



News and Views

December 2022



Happy Holidays



INSURANCE AND RESERVES SEMINAR

On Tuesday, December 6th, the Citizens' Association hosted a seminar covering what one can expect in the coming months regarding insurance premiums and the necessities of having reserves. From left to right above: Stephen Jacobs: Citizens' Association Legal Counsel and moderator, Brendan Lynch: Plastridge Insurance, Lou Caplan: Attorney of Sach , Sax and Caplan and Ben Messerschmidt: with Epic Forensics and Engineering. Ben recapped with the following:

The main difference between a traditional reserve study and structural integrity reserve study is the added, itemized focus on load bearing and building envelope components, which has driven up costs of the reporting by 200% or more.

The visual evaluation will only be representative in nature (usually a minimum of 20%, depending on the building layout) and forecasted quantities and useful life analyses are based on both industry standards and the experience of the professional, so some level of professional subjectivity will be present.

Replacement value cost estimation within reserve studies is only based on present day figures and associated industry standards, so values received within this year should not be relied upon as a one-time event until a component reaches a maturity date multiple years out. It is strongly recommended that reserve studies be performed at an 5-6 year intervals to account for construction market fluctuations.

The general interpretation of the current version of SB-4D includes eliminating a pooled reserve method for at least the "structural integrity" components of the reserve study and only utilizing the straight-lined method, meaning that monies allocated for one component can only be spent on that component.

While there is still time for SB-4D to take effect, the expectation of the industry is that minor clarity and revisions may be published within the coming year. Attorney Lou Caplan of Sachs, Sax, Caplan discussed the financial issues our Condos are dealing with, because of the high costs of insurance, then need to fund reserves, which funding will shortly be required without the ability to waive them in whole or in part and the costs of identified repairs, which will result from required inspections.

He discussed the Associations' ability to levy Special Assessments and whether the associations Governing Documents may affect this method of obtaining such funds. Mr. Caplan pointed out that most associations have Special Assessment authority, but also pointed out that large Special Assessments could be difficult for many owners to bear. That lead to a discussion about a Condo Associations authority to borrow money. He pointed out that if the Association Documents are silent, there exists independent authority in the Corporation not-for-profit Act. Borrowing money can allow for funds to be received immediately (from the bank) but paid back through an extended Special Assessment, resulting in a more affordable payment schedule. Mr. Caplan also discussed the fact that banks historically like to loan Condo Associations money because of the ability for a Condo Association to lien and foreclose the lien for failure to pay such assessment. It was interesting to note that an assessment lien in many ways is a "Super Lien", in that you can foreclose and take title even if it is the owners Homestead and that the Homestead Exemption does not apply in such case.

Continued on page 2...

There were other scenarios discussed, but all acknowledged that with the costs for possible repairs, properly funding reserves and of course the massive increases in insurance costs, an Associations ability to find revenue sources is extremely important.



Further, since ultimately all revenue is from the owners, finding ways to allow owners to pay over time is extremely important and will help avoid the loss of ones homes to cover the necessary expense associated with having a safe and well maintained Condo Building.

The Citizens' Association have received numerous requests for this seminar to be repeated and with more information. We will look to do so in the coming months. More information to follow.



