the old closed K-Mart building it is just wonderful to see all the cars in that parking lot and people coming out with shopping bags in their hands. A sign that they have purchased goods. In the same building next to Burlington will be an Aldi's which I believe is similar to

a discount Whole Foods. Across the street will be a Ross Dress for Less and a Wendy's. All these stores and eatery's will fit very well into our budgets.

As 441 continues to be widened the city is beginning the process to re-zone in order to be in conjunction with it's use of Transit Oriented Corridor. Right now we are looking to see how far west and how far east that a mixed use commercial zoning should entail. The purpose being to be ready and inviting for developers to come in and construct some really great projects. These projects will bring in more taxes and eventually become the impetus for us to lower your millage rate. Lowering your millage rate is one goal that each member of your city commission is working towards. It is our end goal!!

In conclusion please participate in shopping and eating in all our new businesses so we can continue life to flow openly on 441 from Hollywood Blvd. to Washington St. and in the future north to Stirling Rd.

If you need me for any reason please contact me at 954-921-3321 and/or lsherwood@hollywoodfl.org

MAY REPORT

Welcome to May! Lots of stuff to report, past, present and future

By Commissioner Dick Blatt

Commission & CRA Meetings in April:

Many administrative items, but we did allocate \$359,200 to fund the 50/50 sidewalk repair program. Under this program, residents cited for broken sidewalks can sign an agreement splitting the cost of repair with the City. Frankly, we have a lot of bad sidewalks.



DICK
Blattner
District 4 Commissioner

My Comments during the Meeting:

I urged the City to find funds to restore the walls along Hollywood/Pines Blvd from McArthur High School to 72nd St. We are planting shrubs when we should be building a wall. The 46th St. area from North Hills to Stirling is also crying out for a wall as well.

Commission directed staff to study expanding the Mural District, now

limited to downtown. This has been such a smashing success that other neighborhoods may have buildings that lend themselves to splashes of color. In fact, the Bruce Terrace community is going to be raising money to paint the wall along Sheridan from Oakwood to I-95. Led by Bettina, this is going to be gorgeous.

Signs annoy me when not done well, or in the wrong place. Yes, I still pick up snipe signs. However, our sign ordinance is hopelessly out of date. Commission directed staff to study the matter and come back with recommendations.

Important items from April 20 agenda:

Agreed not to move forward with a referendum allowing for creation of an Internal Auditor position. 1: It's too costly, and 2: Any time the Commission feels an investigation is in order, we can contract that out with no referendum required.

Puppy Mills. This is a poorly named and misunderstood term. We cannot regulate puppy mills, which are breeding farms where puppies are born and raised, then shipped out in 18-wheelers, on demand from pet shops. These are all out of state operations. The responsibility belongs to the FDA to inspect. It seems that too many puppies are diseased and otherwise unhealthy coming out of these breeding operations. What we did (on first of two readings) is require pet stores to buy puppies only from shelters or adoption agencies. 60 South Broward High School Students came back for another Commission meeting and six of them spoke very passionately on the issue, as did everyone on both sides. Second reading will probably be in early June.

Congresswoman Lois Frankel (I love her spirit and sense of humor) has arranged a meeting in Delray this week

See **BLATTNER** on next page 4

BLATTNER*continued from page 3*

with the Deputy Director of HUD to address the issue of Sober Houses, which are proliferating in Delray. We have some here, but cities are powerless to regulate because the federal government won't let us (something to do with the ADA). The residents may have disabilities, but their presence is also destroying neighborhoods. I will be attending. Thank you Lois!

Budget Workshop - We met to take a look at the budget outlook for next year. It is almost always grim and this year is no exception. However, the reliable numbers on property value changes will not be out until early June, but we are already implementing hiring and purchasing freezes, a very prudent decision.

FPL officially opened the new natural gas-fueled electricity generating facility in the Hollywood portion of Port 95. Remarkable project: on time and under budget. This facility goes on the tax rolls later this year, but we don't collect any money until next year (tax collections are always a year behind).

Homeless encampments along the railroad tracks, behind the walls of the Lakes of Emerald Hills have been removed. This month I spent more than an hour each with the Homeless Assistance Center on Sunrise in Ft. Lauderdale, and the Broward Partnership for the Homeless, also in Ft. Lauderdale. Both are doing remarkable work trying to help homeless people find jobs and housing.

Coming up: I have ridden full shifts with Fire Rescue seven times and will be putting in shift number eight on May 9 for 24 hours, out of station 105 on Federal Highway, just north of Pembroke. That date also happens to be my birthday.

Speaking of this reminds me of Memorial Hospital, where Hollywood EMS paramedics transport most of those in need. Many of those transported to the hospital have issues causing repeated visits to the ER, so it occurred to me that maybe Memorial would be interested in establishing an urgent care facility along Federal or Dixie, so that those who do not require full emergency services at medical center could get minor health issues taken care of (i.e. meds, cleaning up etc.). These patients could be treated expeditiously, and at less expense to tax payers while improving the efficiency of our fire department.

I met with Memorial's Zeff Ross and some of his staff, along with some of ours last week, and that is exactly what they are planning to do, by building a new 5,000 sq. ft. facility at Sheridan and Federal. This is a win-win. The project is now underway, but completion would probably be two years.

Finally... we have all read books that we couldn't wait to finish because it was a rush, panting to learn the outcome. Then there are those we can't wait to finish because we HAVE to finish them just to get them out of the way! That is the case with me and *The Goldfinch*. Some chapters are great and some drove me nuts going on, and on, and on! I believe this is a best seller but I can't recommend it. I now have latest Balducci on tap.

If you have a loved one graduating from anywhere this month, congratulations!



Our mailing address is:
3501 Keyser Ave. #48, Hollywood, FL 33021

A Message From Commissioner Beam Furr

June means that this is the month that we celebrate "Dads and Grads," so I hope that everyone has a Happy Father's Day. For those of us with children and grandchildren who are earning their diploma or a degree this year, I extend my heartfelt congratulations.

