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The Park Place Homeowners Association



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JANUARY

- 1st New Years Day
- 4th National Spaghetti Day
- 4th National Trivia Day
- 5th National Bird Day
- 16th Religious Freedom Day
- 19th Martin Luther King Day
- 21st National Hug Day
- 23rd National Pie Day
- 26th National Spouses Day
- 31st National Hot Chocolate Day





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FROM YOUR PRESIDENT

Rosemary Biegler

Happy New Year From Your HOA

A new year is upon us and we are excited and hopeful that this year will be filled with wonderful changes in our community. We have proposed some real improvements in our amenities and put forward many enhancements that will make the Community stand out as a place we are proud to call "HOME".

We thank all of our residents who have joined or renewed their membership in the HOA showing us they support our efforts. Please remember that if you are not a member by the end of January, you will not be able to vote at the Annual Meeting in February. That is not to say we will not welcome members any time after that. A strong membership is a successful one.

Again, if you are interested in becoming a member of the HOA Board, please let us know by placing a note in the PARK PLACE HOA mailbox located in the mail kiosk.

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, 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



FALSE TAX FILINGS AND IDENTITY THEFT

Anyone with a Social Security number is potentially vulnerable to having their identity stolen and a false tax return filed. The IRS estimated that in the 2013 filing season alone over 5 million tax returns were filed using stolen identities claiming about \$30 Billion in tax refunds. The IRS was able to recover about \$24 Billion of that total. Ten years later in 2023 the IRS flagged over 1 million tax returns for potential identity theft. They confirmed 12,617 were fraudulent. These returns were associated with approximately \$6.3 billion in refunds. Other types of identity theft and fraud reported to the FTC in 2023 numbered 5.4 million and losses hit a \$10 Billion mark.

How does the IRS spot fraudulent returns? First, they use your SSN as a way to track your taxable earnings. All the documents you receive from banks for interest, stockbrokers for dividends and sales, W-2's for wages, 1099R's for pensions, annuities and IRA disbursements, 1099 Misc for rents received and just about any other type of income you think of comes to you based on your Social Security Number. A copy not only goes to you but also to the state and federal government. They have computer programs that match the amounts you submitted on your tax return to the ones they received directly from the various reporting agencies. The IRS uses 236 filters to identify potential identity theft tax returns as opposed to the 168 filters they used in 2022. If things don't match, they will **first contact you by letter.**

The IRS notes suspicious activity on your SSN like underquoted income, overstated deductions, multiple filings, and large personal expense claimed. Anytime you register for an online IRS service, you will receive a CP301 notice confirmation that you signed into your online account. If you didn't, then someone checked your online account.

Remember the IRS will send out notices for only the following reasons: overdue balances, eligibility for a larger or smaller refund, questions about your tax return, identity verification, changes in returns and delays to process your return.

How does a criminal get your SSN. They use fraudulent schemes to steal it like hacking agency databases, impersonating IRS agents or working as false bank tellers or even fake tax preparers. Sadly, you must also vet tax professionals. Tax preparer scams are among the twelve most common forms of tax identity fraud. Check each preparer to make sure they are authorized IRS E-file practitioners. They should have a

special PTIN number displayed each year that they must apply for. They must qualify with education credits each year to be enabled to file with the IRS. Make sure the professional has a data security plan, now required by the IRS.

What do you do if your return has been falsely filed and the refund sent to someone else?

First, you call the IRS Identity Protection Specialized Unit at 1-800-908-4490. You might know the return was falsely filed because you tried to e-file your return and it was rejected because one had already been filed with your SSN.

Second, file Form 14039 Identity Theft Affidavit. You can obtain this form through the online portal www.irs.gov or go in person to your local IRS center. Fill this out and attach it to your real paper tax return or you can mail the form by itself. Even if someone else falsely filed, you still need to file your real tax return on paper. The IRS expects you to file and pay your taxes for that calendar year regardless of any Identity Theft.

Third notify other agencies: the FBI at www.ic3.gov as soon as possible. Call Social Security at 1-800-772-1213 to report the misuse of your SSN. Contact the Federal Trade Commission by visiting IdentityTheft.gov or call 1-877-438-4338 to file an identity theft report. Then, of course, notify the 3 major credit bureaus: Equifax 1-800-525-6285, Experian 1-888-397-3742, and Trans Union 1-800-680-7289. You will want to freeze your credit report so no one can access it to apply for a loan.