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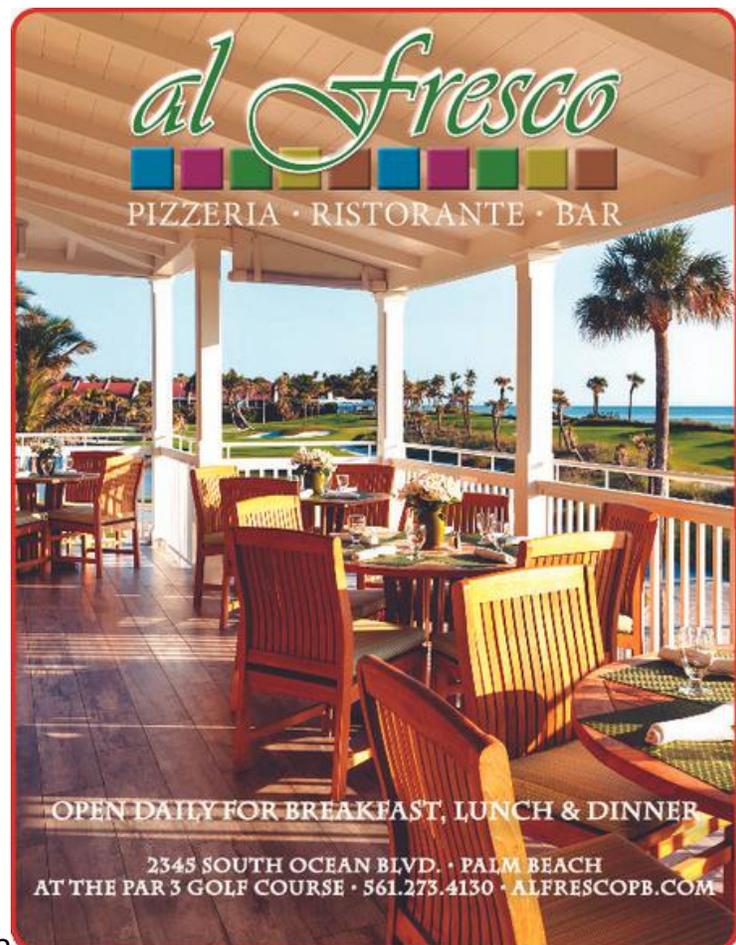
Congratulations On Your Reappointments

Construction Working Hours Reminder

The holiday season is upon us, and Town Officials would like to remind all vendors, contractors, and residents of the working hours that were updated in May of this year. Please use the information below to review the working hours schedule.

WINTER HOURS - Beginning the Monday preceding Thanksgiving thru April 30

- Monday thru Friday - 8:00AM to 5:00PM. With quiet interior work only from 8:00AM to 9:00AM. NO heavy equipment or other outdoor construction-related and lawn maintenance noise is permitted before 9:00AM.
- Workers are prohibited from arriving at construction and lawn maintenance sites prior to 7:30AM and are restricted from conducting any kind of site activity prior to 8:00AM during weekdays.
- Saturdays, Sundays, legal holidays, and Town-observed holidays - WORK NOT PERMITTED! ALL construction work is prohibited!
- For multi-family properties, south of Sloan's Curve which are not located on Ibis Isle, that have an association board that approves of Saturday work hours, and a copy of the letter indicating the Saturday work hours have been approved by the association board is on record with the Town. Saturdays - QUIET INTERIOR WORK between 9:00AM to 5:00PM.
- ALL GAS POWERED LEAF BLOWERS ARE PROHIBITED.



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How Gratitude Changes You and Your Brain

New research is starting to explore how gratitude works to improve our mental health.

BY JOSHUA BROWN, JOEL WONG | JUNE 6, 2017

With the rise of managed health care, which emphasizes cost-efficiency and brevity, mental health professionals have had to confront this burning question: How can they help clients derive the greatest possible benefit from treatment in the shortest amount of time?

Recent evidence suggests that a promising approach is to complement psychological counseling with additional activities that are not too taxing for clients but yield high results. In our own research, we have zeroed in on one such activity: the practice of gratitude. Indeed, many studies over the past decade have found that people who consciously count their blessings tend to be happier and less depressed.

The problem is that most research studies on gratitude have been conducted with well-functioning people. Is gratitude beneficial for people who struggle with mental health concerns? And, if so, how?

We set out to address these questions in a recent research study involving nearly 300 adults, mostly college students who were seeking mental health counseling at a university. We recruited these participants just before they began their first session of counseling, and, on average, they reported clinically low levels of mental health at the time. The majority of people seeking counseling services at this university in general struggled with issues related to depression and anxiety.

We randomly assigned our study participants into three groups. Although all three groups received counseling services, the first group was also instructed to write one letter of gratitude to another person each week for three weeks, whereas the second group was asked to write about their deepest thoughts and feelings about negative experiences. The third group did not do any writing activity.

