

## INSIDE

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Old Florida By The  
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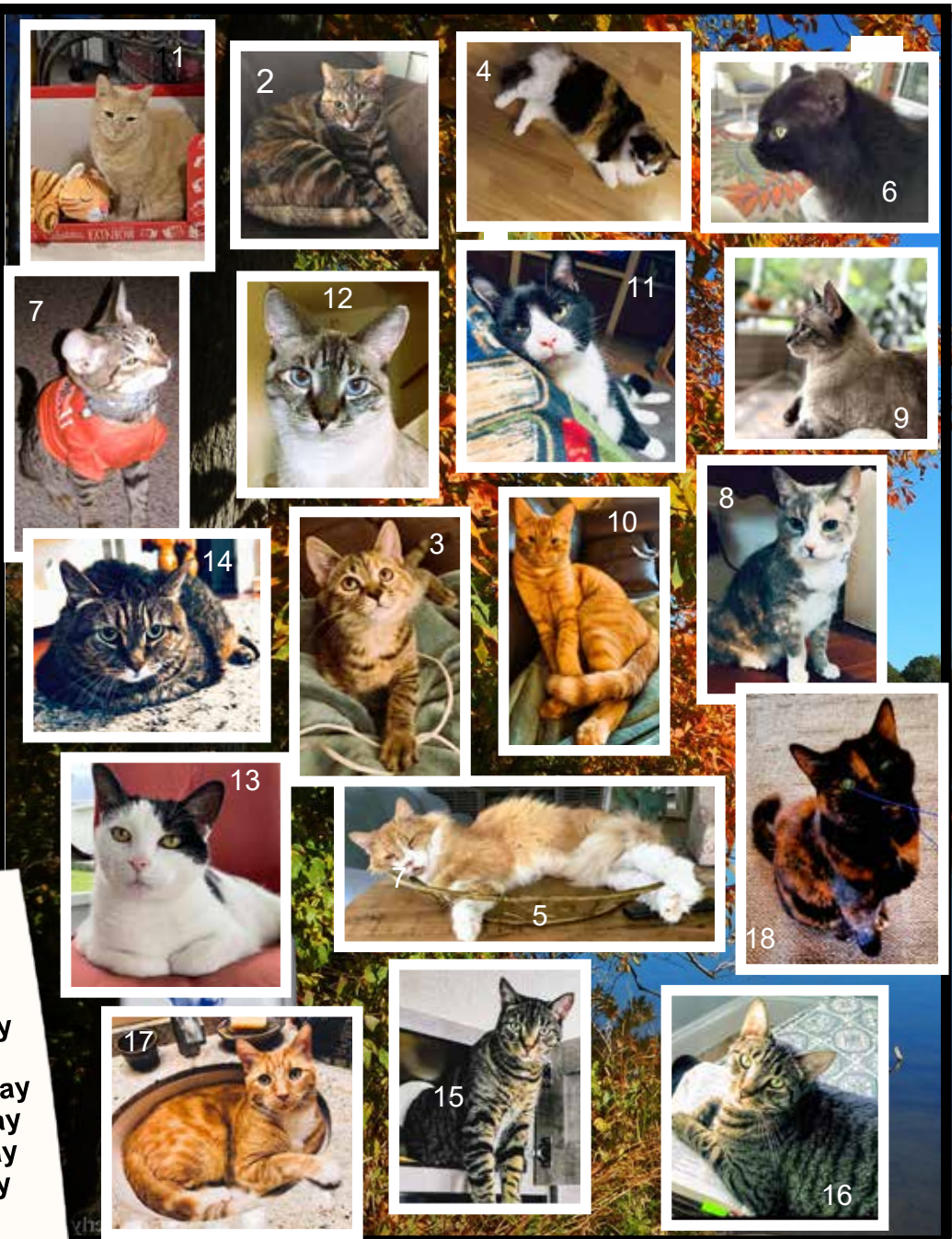
Birthdays And  
Anniversaries

Portside Club  
And Grille

Cats Are Interesting  
Creatures...

## OCTOBER

- 1st Coffee Day
- 2nd World Smile Day
- 3rd National Taco Day
- 12th World Farmers Day
- 13th Columbus Day
- 14th National Dessert Day
- 20th World Statistic Day
- 23rd National Mole Day
- 29th National Cat Day
- 31st Halloween







## FROM YOUR PRESIDENT *Rosemary Biegler*

It's October already and before long our cool weather residents will be returning!

We continue to work on our presentation to Sun Management regarding rental increases and projects of benefit to all residents. Notice has gone out to Sun requesting a meeting with Management as required under Section 723 of Florida Law. We will do our very best to represent you all. HOA membership notices have been mailed to all residents and we hope to have an overwhelming response!

You will notice on your return that our benches have been painted, the horseshoe courts have been power washed and look new, the fence by the mail kiosk, although not stained, has been power washed and looks more presentable. We have noted a few signs that need to be replaced but have been told that new signage of some sort has been included in the '26 CapX budget.

As a reminder - The Block Captain program is sponsoring a presentation by the Indian River Sheriff's Office on Active Shooter Incidents and what to do if you are involved in one. This will be held on November 7th at 10 a.m. in the Clubhouse. This is vital information so please sign your name(s) on the sheet in the Mailroom. These days you never know when and where something bad can take place.

Also, please sign up to be part of the Craft Fair on 12/6 from 9-1. This is always a fun time for residents, and the bake sale is the only fund-raising function for the Block Captain Program. There is a sign-up sheet in the Mailroom.

*Rosemary*



### BOARD OF DIRECTORS

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### 2025 MEETINGS SCHEDULE

#### **Board of Directors**

Clubhouse Library 1:00 PM

**March 11, April 8, May 13,**  
**June 10, July 8,**  
**August 12, September 9, October 14,**  
**November 11, December 9**  
**2026: January 13, February 10**

#### **Residents**

Clubhouse Auditorium 7:00 PM

**March 25, April 22,**  
**June 24, August 26,**  
**October 28, November 18**  
**2026: January 24, Nominating**  
**February 24, Annual Business**

Please Note: Notices of all meeting dates, time changes or additional meetings will be posted on the PPHA bulletin board in the mailroom at least 48 hours prior to a date/time change or additional meeting.