This month, I want to bring your attention to a department of Broward County Government that can help you in ways you may not expect. The **Broward County Environmental Licensing and Building Permitting Division (ELBPD), Consumer Protection Section**, investigates and mediates consumer complaints and enforces county consumer protection laws while providing consumer information, referrals, and education. The Consumer



Commissioner Beam Furr

Protection Section licenses and regulates a wide variety of businesses pursuant to Chapter 20 of the Broward County Code of Ordinances and has the authority to take enforcement action pursuant to that authority. Consumer complaints may be submitted against businesses operating in Broward County where alleged unfair, deceptive, or illegal treatment occurred.

While the Consumer Protection Section cannot act as an attorney for the consumer, in certain circumstances it may bring legal action against the business that has violated the County ordinance. Furthermore, even though the department cannot offer legal advice, the Consumer Analysts do have the ability to help residents read and understand documents that they have received from businesses.

The Consumer Protection Section provides assistance to consumers with issues involving the following businesses:

- Towing companies
- Automobile dealerships
- Retail companies
- Local moving and storage companies
- Taxi companies
- Kosher food establishments
- Auto repair shops

In 2015, the Consumer Protection Section handled approximately 422 complaints from consumers in Broward County. Resolution of complaints resulted in compensation to consumers in a value in excess of \$58,000.

If the Consumer Protection Section receives a complaint that does not fall under its jurisdiction, every effort is made to refer said complaint to another agency. A few examples of matters not handled by the Consumer Protection Section are:

- Complaints involving a company with a principal place of business that is outside of Broward County
- Landlord/Tenant disputes
- Contractors licensed by the State of Florida
- Hotel and Restaurant complaints

A complaint may be filed by submitting it either in person or by mail to the ELBPD Consumer Protection Section, 1 N. University Dr., Plantation, Florida, 33324, or by fax to (954) 765-5199, or by emailing hacruz@broward.org. For more information, contact the Consumer Protection Section at (954) 765-4400 ext. 9674.

Similarly, if you have any issues, concerns or a great idea that you would like to share, please feel free to call me at 954-357-7006/7790 or email me at bfurr@broward.org.

- Beam

★ ★ ★ Legal Committee News ★ ★ ★

Submitted by Mark Roth

The Legal Committee, its duties having been concluded, should be renamed the Compliance Committee

DUTIES AND PURPOSE

A. To interface and provide information and feedback between the residents and the presidents to ensure the developer's compliance with agreement.

B. To advise the developer of individual, building, and Hillcrest issues which may arise out of the construction and remediation of the golf courses.

C. Utilize the structure to both inform the contractor of issues and to resolve problems.

D. Utilize the structure to provide feedback to the residents.

In order for this to work at all it requires the cooperation of presidents (or their designees) and the residents.

Failing this community participation there is no organized and seamless method of coordinating and presenting issues to the developer. Correcting problems will be difficult.

It has been suggested that the members of the Legal Committee appoint members to the Compliance Com-

mittee. Although that sounds plausible it will not work without the consent and participation of the community. The Committee, lacking formal legal existence, gets its authority only by delegation from the presidents. Absent that consent, delegation, and participation there can be no effective and organized plan for achieving the desired result of communicating problems to the developer, obtaining a remedy from the developer, and reporting the result to the residents through the presidents. Communication and issue resolution will be more difficult.

We have had two meetings which failed to gain the needed participation of the presidents. Without the full support of the presidents it will be impossible to form an organized approach to dealing with problems as they arise. An organized approach provides the greatest likelihood of successfully resolving problems in a prompt and efficient manner.

Before giving up and conceding defeat, believing that what is beneficial for Hillcrest is good for all the residents, I will convene the Committee for a third and final attempt at creating a Compliance Committee consisting of 5-7 members from low-rise, mid-rise, and high-rise buildings.



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Meet Attorney Mark A. Roseman, Specializing in Florida Elder Law, Medicaid and Special Needs Planning

Attorney Mark A. Roseman is a graduate of Dartmouth College. He is also a graduate of Boston University Law School. Mark is married to Maria (Lou) Roseman, a dual citizen of Brazil and the United States. He has two sons, Seth and Nathan. Mark has practiced as a member of the Florida Bar since 1980.

Mark is a proud sponsor of the ALZHEIMERS CAREGIVER SUPPORT GROUP that meets on the second Thursday of each month at the Hillcrest Nursing Home. This support group is free to all caregivers. It is for families that wish support for caregivers who deal with all medical problems, not just Alzheimers and dementia.

Elder Law Office of Mark A. Roseman

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Phone:(954) 963-8719 Or (305) 326-7400

As a part of his Florida Elder Law , Medicaid and Special Needs Planning law practice, Mark develops plans to help senior citizens and disabled individuals to qualify and maintain government benefits. These include long-term care Medicaid for nursing homes such as Hillcrest, Assisted Living Facilities, and home health care when they have too many assets. He is also certified by the Veterans Administration to apply for aid and attendance for veterans and their spouses and spousal survivors.

As a member of the National Academy of Elder Law Attorneys and the Academy of Florida Elder Law Attorneys, he has focused primarily on these issues as they relate to senior citizens. He has frequently helped his clients preserve their assets for the stay-at-home spouse when the first spouse enters a nursing home or a living assisted facility.

Mark's website gives much information concerning elder law issues. There is no charge for his monthly newsletter as well as for the initial office consultation.

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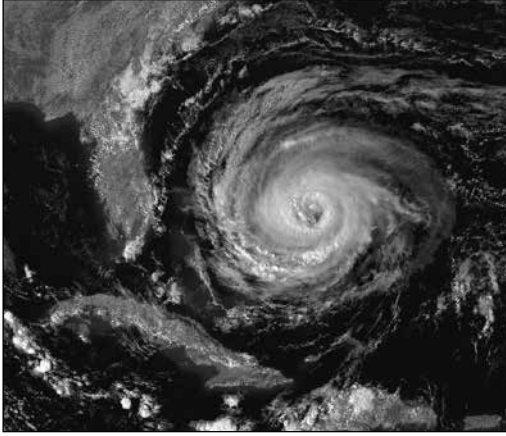
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It's Almost that Time: Hurricane Preparation



Each building should have a Hurricane Committee to devise a before and after plan.

Buy extra gas, oil and water for generator. Close down generator for 2 hours every other day to check levels, preferably between 2 and 4 AM.

Supply office and front desk with flashlights and batteries.

Notify owners with open balconies to remove furniture. Remind owners to caulk the inside of their windows.

Buy plywood to fit exit door windows along with metal screws. Make sure to have a battery operated drill, saw and screwdriver with spare batteries.

