



**70 Years Advocating for Jungle Terrace Neighborhood!**

4th Quarter 2025

[www.Jungle-Terrace.org](http://www.Jungle-Terrace.org)

## October 20 Meeting

Walter Fuller Center - 7891 26th Av N

Rep. Linda Chaney: Legislative Update

Joe Hamilton, The Catalyst: Science Center Update



President John Hoke



CM Gerdes updates crowd.



**\$1,425,000 State Grant for Jungle Lake by Rep. Linda Chaney explained by Dr. Ed.**



Station #2 New Fire Captain Howard.

## ACCOLADES

Dear Dr. Ed, Your old friend Karen Higgins, retired from PARC here.

I so appreciate your updates and thank you. I have a donation ready to send you. Best, Karen

**Singapore** sends Cheers!

Dear Ed, Congratulations on the JTCA 70 Years Platinum Jubilee.

It is nice to know that your members keep up the tradition and values.

Have a nice day. Cheers, Thomas Kuan

**WOW! Newsletter** ~ So eye-catching.....pictures with short explanations kept me turning the pages..... Closing article really got my attention because I just got a package in the mail with an article I do not recognize or understand what it is ..... thanks for the directions as to what to do with it..... Great Appreciation, BK

## Beautifully maintained Retention Pond at TYRONE MALL!!



Healthy water, Shoreline Plants, and Spatterdocks (lily pads).

# St. Pete Cycling Club 7am Regular TRAIL Cleanup!!

St. Pete Bike Co-Adopted Pinellas Trail with JTCA!

[www.stpetecycling.com](http://www.stpetecycling.com)



## Breakfast Well-Earned!!



## **Stonehenge Park beneath Tyrone Overpass**

We thank and appreciate everyone's efforts and accomplishments, in making Jungle Terrace a Saint Petersburg Neighborhood Gem and Showcase! Stonehenge Park is one of our treasures and secrets, that we share and put on display, to highlight who we are and our pride in what we do. Everyone on the Pinellas Trail knows and enjoys it...a special place and park refuge, for biking, walking or hiking along it.  
**John Prokop, Original Founder of Stonehenge Park concept.**

## **President John and Dr. Ed Tour PARC**



Marion White, Chief Operations Officer   Dave Lehman, VP Operations, 43 Years

## **President John Hoke and Dr. Ed out & about.**

Meet PARC President/CEO Michelle Detweiler, then Tyrone Mall Manager Jeni Wilson, then mark location of WF Rec Center sign, then Crossroads neighborhood meeting with President Aron Bryce.



Dr. Ed   JTCA Pres. John Hoke   Crossroads Pres. Aron Bryce

## Science Center “NO” by Mayor Welch!!

4 Years, \$19 Million in bipartisan State and Federal Grants, 1,000s hours by advocates, nonprofits, architects and engineers, our self-sustaining grand historic preservation “Blending States Sidewalk” Center was “NO” by Mayor Welch. President John Hoke interviewed on TV, and with Dr. Ed and Joe Hamilton organized 10 speakers for City Council meeting on “Resolution to Support.” The resolution passed and sent to Mayor. Pray.!

**WE WON!!!**

Council UNANIMOUS! <https://stpetecatalyst.com/st-pete-council-votes-to-save-the-science-center/>  
John Hoke: Science Center is integral to create good and great humans in our city!

## STONEHENGE PARK

Sign replaced after lost in hurricanes.



**Volunteer Oak Tree Trimmed, plus Jatropha trim, fertilize.**



## **Mini-Garden: Jatropha Trimmed, Fertilized + 2 Baby Oaks**



### **BEWARE – Vagrants on TRAIL.**

Bill, owner Fresh Connections, by Stonehenge, on bike coming down 38<sup>th</sup> Ave. overpass. Two vagrants with grocery cart rammed him, crashing him to the ground. One jumped on Bill's bike and started riding off. Other Bikers grabbed him for police... Next day, vagrants back on the Trail!!

### **Best States to Retire In**

**Florida was first  
thanks to its low  
taxes, high number  
of volunteer  
activities, and one  
of the lowest death  
rates in the country  
for people aged 65  
and older.**

**FBI warns about scam that wiped out entire life savings and retirement accounts, leaving seniors devastated.**

**<https://www.aol.com/fbi-warns-seniors-billion-dollar-120058553.html>**

## COUNTY Help on PINELLAS TRAIL

Three Lethal Diseases are killing Sabal Palms.

Jungle Volunteers identified 23 Dead Palms by Orange Flagging Tape, Photo, and noting the Mile Marker of each.

Sent to the County and they removed over 20 of the dead and dangerous palms.



Amazing Equipment **Restored drain DITCH** at 35-38<sup>th</sup> Ave N TRAIL entrances. Removing palms and invasive vegetation that Volunteers could not do in 100 years.





