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SEPTEMBER INSIDE HILLCREST

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WE NEED A STRONG TURNOUT FOR THE WEDNESDAY, 3PM COMMISSION MEETING AT CITY HALL! RE: 1101 HILLCREST DRIVE – HARWIN TOBIN

A special thank you goes out to the 22 Hillcrest building leaders and the Parkview HOA community for stepping up with their \$3-per-unit contributions. That support allowed us to retain an attorney who is guiding us through the legal process of challenging the plan to build yet another high rise in the middle of Hillcrest Drive. An even bigger thank you goes to our low- and mid-rise neighbors for showing 100 percent participation, even though only one mid-rise would be directly impacted. That is what true community solidarity looks like.

We also owe a heartfelt thank you to **Steve Schneider**, our ace IH reporter and now our tireless advocate. Steve not only secured a second attorney within budget, but he also handled all the legal communications, organized the research, and took on the role of registered Intervenor for the upcoming quasi-judicial meeting with our Mayor and City Commissioners this Wednesday. His leadership and dedication have been invaluable.

This meeting is our first opportunity to present our case directly to City Hall. Frankly, it's astonishing that the proposal has advanced this far. The label "affordable housing" seems to have carried it forward unquestioned, as if no one could imagine there might be serious downsides. But the reality is clear: one more high rise on Hillcrest Drive is not just a small addition, it poses significant problems for our neighborhood.

First, it would violate the **Hillcrest Planned Unit Development. The PUD set a maximum of 3,000 residences**, and we reached that limit when Parkview added 645 homes, even though the developers had 82 extra acres. Attorneys for the opposition claim we are short by 55 units, but we have proven beyond doubt that Hillcrest already has 3,000 units. According to the Covenant we approved, any **expansion of the PUD would require the support of 80 percent of residents.**

Second, the traffic and parking situation is already beyond capacity. The proposed high rise entrance sits in the middle of Hillcrest Drive, **the only access road for 1,325 residents in buildings 21 through 26**, representing well over a thousand cars. Add to that the **Charter School's 550 students and staff**, the two main entrances into Parkview, and the **additional cars from buildings 19 and 20**, who also have an entrance/exit on Hillcrest Drive, and the traffic burden doubles.

Parking has long been a sore point: **buildings 1 through 24 were not designed to provide two spaces per unit**, which is one reason Hillcrest condos remain undervalued. Tobin, who owns both the Charter School and nearby office space, has refused to rent his often empty office parking lot to residents. For a time, Principal Dr. Gaines allowed Hillcrest residents to use the school's lot overnight and on weekends, but that courtesy ended last year without explanation. With new traffic enforcement and speed controls in place, Hillcrest Drive is finally less of a cut-through street, but adding another 175 cars without adequate parking will undo all that progress and make daily congestion unbearable.

Third, the "affordable housing" argument does not hold up. **Two major projects are already in progress**, one on East Hillcrest Drive and South Park Road, and another on Pembroke Road. Together, they will add more than 1,300 affordable units to the area. What possible justification is there for wedging another 110 units into the center of a long-established community?

And finally, respect for residents must come first. The attempt to brand our neighborhood as "blighted" is not only false but insulting. We dissected their claims line by line and disproved nearly all of them. More importantly, **we have presented 2,305 resident signatures in opposition**, and we will be delivering hard copies at Wednesday's meeting. Along the way we've learned just how many rules seem designed to trip us up. For example, every time

we copied our attorneys on an email to the City, Tobin's attorneys were automatically copied as well; a surprise that worked against us until we figured it out.

The bottom line is simple: developers are driven by profit, not by the well-being of our community. The Tobin family has shown that the character and stability of Hillcrest matter less to them than squeezing every possible dollar out of the land.

This is why Wednesday's meeting is so important. We need to fill that room and remind City Hall that Hillcrest/Parkview is not just a place on a map, it is a well-kept, quiet community where residents take pride in their homes and in each other.

PLEASE MAKE EVERY EFFORT TO ATTEND THE WEDNESDAY MEETING AND SHOW OUR ELECTED OFFICIALS AND CITY EMPLOYEES THAT WE ARE UNITED, DETERMINED, AND READY TO FIGHT FOR OUR WAY OF LIFE. DEVELOPERS COME AND GO BUT WE ARE STAYING HERE... AND WE VOTE.

REAL ESTATE UPDATE

Be sure to read the Real Estate pages this month—finally, some good news. Showings are picking up and so are sales. It was a rough nine months from last October through June, with Hillcrest condos hitting over 100 listings at times. While many units are still overpriced and have required price reductions to sell, the trend is improving.

Two of the biggest challenges we continue to face are the one-car-per-unit limit and the prohibition on washers and dryers. The latter really needs to be revisited. Today, there is no valid reason to prevent an owner who is willing to invest in proper installation with a licensed plumber and the necessary permits from having one.

Another serious concern is the level of maintenance fees in certain buildings. Buyers and mortgage companies pay close attention to this. If you must cover an expense outside of the normal budget, consider using a separate monthly assessment. This approach not only makes units more marketable but also ensures that any assessment can be settled at closing.

Strong leadership is key. If your building has many units on the market but no sales, it may be time to rethink how decisions are made and whether they are truly in the best interest of your owners.



SEPTEMBER 11 HLC MEETING – *by Steve Schneider*

Hillcrest leaders held their monthly meeting on the anniversary of the 9/11 attack. Attendees paused for a moment of silent reflection before the meeting began.

Cindy Abraham, the HLC secretary, briefed members about Wednesday's public hearing on the proposed 110 unit rental building at 1101 Hillcrest Drive. The City Commission is set to hear this issue, **starting at 3 pm, in room 219** at City Hall. Residents of Hillcrest and Parkview at Hillcrest can attend, listen, and speak during the public comment period.

City staff, a representative from our community (Intervenor) and the attorneys for the developers will present information and evidence and may even question witnesses. This meeting is considered a quasi-judicial hearing. Here is a City of Hollywood link if you want to learn more about quasi-judicial hearings: <https://www.hollywoodfl.org/DocumentCenter/View/531/Quasi-Judicial-Hearing-Procedures?bidId=>

Abraham stressed we have indisputable evidence showing that the Hillcrest Planned Unit Development is maxed out now at 3,000 units. The PUD is comprised of Hillcrest (2,307 units), Parkview at Hillcrest (645 units) and the Washington Palms townhomes (48 units).

But the **Harwin-Tobin 1101 LLC legal team** claims there is remaining space in the PUD. The lawyers argue the Hillcrest PUD as currently constituted contains 2,944 units. They propose to squeeze in the 110 unit rental building by using some of the alleged remaining PUD units, as well as "bonus units" Broward County provides for affordable housing construction. The developers want the City Commission to amend the Hillcrest PUD, among other things.

There are a host of other issues connected to the Wednesday public hearing, which is a first reading on the Agenda. A second and final reading of this application should occur next month.

In other matters:

1- Our Hollywood Police Team Leader, **Officer Josh Grotenhuis**, shared good news about crime in Hillcrest. Statistics show vehicle burglaries are down 55% from last year to this year.

