



**PARK PLACE
PRESS**

Nov. 2025 Editor: Dick Krull Published By
The Park Place Homeowners Association

Dinner

*Happy
Thanksgiving*

SATURDAY NOVEMBER 15TH

5:30 PM SEE PAGE 17

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The Treasure Coast?

Windows10 Support
Ends; Upgrade To
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november

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NOVEMBER

1st All Saints Day

2nd Daylight Savings Time

4th Election Day

11th Veterans Day

14th National Pickle Day

19th National Toilet Day

27th **THANKSGIVING**

28TH Black Friday

29th Small Business
Saturday



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FROM YOUR PRESIDENT

Rosemary Biegler

Your HOA has sent their presentation to Sun Management for the 2026 CAPX Budget and will be meeting with them this month. You have all received your notice of rent increases in most cases amounting to 4.8% which is a bit under last year's increase of 5.2%. As most of you know, they use comparable communities in the area upon which to base the increase. We have presented three major projects that will benefit all Residents and prioritized them over a three-year period because of the cost of each project. We are hopeful we are successful and can share the results at the November HOA Residents meeting.

An HOA Renewal Message was sent to all Residents urging you to renew your membership or, if you are not a member, to join. We have received several returns indicating forwarding has expired, but in checking all are people still residing here in the community. If you have not received a letter, please contact me and the HOA can provide you with a membership letter. The letters that have been returned have been put in the Resident's pigeonholes so please check your PH. Membership dollars are what funds The Press, Community Directory, Data Base and E Blasts plus the cost of mailings and other expenses mandated by Federal and State Government.

Also, and very important, the term of two members of the HOA expire in January and we urgently need volunteers to step up serve on the Board. We cannot continue our services i.e. The Press, Community Directory, etc. and interaction with Management without a full Board. If you are interested in learning more about our duties, please contact me at ppha-bod@gmail.com.

Rosemary



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.




AT DARK, DAWN, DUSK

WALKERS - RIDERS - JOGGERS

WEAR LIGHT CLOTHES

CARRY A LIGHT

MOVE AGAINST TRAFFIC



CAPITAL GAINS

First, what are capital gains? Capital gains refer to the increase in the value of a capital asset realized when it is sold. If you sell an asset for more than you paid for it, you have a capital gain. What is a capital asset? Almost any asset you own is a capital asset. Things like stocks, bonds, real estate, furniture, car, boats, or businesses.

Most of us don't realize that when we buy stock, we are buying a portion of a business. It may only be a small portion, such as one share of Google, but we own an asset—a part of a business.

Gain can be short term or long term, and each receives a different type of tax treatment. Short term gain is on a sale of an asset held for less than one year. Long term gain is on assets held for more than a year. Short term gains are taxed at the individual's regular tax rates, which range from 10% to 37%. Long term gains are eligible for special capital gain tax rates that are lower than regular tax rates. Those capital gains tax rates are 0%, 15%, and 20%. Some exceptions must use 25% or 28%.

How do you know what capital gain rate to use? That depends on your taxable income. For 2025 if your taxable income is under \$48,350 for Single or \$96,700 for Married Filing Jointly, then your capital gains rate is 0%. Head of Household, Married Filing Separately, estates, and trusts all have different income levels.

For the 15% capital gain rate, your taxable income for Single must be under \$533,400 and for MFJ under \$600,050. These special capital gain rates can save considerable income tax. If your income exceeds those levels, then you can be subject to the rate of 20%.

Assets eligible to use the special capital gains rates (0-15-20-28%) are stocks, bonds, jewelry, cryptocurrency, homes and furnishings, vehicles, collectibles, fine artwork, and timber. Certain types of stocks or collectibles may be taxed at a higher 28% rate and some real estate gains can go as high as 25%.

If you sell section 1202 qualified small business stock, you must use the 28% rate. A QSB is an active domestic [C corporation](#) with gross assets not exceeding \$50 million when and immediately after the stock is issued. Only certain types of corporations are eligible. If you sell collectibles such as coins, stamps, or art, you must use the 28% rate. If you sell unrecaptured section 1250 gain, you use the 25% rate. Unrecaptured Section 1250 gain is a tax provision that applies to the sale of depreciable real estate. It refers to the portion of the gain attributed to depreciation and is taxed at a higher rate of up to 25%.

Some capital assets are not eligible to use the capital gains tax treatment. They are assets used in business inventory, depreciable business property, real estate used in your business or rental property, copyrights, patents, inventions and literary or artistic compositions.

Houses are a special category. Most of us have sold a primary residence and used the personal

residence exclusion for the gain of up to \$250,000 per person. The cost of the house is computed plus any improvements plus the settlement costs to help reduce the profit from the sales price. For most people that usually wipes out the gain and they pay no tax on the profit.

However, what has happened recently is the extremely high inflation on houses has pushed the median sale price to \$447,435 according to Redfin. Some areas in California, Maryland, and Massachusetts are even more expensive to purchase a house.

The National Association of Realtors indicate that this acceleration of sale prices has caused about 29 million current homeowners to have enough equity in their house to surpass the \$250,000 exemption and 8 million have enough equity to exceed the \$500,000 exemption. Those limits of \$250,000 and \$500,000 have not been updated for nearly 30 years. Representative Marjorie Taylor Greene of Georgia introduced the No Tax on Home Sales Act in July 2025. President Trump backs the bill. Some realtors feel this large gain is keeping some houses off the market as people don't want to pay the tax on exceeding the \$250,000 or \$500,000 exclusion. If the bill passes, there would be no tax on the gain from a personal residence.

Now what about if you don't have a gain. When a capital asset is sold for less than its purchase price, a capital loss occurs. Most of us have experienced some losses on selling stock for example and hopefully not on selling our houses. But certain types of capital losses are not deductible. If you sell your personal house or car at a loss, you can't deduct the loss. But most other capital losses are deductible against any capital gains you have that year. If your losses exceed your gains, then you are allowed to deduct up to \$3000 more from your income that year and then carry forward any unused loss to use in later years.

How do states tax capital gains? Most states charge ordinary income tax on all capital gains whether short or long term. There are 8 states that have favorable tax rates on long term capital gains. They are: Arizona 1.88%, Arkansas 2.2%, Hawaii 7.25%, Montana 4.10%, New Mexico 3.54%, North Dakota 1.5%, and Wisconsin 5.36%. However, two states charge even more for capital gains such as Minnesota levies an additional 1% on gains above a \$1million and Washington state charges 7% on long term gains above \$250,000 from the sale of stocks and bonds.