Post signs to remind owners to stock up on non-perishables and water, gas and MEDICINES, and to check with their neighbors who may not be able to do so.

Post signs for owners to turn off A/Cs. Turn off hall A/Cs, only if we lose power.

Post signs for owners to triple-bag their trash and keep in apartments until power is back on.

If you have a lobby: Do not overload lobby outlets. Commonly used for cof-

fee and cell phone chargers. Nothing extra may be plugged in at desk. Owners are responsible for supplying coffee, cups, cream and sugar. This is the time to share. NO OTHER APPLIANCES OR, COOKING DEVICES PERMITTED without board permission.

Suggestion: Buy battery operated TV. Schedule appointment with landscaper. Notify plumber to be on call.

Hurricane Preparation Checklist

- Be sure you have flashlights and batteries.
- Remove furniture from Open Balconies.
- Caulk the inside of your windows.
- Stock up on non-perishables; water, gas and MEDICINES.
- Cordless phones do not work during a power outage. You may want to buy an extra long cord so it will reach across the room.
- Turn off A/Cs if we lose power so you don't burn out your unit.
- Triple-bag your trash and KEEP IT IN YOUR APARTMENT until power is

See **HURRICANE** on page 9

2016 Atlantic Hurricane Names

| | | |
|----------|---------|----------|
| Alex | Hermine | Otto |
| Bonnie | Igor | Paula |
| Colin | Julia | Richard |
| Danielle | Karl | Shary |
| Earl | Lisa | Tomas |
| Fiona | Matthew | Virginie |
| Gaston | Nicole | Walter |

Helpful Hints from AARP

By Cindy Abraham

AARP magazine really does have some good stuff. In the last issue they featured "Your Doctor, Plumber, Hairstylist... What They Know That You Don't. The Realtor section was right on! Written by the 2016 president of the National Association of Realtors, Tom Salomone, he repeated what we have been telling you in our articles and on our website www.ateamflorida.com.

"Your house needs work. You are proud of your home and have taken care of it. In walks an agent who tells you that it is no modernized, especially your kitchen and bathrooms. You may feel insulted. Sellers need to be realistic. Pricing is based on competition with other properties in the area."

Again, buyers have access to ALL the sales in the area so they know EXACTLY what they can get for their money. They don't care that you paid 35K to a professional decorator... in 1985. The buyers who are willing to gut and remodel want to pay as little as possible. Top dollar only goes to top of the line remodels. You will sell at the lower end of the scale if your kitchen or baths are original PERIOD.

"Clutter may confuse potential buyers. They cannot visualize themselves in your home if it's wall-to-wall clutter. It also makes rooms look smaller".

So does big or too much furniture. Staging has never been more important than it is in this market. And anything with DNA on it has to go, including carpet.

Some other tidbits from this issue:

From the Hairstylist: Men should never color their hair – it will never look natural.

From the HR Professional: "Take your job from 30 years ago off your resume...it makes you look old. Age discrimination is real." This is important – your resume should be one page with just enough relevant info to get you in the door for an interview. Then at least you have a fighting chance to impress with your personality and "interest in increasing your knowledge, skills and abilities."

From the Nutritionist: "You can't eat the same portions you used to without gaining weight."

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APATHY *continued from page 1*

restrictive “rules” or ways to interpret the current rules to curb the rights of the residents. Their interactions with residents are often combative and they rarely look happy. They get sick a lot.

The Catch-22 here is that **Group 1** is rapidly becoming a minority in Hillcrest because of the influx of “un-Americans”. These people are not “non-Americans” – they may actually have been born here or got their citizenship along the line. But if the basic American freedoms get in the way of their agenda, they have no problem repressing them. **Group 2** flourishes on our building boards because they only want the power and are not concerned with respect. As a result, their neighbors avoid serving on the board in order to avoid having to be in their company.

The last thing we need is anyone with a Group 2 personality overseeing our interests as the Redevelopment moves forward.

This Redevelopment is a big deal. If everything goes to plan, it will be great. But even the best made plans need monitoring. The Legal Committee members that did a stellar job of representing our interests were named as co-defendants on a lawsuit for their efforts. The lawsuit was dismissed but I am sure it left a bad taste for those who saw the people who stepped up to help, punished for their efforts. Now the legal committee members’ job is done but Hillcrest’s job is not done. We need a new committee to oversee the project from start to finish and make sure that the redevelopment promises are kept and we end up with what we signed on for.

On May 1st, a meeting was held to select a new committee of five. **EVERY BUILDING PRESIDENT KNEW ABOUT THIS MEETING.** Each was asked to send a representative if they could not attend. Other than the legal committee members, only three Hillcrest building board members showed up! What the hell, people????!! I kind of understand. It is a bit off-putting that our legal committee members were dragged into a lawsuit for no reason other than spite. But if we continue allowing the dregs of Hillcrest; those with no

American values to run things, this demographic will not only continue to affect our quality of life but will contribute to keeping our property values low no matter what happens in the future.

How many of you even know whether or not any of your board members attended the meeting? Ask at the next board meeting. The job of your board is to protect the building’s finances, structural integrity, safety and quality of life. If no one from your board bothered to show up to find out how a major project will affect your building, you should be very alarmed. Dos Passos said: “Apathy is one of the characteristic responses of any living organism when it is subjected to stimuli too intense or too complicated to cope with. The cure for apathy is comprehension.”

OK, so how do we educate our “leaders” so that they understand how important this project is to the future of Hillcrest? I don’t know. If we can’t even get them to attend the meetings, I don’t see an answer. It looks like we will all do what we did before we lost the Playdium for pennies on the dollar; turn our backs. That is all it took to allow TWO people run it into the ground for personal profit with little or no interference from 588 co-owners.

Is this what we want for our future? A few incompetent, unprofessional people with personal agendas will slowly start taking the lead in one way or another. We know Hillcrest has its share of crazies but what we had better wake up to is that we have more than our share of unqualified people who crave the power they never had during their working life. Apathy will make it easy for them to achieve it. They will rule by intimidation and secrecy rather than logic and when challenged, will remind us all how “hard they work”.