According to Officer Grotenhuis, we can expect to see a decoy police vehicle parked on Hillcrest Drive for the foreseeable future. However, he invited people to contact him if they think there is a better spot to deploy the decoy vehicle. If you have questions or comments, you can email him at: Officer Joshua Grotenhuis: JGROTENHUIS@hollywoodfl.org.

2- **Carlos Paez**, Vice-President of Hillcrest 8 sought information on how other buildings are doing with insurance representatives. In general, it seems building insurance rates are dropping this year.

3- Abraham discussed the complicated nature of controlling traffic in parking lots. For example, building leaders need to consider care in our placement of speed bumps. According to Abraham, that is because ambulances enter and exit building parking lots. If the speed bumps are in the wrong place, an injured person in an ambulance could get knocked around on the way to the hospital, so keep the speed bumps on the entrance roads, not the exits.

4- **Michael Newman, the president of Hillcrest building 26**, had positive things to say about Hotwire Communication Services, which replaces cable for fiber optics. He lauded the price, superior service and combination package that includes full cable services for every TV, Internet, as well as telephone landlines. Hotwire was brought in to replace Comcast.

5- Leaders learned that Hotwire only services high-rise buildings right now. However, the company is working to create a service program for mid-rise and low-rise buildings. Inside Hillcrest will offer updated information when it becomes available. If the President's Council for the

Low and Midrise buildings were to combine services, the savings and benefits to the unit owners could be substantial.

6- Some buildings need to replace their aging washers and dryers. Some rent the machines, while the buildings who are earning a great profit from their use, purchase their machines. Unfortunately, the rental companies lock you into a 10 year contract. Check the **Condo Preferred Vendor list** for the best companies to use for purchase and service of washers and dryers. **THIS LIST WILL BE UPDATED BY THE BUILDING LEADERS AT THE NOVEMBER HLC MEETING.**

7- The high-rise building leaders learned about an important distinction as it relates to security in their buildings. According to Newman, the buildings must pay taxes if the employees are labeled "security guards". However, taxes don't apply if the employees are called "concierge" staff, which is essentially what they really are.

8- Water bills from the City of Hollywood are rising. To contain costs, Abraham noted we can still take advantage of a City of Hollywood program that offers a \$100 rebate to anyone who buys and installs a low-flush toilet. These toilets use significantly less water than traditional high-flow toilets.

Also, buildings who allow unit owners to install their own washers/dryers have seen a great reduction in the building water bills. The pioneer for this idea was Jim Bowers, President Hillcrest 3, who has allowed W/D in all units for the past several years.

Non-commercial washers use far less water, plus the unit owner pays for the electric. However, the installation process must be strictly overseen by the board, the all-in-one units are preferred, and the unit owner must hire a licensed contractor and pull the necessary permits. It can be pricey for a unit owner but a Godsend for those who are allergic to pet dander.

The next HLC meeting will be held on the second Thursday of October, Oct. 9, at **Clubhouse II, 1151 S. Hillcrest Court** out of respect for the Yom Kippur holiday.

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



Greetings Hillcrest Residents,

Summer “break” is always a bit of a misnomer at the Broward County Commission. That is certainly true this year, as this was a summer where the warmth of the sun was only matched by the heat of important news in Broward County. This summer has been a productive time for our entire community. Broward County is proud of our stewardship, and we are looking

forward to collaboration with communities like Hillcrest to continue to provide excellent service in a time of great uncertainty. I hope my friends in Hillcrest got a bit of a break yourself this summer – and managed to stay cool!

Solid Waste

After eight years of hard work, a final draft of the Solid Waste Master Plan has been presented for our Solid Waste Authority. This Master Plan is designed to serve as a blueprint for the facilities, programs, and policies we need to increase our recycling rate and reduce waste. For years, Broward residents have made it clear – they want a comprehensive solid waste system. A new system that includes all the cities, the School Board, and the County would be a major boon to our environment and our economy. This Master Plan is the culmination of years of work and collaboration – but it is also merely a first step in a broader action that will revolutionize waste reduction and reuse in our County. To view the plan, go to browardswa.org.

Podcast

Want a fun way to learn more about Broward County? We have officially launched the “Broward Connects” podcast, which is available on Spotify.

This podcast, which features topics like Film Lauderdale, Major League Cricket, and the 311 Call Center, will help residents become more engaged and active with Broward County! Hosted by Broward County’s Public Information Officer Kimberly Maroe, this is an exciting way for residents to learn more and become more active participants in the happenings of Broward County! You can find it by searching “Broward Connects” on Spotify. Stay tuned, as you may be hearing from me as a special guest this month!

Everglades Holiday Park

Everglades Holiday Park has been recognized by TripAdvisor as one of the best tourist destinations in the country! Holiday Park has received the prestigious “Traveler’s Choice” recognition, which indicates that voters from around the globe identified this as one of their favorite destinations. Broward County is blessed with a beautiful part of the Everglades featuring flora and fauna that is unlike anywhere else in the world. We are all fortunate to have access to this treasure – which is why it is so important to protect our Everglades!

Contact Us

Our District office is conveniently located within the lobby of the Hollywood Branch of the Broward County Public Library at 2600 Hollywood Blvd, next to Hollywood City Hall. My District office staff is available to you from 10 AM to 4 PM, Monday through Friday. However, due to an accident at the Hollywood Library, this location is currently closed. My staff is also working from my office in Fort Lauderdale and from other locations within our District. The Fort Lauderdale office is open for your convenience Monday through Friday from 9 AM to 5 PM. If you would like to schedule an appointment, please call 954-357-7006/7790, or email me at bfurr@broward.org.

Medicare Annual Enrollment is Around the Corner – Let’s Get You on the Calendar!

Medicare Annual Enrollment Period is Right Around the Corner! Here’s 3 things to do before October 15th

My roots in Hillcrest run deep—my parents owned an apartment in Building 17, Unit 110 since I was 16 years old. Growing up here shaped who I am, and now as a local, licensed health insurance agent, I’m proud to help neighbors like you make sense of Medicare and feel confident about your coverage.

The Medicare Annual Enrollment Period (October 15 - December 7) is coming soon. This is the time when you can review your plan and make changes for the year ahead. To make the process less overwhelming, here are three simple things you can do before October 15th arrives:

1. Take a Fresh Look at Your Current Plan

Make sure your doctors are still in-network and your prescriptions are covered at a cost that works for you. Even small changes can make a big difference in your budget and care.

2. Think About What Matters Most to You

Has your health or lifestyle changed this past year? Maybe you’d like extra dental or vision coverage, or lower prescription costs. Jotting down your “must-haves” will make comparing plans much easier.

3. Reach Out for Guidance

Medicare doesn’t have to be confusing. Talking through your options with someone you trust can save time and stress. I’m right here in the community and always happy to sit down with neighbors to go over plans and answer questions.