## DO YOU NEED A TRUST?

First, what is a trust? A trust is a legal arrangement that allows a person (a trustee) to manage assets for the benefit of a beneficiary. The trustee should be someone you trust explicitly to administer the assets of the trust or to invest the trust for the welfare of the beneficiary of the trust.

A trust is not a physical thing. It is much like a legal document that draws up a partnership or a corporation. It is a separate tax entity with its own tax identification number. It is not an individual person. A lawyer usually charges about \$1000 to set up a trust agreement, which basically is obtaining a federal identification number for the trust and detailing the instructions to run the trust.

There are two types of trusts - Revocable and Irrevocable trusts. Revocable is the simpler of the two types of trusts and is usually used to control the distribution of assets. There are certain circumstances when a person might need this type of trust. First are people with minor children. Second are people who worry about their heirs being incapable or incompetent to use the money they inherit such as a handicapped child, a spouse with dementia, a drug addicted heir, or a spendthrift child. Another type of person who might use this trust is someone who wants to keep the money in their bloodline just in case their child gets divorced later and the family assets get involved in the divorce.

An Irrevocable trust is usually used to protect against long-term care costs and estate taxes. Most people don't need a trust to safeguard the estate from federal taxes. The estate tax exemption will go up to \$15 million next year from \$13.9 million. I don't think many middle class people have that many assets. As you read in past articles, most states, including Florida, don't have estate taxes or they don't affect spouses and downline decedents. However, many attorneys advise Irrevocable trusts for Medicaid planning. The trust shields your assets from being used to pay for your long-term care so that government Medicaid pays. Most states have a look back period to have moved assets out of your name of about five years before you apply for Medicaid.

The lawyer does not put anything in the trust. You as an individual must retitle all your assets. You must follow through and "fund" the trust. You change the title of your home from "Joe and Mary Smith" to the title document saying the house belongs to "The Trust of Joe and Mary Smith". You must do this for every asset you have such as your car, your stock account and bank accounts. You must change the name of the account to "The Trust of Joe and Mary Smith". You as an individual no longer own the items you put into the trust. Thus, if you want to sell your home the trust doesn't get the \$250,000 personal exemption on any gain.

Why would you do this? For most of us it saves us nothing in taxes. First, most people don't exceed the federal estate tax exemption of \$15 million. As to income taxes, the trust must file an income tax return each year reporting any income from the assets. Such would be interest or dividends of accounts in the trust, rental property income inside the trust, etc. The trust then sends a K-1 tax document to the beneficiaries with their share of the earnings. Then they then put that into their personal income tax and pay tax.

Some advisors say a trust avoids probate. Probate can be time consuming and exposes the will to public scrutiny. However, there are many ways to avoid probate. First, you can attach beneficiaries to the majority of your assets. The house may be the hardest but certain areas allow you to add a (TOD) transfer on death deed to your home. If you are married and die, the home automatically passes to your spouse without probate.

You can add TOD designations to all your investment accounts too. You can attach TOD to any taxable account you have. For your bank accounts you add (POD) payable on death designations. Retirement accounts, life insurance and annuity contracts all should have beneficiaries attached. They pass straight to the beneficiary with no probate. So, if you have a basic uncomplicated estate there is no need for a trust.

However, if you want control over your how your assets are distributed after death, you may want a trust. You may want a trust if you want to protect your assets from going to a beneficiary who has creditors or who is using lots of government benefits. A large inheritance will disqualify them from government assistance.

You don't want to make your trust the beneficiary of your IRA. If you die and it goes to the trust, a trust pays up to 37% tax rates. Instead, the IRA can pass directly to a beneficiary (listed on the IRA) as an Inherited IRA. That person would pay personal income tax rates when they withdraw the money. Unfortunately, a few years ago a tax bill passed that inherited IRA's must be emptied in ten years instead of over a lifetime. That can negatively impact a younger person's taxable income and tax rate.

So, who needs a trust? The people who really need to consider trusts are obviously very wealthy individuals whose assets exceed \$15 million. Other people who may want a trust are people who want to control the distribution of their assets after death for a variety of reasons. Another group who may need a trust are people who may anticipate a very public family dispute over the distribution of the assets.

So, do you need a trust? Betty Mattiford

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### 1. What did the cat say when he lost all his money?

I'm paw!

### 2. Why are cats better than babies?

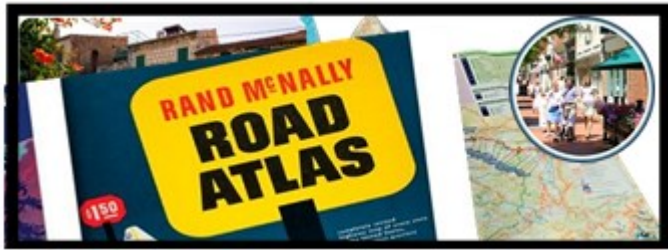
Because you only have to change a litter box once a day.

### 3. What did the alien say to the cat?

"Take me to your litter."

### 4. Why don't cats play poker in the jungle?

Too many cheetahs.



## OLD FLORIDA BY THE ROADSIDE

Someone recently donated a 1959 map to our Sebastian Historical Museum. It was a slow rainy Saturday so I opened the map and studied all the old tourist attractions. In the days before interstates, Florida was THE winter destination for travelers from the east coast and beyond. Route 1, all the way to Key West, was well traveled. Route 19, connecting to Route 41, brought travelers all the way down the west coast of Florida then skirted the Everglades to join Route 1 at Homestead and reach the Keys. Routes 27 and 441 accessed much of central Florida. Possibly because there's no interstate down the center, many of those attractions still exist. Florida tourists had their choice of numerous roadside attractions to visit on their way south, or on the way home!

Starting around Jacksonville, they touted their beach, cigar factories and a Children's Museum. Traveling down to St. Augustine, the Alligator Farm, Marineland, and the Lightner Museum of Hobbies are gone. Daytona Beach had a huge Bandshell for concerts and Sea Zoo. There was no Space Center yet, Sebastian was still a sleepy town, but just below Vero our area could boast McKee Jungle Gardens (nice now at 18 acres but a shadow of the original 88 acres, sold to build Vista Royale.) Port St Lucie was just in its initial stages of development/

West Palm Beach had the Melton Autorama and Boca Raton boasted Africa, USA. Miami area was home to Hialeah Park, the Rare Bird Farm, Parrot Jungle, and Monkey Jungle plus a Serpenterium and Orchid Jungle.

