



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



INSIDE

Roth Versus
Traditional IRA's

Stop Your Smart TV
From Listening To
You

Active Shooter
Critical Incident
Survival

Our Treasure Coast -
Part Two

Lots And Lots
Of Photos

A Thanksgiving
Food Shop

Christmas, Pancake
Breakfast & More



DECEMBER

- 1st Cyber Monday
- 4th National Cookie Day
- 5th Int'l Volunteer Day
- 7th Pearl Harbor Memory
- 10th Human Rights Day
- 13th Nat'l Day of the Horse
- 17th Wright Brothers Day
- 21st Winter Solstice
- 25th Christmas
- 31st New Years Eve

Peace On Earth
Good Will Towards Men



FROM YOUR PRESIDENT
Rosemary Biegler

We hope everyone had a very pleasant thanksgiving day and are looking forward to a joyous Christmas and holiday season

Please note that the November 18th residents meeting was rescheduled to December 9th at 7:00 PM. We rescheduled so that our agenda could include the meeting with Sun Management held on November 19th. This notice was posted on the HOA bulletin board and in an e-blast on November 12th.

Also on the agenda will be a discussion of the 2026 HOA proposed budget.

We are going into an exciting and busy time for everyone, getting ready for the holidays. But we are again asking for anyone interested in becoming a PPHA board member to put a note in the PPHA mailbox or to notify a board member. Nominations from the floor will take place at our January meeting and elections at the annual meeting in February.

If you have already paid your 2026 PPHA dues, thank you. If you haven't it's not too late to send your check in. Only members in good standing for 2026 are allowed to vote at the annual meeting or to become a board member.

We wish you a wonderful holiday and a peaceful and prosperous New Year.

Rosemary



BOARD OF DIRECTORS



Rosemary A. Biegler
President
239 896-5556
lqgk1914@gmail.com



Cheryl Simpson
Secretary
541.840.1225
starfishing@icloud.com



Ed Branam
Treasurer
530.574.2215
edbranam@gmail.com



Susan Hebert
Board Member
352.460.7279
hebertsusan06@gmail.com



Tom Pensabene, PhD
Board Member
402-980-3236
tom@pensabene.us



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, **December 9**
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



IRA'S-ROTH VERSUS TRADITIONAL IRA'S

Due to the increased life expectancy of most retirees, most companies no longer provide defined benefit pension plans where the recipient gets a set amount every month until they die. The only people with these plans now are usually government workers and union members.

Now companies use 401k or 403b plans or some variation thereof where the employee and employer contribute to a retirement plan in their own name that is invested by a financial management team into a variety of investments. The payout can vary monthly depending on the investment returns.

So, it behooves an individual to have his own savings plan. You can, and should, save in any bank or stock account in your own name. But that doesn't give you any tax advantages. You will pay tax on any interest or dividends that account earns as it grows over time but when you withdraw money later, it is all tax free. There are no strings attached as to how much you can save or when you can withdraw the money.

An Individual Retirement Account is one that enables an individual to save in a tax - sheltered account so that the interest, dividends, and capital gains are not taxed until a person starts withdrawing after age 59 ½. These accounts were given special tax privileges so that people would be encouraged to provide for their own retirement to supplement company plans and Social Security. You must have earned income to contribute to an IRA or have a working spouse.

An individual is allowed to save up to \$7000 a year in an IRA if that individual has at least that much earned income. A working spouse can contribute for a nonworking spouse; however, the total of your combined contributions can't be more than the taxable compensation reported on your joint return.

You get to contribute \$8,000 if you are age 50 or older. For 2020 and later, there is no upper age limit on making regular contributions to Traditional or Roth IRAs as long as you have earned income.

There are two types of IRA's -a Traditional and a Roth. The **Traditional IRA** allows you to contribute to the account and deduct that amount from your income tax return if your income is within the limits prescribed. The account grows tax-deferred and you pay ordinary income tax when you withdraw the money after age 59 ½. If you withdraw before that, you usually also incur a 10% additional tax penalty. A **Traditional IRA has Required Minimum Distributions (RMD's)** when you reach a certain age depending on your birth year. The age is now at 73 and the RMD is based on actuarial tables of your life span.

If you are in a covered retirement plan at work and you exceed certain income limits and make a contribution to a Traditional IRA, then it is not deductible from your income tax. That is called a Nondeductible Traditional IRA contribution. If you are in a workplace

retirement plan and Single, you can deduct all of your contribution if your income is under \$79,000 but phases out if you reach \$89,000. If you are Married Filing Jointly and you are in a retirement plan at work, your deductibility phases out at \$126,000 to \$146,000; if your spouse is the only one in a retirement plan, then your phase out starts at \$236,000 to \$246,000.

These Nondeductible contributions are recorded on Form 8606 and must be kept by you, the taxpayer, so you know what you have already paid tax on. The form can be included each year in your tax return. Your IRA account holder will not know whether you have deducted your yearly contribution; so that 8606 form is very important. When you start collecting your Traditional IRA, the full amount is reported on form 1099R. You must prorate on form 8606 between the part you already paid tax on (the Nondeductible contribution not deducted it in the year of contribution) and the amount you did not pay tax on initially (you deducted it the year of the contribution).