Fourth, the IRS recommends establishing an Identity Protection Personal Identification Number (IP PIN), which is a 6-digit number assigned to the taxpayer to help prevent misuse of a taxpayer's SSN. A new one is generated each year and mailed to you before you file your tax return. You get an IP PIN by opening an online account at IRS.gov/GetanIPPIN. If you have already been a victim of identity theft, the IRS will automatically enroll the taxpayer in the IP PIN program. The IRS will only accept and acknowledge the tax return with IP PIN number. So, if someone files with your SSN, the return will be flagged and investigated. No refund would be issued to that return.

This IP PIN is one way to protect yourself going forward. Also check the AnnualCreditReport.com website yearly to see if anyone has used your SSN to open a new credit card or loan. Watch your bills, credit card statements, medical statements and letters from the IRS that don't make sense. Most of all file your tax return early. Criminals will always try to file first and get your refund so the longer you wait to file the better for them.

Other easy things to do to prevent identity theft is watch your accounts on devices. Use strong passwords, use multi-factor authentication, install firewalls to protect against malware, use a Virtual Private Network on your devices, only provide information online to secure websites, do not download suspicious files, and be cautious with your emails. In 2023 tax season there was a 2,700 % increase in fake tax-related websites. Be very careful.

Continued from previous page.

Last but not least, know what the IRS does and doesn't do. An IRS agent may contact you about money owed but all payment will only go to the U.S. Treasury - no debit or gift cards or any other payee. The first contact from the IRS is ALWAYS initiated by mail delivered by the U.S. Postal Service. The IRS does NOT communicate via social media or text messages. Phone, email, and in person visits are contact methods. The IRS won't request sensitive information before the initial mailed notice. Always request at least two forms of identification from an IRS agent at any time.

The IRS does not send unsolicited emails, text messages or use social media. It does not call you claiming to be an IRS employee and demand money from you. Consult the IRS at www.irs.gov/uac/Tax-Scams-Consumer-Alerts if they do. The IRS is working hard to stop Stolen Identity Refund Fraud because these schemes disrupt the orderly administration of the income tax system for millions of law-abiding taxpayers and they have cost the U S Treasury billions. 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 Homeowners Association or its Board Of Directors.



JANUARY WEATHER
SEBASTIAN, FLORIDA

AVERAGE HUMIDITY.....73%
AVERAGE TEMP.. High 69.4 F..Low 59.7 F.
AVER. RAINFALL....1.38" ..Over 11.3 Days
AVER. LENGTH OF DAY....10 Hours.. Min.
AVERAGE DAILY SUNSHINE.....5.9 Hrs.

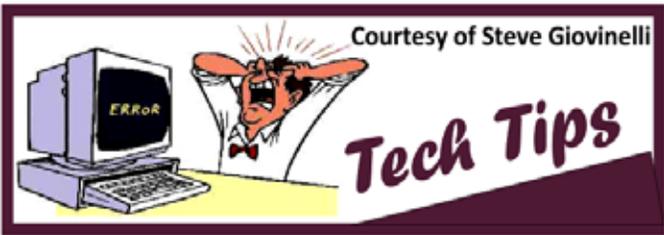


PARK PLACE HOME SERVICES

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

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HOW RESTAURANTS TRACK AND SHARE YOUR DINING HABITS

A look at the new AI tags some restaurants now see with popular reservation system

Maybe you order sparkling water, start every meal with an appetizer or prefer dining right when the restaurant opens. You might not track these habits. OpenTable might. Some restaurants are now seeing new AI-assisted tags about diners when they book a table. These tags can note drink patterns, spending levels, review habits and last-minute cancellations.

These insights surfaced after Kat Menter, a host at a Michelin-starred restaurant who posts about food under the name Eating Out Austin, spotted the new “AI-assisted” tags at work. She shared a look at the system in a TikTok video that quickly caught attention. Media outlets then confirmed the test with additional restaurants.

How OpenTable gathers this information:

OpenTable integrates with POS (Point of Sale) platforms such as Toast or Epos. These systems handle orders, payments and timing during a meal. When your contact details match your OpenTable account, the platform can connect your visit to your profile.