The Legal Committee is prepared to vet and choose the best of us to form the new committee of five but the best of us needs to step up. If you love Hillcrest and want to preserve it as an oasis of beauty and peace, AND you have the Leadership Qualities outlined on page two, please contact Mark Roth, President of Building 26 and the spokesperson for the Legal Committee at mark.ms-roth.roth@gmail.com.



ARE YOU A LEADER?

Ask one or more trusted friends or family members how they would rate you on the following qualities from 1 (not strong in this area), 2 (needs work), 3 (adequate skill in this area), 4- (better than most), 5 (very strong in this area).

Note; To preserve your friendship, ask your friend/family member only for the total score. Ask which areas you are best at and which areas need work. The fact that you take this challenge is an indication that you are a leader.

1. Intelligence and Action-Oriented Judgment: Great leaders are smart and make choices that move the group forward. They do not dwell on past mistakes of others.

2. Eagerness to Accept Responsibility: Strong leaders take on responsibility and don’t pass the blame on to others. However, they do **share the praise**.

3. People Skills: Excellent interpersonal skills are essential for leading effectively.

4. Adaptability and Flexibility: Effective leaders know when a “rule” does not support the greater good. They are able to think outside of the box and adapt quickly to changing situations.

5. Emotional Stability: In addition to being dependable overall, strong leaders are able to control their emotions and avoid over-reactions. A great leader is able to be direct and assertive without coming off as overly pushy or aggressive.

6. Courage and Resolution: The best leaders are brave and committed to the goals of the group.

7. Perseverance: Strong leaders stick with it, even when things get difficult or the group faces significant obstacles.

8. Trustworthiness and Respect: True leaders are honest and keep their word. Group members feel comfortable expressing their opinions and observations.

HURRICANE

continued from page 7

- back on for the compactor to work. Trash rooms are not storage areas when the compactor is inoperable.
- If you are going to be out of town, ask a neighbor to check on your apartment while you are gone. This is not a Board Member responsibility.
 - Be courteous about using the Lobby Outlets. Everyone liked having coffee during the last hurricane but let's all help out. Owners are responsible for supplying coffee, cups, cream and sugar. This is the time to share. The Office no longer has a supply of coffee pots, so let's all pitch in. **NO OTHER APPLIANCES, COOKING DEVICES OR COMPUTERS PERMITTED.** Please do not plug in cellphones for more than 30 minutes at a time to give others a chance. You can also recharge them in your car.
 - **PLEASE DO NOT USE BUTANE FUELED STOVES OR ANY OTHER TYPE OF PROHIBITED COOKING DEVICES. THIS IS A TIME WHEN WE NEED TO BE EXTRA CAREFUL AND CONSIDERATE OF OUR NEIGHBORS.**

10 STEPS TO CREATING AN EFFECTIVE HURRICANE PLAN

- Hold a family meeting to discuss the hazards. List things that need to be addressed.
- Discuss shelter options and decide where you will go if you live in an evacuation zone and an evacuation order is given.
- Inventory your home possessions and review your insurance policies.
- Assess your home for vulnerable areas: roof, windows, garage door, landscaping, etc.
- Decide where you will store your vehicle, boat or RV.
- Decide what actions you need to take to protect your home and property and to keep as comfortable as possible during recovery.
- Determine whether anyone in your home is elderly or has special needs and, if so, make arrangements in advance to accommodate those needs.
- Determine how you will address your pet's needs. Be sure to include large animals such as horses in your plans.
- Determine your family's water, food and medical needs and build your hurricane kit according to those needs.
- Let others know your hurricane plan, either family or friends. Establish an out-of-town contact.

ARE YOU READY? BE PREPARED.

PET SURVIVAL KIT

- A crate or carrier large enough for the animal to stand and turn around
- 2-week supply of food, water & any required medication
- Bowls (food and water)
- Litter box and cat litter
- Toys and/or blanket
- Treats
- Rabies certificate and current license
- Veterinarian name and emergency contact informaton
- Photo of the pet with you (to prove you own it)
- Cleaning Supplies: newspaper, plastic bags with ties, paper towels, disinfectant, litter scooper



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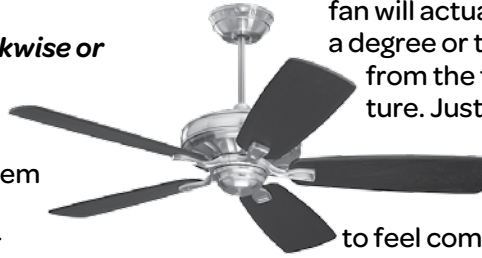
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Helpful Hints from FP&L: The best ceiling fan settings for summertime

By Craig Muccio

Q. Should the ceiling fan turn clockwise or counterclockwise in the summer?

A. The direction a ceiling fan should turn can be confusing. Modern fans have a switch that enables them to blow the air either up or down. For summer, the fan should spin counterclockwise to blow the air downward so you can feel the breeze. Remember, fans consume energy, so the only way a



fan will actually help lower your bill is to set your thermostat a degree or two higher when using ceiling fans. The breeze from the fan makes you feel cooler at a higher temperature. Just be sure to turn fans off after you leave the room since they do not actually lower the room temperature.

Don't choose a higher speed than necessary to feel comfortable. The higher the fan speed, the more energy it uses. A typical modern ceiling fan uses about 30 Watts on low speed, 55 Watts on medium speed and 95 Watts on high speed.

Does your home still have any of those heavy duty ceiling fans from decades ago? You know the ones; they seem to last forever. Did you know they can use up to 500 Watts on high speed? If you use that fan several hours a day, you should seriously consider replacing it with a modern fan to cut your energy costs up to 80 percent. If you were thinking of replacing the fan yourself, do so safely by recruiting someone to help. You don't want to fall off the ladder when you unhook a heavy fan from the ceiling and suddenly discover it is much, much heavier than you anticipated!

Ceiling fan safety tips

If you are installing a new fan, replacing an old one, or just changing a broken switch, here are some safety tips to be aware of:

- Electrical code specifies fans must be attached to an electrical box in the ceiling made especially for that purpose. The box must be securely anchored to a wooden beam.
- If you are taking down an existing fan, older heavy duty fans are extremely heavy. The weight of the fan can cause you to fall off the ladder or spill the oil inside the fan on the floor. Getting experienced help to remove such fans is strongly recommended.
- Did the switch with a pull chain break on your fan? Look for the Wattage written on the fan or call the manufacturer before buying a new switch. Older fans can use 500 Watts or more, and that will burn up most replacement switches you will find today in the home improvement stores. The camera in your phone can be a handy way to read the nameplate on the fan with the Wattage, manufacturer, and model number.

