



**PARK PLACE
PRESS**

Published By **December, 2024**
The Park Place Homeowners Association



Have A Very
Merry Christmas
And A Most
Happy New Year

From Your Editor & PPHA Board Of Directors

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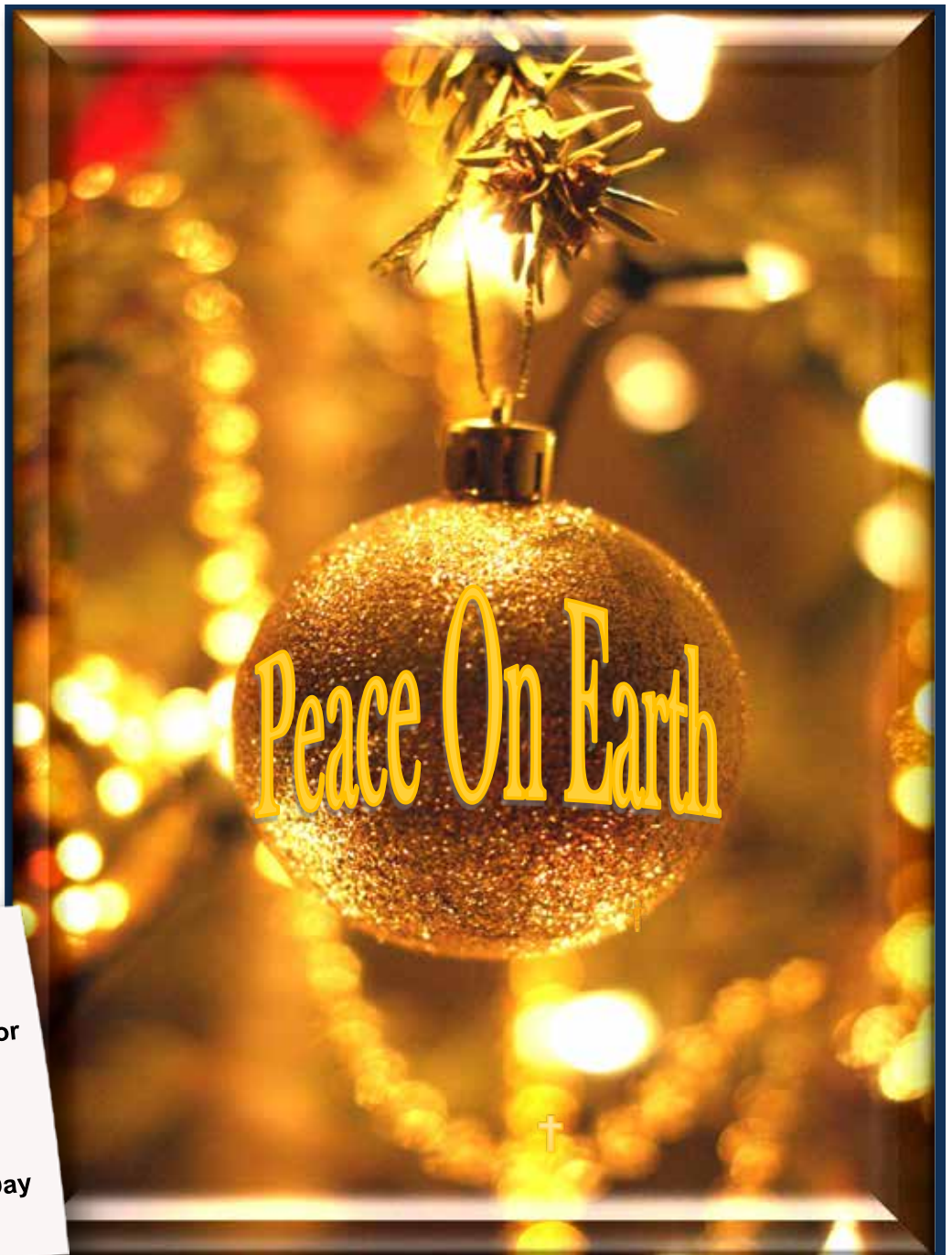
**Upcoming Party
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DECEMBER

- 2nd - Let's Hug Day
- 7th - Remember Pearl Harbor
- 16th - National Chocolate Covered Anything Day
- 21st - First Day of Winter
- 24th - Christmas Eve
- 25th - Christmas Day
- 27th - National Fruitcake Day
- 31st - New Years Eve





PARK PLACE HOMEOWNERS ASSOCIATION



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2024 MEETING SCHEDULE

OPEN TO ALL PARK PLACE RESIDENTS

BOARD OF DIRECTORS MEETING

10:00 AM Clubhouse Library
This Date:
December 10th

RESIDENT MEETING

No Resident Meeting In December

An Excellent INVESTMENT

Join The Park Place Homeowners Association TODAY




Hello, and welcome to December!

Where has this year gone? It is already time for Christmas decorations and lots of holiday cheer!

Here's a wrap-up to 2024 with updates since my article in November. Let's start with the PPHA social hour put on to help answer questions about being a board member. We had three residents attend who came with lists of questions. Hopefully we didn't scare them away with our candid answers! Honestly, they left with a good understanding of the responsibilities required and the rewards that come with being a board member. I hope to see their names as candidates for the four open board positions for 2025. It is important for anyone else interested in being a candidate that you express your interest to the current board by the end of December. The announcement and introduction of candidates will take place at the January resident meeting with the elections being held at the annual business meeting in February.

Next, the board decided to defer the decision regarding the annual community yard sale. The main reasons are declining interest, difficulty in recruiting volunteers to assist with the event, and lastly the Board felt that a decision should really be the responsibility of the incoming board.

Lastly, the PPHA board was finally able to meet with Sun Communities regional management after a couple of delays, one being hurricane Milton. Prior to that meeting, the board researched comparable area communities, what their lot rents are, and what their expected rent increase will be for next year. In addition, we always stay informed about Sun Communities' plans and expectations for the upcoming quarter and year (on-line). By doing so, we learn what it expects from their different divisions and how they plan to achieve those goals. Once again, armed with that information, an impassioned discussion about the unsustainability of its' increases for most residents was not compelling enough for Sun to reduce its' increases. If there is any consolation, if you don't already know this, Park Place still has the lowest lot rents, and 2025 increases, among comparable area communities – even those that are far less desirable. The discussion then moved to what we what we sought from Sun next year based on "community survey" results. From our above-mentioned study, we knew that they planned to reduce "non-recurring" capital expenditures by approximately 50% in 2025. Sun plans to spend its dollars on existing amenities and not construct new ones, so we had to be flexible in prioritizing our requests. The largest amount of that money will be spent on repairing the sea walls/bulkheads, including the caps that need to be replaced on existing sections. Sun's next consideration will be to repair and improve the tennis/pickleball courts. Knowing that such repairs benefit only a limited number of residents, our other request was that they address the acoustics in the auditoriums.

Hopefully this information is helpful. If you have any questions, please feel free to contact me.