This can include arrival time, general order details, time spent and bill totals. Reporting shows that these items help OpenTable generate AI summaries of non-identifiable guest data when the restaurant uses a supported POS system and has enabled data sharing. You do not need to book through OpenTable for this to happen. You only need an account and matching contact information.

Some users who pulled their data through OpenTable’s privacy request form saw very limited information. Basic contact details and a list of past reservations were the main items. That suggests the insight level depends on which restaurants use POS integrations and how long they have used them.

Why restaurants want these insights: Restaurants have tracked guest preferences for years. Staff may note favorite dishes or preferred seating. They may watch for frequent lateness or recurring celebrations. This helps them shape a smooth visit. OpenTable’s AI-summarized guest insights aim to offer a simplified version of these notes. They highlight drink categories, spending ranges, or behavior patterns. However, Menter notes the tags can be off base. A single business dinner can mark someone as a high spender. Eating with friends who order cocktails can make a person look like a cocktail lover. Because of this, Menter treats the tags as loose suggestions rather than reliable signals.

How the AI works: OpenTable says the AI does not process personal guest data. Instead, it is employed for high-level classification and categorization of large, anonymized data sets. For instance, the AI analyzes

various point-of-sale descriptions (like “glass of cabernet”) to consistently categorize them as “red wine,” “white wine,” etc., without ever interacting with specific guest profiles.

The platform says these insights can help staff suggest dishes or set a relaxed pace. OpenTable also says the use of POS information depends on the privacy settings you choose, and you can review, adjust, or opt out of data sharing at any time. Still, the privacy policy uses broad terms like dining preferences.

We reached out to OpenTable for a comment, and a representative shared this statement with CyberGuy,

What data gets shared and how to limit it: If a diner is opted in, OpenTable shares your name, contact details, party size, and special requests with the restaurant you book. The company also confirms that participating restaurants share POS data with OpenTable. This can include items ordered, bill totals, and how long you stayed. OpenTable then turns this into aggregated insights.

OpenTable reportedly shares insights across its broader restaurant network. This applies only where enabled and only for restaurants on the OpenTable Pro plan, and is a feature in Beta.

How to turn off the “Point of sale information” toggle

If you want more privacy, you can turn off the “Point of sale information” setting:

Log in to your **OpenTable account**

Tap on your **profile** in the upper right corner

Click **Account settings**

Tap **Communications**

Scroll down and toggle off **Allow OpenTable to use Point of Sale information**

Click **Save**

This stops your order history from contributing to future insights.

What this means to you: Your dining habits may move with you when you dine at restaurants that use OpenTable Pro. This awareness helps you understand what your apps track. It also gives you the chance to adjust your privacy settings so you stay in control of your information.

Key takeaways: Dining out should feel simple, yet today’s tech adds a new layer to the experience. These AI-assisted tags give restaurants extra insight, but they also remind you how much of your behavior gets logged behind the scenes. By checking your privacy settings and turning off POS data sharing, you keep more control over what follows you from one meal to the next. Staying aware makes a big difference. It helps you enjoy your night out without wondering who’s tracking your habits or how your data might appear on a screen. With a few quick choices, you can shape what restaurants see and keep your preferences truly personal.

Submitted by Steve Giovinelli, Written by [Kurt Knutsson](#) November 26, 2025



The “Final” Chapter

In 1959 Kip Wagner leased the salvage right to 50 miles of coastline from the inlet to Stuart. He was friends with a number of Air Force and NASA officers who were divers and closet treasure hunters. In 1960, Wagner gathered these divers and boat captains to join him in the hunt. The first season wasn't successful, but on January 8, 1961, Wagner and his crew recovered a cannon and over 2000 pieces of eight. Shortly thereafter, a salvage company was formed named the Real Eight Company starting with 6 and later 8 members. Their starting point was the wreck they'd discovered off the site of the original Spanish Shipwreck survivors camp site which they'd discovered. Working out in the ocean on an old barge they are sucking the sand, etc. off the bottom of the ocean with a dredge hoping for treasure. But they were part-time treasure hunters, operating only on good weather days in the summer. The going was slow, but they did find treasure.

