

CITIZENS' ASSOCIATION HOSTS SEMINAR ON RESILIENT FLORIDA-FRIENDLY LANDSCAPING



Kara Krueger- Mounts Botanical Gardens

On Thursday, March 20, the Citizens' Association of Palm Beach hosted a well-attended seminar titled "Florida-Friendly Landscaping: Creating Beauty with Resilience" at Fire Station No. 3 in Palm Beach. The event, which began at 10 a.m., opened with welcoming remarks from Town Council President Bobbie Lindsay, who emphasized the importance of sustainable practices in the town's coastal environment.

The featured speaker was Kara Krueger, a University of Florida graduate and the Environmental Horticultural Extension Agent for Palm Beach County. Krueger delivered an engaging and informative presentation that covered the critical role of Florida-friendly landscaping in fostering a sustainable future. She highlighted how minimizing the use of irrigation, fertilizers, and chemicals not only benefits the environment but also enhances the resilience of local landscapes.

Krueger encouraged the use of Florida native and Florida-friendly plants, particularly in coastal areas where resilience to wind, salt, and drought is vital. She also stressed the importance of thoughtful landscaping for supporting pollinators, birds, and other wildlife, outlining plant species that provide ecological benefits. Additionally, she cautioned attendees about invasive species that threaten sensitive coastal ecosystems.

The seminar was generously sponsored by Glazer Hall (formerly known as Innovate). The event reflected a growing community interest in sustainable landscaping and environmental stewardship. Attendees left with practical knowledge and inspiration to create landscapes that are not only beautiful but also resilient, eco-friendly, and supportive of local wildlife. A replay of the seminar is available on the Citizens' Association website at www.citizensassociationofpalmbeach.org, located on the Seminars page.

From the Ground Up - How Smart Management Makes Condo Living Thrive

- **No Two Condominiums Are Alike**
- **What Makes The Difference**

In the wake of the Surfside condominium collapse, concerns about the safety and affordability of condo living have understandably grown. But those who live in and manage well-run communities say this: no two condominiums are alike—and responsible oversight makes all the difference.

Take The Enclave, for example. According to property manager Kim Fishman, the board and management team had already prioritized structural upkeep long before new legislation mandated it.

“We’ve always focused on safety, structure, and appearance,” Fishman says. With a 24/7 gated entrance, door staff available daily, and a full in-house team for maintenance and housekeeping, The Enclave offers peace of mind that’s hard to come by in other types of housing.

Palm Worth, a 60-year-old oceanfront building, is another strong example. “Our building has passed the Phase One Milestone Inspection and is solid as a rock,” says resident Juanita Leary. Over the years, minor repairs and consistent assessments have ensured the structural health of this architectural gem. Residents there understand that upkeep isn’t just a requirement—it’s an investment in their home and lifestyle.

That lifestyle is one of the greatest draws to condo living. “The benefits far outweigh the inconvenience of new laws,” says Geri Emmett, resident of Sutton Place. “Having on-site services and security is invaluable. I travel with peace of mind, knowing everything is taken care of. You just can’t get that with a single-family home without hiring a full-time staff—and that’s far more expensive.”

The key to successful condo living lies in strong, transparent management and an engaged board. When a community takes planning, budgeting, and structural upkeep seriously, residents reap the rewards through safety, convenience, and long-term value.

Don’t let fear overshadow the reality: well-managed condos offer a lifestyle of freedom, security, and affordability. And with the right team in place, they remain one of the smartest housing choices available today.



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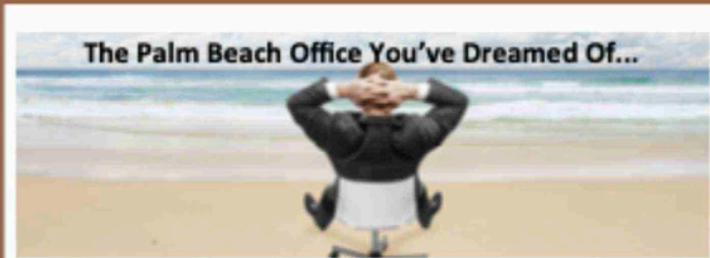


Mission:

The Citizens' Association of Palm Beach (CAPB) advocates for the interests of Palm Beach condominium and co-operative associations from Sloan's Curve to the southern border.