What did we find? Compared with the participants who wrote about negative experiences or only received counseling, those who wrote gratitude letters reported significantly better mental health four weeks and 12 weeks after their writing exercise ended. This suggests that gratitude writing can be beneficial not just for healthy, well-adjusted individuals, but also for those who struggle with mental health concerns. In fact, it seems, practicing gratitude on top of receiving psychological counseling carries greater benefits than counseling alone, even when that gratitude practice is brief.

And that's not all. When we dug deeper into our results, we found indications of how gratitude might actually work on our minds and bodies.

While not definitive, here are four insights from our research suggesting what might be behind gratitude's psychological benefits.

1. Gratitude unshackles us from toxic emotions

First, by analyzing the words used by participants in each of the two writing groups, we were able to understand the mechanisms behind the mental health benefits of gratitude letter writing. We compared the percentage of positive emotion words, negative emotion words, and "we" words (first-person plural words) that participants used in their writing. Not surprisingly, those in the gratitude writing group used a higher percentage of positive emotion words and "we" words, and a lower proportion of negative emotion words, than those in the other writing group. However, people who used more positive emotion words and more "we" words in their gratitude letters didn't necessarily have better mental health later. It was only when people used fewer negative emotion words in their letters that they were significantly more likely to report better mental health. In fact, it was the lack of negative emotion words—not the abundance of positive words—that explained the mental health gap between the gratitude writing group and the other writing group.

Perhaps this suggests that gratitude letter writing produces better mental health by shifting one's attention away from toxic emotions, such as resentment and envy. When you write about how grateful you are to others and how much other people have blessed your life, it might become considerably harder for you to ruminate on your negative experiences.

2. Gratitude helps even if you don't share it

We told participants who were assigned to write gratitude letters that they weren't required to send their letters to their intended recipient. In fact, only 23 percent of participants who wrote gratitude letters sent them. But those who didn't send their letters enjoyed the benefits of experiencing gratitude nonetheless. (Because the number of people who sent their letters was so small, it was hard for us to determine whether this group's mental health was better than those who didn't send their letter.)

This suggests that the mental health benefits of writing gratitude letters are not entirely dependent on actually communicating that gratitude to another person.

So if you're thinking of writing a letter of gratitude to someone, but you're unsure whether you want that person to read the letter, we encourage you to write it anyway. You can decide later whether to send it (and we think it's often a good idea to do so). But the mere act of writing the letter can help you appreciate the people in your life and shift your focus away from negative feelings and thoughts.

3. Gratitude's benefits take time

It's important to note that the mental health benefits of gratitude writing in our study did not emerge immediately, but gradually accrued over time. Although the different groups in our study did not differ in mental health levels one week after the end of the writing activities, individuals in the gratitude group reported better mental health than the others four weeks after the writing activities, and this difference in mental health became even larger 12 weeks after the writing activities.

These results are encouraging because many other studies suggest that the mental health benefits of positive activities often decrease rather than increase over time afterward. We don't really know why this positive snowball effect occurred in our study. Perhaps the gratitude letter writers discussed what they wrote in their letters with their counselors or with others. These conversations may have reinforced the psychological benefits derived from the gratitude writing itself.

For now, the bottom line is this: If you participate in a gratitude writing activity, don't be too surprised if you don't feel dramatically better immediately after the writing. Be patient and remember that the benefits of gratitude might take time to kick in.

4. Gratitude has lasting effects on the brain

About three months after the psychotherapy sessions began, we took some of the people who wrote gratitude letters and compared them with those who didn't do any writing. We wanted to know if their brains were processing information differently.

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Gratitude Continued...

We used an fMRI scanner to measure brain activity while people from each group did a “pay it forward” task. In that task, the individuals were regularly given a small amount of money by a nice person, called the “benefactor.” This benefactor only asked that they pass the money on to someone if they felt grateful. Our participants then decided how much of the money, if any, to pass on to a worthy cause (and we did in fact donate that money to a local charity).

We wanted to distinguish donations motivated by gratitude from donations driven by other motivations, like feelings of guilt or obligation. So we asked the participants to rate how grateful they felt toward the benefactor, and how much they wanted to help each charitable cause, as well as how guilty they would feel if they didn't help. We also gave them questionnaires to measure how grateful they are in their lives in general.