The Medicare Annual Enrollment Period (AEP) is an important time of year for seniors—it’s your opportunity to review your coverage, compare plan options, and make changes if needed to ensure your health care fits your needs and your budget. From October 15 through December 7, you can explore new benefits, switch plans, or simply confirm that your current coverage is still the best option for you.

As your local, licensed health insurance agent, I understand that Medicare can feel overwhelming. That’s why I’m here to walk you through your choices step by step, answering your questions, breaking down the fine print, and helping you feel confident about your decisions.

Growing up here shaped who I am, and now as a local, licensed health insurance agent, I’m proud to help neighbors like you make sense of Medicare and feel confident about your coverage. You don’t have to navigate this alone—I’ll work with you to review your options and make sure you have a plan that truly works for your health and lifestyle.

Make sure to get on my schedule now so when AEP rolls around, we can explore your Medicare options together. We can make sure you’re ready for the year ahead with peace of mind and the right coverage in place.

Give me a call! Thank you!

Hara Frankel, Licensed Insurance Agent
305-965-5832 | TTY:711
harafrankelagent@gmail.com

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Residents, are you wanting to learn
MORE ABOUT MEDICARE?



I am here to help people get ready for Medicare's AEP!

Come to your buildings lobby or clubhouse one afternoon with and I will have refreshments and be conducting a short seminar for those who want to learn more about Medicare and your options in 2026!

There will be no sales pressure or commitment required from you. This is strictly an educational program. No product names or rates are mentioned.

Join me to learn:



How to enroll
into Medicare



What Parts
A, B, C & D mean



The cost-sharing and benefits that
are associated with each letter



Hara Frankel

Licensed Insurance Agent
(305) 965-5832 (TTY:711)
harafrankelagent@gmail.com

MARTY KIAR BROWARD COUNTY PROPERTY APPRAISER



2026 Homestead Exemptions

If you applied and were approved for the Homestead Exemption for tax year 2026, this exemption will show online in December. Once approved, Homestead Exemption automatically renews each year provided there is no change in the ownership or use of the property. You do not need to reapply for this exemption if the property remains your permanent residence.

Did You Acquire or Take Ownership of Your Property in 2025?

If you acquired your home in 2025, the TRIM (proposed tax) Notice you received in August reflected the previous owner's exemption status which will be removed at the end of this year. If this property is your permanent residence and you believe you qualify for a 2026 Homestead Exemption, you must complete an application in your name. To be eligible for 2026 Homestead Exemption, an applicant must both own and make the property their permanent residence as of January 1, 2026.

Please note: "permanent residency" does not require physical occupancy of the property. If you are building or intend to build a home to be used as your permanent residence, please call our Customer Service Department at 954.357.6830 to discuss Homestead Exemption eligibility requirements.

Homestead Exemption does not automatically transfer from one property to another. You can easily apply for Homestead Exemption and any other tax-saving exemptions online at <https://web.bcpa.net> under the "Exemptions & Classifications" tab. If you previously owned another Homesteaded property within the past three tax years, you will also be applying for portability. The portability application is part of the online Homestead Exemption application.

The timely deadline to apply for all 2026 exemptions is March 2, 2026. For additional information on Homestead and other exemption filing, please visit our website at <https://web.bcpa.net/> or call 954.357.6830.

If my office can ever be of assistance to you, please do not hesitate to contact me directly at martykiar@bcpa.net.

Take care,

Marty Kiar

Marty Kiar, JD, CFA
Broward County Property Appraiser

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LETTER TO RESIDENTS

This meeting of the City Commission regarding the 1101 Hillcrest Drive Harwin-Tobin project is scheduled for NEXT Wednesday, Sept 17, at 3 PM in Room 219 at City Hall.

We need a strong turnout. IF YOU ARE WILLING TO SPEAK, WE HAVE THE KEY POINTS WRITTEN DOWN FOR YOU. PLEASE WRITE **INFO@HillcrestLC.com** and volunteer to speak. We want the Commission to hear a steady drumbeat of **facts, fairness, and opposition** without too much repetition.

1. We are not blighted. Hillcrest is a proud, well-kept, tight-knit middle-class community. Calling us "blighted" is a backdoor attempt to justify this project.

2. Parking & congestion. Hillcrest already struggles with parking. Only four Hillcrest buildings can accommodate a second car; and must often reject potential buyers on that basis. Considering adding 110 rental units without the space to accommodate 2 cars is ludicrous.

3. Broken promises. Tobin ignored these same conditions when the charter school was approved (illegal bus storage on top of inadequate parking spaces. Currently the school is permitted to use the PROPOSED PROJECT SITE for extra parking.

4. No more units allowed. This is a moot point. The Hillcrest PUD mandates no more than 3000 units, and we have provided the TRUE numbers to prove that we have met that maximum. Playing games with the numbers is insulting.

5. Unfair burden. One stipulation when Hillcrest voted to lift the Covenant on the Golf Courses so that Parkview could be built was that their owners maintain all the common areas they share with Hillcrest. Will "Hillcrest Village" get access without paying in?

6. Traffic overload. Another "affordable housing" project has been approved at the east end of Hillcrest Drive, adding even more traffic. Plopping another 110 units within feet of a school, both main entrances to the Parkview community as well as several building entrances will create a traffic nightmare.

7. Follow the covenant. In 2016, we signed a Covenant in good faith which stated that 80% of our residents must vote to expand the Hillcrest PUD. We have had to bend over backward to prove that our information is true, while City leaders accepts developer's words as fact.

8. Serve the people who elected you. 2,305 Hillcrest and Parkview residents signed a petition opposing this application. That is not a statistic; it is your constituents speaking to you loud and clear. We expect our elected officials to represent us, not cave to developers who throw around the buzzwords "affordable housing." Your duty is to the people who put you in office. Don't ignore us.



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DID YOU HUG YOUR CHILD (OR GRANDCHILD) TODAY?

- J.N. Barnes; Femina, Oct. 1,1996 p. 52 "Soap Box"



If you love children, here is a story that you will enjoy. On one bright morning as I was driving, I suddenly came across an unusual bumper sticker on the car directly ahead, which jolted me out of my reverie. It said, **"DID YOU HUG YOUR CHILD TODAY?"** The bold, red letters stared at me. I changed lanes. Minutes later, the bumper sticker reappeared, insisting that I

face the question. I shivered as I recalled that I had not hugged my child that day. And I wasn't really sure about the day before either. Feeling more like a monster than a mother, I decided to find out how other parents would respond to the question that had shaken me so.

At our next parents' group meeting at the school, I wrote **DID YOU HUG YOUR CHILD TODAY?** in huge capital letters on the blackboard and waited for their reaction. Nearly everyone pretended as if they hadn't seen the question. Finally, probed by a few parents who dared to face themselves, we spent the next two hours being scrupulously - and sometimes painfully - honest. Almost all of us admitted that we hadn't hugged our children that day, in fact many of us realized that hugging was generally out of style. We were quick to criticize our children, but slow to compliment them. We often admired them but seldom expressed our admiration.