Traveling to the Keys, tourists near Islamorada could visit the Theater of the Sea and McKee's Sunken Treasure Forest. West Martello Tower .was in Key West. You could even catch a car ferry to Havana from there!

Coming up the west coast in the Naples area you could visit Caribbean Gardens and Everglades Wonder Gardens. Sarasota boasted Cars of Yesterday. One prompted me to do further research – Tom Gaskin's Cypress Knee Museum in Palmdale straddling both sides of US 27. The Museum was on one side with rows of showcases displaying the knees with playful names to describe them. The other side was a ¾ mile catwalk through the swamp to see the trees growing. He and his museum were even featured on Carson and Leno! That's my lesson for the day, now you can learn more about Cypress knees if you're interested.

Many other natural wonders exist in the area as it's sparsely populated even today. Check of Silver Springs, Nature's Giant Fishbowl, and Rainbow Springs. Inland towards Ocala was the Birds of Prey, and Swanee River Jungle Drive.

In central Florida, Orlando was a bump in the road without Disney, Universal, Sea World, Busch Gardens and the rest. They did have winter Harness Horse training. But Lake Wales had The Great Masterpiece, a 300,000 piece mosaic of Davinci's Last Supper, Bok Singing Tower, and a much larger Cypress Gardens than you will see today, now a Legoland. Up towards the Big Bend you could find The Shell Museum, Silver Spurs Rodeo and Sand Land Springs. Out on the panhandle folks stopped at the Gulfarium in Ft. Walton Beach and Killearn Gardens in Tallahassee.

And the one place that didn't really change much was St Augustine. The city sights, the Oldest Schoolhouse, Castillo de San Marcos and the Fountain of Youth are still there. They've lasted almost 400 years, and they'll still be here after we're gone for other generations to visit! Eileen Derrick





## WHY IPHONE USERS ARE THE NEW PRIME SCAM TARGETS

**New research shows iPhone owners fall for scams more often and take riskier shortcuts than Android users**

New research may shock a lot of Apple fans. iPhone users are actually more likely to fall for online scams than Android owners. The problem isn't the device itself; it's the habits of the people using it.

The survey from Malwarebytes, a global cybersecurity company, of 1,300 adults across the U.S., UK, Austria, Germany, and Switzerland, found that many iPhone owners put blind trust in Apple's security. That confidence makes them easier targets for scammers who count on overconfidence.

### The truth about iPhone security habits

Here's what the Malwarebytes survey uncovered:

- More than half of iPhone users (**53%**) admitted they've fallen for a scam, compared to 48% of Android users.
- Only **21%** of iPhone owners add security software, while 29% of Android users do.
- Just **35%** of iPhone users set unique, strong passwords, compared to 41% of Android owners.
- **47%** of iPhone users grabbed a "best price" deal from shady sellers, compared to 40% of Android users. **41%** of iPhone owners DM'd sellers for discounts on social media, compared to **33%** of Android owners.

*The takeaway? It's not the phone that makes you safe, it's your choices every time you go online.*

**Why this matters:** For years, Apple's reputation led iPhone users to believe they were automatically safer. This study proves otherwise. Cybercriminals don't care what brand of phone you carry; they care about how easy it is to trick you. And right now, too many iPhone users are letting their guard down.

### SEVEN WAYS TO STAY SAFE ON IPHONE:

Even if you love your iPhone, staying safe means making smarter choices online. Follow these steps to keep scammers one step behind you.

**1) Stop and double-check:** If something feels off, whether it's a text, link, or offer, pause. Scammers rely on urgency to trick you.

**2) Avoid random links and shady DMs:** Never click on links or QR codes from unknown senders. Always visit the company's website directly. Also, use strong antivirus software to block malicious links before they reach you. The best way to safeguard yourself from malicious links that install malware, potentially accessing your private information, is to have strong antivirus software installed on all your devices. This protection can also alert you to phishing emails and ransomware scams, keeping your personal information and digital assets safe. My top pick is TotalAV.

TotalAV is easy to set up and offers real-time protection for paid users, keeping your devices safe around the clock. It includes tools to block phishing scams, remove ransomware and spyware, and clean up adware and junk files. The software also features a browser manager, system tune-up tools, and protects them across Windows, Mac, Android, and iOS devices.

**3) Keep your software updated:** Apple pushes out updates for a reason. Many contain security patches that block new threats. Make sure your iPhone is always running the latest iOS and app updates.

**How to update iOS:** \* Go to **Settings**, \*Tap **General**, \*Click **Software Update** and install any available updates.

**Manually updating apps:** Open the **App Store**. \* Tap your **profile icon** at the top right. \* Scroll down to see **pending updates**. \*Tap **Update All** (or update individual apps).

**Enabling Automatic App Updates:** Open **Settings**. \* Scroll down and tap **App Store**. \* Under **Automatic Downloads**, toggle on **App Updates**.

This way, your phone will always stay current, reducing the chances that hackers can exploit old vulnerabilities.

**4) Pick stronger, unique passwords:** Using the same password everywhere is a hacker's dream. Create unique ones for each account. Consider using a password manager, which securely stores and generates complex passwords, reducing the risk of password reuse.

Next, see if your email has been exposed in past breaches. Our #1 pick, NordPass, includes a built-in breach scanner that checks whether your email address or passwords have appeared in known leaks. If you discover a match, immediately change any reused passwords and secure those accounts with new, unique credentials.

One of the best password managers out there is [NordPass](#). It is secure, user-friendly, and uses zero-knowledge architecture with military-grade XChaCha-20 encryption to protect your data. NordPass works across Windows, macOS, Linux, Android, iOS, and major browsers and includes features like:

- Unlimited password storage
  - Secure sharing
  - Password health reports
  - Auto-fill and emergency access
  - **Data breach monitoring** to alert you if your credentials have been exposed
- A Security Dashboard with tools like the **Data Breach Scanner** and **Password Health Checker** to identify weak, reused, or compromised passwords

Use NordPass to check if your email or passwords have shown up in known data breaches, and take immediate action if they have.