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Hillcrest State of the Market - May 2016

By Cindy Abraham, Keller Williams Realty Professionals

April was a good sales month for Hillcrest condos – 24 is a good number of closed sales in a one month period although we have broken into 100+-territory for active listings (101). Another 12 went under contract. The vast majority of the closed sales were in the all age buildings. Those that went under contract were evenly divided.



There doesn't seem to be a "season" anymore. As baby boomers get ready to retire, they are downsizing

to condos or buying a condo with their savings so they can stop renting. The young folks are starting to recover from the crash/recession with improved credit scores so they too are entering the market in record numbers. The smart ones know that buying a condo now with the low interest rates and

healthy market is smarter than renting for a few more years to save money for the house they eventually want. A condo will appreciate in equity faster than they can save while paying a landlord's mortgage!

Almost everyone who is buying to actually live here for the foreseeable future wants something already redone. Those who have to buy cheaper at least want something that is in great shape with newer appliances, A/C and water heater. New flooring or new carpet and fresh paint is a must so they can move in while they slowly upgrade the kitchen and baths.

NOBODY wants wallpaper and nobody wants stained carpet. We do have a small group that are buying the worst units and remodeling them to resell at a tidy profit. Buyers who do not have a lot of expendable cash don't mind shelling out the extra bucks to a seller who bought the place for peanuts and then remodeled it to the hilt. They will pay a premium to avoid the mess and

aggravation; especially if they have a mortgage.

It is probably not worth the investment to redo a kitchen or bath to sell. Sellers want to go cheap but buyers are not fooled by cheap appliance packages, granite-looking countertops or painted cabinets. You will get a return on your investment with flooring and paint and a new A/C or water heater. Buyers don't mind buying a new stove or refrigerator to get exactly what they want but there is nothing sexy about having to replace an A/C or water heater.

The Redevelopment has turned into a great selling point BUT once the construction starts, we are not sure how it will impact sales. Noise and dust Mon-Fri from 9-5 may be a big turnoff for snowbirds and retirees. However, our marketing strategies are always situational so look for the A Team to market to those who are planning on retiring in the next couple of years who may want to jump in before values go up.



#LOVEWHEREYOU LIVE

How Long Will It Take Me to Sell My House?

Figure two weeks to get it ready to list. We will go through your home and make suggestions to make your home show beautifully. We also pay for a professional inspection when we list your home so we don't have any surprises once we are under contract.

Pricing is the next big factor in how long your home will sit on the market. Price it too high you will get few showings and no offers. Price it right and you will get an acceptable offer within days. Price it too low and you very well could end up with over your list price as buyers turn into bidders. The "If you want this house, I want it more..." mentality seems to take over.

Negotiating an offer will take a few days. The inspection is the biggest obstacle to quick closings. Be sure you disclose any and all negatives in the seller's disclosure. Be very sure you have permits for any major work or repairs that were done to the home either before or during your ownership. It may seem unfair, but you are responsible for providing permits for any and all repairs or installations that require a permit to be sure everything is up to code. We can help you resolve those issues also.

If both sides are satisfied at this point or have renegotiated as a result of the inspection, you could be headed for the closing table. However, if the buyer has a mortgage, the home must appraise. If not, the price may have to be renegotiated once again. A third hurdle could be association approval if there is an HOA or condo board involved.

From this point, it will take a minimum of 45 days to close with the new closing procedures effective October 3, 2015. If it is a cash offer, you can often close within 2 weeks.



For a checklist of what to expect from contract to close and the timelines involved go to:

www.ATeamFlorida.com

or Call Us at: **954-964-2559**

info@ATeamFlorida.com



Cindy "Momma" Abraham



Brian "Million Dollar Man" Gajefsky



Wendy "By the Numbers" Chercass



Dennis "Mr. Transaction" Hearing
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Digize Improves Digestion and Soothes Stomach Issues

Cheryl Ductor, our Hillcrest connection to Young Living Essential Oils says this is how she uses the essential oil, **Digize**.

Digize

I keep Digize oil on hand. To alleviate any of these issues. It improves digestion, stomach cramps, indigestion, bloating, and heartburn, food poisoning, diarrhea, irritable bowel syndrome, belching, gastritis, constipation.

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5. Fennel- Stimulates Stomach
6. Lemongrass - Anti-fungal
7. Anise - Increases bile flow
8. Patchouli - Reduces fluid retention

One drop under tongue, in a glass of water or rubbed on the belly, fast relief from digestion.

This information is not for diagnostic or prescriptive use or to be construed as instruction on how to cure or treat any condition, illness or disease.

For information, please call Cheryl Ductor, Independent Distributor # 269484, for Young Living Essential Oils at 305-926-5680. You can email her too: chercoach@gmail.com.

Seniors and the Digital World

The "Digital World" is woven into our lives. In addition to computers, we now use smart phones, tablets, e-readers, thumb drives, external hard drives and more. Recent studies have found 50% of Americans 65+ are online. And they are the fastest growing age group to use social media. Every 60 seconds more than 600,000 Skype calls are made; 2.8 million YouTube videos are viewed, 762,000 files are uploaded to Dropbox, 3.2 million posts are made to Facebook and 204 million emails are sent. Seniors are becoming more and more sophisticated using the 'Digital World.'

It is critical that seniors have a plan for their digital assets just as they do for 'hard' assets so that when the time comes their families are able to access all that needs to be accessed. As the "Digital World" is relatively new, too many seniors have plans that do not include user names, passwords and more that their families need to find information and keep important and precious information.

The list is long and includes internet banking and other financial transaction sites. Social media sites that contain pictures, contacts email accounts and blogs - yes seniors' blog. There are many impediments to obtaining needed information once a person dies or becomes incapacitated. Every state has criminal laws about unauthorized access to personal accounts. Florida does not yet have a fiduciary digital asset statute but is likely to follow other states and have one in the future. "Terms of Service" with accounts are not consumer friendly which has led to the locking down of Facebook and other social media accounts.

What do seniors need to do?