You don't pay capital gains on the sale of investments inside your 401K, IRA or other tax advantaged accounts such as health savings accounts or 529 plans. You also don't pay capital gains on assets you gift to someone. You can gift up to \$19,000 a year without any tax liability to either the giver or the receiver. It should be noted if you give above that limit, it reduces your estate tax exemption of \$15 million but I don't think most of need worry about that.

Capital gains and losses are reported on Form 8949, Sales and Other Dispositions of Capital Assets and then summarized on Schedule D and then to the form 1040. IRS Publication 550 gives instructions for Schedule D. Individual with significant investment income may also be subject to the Net Investment Income Tax 3.8% in addition to Capital Gains Taxes and may be required to pay estimated tax payments.

Betty Matiford



WHY ARE WE THE TREASURE COAST?

Many of you who are new to the area might not know that we were not known as the Treasure Coast until late 1964. The 1715 Fleet disaster, which occurred nearly 250 years before, was an event not connected to this area. Sebastian was just a little town on the Indian River when the story broke. To tell the whole story we must step back in time, to July 1715, to see how the treasure got here in the first place! Keep in mind this is the abridged edition – books have been written about each paragraph!

Spain had been getting rich for over a century, with the gold, silver, and precious stones they took from the South and Central America to send back to Spain. Plus, a trade route in the Pacific brought china, spices and other goods across Central America to the Atlantic side for shipment to Spain, to be sold throughout Europe. Sailing from Havana, fleets of ships traveled together for safety from the many area pirates. Ships followed the Gulf Stream along the coast of Florida until somewhere between the north Florida coast and the Carolinas they found the westerly winds that carried them back to Europe.

One such fleet sailed from Havanna on July 24, 1715. This fleet of 12* ships left the harbor, bound for Spain, almost 2 years behind schedule because of innumerable delays. Sailors and captains alike were aware of the dangers of hurricanes in this area, but they hoped they'd be better off now than later in the season. Sadly, they were wrong. They sailed past the Florida Keys and headed up the coast but made slow progress due to the heavily-laden cargo ships. On the afternoon of July 30, as the crew saw signs of a storm, the hurricane suddenly changed course from north to west. By 4 AM on the 31st, it aimed straight for the fleet packing winds of 100 miles per hour with 40-to-50-foot waves. One survivor describes it below.

"The sun disappeared.... the seas became giant in size, the wind continued blowing us towards shore, pushing us into shallow water. ...The wind carried away our sails and rigging, always we were at the mercy of the wind and water, always driving us closer to shore... all of the ships were wrecked on the shore* and, with the exception of mine, broke into pieces. We only lost 30 seamen and marines." The fleet's Chaplain Don Antonio de Chevas's body was thrown onto the beach by a giant wave. Bodies littered the beaches. He noted fewer than half of the 2500 men, women, and children aboard had survived. And the reported \$14 million in cargo was somewhere on the reef in the ocean. (Even that amount is probably low. Ships manifests were recorded in Havanna, but many recovered items did not appear on any ships' manifest.)

Slowly survivors began to crawl from the beach behind the dune lines, some with broken bones and serious injuries. They had no food, no water, no medicine. They were beset by mosquitos, snakes, no-see-ums, heat, humidity and Ais Indians. Some were helpful and some were reported to be cannibals!

Survivor Admiral Salmon took charge, set up an artesian drinking well and a make-shift infirmary near Palma de Ayes, a Spanish surveyor's landmark. Today's McLarty Museum on A1A, a little south of the inlet, was built at the site identified centuries later as the survivor's campsite. Two small lifeboats with sails had washed ashore and Salmon directed one to St. Augustine on August 4th to get help and it arrived there three days later. They sent some help from their limited resources. The other boat, bound for Havanna with "passengers of distinction" and some easily recovered treasure, arrived August 15th. The help from Havanna arrived on 9/10 with 7 ships, divers, and salvage crews. Those 6 weeks must have been an eternity for the survivors. More next month.

Eileen Derrick

*The 12th vessel, the French ship Le Griffon, had been forced to join the convoy because the Spanish feared if the French left earlier, and fell to pirates, they would learn a treasure fleet was on the way. The French later ignored the fleet's orders and headed farther east when the winds started. Also, they presumably moved faster. They made it safely back to France, unaware of the fate that befell the other 11 ships.

** The remains of several ships have never been located. It is presumed that they sank farther out at sea as there are no survivors ever found from those





Windows 10 Support Ends: Upgrade to Windows 11 Safely

How to transfer files, email, and programs to a new HP PC without losing data

With Microsoft ending support for Windows 10 this October 14, many people are racing to upgrade. Catherine, a longtime HP desktop user, shared her concerns with us:

"I need to purchase a new/updated computer with Windows 11 pretty darn quick. I've utilized HP desktops for years and would prefer to continue to do so. My concern deals with transferring everything from one computer to another, made more interesting since my husband and I have separate setups and log-ins. I had a My Passport running, but now I believe a lot is in the Cloud. We are concerned about losing our emails/contacts, etc. I also use various programs for a couple of groups I'm involved with (WORD, PowerPoint, Excel, Adobe Acrobat, etc.), which I cannot afford to lose. Any guidance for a smooth transition would be great."

If this sounds familiar, you're not alone. The good news is that you can move everything to a new HP computer running Windows 11 with the right preparation and tools. Here's a step-by-step guide.

What to prepare before you buy the new computer: Before you switch to a new Windows 11 PC, take these steps to organize your files, programs, and accounts so the move goes as smoothly as possible.

1) Inventory what you have and make sure it's backed up.

List the programs/software you use (Word, PowerPoint, Excel, Acrobat, etc.), including any license/activation info.

Find where your data is: local hard drive, external My Passport drive, cloud (OneDrive, Google Drive, etc.).

Make sure you have backups of anything that's only local.

2) Check how your email is set up.

If it's a Microsoft/Outlook/Exchange account, a lot may already be stored in the cloud. Outlook contacts/calendars may sync automatically depending on how your accounts are configured.

If you use POP (email downloaded locally), or "local only" Outlook data (.pst files), you'll need to move those manually.

3) Have your login accounts ready.

Know your Microsoft account credentials (if you use one).

Know admin passwords for existing software.

4) Gather license keys/software installers.

For paid apps (Adobe Acrobat etc.), make sure you have installed files or know how to re-download, plus activation keys.

Make a note of any special settings or plugins you use so they get restored.