About Us:

- Volunteer advocates with board leadership experience engaging with Town officials, boards, and commissions.
- Host educational programs on local issues such as zoning, traffic management, shore protection and hurricane preparedness.
- Provide updates via *News & Views*, our mobile app, website, and social media.
- Support Town employees through scholarships and awards.
- Coordinate discounted beach cleaning and turtle monitoring services for members.
- Founded in 1976 as a nonprofit 501(c)(3).



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Citizens' Association Urges Progress on Reach 8 Dune Project

By: Rick Salvadore

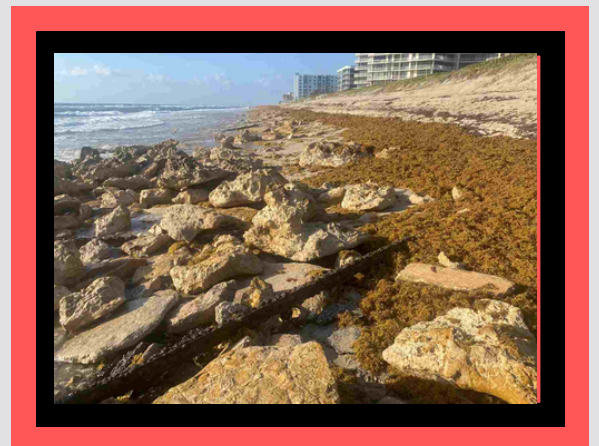
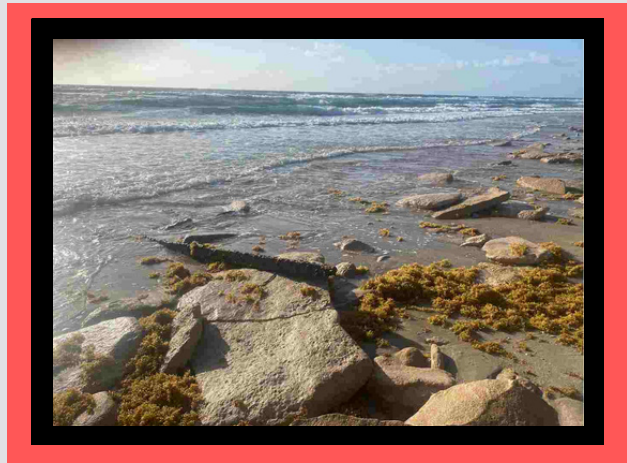
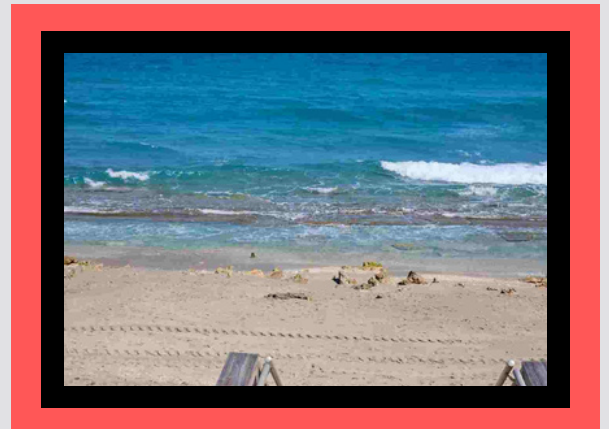
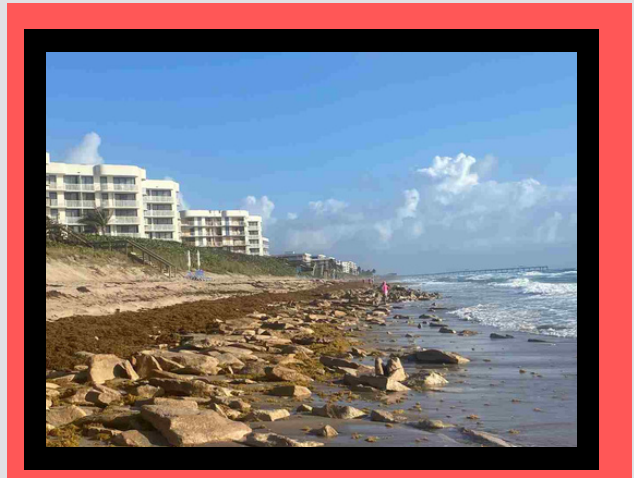
Palm Beach, FL – The Citizens' Association of Palm Beach is encouraging town officials to maintain the scheduled November 1, 2025 start date for the Reach 8 dune restoration project—an important effort to protect the island's south end from ongoing coastal erosion. Reach 8 encompasses the far south end of Palm Beach just south of Lake Worth Beach to the town's southern border.