Bit by bit, we uncovered the reasons as to why our behavior as parents failed to demonstrate our real feelings for our children. A hug isn't simply an embrace. Not so. I realized that my children feel like they are hugged when I prepare their favorite dish. We concluded that a tone of voice can be a hug. So can a smile, a wink a squeeze of the hand, a ruffling of the hair, an arm across the shoulder, a note on the pillow, or a simple whispered "Good luck".

Some parents, especially fathers, seem embarrassed by any display of affection. Worse still, they are even afraid of spoiling their children with praise. Yes, parent often worry about their children developing inflated opinions of themselves. But, in fact when we don't express appreciation they might end up having low self-esteem. Fortunately, there are ways to train ourselves to appreciate and hug our children. Sometimes the praise may come easily, but the child who is hardest to hug needs it the most. **So, make hugging your child the daily ritual.**

Parents who have lost a child acquire a viewpoint that offers a lasting message for every mother and father. When I see parents impatient, bored or tired of their children, I wish I could say to them, "But they are alive, what if...?" A mother who lost her son (aged 17) to brain cancer wrote these words: "Never have I felt the wonder, beauty and joy of life so keenly as now in my grief that my son is not here to enjoy them." We have to embrace our children with a little added rapture and a keener awareness of joy. Any parent who does so will never have to change lanes again, when confronted with the question, **"DID YOU HUG YOUR CHILD TODAY?"**

FROM THE EASIER SAID THAN DONE DEPARTMENT - RAISING SUCCESSFUL KIDS

Most of us never got a formal lesson in how learning works, but we picked up messages about what counts as "smart," what's worth knowing, and how we're *supposed to learn*.

But there's a catch to an education built around knowing the right answers: Life doesn't always come with a clear solution. And when uncertainty shows up, too many kids freeze.

Studies have shown that successful people are able to navigate complex problems when there isn't a step-by-step guide. The ability to move forward wisely when you don't know the answer is a very valuable skill. Can it be taught...or modeled? Yes, and it is an important skill that we need to start teaching our kids as early as possible.

If you want your kids (or grandkids) to be comfortable with uncertainty, you must model it yourself:

- 1. Don't dismiss doubt.** Let your kids know that it's okay to not know the answer right away and feel two different ways about something. Praise when they spend effort to figure something out. Doubt is a sign that they are facing something meaningful and need to learn.
- 2. Help them generate ideas, not just answers.** It's tempting to want to solve problems for your kids, but when we step in too soon, we rob them of the chance to build critical skills. Support them by asking questions about what they could try and what might happen.
- 3. Model doubt and decision-making.** Don't hide difficult choices of your own. If they are appropriate to share, walk through your thought process with your kids, show them what you're doing to learn, and demonstrate curiosity instead of panic.

- 4. Make time for play at any age.** Creative expression and imagination are essential training grounds for navigating doubt. Activities like music, visual art, or theater give children a space to express themselves and learn about the effects of their choices in a safe environment.
- 5. Build healthy habits.** A tired brain is a reactive brain. Sleep, nutrition, movement, and strong relationships make it easier to stay calm and think clearly in uncertain situations.

Every time your kids (or grandkids) move from "We give up!" to "Let's try something else," they're building mental muscle. Every time they see you navigate uncertainty without falling apart, they're becoming more resilient by learning how to do it themselves.



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Kids don't need punchlines or Netflix specials to be funny. Long before they can actually tell a joke, they're already masters of physical comedy, stumbling around in grownup shoes, blowing bubbles into their water like a mad scientist, or pulling a hat over their eyes and staggering around like a pint-sized zombie. Toddlers love exaggeration, too. Why just fall over when you can launch yourself onto the carpet like you're auditioning for a slapstick sitcom? Why just hold a pillow when you can whack yourself with it and pretend you've been mortally wounded?

Psychologists who developed the Early Humor Survey, a project tracking how humor develops from birth to nearly age four, found that comedy shows up shockingly early. Babies are basically tiny stand-up comics in training: smiles and giggles arrive in the first few months, quickly followed by the greatest hits of early "bodily humor", peekaboo, tickling, and ridiculous faces. Of course, fart jokes start early

Soon kids are experimenting with objects in bizarre ways, taunting parents by offering and snatching back toys, giggling the whole time. But all this silliness is serious business. Pretending to be something else builds imagination and social smarts. Playing with nonsense words flexes mental muscles for creativity. Even something as simple as blowing bubbles in a cup shows a willingness to experiment, science plus comedy in one soggy sip. One toddler I know had a perfect one-liner whenever her mom started scolding her: "Mommy, turn off your voice." Honestly, I wish that worked at board meetings.

As kids get older, their comedy evolves. By the time they hit school age, they're inventing nonsense words, swapping jokes in the cafeteria, or hosting "make me laugh" competitions with siblings. They even build entire comic languages. My best friend and I invented one called "IB," where every syllable got a long "I" and a "B." Her name was Jo, so I'd say, "Ji-bo, yi-booo i-bar mi-by bi-best fri-bend." Translation: Jo, you are my best friend. Believe it or not, we could hold full conversations like this. And yes, I can still speak IB fluently. Resume skill? – I say Mi-bay Bi-bee.

Research shows humor bursts onto the scene early, evolves fast, and infuses daily life with laughs. Kids prove that comedy doesn't need punchlines or perfect timing. Sometimes, it's just the pure joy of being ridiculous. In other words: all children are comedians. Their antics invite us to laugh along and remind us that absurdity is not only hilarious, but also a pretty great way to learn.

I saw people through the window
today.
That's enough social interaction



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



Cindy Abraham



Brian Gaiefsky

The 2025 market started out flat, showings have picked up and we are seeing our listings sell. The momentum is still leaning toward buyers. Slower sales and more listings mean they have more choices and more negotiating power. Inventory keeps climbing and selling times are longer, but Keller Williams A Team Florida continues to be the leader in Hillcrest sales.

Sellers who align with the market (realistic pricing, good presentation) can still do well, but patience may be necessary. Hillcrest has the perfect location, but price and condition are still major considerations for buyers. One of A Team Florida's key advantages is knowing exactly what matters most to today's buyers, so we can guide our sellers on how to make every showing count. Another is that we have been selling Hillcrest since 2005, and we know the buyer agents who shop here regularly. With our in depth knowledge of Hillcrest, we make the process from contract to close smooth and stress-free.

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

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

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



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FLORIDA ASSOCIATION OF MORTGAGE PROFESSIONALS (FAMP) PUSHES FOR GUIDELINE CHANGES

– by *Cindy Abraham, Keller Williams A Team Florida*



Florida homebuyers are facing the same affordability challenges seen across the country, but condo buyers here are hit even harder, with stricter lending rules and costly new regulations on top of rising prices, taxes, insurance, and interest rates. The Florida Association of Mortgage Professionals (FAMP), meeting this week in Orlando, is pressing for changes that could make condo living more affordable and give condo owners a better chance to sell.

Right now, buyers of Florida condos often face a **25% down payment requirement** if the building isn't fully approved for financing. That's far higher than the 3–10% required in most other states. These rules were put in place after the 2008 housing crisis, but FAMP says they no longer make sense, especially after Florida passed sweeping condo reform laws following the Surfside tragedy in 2021.