Choosing the right computer for your needs

When choosing a new HP computer, confirm it runs Windows 11 out of the box. Pick a model with enough storage to hold all your files and plenty of RAM for multi-tasking. If you rely on external drives, make sure the new computer has the right ports, like USB-C or USB 3.0.

If you mainly use your computer for email, browsing, or video calls, a tablet, Chromebook, or iPad might be all you need. They're low-maintenance, secure, and often more affordable than a new Windows laptop.

Step-by-step: Migrating to the new Windows

11 computer: Moving to a new PC takes planning, but following these steps will help you transfer your files, programs, and settings safely. This is especially important if you and your spouse use separate logins.

Back up everything: Start by backing up your personal files, documents, pictures, and desktop to both your external drive and a cloud service like OneDrive. If you use Outlook, export your email, contacts, and calendar if needed.

- For POP or local .pst files, go to *File → Open & Export → Export → Outlook Data File (.pst)* and make a copy.

For IMAP or Exchange accounts, confirm that everything has synced properly online.

Back up Windows and settings: Use Windows Backup or the built-in tools to save your settings and user folders. Apply the latest Windows updates on the old PC before making the switch.

Set up the new PC: When you turn on your new computer, sign in with your Microsoft account if you have one. This helps sync certain settings automatically. Reinstall your Office apps, Adobe Acrobat, and any other software using your license keys or installers.

Transfer data and settings: If both PCs are connected and supported, you can use Windows Backup's "Transfer information to a new PC" option. Simply pair them and choose what to move. If that's not an option, copy backups from your external drive or cloud storage onto the new computer. Restore email by importing your .pst file if required.

Verify everything works: Open your key programs to confirm licensing is valid. Check that your email, contacts, and calendar are functioning correctly. Go through your files to make sure nothing is missing.

Set up backup and ongoing sync: Once you're up and running, turn on OneDrive or your preferred cloud service to sync important folders like Documents and Desktop. Finally, create a regular backup plan using either your external drive or the cloud so your new PC stays protected.

Common problems to avoid: Some users run out of space on their new PC because they underestimated how much data they had. Others lose email when they forget to export .pst files. License activation can also cause headaches if the software is tied to the old machine.

Always deactivate before reinstalling. And remember that older programs may not work perfectly on Windows 11, so check compatibility in advance.

Tools that can help

Laplink PCmover: Transfers files, settings, and some installed apps automatically.

Windows Backup and Transfer: Free but may require reinstalling programs manually.

External hard drive backup: Still the simplest safety net for keeping copies of your important files. Copy everything important to your external drive as a safety measure before migrating.

For portable backup, the **SanDisk iXpand Flash Drive Luxe** is a great option. It works with both Lightning and USB-C, backs up photos and videos with an app, and offers capacities up to 256GB.=

How long the process takes: Upgrading to a new computer isn't instant, but knowing the timeline helps you plan your day. On average, you can expect the transition to take most of an afternoon. Here's what it looks like step by step.

Choose and order your new PC: Browsing, comparing models, and making the purchase usually takes one to two hours.

Initial setup and Windows updates: When the new computer arrives, the first startup and applying all current Windows updates can take another one to two hours.

Install key programs: Installing Microsoft Office apps and Adobe Acrobat typically requires about one hour, depending on download speed and license activation.

Back up data on your old PC: Creating backups of your documents, photos, and email accounts usually takes one to three hours. The exact time depends on how much data you have and whether you use an external drive or the cloud.

Transfer data and settings: Moving files, Outlook .pst backups, and Windows settings to the new computer often takes one to two hours.

Verify that everything works: Allow about an hour to test your programs, check your email and contacts, and confirm that none of your files were left behind.

Reconnect devices and tweak settings: Finally, plan for 30 to 60 minutes to reconnect printers, set up Bluetooth accessories, and customize your desktop and preferences.

When you add it all together, the full migration can take anywhere from six to ten hours spread over a day. While it requires patience, completing each step carefully ensures that your new Windows 11 computer runs smoothly without losing important data.

Pro tip: Once your new PC is ready, don't forget security. Install strong antivirus software right away. 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 across Windows, Mac, Android, and iOS devices.

What to do with your old PC: Once you've finished moving everything over to your new Windows 11 computer and confirmed it's working, don't forget about your old PC. Leaving files on it could expose your personal data if the computer is ever donated, recycled, or resold.

Before repurposing, always perform a secure wipe to erase all personal information. This step ensures that sensitive files, passwords, and documents can't be recovered later. After wiping, you can safely recycle the device, donate it, or set it up for light use elsewhere in your home.

For step-by-step instructions, check out my guide on how to securely get rid of your old computer before recycling, selling or donating it.

What if you're not ready to upgrade: Not everyone wants to switch right away. The good news is that Microsoft recently added two ways to extend Windows 10 support until October 13, 2026.

Use Microsoft Rewards: Redeem 1,000 points to keep your Windows 10 system covered.

Back up with OneDrive: Sync your files through **Windows Backup** and get extended support for free.

These options buy you more time but remember: Windows 11 is the future. Planning now ensures you won't be caught off guard when the final end date arrives.

TAKEAWAYS

Upgrading from Windows 10 to Windows 11 may feel overwhelming, but it doesn't have to be. With the right prep work, backups, and tools, you can make the switch smoothly and protect everything that matters.

Submitted by Steve Giovinnelli



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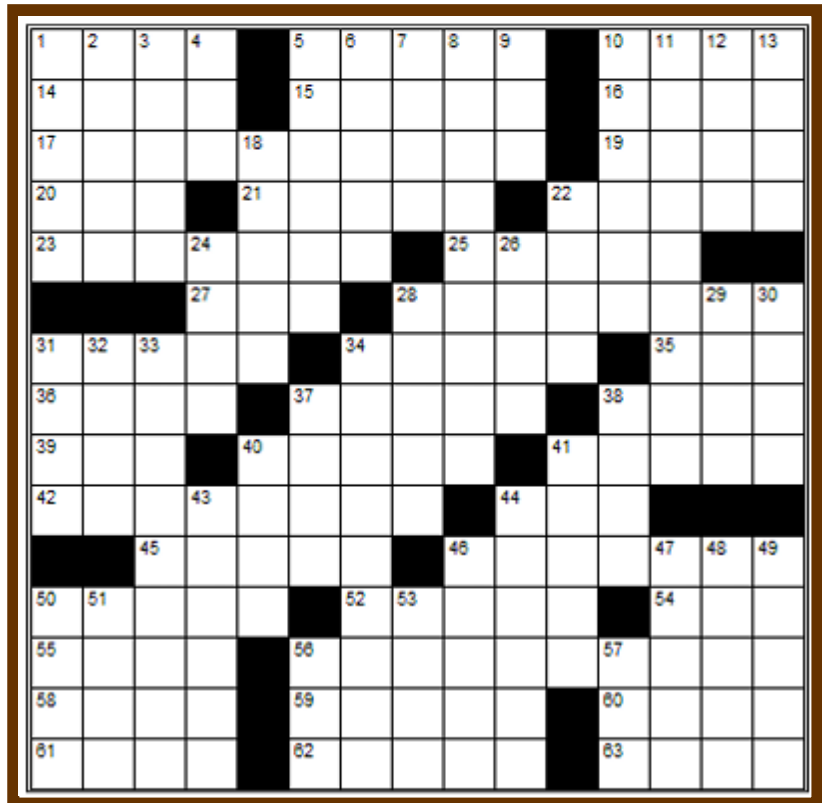
ACROSS