- Organize and inventory all hardware, accounts, user names, passwords and answers to "secret questions"
- Create and keep updated a master list for the inventory that only needs one password to access and store it on an encrypted electronic list via 1Password, Dashlane, KeePass or Roboform
- Backup on an external hard drive, DVD, thumb drive
- Consider using a web-based service that allows designated fiduciaries or family members access such as AfterSteps, Assets in Order, BestBequest, Deathswitch, Estate Map, E-Z-Safe, SecureSafe
- Backup "account settings" of sites such as Facebook, Google+, etc. using a program like Backupify
- For "paperless" accounts, obtain a paper statement once a year- Create a separate email account to serve exclusively for

See **SENIORS** on page 16



DIGIZE & DIGIZE VITALITY

To help you wind down for the evening following dinner, diffuse. **Digize** essential oil or apply on wrists or abdomen. Massage directly into abdomen in a circular motion.

The scent of **Digize** make it perfect fit for diffusing in car to help you or your kids to feel calm and well on long rides. **Digize** oil also includes Fennel essential oil, the use of which dates back to ancient Egypt.

Digize Vitality

When traveling abroad use **Digize Vitality** as a dietary supplement in drinking water. Combine 2 drops of **Digize Vitality & Peppermint Vitality** essential oils in water or capsule. **Digize Vitality** is a ideal complement to the nutritional supplements Comfortone and Essentialzymes which support healthy digestive system.



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Useful Websites to Learn How to Prevent Fraud

Compliments of David Treece of Treece Financial Group:

- **www.annualcreditreport.com** Everyone is entitled to get a free credit report once a year from each of the three main credit bureaus, but you have to visit the right website. Other similar sounding websites will typically charge you a fee.

- **http://www.treasurydirect.gov/BC/SBCPrice** One of my clients recently called me to inquire about the value of government bonds they have held for years. Here is a website that will allow you to input the kind of bond you own, serial number, and issue date so you can see what the value is today.

- **www.nationalfamilymortgage.com** Sometimes one family member wants to help out another family member by providing a private mortgage. This website provides a guide and all the documentation to structure this transaction between family members. They have an A+ Better Business Bureau rating.

Scam Alert from AARP Regarding Social Security
The Federal Trade Commission (FTC) has detected an



email fraud with the subject line "Get Protected." Supposedly the email will allow you to protect your social security information, but this is a phishing scam.

The AARP alert explains how the scam works and to make sure to avoid it.

FTC Detects New Social Security Scam

You look in your email inbox and see the subject line "Get Protected." Well, we all want that! Upon opening the email, you learn that the Social Security Administration (SSA) is supposedly offering great new features to help taxpayers

protect their personal information and identities. Sounds so good that you may be tempted to click on the link provided -- but before you do, read this!

It's a SCAM! The Federal Trade Commission recently caught on to this scam and is asking for help in tracking down the fraudsters.

How It Works: Scammers pretending to be from the SSA

See **PREVENT FRAUD** on page 17

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Tips for Aides and Caregivers

Contributed by Dinah Pickett, Home Instead

Words Matter: Showing Linguistic Respect

The way you speak to people matters. Word choices matter. Words can build an intimate relationship—or tear a person down.

When it comes to older adults, care providers can show respect by using specific forms of address that avoid endearments. For example, instead of calling a client “sweetie” or “dear,” consider addressing them with a title and their last name: “Mrs. Smith.” If you receive permission to address a senior by her first name, then feel free to do so.

Keep cultural differences in mind when addressing seniors. In some Asian cultures, for example, respect can be conveyed by addressing the senior by their role, such as ‘mother’ or ‘father,’ rather than by using their first name.

The Art of the Greeting: Salutatory Respect

In addition to the words you use when greeting a senior client, you should consider adopting specific body language that conveys your respect. Three ways to do this:

1. Rise when your client enters the room.
2. Shake your client’s hand each time you meet.
3. Maintain eye contact.

If you have previously received permission to greet your client in another manner, such as a hug, this can be a good way to foster trust and strengthen a bond in your professional relationship without being disrespectful.

Remember to honor cultural expectations in terms of gender interactions, physical contact and more. Educate yourself about these aspects of care before you meet with clients from different cultural or ethnic backgrounds.

I Hear You: Acquiescent Respect

To acquiesce means to accept, even if you must do so reluctantly. When a senior’s wishes and opinions get brushed aside by family members or care providers, the client may feel as if she doesn’t matter. Conversely, showing acquiescent respect can bolster a client’s sense of self-worth and engage her as a contributing member of the care team.

To demonstrate acquiescent respect to a senior client, you can listen closely to his or her wishes and opinions—and then honor them even if you disagree with them.

Acquiescent respect can be difficult for senior care professionals to practice when their own notion of what’s best for the client differs from the client’s viewpoint. But, in general, you should try to honor your client’s wishes instead of imposing your own beliefs and values on the client, unless the

client’s wishes would be detrimental to her health.

For example, perhaps you believe a client would be better off moving to an assisted living facility, but she wants to remain in her home. Instead of pushing her to go along with your rationale, you can show your respect by trying to find a way to honor her wishes to age in place by arranging for a visiting nurse, professional in-home caregiver or other services to accomplish her objectives.

Dressed for Success: Presentational Respect

The way you present yourself—in dress and in manners—can profoundly communicate your respect for your older adult clients. As one social worker said in the study, “We need to dress in the way the client’s culture says is appropriate to a helping professional.” This may mean wearing medical scrubs, a lab coat or a business suit, depending on your role in the caregiving continuum.

Your posture also forms the basis of presentational respect. When you present yourself as a caring professional by focusing your attention on your client, taking his hand, maintaining eye contact and asking him sincerely how you can help, you show you respect and value his involvement in the care process.

Practicing the four types of respect listed here can help you convey your esteem to the older adults you interact with. As a senior care professional, you are in an ideal position to help make a difference in the lives of the aging population in North America. Your demonstration of senior respect not only can increase your clients’ feelings of self-worth but can influence those around you to treat seniors with all the respect they deserve.

DID YOU KNOW?



The headrest of a car seats is deliberately kept detachable and sharp so that it could be used to break open glass of car in case of fire and emergency. The car’s glass too are kept easily breakable from the inside. Very few people know about it and thus can’t save themselves in case of emergencies. Please share it with as many as possible and educate.