Those reforms now require milestone inspections and properly funded reserves to ensure buildings are safe and financially stable. Condo owners are already paying the price for these stricter rules, sometimes in the form of special assessments costing tens of thousands of dollars. With those guardrails in place, FAMP argues that Florida condos should not be singled out for tougher financing terms.

"This one guideline change from Fannie Mae and Freddie Mac could make a huge difference," FAMP President Danny Diaz explained.

"Sellers are stuck if their building isn't fully approved, because the buyer must put 25% down. That's not fair to condo owners, and it prices out many buyers who could otherwise afford the home."

FAMP is joining forces with Florida Realtors and Miami Realtors to push federal regulators for change, noting that Florida faces hurricanes, but other states also face natural risks like earthquakes, fires, and tornadoes — yet they aren't penalized with steeper down payment rules.

At the same time, FAMP is fighting to restore and expand the Hometown Heroes program, which provides down payment help for first responders, teachers, and healthcare workers who want to buy homes, including condos.

The bottom line: Florida condo buyers and owners are caught in the middle of affordability pressures and regulatory hurdles. FAMP's advocacy is aimed at leveling the playing field so condos remain an affordable and viable option in Florida's housing market.



AUGUST MARKET REPORT FOR HILLCREST AND PARKVIEW AT HILLCREST

– by Cindy Abraham, Keller Williams A Team Florida



While July was a quiet month with only **three condo closings**, August picked up with **eight closed sales!** Even better, **three were our listings (in bold below)**. All the 2/2s were corner units, which was interesting. On top of that, nine more condos went under contract: four 2/2s (only one corner) and five 1/1/1s.

We are getting some positive signs that the Hillcrest market is moving in the right direction. We went down to 89 active listings at one point in August; a healthy number considering our community has 2,307 condos. Normally, we hover between 60–80, so we were getting closer to balance. However, as of this writing we are back up to 97.

Lower mortgage rates (with more drops predicted) are helping, but the real shift is that sellers are starting to recognize that 2023 prices are gone. Sellers who bought in 2022 or 2023 and are now trying to sell at a profit are having a tough time. Buyers are savvy about market prices, and overpriced units just won't move until they're aligned with the current market.

On the rental side, there are currently 11 available condos, ranging from a cozy 700 SF 1/1 at \$1,600 to a spacious 1,284 SF 2/2 at \$2,550. Two were rented in August.

Parkview at Hillcrest is also down to 11 active listings. **One went under contract in August and there was one closing (down from three in July)**. Rentals there are tighter too, also with 11 listings: from a 1,421 SF 3/2.5 townhome at \$3,300 to a 2,220 SF 4/2.5 pool home at \$6,000. Two rented in August.

And here's a fun thought: with so many cities up north sweltering in 100+ degree heat, maybe we'll see more than just "snowbirds" this year. "Sunbirds" might start flocking south too! After all, Hillcrest may be warm, but being just minutes from the beach means we enjoy those ocean breezes that make all the difference.



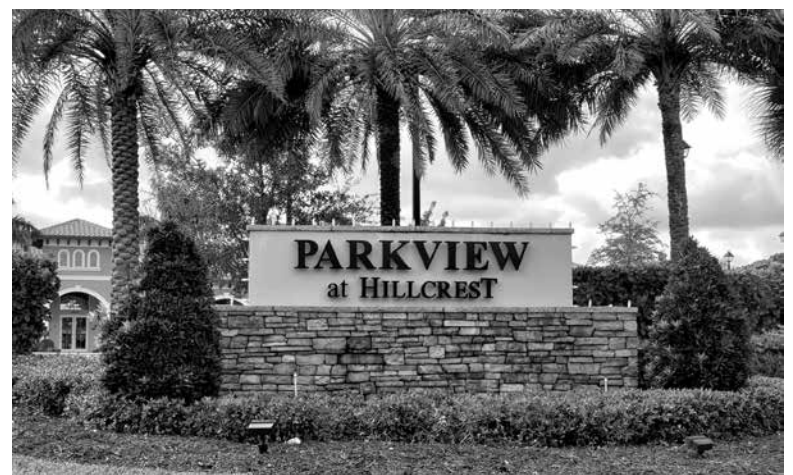
Smart sellers know when to zig while others zag. The market always rewards those who move with clarity while others sit on the sidelines. That is why it's so important to work with agents who tell you the truth about today's market, not just what you want to hear.

When you are ready to make your move, call Brian Gaiefsky and Cindy Abraham, Keller Williams A Team Florida; we have the strategies to get you to the closing table.



PENDING AND CLOSED SALES DURING AUGUST (R-Rental building, C- Corner unit, T – Townhome, S – Single Family)

Building	Address	SF	B/B	List Price	Sale Price	DOM
T	4845 Eucalyptus Dr.	1929	3/2/1	655,000	665,000	4
C 25	3800 Hillcrest Dr. 722	1600	2/2	279,000	250,000	7
C 25	3800 Hillcrest Dr. 312	1600	2/2	235,000	210,000	34
C 24	4200 Hillcrest Dr.419	1499	2/2	215,000	190,000	194
C 22	4350 Hillcrest Dr. 800	1284	2/2	214,500	208,000	237
C 22	4350 Hillcrest Dr. 520	1312	2/2	212,500	212,500	95
C 22	4350 Hillcrest Dr. 910	1312	2/2	199,500	182,500	172
15	4800 Hillcrest Ln. 103	775	1/1/1	119,900	106,000	144
1	5200 Washington 207	700	1/1/0	95,000	85,000	36



HILLCREST/PARKVIEW AUGUST RENTALS

Building	Address	SF	B/B	List Price	Sale Price	DOM
S	4615 Greenway Dr	2220	3/2/1	5,200	5,200	129
T	5077 Eucalyptus Dr.	1906	3/2/1	4,250	4,250	106
19	901 Hillcrest Dr. 401	1150	2/2	2,150	2,150	15
19	901 Hillcrest Dr. 205	1100	2/2	2,000	2,000	73

September Kitchen Korner - by Cindy Abraham

I am a cook; my neighbor **David Aaron is a Chef**. In fact, he is writing a cookbook, and I can't wait for it to be published. The other day he gave me a jar of tomato jam – huh?! I don't even like the name. But I thanked him and stuck it on the shelf. The night before Inside Hillcrest is due to go to press (the 14th of each month), I am a basket case. Cooking dinner is the last thing on my mind. I do keep thin crust frozen cheese pizzas for emergencies or Girl's Nights, but I wanted something special. I had left over rotisserie chicken and prosciutto, so I googled "pizza made with chicken and prosciutto". A very interesting recipe came up that called for...you guessed it...tomato jam.

OK, God, you are a hoot. The recipe started out with how to make homemade crust and even a recipe to make the tomato jam. Well, as my neighbor **Sue Goldberg** says when she sees ANY recipe, "That ain't gonna happen!" For the rest of you, I am going to start putting in designations: **E= easy to make, C = cheap to make, T= doesn't take much time, W = lots of WORK but WORTH it...**

Anyway, here it is, and it was so good we had it twice in one week!