1. Rescue
5. Bitter
10. Hens make them
14. Beers
15. Of which person
16. District
17. Bode
19. Harvest
20. N N N N
21. Employs
22. Decorative jugs
23. Promptly
25. Aromatic seeds
27. Before, poetically
28. Joys
31. Put forward
34. A machine for baling hay
35. A wise bird
36. Envelop
37. An unbound manuscript
38. Threesome
39. Indian bread
40. Herring-like fishes
41. Overindulge
42. Statues collectively
44. Suffering
45. Not first or second
46. Black Sea republic
50. Coquetry
52. Merchandise
54. American Sign Language
55. Hubs
56. A lively whirling Italian dance
58. Egg-shaped
59. Pretext
60. Encounter
61. Water source
62. An edict of the Russian tsar
63. To be, in old Rome

RIDDLES

1. What is special about these words: job, polish, herb?
2. Turn me on my side, and I am everything. Cut me in half, and I am nothing. What am I?
3. How can $8 + 8 = 4$?
4. What is harder to catch the faster you run?
5. You're escaping a labyrinth, and there are three exits. Exit A leads to an inferno. Exit B leads to an assassin. Exit C leads to a lion that hasn't eaten in 3 years. Which exit do you pick?

CROSSWORD



DOWN

- | | | |
|----------------------|---|------------------------|
| 1. Less hazardous | 18. Bake in a shallow dish | 40. A set of garments |
| 2. Solitary | 22. Arab chieftain | 41. Promote |
| 3. Vice ____ | 24. Bottomless | 43. Exhilarate |
| 4. East southeast | 26. Gorse | 44. Twerp |
| 5. For some time | 28. Father | 46. Seizes |
| 6. Cautious | 29. Branchlet | 47. Storms |
| 7. Was a passenger | 30. Blackthorn | 48. Small islands |
| 8. Kind of triangle | 31. Possesses | 49. Winged |
| 9. Morning moisture | 32. A social club for male undergraduates | 50. Current |
| 10. A type of insect | 33. Overzealous | 51. Great affection |
| 11. Newbie | 34. Wooden seaside walkway | 53. Operatic solo |
| 12. Equipment | 37. Blacken | 56. Letter after sigma |
| 13. Exhausts | 38. Layer | 57. An uncle |



NAME		DATE	PH#
Theresa		1	422
Carol	Bennett	1	289
Richard	Knolmayer	1	226
Bruce	Waterhouse	3	196
Audrey	Soucy	4	374
Frances	Acquavella	6	280
Gary	Argraves	6	393
Liz	Menzie	7	175
Neal	McCane	8	17
Michelle	Leslie	11	172
Lynne	Metzgar	11	104
Cheryl	Schmeisl	11	398
Ralph	Howe	13	448
Sue	Bowles	16	305
Art	Pingree	16	357
Debbie	Reed	17	28
Garry	Fisette	19	80
Joyce	Allison	20	237
Paul	McElroy	21	385
Tim	Sandmeyer	22	300
Susan	Gast	23	288
Alan	Gast	23	288
Linda	Thatcher	23	464
Paul	Main	24	418
Susan	Goodness	25	30
Marie	Delrose	27	406
Gregory	Pschar	28	439
Cheryle	Johnson	29	216

NAME			DATE	PH#
Sharon	Larry	Talty	7	468
Randa	Larry	Tiggis	8	470
William	Nancy	White	9	446
Carol	Gerard	Moussette	14	99
Judith	Larry	Mease	18	454
Denise	Michael	Shaw	22	338
Margie	Robert	Dingee	22	353
Mark	Susan	Spencer	24	369
Rob	Cheryl	Farris	24	218
Andy	Gail	Eppler	25	329
Mary	John	Armentrout	25	6



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How do I recognize signs of potential?**

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Italian Grill

Hello Park Place Neighbors and welcome back to all our Snowbirds! The Food Scoop is back this month with another culinary delight. This time our adventure took us to the Italian Grill located at 2180 58th Ave. Vero Beach (at the other end of the strip mall from Harbor Freight). They are open 7 days a week for dinner 4:00-9:00pm.

Italian Grill opened their doors in Vero Beach in 1993 and pride themselves on their well-trained staff that know the dishes they are serving and the ingredients of each and every one of them. The atmosphere is casual and welcoming!

We arrived at 4:30 and were seated immediately. Our server, Melissa, was courteous and gave us ample time to look over the menus which included a separate menu for the daily specials.

On to the food: our choices for appetizers were mussels "Mimmo" New England mussels served in a marinara sauce, \$14.99 and Fried Calamari lightly dusted and fried and served with homemade marinara sauce, \$13.99. The Marinara sauce was a bit bland, but both were good and plentiful.

Our entrée choices were Chicken Picatta with chicken breast sautéed with shallots, mushrooms, capers and finished with a white wine lemon sauce over fettuccine \$24.99, Delicious. Secondly, Shrimp Pomodoro; shrimp and scallops sautéed with garlic and scallops finished in a tomato basil cream sauce over linguini \$29.99, also delicious. A third choice was Shrimp Basilicata; shrimp and scallops sautéed with garlic, sun dried tomatoes, pine nuts, basil and Romano cheese tossed with penne \$22.99, tasty with an ample serving. Last but not least, Baked Italiano; a sampling of mini manicotti, stuffed shells, eggplant rollatini, meatball, sausage and rigatoni baked in their homemade tomato sauce and smothered with mozzarella \$18.99, very good and VERY filling! All entrees are served with minestrone soup or salad.