Kurt



MEDICARE AND YOUR TAXES - IN TROUBLE - PART THREE

In addition to the Baby Boom bubble (1945-1965 births) mentioned in October that caused future financial problems for Medicare is the fact that people are living longer. Also they are using Medicare to pay for improved medical technology and costly new medications that extend their lives. The average male life expectancy in 2024 is 85 years. When Medicare was passed in 1965, the life expectancy of a man was 67 years and a woman 73.

Added to those two age-related causes is the fact that fewer younger workers are depositing Medicare taxes on their wages into the fund. One reason is fewer children were born to the Baby Boom and later generations. The birth rate in 1960 was 3.6 children per woman. In 1960 the oldest Baby Boomer was only 15-not yet having children. In 2023 it was 2.1 children and dropping. It is the lowest level in 40 years.

Nearly 10 million migrants illegally attempted to enter the US between October 2019 and January 2024. Undocumented immigrants make up about 4.4% of the U.S. workforce. Some of those illegal immigrants are taking jobs without taxes being withheld. To have a legal job with taxes withheld, workers need a Social Security number. To get a Social Security number proof of who you are and legal authorization to work in the USA are needed.

Medicare Advantage is adding to the financial crunch. The Medicare Advantage plans are more expensive to the government and their growing enrollment is contributing to the solvency problem. The enrollment in this type of plan has almost doubled over the past decade from 25% to nearly 50% of enrollees picking this plan because of low or zero premiums. The enrollees' premiums only pay for part of the coverage. These plans are funded based on the type of service provided to their customer. For example, hospital care comes from Part A. Medicare Advantage plans for Part A payments are projected to increase from \$176 billion in 2022 to about \$336 billion by 2030.

Of course, inflation and economic output are driving some of the Medicare troubles. Between the 21 years of 2000 to 2021 inflation rates were between 0% and 4%. But in 2022 inflation was 7.5%, in 2023 it was 6.4%, and finally dropping to 3.1% in 2024. Those high rates have added to the financial problems.

Without jobs taxes are not collected and the fund can't cover expenses. The federal government's mandate to shut down large sections of the U.S. economy for the Corona Virus epidemic for over a year was devastating to the funds. Unemployment rates rose sharply due to the Corona Virus shutdowns.

The Part A Medicare trust fund is projected to be depleted by 2028 if no further policy changes happen. That fund is used for Part A when current Medicare wage taxes don't pay current Medicare expense.

Medicare Part A is projected to cover only 89% of expenses starting in 2031 if nothing is done.

Congress has continued to expand the programs even in the face of these known financial shortfalls. In 2023 it passed that all vaccines will be free under Medicare and that all Part D plans have to offer all their covered insulin products with no more than \$35 a month cost sharing. In 2024 they made the Part D Low Income Subsidy available to more people and there will no longer be cost sharing when Part D beneficiaries reach the catastrophic phase. Coming up in 2025, Congress already passed a cap of the out-of-pocket premium for Part D coverage at \$2000.

Of course, our politicians are looking for ways to shore up Medicare. At least in 2026, Medicare will begin to negotiate with drug manufacturers over the cost of certain high-cost drugs, which will be phased in from 2026 to 2029.

There are several suggestions that have been proposed to fix the solvency issues of Medicare. First, just raise the age of eligibility from 65 to 67 or 70. The federal government did this 40 years ago to Social Security raising the full retirement age from 65 to 67 gradually over many years. However, this means that the 60-year-old age group would have to keep working so as to have health insurance or to pay for private insurance, which could be cost prohibitive at a time when many actually use medical insurance.

Another easy fix is a strong economy to bring in more revenue. That means adding more jobs, which means programs to get jobs here in the USA. How to do that, however becomes a political issue with different viewpoints on business incentives.

The current President wants to hit higher income people with more taxes. He proposes to increase the .9% extra surcharge on income over \$200,000 for single and \$250,000 for a couple to 2.1% surcharge on earned income over \$400,000.

He also wants to raise the current 3.8% Net Investment Income Tax to 5% on earned and unearned income to any person with a modified adjusted gross income over \$400,000. Obamacare enacted the Net Investment Income Tax and directed the money to go into the general fund. The President wants to redirect that tax money into the Medicare Health Insurance Trust Fund. This tax is paid in addition to the regular income tax on a 1040 form.

Along with these proposed increases there are some other ideas coming out such as having workers pay Medicare 1.45% and the .9% surcharge tax on their employer provided health insurance. Currently health insurance premiums paid by an employer are a tax-free benefit. Most of these premiums are quite high and could generate a lot of additional tax to support Medicare.

Another suggestion has been to tax sugary beverages and dedicate the tax to Medicare HITC.

Since a large part of increased Medicare spending is on new procedures, it has been suggested that perhaps Medicare should limit those reimbursements. Payments to doctors for cardiovascular procedures increased from \$1.3 Billion in 2000 to \$3.0 Billion in 2019 mostly for codes that didn't exist in 2000. Requiring Congress to approve new technologies and treatments with federal offsets to pay for them would help control costs.

Continues next page

Medicare...in trouble. From p. 3

Another idea is moving to a "premium support system" where the federal government would give each individual a "voucher" to pay part of a health insurance premium to a private company. Everyone would select a private health insurance company. This would obviously mean better health insurance coverage for those able to afford the additional higher premium between the federal voucher and the actual cost of good insurance.

And finally, is "reining in" fraud and waste. Medicare fraud has been the cause of up to \$60 billion in overpaid claims in 2015 alone. Up-coding occurs when a healthcare provider has submitted codes for more severe conditions than diagnosed for the patient to receive a higher reimbursement. False charges for medical equipment, kickbacks and nonexistent patients are other ways fraud was perpetrated on Medicare. In 2023 CNBC reported Medicare and Medicaid fraud was costing over a \$100 Billion a year.

There are a lot of things that can happen to change the forecast for Medicare. Most notably the health of the U.S. economy can improve (since payroll taxes fund the program), health care spending can lower, and the political environment could improve. The best thing you can do is see what your political candidate proposes to do to solve this Medicare problem.

Betty Mattiford is a resident of PP, has a Bachelor of Science degree, 38 years' experience in tax preparation, and completes 18 continuing education credits/year per IRS requirements. The views, opinions, advice and/or recommendations that may be expressed above are strictly those of the author and are not a recommendation or an endorsement or guarantee by the Park Place PRESS, its' Editor, the Park Place Homeowners Association or its Board Of Directors.



Meredith McElroy, Chairperson

HO! HO! HO! Here we are in December already! Time for shopping, decorating, planning trips to visit family and friends, wrapping gifts and/or spending good cheer with friends. How about planning and sharing a Christmas feast at home with neighbors who are also alone! As we get caught up in the season, remember the less fortunate.

Once again, the office will be receiving gifts for children in support of the Toys for Tots Program. Lest not forget those same children who may be hungry over the weekends when the school-provided meals for them aren't available. That's the idea behind our Food 4 Kids program. Park Place residents have been providing weekend breakfasts and lunches to needy elementary school children for over 10 years!