**5) Consider using a personal data removal service:** Scammers thrive on the personal details they can easily find about you online. iPhone users in particular tend to overshare and trust their device to keep them safe, but that leaves a bigger trail for criminals to exploit. A personal data removal service helps wipe your information from data broker sites and shady lists that fuel targeted scams. While no

service can erase everything, it makes it much harder for crooks to connect the dots and trick you. They aren't cheap, and neither is your privacy. These services do all the work for you by actively monitoring and systematically erasing your personal information from hundreds of websites. It's what gives me peace of mind and has proven to be the most effective way to erase your personal data from the internet. By limiting the information available, you reduce the risk of scammers cross-referencing data from breaches with information they might find on the dark web, making it harder for them to target you.

A service like [Incogni](#) can help you remove all this personal information from the internet. It has a very clean interface and will scan 420+ websites for your information and remove it and keep it removed. Plus Incogni has received *third-party assurance from Deloitte validating its entire data removal process*.

The longer you wait, the more data brokers spread your personal information online. I recommend [Incogni](#) to help you remove that data automatically (and they make sure it stays removed) without any effort on your part.

#### 66) Turn on two-factor authentication (2FA)

Turning on two-factor authentication (2FA) is one of the most powerful ways to lock down your accounts. It adds an extra login step that blocks criminals, even if they already have your password. On your iPhone:

- Open the **Settings** app.
- Tap on **[your name]** (your Apple ID at the top).
- Select **Sign In & Security**.
- Tap **Turn On Two-Factor Authentication**, then tap **Continue**.

Enter a **trusted phone number** to receive verification codes (via text or call), tap **Next**, and enter the code sent to you to complete the setup.

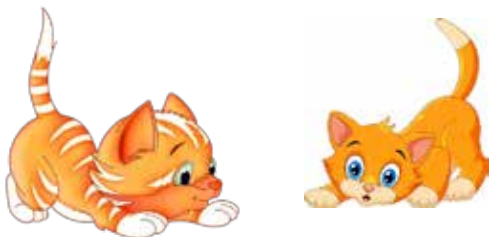
Once set up, you'll get a code each time you or someone else tries to sign in.

**7) Don't trade personal info for deals:** Skip giving out your phone number or email just to snag a coupon, unlock a discount code, or enter a giveaway. Scammers use those details to target you later with spam, phishing attempts, and even identity theft schemes. Instead, create and use an alias email address for sign-ups, promotions, or contests. That way your real inbox stays private, and suspicious offers won't expose your personal data.

**Why it matters:** You stay anonymous, avoid data leaks, and never have to change your main email address again.

**What this means for you:** If you own an iPhone, don't assume Apple's built-in tools are enough. Android users appear to be more proactive, but everyone is vulnerable. Real security comes from your habits, not your hardware.

Submitted by Steve Giovinelli, written by Kurt Knutsson  
Septem-ber 4, 2025



## WHAT WOULD YOU DO IN A SHOOTING EMERGENCY?

Unfortunately, we have all seen news reports of violence at retail stores, schools, concerts and churches. Too often, those caught in one of those situations don't know what to do. This may be the answer.

**The Block Captain/Neighborhood Watch Program is hosting a presentation on: Friday, Nov. 7<sup>th</sup>, at 10:00 AM in the Clubhouse, presented by the Indian River County Sheriff's Office.**

This is an opportunity for you to learn from law enforcement experts what to do in different situations and locations. You will be told what your options are depending on where you are in the building relative to the person(s) causing the emergency.

Your immediate action can save your life. The wrong action can put your life at risk. You should think of the safety of you and your family first.

We have heard that we should either run, hide or fight. This presentation will address these and other options. Remember, police arriving on the scene do not know who the shooter immediately is. They are trained to enter a building safely and look for the bad guy.

Again, this information may save your life. We hope you are never in such a situation.

**Please sign up on the sheet in the Block Captain panel in the Postal Center so we can properly set up the Room. Again, it's Friday, Nov. 7<sup>th</sup>, at 10:00 AM in the Clubhouse, presented by the Indian River County Sheriff's Office.**

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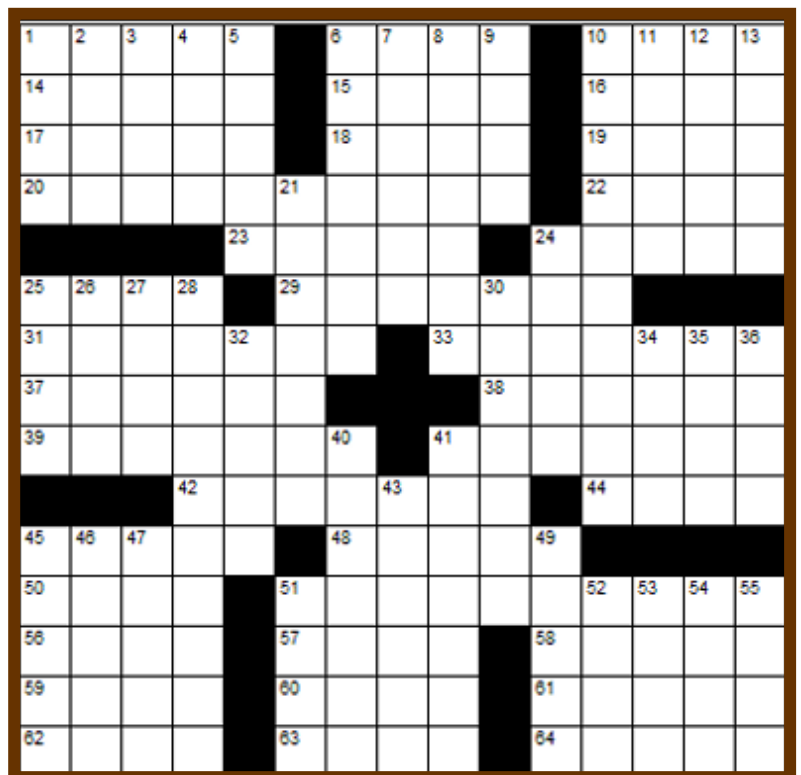
## RIDDLES

1. What do you call a cat that gets anything it wants?
2. Why don't cats play poker in the jungle?
3. David's father has three sons: Snap, Crackle, and what's the name of the third son?
4. What belongs to you but others use it more than you?
5. What occurs once in a minute, twice in a moment, but never in a thousand years?
5. What do you call a cat that lives in an igloo?