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Another Scam

We all get them and most of them look and sound VERY official. This one missed the mark. Not only did the recipient NOT have a Wells Fargo account but check out the verbiage:

Dear Valued Customer:

This is an automatic generated E-mail from Wells Fargo secured message center (Date generated 03/22/16)

We request you to complete this short verification process due to the recent security upgrading going on here at Wells Fargo Technical department and services.

This is to enable us secured your online account information and preference with the new secured layer against the upcoming holy week break from online buggers.

We can't make this stuff up.

Telephone Taxpayer Scam Alert

Taxpayer scams are getting more sophisticated as the perpetrators are often organized crime syndicates often outside the U.S. A new and dangerous one involves criminals posing as IRS agents. According to the IRS these criminals are calling more than 10,000 people every week!

The Call: The call often shows on the caller ID with a 202 area code – which is Washington DC where it IRS is headquartered – or an 800 number that shows “IRS”. The caller gives “their” name and “IRS badge number”. They often have the last four digits of the taxpayer’s social security number. Victims may hear noise in the background that sounds like a call center.

The Scam: They tell the person who answers the phone that they have defrauded the government, owe money and it must be paid immediately via a pre-loaded debit card or wire transfer. If the call goes into voice mail a very threatening message is left with a call back number.

The Threat: If the victim does not cooperate they are threatened with arrest, deportation, bank account freezes, liens on home, and/or revocation of a driver’s business license. They say there is a warrant for their arrest. They become hostile. They hang up and a different person calls pretending to be from the local

police or DMV and supports the information and threat.

Note: The IRS **NEVER** asks for credit card numbers over the phone, nor request a pre-paid debit card or wire transfer. **When there is a legitimate issue, the taxpayer is initially contacted by mail. The initial contact is NEVER by phone or in person.** The IRS says if you get a call from someone claiming to be with the IRS demanding immediate payment and threatening you, you are being scammed and need to hang up the phone.

What to Do Next: • Try to remain calm and not succumb to the fear tactics. They are counting on this fear to get you to act before you logically think through the situation.

• If you think you owe or might owe taxes, call your accountant and/or the IRS at 800-829-1040. They will tell you if you owe taxes and if so how to pay them.

• If you know you don’t owe taxes call and report the incident to the Treasure Inspector General for Tax Administration at 800-366-4484.

• You can file a complaint using the FTC Complaint Assistant; choose “Other” and then “Imposter Scams.” If the complaint involves someone impersonating the IRS, include the words “IRS Telephone Scam.”

WATER DAMAGE: What Do I Do Now?

We understand your time is valuable and the last thing you want is to spend it reading endless text on why we are so wonderful.

LET’S GET STRAIGHT TO THE FACTS:

FIRST THINGS FIRST: You find a problem. You notice puddles, standing water, or even smell or visually see mold in your home or business (This is a Best Time to call **MR. Restoration** by the way).

- **We’re Here To Help:** Site inspection, full documentation of affected areas with thermal imaging and photographs should be taken. Accurate moisture reading throughout the property should be taken as well. (This is necessary to provide insight into selecting proper equipment for drying AND most importantly, information to your insurance company so they can pay the bill).
- **Let The Experts Take Over:** With your authorization, crew’s can begin the arduous and daunting tasks to get you back to normal. (This is also a great time to notify your Insurance Carrier of your current situation)
- **Get ‘er Done:** If necessary, its time to extract puddles and remove any standing water on the premises. This reduces safety hazards and allows for expedited drying by incoming equipment.
- **The Real Workhorse:** It’s time to initiate structural drying. A variety of specialized, high-tech machines will be custom-selected to effectively remove the remaining moisture that has been absorbed into the effected building materials (No one can guarantee when this process will be done, however, typical drying can last 3 to 7 days. Several factors contribute including how

MAKE THE CALL: Notify your local, Emergency Restoration Provider. Technicians will be dispatched to your location immediately, 24/7, 365 days a year. (Be sure to ask if they are Certified).

- much water are we dealing with, how soon **MR. Restoration** was notified ... See Step 1)
- **Looks can be deceiving:** Over the next couple days, visual moisture may not be present, this doesn’t mean things are dry. Daily moisture reading by certified tech’s are completed to determine and insure building materials are returned to (EMC) Equilibrium Moisture Content .. or back to normal.
- **Time To Go:** Once the workhorse’s have completed their part, all equipment will be removed, final clean-up and remaining on-site paperwork will be completed to include Certificate of Completion authorized by you.
- **The Proof Is In The Pudding:** Back at the office, your team of Professionals will finalize remaining documentation, complete estimates, and build your report to be sent to your insurance carrier for payment.
- **Now We Wait:** At this point, we are in the system. Your carrier is aware of the situation, has all the necessary documentation, and has strict guidelines set by the state on how to move forward. We are in your corner and will assist at every turn to bring your water damage claim to completion.



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SENIORS

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all “paperless” asset information.

- Once all of the “assets” are identified and saved, take the time to create messages and mementos, such as letters, audio and/or video recordings to be distributed after their death. This undertaking can be very emotional for them so encourage them to work at a comfortable pace.

- After this steps are done, make sure they contact their estate planning attorney to ask that plans for their digital property are included in their estate plan. Their wishes, should be specifically named in documents. Planning now for digital property is essential to allow for full access to data, to keep estate administration costs down and to ensure that their valuable digital legacy is not overlooked or lost.

Corrine Markey, President of The Seniors’ Answer, is an Identity Theft and Fraud Expert. She helps seniors stay independent by assisting them with a wide range of tasks from paying bills, budgeting, to managing all the piles of paper, organizing financial, tax and legal records, reviewing hospital and doctor bills and filing claims and more. She is a Certified Senior Advisor, is licensed, bonded and insured. She has a B.A. in Economics from Northeastern University and an MBA from the Harvard Business School. Most importantly, she has known your neighbor, Margot Brock, for four years who can tell you about her. Margot lives in Bldg. 22. When you need help, or neighbor needs help, call Corrine Markey at 954-270-1363 anytime for a free consultation or go to: www.theseniorsanswer.com.

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The Kitchen Korner

By Cindy Abraham

Easy Peasy and Cheesy

Everyone loves cheese. There are so many kinds of cheese and uses for them that unless one is vegan or lactose intolerant, we tend to eat a lot of it. "They" save that white cheeses are healthier although I will never give up sliced apples with chunks of cheddar. Here is a recipe for our favorite breakfast and two favorite appetizer recipes using white cheeses.