Our annual fundraiser to support Food 4 Kids is scheduled for Saturday, March 1, 2025. While everyone enjoys socializing and dinner, the majority of our funds comes from the "Chinese Auction". Donations contributed from our residents consist of homemade items, home decor items, gift baskets, regifted items, something you bought but never used, gift certificates, as well as lottery and/or money trees. Don't let this list be limiting - maybe you'll come up with a unique idea!! Watch the Press for up-to-date information regarding where and when to drop off donations!!!

Speaking of unique, we have many gifted craftsmen in the Park - so many possibilities!

SUPPORT YOUR CRAFT FAIR AND BAKE SALE
Saturday, 12/07/24
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SEBASTIAN HIGHLANDS

Just recently yet another PP resident asked me where were the "Highlands"? It's all around us but maybe it's because they don't have a sign anywhere! But drive west from Route 1 and cross the railroad tracks at one of our 4 main roads (Main Street, CR 512, Schuman Drive and Barber Street) and you're on your way. The entire development is west of the railroad.

The three Mackle brothers were leading housing developers in the post-World War II Florida building boom, under their General Development Corporation (GDC). In 1954, after building 10,000 homes in Miami/Dade and Broward counties they spent the next eight years buying up cheap land in undeveloped areas as they moved up the east coast. In the first eight years they built 4,000 homes starting seven mega-housing developments, including three in our area: Vero Beach Highlands, Port Malabar (now Palm Bay,) and our Sebastian Highlands.

The original Highlands development started on Schumann Drive. The concrete building at the corner of Schumann and US 1 housed the original sales office. An attractive winding road with a landscaped median passed two lakes then crossed the railroad tracks to the first homes. (In annexing this area to the city, it was referred to as the Twin Lakes area of the Sebastian Highlands.) On Main Street, past the Post Office there used to be a sign on the left announcing Sebastian Highlands. Route 512 bisects the Highlands, which begins just after where the east and westbound lanes rejoin. Our Barber Street is near the south end of the Highlands which begins just west of Park Place and Palm Lake Club. (interestingly, Barber Street did not reach Route 1 until the mid-1990's) The western boundary of the Highlands runs almost to the North Indian River County Library. So, you can see it's a huge development with 85,000 lots which covers 18,000 acres! By contrast our park consists of 168 acres!

The original Highlands homes featured a minimum 800 sq. ft. in one, two, and three-bedroom models, some with carports, screen rooms or garages; all selling for less than \$10,000. You could also buy a piece of the dream for later construction - an 80' x 125' homesite for "\$10 down... \$15 a month ... sale price \$995." Why did the Mackles choose the location west of the railroad tracks? Well, Flagler built his railroad along the Atlantic Coastal Ridge as it was sandy "high ground" averaging 22 feet above sea level at the river. Land west of the tracks was cheap but not without problems - it was flat and swampy in many areas. Just "dig a ditch and drain the swamp" was the answer to all the jokes about Florida's swampy land that originated in the land boom then bust of the 1920's. In their development, GDC planned lakes, parks, an elementary school, tennis and shuffleboard courts, plus a "yacht club" on the river. Some of the early lots had homes built on them, but many northerners bought lots with a future retirement in Florida on their mind. I took a

picture of the "Welcome to Sebastian" sign in 1979 where it proudly proclaimed the city to be home of 1600 friendly people (and the same 6 old grouches) so you can see not many of the 8,500 lots had been occupied. Development continued, after the Mackle brothers moved up the east coast while new GDC management continued development here.

My retired parents wanted a lot near the soon to be built golf course and Harry and I were looking toward future retirement home so we ended up lot hunting in the Highlands in 1981. It was a challenging time to visit there - less than 10% of the lots were built on. There were blocks of empty, overgrown, undeveloped lots - it was easy to get lost in the maze of streets, especially since the "street signs" were waist-high concrete pillar where street names were once painted, but now faded and sometimes covered by vegetation. Some of the streets, particularly along the outer perimeters were "mow-along" roads, never paved just mowed occasionally to keep trees from growing!

GDC got into financial troubles in the late 80s and ended up deeding the streets, drainage and common areas to the city of Sebastian. When we built our house there in 1990, most of the development was still north of 512. Our street, which held 20 lots, had 3 houses there when we built #4. Thirty years later the 2020 census of Sebastian counted more than 25,000 residents! And probably 90% are in the Highlands! So go explore - just don't get lost - the streets are still a maze, but with better street signs. And there's always GPS to find your way back home. Eileen Derrick

Information from Mackle Brothers website, some Sebastian City Council minutes 1957 - 1964, an early circa 1960 Sebastian Highlands ad, and of course Tales of Sebastian.

JOIN TODAY!

THE BENEFITS ARE ENORMOUS

Only members that have joined by mid - February can vote at the Annual Meeting.

The Cost Is Only \$25/Household

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Thanks

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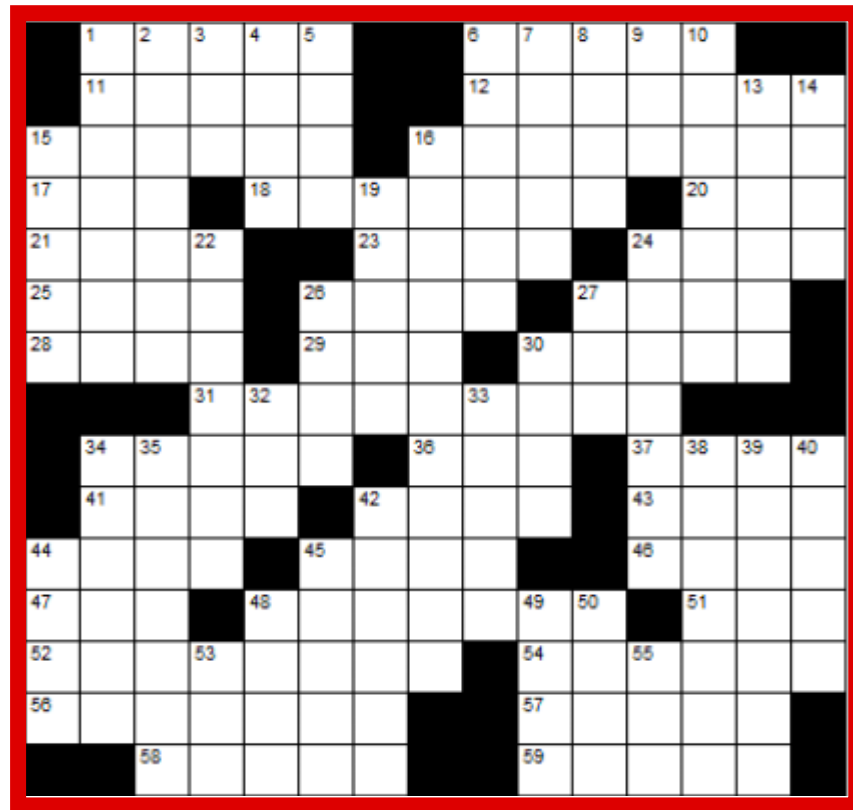
R I D D L E S

1. What does Adam say on the night before Christmas? 2. Where does a snowman usually keep his money? 3. What do the numbers 11, 69 and 88 all have in common? 4. If you multiply this number by any other number, the answer will always be the same. What number is this? 5. I represent the moment old and new intersect. What am I? 6. Ask this question all day long, but always get completely different answers, and yet all the answers will be correct. What is the question? 7. With aspirations set high and milestones to meet, these are my benchmarks. I hope to greet. What am I?