# CROSSWORD PUZZLE

## ACROSS

1. Exhausted
6. Money
10. Figures
14. Swelling under the skin
15. Blind (poker)
16. Makes a mistake
17. Fit out again
18. Agitate
19. Orange pekoe
20. Genius
22. Behold, in old Rome
23. Accomplishing
24. Very troublesome children
25. Rectum
29. Temporary
31. Self-reproach
33. No longer working
37. Pill
38. Incumbency
39. Rotted
41. Insecticide
42. Open one-horse carriage
44. Writing table
45. Annex
48. Water balloon sound
50. Legal wrong
51. Starters
56. Hodgepodge
57. Blockage
58. Weekday
59. Place
60. Leisure
61. Backside
62. Not a win
63. Not the original color
64. Sleighs



## DOWN

- |                   |                             |                      |
|-------------------|-----------------------------|----------------------|
| 1. School session | 13. Donkeys                 | 40. Exhibit          |
| 2. Notion         | 21. Carouse                 | 41. Asserted         |
| 3. Umpires        | 24. Nibbles                 | 43. Be against       |
| 4. Send forth     | 25. "_____ and crafts"      | 45. Coral island     |
| 5. Obsolete       | 26. Half-moon tide          | 46. Page             |
| 6. Crimson        | 27. Part of an ear          | 47. Strips of potato |
| 7. Consecrate     | 28. Concerned               | 49. Spats            |
| 8. A wasp has one | 30. Withdraw                | 51. Breezed through  |
| 9. Grasped        | 32. Unwind                  | 52. Ardor            |
| 10. Obstinate     | 34. Graphic symbol          | 53. Sea eagle        |
| 11. Betel palm    | 35. Goddess of discord      | 54. Peel             |
| 12. Plot of land  | 36. A pack of playing cards | 55. Articulates      |



# HAPPY BIRTHDAY

NAME	DATE	PH#
Coy	Sandra	2 473
Nolan	Ann	2 34
Weagle	Clarence	5 191
Duheme	Donna	7 375
Masino	Al	10 98
Monroe	Mary	10 71
Rackley	Denise	10 214
Callanan	Mary	11 81
Bried	Tom	12 401
Sporer	Cherrie	12 324
Urban	Joyce	13 423
Talty	Larry	14 468
Branam	Diane	16 434
Gray	Jean	16 457
Powell	David	16 167
Bried	Betty	17 401
Lambert	Teresa	18 136
Tenriero	Frank	18 51
Voss	Greg	18 430
White	Ed	20 238
White	Nancy	20 446
Guevremont	Brenda	22 44
Perrier	Don	22 181
Clark	Tom	23 52
Voss	Gayle	23 430
White	William	23 446
Garvey	Margaret	24 32
O'Brien	Mike	24 415
Shaw	Michael	24 338
Sherwood	Al	26 304
Massaro	Lillian	28 411
Mease	Judith	30 454
Eppler	Andy	31 329
Truman	Kathleen	31 377



# HAPPY Anniversary

NAME	DATE	PH#
Tony	Lynn	Cappetta 15 443
Rick	Lisa	Bonner 16 447
Paul	Meredith	McElroy 19 385
Ralph	Tina	Howe 20 448
Greg	Gayle	Voss 23 430
Jerry	Christine	Rosenberg 23 402
Richard	Donna	Knolmayer 24 226
Gary	Carol	Petronaci 25 174
Ronald	Barbara	Groh 27 316
Andy	Ann	Chisel 28 148



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YOUR PPHA**



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CARES**

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DICK KRULL  
702.480.6809**



# **ACTIVE SHOOTER INFORMATION**

**Friday  
November 7th 10:00  
Clubhouse**

**The world is changing!**

**We all go to Walmart, Home Depot, Publix, out to eat, the movies,  
the doctor , church, the hospital, etc. Some of us still work.**

**Learn how to respond when an active shooter is in your vicinity.**

**When should I run, hide or fight?**

**What should I do when law enforcement arrives.**

**Recognize signs of potential violence.**

**Presented by:  
INDIAN RIVER SHERIFF ASSOCIATION**

**BLOCK CAPTAIN  
NEIGHBORHOOD WATCH PROGRAM**





## PORTSIDE PUB & GRILLE

Hello all! This trip took us to a local favorite, Portside Pub & Grill, located at 717 Coolidge St. Sebastian, Fl. Hours of operation are Monday through Sunday 12:00 pm to 8:00 pm. It's known for serving British American pub grub, seafood, sandwiches and an eclectic mix of entrees. Looking at the menu is quite overwhelming! The current owner is listed as Chef Jonathan Priess who hails from England, and he has quite an extensive history and many stories to tell. He learned his trade at a London Restaurant named Simpson's at the Strand, serving the likes of Sir Winston Churchill. He was born in 1923, so he certainly has plenty of experience and the menu reflects his English roots. We are not sure if he is still the owner as there was talk of him selling to an employee, but we haven't been able to verify this fact.

We arrived at 4:15 and there were not many people in the restaurant, so we were waited on quickly by our waitress, Ashley, who actually gave us ample time to look over the extensive menu. As a side note by the time we finished dinner the restaurant was full, and the Bar was crowded. This definitely is a local "hangout".

On to the food: Appetizers: Shrimp & Mushroom Boat, jumbo shrimp (8) lots of mushrooms in Chef's scampi sauce \$16.99; this was delicious: Crunchy salmon nuggets 10 pieces with Remodulate sauce \$13.99, good. Entrees; its famous Maine Lobster special you can get one lobster or two, we chose the one lobster served with roast potatoes and vegetable medley, \$19.99. Lobster was a little rubbery but certainly an ample serving. Jumbo Shrimp Jambalaya, jumbo shrimp, chicken, sausage served over not so dirty rice and spicy Cajun sauce, \$26.99, this was very good. Chicken and sausage Jambalaya also served over dirty rice and same sauce as a above. This too was very good, \$19.99. Blackened 10-piece grouper bites dinner served with roasted potatoes and vegetable medley \$19.99, delicious. Dessert, key lime pie times two, this was excellent 7.99 each, vanilla ice cream with chocolate sauce, can't mess that up; \$5.99!