A Roth IRA is made with after tax money and grows tax free and withdrawals are tax free if after age 59 ½. You cannot deduct the contribution on your income tax at all. There are no RMD's for Roth IRAs. You can contribute to a Roth IRA if you are Single and your AGI income is less than \$150,000. It phases out when you reach \$160,000. If Married Filing Jointly and your AGI is under \$236,000, you can make the contribution. It phases out if your AGI reaches \$246,000.

What happens if you contribute above the maximum \$7000 or \$8000 if you are over age 50? Excess contributions are taxed at 6% per year for each year the excess amounts remain in the IRA. The tax can't be more than 6% of the combined value of all your IRAs as of the end of the tax year. To avoid the 6% tax on excess contributions, you must withdraw the excess contributions from your IRA by the due date of your individual income tax return (including extensions) and withdraw any income earned on the excess contribution. So be careful on having automatic deductions from your pay check that could result in going over the limit.

There are certain reasons you can withdraw the money in your IRA under age 59 ½ and not incur the 10% penalty. I will just list them: up to \$5,000 per child for qualified birth or adoption expenses, the death of IRA owner, total and permanent disability, up to \$22,000 to qualified individuals who had an economic loss due to a federally declared disaster where they lived, qualified higher education expenses, up to \$10,000 for first time homebuyer, up to \$10,000 or 50% of the account if a victim of domestic abuse by a spouse, up to \$1,000 per calendar year for personal or family emergency expense, a series of substantially equal payments, an IRS levy of the plan, the amount of unreimbursed medical expenses, health insurance premiums paid while unemployed, certain distributions to qualified military reservists called to active duty, withdrawing the contribution by extended due date of the return, and in a plan Roth rollovers.

There are lots of details on converting a Traditional IRA to a Roth IRA that will be discussed in a later article.

Which IRA is best for you a Traditional or Roth? Which IRA depends on your personal tax outlook. Do you want a tax break now when you are usually younger or would you rather pay the tax now with the

Continued From Previous Page.

certainty of the rates we know but have tax free income when you retire? Your current income, future earnings, and retirement income need to be part of your decision on which IRA type you choose. Betty Mattiford

The views, opinions, advice and/or recommendations that may be expressed above are strictly those of the author and are not a recommendation or an endorsement or guarantee by the Park Place PRESS, its' Editor, the Park Place Home-owners Association or its Board Of Directors.



A very Merry Christmas and a Happy New Year to everyone.

It's hard to believe that, in a few months, The PRESS will be entering its fifth year. With all the changes I'm encountering - age, health conditions, potential new residence, and change in computer programs (Microsoft continues to try to get you to spend more money), I still press on. I will continue as long as I can.

Blessings to all.

PARK PLACE

COFFEE HOUR
Hosted by Sun Communities

Free Coffee and Donuts
in the Club House

Friday, December 19, 2025
9:00 - 10:00 AM

Please join us!!

Happy Holidays

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 Heming Parts, Taking In or Taking Out Seams, Mending Tears

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.



STOP YOUR SMART TV FROM LISTENING TO YOU

Most people do not realize their smart TV includes microphones that can capture sound even when voice commands are off. These tiny mics power voice search and assistants, but they also pose privacy risks. If that makes you uneasy, you are not alone. The good news is that it takes only a few minutes to disable your smart TV microphone and protect your conversations.

Step one: Find the built-in mic switch.

NOTE: *(The mic switch is located either at the bottom or bottom right side of the TV)*

Before opening menus, check your TV's frame. Many models feature a small hardware switch that turns the microphone off completely.

Look closely along the bottom or sides of your screen. Some switches are labeled "Built-in MIC." On Samsung TVs, it's often near the bottom right edge when facing the screen.

Slide the switch to "off." Your TV may confirm the change with an on-screen message. This is the most reliable way to stop the mic because it physically cuts power to it.

Step two: Disable the smart TV microphone in settings:

NOTE: *(If the notification says that the mic is off, you will not be able to use any voice input features).*

If your TV lacks a physical switch, go through its settings menu. While the exact names differ by brand, most follow a similar pattern.

Press **Home** or **Settings** on your remote. Look for main sections such as **System**, **General**, or **Privacy**.

Inside, you'll find microphone or voice options labeled **Voice Recognition**, **Voice Assistant**, or **Microphone Access**.

Examples:

Samsung: *General* → *Voice*

Sony: *Privacy* → *Google Assistant*

LG: *User Agreements* → *Voice Settings*

Toggle off every feature that uses the microphone. Some options may appear in more than one place, so check each section carefully.

Step three: Balance convenience and privacy

Turning off your TV's microphone does not mean you lose smart features. Many remotes include a push-to-talk button that activates voice control only when pressed.

If you rarely talk to your TV, keeping the microphone off makes sense. If you like using voice commands, enable it temporarily when you need it.

Step four: Check connected devices and apps

Even after you disable your smart TV microphone, voice-enabled apps and linked devices may still be listening.

Check any connected smart assistants such as Alexa, Google Assistant, or Bixby. These platforms can continue capturing audio through your phone, smart speaker, or another device on the same network.

Take a moment to review privacy settings in those apps as well. Turning off voice activity, tracking across all your devices ensures that nothing in your home listens when you do not want it to.