In a recent letter to Mayor Danielle Moore and members of the Town Council, the Association voiced support for the project and concern over repeated delays, including the postponement of planned dune sand placement. While other areas of Palm Beach have received full beach renourishment, Reach 8 continues to face significant erosion, threatening public safety, property, and infrastructure.

“It’s disheartening to see sand bypass Reach 8 while conditions there continue to worsen,” the letter noted. “This part of the island has waited too long for meaningful protection.” While acknowledging challenges—particularly related to access through Lake Worth Beach—the Association urged the Town to explore alternative options, such as re-engaging with Lake Worth Beach, using an existing easement, or identifying another entry point within Reach 8.

“We appreciate the work of Council President Pro Tem Lew Crampton and Town staff to move the project forward,” said Association Co-Chairmen Alfred “Skip” Aldridge and Rick Salvadore. “At this stage, what’s most important is a clear plan and a firm commitment to starting on time.”

The Citizens’ Association remains committed to advocating for equitable coastal protection for all areas of the island and looks forward to continued collaboration with Town leadership.



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Palm Beach Exclusive

Secret mortgage blacklist wreaking havoc on condo owners

Daily Mail- Alice Wright -March 19, 2025

A secret mortgage blacklist is leaving thousands of condo owners unable to sell their homes. The list is compiled by mortgage underwriters Fannie Mae and has been expanded dramatically in response to the Surfside Collapse in South Florida which killed 98 people. The tragedy exposed widespread issues with underinsured buildings and overdue repairs – not just in Florida but across the US. If a building crops up on the list it can be hard for a potential buyer to get a Fannie Mae-backed mortgage to purchase a condo there. In turn, sellers in blacklisted buildings are stuck with unsellable units – adding to a market glut that drives down prices. Fannie Mae backs around fifty percent of America's mortgages and its approved loans signal a sound investment.



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A home insurance crisis across the country is also making it harder for buildings to access affordable and adequate insurance. Before Surfside, the blacklist contained just a few hundred buildings, condo lawyer Stephen Marcus told the Wall Street Journal. This has now risen to 5,175, according to Marcus who has access to the list of buildings that do not meet Fannie Mae's criteria. If a building crops up on the list it can be hard for a potential buyer to get a Fannie Mae-backed mortgage to purchase a condo there. In turn, sellers in blacklisted buildings are stuck with unsellable units – adding to a market glut that drives down prices. Fannie Mae backs around fifty percent of America's mortgages and its approved loans signal a sound investment.

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Florida currently has 1,400 buildings blacklisted, more than any other state.

The state issued new legislation in the wake of the Surfside disaster which requires condos to have certain levels of reserves to deal with potential repairs.

California follows with 695, while Colorado, Hawaii, and Texas also have high numbers, often due to natural disasters and extreme weather risks. Fannie Mae and its sister organization Freddie Mac do not make mortgage loans themselves but buy around half of American home loans from lenders and sell them on in packages to investors. Loans that meet Fannie Mae or Freddie Mac standards can be less expensive and need smaller down payments. The organizations have long required a minimum level of insurance that was easily met, to ensure the mortgage debt could be repaid if the property was damaged or destroyed.

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Last year Fannie and Freddie issued updated guidance on it insurance requirements making the once easily met criteria much more of a hurdle for a growing number of properties. Insurers have also raised prices in recent years to offset the increased risks associated with the growing numbers of wildfires, hurricanes, flooding and other weather extremes associated with climate change.

Condo associations are trying to limit costs by agreeing to pared down insurance policies that then make their condos ineligible for Fannie Mae and Freddie Mac-backed mortgages.