## **FLOOD Control! Pinellas Trail: 35-38 Aves.**



**Scoured and Shaped**



**New Sod Totally Lines Ditch**

# Florida couple scammed out of more than \$80,000 in PayPal scheme

**Don't trust that text message.** An older couple [lost more than \\$80,000](#) after they received a text about an “unauthorized \$599 charge” on their PayPal account.

They called a phone number in the message to address the problem and received a form from scammers posing as Norton Security to catalog how much money they lost.

When they saw \$50,000 deposited back into their account, the couple thought they mistakenly added a few zeros on the form and wired the extra money they thought they received – some \$49,000 – to an account in Utah.

But the scammers claimed the money was never sent because of a problem with the IRS and requested the money in cash. The Florida couple handed over \$33,000 in cash to a courier who visited their home, police said. In total, they lost close to \$83,000, according to police, who said they are working to find the scammers and retrieve the money.

In a statement, PayPal encouraged users to remain mindful when they are being asked to participate in a transaction related to its website. They recommended users contact customer support through the PayPal website or app, not from search engines or other sources.

**PayPal scams proliferate:** a popular target for scammers looking to earn a quick buck.

In early June, police in Tennessee arrested two men accused of conducting a sophisticated multi-state PayPal scam similar to the one in Florida.

Police believe the men – identified as Hongqi Cui and Li Muxi – remotely accessed a victim's bank accounts by impersonating a PayPal representative and then requested they hand over large amounts of cash to a courier. Dept of Homeland Security and FBI are investigating.

Nationwide, phishing attempts overall are on the rise. A report published in April by the FBI's Internet Crime Complaint Center found phishing was among the [top three types of cyber crimes](#) reported in 2024. The agency saw \$16.6 billion stolen last year, up 33% from 2023, the report said. People over the age of 60 suffered the most losses, totaling nearly \$5 billion.

Text scams are a major contributor. According to data from the Federal Communications Commission, Americans lost close to [\\$500 million in 2024](#) through interactions over texts.

## How to protect yourself against scams

If you receive a suspicious text message from a payment website, bank or store, the [Federal Trade Commission](#) suggests the following:

- Do not respond to the message and do not click any links or attachments.

- If you are unsure whether the message is real, contact the company using the customer service phone number on their website.

- Report the message as junk or spam.

- Forward the message to SPAM (7726)

- Report the text to the Federal Trade Commission at [reportfraud.ftc.gov](https://reportfraud.ftc.gov) and/or file a complaint with FBI's Internet Crime Complaint Center at [ic3.gov](https://ic3.gov).

- Report to the U.S. Federal Trade Commission. Forward phishing emails to the Anti-Phishing Working Group [reportphishing@apwg.org](mailto:reportphishing@apwg.org); forward texts to SCAM (7726).

- For more information on what to do if you've become a victim of a scam, visit the [Report Fraud FTC website](#).

# AI in Cybercrime

Last year, impostors cost victims nearly \$3 Billion in the U.S. alone...

Impostors were the No. 1 reported scam in the U.S. in 2024.

Globally, cybercrime was \$9.5 Trillion last year.

This year, it's expected to reach \$10.5 Trillion.

If cybercrime were a standalone country, it would be the third-largest economy in the world – behind the U.S. and China.

Scams using artificial intelligence ("AI") have made this threat a lot worse.

You might have heard about scams using AI-based fake voices.

But those are only part of this massive problem.

## AI Makes Cybercrime Easier Than Ever

Cyberattacks are an even bigger business.

That's where criminals try to breach a company or organization's information systems.

Last year, oilfield-services company Halliburton (HAL) spent \$35 million after a cyberattack.

Insurance giant UnitedHealth (UNH) said last projected costs from a massive cyberattack against one of its business units would be more than \$2.3 billion.

In the past, cyberattacks were a "bespoke" kind of job. Criminals needed a certain level of expertise to know which systems to go after... and how best to crack them.

But today, AI gives even novice criminals all the tools they need...

They don't need to know where to target. Instead, they can attack every point in a company's infrastructure at once. With AI, criminals can also automate the entire process. And they can keep trying until they succeed... or until they decide to move on to a more attractive target.

**Phishing** is another huge market. That's where criminals use fake e-mails to steal sensitive information, like passwords or credit-card numbers. Phishing on a big scale was difficult in the past. Criminals had a harder time producing e-mails that looked real. But with AI, they can now create highly authentic and personalized content. That makes the attack much harder to detect.

Data-security company Kaspersky identified nearly 900 million phishing attempts blocked by its software in 2024. That's a 26% increase year over year. Kaspersky also found that 1 in 2 e-mails in corporate inboxes was spam. And that included more than 125 million e-mails with malicious attachments.