Best addition to any meal "Dessert": Spumoni topped with a mound of whipped cream \$8.99 (shared by 2) and Turtle Cheesecake with caramel and chocolate with an Oreo crust \$8.99 - finished by only 1!!! Both desserts were heavenly!

As always, our evening adventure was very enjoyable and we rated it of 4 out of 5.

Wishing everyone a Blessed Thanksgiving and see you again in December!

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.

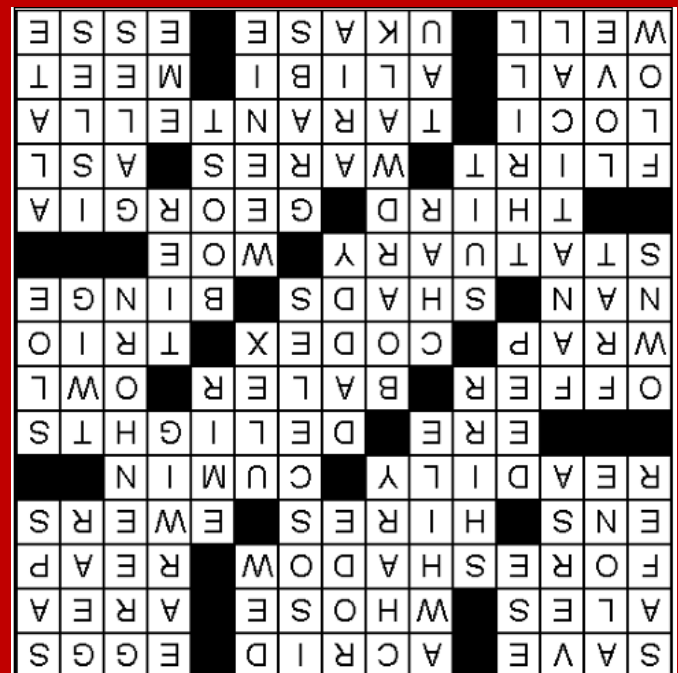
RIDDLES

1. They are pronounced different when the first letter is capitalized. 2. The number 8. 3. When you think of time: 8AM+8 hours=4 hours. 4. Your breath. 5. If a lion hasn't eaten in 3 years, it has definitely starved to death.



NOVEMBER WEATHER SEBASTIAN, FLORIDA

AVERAGE HUMIDITY.....75%
AVERAGE TEMP... High 75.9F.. Low 68.9F
AVER. RAINFALL.....1.7"Over 15 Days
AVER. LENGTH OF DAY..10 Hours.47 Min.
AVERAGE DAILY SUNSHINE.....6.1 Hrs.



CROSSWORD PUZZLE SOLUTION

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Park Place PRESS

Dick Krull dickkrull@bellsouth.net

Editor, Designer, Copywriter, Graphic Artist:

Park Place PRESS is always on-line, in color at 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

**SCOPP PRESENTS
LIVE MUSIC
WITH KRIS OLSEN
AND THE BANNED**

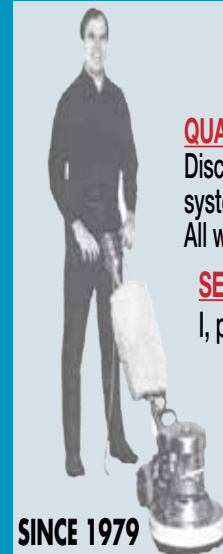
**Saturday
November 8
6:00 PM**

\$5.00 At The Door Raffles BYOB

**Food Available for Purchase From
Firehouse Dawgs Of The Treasure Coast
(Owned By Jennifer And Mandy)**



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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
AMANDA PREVILL	(302) 275-0325	Sewing/Alterations Hemming Parts, Taking In or Taking Out Seams, Mending Tears

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Winners of the October “HOMESITE OF THE MONTH” were 1089 West Lakeview Drive and 2601 Kelly 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.

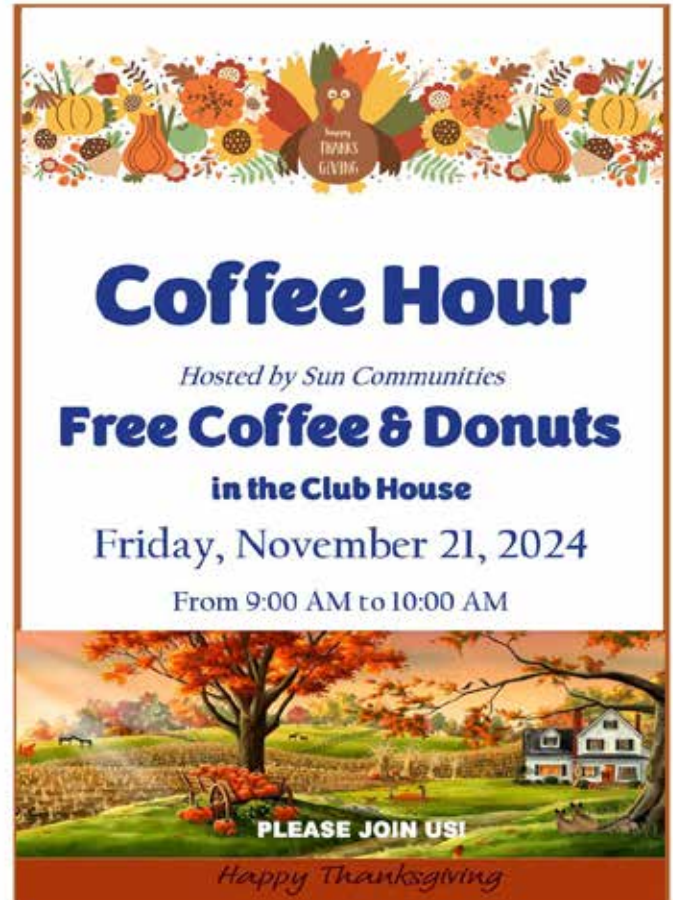
Even-numbered addresses may water Thursday and Sunday.

Duration: Watering is limited to 1 hour per day.

Bulk trash pick-up is the 1st Saturday of the month, our pick up in November is scheduled for Saturday, November 1st. 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.

Back by popular demand, and enjoyed by many our Coffee Hour is brewing!! Save the date: Friday, November 21st 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 Very Happy Thanksgiving”
And a
“Special Thanks To Each & Every Veteran
Who Has Served Or Is Serving Our Nation”**

HOMESITES OF THE MONTH



2601 Kelly Drive

1089 West
Lakeside Drive



BLOCK CAPTAIN NEIGHBORHOOD WATCH PROGRAM



NOTES FROM YOUR BLOCK CAPTAINS

IMPORTANT TIME CHANGE

The **Active Shooter Presentation** scheduled for **Nov. 7th**, has had a time change. It will now start at **9:00 A.M.** Please arrive early as we are expecting a large number of residents to attend.