Our overall rating would be a 4 out of 5, definitely a place to check out if you haven't already.

*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.*

1 Purr-suasive 2. Too many cheetahs! 3. David! 4. Your name. 5. The letter M. 6. A brrr-rito!

### RIDDLES



## OCTOBER WEATHER SEBASTIAN, FLORIDA

AVERAGE HUMIDITY.....75%  
AVERAGE TEMP... High 81.3F....Low 74.3F  
AVER. RAINFALL...3.39"...Over 17.8 Days  
AVER. LENGTH OF DAY...1 Hours.29 Min.  
AVERAGE DAILY SUNSHINE.....6.9. Hrs.

## CROSSWORD PUZZLE SOLUTION

S	C	E	L	S		D	E	Y	D		S	S	O	L
Y	N	N	A	F		E	S	E	A		U	E	L	
A	I	R	E	F		G	O	C			O	L	O	
S	R	S	Z	E	T	P	A	P			T	O	R	T
			T	A	L	S		X			F	F	A	
K	S	E	D		E	L	O	R	I	C				
C	I	N	E	S	A	R	S	D	E	L	O	P	O	S
E					T	E	N			T	E	B	L	E
D					R	E	T			R	E	M	O	R
			M		R	I	E	R	I	N		S		A
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### ADVERTISING POLICY.

Advertising in the Park Place *PRESS* is offered at the sole discretion of Community Media. It reserves the right to refuse, limit, and/or reject advertising for any reason. Community media, at its sole discretion, may restrict the number of advertisers in certain categories or offer exclusive/semi-exclusive agreements as it sees fit.

### Park Place *PRESS*

Dick Krull [dickkrull@bellsouth.net](mailto:dickkrull@bellsouth.net).

Editor, Designer, Copywriter, Graphic Artist:

Park Place *PRESS* is always on-line, in color at [parkplacehoa-fla.info](http://parkplacehoa-fla.info). Park Place *PRESS* is published monthly by the Park Place Homeowners Association in Sebastian, Florida and is distributed to all residents of Park Place solely for the purposes of providing information, education, enjoyment and entertainment. The contents found within the Park Place *PRESS* does not necessarily reflect the opinion, policies, or judgements of the Editor, the Park Place Homeowners Association, its Board of Directors, members, advertisers, or affiliates. Also, they cannot be held responsible for opinions or the validity of content provided by numerous sources and individuals, including advertiser information promises or claims. The Editor and/or the Park Place Board of Directors reserves the right to refuse publication of submissions that may be judged to be political, religious, controversial or ethnic/racial in nature. 4.24



Meredith McElroy, Chairperson

The school year is under way, Our meals for September are packed and ready to be distributed each weekend. Our next food-packing day is Wednesday, October 1 at 12:30 PM in Auditorium 1. We are planning a brief meeting after that, at 1 PM, so come on down and see what we're all about. If you're not familiar with our efforts, you will learn what you can do to help Sebastian Elementary School students who qualify for the supplemental meals we provide to get them through the weekend. We've been doing this in Park Place for almost 15 years.

Of course, this all comes at a cost, so we are planning our annual fundraiser for February 28, 2026. Want to help with the planning?? We're always open to your ideas and suggestions. And don't forget the Chinese Auction we do at the event - it's our big fundraiser! You can help us increase the auction offerings by saving those things you no longer want or need but you can't bear to give to a thrift shop. Nice jewelry you don't wear. A gift that was just not "you"... Something you bought but never got around to using, Beachy décor is always popular. Items for entertaining go over well. Gift certificates are always welcomed .... the possibilities are endless! Save those treasures and we will see you on October 1<sup>st</sup>!!

## CATS OF PARK PLACE

- |              |                |
|--------------|----------------|
| 1. Samson    | 10. Simon      |
| 2. Amelia    | 11. Tucker     |
| 3. Milly     | 12. Stowe      |
| 4. Patches   | 13. Buddy      |
| 5. Jamie     | 14. Ginger     |
| 6. Carrie-Lu | 15. Little Man |
| 7. Teddy     | 16. Belinda    |
| 8. Deliah    | 17. Blaze      |
| 9. Zelda     | 18. Izzy       |

## PARK PLACE HOME SERVICES

Services Available From Park Place Residents to Other Community Residents

NAME	PHONE OR EMAIL	SERVICE(S) OFFERED
BRENDAN MEANS	(603) 505-6050	Pressure Washing, Rust Removal, Airport Service Golf Cart Repairs, Deck Staining, Handyman, Landscaping
JODY SAULNIER	(603) 348-8811	Homemade Pies. Pet Care - Walks, "Letouts", Feedings, Litter maintenance
EARL CARVER	(603) 348*8813	Carpet, Tile & Upholstery Cleaning. Power Washing, Sprinkler Head Replacement
CHRIS MASINO	(772) 913-2178	Complete Remodeling & Repair Services
TOM BRIED	(772) 571-5720	Landscaping - Garden Construction, Trimming, Edging, Clean-Up & More

This is a FREE service from your PPHA. Service listings are limited to 80 CHARACTERS. Deposit an envelope with your name, contact phone and/or email address, and service/s offered. Deposit it in the PPHA box on west wall in mailroom. Or send the same information to [DICKKRULL@BELLSOUTH.NET](mailto:DICKKRULL@BELLSOUTH.NET). It must be received by 10th of the month to be first published following month. Cancellations - same deadline.

Sun Communities, the Park Place PRESS Editor and the Park Place HOA Board of Directors, or members, assume no responsibility or liability for the accuracy, performance, operation or completion of any service offered by above listed resident supplier/s.



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Winners of the September "HOMESITE OF THE MONTH" were 4305 Shamrock Court and 3325 East Derry Drive, each received \$25 gift cards. Thank you for maintaining your homesite and helping to keep our curb appeal top notch at Park Place.