Why smart TVs have microphones at all.

Manufacturers include microphones to make TVs more interactive. You can ask for weather updates, control volume, or find movies with your voice. It's convenient, but it comes with trade-offs.

Some companies state in their privacy policies that voice data may be shared with third parties for analysis. That means your living room chatter could leave your home.

When you disable your smart TV microphone, you keep the benefits of a modern TV while limiting unwanted data collection.

What this means for you

By taking a few minutes to change one setting or flip one switch, you gain control over what your TV hears. It's an easy way to improve your digital privacy without losing the entertainment experience you love.

You still get streaming apps, vivid displays, and fast connectivity, just with added peace of mind.

Takeaways

Smart TVs offer great features, but convenience should never cost you privacy. Whether you flip a switch or use your settings menu, you have the power to decide when your TV listens.

Submitted by Steve Giovinelli, Written by Kurt Knutsson 10/31/ 2025

Don't Forget:

Craft Sale & Block Captain's Bake Sale

December 6th 9 - 1:00 PM

Goodies For Everyone



DECEMBER WEATHER
SEBASTIAN, FLORIDA

AVERAGE HUMIDITY.....77%

AVERAGE TEMP... High 73 F.....Low 64 F..

AVER. RAINFALL....1.61".Over 13,3 Days

AVER. LENGTH OF DAY..10 Hours...2 Min.

AVERAGE DAILY SUNSHINE.....6.1 Hrs.



Our Treasure Coast Part 2

Once the survivors were on their way to Havana, the Spanish salvage operation got underway, recovering what they could of the treasure from the lost fleet. The shipwrecks from the 1715 fleet were strung out along the coast from Palma de Ayes to south of Fort Pierce but the main area of operation continued to be at the survivor's camp. The salvagers needed a place to store the recovered treasures, so they fortified and guarded the area. Periodically they would send ships loaded with recovered treasure back to Havana for shipment to Spain where it was sorely needed to replenish the treasury.

The pirates also heard about the wreck and descended on the area. As the Spanish worked one wreck, the pirates plundered another. And they attacked the salvage ships on their way back to Havana. One enterprising pirate, Captain Henry Jennings, actually invaded the fort after he saw only about 60 guards at the fort and his ship had 300 men aboard. So, he came ashore, attacked the guards. He didn't realize there were few guards at the fort because a treasure-laden ship had recently left for Havana loaded with booty and heavily guarded. Jennings only got away with the recently discovered loot. The Spanish sent reinforcements to regain control of the salvage area, but the pirates continued to harass them until the salvage effort ended four years later in 1719. And undoubtedly the pirates scavenged after the Spanish left!

The Ais inhabitants stayed mainly on the mainland although some were captured and used to dive for the treasure. Some gold coins have reportedly been found with Ais burials. But the Ais were already declining in number and gone by 1760, replaced by the Seminoles who were unaware of what lay offshore. The golden age of piracy ended in 1726, and their area visits dwindled. Eventually nature took over the area of the shipwrecks, the fort, and survivors camp, and Spanish influence in the area waned. Finally, there was nothing and no one left to tell the tale.

History somehow reported 1715 fleet wrecks much farther south, in the Keys, or north of Cape Canaveral. The Seminoles lived on the mainland but there were no settlers until the 1870's and they too inhabited the mainland. For over 200 years that area on the barrier island was uninhabited. It would take local contractor Kip Wagner in the 1950s to begin to understand what the ocean held beneath the waves.

Kip's early adventure into treasure hunting, ultimate success, collaboration with town Doctor Kip Kelso, diving buddies with whom he formed his "Real Eight" company, eventual partnership with Mel Fisher, and the National Geographic edition (January 1965) which brought him fame, are all recounted in his book "Pieces Of Eight." His book, as told to L.B. Taylor", is widely available on Amazon and other sources. If you just want to read it, you can access it by setting up a free account on Archive.org and borrowing it. Here I'll start a thumbnail version!

Kip Wagner was a contractor and one of his business partners, Captain Steadman Parker, mentioned how he'd found silver coins while beachcombing. Wagner was intrigued! He soon found this local lore was widely known, and had seen a few coins locals showed him, but no real proof of treasure existed. Ship's anchors and even old cannons were displayed as lawn ornaments. Then one day a never-identified friend took him to a deserted stretch of beach on the barrier island and said he'd found thousands of coins there over the years. As they walked his buddy found 7 "coins." Kip then realized he had been looking for a shiny silver coin when these coins were irregular-shaped, not all the same size, and blackened by hundreds of years in the sea. Kip was hooked!

Over the next few years he combed the deserted eight mile stretch of beach from Wabasso to the Sebastian Inlet. With a WWII metal detector, he found maybe 30 coins, all different sizes and shapes. But they all had a date stamped on them, so he knew they were minted. He soon realized something that would eventually change his life. He noted that none of the coins were minted after 1715.