Spinach/Feta Omelet

4 oz. fresh Spinach
2 oz. crumbled feta cheese
4 eggs
Splash half and half (or milk)
1 TBS butter

Scramble eggs in a small bowl with the splash of half and half (cream make eggs fluffier). Stir in feta and set aside.

Place TBS butter in large non-stick skillet on medium high heat. Heat until melted and add spinach. Cover skillet but stir occasionally until spinach is complete wilted.

Pour egg mix over spinach and cook until edges are turning brown. Either flip it completely (Brian can, I can't) or use spatula to turn over one side (omelet style). Cook a minute longer; turn over once more and remove from heat. Serves 2.

Stuffed Jalapenos

(You need to buy the fat jalapenos, not the skinny, pointy ones)

4 big fat jalapenos halved vertically seeds removed
Filling:
1 TBS grated red onion
2 oz. softened cream cheese
2 oz. softened goat cheese



Salt and pepper to taste
¼ tsp garlic powder
Topping:
2 oz. real bacon bits
2 TBS your favorite fruit jelly
1 tsp water

Preheat broiler to high. Combine filling ingredients thoroughly and scoop into jalapeno halves. Place on cookie sheet and broil 7 minutes or until jalapenos start to brown.

Combine jelly and water in a microwavable safe bowl and microwave about 30 seconds until it looks like a sauce. Stir.

Remove jalapenos from oven and sprinkle with bacon bits. Drizzle sauce over peppers and serve.

Brie with Cherries and Almonds

(You can use Camembert)

One 5 oz. round of brie or camembert at room temperature
1 cup pitted halved cherries
¾ tsp finely chopped rosemary
1 tsp sugar
¼ tsp each salt and pepper
1 TBS honey or agave
1 TBS toasted sliced almonds

Combine cherries with rosemary and salt/pepper in small saucepan until cherries release their juices. Remove from heat and stir in honey and almonds. Let cool. Pulse the mixture in a food processor until crumbly, spoon over cheese and serve with crackers.

PREVENT FRAUD

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send out the email offering new features to help consumers monitor their credit and learn whether someone is engaging in unauthorized use of their Social Security number. It sounds very official and may even mention the "SAFE Act of 2015."

What You Should Know:

The Social Security Administration is not offering such a program. It's actually a "phishing" email designed to get you to click on the link. Doing could cause "malware" to be installed on your computer, like viruses and spyware.

The link might also take you to a "spoof" site designed to look like the SSA's website and ask you to provide personal information, like your Social Security number and bank or credit account numbers.

What You Should Do:

If you get a questionable email, DO NOT click on any links. Instead, report it to the Federal Trade Commission by forwarding it to spam@uce.gov. • Unsure about whether it's for real? Here are a couple clues: "hover" your cursor over the address link in the email if it's fake, you'll see that the address is an unrelated .com address, not the .gov address it appears to be. And did it end up in your junk folder? If so, that's because your email filters recognized that it wasn't for real.

If you're unsure if an email is coming from the government, call them yourself. But use an email address you find yourself, not the contact info listed in the email.

Please share this alert with your friends and family and urge them to do the same! Together we can stop scammers in their tracks and keep your hard earned dollars in your pocket where they belong!

– Kristin Keckeisen Fraud Watch Network

You are a Star!

By Brahma Kumaris ARUNA,
from her Blog, "It's Time"

Do you know that you are a star? Yes, you need to have your name imprinted on the Hollywood Walk of Fame! Why? Because you are a hero actor. Your part on this world drama stage is unique, and you are the only one who can play your part! No one else can be compared to you!

As a hero actor in this Drama of Life, we need to play our roles to the best of our abilities. When we live from our truth, our innermost virtues, then we can become a light in the darkness. We can help others to find their way; we can inspire others to sparkle also. We must all love our brother souls and treat them as we want to be treated.

The Sun is a star in the center of our solar system and the nearest star to the Earth. Without the sun there would be no life on earth. It is even regarded in some cultures as a deity. In a similar way the soul is also a shining star. Each one of us radiates our inner light spreading light, love and peace, and warming the hearts of others. Cold hearts 'freeze' others. Where there is the warmth of the soul, everything grows and flourishes around it. Be like the sun! Shine and radiate... continuously!

Souls also have star ratings, believe it or not!! There are 'first class' souls who are full of divinity and act on the basis of their qualities and virtues. After that we are 'numberwise'. Some souls are sadly not aware of their true value and worth, and act from vices rather than virtues. But what souls often do not realize is that their true potential is always available to tap into. No matter how 'lost' a soul may be, no matter how dim their light may have become, he/she always has the possibility of reclaiming their full beauty and light. And the brighter we shine our light, the closer we can come to the divine light, to the Creator.

You are also a star in the sense that you are a point of light, a soul. The soul is a tiny spark of pure light energy. It is eternal and imperishable, and because it is smaller than an atom, it is indivisible. The soul has no mass or volume, so cannot be weighed or measured in physical terms. It is metaphysical. This



tiny star can be seen only with the 'third eye', not with the two physical eyes. There is a whole world of thoughts and feelings, dreams and desires contained within this invisible point of light.

Star children are children who are sent to Earth to help the people on Earth. They possess psychic, spiritual and other extra sensory abilities. These children will bring peace, topple corrupt systems, and shift dimensional consciousness in the years to come.

Are you a star child? You may never know if you do not look into the inner recesses of your soul!

It's Time... to realize that you are indeed a star. Shine like one, as bright and as far as the sun!

The way to learn more information about the soul and of course the idea of being Hero Actors in the DRAMA of life

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Meditation Schedule

Champion Charter School, 1100 Hillcrest Drive, Every Wed. 4-5pm
Hollywood Library, 2600 Hollywood Blvd., Every Tues 10:30 am & 6:30 pm.
Hallandale Beach Library, 300 S. Federal Hwy. 1st & 3rd Every Sat, 10:30 am
Dania Beach Library, every Sat. 10:30am. Off Dania Beach Blvd & Federal Hwy.
Carver Ranches Library, off Pembroke Road and 48th, Every Sat 10:30 am
Peace Place, off Miramar Parkway & Island Dr. First Sat. at 6pm

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