NEW IDENTITY THEFT TACTIC

There's a new fraud method that uses phishing and fake websites to trick you into installing info-stealing malware on your device.

How it works

- Appearing on fake websites or embedded in real websites that have been compromised, this new tactic mimics the "Verify You Are Human" tests like CAPTCHA and tricks you into performing a series of keyboard entries, such as: Win + R -> CTRL + V -> Enter.
- This installs a malware program designed to steal

- your usernames, passwords, and other personal information or to gain access to your device.

What you can do

- Perform regular anti-virus and malware scans on your devices.
- Never click on unexpected messages or pop-ups. Programs to prove you are not a robot would not ask you to input a series of keystrokes.
- Regularly check your credit report for unusual activity, such as an account you didn't open.

The above notice comes from Well Fargo Bank.



Meredith McElroy, Chairperson

HELP WANTED

Are you one of our younger, stronger residents who wouldn't mind packing and lifting food boxes once a month? The FOOD4KIDZ team (previously The Backpack Program) are looking for shoppers, delivery to the Park Place Community Center and offload the food, sort into weekend bags (2 breakfast and 2 lunches including milk, juice and treats) and deliver a month's worth of food to Sebastian Elementary School. What we need are a few helpers for 1- 3 hours on the first Wednesday of each month during the school year. (continued on next page)



Carports



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A BRIEF HISTORY OF THE INDIAN RIVER LAGOON

The Indian River Lagoon (IRL) is an estuary that covers 1/3 of Florida's East Coast from New Smyrna to Jupiter. Known locally as the Indian River, the lagoon supports more species than any other estuary in the U.S. The lagoon formed as sea levels rose and fell and rose again. During glacial periods, the sea receded and the area that is now the lagoon was a grassland savanna situated 30 miles inland. As sea level rose again, the current barrier island system was established, creating the Indian River Lagoon by disconnecting it from the ocean. Historically, storm events sent waves over the barrier island, creating new inlets that temporarily connected the lagoon to the ocean, only to be closed again by sand carried south by coastal currents and winds.

The lagoon's rich diversity and abundance is due to its location along a climate boundary and its proximity to the Gulf Stream, which approaches within 5 miles of the south lagoon. Ocean fish migrating in the Gulf Stream got swept into the lagoon through inlets and found a perfect spawning ground that was warm, protected, and rich in food. The indigenous peoples who lived along the lagoon thousands of years ago were healthy and tall, thriving on abundant fish and shellfish. They left large shell mounds (middens) of refuse from thousands of clam, oyster, and mussel dinners.

The Spanish who traveled along the coast of Florida from the 1500-1700s called it the "Lost Lagoon" because they would take refuge in the lagoon when an inlet was open, and other times they could not find the lagoon because the inlet had closed. Early European settlers tolerated insufferable mosquitoes, heat, and hurricanes to carve out homesteads along the pristine shorelines. They drained the wetlands and marshes to grow pineapples and citrus, digging canals that discharge water into the lagoon. As a result, the lagoon receives five times more freshwater than it would have before the canals.

In the 1800s, Florida's first tourists traveled the lagoon on steam-driven paddleboats before Henry Flagler extended the East Coast Railroad in 1896, providing a direct line for new residents and visitors from the north. The automobile industry spawned bridges and causeways across the lagoon, forever altering water flow and providing easy access to populate the barrier island. Population boomed after 1950,

increasing waste and stormwater pollution leading to the formation of muck that now covers areas of the lagoon.

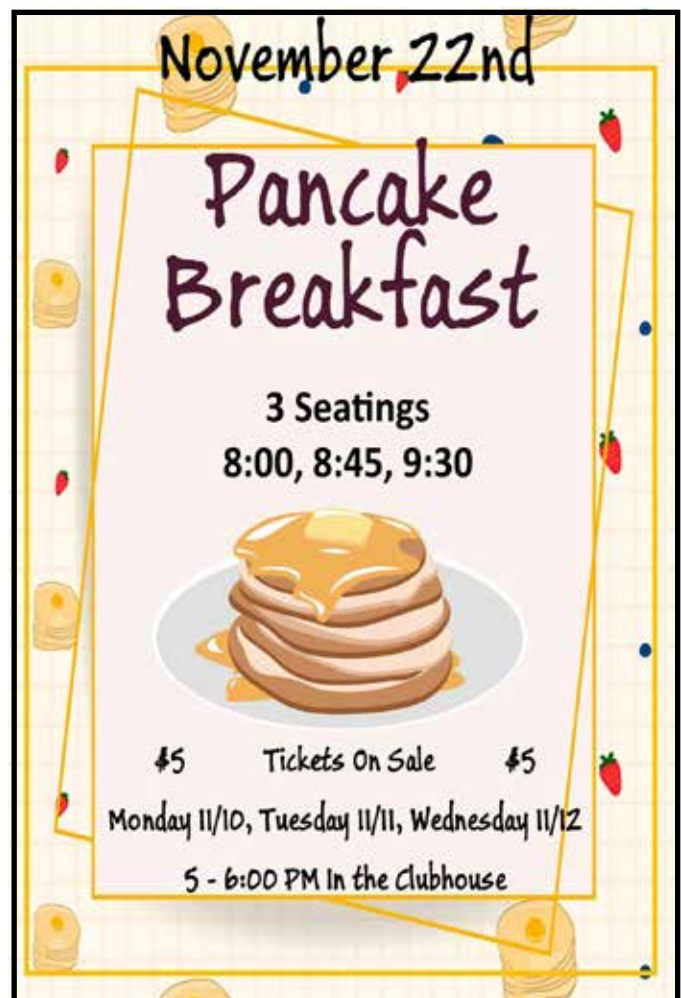
The Indian River Lagoon is a magical place that has brought joy and prosperity to many. It is naturally a resilient and transitional system that has changed over time, but we have altered it to the point where

Taken from the Indian River Lagoon Health Update

(continued from previous page)

Our dedicated food packers are aging (gracefully) and need help to transport the food from selected warehouses to the clubhouse and from the clubhouse to the school. Sorting, loading and lifting boxes (20) each containing 5 bags for a total of 100 bags per month. Currently we are servicing a total of 20 children per month which is subject to change as did last year wherein at the end of the school year our numbers increased to 30!!!!.