CROSSWORD PUZZLE

ACROSS

1. Tranquility
6. Top of the head
11. Fervor
12. In the direction of
15. Ring around the nipple
16. Haggard
17. Flee
18. Disgraced
20. A state of SW India
21. Footnote note
23. Beers
24. Prune
25. Countertenor
26. Smile
27. Make secure by lashing
28. Clairvoyant
29. Donkey
30. Closes violently
31. Cabaret
34. English county
36. Furrow maker
37. Baroque composer
41. Bumpkin
42. Fix
43. Reflected sound
44. Common people
45. Paw
46. Apothecary's weight
47. Hole-making tool
48. Books on unusual subjects
51. French for "Summer"
52. Fast
54. Pact
56. Ablation
57. Habitual practice
58. Tubular pasta
59. Tropical nut



DOWN

- | | | |
|----------------------------------|-------------------------------------|-------------------------|
| 1. A short moral story | 15. Pseudonym | 35. Peak |
| 2. A Christian recluse | 16. A type of light exercise | 38. Land |
| 3. Pother | 19. Abrasive | 39. Personal property |
| 4. Soft drink | 22. A heavy damask | 40. Cozy |
| 5. Historical periods | 24. Grouched | 42. Relating to the sea |
| 6. Flower part | 26. A measuring instrument | 44. Notability |
| 7. Essential parts | 27. Grippe | 45. A Great Lake |
| 8. Blown away | 30. Sleigh | 48. Metal money |
| 9. Legislation | 32. Bother | 49. Counterfoil |
| 10. Standalone computer software | 33. Condominium | 50. Backside |
| 13. Sags | 34. A brief period of precipitation | 53. East southeast |
| 14. Break | | 55. "Dig in!" |



A SPECIAL VISIT!

Several weeks ago, we visited our daughter and her family in Amsterdam, the Netherlands. Our 10- and 13-year-old grandsons hold both U.S. and Netherlands citizenship. I talked to our son-in-law and daughter to determine if the boys were mature enough to understand a special visit.

The visit was to the Netherlands American Cemetery and Memorial just outside Margraten in the south-east corner of the Netherlands. It is between Maastricht in the Netherlands and Aachen in Germany.

We arrived after a 2 hour plus drive from Amsterdam. It was a cool cloudy Sunday in late October with rain in the forecast. We were leaving Amsterdam on Tuesday, and this would be special time with the boys. I wanted them to understand the price that American men and women, and their families paid so the Netherlands and other countries in Europe could be free.

From a reading of the names and units of the perfectly lined up burial markers, both Christian Crosses and Jewish Stars of David, it was obvious that many of the dead were from the 8th U. S. Air Force, based in England. There were also regular soldiers who fought in Operation Market Garden in the Netherlands. There was a simple chapel housed in a tower, a visitor center and 16 large plots in the burial area containing 8,301 headstones.

This is just one of a number of American Cemeteries and Battle Monuments located around the world. For a list of the locations, the number of men and women buried there and other facts, go to www.abmc.gov. This site lists the 26 permanent cemeteries and 31 monuments, memorials and markers from both World Wars, located in 17 countries and the U.S. I have been fortunate to visit four sites, two from WW I and two from WW II.

If you travel and have the opportunity, please visit these sites. They are an honored part of our country where our grandfathers, uncles, brothers and aunts lie in honored repose, in the lands where they fell, in support of Freedom. Dave Daniels

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GROUNDS FOR EVICTION

The latest on-line edition of the FMO magazine provides an excellent presentation of the "A to Z on Evictions" that a community owner can take against a tenant. This information is available on the FMO website for members. Some of this will be posted on the FMO Board in the Postal Center but this article shows the real daily benefit of being an FMO Member. The dues are just \$30.00 per year, and you can join at www.fmo.org.

Grounds For Eviction are:

- Non-payment of rent. (Pretty basic)
- Conviction of a violation of Federal or State Law or a local ordinance. This has the proviso that your violation is detrimental to the health, safety or welfare of other community residents.
- Violation of the Community Owners Rule's, Rental Agreement or Chapter 723, of the Florida Statutes. This gets into the differences between a homeowner, tenant, or occupant of a property in the Community and who is entitled to be in that residence based on the Rental Agreement. This is where the Community Owner's Rules can also be a factor on who is living with or visiting a current tenant.
- Occupancy of a manufactured home without approval. You must have permission to occupancy a residence in a community as shown on your Rental Agreement. You don't just get to move in even if you bought the house from the previous owner or their family.
- Change in land use. If the Community owner decides to change the use of the land of the Community, tenants can be evicted provided the owner gives the tenants six (6) months' notice of eviction due to a change in the use of the property.

There are several ways to "Cure" or create a defense against an eviction notice. Some are simple - PAY the RENT! Some involve a study of the Community Rules and Regulations as well as the zoning for the land as established by a local government. All defenses would benefit from a resident hiring an Attorney versed in evictions, especially those based on Section 723 of Florida Law.

The important thing is: Know Your Rights and your Obligations in any landlord tenant relationship.

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NAME	DAY	PH #
Joyce Kilhefner	2	227
Don Perrier	2	181
John Cialini	2	42
Larry Allison	3	237
Marilyn Tabbert	3	441
Les Bell	5	277
Jeffery Michelson	5	364
Jim Papa	5	248
Dave Dinsmore	6	323
Cheryl Farris	8	218
Burdge Doxsee	9	332
William Henckel	10	414
Alice Kelliher	10	228
Sharon Warren	12	45
Neil Moore	13	61
Tim Bencher	13	8
Alan Dibble	13	71
Janice Kenney	14	436
Rhonda Dinsmore	15	323
Wanda Nickel	16	471
Anneliese Hess	17	359
Bill Hubbard	18	187
Debbie Bula	18	358
Karen Davis	20	132
Carol Petronaci	20	174
Peg Bishop	21	82
Frank Hebert	21	251
Clara Beyer	22	143
Anne Cormier	23	379
Tony Pinto	24	121
Chris Masino	24	98
Carol Lindsay	25	78
Ken Stuke	26	124
Barbara Pitiak	27	210
Jerry Rosenberg	27	402
Martin Hovey	28	254
Jean Mabee	28	270
Martin Kloss	29	26
Pat Marcopulos	30	179
Versi Durborow	30	391
Mike Simpson	30	302
Barbara Brensinger	31	208
Jennifer Fissette	31	80

EDITOR'S ERROR. LEFT OUT IN NOVEMBER.
Susan Goodness 29 30



NAME	DAY	PH #
Garry & Jennifer Fissette	1	80
Edward & Carol Bennett	5	289
Charley & Joan Hlavin	18	31
Allan (Al) & Peggy Sherwood	24	304
Les & Jean Bell	29	277
Tom & Debby Clark	29	52
Randy & Sonia Boone	31	349



DECEMBER WEATHER SEBASTIAN, FLORIDA

Average Humidity — 77%
Average Temp. — High 73.0F Low 64.0F
Average Rainfall — 1.61" Over 13.3 Days
Average Daily Sunshine — 6 Hours 1 Min.
Average Day Length — 10 Hours & 2 Minutes

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PARK PLACE CARES



Hello again. This month our culinary adventure took us to the Sandwich Shack and Grill, located at 482 U.S.1, with a river view in Sebastian. This is a cute little sandwich shop with an extensive menu. The décor is really casual with signage such as "My wife ran off with my best friend and I really miss HIM". Anyway, it's very cute and folksy. It's rather small with about 12-14 tables inside but, if you prefer, they also have tables outside.