The story might have stayed local but then one of the Real 8 divers, Lou Ullian, made a trip to Los Angeles and met Mel Fisher at his L.A. skin-diving shop. In 1963 Mel sold his LA business and moved his family and diving operation to Florida. Mel's Treasure Salvors Inc. partnered with the Real 8 Company, agreeing to split all finds 50/50 after the state took its 25% cut. Mel is credited with an “invention” that changed everything. His “mailbox” shaped apparatus directed the ship's propeller wash downward, blowing the sand off the ocean floor where the treasure had resided for nearly 250 years.

Partnering with Mel Fisher in May of 1963, Wagner and Real 8 solved another problem that had cropped up. Others started treasure hunting on Wagner's leased property, and they didn't have the manpower to cover 50 miles, but Mel Fisher did with his team of fulltime divers. By the end of 1964 the combined group had recovered more than \$3 million dollars' worth of gold, silver and precious metal artifacts. And they estimated there might be about \$14 million worth of booty left to recover! Their success and Mel's celebrity made news bringing in amateur divers from all over. Thus, we became the "Treasure Coast."

In a few years the Real 8 members were free to profit from their unpaid labor and the fame that came with their discoveries. In 1965 their company opened a treasure museum in Satellite Beach to share their findings with the public. Kip Wagner went to Spain on a grant from National Geographic to do more research on the fleet. Sometime in the late 1960s, the contract between Real 8 and mel Fischer's group finally fell apart.

The Real Eight Company branched out into marketing marine technology and Kip Wagner retired in 1970. The museum burned down a few years later. The original treasure hunter Kip Wagner died.

Mel Fisher moved most of his operation to the Florida Keys where there favorable diving conditions most of the year and after 15 years of searching, Mel found the Atocha in 1985.

Mel's daughter Taffi remained in Sebastian to run their family treasure salver's business. They built the Treasure Museum on Route 1 in 1992 and continued to hold the salvage rights leases. Occasionally they made headlines in the Press Journal with the finds from their subcontractors. Mel died in 1998, but his heirs held the rights until 2010. They sold out to the 1715 Fleet - Queens Jewels LLC who continue to salvage through their subcontractors to this day.

Why is there still treasure to find? The constant waves and storms reshape the ocean floor and reefs. Some wrecks of the fleet are yet to be discovered. Plus, with no parts of the ships left, and no ship's bells, the discovered wrecks are usually “identified” by trying to match the location with survivor's stories and by the amount of treasure at each site and a large debris field may be just one shipwreck instead of 2.

To be fair, this is a story with no ending and books cover this part of the story too. But here's a good place to end. They are still finding treasure – this summer of 2025 a team of divers discovered 1,051 silver coins known as reales, five gold coins called escudos and other gold artifacts, worth around \$1 million. Now the season of discovery is over as the winter ocean is too turbulent and you can bet they'll resume when the water clears. Eileen Derrick



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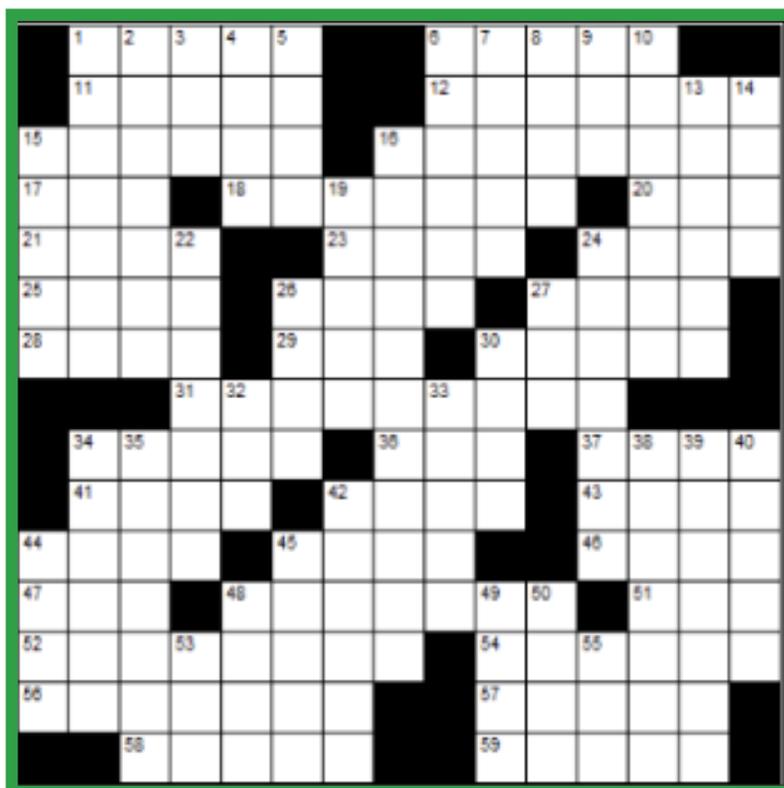
R I D D L E S