While the core traditions remain similar, Thanksgiving celebrations may vary by region and culture. Some families add their own unique dishes to the meal, such as macaroni and cheese in the South or tamales in the Southwest. Additionally, Native American communities often hold events to honor their heritage and share their perspectives on the holiday. Hard for us to believe that there are still children and families





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 Nancy Wolaver at 772-388-1198 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.

BOCCE BALL: The Fall 2025 bocce league has started with resounding success! The level of play has been outstanding. *Dave and Suzie Bowles have started the season with wins, as have Karen Ruddy and Sara Cullinan. Betty Bried and Carol Weil split their match and played a nail-biter in their 2nd game against Bill Krausch & Bob Halton. John & Cheryl Schmeisl split their match with Julie Greenwood & Barb Brensinger. Cheryl Orth & Sue Wells split their match with Barbara Consiglio & Marie Quattrucci. Lynn & Tony Cappetta split their match with Chris & Claire Lenhart. *A special congratulation to our Pellino necklace winners of week one. Dave Bowles had two! Sara Cullinan had one. Barbara Consiglio had one. Sue Wells had one. And Barbara Brensinger had one. *Welcome to the game of bocce to John & Cheryl Schmeisl, Rich Rath, Jen Amuso, Jean Gray and Anna Snead. Welcome BACK to the game to Brad & Liz Sary and Joel Roth. We play Monday mornings, and other times for rescheduled games, but you are welcome to watch and learn the game. *Bocce is a recreational game. The balls are down at the courts year-round. Bring some friends down to the courts and introduce them to the game. If anyone wants some hints on the nuances of each court or some strategy game plans, just send me a text or give me a call. I'll meet you down at the courts. Sarah

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 Tuesday cribbage at 2 PM always looking for more players. We will teach or refresh.

CHAIR YOGA; Park Place Chair Yoga meets at 10am Tuesday and Thursday in Auditorium A with a certified yoga instructor. The cost is \$5 per class. We practice to increase balance and flexibility. Mat practitioners are welcome to join us and a separate class can be formed for mat if we have enough for a class. Call Betty Mattiford if you have any questions 772-589-8478.

DARTBALL: Here it is November and that 78-degree chill in the air can mean only one thing. Time to start looking to signing up for THE 2026 PARK PLACE MAJOR LEAGUE DART BASEBALL SEASON. Our Master Statistician, Brad Sary tells me we can start looking for the sign-up sheets and instructions on the mail room bulletin board towards the end of the month. I am very pleased to report that Bill Krausch and Paul Plourde have generously agreed to be our new permanent grounds crew. I know so many of us are looking forward

to seeing the returning players and hope to see a lot of new residents in search of a fun activity. **OPENING DAY WILL BE JANUARY 7th, 2026 at THE PARK PLACE POOLSIDE STADIUM.** Get the word out to your friends and let's see if we can fill our sign-up maximum of 96 players this season. Feel free to call me with any questions. Thanks, in advance to all our players and helpers. Charley "COMMISH" Hlavin 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 \(388-1198\)](mailto:Nancy.Wolaver@parkplacepress.com)

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

LADIES CARDS: Hand and Foot is played every Tuesday evening at 630 in the clubhouse card room. Anyone wishing to play is welcome. If you'd like to learn the game, please call Nancy Wolaver 772-388-1198.

LADIES CHRISTIAN BIBLE STUDY: Save the date: November 3rd, Monday, Noon-2pm. Ladies Christian Bible Study Fellowship Luncheon Meeting will resume every Please come, relax, and spend time with our Lord in peace. Bring a small dish to share if able. Ears to hear, hearts to trust, minds to rest in Him. Claire

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: BEAT THE HEAT!!! Get your steps in while enjoying air conditioning! Learn to line dance – no partner needed, no cost – what have you got to lose? All types of music, wide variety of dances too. New day, new time too! Starting June 10th all classes will meet Tuesday at 2 PM in Auditorium 1. Lessons progress from absolute beginner to more experienced dancers later. All residents welcome! Questions – call Eileen Derrick 772-589-6867

MAHJONGG: Mahjongg is played every Friday at 1:00 in the clubhouse card room. All players welcome. Questions? 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: Park Painters Club wants to thank you for your interest in the visual arts. Our Fall class is now full. Please follow us on Facebook to see our artists' works, upcoming art events, etc. New beginners' class will start up in the Spring 2026. Call Teresa Fajardo Lambert for more information. Art is great Call Teresa Fajardo Lambert at 772/539-6256 to register.

PARK PLACE BOOK GROUP: NOVEMBER 26, 1PM IN THE LIBRARY TO DISCUSS THE SISTERHOOD: THE SECRET HISTORY OF WOMEN IN THE CIA. women have always played vital roles at CIA. They were present at its creation, have served in every capacity, and have done so with distinction. With her new book, The Sisterhood, journalist Liza Mundy sheds light on how those women fought for better jobs, better pay, more responsibility, and more respect from an organization long dominated by men. It is a compelling, honest attempt to capture the nuances of an important slice of CIA history as told primarily through interviews with women and men who served there in the past and a few who serve there still. Contact Betty Mattiford for more information 772-589-8478.

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: 12 Noon - 2 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. We continue to have them. Watch for announcements on Facebook and sign-up sheets in the Mail Room.

SINGLES: The Singles Men and Women will take a trip to the Elliott Museum in Stuart, Florida to see the King Tut Exhibit and the Faberge Egg Exhibit along with seeing the other exhibits there on the Ashley Gang, an old General Store, a Baseball Gallery and a Transportation Exhibit as well as a Frances Langford Memorabilia Hall. There are elevators to go to the second floor. We will meet Monday November 17 at 9am at the tennis court parking lot. The drive is about 1 hour and 20-30 minutes right down RT 1 to Seaway Drive in Ft. Pierce and follow Ocean Boulevard from Seaway Dr. to the front of the museum. We will have lunch on Seaway Drive on the way home. Sign up on the poster or call Betty Mattiford for information 772-589-8478.

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.



It's A Party!
SATURDAY, NOVEMBER 8
6:00 - 9:00 PM

LIVE MUSIC with Kris Olson & The Banned
\$5.00 at the Door Raffles BYOB
Food Available For Purchase From
Firehouse Dawgs of the Coast
(Owned By Jennifer & Mandy)

THANKSGIVING DINNER
Saturday, November 15th, 4:30 PM
Turkey, Ham, Potatoes, Stuffing, Rolls,
Veggie, & Dessert
\$15.00 Ticket Sales 5 - 6 PM
Monday, 11/3 Tuesday, 11/4
If there are still tickets available, Wednesday,
11/15.