We arrived about 2:00 and actually got the last available table inside. Our server Audra approached us promptly. She asked if we had any questions about the menu and gave us ample time to look it over and make our choices.

On to the food, appetizers were cheese curds; fried cheese, breaded and deep fried, very tasty \$10.00, and a basket of French fries, which was huge, \$4.00. Next our entrees; Double deck turkey club, bacon, lettuce, tomato on toasted rye/ pumpernickel swirl bread and mayo. This was Huge and came with one side, my choice was potato salad which was very tasty - \$14.00. I actually took half home - that's how big it was. Next was a Turkey Wrap; turkey, avocado, bacon, lettuce, tomato and mayo, side of cucumber salad - \$13.00, which, by the way, my husband said was better than mine, and yes, he likes to live dangerously! \$13.00. Next was large deluxe grilled Italian panini; ham salami, capicola, provolone cheese, tomato, onion, banana peppers, side of kettle chips - \$14.50. There was an up-charge because we chose kettle chips instead of regular chips. Panini was very good. Last was Large roast beef panini; roast beef, provolone, horseradish mayo, grilled onions & mushrooms and a side of the famous cucumber salad -\$13.00. Everything was extremely delicious and a great place to go for late lunch/early dinner. We were surprised to learn they do takeout and free local delivery. The hours of operation are Monday, Tuesday, Wednesday 11:00 to 4:00, Thursday, Friday, Saturday 11:00 am to 8:00 pm. For a sandwich shop we would rate this a 4+.

Then of course, we could not pass up Paradise Ice Cream which is three doors down. As always, their ice cream was delicious and a great treat after lunch or dinner.

Hope everyone had a wonderful Thanksgiving and wish all a very Merry Christmas and fantastic New Year! See you in 2025...

The views and opinions expressed in this review are strictly those of the authors and not a PRESS endorsement or guarantee that the reader's experience, will be the same.

BLOCK CAPTAIN NEIGHBORHOOD WATCH PROGRAM

DON'T MISS THE ANNUAL BLOCK CAPTAIN FUNDRAISING BAKE SALE



AT THE
December 7th
Artisan & Craft Fair
IN THE CLUBHOUSE



Offering Monthly Garden Bed Services

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Pruning • Weeding

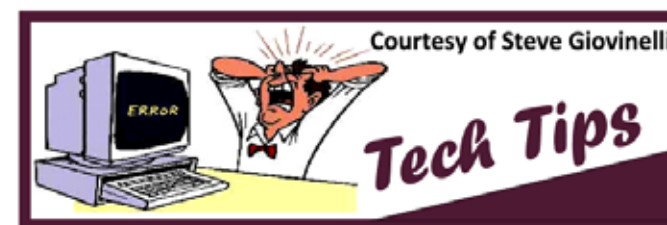
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CAN YOU HEAR ME NOW? HOW TO MAKE WIFI CALLS ON YOUR PHONE

Spotty cell phone reception at home or work? If you want to improve the quality of your phone calls and you have WiFi, do the following to allow your phone to make calls over wireless internet. You'll be amazed how much better calls will work.

How to make WiFi calls on your iOS phone

- Click on "Settings"
- Click "Cellular"
- "Wi-Fi Calling"
- Switch "Wi-Fi Calling on This iPhone" on
- Click "Enable" Wi-Fi Calling"

How to make WiFi calls on your Android phone

- Click on "Settings"
- Click "Networks & Internet"
- Click "Mobile Network"
- Click "Advanced"
- Click "Wi-Fi Calling"
- Toggle on "Wi-Fi Calling"

How to make WiFi calls on your Samsung phone

- Click the "Phone" icon
- Tap the "More Options" (three vertical dots)
- Tap "Settings"
- Tap "Wi-Fi Calling" and then toggle the switch to the right to turn the feature on.

The cost to do this is included in most plans. When I travel overseas, I avoid roaming and international charges by typically making calls whenever I'm in a Wifi setting. Once you turn on WiFi Calling, your phone will automatically use a connected WiFi network and switch back to cellular when needed on its own.

If you're relying on making these calls from home, be sure your wireless network is a good one. What you really want when your Internet wireless signal isn't as strong in certain parts at home is more likely a **wireless mesh router system** that works with a couple to a few or several units plugged in around your home. What you'll notice after upgrading to a good mesh system is a reliable internet signal everywhere at home and seldom ever a bump in the road with all your connected devices.

My favorite wireless mesh router system pick is the **eero 6 dual-band mesh WiFi system**. See this product on Amazon, described as:

Amazon eero 6 mesh Wi-Fi system 199.99.

A family friend recently said to me, "hang on, I just need to get to the side window where there's better service." It prompted me to share the above tip to turn on WiFi Calling. It was a religious experience of magic for my friend who couldn't believe that simple tweak could change everything about making calls from his home. Can you hear me now? :)

Submitted By Steve Giovinelli, Written by Kurt Knutsson
October 14, 2024

CROSSWORD PUZZLE SOLUTION



CHRISTMAS CART PARADE

December 21st @ 4:00 PM

Line Up @ 3:45 Top 2 Most Festive Get \$20 Cash



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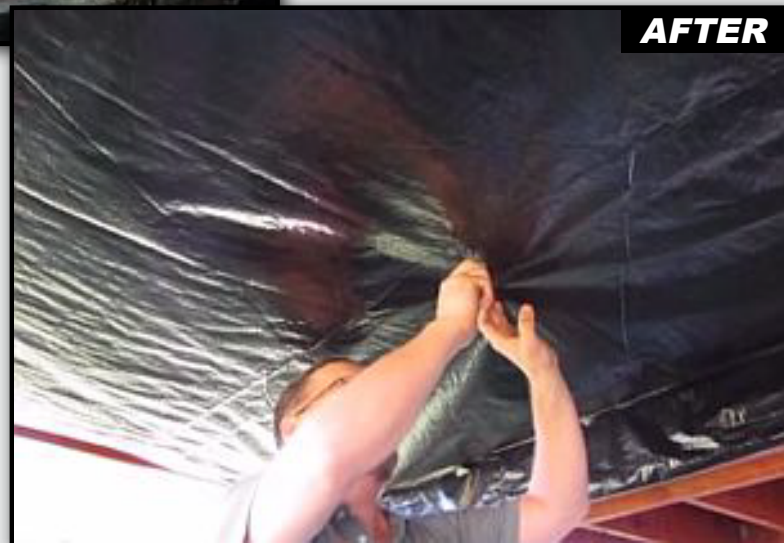
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Kathy Fulton, District Manager

Seasons Greetings!