1. You measure my life in hours, and I serve you by expiring. I'm quick when I'm thin and slow when I'm fat. The wind is my enemy.
2. What is brown and has a tail, a head and no legs?
3. A bus driver goes the wrong way down a one-way street. He passes the cops, but they don't stop him? Why?
4. You don't know me yet, but you always miss me when I'm gone. What am I?
5. What word in the dictionary is always spelled incorrectly?
6. What can travel all around the world while remaining stuck in a corner?

CROSSWORD

ACROSS

1. Spring month
6. Failures
11. Pursue
12. Take up the cause
15. Barroom fights
16. Harvesting
17. Snake-like fish
18. Wide part of a river
20. Sprocket
21. Chutzpah
23. Picnic insects
24. Broadcasts
25. Chills and fever
26. Workshop gripper
27. Fair attraction
28. Bird home
29. Type of tree
30. Harps
31. Amounts per unit size
34. Underway
36. One plus one
37. Make well
41. Scattered seed
42. Not fat
43. Inactive
44. Blackball
45. Tibia
46. Tube
47. Term of endearment
48. Deny
51. Distant
52. Making menu requests
54. A plan of action
56. Abounding
57. Genus of heath
58. Leases
59. Where clouds are



DOWN

1. Land
2. Male genitalia
3. Uncooked
4. Small island
5. Not more
6. Arrive past due
7. Utilizers
8. Neuter
9. 2000 pounds
10. Kill oneself intentionally
13. Breathes noisily while sleeping
14. They come from hens
15. Started
16. Gun repairing
19. Dogs wag these
22. Anticlimax
24. Blimp
26. Opening
27. Deli loaf
30. King of the jungle
32. Anagram of "One"
33. They can be fraternal or identical
34. On land
35. One who establishes
38. Building
39. Mammals like camels
40. Apprehensive
42. Objects
44. Fired a projectile
45. Holy person
48. Smile
49. Gorillas
50. English royal house
53. An uncle
55. Fifty-two in Roman numerals



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Thanksgiving

Photos By Sue Wells



Meredith McElroy, Chairperson

Wow, here we are in January 2026 already! We heard from Sebastian Elementary that after several months of steady numbers of students in need, they are busy vetting more students! That results in more food bags each month and more money to buy that food.

That makes our annual fundraiser more crucial each year. We hope we can count on the community's continued support to deliver food to those children in need. While we all enjoy the camaraderie of a meal together, the bulk of our profit on that night comes from the generous donation of items for the auctions, and those who buy chances to win those wonderful donations. Auction items are being received by Audrey Soucy and Judy Steele. We really appreciate their help in serving as a collection site! Please look around at those "treasures" you no longer want to hold on to, never used or can't even remember who gave that gift to you!

Please keep the Dinner/Auction date circled on your calendar (**February 28th**) and join us to support a worthy cause. Planning meetings will begin in earnest in early January. We certainly need suggestions and help. Watch for notices posted on the Park Place Facebook page and on the bulletin board

Yes, we do sound like a broken record, but we need your HELP!! Our senior shoppers need help getting the goods from BJ's to the clubhouse and from the clubhouse to the school. It's just once a month for a couple hours – please consider helping to keep this program going!

Contact any of our Board Members to volunteer.