BEST PIZZA EVER E/C/T

One large thin crust frozen cheese pizza (I like Mama Cozzi's from Aldi)
1 cup tomato jam
2 cups shredded or chopped rotisserie chicken
2 slices prosciutto cut into strips
1 TBS balsamic vinegar
1 TBS freshly chopped oregano
½ tsp red pepper flakes
½ cup chopped Kalamata olives
¼ cup parmesan cheese
Black pepper

Place all ingredients in bowl and mix thoroughly. Spread over the top of the pizza. Bake for 12 – 15 minutes at 450 degrees for a regular over or 400 degrees for 20 minutes in a countertop Ninja oven. Remove from oven and let sit for 5 minutes before slicing.

I have made all these recipes in the past month. The prep is very therapeutic. Some people garden or do needle work. I prep and cook. I love sausage but have not found a hot version of turkey sausage that I like. If you like mildly hot, you can use ground turkey but if you want it hotter, buy the mild turkey sausage at Publix and spice it up. Most of my recipes are for two, so I divide it into ½ lb. portions and freeze. You will need 8 oz. for the next recipe.

HOT ITALIAN TURKEY SAUSAGE E/C

1 pound ground turkey (85/15) or



1 lb. mild Turkey Sausage
1 tsp salt
1/2 tsp black pepper
1/2 tsp garlic powder
1/2 tsp onion powder
1/2 tsp dried oregano
1/2 tsp dried basil
1/2 tsp ground fennel seed
1/8 tsp cayenne pepper
1 TBSP red wine vinegar
1 TBSP olive oil

In a large bowl, mix all ingredients except olive oil. Heat oil in a skillet over medium and add turkey mixture. Cook, breaking up large pieces, until cooked through, 8-10 minutes. See next recipe.

CREAMY CHICKPEA SAUSAGE PASTA - W

4 oz. pasta of your choice
1 TBS EVOO
8 oz. spicy Italian Sausage
1 cup chopped onion
¼ cup chopped celery
1/3 cup chopped oil packed sun-dried tomatoes
2 TBS minced garlic
1 cup chicken stock
1 can chickpeas, drained and rinsed
2 cups torn kale or spinach
¼ cup grated parmesan
¼ cup heavy cream
1 TBS chopped fresh oregano of ½ TBS dried

Boil pasta until al dente. *Reserve 1 cup pasta water.

Heat oil in large skillet over medium high, add sausage and cook stirring and breaking into small pieces until browned. Add onion and celery until vegetables begin to soften. Add tomatoes and garlic and stir for about 1 minute.

Stir in stock and chickpeas and bring to a boil. Reduce heat to medium low and simmer for 15 minutes. Add kale or spinach and stir until tender. Remove from heat and add pasta, parmesan, basil and salt and ½ cup pasta water. Garnish with more parmesan if desired

*If there are leftovers, you may want to add some more pasta water before storing in an airtight container.

SEAFOOD RECIPES

Sometimes Winn-Dixie has BOGO or ½ price on a pound of crabmeat in the seafood case. When they do, this recipe is my first choice:



Continued on Pg. 13

Continued from Pg. 12

BAY CITY CRABCAKES - W

¼ cup scallions, green parts only chopped
¼ cup mayo
1 large egg
1 TBS chopped fresh parsley plus more for garnish
1.5 tsp Old Bay seasoning
1 tsp Dijon mustard
1 tsp Worcestershire sauce
1 tsp lemon juice
Dash of salt and white pepper
1 lb. lump crabmeat
½ cup panko breadcrumbs
Lemon wedges for garnish (optional)



Preheat oven to 400 degrees. Line a baking sheet with parchment paper. Whisk all ingredients in a medium bowl. Add crab meat and panko, tossing them together gently to moisten.

Spray a ½ cup measuring cup with cooking spray and scoop out 6 equal-sized mound. Gently shape the scoops into 2 ½" wide flat round circles. Place on baking sheet and bake until lightly golden brown on edges, about 12-14 minutes.

I only do things from scratch when the "already prepared" version is full of sodium and empty carbs. I buy Aldi Cranberry Chicken Salad and add 8 oz. shredded chicken, shredded carrots, chopped celery, thinly sliced green onions (including tops) and add more cranberries (Craisin's 50% less sugar from Publix) and more toasted slivered almonds (cheaper at Aldi). It makes a full 2 pounds, and I rarely need more mayonnaise.

I also used to make stuffed clams from scratch. Then Publix started selling the Matlaw New England Style Stuffed Clams and Stuffed Scallops BOGO. Save the shells and you can turn six so-so stuffed clams into 12

with twice the protein. And I am not kidding; I have dozens of empty shells and will give you the 6 you need for your first batch. Write me at info@insidehillcrest.com and I will drop them off.

BOGO STUFFED CLAMS OR SCALLOPS E/C/T

1 Package Matlaw Stuffed Clams or Stuffed Scallops thawed
6 additional empty clam/scallop shells
¼ cup 4C salt-free seasoned breadcrumbs (had to buy them online)
1 can drained whole clams or 6 oz. chopped bay scallops
Grated parmesan and paprika for dusting

Scoop out the clam stuffing into a medium bowl. Add breadcrumbs and clams or chopped scallops. Mix well.

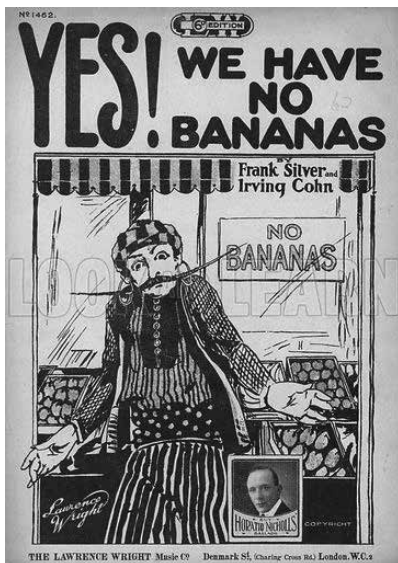
Restuff the 6 empty shells and the additional 6 shells. Freeze.

Before baking, sprinkle them with grated parmesan and paprika. Bake for 30 minutes at 450 degrees. Serve with Publix Crab sauce (found in Seafood department glass case).

Total cost, if buying BOGO and adding seafood – less than \$6.00 for a dozen stuffed clams.



YES WE HAVE NO BANANAS



became a major hit that year when it was recorded by Billy Jones, Billy Murray, Arthur Hall, Snoopy's Classiks on Toys, Irving Kaufman, and others. It was recorded later by Benny Goodman and His Orchestra, Spike Jones & His City Slickers, Louis Prima, Kidsongs, and many more."

Not sure why I remembered that line. I don't even know what it means. Anybody need a pound of dried banana bites (all natural)? I bought a five-pound bag thinking they would be perfect for my Yer Nuts mix, but they are too soft. Probably better for baking banana bread or muffins. Supposedly they're also for snacking, but let's just say they're not my jam. If you want a FREE pound, email me at info@insidehillcrest.com. First come, first served!