Winners of the December "HOMESITE OF THE MONTH" are 1086 West Lakeview Drive and 3315 East Derry Drive, each received \$25 gift cards. Thank you for maintaining your home site and helping to keep our curb appeal top notch at Park Place.

The shuffleboard courts were completed, and the installation of the bocce court covers are scheduled to begin 2nd week of December, after the tournament play has concluded, and of course weather permitting.

Just a reminder all hurricane shutters are to be removed by December 1st.

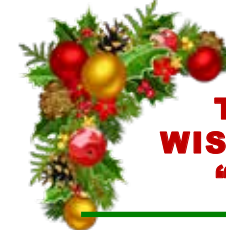
There have been many residents and guests parking in the grass at your home sites. Please do not park in the grass. We do have overflow parking at the clubhouse, near the boat ramp, for guests.

Bulk trash pick-up is the 1st Saturday of the month, our pickup in December is scheduled for Saturday, December 7th. Please do not place bulk pick-up curbside until the evening before the scheduled pick-up day. I would recommend not waiting until the morning of that day and placing your bulk trash curbside the evening before.

Back by popular demand, and enjoyed by many our Coffee Hour is brewing!! Save the date: Friday, December 6th at the clubhouse 9:00 a.m. – 10:00 a.m. SEE YOU THERE!!!

I do have an open-door policy and am available if you need to meet to discuss anything. If you need an extended period, please call the office to set up an appointment.

**PLEASE OBEY OUR 15 MPH SPEED LIMIT
AND DON'T FEED THE WILDDLIFE**



**THE TEAM AT PARK PLACE
WISHES EVERYONE A VERY
"HAPPY HOLIDAYS"**

HOMESITES OF THE MONTH



1086 W. Lakeview Dr.



3315 E. Derry Dr.

COFFEE HOUR
Hosted by Sun Communities
**Free
Coffee and Donuts**
in the Club House
Friday, December 6th
9:00 to 10:00 AM

Please join us!!
Happy Holidays

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December 14th 5:00

MENU

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HOMEMADE COOKIE TABLE
Bake your favorite cookies and drop at clubhouse at 10 AM on the 14th.

TICKETS \$25/p
NOV. 30th 9-11 AM
DEC. 4th 11:30 AM - 12:30 PM
Dec. 7th 9 AM - 1 PM

Jerry & The Dolls
Last Performance As A Group

Artisan & Craft Fair

And Bake Sale

SAT. - DECEMBER 7TH
9 AM - 1 PM CLUBHOUSE

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FUNNIEST

PARTY TIME!

PARTY TIME!



3 - 13: Wednesday nights at 6:30. We always seem to have a lot of laughs for 2 hours!!! Bring \$3.00 in quarters and try your luck! Contact Brian Carpenter at 772-268-0145 with any questions.

BINGO: We meet 1st, 3rd & 5th (if there is one) Friday of each month. Doors open at 6 PM and Bingo starts at 6:30. Playing 10 regular games, 2 jackpot games, losers' game and 2 lucky numbers. (\$100) Enjoy fun with neighbors. Feel lucky? Clara Beyer (772) 205-9566.

BOCCIE BALL: The Fall bocce league is well underway with 3 weeks into the Fall session. The rolling by all participants has been very good. John & Sharon Provenzano, Bob & Barbara Lawson, and Betty Bried & Carol Weil have taken the first 3 positions in Division 1. Karen Ruddy & Sara Cullinan, Gary & Carol Petronaci, and Martin & Juanita Kloss have taken the first 3 positions in Division 2. And, Sue Wells & Cheryl Orth, Bob Halton & Bill Krausch, and Tom & Susan Goodness have taken the first 3 positions in Division 3. The new players (Bob Halton, Bill Krausch, Mark & Pam Ventura, Donna Duheme, Suzanne Rosenbarker, Julia Greenwood, Bill & Charmaine Vandecar, and Pat Keefe) have far exceeded expectations and are making their matches extremely competitive. Congratulations players. For all those that didn't have Monday mornings open in the Fall will get a chance to play in the Winter Session starting in January. The signup sheet will be posted in the mailroom in December. Sara Cullinan at (716)807-1503..

CLASSIC BOOK CLUB: GULLIVER'S TRAVELS is a 1726 prose satire^{[1][2]} by the Anglo-Irish writer and clergyman Jonathan Swift, satirizing both human nature and the "travelers'" literary subgenre. It is Swift's best-known full-length work and a classic of English literature. Join us at 1pm on December 11 in the library to discuss this fun book. Contact Betty Mattiford for more information mattiford@yahoo.com.

CRIBBAGE: Adding new players. Monday cribbage needs players, we are playing both single deck and double deck at 1 pm. Tuesday Cribbage , 2 - 4 PM, Last couple of weeks we had 3 games going on. New players welcome. We will teach or refresh. Tony Macaluso 630-347-8893

DARTBALL: OPENING DAY IS RIGHT AROUND THE CORNER. Sign-up is closed and the Team Rosters are complete. Check out the bulletin board in the Mailroom for the latest posting of the Schedule and Team Rosters. As always, the teams are created based on a combination of last year's batting averages for a balanced roster. Accommodation for couples and player groups are included per the sign-up sheet. Wishing you all a Happy Holiday Season. See you at the "POOLSIDE STADIUM" on JANUARY 8TH. PLAY BALL!! Charley Hlavin (The Comish) 772-581-1484

DOMINOS: Mexican train dominos is played every Sunday afternoon 1:00 in card room. All are welcome to join the fun. Leader: Nancy Wolaver (388-1198)

JACK E. KUBSCH GOLF LEAGUE: Every Tuesday at Vista Plantation. Sign up on bulletin board. Tee off @ 8:15 AM

LADIES BIBLE STUDY CHRISTMAS LUNCHEON. Monday, December 2, 2024. Noon-2pm. All are welcome. No RSVP needed. We begin with prayer, a potluck lunch, a talk, a group discussion or just sit & listen. Come join us & bring a friend & a small dish to share. Information: Claire. (401)-413-5787 Karen- (603) 477-0434 Luke 2:14. Glory to God in the highest and on earth peace, goodwill toward men!