A spokesperson for Fannie Mae told the Wall Street Journal its requirements are designed to 'help protect borrowers from physically unsafe or financially unstable projects.'

Freddie Mac told the publication that it does not keep a list of developments that don't meet its criteria.

AI Fuels New, Frighteningly Effective Scams

By Christina Ianzito - AARP April 2 2025

The technology can help criminals impersonate celebs, law enforcement – or even you

When a finance worker in Hong Kong was called in to a live videoconference by the chief financial officer of his multinational company in February, everything seemed normal. The CFO and other executives acted and sounded as they always did, even if the reason for his being dragged in was unusual: He was instructed to wire \$25.6 million to several bank accounts. He, of course, did as the boss asked.

Amazingly, the “CFO” image and voice were computer-generated, as were those of the other executives who appeared on the call. And the accounts belonged to scammers. The worker was the victim of a stunningly elaborate artificial intelligence scam, according to local media reports. The millions remain lost.

Welcome to the dark side of AI technology, in which the voices and faces of people you know can be impeccably faked as part of an effort to steal your money or identity.

Scientists have been programming computers to think and predict for decades, but only in recent years has the technology gotten to the level at which a computer can effectively mimic human voices, movement and writing style and – more challenging – predict what a person might say or do next. The public release in the past two years of tools such as OpenAI’s ChatGPT and DALL-E, Google’s Gemini (formerly Bard), Microsoft’s Copilot and other readily available generative AI programs brought some of these capabilities to the masses. AI tools can be legitimately useful for many reasons, but they also can be easily weaponized by criminals to create realistic yet bogus voices, websites, videos and other content to perpetrate fraud. Many fear the worst is yet to come.

We're entering an "industrial revolution for fraud criminals," says Kathy Stokes, AARP's director of fraud prevention programs. AI "opens endless possibilities and, unfortunately, endless victims and losses."

Criminals are already taking advantage of some of those "endless possibilities."

Celebrity scams. A "deepfake" (that is, a computer-generated fake version of a person) video circulated showing chef Gordon Ramsay apparently endorsing HexClad cookware. He wasn't. Later, a similar deepfake featured Taylor Swift touting Le Creuset. The likenesses of Oprah Winfrey, Kelly Clarkson and other celebs have been replicated via AI to sell weight loss supplements. Fake romance. A Chicago man lost almost \$60,000 in a cryptocurrency investment pitched to him by a romance scammer who communicated through what authorities believe was a deepfake video.

Sextortion. The FBI warns that criminals take photos and videos from children's and adults' social media feeds and create explicit deepfakes with their images to extort money or sexual favors.

Eyal Benishti, CEO and founder of the cybersecurity firm Ironscales, says AI can shortcut the process of running virtually any scam. "The superpower of generative AI is that you can actually give it a goal; for example, tell it, 'Go find me 10 different phishing email ideas on how I can lure person X.'"

Anyone can use this technology: "It's just like downloading any other app," says Alex Hamerstone, an analyst at TrustedSec, an information security consulting company. "If you were recording this conversation, you could feed it into the software and type out whatever you want me to say, and it would play my voice saying that."

If the person listening asked questions, AI has the potential to create responses in Hamerstone's voice that would make sense to the listener.

"It's unbelievable to see it," he says. "You cannot tell. It sounds just like the person. ... It's just much more difficult to tell what's real and what's fake."

Fighting back – with AI

Governments are scrambling to keep up with the fast-evolving technology. The White House in late 2023 issued an executive order calling for increased federal oversight of AI systems.



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The technology, it noted, “holds extraordinary potential for both promise and peril.” That led to the establishment of the U.S. AI Safety Institute within the U.S. Department of Commerce to “mitigate the risks that come with the development of this generation-defining technology,” as Commerce Secretary Gina Raimondo put it.

As it turns out, AI may be our best tool for countering the malicious use of AI.

Benishti’s company develops AI software that detects and prevents large-scale phishing attempts and ransomware attacks. AI also is a key tool for detecting suspicious transactions at your bank, for example, flagging unusual charges on your credit card and blocking scam calls and texts.