Further research noted a hurricane in 1715, but history books and two separate experts claimed the 1715 fleet was indeed lost in a hurricane – but one determined it happened around Cape Canaveral and the other pointed towards the Florida Keys, 200 miles away. Doc Kelso, researching in the Library of Congress in DC, eventually found a book published by Bernard Romans in 1775, just 60 years after the event. Romans had surveyed the east and west coast of Florida. On page 273 the truth was revealed in his notation "Directly opposite the mouth of the St. Sebastian River happened the shipwreck of the Spanish Admiral, who was the northernmost wreck of fourteen galleonslost on this coast..... in 1715." The truth was finally revealed! And the hunt was on to find the treasure!

Eileen Derrick



MOBILE HOME DEPOT
YOUR MOBILE HOME PARTS WAREHOUSE!

Doors • Low-E Windows • A/C Units
Screen Rooms • 54"x27" Tubs & Showers

2521 Palm Bay Rd NE, Palm Bay
321.676.4944

www.mobilehomedepot.net



R I D D L E S

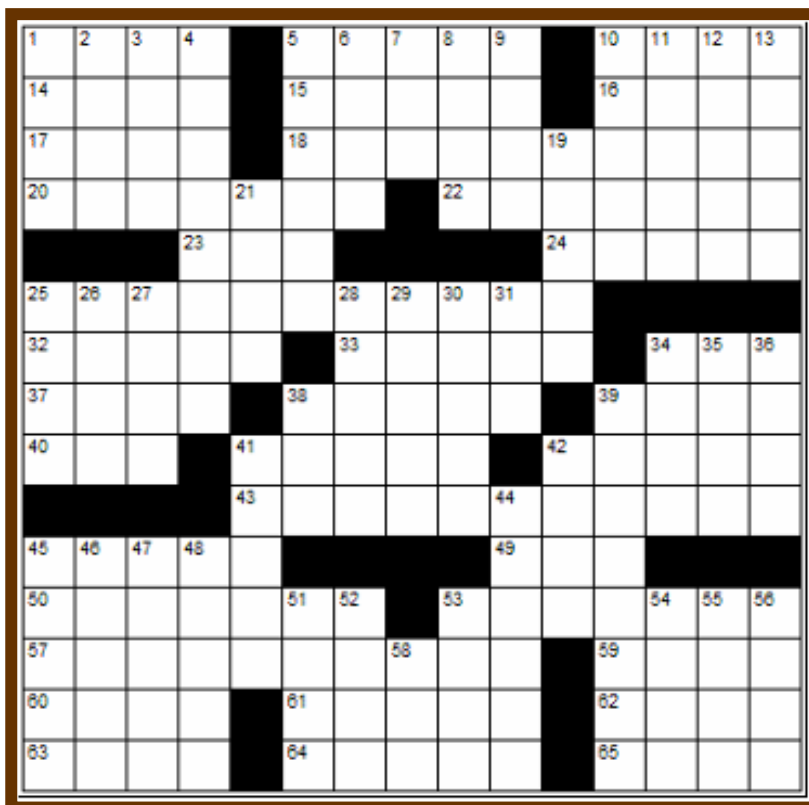
1. What has a head but no brain? 2. What is more useful when it is broken? 3. What breaks and never falls, and what falls and never breaks? 4. What goes up, but never comes down? 5. What starts with a T, ends with a T, and has a T in it? 6. I have cities but no houses, I have mountains, but no trees. I have water but no trees. What am I?

CROSSWORD



ACROSS

1. On-line journal
5. Rhinoceros
10. Gangs
14. Former Italian currency
15. A red fluorescent dye
16. Send forth
17. A Freudian stage
18. Totally
20. Vixen
22. Hypodermic
23. L
24. Donkeys
25. Class chums
32. Held on tightly
33. Japanese cartoon art
34. Beer
37. Not yours
38. Inscribed pillar
39. Make unclear
40. Damp
41. Villain
42. Communion table
43. Self-restraining
45. A long-legged S. American bird
49. Dawn goddess
50. Windfall
53. Detective (slang)
57. Noble
59. Greek cheese
60. Actors in a show
61. Give a speech
62. Relating to urine
63. Beers
64. Waste conduit
65. Lake (Scottish)



DOWN

- | | | |
|---|--|---|
| <ol style="list-style-type: none"> 1. Ho-hum 2. Connects two points 3. By mouth 4. Square-rigged sailing ships 5. Summon to return 6. Owl sound 7. Belief 8. Bites 9. Unique 10. Anagram of "Smite" 11. Portents 12. Cause to leak 13. Infections of the eye | <ol style="list-style-type: none"> 19. Delete 21. Blockage 25. Flat-bottomed boat 26. Hint 27. Offended 28. Married partners 29. Concerning (archaic) 30. Diacritical mark 31. An uncle 34. Countertenor 35. Hawaiian feast 36. Makes a mistake 38. Bro or sis 39. Happy | <ol style="list-style-type: none"> 41. Lose consciousness 42. "Smallest" particle 44. Spay 45. Hemp 46. Small goat antelope 47. Licoricelike flavor 48. Sail supports 51. Animal menageries 52. Unit of land 53. Way in 54. Protagonist 55. Ear-related 56. Every single one 58. Uncooked |
|---|--|---|

FLORIDA ANCHOR AND BARRIER COMPANY



LOOKED

UNDER YOUR MOBILE HOME LATELY?

Flood Damage??? We can HELP!!!

Insulation Under Your Home Falling Down?