200 Ticket Limit (including take-out).
No Exceptions.

Pancake Breakfast
November 22nd 8:00, 8:45, & 9:00
Tickets On Sale
11/10, 11/11, 11/12
5 - 6:00 In The Clubhouse

Playing In the Park
Saturday, November 22 6PM
Wii Bowling & Cornhole
Bring Your Own Snacks & Beverages

Joy, Vickie, Michelle, Julia, Cheryl

Thanksgiving Dinner

Saturday, November 15 4:30 PM

Turkey, Ham, Potatoes, Stuffing, Rolls, Veggie,
& Dessert

BYOB

\$15.00 Ticket Sales From 5-6:00 PM

Monday 11/3, 11/4

Wednesday 11/13 If Tickets Are Still Available
200 Ticket Limit (Including Take-out Meals).
No Exceptions.

OCTOBER
S M T W T F S
1 2 3 4
5 6 7 8 9 10 11
12 13 14 15 16 17 18
19 20 21 22 23 24 25
26 27 28 29 30 31

NOVEMBER 2025

DECEMBER
S M T W T F S
1 2 3 4 5 6
7 8 9 10 11 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
						Pool Volleyball, 12 NOON - 2 PM All Saints Day
2	Pickleball, 7:30 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Texas Hold-um, 6:00 PM	4 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 Cribbage, 2:00 PM Ladies Cards, 6:30 PM Election Day	5 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	6 Chair & Mat Yoga 10:00 AM Pool Volleyball, 12 NOON - 2 PM Party Bridge, 12:30 PM	7 Pickleball, 7:30 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Mahjongg, 1 PM Bingo 6 PM	8 Pool Volleyball, 12 NOON - 2 PM SCOPPE PRESENTS KRIS OLSON & THE BANNED, 6:00 PM
Daylight Savings Time Ends		11 Pickleball, 7:30 AM Jack E. Kubisch Golf League, Vista Plantation, 8:15 AM Chair & Mat Yoga 10:00 AM Pool Aerobics (Women) 9:30 AM PPHA RESIDENTS OF DIRECTORS MEETING, 1 PM Line Dancing, Absolute Beginners Class, 2 PM Cribbage, 2:00 PM Ladies Cards, 6:30 PM Veterans Day	12 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	13 Chair & Mat Yoga 10:00 AM Pool Volleyball, 12 NOON - 2 PM Party Bridge, 12:30 PM Left/rightcenter Ladies Dice Games 6:00 PM	14 Pickleball, 7:30 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Mahjongg, 1 PM	15 Pool Volleyball, 12 NOON - 2 PM THANKSGIVING DINNER, 4:30 PM
9	Pickleball, 7:30 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Texas Hold-um, 6:00 PM	10 Pickleball, 7:30 AM Jack E. Kubisch Golf League, Vista Plantation, 8:15 AM Chair & Mat Yoga 10:00 AM Pool Aerobics (Women) 9:30 AM PPHA RESIDENTS OF DIRECTORS MEETING, 1 PM Line Dancing, Absolute Beginners Class, 2 PM Cribbage, 2:00 PM Ladies Cards, 6:30 PM Veterans Day	11 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	13 Chair & Mat Yoga 10:00 AM Pool Volleyball, 12 NOON - 2 PM Party Bridge, 12:30 PM Left/rightcenter Ladies Dice Games 6:00 PM	14 Pickleball, 7:30 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Mahjongg, 1 PM	15 Pool Volleyball, 12 NOON - 2 PM THANKSGIVING DINNER, 4:30 PM
16	Pickleball, 7:30 AM Singles Group, 9:00 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Texas Hold-um, 6:00 PM	17 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 Cribbage, 2:00 PM Ladies Cards, 6:30 PM RESIDENTS PPHA MEETING	19 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	20 Chair & Mat Yoga 10:00 AM Pool Volleyball, 12 NOON - 2 PM Party Bridge, 12:30 PM	21 Pickleball, 7:30 AM SUN FRIE COFFEE & COOKIES, 9:00 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Mahjongg, 1 PM Bingo 6 PM	22 PANCAKE BREAKFAST, 8:00, 8:45 & 9:30, Pool Volleyball, 12 NOON - 2 PM PLAYING IN THE PARK 6:00PM
23	Pickleball, 7:30 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Texas Hold-um, 6:00 PM	24 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 Cribbage, 2:00 PM Ladies Cards, 6:30 PM PPHA RESIDENT MEETING, 7:00 PM	26 Pickleball, 7:30 AM Park Painters Club, 1 - 4 PM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women) Mixed, 10:30 AM Book Group, 1:00 PM 3-13, 6:30 PM Wednesday Night Poker, 6:00 PM Open Pool, 6:30 - 8:00 PM	27 Chair & Mat Yoga 10:00 AM Pool Volleyball, 12 NOON - 2 PM Party Bridge, 12:30 PM Left/rightcenter Ladies Dice Games 6:00 PM Thanksgiving Day	28 Pickleball, 7:30 AM Pool Aerobics, (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Mahjongg, 1 PM	29 Pool Volleyball, 12 NOON - 2 PM
30						
First Sunday of Advent						

FLORIDA ANCHOR AND BARRIER COMPANY



LOOKED

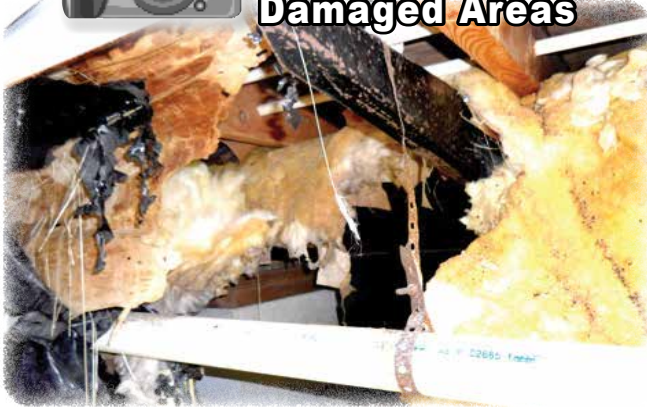
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SUBFLOOR REPLACEMENT
CARPORTS
FINISH FLOOR & TRIM EXPERTS



AFTER



WE BUY DISTRESSED HOMES