Meredith McElroy, Chairperson

Barbara Zits, Co-Chair

Marie Quattrucci, Treasurer

Eileen Derrick, Secretary



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SUN COMMUNITY OFFICE STAFF

Tracey Beckford

District Community Manager

Annette Wikander

District Sales Coordinator

Trace Alam

Office Coordinator

Kimberlee Evans

Office Coordinator

Tom Barr

Maintenance

Mandi Burgess

Maintenance



NAME		DATE	PH#
Rosemary	Biegler	1	345
Cindy	Fowler	1	303
Kristine	Adama	2	61
Barbara	Groh	4	316
Pat	Woods	9	119
Kathy	Anderson	10	171
Georgann	Clinton	10	4
Rose	Lang	10	318
Edward	Bennett	11	289
Paul	Dodson	11	105
Judy	Mastro	11	60
Ann	Chisel	13	100
Maureen	Dattoli	13	10
Rob	Farris	13	218
Scott	Morris	14	230
David	Varenkamp	15	268
Glen	Watty	15	21
Karen	Whaley	15	335
Dawn	Durling	16	142
Gerry	Early	16	18
Donna	Pidgeon	16	381
Christine	Rosenberg	17	402
Carol	Salraggio	17	182
Len	Zitz	17	229
Trish	Kopec	18	126
Selene	Sweck	19	79
James	Hart	20	339
Mary Lou	Hovey	20	254
Lorraine	Lodge	20	40
Lily	Murray	21	256
Linda	Osborn	24	257
Kathleen	Grossi	27	419
Sara	Cullinan	28	327
Tessie	Burke	29	199
Barbara	Butts	29	460
Bill	Haas	29	342
Bob	Mastro	30	60
Patrick	Murray	30	256
Kathi	Pschar	30	439
Kay	Schmook	30	150
Tony	Sporer	30	324
Michael	Hollingshead	31	387

NAME			DATE	PH#
Linda	Tim	Bencher	8	8
Brenda	Bob	Guevremont	10	44
Betty	Ed	White	14	238
Frances	Joseph	Acquavella	18	280
Sue	Dave	Bowles	22	305
Carol	Mario	Salraggio	23	182
Tessie	Tom	Burke	23	199

RIDDLE ANSWERS
 1. A candle. 2. A penny. 3. He was walking.
 4. Time. 5. Incorrectly. 6. A stamp.

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TRACY BECKER, DISTRICT MANAGER

(Modified reprint of October, 2025)

Winners of the January "HOMESITE OF THE MONTH" were **3204 E. Derry Drive and 1114 W.Lakeview Dr.** Each received \$25 gift cards. Thank you for maintaining your homesite and helping to keep our curb appeal top notch at Park Place.

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

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

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

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

Trees and shrubbery need to be trimmed.

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

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

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

Carports are not being used for storage.

Weeds growing out of gutters.

Shutters needing cleaned and/or painted.

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

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

Bulk trash pick-up is the 1st Saturday of the month, our pickup in October is scheduled for Saturday, January 3rd. Please do not place bulk pick-up curbside until the evening before the scheduled pick-up day. I would recommend not waiting until the morning of and placing your bulk trash curbside the evening before.

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

Back by popular demand, and enjoyed by many, our Coffee Hour is brewing!! Save the date: Friday, January 16th 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 WONDERFUL NEW YEAR

HOMESITES OF THE MONTH



3204 E. Derry Dr.



1114 W. Lakeview Dr.



BE WARY OF ONLINE SHOPPING FRAUD

Even though the Christmas shopping season has passed, there are still lots of opportunities to take advantage of online specials. However, not all those offers are what they seem. Many FAKE sellers will be customizing their web sites and social media to look legitimate. It's often difficult to distinguish genuine sites from fake ones, especially when prices seem unusually low. Here are some tips to help you protect yourself while shopping.

DO:

Stick to trusted online retailers. Research sites before you buy. Reading reviews can help you tell if they are genuine or not.

Check the website URL. Open websites by typing them into your browser, not by clicking on links.

Question cheap deals. Determine whether deals are too good to be true and consider asking to see high-value items in person before buying from sellers on social media.

Shop multiple sites or check retail stores. If you can find the same item on other sites it may be fake. Also, check other known sites to see if the same item is being offered.

DON'T:

Don't buy without doing research. Don't rely on reviewers found only on the sellers own website or social media page. Search for on-line reviews from trusted third-party sources that may raise a red flag about the seller or the product.

Feel pressured to buy. Don't fall for gimmicks that say an item is "selling fast" or the "product is being discontinued. These prompts tap into our instinct to avoid missing out on a deal.

Pay with untraceable currencies. Some scammers may insist on being paid with gift cards, money orders, or cryptocurrencies-forms of payment that are often hard to track.

KEEP YOUR INFORMATION SAFE:

Never give out your account number, SSN or password in response to unsolicited e-mails, calls or messages. Regularly check your accounts, specifically your contact details, to ensure they remain accurate and look for inconsistencies in balances, transactions, and rewards.