LADIES CARDS: Anyone wishing to play Hand and Foot is welcome to join us on Tuesday night in the clubhouse card room. Games start at 6:30. Any questions, call Nancy Wolaver 388-1198

LEFTRIGHTCENTER DICE GAMES: Ladies only! The 2nd and 4th Thursday of each month at 6 pm in the clubhouse. Bring 15 \$1 bills for 5 games @\$3 each. Contact Susan @ 352-460-7279

LINE DANCING: A new ABSOLUTE BEGINNER'S dance class will be starting TUESDAY, JANUARY 7th at 2 PM, lasting 1 to 2 hours depending on your interest. This is for those who are NEW to line dancing. We will start at the very beginning EVERY WEEK and move forward slowly. It will be a CONTINUOUS class, and NEW DANCERS CAN START AT 2PM ON ANY WEEK. The Monday class will continue as usual at an Improver level. If you have any questions call me, Eileen Derrick at 772-589-6867.

MAHJONGG: Mahjongg is played every Friday at 1:00 in the clubhouse card room. All players welcome. Any questions contact: Nancy Wolaver at 388-1198.

OPEN POOL: Not swimming, the one with the Balls, Cues, & Pockets! Wednesday night 6:30 - 8PM. Better than TV! Activity Chair: Brad Sary.

PARK PAINTERS CLUB: Art classes for all student levels are held every Wednesday 1-4pm. Cost is \$5 per class plus supplies. Develop your talent while having fun. Space is limited so registration is required. For information: Teresa Fajardo Lambert (772)539-6256.

PARK PLACE BOOK CLUB *You Never Forget Your First: A Biography of George Washington* is a biography about George Washington, the first president of the United States. The book was written by Alexis Coe, a historian. It was published on February 4, 2020, and appeared on *The New York Times* Best Sellers list. Coe examines myths with mirth and writes history with humor. Meeting on Wednesday the 18th at 1 PM. All new members are welcome to our group. Contact Betty Mattiford for more information 772-5859-8478

PARK PLACE SINGLES: We have an event planned for December 1st. *Christmas at the Movies* at the Emerson Center in Vero Beach at 3pm. Followed by dinner at Posat and Vine in Vero following the concert. Sign-up sheet in mailroom. Park Place Singles also trying to put together another day trip to the Victory Casino on December the 12 th. This event is open to everyone. I have had a lot of requests for another outing after the great time we all had last time. Signup sheet in mailroom. Tony Macaluso 630-347-8893

PARTY BRIDGE: In the card room on Thursdays @12:30. Interested? Betty Burgess 772-589-0979.

PICKLEBALL: Some days, it may seem quiet on the courts, but pickleball is still playing Monday, Wednesday, and Friday at 7:30 AM. Feel free to come to the courts to join in on the fun! Future updates will follow as our seasonal players come back to Park Place. Barbara Whittaker/Kurt Nault

PINOCHLE, SINGLE OR DOUBLE DECK: Pinochle is on hold due to a couple missing players. We should be up and running again soon. Nancy Wolaver (388-1198). Double Deck. Tony Macaluso (630-347-8893).

PINOCHLE: On hold due to some missing players. Up and going soon. Contact: TonyMacaluso 630-347-8893

POOL AEROBICS: As follows: 9:30 & 10:30 Mon., Wed., & Fri. Women's class at 9:30 AM, led by Clare Bolt & Debbie Clark. The 10:30 AM class is women or mixed, depending on the interest.

POOL VOLLEYBALL: Come on down and join the fun! Tue., Thurs., & Sat. Two one hour sessions: 11:45 AM & 1 PM. You don't have to be GOOD, but you do have to get wet. The other half of the pool is open swimming. Activity Chair: Sonia Boone 443-566-0167.

POTLUCK SUPPERS: For the month of December 2024 we will not have a Potluck Supper. Most likely we will all have had our share of Holiday goodies by the end of the month. Look for a Potluck date announcement for January 2025. -Joan Hlavin - Chair

T-TIME" SOCIAL DANCING. On November 2, from 3 - 5 PM in the clubhouse, room 1. Learn to dance to various styles of music. Great exercise that's good for body and soul. No partner needed. The charge is \$5/person/class. Registration required. The class is limited to 20 dancers. Students must register by calling Teresa Fajardo Lambert at (772) 539-6256 or by email at teresadjt2009@gmail.com.

TEXAS HOLD'EM: Adding new players. Come on down for \$5 and an evening of fun. We help you learn. 6 PM start. Contact: Tony Macaluso 630-347-8893

WEDNESDAY NIGHT POKER: Back to full strength with the return of the snowbirds! 6 PM. Tony Macaluso 630-347-8893

YOGA Chair & Mat Yoga every Tuesday and Thursday starts promptly at 10am for \$5 with a certified yoga instructor. No cell phones in class please. Currently no Mat yoga class due to not enough interest. Contact Betty if you are interested in a Mat class or for more information. 772-589-8478 or mattiford@yahoo.com.



Greetings,

If you attended the Halloween Party, you know what a great time was had by all! Thank you to Vickie Bundy, Dave Powell, Betsie Kubsch and her kitchen crew, along with all the volunteers, that made this event such a huge success!

Talk about adorable...the pet parade was such fun, and our fur babies did a great job showing off their costumes. First place went to Dakota (Tammy Sheaffer and Lee Ann Schmidt), 2nd place was won by Max (Jake and Carol Moussette), 3rd place went to Charlie (Bill and Nancy White) and Daisy Mae won 4th place (Guy and Rosemary Biegler). The golf cart parade followed. First place went to Randy and Lee Jernigan and 2nd place went to Tammy Sheaffer and Lee Ann Schmidt! Thanks to all the participants that made this a fun event!

This year's annual Artisan, Craft Fair and Block Captain's Bake Sale will be on December 7th from 9:00 am to 1:00 pm. SCOPP will be serving homemade soup, hotdogs, chips and beverages from the kitchen. Hope to see you there!

On December 14th, Jerry and the Dolls will entertain us for our annual Christmas dinner. On the menu for this event is shrimp cocktail, Italian wedding soup, prime rib or chicken cordon bleu, twice baked potato, carrots, salad, rolls and a mocktail. Tickets are \$25.00/person and will be sold in the clubhouse on November 30th from 9 - 11 am, December 4th from 11:30 am to 12:30 pm, and on December 7th (during the craft fair) from 9:00 am to 1:00pm. The event will begin at 5:00 pm. Last year was a huge success with our homemade cookie table! So please bake your favorite recipe and drop it off at the clubhouse by noon on December 14th. I also want to make a note that this is the last year for Jerry and the Dolls performing as a group.

This year's Christmas Golf Cart Parade will be on December 21st at 4:00 pm. Golf carts should like up at the clubhouse at 3:45 pm for judging of the most festive carts. The top 2 carts will receive \$20.00 cash.

The *Toys For Tots* container is now in the management office. Please leave gifts in original packaging. No stuffed animals or apparel. Donation deadline is December 14th. Please contribute to this very worthy cause.

On January 18th from 4:00 pm to 8:00 pm, SCOPP will be hosting Murder at the Juice Joint. Come dress the part and have fun with your friends at our first ever Speak Easy murder mystery night! On the menu will be deviled eggs, stuffed celery, sugared pecans, orange glazed roasted chicken, stuffed potato, veggie and pineapple upside down cake. This is a typical menu of the Speak Easy era. Tickets are \$20.00/person and will be sold on December 19th from 2:00 to 3:00 pm, December 30th from 10:30 to 11:30 am and January 8th from 11:30 am to 12:30 pm.