We found that across the participants, when people felt more grateful, their brain activity was distinct from brain activity related to guilt and the desire to help a cause. More specifically, we found that when people who are generally more grateful gave more money to a cause, they showed greater neural sensitivity in the medial prefrontal cortex, a brain area associated with learning and decision making. This suggests that people who are more grateful are also more attentive to how they express gratitude.

Most interestingly, when we compared those who wrote the gratitude letters with those who didn't, the gratitude letter writers showed greater activation in the medial prefrontal cortex when they experienced gratitude in the fMRI scanner. This is striking as this effect was found three months after the letter writing began. This indicates that simply expressing gratitude may have lasting effects on the brain. While not conclusive, this finding suggests that practicing gratitude may help train the brain to be more sensitive to the experience of gratitude down the line, and this could contribute to improved mental health over time.

Though these are just the first steps in what should be a longer research journey, our research so far not only suggests that writing gratitude letters may be helpful for people seeking counseling services but also explains what's behind gratitude's psychological benefits. At a time when many mental health professionals are feeling crunched, we hope that this research can point them—and their clients—toward an effective and beneficial tool.

Regardless of whether you're facing serious psychological challenges, if you have never written a gratitude letter before, we encourage you to try it. Much of our time and energy is spent pursuing things we currently don't have. Gratitude reverses our priorities to help us appreciate the people and things we do.

Tips From Tony **The Magic Move**

90% of playing better golf is setting up to the ball properly. This includes proper posture, correct ball position and of course a good grip. We will cover some of this in this article but mostly concentrate on a “magic move” and a wrong move that is hurting your swing..

Correct
Proper posture: Tilted forward from the hip sockets, slight flex in knees. Arms hanging freely, void of any tension. Good balance!
Once set up, one of the key building blocks to a good backswing is the correct hinging of the right wrist.

Incorrect
Note pictures to the side, the wrist bends back, palm facing down, while the second picture shows an incorrect hinge, where the wrist/ forearm has rotated.

You can easily see the difference between these two positions of the golf club. From an incorrect hinging/ rotation of the hands, wrists, the club goes behind our body and in a poor position to deliver the club to the ball. In the picture on the left, the club gets vertical and goes into good position to swing the club down and back to the ball. Watch any accomplished player or on T.V. and this is what you will see. This is one of golf's magic moves!

If you would like any help, please reach out to us at The Palm Beach Par 3!

Tony Chateauvert
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A1A Proposed Roadway Improvements

By Ronald Matzner

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The Florida Department of Transportation (FDOP) continues to advance its proposed A1A roadway improvement extending from Lake Avenue north to Ibis Way. The Town Council continues to oppose it.

After hearing a report from The Department of Public Works, the Council at its December meeting authorized Mayor Moore to write a letter to and otherwise communicate the Town’s position to Governor DeSantis.

The original proposal consisted of widening the roadway by one foot in each direction, creating 5 foot wide bicycle lanes in the shoulders and widening the pedestrian pathway to 10 feet. After a public meeting in June 2022 at which Town officials and residents voiced safety and environmental concerns, the FDOP engaged in discussions with the Palm Beach Department of Public Works.

One of the principal objections to the initial proposal was the existence of a 5 foot wide northbound bicycle lane accommodating two or three riders which would discharge cyclists into Sloan’s Curve with space for hardly even a single rider. Several speakers at the June meeting considered this a recipe for disaster.

The FDOP has apparently attempted to address this issue by dividing the proposed pedestrian pathway into two 5 foot sectors, one set aside for pedestrians and the other for cyclists traveling in both directions. The five foot shoulders would remain but not be designated bicycle lanes. This proposed solution evidently appears to be even less safe than the original design, leading cyclists to say they are likely to ignore the pedestrian pathway and continue to use the road shoulders.

Palm Beach Names Warehouse Coordinator Employee of the Year

By: Jodie Wagner, Palm Beach Daily News

A longtime member of the town's purchasing department was honored Monday as its Employee of the Year.

