

Smart Online Safety in the Age of AI

It's impressive (and a little annoying) how quickly scammers have evolved alongside AI and "smart" tech. Fraud and identity theft aren't just on the rise, they're booming: nearly 3 million complaints were reported to the FTC in 2024, and consumers lost \$12.5 billion to fraud and identity theft (a 25% jump from 2023).

To help you stay a step ahead, I'm attaching a quick, practical guide that lays out simple habits which can dramatically reduce your risk—and it's especially worth sharing with younger adults (constant online activity) and seniors (frequent targets for impersonation scams).

A few highlights you'll find inside:

- **Lock down your accounts:** use complex passwords + two-factor authentication
- **Watch your credit:** monitor cards/reports and consider fraud alerts
- **Verify before you trust:** double-check "urgent" requests from calls, emails, texts, or social media
- **Avoid common traps:** suspicious links, "wrong number" texts, sketchy QR codes, oversharing online



Here's What We've Been Up To



Listed | Offered at \$3,500,000



In Escrow | Offered at \$550,000



Sold | Sold at \$2,250,000

Oh by the way... We're never too busy for your referrals



FJR
& ASSOCIATES
REALTOR®

info@FJRassociates.com

818.253.1120

Kathleen Finnegan | DRE# 01193021

Marcel Jany | DRE# 02057294

Jimmy Rashid | DRE# 02130355



SCAN FOR INFO

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FJR & ASSOCIATES UPDATE

Spring Citrus and Fennel Salad

For the Salad:

- 1 large fennel bulb, thinly sliced
- 2 oranges (navel or Cara Cara), peeled and segmented
- 1 grapefruit, peeled and segmented
- 2 cups arugula or mixed greens
- 2 radishes, thinly sliced
- 1/4 cup toasted pistachios, roughly chopped
- 2 tbsp fresh mint or parsley, chopped
- Flaky sea salt and freshly ground black pepper

For the Vinaigrette

- 3 tbsp extra-virgin olive oil
- 1/2 tbsp fresh orange juice
- 1/2 tbsp apple cider vinegar
- 1 tbsp fresh lemon juice
- 1 tsp Dijon mustard
- 1 tsp honey
- 1 small shallot, very finely chopped
- Pinch of salt and pepper



Bright, crisp, and refreshingly simple, this salad pairs sweet citrus with delicate shaved fennel and a lively citrus vinaigrette. Perfect as a light lunch or an elegant starter.

Method:

1. **Prepare the vinaigrette:** In a small bowl, whisk together the olive oil, orange juice, lemon juice, Dijon mustard, honey, and chopped shallot. Season lightly with salt and pepper. Set aside for 5–10 minutes to allow the shallots to mellow.
2. **Assemble the salad:** Arrange the shaved fennel, citrus segments, arugula, and radishes on a serving platter or in a large bowl.
3. **Dress and finish:** Drizzle the vinaigrette over the salad and gently toss to coat. Top with toasted pistachios and fresh herbs.
4. **Serve:** Finish with flaky sea salt and freshly cracked pepper. Serve immediately.
- 5.

Tips and Suggestions: Start with the dijon mustard in the bowl and whisk in the other ingredients. This will make it creamy and keep the dressing emulsified. Use a mandolin to shave the fennel extra thin for the best texture and presentation. You can also add avocado if your feeling fun.



Kathleen Finnegan



Marcel Jany



Jimmy Rashid

REALTOR® | DRE#01193021

(818)601-0056

KSFinnegan@gmail.com

REALTOR® | DRE#02057294

(818)424-7981

Marcel@MarcelYourHome.com

REALTOR® | DRE#02130355

(424)209-9129

Jimmy@JimmyRashid.com

Are You an Easy Target?

Scams and fraud are on the rise, with nearly 3 million complaints reported to the FTC in 2024. Imposter scams were the most reported type.



Consumers lost
\$12.5 billion
to fraud and identity
theft in 2024.
(25% increase from 2023)

Secure Your Identity



Monitor your credit
cards/reports



Sign up for
fraud alerts



Create complex
passwords



Use two-factor
authentication



Install antivirus
software

Protect Yourself

As fraudsters become more tech-savvy, consumers must be as well. Share these tips with your family and friends, especially younger adults and seniors.

✓ Do

- ✓ Have a “code” word for family members for phone calls or texts.
- ✓ Verify requests from calls, emails, texts, social media or unexpected letters with a trusted source.
- ✓ Ensure websites are legit (look for the padlock icon and correct URL spelling).
- ✓ Be cautious using public Wi-Fi.
- ✓ Collect your mail regularly.
- ✓ Shred papers you don't need.

! Don't

- ! Click on links in text messages.
- ! Respond to “wrong number” texts.
- ! Use QR codes you don't trust.
- ! Contact companies if they sent a package you didn't expect.
- ! Overshare on social media.
- ! Respond to “urgent” messages from sources you can't verify.

I hope these tips help protect you and your family. If you need a referral for any other type of professional, such as legal or IT, I can connect you to a great one in my network. And oh, by the way...I'm never too busy for any of your referrals!



Scams on the Rise

Every day, scamsters come up with new, savvier ways to steal your money and your identity.

Here are some of the latest to be aware of:

- 1 Fake calendar invites** - Phony invites from hacked accounts steal your info
- 2 Brushing scams** - Unsolicited packages used to post fake reviews in your name
- 3 Unpaid toll texts** - Bogus alerts leading to fake payment pages
- 4 Deepfake scams** - Manipulated audios, photos, or videos impersonating others
- 5 Fake tech support** - Pop-ups claiming you must call a number to eliminate a computer virus
- 6 Package delivery alerts** - Fake USPS/UPS/FedEx texts with tracking links
- 7 Bank fraud warnings** - Urgent texts or calls claiming suspicious activity
- 8 Zelle/Venmo reversal scams** - Phony requests to trick you into sending money to fraudsters
- 9 QR code scams** - Malicious codes placed on parking meters, menus, or flyers
- 10 Fake rentals/homes for sale** - Fraudsters use hijacked listings or stolen documentation to scam unsuspecting renters or buyers



**PROTECT
YOURSELF
FROM SCAMS**

- Stop, pause and question
- Don't click on unknown links or QR codes
- Verify with a trusted source
- Use strong passwords and multi-factor authentication (MFA)
- Don't share passwords or other sensitive information

I hope you find this information helpful. If you need a referral to any type of professional, let me know and I'll connect you to one. Oh, by the way...I'm never too busy for you or any of your referrals!