From the Interweb: "Yes! We Have No Bananas" is an American novelty song by Frank Silver and Irving Cohn published March 23, 1923. It

MOVING TO ANOTHER COUNTRY?

I am amazed at the number of my friends who have lived here most of their adult lives and are planning to go back to their country of birth to retire. Apparently, the dollar goes so much further there that it can afford a comparatively more luxurious lifestyle than if they stay here. I get postcards and letters showing me their GORGEOUS apartment and telling me how much their monthly bills are. One couple who went to Cuenca, Ecuador, rented a lovely house and added up all their monthly expenses including rent, car, food, etc. and it came to \$1800 per month. HUH?

I knew I should have paid better attention in high school Spanish class... Anyway, when David Treece sent his article in for this month, guess what the topic is? Good guess! See page 14.



OVERSEAS ADVENTURES: WHY RETIRING OUTSIDE THE U.S. IS ON THE RISE



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As someone who works with businesses and individuals on their financial planning options, I often hear the question: "Can I afford to retire?"

Then there are the adventurers who ask, "What about retiring abroad?"

There has been an increase in clients asking these questions due to the political uncertainty and the state of democracy in the U.S. Some people don't know where to start or understand what they need to make their wishes a reality.

It's not just about sunsets and sangria. From taxes to Social Security, here's a primer on what you need to consider if you're considering a move abroad.

Dollars and Dreams: Crunching the Numbers

According to the Social Security Administration, the number of retired workers receiving Social Security benefits overseas increased from 320,000 in 2009 to 450,000 in 2022.

The ranks of all adults who would like to make a move are growing, too. 34% of Americans who responded to a recent Monmouth University poll expressed interest in settling outside the U.S. That is roughly triple the percentage from 50 years ago.

Many Americans are exploring options like moving to Portugal, drawn by its affordable cost of living, rich culture, and relatively straightforward residency process through the D7 Temporary Resident Permit.

Others consider living in Panama City, Panama, attracted by the Pensionado Visa that offers indefinite residency, discounts, and a low-tax environment.

Some aspire to reside permanently in the Philippines, enjoying its welcoming retiree community and renewable temporary resident visas through the Special Resident Retiree's Visa.

Don't let tax laws and red tape ruin your adventure. Before making the leap, it's crucial to understand these key financial factors:

- **Travel Health Insurance:** Research international coverage options to meet medical needs abroad.
- **Social Security Benefits:** Yes, you can live abroad and collect Social Security Disability benefits, but understand the implications.
- **Foreign Income Tax:** Generally, the first \$105,900 (2023) of foreign-earned income is tax-free in the USA, but consult the IRS or a tax professional for specifics.
- **Remote Work:** Consider the logistics and tax implications of working remotely from another country.
- **Retirement Savings:** Assess whether you have enough to retire comfortably at 40 or any age, factoring in expenses, savings, and income sources.

Visa VIP: Easy Entry, Stress-Free Retirement

Want to live abroad without the hassle? These countries roll out the red carpet for retirees with user-friendly visa options and perks that make relocating a breeze.

- **Panama:** Pensionado Visa requires a \$1,000 monthly income and offers discounts, low taxes, and indefinite residency.
- **Portugal:** D7 Temporary Resident Permit demands €1,200 (approximately \$1,290 as of this writing) monthly passive income, offering temporary residency and a path to citizenship.
- **Philippines:** Special Resident Retiree's Visa (SRRV) requires a \$20,000 bank deposit or \$800 monthly pension, allowing indefinite stay.

Money Moves: Planning for the Expat Life

Consult financial advocates specializing in expat planning to navigate complex tax laws, optimize retirement income, and identify the best overseas residency options.

Your retirement plan shouldn't end at the airport. To ensure a smooth transition, consider:

- Maintaining a U.S. address for banking, tax, and other purposes.
- Understanding tax obligations and filing requirements like Foreign Bank Account Reports (FBARs).
- Enrolling in Medicare Part A and considering Part B.

Retiring abroad can offer adventure, lower costs, and personal fulfillment. With careful planning, expat life can be rewarding and sustainable. Don't let uncertainty hold you back. Explore options, seek expert guidance, and discover the possibilities awaiting you in retirement.

Want advice on planning and paying for a foreign retirement relocation? Team Treece is here to help—contact us at 305-751-8855.



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LESSON OF THE DAY

If you can start the day without caffeine,
If you can always be cheerful, ignoring aches and pains,
If you can resist complaining and boring people with your troubles,
If you can eat the same food every day and be grateful for it,
If you can understand when your loved ones are too busy to give you any time,
If you can take criticism and blame without resentment,
If you can conquer tension without medical help,
If you can relax without alcohol,
If you can sleep without the aid of drugs,

Then you are probably the family dog.
Handle every stressful situation like a dog. If you can't eat it or play with it,
pee on it and walk away

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YOU'VE GOT A FRIEND...OR NOT - by Cindy Abraham

Some friendships don't end with fireworks, they just slowly fizzle, like a phone battery that never makes it past 20%. If you have ever had a conversation and hung up the phone wondering why you feel like you just ran a marathon, this one's for you. Friendships are a lot like relationships: some age like fine wine, others spoil like week-old shrimp.

I am not talking about the obvious "fake friend" who spills secrets faster than a leaky faucet. (If they trash-talk everyone else, don't kid yourself, you're on the menu, too.) And I'm *not talking* about the friend who has a meltdown who snaps at you and later apologizes. That's just life. I am definitely not talking about the "misery loves company" crew who are right there for you when you are going through a rough patch and ghost you the second you're happy. Those folks practically come with a warning label.

No, I'm talking about the low-key draining friendships, the ones that don't blow up but slowly eat away at your mental battery. You start wondering: Why do I feel smaller every time I hang out with them? Trust me, there are signs and here are three red flags that a "friendship" is doing you more harm than good.

1. They Only Show Up When They Need Something

Look, leaning on each other is part of friendship. But if the only time you hear from them is when they need a ride to the airport, a free therapy session, or something picked up at the store, it's not a friendship, it's DoorDash, and you're the unpaid delivery driver.

Friendship isn't a vending machine where they punch E7 and out comes your time, energy, and emotional labor. If you're always the giver, maybe it's time to press pause and ask: When do they show up for me?

2. You are Their Emotional Dump Truck

Sharing feelings is healthy. But if every conversation is a one-way unloading zone, with you as the landfill, that's not bonding. That's unpaid

emotional labor. And let's be real, these "vent sessions" usually happen on their terms. Middle of your workday? Too bad. You're three bites into a taco? Guess what, their crisis can't wait. Here's the kicker: you leave drained, guilty for being drained, and still unheard. That's not friendship, that's a hostage situation with extra small talk.

3. Every Conversation Magically Becomes About Them

You: "I got a promotion at work!"
Them: "Oh cool, that reminds me of the time I..."
You: "I just found out I have a kidney stone."
Them: "I never had a kidney stone, but I had a gallbladder stone, and..."
I swear I am not making this up but one time I told a "friend" that someone close to me was diagnosed with congestive heart failure and their answer was, "My brother had that, and he died." WTF?