It has been requested that we provide a list of some of the items we look for when we are driving the community to ensure that homes and homesites are being maintained.

Home needs to be pressure washed or painted (if necessary).

Skirting is in need of repair, pressure cleaning and/or painting (if necessary).

Weeds need to be removed from all planting beds and exterior of home. Weeds "alive or dead" should not be visible.

Trees and shrubbery need to be trimmed.

Lawn needs to be sprayed to rid of dollar weed, and other lawn weeds.

Lawn has dry, dead areas. Need to irrigate regularly. Plug or replace sod in damaged areas.

Driveway needs pressure cleaned, and weeds removed from expansion joints.

Carports are not being used for storage.

Weeds growing out of gutters.

Shutters needing cleaned and/or painted.

Below are Indian River County guidelines and restrictions for watering lawns. Time restrictions: No landscape irrigation is permitted between 10:00 a.m. and 4:00 p.m. Day restrictions: Odd-numbered addresses may water Wednesday and Saturday. Even-numbered addresses may water Thursday and Sunday. Duration: Watering is limited to 1 hour per day.

Hand watering of flowering plants, vines, shrubs, palm trees, ornamental grasses and ground-cover (other than lawns) is allowed any day and any time. Hand watering of lawns is restricted to the designated day and time.

Bulk trash pick-up is the 1<sup>st</sup> Saturday of the month, our pickup in October is scheduled for Saturday, October 4<sup>th</sup>. 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 and placing your bulk trash curbside the evening before.

Of special note is that recycle pick-up has been changed to Fridays as of October. So, trash, recycling and yard waste will be on the same day. Please separate your trash receptacles and yard waste.

Back by popular demand, and enjoyed by many, our Coffee Hour is brewing!! Save the date: Friday, October 17<sup>th</sup> at the clubhouse, 9:00 a.m. – 10:00 a.m. SEE YOU THERE!!!

PLEASE OBEY OUR SPEED LIMIT 15 MPH AND DON'T FEED ANY WILD ANIMALS IN PARK PLACE!

"Wishing All a Spooktacular Halloween"



#### HOMESITES OF THE MONTH



4205 East Shamrock Court

3235 East Derry Drive







**CATS ARE FASCINATING CREATURES WITH A VARIETY OF QUIRKY HABITS. THEY CAN BE VERY INTERESTING, AMUSING, AND AMAZING.**

**Chattering at Birds**

When cats see birds or small animals, they often make a peculiar chattering sound. This behavior is believed to be linked to their predatory instincts, possibly mimicking the act of biting down on prey.

**Kneading**

Often referred to as "making biscuits," cats push their paws in and out against a soft surface. This behavior originates from kittenhood when they kneaded their mother's belly to stimulate milk flow. As adults, it signifies comfort and contentment.

**Head-Butting**

Also known as bunting, this is when a cat pushes its head against you. It's a form of social bonding and communication, marking you with their scent and showing affection.

**Getting Personal**

The ridged pattern on a cat's nose is as unique as a human fingerprint. Cats perspire through their paws - nowhere else.

**Midnight Zoomies**

Cats often get bursts of energy late at night, running around the house at high speed. This behavior is a way for them to burn off excess energy and is rooted in their natural hunting instincts.

**Licking You**

Cats may lick their owners as a sign of affection, similar to how they groom each other. It's their way of showing they care about your well-being.

**Staring**

Cats often stare at their owners out of curiosity or to seek attention. They might also be looking to you for cues on how to react to certain situations.

**Knocking Things Over**

This seemingly mischievous behavior is often a way for cats to explore their environment and satisfy their curiosity.

**Most Popular**

Cats are the most popular pets in the United States, with over 88 million kept as pets.

**"Keeping Busy"**

Cats sleep over 70% of the lives and spend 30 - 50% of their day grooming themselves.

**Talking To Us**

Meows are not natural but were developed to communicate with humans.



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*Halloween*  
**Colf Cart Parade**  
**October 31**

*Line-up: 4:30*  
*Parade: 5:00*

*Prizes for*  
*Top 3 Carts*




**Halloween Pet**  
**Costume Parade**

**October 31**

**Mailroom Parking Lot**  
**Registration: 3:30 PM**  
**Parade: 4:00 PM**

**Registration Fee**  
**Pet Item Or Monetary Donation To**  
**Halo Pet Rescue**  
**Judging By Halo Representative**

**PRIZES**  
**Hostess: Jody Saulnier**



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## There is a lot happening in October.

### Pancake Breakfast

October 18th 8:00, 8:45, & 9:00  
Tickets On Sale  
10/8, 10/9 & 10/10  
5 - 6:00 In The Clubhouse

### Halloween Party

\$15.00  
October 25th 5:00 PM  
Wicked Finger Foods  
Costume Contest With Prizes  
Live Music By The Conclusions  
B.Y.O.B.  
Tickets On Sale  
10/8, 10/9 & 10/10  
5 - 6:00 In The Clubhouse

### Halloween Pet Costume Parade

October 31st  
Mailroom Parking Lot 3:30 PM Registration  
Donation To **Halo Rescue** Encouraged  
Parade Promptly at 4:00 PM Prizes  
Jody Saulnier Event Hostess

### Halloween Golf Cart Parade

October 31st  
Line up at 4:30 PM  
Parade at 5:00 PM

*Joy, Vickie, Michelle, Julia, Cheryl*



## Activities Continued

**TEXAS HOLD'EM:** Monday night Texas Hold'em at 6 PM going very strong with more new players. Come on down. The new players all agree "where can you go for a great evening of fun and competition for \$5". Room for more. Contact: TBD

**WEDNESDAY NIGHT POKER:** We're looking for new players Wednesday night from 6:00 to 8:30. Games are dealer's choice. No wild cards. Fun time and a great way to meet new friends. We will help you if new to poker. Questions: Call Paul Plourde (207) 615-5577.