And because of AI, it's getting easier to fall for these attacks...

In 2023, security awareness and training provider SoSafe conducted a study using AI-generated phishing e-mails. It found that targets opened 78% of these simulated e-mails. And 21% clicked on the malicious content within. The study also showed that 65% of people revealed personal information on websites linked via AI-generated e-mails. So it's no surprise that companies are spending big money to fight this...

## A Booming Market

Spending on cybersecurity – including hardware, software, and services – was about \$215 billion last year. By 2035, this market is expected to more than triple to \$697 billion.

Large tech companies like Microsoft (MSFT) and Cisco Systems (CSCO) build security into their product offerings.

## AI Itself Is a 'Silver Lining' With Cybercrime

Despite the AI surge in cybercrime, the technology can be used against itself to fight this type of activity...

Risk-advisory company Kroll released its 2025 Financial Crime Report earlier this year. It's a study of corporate executives worldwide. The report showed that 57% of respondents thought that AI would help with financial crime compliance programs. And more than half of the respondents were investing in both AI and non-AI tech to address these risks.

More than 70% of respondents expected the risk of financial crimes to increase in 2025. Only 23% of them rated their current compliance programs as "very effective" in fighting it. So there's still lots of work to do. Companies will have to continue spending piles of money on cybersecurity. (Editor: What a waste on criminals!)

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## Florida man, 60, lost \$1.6M in an elaborate investment scam — fronted by a woman he'd known for years

Real estate scams are all too common and older people tend to be easy targets. When Jose Luis Fernandez of Sunny Isles Beach, Florida invested money with Ybis Del Carmen of Realty Golden Group, he wasn't worried. After all, he had known her since 2012.

But Del Carmen wound up stealing [more than \\$1.6 million](#) from Fernandez through an elaborate real estate fraud scheme. "I lost everything," he said, the pain evident in his voice.

### A devastating financial loss

Fernandez says he trusted Del Carmen to invest his money in six foreclosure properties valued at \$842,000. He gave her [full access](#) to his business bank account so she could facilitate those transactions on his behalf.

Del Carmen gave Fernandez documentation in support of various sales, but it was all fake, say police. She never bought any of the properties. Fernandez became suspicious when he wanted his money and Del Carmen kept making excuses about why it wasn't available.

Sunny Isles Beach Police arrested Del Carmen, who faces charges of organized fraud and grand theft. And there's concern she may have defrauded investors in addition to Fernandez.

### Real estate scams are an ongoing problem

In 2024, there were 9,359 real estate fraud complaints filed, according to the FBI. Consumers lost more than \$173 Billion to real estate fraud.

Sadly, older people are most likely to lose money to real estate scams.

In [2024](#), people ages 50 to 59 lost \$22,466,504 to real estate fraud, compared to \$6,623,054 among people in their 30s and \$9,331,733 among people in their 40s. But people ages 60 and over reported 1,765 real estate crimes last year totaling an astounding \$76,324,236 in losses. Because so many older people live/retire in Florida, it ranks among the most fraud complaints. In 2024, Florida was third in that category, following California and Texas. It was also third in terms of total financial [losses](#).

A big reason older people are more likely to fall victim to real estate fraud is that they have more assets than their younger counterparts. The FBI states about [scams](#) in general: "Seniors are targeted because they tend to be trusting and polite. They usually have financial savings, own a home and have good credit — all of which make them attractive to scammers."

It's not difficult to create documents that look legitimate. [Scammers](#) can download public records and duplicate or manipulate them in a way that seems official.

Plus, it's not difficult to pull off a real estate scam in general, even when the victim is younger and relatively tech-savvy. All a criminal needs to do is search for listings, pretend to be the agent in charge, forge some sale documents and take people's money.

It's easy enough to look at public records to find a given property's rightful owner's name. From there, anyone can draft a contract, get a fake notary stamp and take other such actions that lead an innocent person to believe they're buying real estate when they aren't.

### **How to spot a real estate scam**

You don't have to be older to fall victim to a real estate scam. By being vigilant, you can potentially avoid one.

First, be wary of properties that seem too much of a bargain. Do some research and find the average home price in your area for a three-bedroom is \$400,000, a similarly sized home being sold for \$200,000 should raise a red flag.

Be careful with off-market properties. If a home isn't listed on MLS, stay away.

Verify the credentials of anyone trying to sell you a home. Before you agree to a transaction, get references for the real estate agent involved and check up on their license to make sure it's valid. Unfortunately, it's possible for someone to have a valid license and still engage in fraud, but it's an extra layer of protection nonetheless.

Finally, always read your paperwork thoroughly and dig up all necessary property details. Inspect the deed and title, and review your contract carefully.

Your best: hire a real estate attorney who is able to review your contract, and help with expertise to do due diligence so you get extra peace of mind.