Photographs Taken of Damaged Areas



- Lifetime Vapor Barrier-
- Guaranteed for Life -
- Prevent Soft Floors -
- Lower Your Electric Bills -

FREE
UNDER HOME INSPECTION

Only with this COUPON



Help Keep Mold, Mildew, Rats, Snakes, Spiders, Ants, Roaches and Moisture OUT of Your House!

0% FINANCING
UP TO 18 MONTHS

Insulation and Vapor Barrier Repairs

MILITARY & SENIOR DISCOUNTS

Family Owned & Operated

30 YRS EXPERIENCE



Sub-Floor Repairs



Laminate Flooring

FREE ESTIMATES

LICENSED INSURED BONDED

SUB-FLOOR & FLOORING EXPERTS!

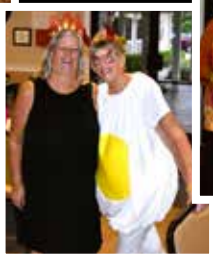
772.539.5154 | 800.681.3772



STATE CERTIFIED GENERAL CONTRACTOR CGC# 004138 - STATE LICENSED MOBILE HOME INSTALLER IH# 1025429



Halloween Party





A TASTE OF TRADITION: HOLIDAY MEMORIES THAT WARM YOUR HEART

As the holidays approach we decided to do something different this month. Instead of reviewing the latest restaurant we wanted to take a step back to remember the meals that didn't come from a menu but from the heart.

For many of us, the holidays are a time when food and family traditions come together to tell the story of who we are. Growing up in an Italian family I remember Thanksgiving and Christmas as loud, joyful gatherings filled with laughter, chaos and, of course, homemade ravioli.

My Nona lived with us, which meant every holiday was celebrated at our house. She ruled the kitchen and her homemade ravioli were the centerpiece of both Thanksgiving and Christmas dinner, the Turkey being the second course. When Nona could no longer make them my Mom and Aunt took over with plenty of "help" from the younger generation.

I can still picture them standing anxiously over the pot whispering a prayer that the ravioli would not fall apart. When the last one floated to the top intact, there was a collective sigh of relief and a round of applause.

As everyone who knows April knows she LOVES Christmas. Though not everyone has that same emotion, hers was one of anticipation, celebration and just plain fun. One year as their holiday plans started to materialize the list of guests began increasing and they realized they had a problem NO dining room furniture! They had to figure out how to seat everyone and remembered the ping pong table in the garage. So yup, all 15 people sat around a decorated ping pong table and it was actually the first time they were able to fit all the food on the table.

Remembering these moments reminded us that everyone has their own traditions and memories that make the holidays special. So we reached out to some of our neighbors to hear their favorite holiday memories.

Cheryl remembers her Grandmother's birthday was in late November and one year it fell on Thanksgiving. At breakfast she calmly stated that they better not be planning to put a candle in the pumpkin pie for her Birthday! As soon as breakfast was over she and her Mom flew into the kitchen grabbed a cake mix and put it in the oven, the turkey had to wait! At dinner her Grandmom was so happy to have a real Birthday cake.

Barb remembers Thanksgivings when she first got married and they had two Thanksgivings, one at her husband's family and one at her Mom's. Her husband would eat two full turkey dinners and then sit with her Dad and talk sports and pick at the rest of the food. You see, her father had all daughters and he finally had a guy to sit and talk with around the dinner table.

Pat and her husband dreaded going to Thanksgiving dinner. Her husband didn't get along with his sister and Pat's relationship was not much better BUT it was her holiday and they wanted to keep peace in the family. Just before the meal was served their 7 year old son came running over to Pat and whispered "Mommy, the cat jumped on the counter and is licking the turkey and I'm NOT eating here ever again! Pat and her husband "took one for the team" but their son only ate two wrapped candies and called it dinner! From that day forward they felt free to make other plans for Thanksgiving. They LOVED that cat!

Wishing you all a very Happy Holiday season, hoping you all have treasured memories that make you smile! See you in 2026` with many more food adventures....

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.



CROSSWORD PUZZLE SOLUTION

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
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



With Thanksgiving over we turn our attention to Christmas and the parties, and the presents, and yes, food in abundance. But at this time of giving. Let's try to remember the children of the FOOD4KIDZ program at Sebastian Elementary School. We tuck a little something extra for them in the food bags they receive before the Christmas recess. But Christmas might take on a different meaning for them – two weeks without meals at school. And will they even have a Christmas dinner? Maybe they'll be anxious to get back to school for at least 2 meals a day.

So what can you do to help? Remember our annual fundraising dinner is coming up on February 28. We'll enjoy homemade meatloaf with a full meal and of course our Chinese auction. No donations means no auction! We'll begin collecting items and dropping them at Audrey Soucy's again starting January 2 until February 15th. Maybe a Christmas gift that just isn't "you". Or something nice you no longer want to keep. The gadget you bought that you never used. Jewelry you never wear. That designer bag you're tired of? Home decor that's the wrong color now. You get the idea. Can't find something to donate? Gift cards are always welcome! Can't make it to the dinner? You can always buy more tickets or just make a donation! Watch for more info!