SEPTEMBER  
S M T W T F S  
1 2 3 4 5 6  
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14 15 16 17 18 19 20  
21 22 23 24 25 26 27  
28 29 30

# OCTOBER 2025

NOVEMBER  
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23 24 25 26 27 28 29  
30

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 Pickleball, 7:30 AM Park Painters Club, 1 - 4 PM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Wednesday Night Poker, 6:00 PM Open Pool, 6:30 - 8:00 PM	2 Chair & Mat Yoga 10:00 AM Pool Volleyball, 12 NOON - 2 PM Party Bridge, 12:30 PM	3 Pickleball, 7:30 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Mahjongg, 1 PM Bingo, 6PM	4 Pool Volleyball, 12 NOON - 2 PM
Dominoes, 1:00 PM	5 Pickleball, 7:30 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Texas Hold-um, 6:00 PM	6 Pickleball, 7:30 AM Jack E. Kubisch Golf League, Vista Plantation, 8:15 AM Chair & Mat Yoga 10:00 AM Pool Volleyball, 12 NOON - 2:00 PM Line Dancing, Absolute Beginners Class, 2 PM Ladies Cards, 6:30 PM	7 Pickleball, 7:30 AM Park Painters Club, 1 - 4 PM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM 3-13, 6:30 PM Wednesday Night Poker, 6:00 PM Open Pool, 6:30 - 8:00 PM	8 Chair & Mat Yoga 10:00 AM Pool Volleyball, 12 NOON - 2 PM Party Bridge, 12:30 PM Leftrightcenter Ladies Dice Games	9 Pickleball, 7:30 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Mahjongg, 1 PM	10 Pool Volleyball, 12 NOON - 2 PM
Dominoes, 1:00 PM	12 Pickleball, 7:30 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Texas Hold-um, 6:00 PM	13 Pickleball, 7:30 AM Jack E. Kubisch Golf League, Vista Plantation, 8:15 AM Chair & Mat Yoga 10:00 AM Pool Volleyball, 12 NOON - 2:00 PM <b>PHOTOGRAPH OF DIRECTORS MEETING, 1 PM</b> Line Dancing, Absolute Beginners Class, 2 PM Ladies Cards, 6:30 PM	14 Pickleball, 7:30 AM Park Painters Club, 1 - 4 PM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM 3-13, 6:30 PM Wednesday Night Poker, 6:00 PM Open Pool, 6:30 - 8:00 PM	15 Chair & Mat Yoga 10:00 AM Pool Volleyball, 12 NOON - 2 PM Party Bridge, 12:30 PM	16 Pickleball, 7:30 AM <b>SUN FREE COFFEE, 9:00 AM</b> Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Mahjongg, 1 PM Bingo, 6PM	17 <b>PANCAKE BREAKFAST, 18 8:00, 8:45 - 9:30 AM</b> Pool Volleyball, 12 NOON - 2 PM
	<b>Columbus Day</b>					
Dominoes, 1:00 PM	19 Pickleball, 7:30 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Texas Hold-um, 6:00 PM	20 Pickleball, 7:30 AM Jack E. Kubisch Golf League, Vista Plantation, 8:15 AM Chair & Mat Yoga 10:00 AM Pool Volleyball, 12 NOON - 2:00 PM Line Dancing, Absolute Beginners Class, 2 PM Ladies Cards, 6:30 PM	21 Pickleball, 7:30 AM Park Painters Club, 1 - 4 PM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM 3-13, 6:30 PM Wednesday Night Poker, 6:00 PM Open Pool, 6:30 - 8:00 PM	22 Chair & Mat Yoga 10:00 AM Pool Volleyball, 12 NOON - 2 PM Party Bridge, 12:30 PM Leftrightcenter Ladies Dice Games	23 Pickleball, 7:30 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Mahjongg, 1 PM	24 Pool Volleyball, 12 NOON - 2 PM <b>HALLOWEEN PARTY, 5:00 PM</b>
Dominoes, 1:00 PM	26 Pickleball, 7:30 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Texas Hold-um, 6:00 PM	27 Pickleball, 7:30 AM Jack E. Kubisch Golf League, Vista Plantation, 8:15 AM Chair & Mat Yoga 10:00 AM Pool Volleyball, 12 NOON - 2:00 PM Line Dancing, Absolute Beginners Class, 2 PM Ladies Cards, 6:30 PM <b>PPHA RESIDENT MEETING, 7:00 PM</b>	28 Pickleball, 7:30 AM Park Painters Club, 1 - 4 PM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM 3-13, 6:30 PM Wednesday Night Poker, 6:00 PM Open Pool, 6:30 - 8:00 PM	29 Chair & Mat Yoga 10:00 AM Pool Volleyball, 12 NOON - 2 PM Party Bridge, 12:30 PM	30 Pickleball, 7:30 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Mahjongg, 1 PM <b>HALLOWEEN PET COSTUME PARADE 4:00 PM HALLOWEEN GOLF CART PARADE 5:00 PM</b> Bingo, 6PM <b>Halloween</b>	31



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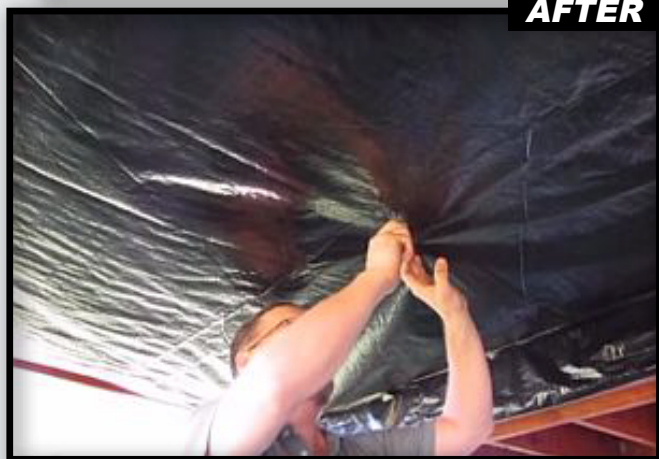
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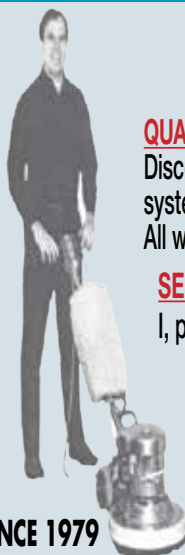


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