Jose 'Danny' Rojas, who has served as the town's warehouse coordinator for 21 years, received the award during a Palm Beach Chamber of Commerce breakfast at The Breakers.

He is the 45th town employee to earn Employee of the Year honors since recognition began in 1978. The award honors employees who demonstrate a commitment to the town's organizational values. Award winners receive a plaque and a \$3,500 check donated by the Palm Beach Civic Association and Citizens' Association of Palm Beach.

"I'd like to share the reasons why this person was selected to be the town's Employee of the Year," Mayor Danielle Moore said of Rojas, who did not know ahead of time that he had been selected to receive the honor. "He goes the extra mile with a smile on his face, he has integrity, and he's respectful, helpful, friendly, professional and calm. He has high moral standards and values, and he places public service and public trust above personal advance and gain."

Rojas, who spent 20 years in the United States Army as a medical supply manager, has enjoyed a long career with the town. He began his tenure in 2002 as a warehouse courier, and was promoted to warehouse coordinator a short time later. He celebrated his 21st anniversary with the town last month.



HOLIDAY HAPPENINGS

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SATURDAY, DECEMBER 24, 2022

4PM - 10PM

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CHRISTMAS DAY

SUNDAY, DECEMBER 25, 2022

4PM - 9PM

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His recent duties, Moore said, have included being part of the implementation team for the town's inventory management software system.

Rojas coordinates the town's surplus inventory, Moore said, and he has generated more than \$600,000 in revenue during the past five years from the sale of surplus items.

"This is an honor," Rojas said of receiving the town's Employee of the Year Award. "I'm speechless. It was really emotional for me getting an award like this after 20 years."

Also Monday, the chamber hosted a round-table discussion on the press and news media led by editor Marie Speed, group editor of JES publications, and featuring Palm Beach Daily News Editor Carol Rose, Palm Beach Post Managing Editor John Bisognano, and Sun Sentinel Media Group Editor-in-Chief Julie Anderson; and honored outgoing CEO Laurel Baker.



Skip Aldridge: Co-chair Citizens' Association of Palm Beach, Jose "Danny" Rojas: Town of Palm Beach Warehouse Coordinator, Mayor Danielle Moore, Palm Beach Civic Association President: Mary Robosson

Baker, who will depart the Chamber after 22 years, was recognized for her leadership and dedication to the Chamber. She will be replaced by Douglas C. Evans, a Palm Beach resident who currently serves as chief philanthropy officer at The Guy Harvey Foundation. Baker said Evans will retain chamber staff members Kiana Rivera and Gaby Portillo.

"Twenty-two years brought many things, not the least of which was the opportunity to learn, to work with others and to have had the freedom to create programs that captured a new audience of members," Baker said. "I cannot say enough about Kiana and Gaby and the energy and creativity they have brought to the Chamber in such a short period of time. Doug Evans is fortunate to have them continue their efforts."

Monday's breakfast was sponsored by Hedrick Brothers.

The Palm Beach Chamber of Commerce holds its next membership meeting Jan. 5. The featured presentation is Innovation in Palm Beach County, led by Andrew Duffell of Florida Atlantic University Research Park.

Desalinization Plant Finally Off the Table

By Ronald Matzner

The Palm Beach Town Council continued its study of future water options at its December meeting. The discussion focused on estimated costs and the disruption to residents of different options. As a result, the Council voted to end any further consideration of a desalinization option at Phipps Park.

The current agreement with West Palm Beach ends in 2029 with three possible 5 year extensions. As the study has progressed, it is becoming increasingly apparent that options not involving West Palm Beach will incur potentially unacceptable disruption to residents.

West Palm Beach owns the entire water distribution system of Palm Beach. Although it is aging and in some cases beyond its expected useful life, it remains serviceable and continues to provide safe, drinkable water. So long as Palm Beach continues a relationship with West Palm Beach water, that distribution system will continue to be maintained and used.