The problem, says Craig Costigan, CEO of Nice Actimize, a software company that develops technology to detect and prevent financial fraud, is that “most of these scams and frauds are done by folks using the exact same tools as we use – but they don’t have to abide by the rules.”

AI technology also is used to tackle robocalls, says Clayton LiaBraaten, Truecaller’s senior strategic adviser. “If we see phone numbers generating hundreds of thousands of calls in a few short minutes, our models identify these patterns as suspicious. That gives us a very early indication that a bad actor is likely behind those calls.”

Truecaller will answer and screen calls for scams and has just unveiled new tech, the AI Call Scanner, which can determine if a caller’s voice is AI-generated. It will warn users while they’re on the phone that the call is suspicious.

Banks use predictive AI as well. Costigan’s company, Nice Actimize, creates AI-based software that financial institutions use to sift through vast amounts of data to detect anomalies in individuals’ patterns, he explains. “It could be that someone is withdrawing \$50,000, which is an unusual amount. It could be the location of the IP address. Why is the transaction happening in London?”

What’s possibly more alarming is voice cloning in an industry that for so long has used verbal confirmation to authorize transactions, Costigan says. Criminals “can call up and say, ‘Hi, move this money for me.’ And that voice sounds exactly like you. That’s a problem today.”

Banks are considering going beyond voice confirmation, so “you may also get a single follow-up question, like what’s your favorite color,” Costigan says. “They may now even require something additional that validates that you are you.”

Consumers have a role in protecting themselves, Benishti says, by understanding that “they cannot 100 percent trust communication, especially unsolicited.” Fraud fighters need to be ready to adjust their strategies as scammers are “very astute technologists and accomplished psychologists,” with evolving techniques, LiaBraaten says. “It’s a cat-and-mouse game,” he says. “We just have to stay ahead of them.”

How to protect yourself as AI fuels more sophisticated scams

Don't trust your caller ID. If you get a call from a business, hang up and find the company's number (for a bank, it will be on your financial statement, for example), then call directly. No matter what the pitch, anyone asking you to pay with a gift card is a scammer, according to the Federal Trade Commission.

Pause before you click. Never click on a link in an email or text message without confirming that it's from a legitimate source. Criminals can craft extremely sophisticated-looking messages, as well as fake websites that convincingly mimic real ones.

Consider choosing a safe word for your family. Share it only with family members or others in your inner circle. If someone calls claiming to be a grandchild, for example, you can ask for the safe word or words — rubber ducky, Fred Flintstone, whatever — and if the caller doesn't know it, it's clearly a scam.

Call back your "grandchild" in crisis. If you don't have a safe word and your supposed grandchild or child calls saying there's a medical emergency or some other crisis (sometimes callers say they've been kidnapped), they may add that their phone is broken so you can't call them. Pause, take a breath (criminals try to rattle you to disrupt your rational thinking), and tell them you want to try to call them back anyway. Chances are your real grandchild will pick up, unharmed and bewildered by your concern.

Don't click on ads to download software. The FTC says that if you see an ad for software that piques your interest, rather than clicking on a link, go to the company's website by typing in its address. If you search for it online, the agency warns, "remember that scammers also place ads on search engines. They'll appear at the top of your search results page and might have a label that says 'Ad' or 'Sponsored.' Scroll past those to get to your search results."

Guard your personal information. To avoid identity theft, be careful about disclosing your full name, your home address, your Social Security number, credit card and banking information, and other personal details. Definitely don't share information with someone you only know from email or texting.

Spread the word. Educate your loved ones on the latest scams and the advice above.

Report scams. If you spot a scam or you've been a victim of one, report it to the police, as well as the FTC at reportfraud.ftc.gov. The more information authorities have, the better they can identify patterns, link cases and ultimately catch the criminals.

Fake Ads, Fake AI

It's worth playing around with a chatbot to get a sense of the technology's potential (and it's kind of fun). But note that cybercriminals advertise AI tools on social media and search engines with links that will download malware on your computer if you click on them, the Federal Trade Commission (FTC) warns.

Some sites are fake, the FTC says, but "some ads actually take you to the real software and download the malware through a 'backdoor,' which makes it hard to know you got hacked. Then, the criminals could steal your information and sell it." You can also report scams to the 877-908-3360. It's a free resource, with

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