BELIEVE IT... OR NOT

– by **BK ARUNA LADVA**, London, England, revised and submitted by **Etta Stevens**



Believe in yourself. Spirituality teaches you to inject positive creative energy back into your life, and in so doing, you begin the process of self-transformation. As you believe more in yourself, you change and transform into powerful spiritual beings.

Today, I am asking you... not to believe! Or at least to think, filter, discriminate, before you believe. Why? Because there is just so much fake out there that it is tricking and misguiding people. Many people base their future and lives on this fakery. Now, everyone is an expert on something or other.

People can claim to be an expert in literally anything, while being a knower of nothing, except how to run a good grift and scam.

Throughout the day, life presents us with information in a myriad of ways. Much of it we consume consciously, and in a subconscious way. But have you noticed how quickly our attitude changes upon hearing a new piece of information ... which is not even authenticated! We start switching and changing with each new development. We change our minds just as often as a chameleon changes its colors!

One moment we believe daily milk is essential for good health, the next. Well, not really. "I think I will turn vegan".

One moment, slim slick branded trainers make us feel confident, the next ... No, forget the look. "I am converting to barefoot shoes. Open wide toes and freedom."

One moment, running is good for us, the next ... No, it impacts the knees. "I am turning to you for my daily exercise routine".

One moment, we believe eating fruits before a meal is healthy. No, not anymore, the Glucose Goddess tells us: "It's OK to eat fruits after a meal to prevent a sugar spike!"

One moment, the spandex polyester breathable fabric is good for easy stretching moves, the next ... No, forget the stretch, cool 100% cotton is best for the skin.

We are deeply influenced by the latest diet, detox program, exercise, clothes, fashion sport, exercise or whatever in the media and social media. Sometimes these fads and fashions change so quickly and cunningly we barely notice that things have changed ... they so easy influence and change our attitude. With every information update we change our perspective ... yet again.

Some people are more gullible than the rest. What is right and what is wrong is all subjective, and we should not jump to the new fad and ideology as soon as it comes on the market. Everyone is out to make a buck and there are a lot of false facts, presented as true statements flying around the internet. Do your research and follow your instincts. When something sounds too good to be true, then it probably is not true at all. Learn to trust your gut feelings.

I live in a community and at a retreat center where many people come and go every weekend. Therefore, I am privy to many conversations, even those I wish not to be. And I hear people talking about all kinds of things they've come across or the latest trending practices. I have found that the discipline of being a detached observer saves me from becoming a sponge and swinging from one belief to another.

Additionally, the conclusion that really helps is to want less- to desire less and be content with what is. My internal, natural, intuitive

navigation system will guide me to what is right and true for my soul. If I am confused and undecided, then I will attract such things, such souls, and such information into my life. If I give the vibe of being empty, then sure, there are a lot of fillers out there waiting to grab that dough! Once I am content and steadfast in what I believe, then no one can influence me. When I listen to my intuition and conscience, I can free myself by using the power of discernment. I find that the daily practice of silence and meditation helps me maintain inner balance and peace. We must learn to know ourselves from the inside out, despite the numerous influences on many levels that come to us from both within and without. Our personal and social beliefs; our own habits and thinking patterns; the past and memories; or future anxieties and the mass media all vying for our time, attention, and money. Sometimes it can be difficult to see a way out and through the maze of life's demands.

But the Bard was spot on when the great Shakespeare wrote these words for Hamlet: "To thine own self be true ..." IT IS Time ... to make ourselves free with the power of discrimination and begin being true to ourselves. Taking time for oneself is one of the greatest ways to feel happy. Happiness comes from SELF-LOVE, and the byproduct of this is that you will realize that you have Happiness deep within your soul.

Take the time to sit peacefully and meditate on yourself and your spiritual guide, such as God, a Higher Power, Allah, or Shiva. It does not matter what you call him; think about the unlimited love you receive from being in His company. I truly believe that what is wrong right now, with this world, is that most souls have forgotten GOD. In silence, you will get all the answers you require, so sit in meditation daily and release any anxiety that you are holding in your body. You will feel better, and slowly, your happiness gene will come to the surface and help you find the happiness you desire.

That's why the path of spirituality and meditation teaches us the importance of mastering the self. To learn how to master the senses is the way to master the world around you. We must be able to control our inner world of thoughts, long before they extend outward into the world through our words and actions. This is attained through self-discipline and self-management, because it all starts with the "self".

As we begin to lose ourselves, we try more desperately to control everyone and everything on the outside, and we all know how badly that works out for everyone. Learning meditation and practicing it daily will help you understand yourself better and learn to discern what is real from what is not.

I am conducting a FREE ZOOM class every Tuesday morning, so that we can all learn to live more positively with HAPPINESS in our heart and mind, with putting self first, especially in these troubling times. Class begins promptly at 10:30 AM until 11:30 AM.

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WHEN DOES CONSCIOUSNESS BEGIN?

Researchers now believe that different types of consciousness may emerge at different stages.

Some define consciousness narrowly, requiring self-awareness and reflection, which typically appear in early childhood. For instance, recognizing oneself in a mirror, usually around 18 months, shows a sense of self.

Others adopt a broader view that includes “primary consciousness”: awareness of the present moment and sensations. Evidence suggests this form may exist shortly after birth. Newborns recognize their mother’s voice, react to faces, and show signs of memory which are all possible indicators of conscious experience.

However, behaviors alone aren’t proof. Scientists are turning to brain studies for deeper insight. For example, adults show a brain signal called the P300 wave during conscious perception. Researchers found a delayed version of this wave in infants as young as five months, suggesting they may have visual awareness.

More evidence comes from brain imaging. Full-term and even some preterm infants show patterns of brain connectivity linked to consciousness in adults. Studies using fetal brain monitoring have shown that by around 35 weeks of gestation, fetuses may detect changes in sound patterns, hinting at early sensory awareness.

Yet, consciousness likely can’t begin before about 24 weeks of gestation, when connections between the thalamus and cortex, the brain areas key to awareness, start to form.

Overall, most scientists agree: consciousness doesn’t appear suddenly. Like memory, language, and motor skills, it develops gradually over time.

I read a story about a baby who was born prematurely and had to undergo heart surgery. They did not use anesthesia. He remained awake and only given Pavulon which is a muscle relaxant to prevent him from moving during the procedure. Unfortunately, he died five weeks later.

The mother questioned why her son was not given anesthesia and was told he was too young to tolerate it. The anesthesiologist assured her there was no evidence that premature babies felt pain.

I couldn’t understand how they could know that! What a horrible thought that someone who could not express pain went through open heart surgery. So of course, I looked up articles about this issue and this is a condensed version of what I found. Not reassuring enough...

When Does Consciousness Begin?

One of the big questions in understanding the mind is when consciousness first appears—and how to define it. Scientists across fields have proposed many models, but there’s no single answer.



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