We still are in HELP WANTED mode. Our committee of mostly senior women need help shopping (we buy by case, which gets heavy) then the packed food bags, now in boxes, need to get to the car and then delivered to the school. A few hours a month would be a big help to us and help keep our program going strong.

MERRY CHRISTMAS and HAPPY NEW YEAR!!

Marie McElroy Eileen Derrick Barbara Zitz
Marie Quattrucci

Christmas Golf Cart Parade

Sunday December 21

5 PM LINE-UP AT CLUBHOUSE

**PRIZES
Most Festive Cart**






Proudly roofing since 1985



Mobile/Manufactured Home Roofing System

- Insulated Energy Star Rated Roof
- Manufacturer's Backed **Warranty**
- Financing Available
- **STOP** Roof Leaks

Single-ply roofing membrane toughened with Elvaloy resin modifiers from Du Pont.

Visit our website at comfortcover.org

FREE ESTIMATES

1-800-226-0955

FL LIC. #CCC 057091

December 20th

Pancake Breakfast

2 Seatings
8:45, 9:30



\$5 Tickets On Sale \$5

Wednesday 12/11, Thursday 11/11, Friday 11/12

5 - 6:00 PM in the Clubhouse



NAME		DATE	PH#
Cialini	John	2	42
Kilhefner	Joyce	2	227
Wolaver	Nancy	2	181
Allison	Larry	3	237
Tabbert	Marilyn	3	441
Bell	Les	5	277
Michelson	Jeffery	5	364
Papa	Jim	5	248
Archambault	Diana	6	260
Dinsmore	Dave	6	323
Farris	Cheryl	8	218
Henckel	William	10	414
Kelliher	Alice	10	228
Warren	Sharon	12	45
Bencher	Tim	13	8
Dibble	Alan	13	71
Kenney	Janice	14	436
Dinsmore	Rhonda	15	323
Newhouse	Howard	16	471
Hess	Anneliese	17	359
Bula	Debbie	18	358
Diaz	Lawrence	18	140
Hubbard	Bill	18	187
Davis	Karen	20	132
Petroncai	Carol	20	174
Bishop	Peg	21	82
Hebert	Frank	21	251
Beyer	Clara	22	143
Masino	Chris	24	98
Pinto	Tony	24	121
Pitiak	Barbara	27	210
Rosenberg	Jerry	27	402
Cormier	Anne	28	379
Hovey	Martin	28	254
Mabee	Jean	28	270
Kloss	Martin	29	26
Durborow	Versie	30	391
Hancock	Rudy	30	391
Marcopulos	Pat	30	179
Brensinger	Barbara	31	208
Fisette	Jennifer	31	80

NAME			DATE	PH#
Fisette	Garry	Jennifer	1	80
Pidgeon	Kevien	Donna	4	381
Bennett	Edward	Carol	5	289
Ventura	Mark	Pamela	12	445
Hlavin	Joan	Joan	18	31
Sherwood	Allan (Al)	Peggy	24	304
Clark	Tom	Debby	29	52
Boone	Randy	Sonia	31	349

RIDDLE ANSWERS
 1. Lettuce 2. An egg 3. day and night 4. Age 5. A teapot 6. A map.

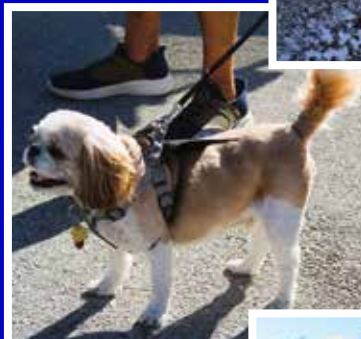
**YOU CAN BORROW
 MEDICAL,
 MOBILITY,
 & REHAB
 EQUIPMENT**

FREE
 SERVICE OF
 YOUR PPHA

"Neighbors Helping Neighbors"

**PARK PLACE
 CARES**

**CALL
 DICK KRULL
 (772) 480-6809**





CART PARADE



consumer.ftc.gov/articles

SCAM ALERT



Family Scams

Scammers are good at **pretending to be someone that they're not**. They try to trick you into thinking **a loved one is in trouble**.

Once the scammer makes you think they're your grandson and in trouble, they pressure you to quickly send them money. **But it's all a scam.**

Your family member was never in trouble.

- The scammer will say it's **urgent** and that you're the only one who can help.
- The scammer might tell you it's **important to keep it secret**. They don't want you talking to other family members and friends and realizing it's a scam.
- The scammers will **play with your emotions**. They're counting on you to act quickly to help your family or friend. And they're counting on you to pay without stopping to check out whether there's really an emergency. If you get a call like this, you can be sure this is a scam.

Slow down. Verify.



Example of a Family Emergency Scam Call

Hi Grandpa, it's me.

Sebastian? Is that you?

Yes, it's me, Sebastian. Grandpa, I'm in trouble, and I need money for bail.

What happened?

Please don't tell Mom or Dad. I'll get in so much trouble.

Please help me!

Report Imposter Scams Online to the Federal Trade Commission | ReportFraud.ftc.gov



ACTIVE SHOOTER/CRITICAL INCIDENT SURVIVAL

TOOLS AND CONCEPTS TO USE IN CRITICAL INCIDENTS

On Nov. 7th, at the request of the Block Captain/Neighborhood Watch Program, the Indian River County Sheriffs' Dept. conducted a presentation on how to avoid and if necessary, survive a "Critical Incident".