February 1st: The annual Night at the Races! More information to follow.

February 14th: Valentines' day luncheon. More information to follow.

Our next SCOPP officers' meeting will be on December 4th from 10:00 am to 11:30 am in the library. Residents are welcome to join the meeting after 11:00 am. Please feel free to stop in with suggestions for future events.

We are still in need of community members to step up and learn the ropes of SCOPP as this March ends the term for the current SCOPP board. Please consider joining the team. If you are considering joining SCOPP, you should plan on coming to our meetings that take place on the first Wednesday of each month at 10:00 am in the library. There will be a community meeting on Wednesday, March 19, 2025, at 2:00 pm to introduce the new SCOPP members. Positions needed are Chair, Co-Chair, Secretary, Treasurer and Director. We are hopeful that a group of Park Place residents will create a new board and continue with the fun events that are offered.

RIDDLE ANSWERS

1. Merry Christmas Eve! 2. A snowbank. 3. They all read the same when upside down. 4. Zero 5. Mid-night 6. What time is it? 7. Goals and resolutions.

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November
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10 11 12 13 14 15 16
17 18 19 20 21 22 23
24 25 26 27 28 29 30

DECEMBER 2024

January
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12 13 14 15 16 17 18
19 20 21 22 23 24 25
26 27 28 29 30 31

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 Dominicos, 1:00 PM	2 Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women) Mixed, 10:30 AM Ladies Bible Study, 10:30 AM LINE DANCING, ABSOLUTE BEGINNERS CLASS, 2 PM "T" Time, Social Dancng, 3 - 5 PM Texas Hold-um, 6:00 PM Boce League All Courts, All Day	3 Jack E. Kubisch Golf League, Vista Plantation, 8:15 AM Chair Yoga 10:00 AM Pool Volleyball, 11:45 AM, 1:00 PM Park Place Craft Group 1 PM Cribbage, 2:00 PM Ladies Cards, 6:30 PM	4 Pickleball, 7:30 AM Park Painters Club, 1 - 4 PM Pool Aerobics (Women) 9:30 AM 3-13, 6:30 PM Wednesday Night Poker, 6:00 PM Open Pool, 6:30 - 8:00 PM Pool Aerobics (Women/Mixed), 10:30 AM	5 Chair & Mat Yoga 10:00 AM Pool Volleyball, 11:45 AM, 1:00 PM Party Bridge, 12:30 PM	6 Pickleball, 7:30 AM SN COFFEE HOUR 9-10 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/Mixed), 10:30 AM Mahjongg, 1 PM Pool Volleyball, 11:45 AM, 1:00 PM Bingo, 6 PM	7 ARTISAN & CRAFT SALE & BAKE, 9 AM - 1PM Pearl Harbor Remembrance Day
8 Dominicos, 1:00 PM	9 Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/Mixed), 10:30 AM Line Dancng, ABSOLUTE BEGINNERS CLASS, 2 PM Texas Hold-um, 6:00 PM Boce League All Courts, All Day	10 PCHA BOARD OF DIRECTORS MEETING Jack E. Kubisch Golf League, Vista Plantation, 8:15 AM Chair Yoga 10:00 AM Pool Volleyball, 11:45 AM, 1:00 PM Park Place Craft Group 1 PM Cribbage, 2:00 PM Ladies Cards, 6:30 PM	11 Pickleball, 7:30 AM Park Painters Club, 1 - 4 PM Pool Aerobics (Women) 9:30 AM Classic Book Club, 1 PM 3-13, 6:30 PM Wednesday Night Poker, 6:00 PM Open Pool, 6:30 - 8:00 PM Pool Aerobics (Women/Mixed), 10:30 AM	12 Chair & Mat Yoga 10:00 AM Pool Volleyball, 11:45 AM, 1:00 PM Party Bridge, 12:30 PM	13 Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/Mixed), 10:30 AM Mahjongg, 1 PM Pool Volleyball, 11:45 AM, 1:00 PM Bingo, 6 PM	14 CHRISTMAS DINNER, 5 PM
15 Dominicos, 1:00 PM	16 Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/Mixed), 10:30 AM Line Dancng, ABSOLUTE BEGINNERS CLASS, 2 PM Texas Hold-um, 6:00 PM Boce League All Courts, All Day	17 Jack E. Kubisch Golf League, Vista Plantation, 8:15 AM Chair Yoga 10:00 AM Pool Volleyball, 11:45 AM, 1:00 PM Park Place Craft Group 1 PM Cribbage, 2:00 PM Ladies Cards, 6:30 PM	18 Pickleball, 7:30 AM Park Painters Club, 1 - 4 PM Pool Aerobics (Women) 9:30 AM 3-13, 6:30 PM Wednesday Night Poker, 6:00 PM Open Pool, 6:30 - 8:00 PM Pool Aerobics (Women/Mixed), 10:30 AM	19 Chair & Mat Yoga 10:00 AM Pool Volleyball, 11:45 AM, 1:00 PM Party Bridge, 12:30 PM	20 Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/Mixed), 10:30 AM Mahjongg, 1 PM Pool Volleyball, 11:45 AM, 1:00 PM Bingo, 6 PM	21 CHRISTMAS CART PARADE, 4 PM First Day of Winter
22 Dominicos, 1:00 PM	23 Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/Mixed), 10:30 AM Line Dancng, ABSOLUTE BEGINNERS CLASS, 2 PM Texas Hold-um, 6:00 PM Boce League All Courts, All Day	24 Jack E. Kubisch Golf League, Vista Plantation, 8:15 AM Chair Yoga 10:00 AM Pool Volleyball, 11:45 AM, 1:00 PM Park Place Craft Group 1 PM Cribbage, 2:00 PM Ladies Cards, 6:30 PM	25 Pickleball, 7:30 AM Park Painters Club, 1 - 4 PM Pool Aerobics (Women) 9:30 AM 3-13, 6:30 PM Wednesday Night Poker, 6:00 PM Open Pool, 6:30 - 8:00 PM Pool Aerobics (Women/Mixed), 10:30 AM	26 Chair & Mat Yoga 10:00 AM Pool Volleyball, 11:45 AM, 1:00 PM Party Bridge, 12:30 PM	27 Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/Mixed), 10:30 AM Mahjongg, 1 PM Pool Volleyball, 11:45 AM, 1:00 PM	28
29 Dominicos, 1:00 PM	30 Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/Mixed), 10:30 AM Line Dancng, ABSOLUTE BEGINNERS CLASS, 2 PM Texas Hold-um, 6:00 PM Boce League All Courts, All Day	31 Jack E. Kubisch Golf League, Vista Plantation, 8:15 AM Chair Yoga 10:00 AM Pool Volleyball, 11:45 AM, 1:00 PM Park Place Craft Group 1 PM Cribbage, 2:00 PM Ladies Cards, 6:30 PM <i>New Year's Eve</i>				

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