But, if the Council were to choose another option such as one offered by Lake Worth Beach or a desalinization plant on or off the island, an alternate water distribution system would most likely have to be in place. According to the Town's consultants, replacement would necessitate open deep trenching along South Ocean Blvd and all other principal arteries over a period of 5 to 6 years, requiring rerouting of traffic to Lake Worth Beach and West Palm Beach. And, it would not be cheap. Consultants advised the Council that estimated costs of the Lake Worth Beach option being considered would be 310 to 465 Million. The estimated costs of a desalinization plant at Phipps Park would be 375 to 562 million.

For these reasons – cost and intolerable disruption - the Council determined to remove the Phipps Park desalinization plant from further consideration. At its November meeting, it was obvious that a majority of the Council did not favor the Phipps Park option. This time the Council voted unanimously to end any further consideration of the desalinization plant.



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Public Safety Day

On December 10, 2022, the Palm Beach Police and Fire Foundation hosted the annual Public Safety Day. Visitors enjoyed a fun-filled day full of activities and presentations. The File of Life displays also made an appearance.



Pictured above: Co-Chair of the Citizens Association of Palm Beach: Donald Singer, Lt. Palm Beach Fire Dept: Kristen Ruest, Ex. Dir. Palm Beach Police and Fire Foundation: Rebecca Torres.

Phipps Park Beautification Project

by Peter Wilson

The Town Council of Palm Beach approved the Preservation Foundation's site plan for the restoration of Phipps Ocean Park at a hearing on Tuesday, December 13 - with a reconfiguration of the site plan for the southwest corner of the Park to eliminate pickle ball courts, provide the originally promised 30 foot planting buffer for The Reef and add substantial additional planting buffers in the parking area to the south of the existing tennis courts and between that parking area and the existing tennis courts.

The Town Council deferred a discussion of whether there should be any pickle ball courts in the Park and, if so, where until the Town Council meeting on February 14, 2023. If I understand correctly, any pickle ball courts that they might decide to add in February would need to be further away from the south end of the Park than those proposed in the most recent Preservation Foundation site plan.

The Preservation Foundation is working very hard to have the construction activities for the restored Park start in June 2023 - with work starting at the south and north ends of the Park and moving towards the center so that the most noisy work can ideally be completed before many residents of buildings in the Southend start returning in the fall of 2023.

In my view, the overall site plan for the restoration of Phipps Ocean Park looks great! Several Town Council members also acknowledged that Phipps Ocean Park is currently not well maintained - and committed that the restored Park and the adjacent public beach will be better maintained in the future. Skip Aldridge, co-chair of the Citizens' Association, spoke on behalf of himself and co-chair, Donald Singer and all the Board of Directors during the public comment period - reiterating the Citizens' Association's written request for reasonable rules for the restored Park to be adopted, conspicuously posted and vigorously enforced. The Town Council members were quite supportive of this request.

Citizens' Association Directors Steve Tannenbaum and Peter Wilson spoke on behalf of their respective buildings - 2100 South Ocean Boulevard and The Reef (the two buildings neighboring the north and south ends of Phipps Ocean Park) addressing specific concerns of the residents of their buildings. I am hopeful that we can all look forward to a brand new, well-designed, well-maintained Phipps Ocean Park opening in the summer or early fall of 2024 - funded with private contributions raised by the Preservation Foundation. The Preservation Foundation is hoping to raise \$35 million to pay for the cost of the restoration of the Park, as well as to fund an endowment that would provide funds toward the maintenance of the restored Park - quite a gift to the Town of Palm Beach!



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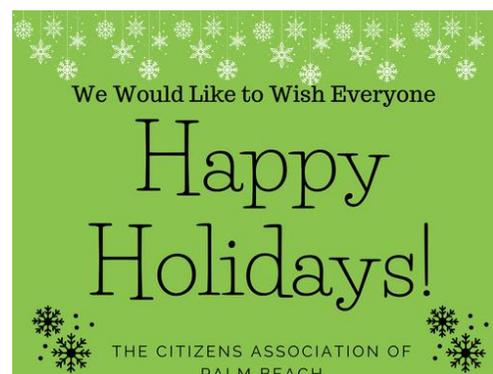
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