A Critical Incident has been defined as an attack on a group of people by someone armed with a gun or sharp instrument. We primarily think of them as mass shootings but there have been attacks by people with edged weapons (knife, sword, machete).

No matter what the weapon, you may find yourself or your family at risk in a store, church, restaurant or other public place. The keys to surviving a Critical Incident are:

Be aware of your surroundings. Where are the exits? Where can I hide? What can I use to barricade a door or window? What can I use as a weapon?

Most of us will never encounter such people or situation, but if we do, we need to act promptly, not be the "deer caught in the headlights".

The Presentation by the IRC Sheriff's Department was viewed by an audience of almost 100 residents. It included a verbal presentation as well as an AV presentation on one of the large screen TV's. In addition, there were several staged situations with an attacker entering the room from a number of locations with residents using the last resort of fighting or trying to disable the attacker or prevent him from continuing his attack.

The IRC Sheriff's staff emphasized that in Florida, the first armed officer on the scene is charged with entering the building to neutralize the attacker. But while this is going on, your job is to RUN, HIDE or FIGHT.

FBI analysis shows that lives have been saved by citizens following the RUN, HIDE or FIGHT rules.

To RUN means just what it says, get out of the building, usually through a back or side door. EXIT doors are marked, usually with signs hanging from the ceiling for fire purposes, and lead you through the back room to a door going outside the building. DO NOT go to the front door as most incidents occur near the front entrance where several people are gathered. You may have to look for an EXIT door in the back of a building, it might not always be a straight path but it will always be marked and by law, cannot be blocked. EXIT doors are always marked, legally must remain unblocked, and may be found at the back of a building even if the route is not direct.

If you can RUN, don't bring your purse or shopping cart. Get yourself OUT! If you see law enforcement officers, put your hands up above your head if you can. That enables them to see quickly that you are not

a danger. Follow their directions by moving away from the building as they will establish safe zones where you can wait. Do not go back into the building to get your stuff or go to your car until directed by law enforcement. Always follow their directions.

Another important tactic if you cannot EXIT the building is to HIDE. Look for closets or rooms that can be locked from the inside. Family restrooms typically lock from the inside. Lives have been saved using cabinets that people can use in a standing position. If you have a coat, walk-in coolers, while uncomfortable, can hold a lot of potential victims. Also, offices that lock from the inside can be used. Remember to get down on the floor and barricade the door with furniture.



The last tactic for you to use is to FIGHT! During the demonstration foam balls were used in a group effort to throw at the attacker. Also, some residents with canes used them to disarm or disable the attacker.

Work as a group. Getting hit with multiple cans of soup, corn or beans can be effective. A fire extinguisher discharged at the face of an attacker can be very effective and then can be used as a weapon in your hands to strike the attacker. The key is don't stop. Continue to throw or swing whatever objects you can find. Don't stop if you feel you are in danger.

There were also several demonstrations on disarming an individual. This activity takes planning and practice. It should be the ultimate last resort. Hitting someone in the back with multiple cans of food can work just as well.

The key to surviving a Critical Incident is to take action. RUN, HIDE or FIGHT. Group action can be a force multiplier. Three or four people can make a life-saving difference when acting together.



The Block Captain awarded Joel a plaque for 15 years of dedicated service to the Block Captain program on Friday the 31st of October.



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.

The Bingo Committee and many, many players thank you very much. Each of you, your time & expertise are greatly appreciated for assessing the Bingo equipment, finding the problem & repairing same. That darn mouse!!! **Larry Reed, John Fowler & John Cialini**

BOCCE BALL: The Fall bocce league is well underway with 5 weeks into the Fall session. The rolling by all participants has been very good. Dave & Suzie Bowles and Betty Bried & Carol Weil have taken the first 2 positions in Division 1. Karen Ruddy & Sara Cullinan and Rob & Cheryl Farris have taken the first 2 positions in Division 2. And, Rose Lang & Julie Poland, Sue Wells & Cheryl Orth, and Julia Greenwood & Barb Brensinger have taken the first 3 positions in Division 3. The new players (Jennifer Amuso, Anna Snead, Joel Roth and Rich Rath) have far exceeded expectations and are making their matches extremely competitive. Congratulations players. And a thank you to those residents that substituted for our team players who were unable to make a match! For all those that didn't have Monday mornings open in the Fall will get a chance to play in the Winter Session starting in January. The signup sheet will be posted in the mailroom in December. 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 10 am Tuesday and Thursday in Auditorium A (Thursday, Dec.25th excepted) 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: Still looking for a new Comm.! Regardless, the season starts Jan. 7, 2026 and ends with the World Series on Mar. 25th. We play on all Wednesday mornings and a few Fridays. If no one assumes the position, I will be asking for volunteers to help with some of the little things it takes to keep the league going. **WE CAN DO THIS!** The Sign-up Sheet will come down Nov. 30th. It's on the board in the Mail Room. Dues remains at \$10/person. If you haven't played before, consider giving it a shot. There's very little comparison between

Dartball and the game of Darts. Dartball is more like a carnival game. Throws underhand, with big Darts and a huge Dartboard that looks like a baseball field. It's easy and FUN! Teams are made up so that each team will have about the same skill level as all other teams. Questions - Brad Sary, Statistician 772-205-1916 Acting Activities Chair. 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@parkplace.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: Come Join us on Monday December 1st at noon in the clubhouse. Prayer, fellowship, lunch, Bible study, . Meet wonderful new friends. All denominations welcome. No fee, just bring a small dish to share if able. Sit, listen or participate up to you. 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.