Provided by Barclays Money Basics. <https://barclayslifeskills.com/i-want-to-get-to-grips-with-money-and-fraud/school/>



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Block Captain's Annual Bake Sale



Christmas Home Lights





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 bocce league is over and sign up for the Winter session. Division 1 winners were Dave & Suzie Bowles in a hotly contested race with Betty Bried and Carol Weil. Karen Ruddy & Sara Cullinan won Division 2 with Cheryl and Rob Farris right behind in Division 2. Rose Lang & Julie Poland won Division 3 followed by a 3-way tie for 2nd with Cheryl and John Schmeisl, Sue Wells & Cheryl Orth, and Julia Greenwood & Barb Brensinger. The season pallino necklaces winners with 5 each were Dave Bowles, Randa Tiggis, Rose Lang and Al DiFazio. Congratulations, players! Thank you! For all those that have Monday mornings open, consider playing in the Winter Session starting in January 12th. The signup sheet is already posted in the mailroom. Sign-up ends December 31st.. 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:

Here we are January, 2026 and that can only mean one thing, LET THE GAMES BEGIN! The Park Place Dartball league is set and ready to begin Wed., Jan 7, 9:00AM, Poolside. The grounds crew (Bill & Paul) have spruced up the equipment and dusted off the boards and are ready for the opening day. The Selection Team (Barb, Tom, and Myself) have finished setting up the teams, and the schedule is set and posted. The "Countdown" has started. This year, besides 41 returning seasoned ("Seasoned" sounds so much better the other word) players, we welcome 12 NEW players. With everyone's help, THE LEAGUE CONTINUES! Brad Sary - Activity Chair.

DOMINOS: Mexican train dominos is played every Sunday afternoon 1:00 in card room. All are welcome to join the fun.

JACK E. KUBSCH GOLF LEAGUE: Every Tuesday at Vista Plantation. Sign up on bulletin board. Tee off @ 9:15 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: Monday, January 5 at the Clubhouse. Held 12 - 2:00 PM. If you have any questions please contact: Claire DiFazio @401-413-5787

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: NEW YEAR – NEW YOU! Did you know there's a form of exercise that doesn't feel like a workout? Dancing to music is fun while exercising your body and your brain as you learn new steps. We use a variety of music and dance types. Class is on Tuesdays at 2 PM. If you've never danced before and want to get a head start, let me know and we can get an early preview. Otherwise, I hope to see you on dancefloor. Questions - 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: We are excited to add a new Men's Only Chair Yoga to our schedule for 45 minutes at 9am on Tuesday and Thursday weekly. Hopefully this will encourage men to try the benefits of chair exercises and yoga postures. It will help with flexibility, strength, and balance. No experience or knowledge of yoga or exercise is needed to join. Our regular 10am Chair Yoga continues for an hour at 10 am and is open to both men and women who feel comfortable exercising together. Call Betty Mattiford for more information at 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: Club members want to wish you all a **Happy Holidays Season.** New classes will reopen on Wednesday, **January 14, 2026** from 1-4pm. Cost is \$10/person plus supplies. Join this talented and fun group by calling: Teresa Fajardo Lambert (772)539-6256.

PARK PLACE BOOK GROUP: The PP Book Club will meet on the 4th Wednesday of the month, the 28th, at 1pm in the clubhouse library. The club voted on books for 2026 on December 17, too late for publication in this newsletter but a poster will be put up in the mailroom and notices sent out to members. For more information call Betty Mattiford at 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: This group is open to all men and women who find themselves single and alone who want company to do things with others instead of by themselves. Our goal is to do things that are interesting, educational, recreational, and social. With the cooler weather in January, we are planning a miniature golf outing at Safari Golf on January 19 Monday at 1 PM with an optional dinner on the way home in Vero. A sign-up poster will be in the mailroom in January. Call Betty Mattiford for more 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.