MENS ONLY YOGA: Starting in January 2026 we will offer a new MEN'S ONLY BEGINNER CHAIR YOGA class at 9am on Tuesday and Thursday. It will be 45 minutes including some relaxation at the end. It is taught by a certified yoga instructor who used to be a physical therapist. The cost is \$5 per class. No prior knowledge of yoga is needed. Yoga improves your flexibility and balance not only in sports like golf and pickleball but also in daily living. If you have physical issues, don't hesitate to come. The class is tailored to your needs. You do what you can and the teacher will even offer different levels of the exercise or pose. Call Betty Mattiford for more information 772-589-8478.

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 starts up in the Spring 2026. Call Teresa Fajardo Lambert for more information. Call Teresa Fajardo Lambert at 772/539-6256 to register.

PARK PLACE BOOK GROUP: We will discuss THE SISTERHOOD: THE SECRET HISTORY OF WOMEN IN THE CIA, WEDNESDAY, DECEMBER 17 AT 1 PM.

In the book, women were present at the CIA's creation and have served in every capacity. 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 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: Christmas Tea Friday Dec. 19 at 11am. 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.

**CHRISTMAS DINNER
DANCE**

**SATURDAY
DECEMBER 13TH**

**BONELESS RIBEYE ROAST,
BAKED ZITI, POTATOES, VEGGIE,
SALAD, DESSERT**

**MUSIC BY
GOODTIMES ENTERTAINMENT**

BYOB

TICKET SALES 5 - 6 PM
MONDAY DECEMBER 1ST
TUESDAY, DECEMBER 2ND
WEDNESDAY, DECEMBER 3RD
(IF STILL AVAILABLE)

5:00 PM

\$20.00

200 TICKET LIMIT



**PLAYING
IN THE
PARK**

**SATURDAY
December 20th
6:00 PM**

IN THE CLUBHOUSE

**UGLY CHRISTMAS
SWEATER & HOLIDAY
SING-A-LONG**

Community Cookie Table
(Please bring a dozen cookies to share)

Hot Chocolate Bar
Prizes for the Ugliest Sweater
BYOB Raffles



SCOPP
SOCIAL CLUB OF PARK PLACE

**CRAFT SALE & BLOCK
CAPTAIN'S BAKE SALE**

CHRISTMAS DINNER DANCE

PANCAKE BREAKFAST

PLAYING IN THE PARK

CHRISTMAS GOLF CART PARADE

MERRY CHRISTMAS

Joy, Vickie, Michelle, Julia, Cheryl





Quality Workmanship
Honest Pricing

10 Yrs Experience

Vapor / Moisture Barrier

- Underhome Encapsulated Insulation
- Hurricane Tie-Down Anchors

BEFORE



AFTER



Are your Floors Soft?

- Sub-Floor Repair/Replace
- New Laminate Flooring Install

BEFORE



AFTER



(800) 377-7885 or (772) 267-4791

**FAMILY OPERATED
ESTIMATES & SMILES ALWAYS FREE**

**FL State Licensed Mobile Home Installer # IH-1152514
FL State General Contractor License #1531303**

**Mobile Home
2nd
Generation
Specialist**



CART RENTALS

We Deliver!

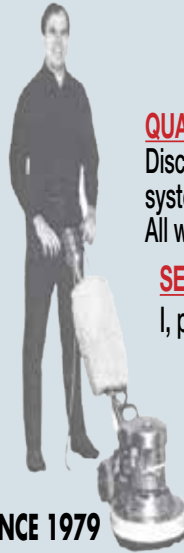
772-713-1754

Ride in style with every mile



BOOK ONLINE:
RiverRideCartRentals.com

Time to Clean Your Carpets/Furniture?



Three Reasons to Call Mitch Maxfield:

QUALITY: Disappointed with other "methods?" Discover the difference! My deep cleaning 2-step system removes even tough ground-in dirt. All work guaranteed.

SERVICE: Call on my 30 years of experience. I, personally, will clean your carpets and furniture.

PRICE:

- Two (2) Rooms (any size)..... \$77
- Entire House (7 rooms)..... \$188
- 6' Sofa or 2 Chairs..... \$66
- Office or BusinessFREE Estimates

SINCE 1979

MAXFIELD CARPET CLEANING

772-538-0213

5300 N. A1A, Vero Beach • www.maxfieldcarpet.com



Carports



SEAMLESS GUTTERS & GUTTER GUARDS

Benefits of Having a Carport:

- Easy to Maintain
- Better Protection from the Elements
- More Cost-Effective than a Garage



FREE ESTIMATES



772.539.5154



Licensed by the State of Florida CGC# 004138
Insured • Bonded • Workman's Compensation Insurance

FLORIDA ANCHOR AND BARRIER COMPANY