January, 17th

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



JANUARY 24TH
TRIVIA NIGHT
TEAMS UP TO EIGHT PLAYERS
6 PM IN THE CLUBHOUSE
BRING YOUR OWN SNACKS & DRINKS

JANUARY 17TH

PANCAKE BREAKFAST
\$5.00
2 SEATINGS - 8:45 & 9:30
TICKET SALES
JAN. 5,6,7 5PM - 6PM
Joy, Vickie, Michelle, Julia, Cheryl

PLAYING IN THE PARK

**SATURDAY
JANUARY 24TH
IN THE CLUBHOUSE**

**TRIVIA NIGHT
TEAMS UP TO 8 PLAYERS**

**Bring Your Own
Snacks & Drinks**

WII BOWLING

DECEMBER 2025
 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

JANUARY 2026

FEBRUARY
 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

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				<i>New Year's Day</i>		
Dominoes, 1:00 PM 4	Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Texas Hold-'em, 6:00 PM 5	Pickleball, 7:30 AM Jack E. Kubisch Golf League, Vista Plantation, 9:30 AM Mens Chair Yoga 9:00 AM Open Chair 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 <i>Epiphany</i> 6	Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Park Painters Club, 1 - 4 PM Wednesday Night Poker, 6:00 PM Open Pool, 6:30 - 8:00 PM 7	Mens Chair Yoga 9:00 AM Open Chair Yoga 10:00 AM Party Bridge, 12:30 PM Pool Volleyball, 12 NOON - 2 PM 8	Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Mahjongg: 1 PM 9	Pool Volleyball, 12 NOON - 2 PM 10
Dominoes, 1:00 PM 11	Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Texas Hold-'em, 6:00 PM 12	Pickleball, 7:30 AM Jack E. Kubisch Golf League, Vista Plantation, 9:30 AM Mens Chair Yoga 9:00 AM Open Chair Yoga 10:00 AM Pool Volleyball, 12 NOON - 2:00 PM <i>PHILIPPO A. DI DIRECTIONALS MEETING, 1 PM</i> Line Dancing, Absolute Beginners Class, 2 PM Cribbage, 2:00 PM Ladies Cards, 6:30 PM 13	Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Park Painters Club, 1 - 4 PM Wednesday Night Poker, 6:00 PM Open Pool, 6:30 - 8:00 PM 14	Mens Chair Yoga 9:00 AM Open Chair Yoga 10:00 AM Party Bridge, 12:30 PM Pool Volleyball, 12 NOON - 2 PM 15	Pickleball, 7:30 AM <i>SUN FREE COFFEE & COOKIES, 9:00 AM</i> Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Mahjongg: 1 PM Bingo, 6 PM 16	<i>PANCAKE BREAKFAST, 8:45-9:30</i> Pool Volleyball, 12 NOON - 2 PM 17
Dominoes, 1:00 PM 18	Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Singles Group, Sarari Golf 1 PM Pool Aerobics (Women/ Mixed), 10:30 AM Texas Hold-'em, 6:00 PM <i>Martin Luther King Jr's Birthday</i> 19	Pickleball, 7:30 AM Jack E. Kubisch Golf League, Vista Plantation, 9:30 AM Mens Chair Yoga 9:00 AM Open Chair 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 <i>PPHA BOARD NOMINATING MEETING, 7:00 PM</i> 20	Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Park Painters Club, 1 - 4 PM Wednesday Night Poker, 6:00 PM Open Pool, 6:30 - 8:00 PM 21	Mens Chair Yoga 9:00 AM Open Chair Yoga 10:00 AM Party Bridge, 12:30 PM Pool Volleyball, 12 NOON - 2 PM Leftrightcenter Ladies Dice Games 6:00 PM 22	Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Mahjongg: 1 PM Bingo, 6 PM 23	Pool Volleyball, 12 NOON - 2 PM <i>PLAYING IN THE PARK, 6:00PM</i> 24
Dominoes, 1:00 PM 25	Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Texas Hold-'em, 6:00 PM 26	Pickleball, 7:30 AM Jack E. Kubisch Golf League, Vista Plantation, 9:30 AM Mens Chair Yoga 9:00 AM Open Chair 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 27	Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Park Painters Club, 1 - 4 PM Wednesday Night Poker, 6:00 PM Open Pool, 6:30 - 8:00 PM 28	Mens Chair Yoga 9:00 AM Open Chair Yoga 10:00 AM Party Bridge, 12:30 PM Pool Volleyball, 12 NOON - 2 PM 29	Pickleball, 7:30 AM Pool Aerobics (Women) 9:30 AM Pool Aerobics (Women/ Mixed), 10:30 AM Mahjongg: 1 PM Bingo, 6 PM 30	Pool Volleyball, 12 NOON - 2 PM 31

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