

May 2024 Published By The Park Place Homeowners Association

Mother's Day See P. 17 Sunday May 12th

Fabulous

Mother's Day Brunch

Grandparents & Grandchildren's Education

The Food Scoops Hemingway's Tavern

> Best VPN's For Web Browsing

You Too Can Host An Event

How SCOPP Got Started

Music, Music, Music

Website Scams To Avoid

> Memorial Day Remembrance

SELECT MAY HOLIDAYS May 1st May Day' World Laughter Day May 2nd Nat'l Day of Prayer May 12th Mother's Day May 11th National Eat What You Want Day May 16th Intl Pickle Day May 20th Nat'l Rescue Dog Day May 20th National Senior Health & Fitness Day May 30th Memorial Day May 31st National Smile Day







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2024 MEETING SCHEDULE

OPEN TO ALL PARK PLACE RESIDENTS

BOARD OF DIRECTORS MEETINGS

10:00 AM Clubhouse Library These Dates:

May 14th,

June 11th, July-No Meeting, August 13th, September 10th, October 8th, November 12th, December 10th

RESIDENT MEETINGS

3:00 PM Clubhouse Auditorium These Dates:

June 25th,

August 27th, October 22nd, November 19th

PLEASE NOTE

At least a 48 hour notice of any cancelled, added, or other meeting change, will be given.



Hello and welcome to May!

For those ready to head out for the season, I wish you all safe travels. I hope that everyone has a great summer.

The PPHA Board will be working to set up meetings with Regional Sun Management soon and we will need your help. As you know, the Board represents the entire community, not just the members of the PPHA, nor any individual or group. At these meetings, amongst other topics, we are asked "What CAPX improvements or additions would the community like to see made?". We can only answer this question by getting your input. To do that, we will be sending out a survey, like we did three years ago, to capture your desires. That survey will be distributed in your pigeonholes, and for those that are away for the season, an Eblast will be sent with instructions for you to provide your input. We will compile those results and present them to all of you.

I would like to take a few moments to explain this process to you. Unlike many of our past business budgeting experiences, to the best of my knowledge, each Sun Community is budgeted a lump sum of dollars. Those dollars include a monthly operating budget, and the remainder is referred to as CAPX (Capital Expenditure) funds. Those CAPX funds are used for many things such as the recent replacement of the A/C unit in the clubhouse. My point here is that those dollars are not solely for capital improvements, but for repairs and maintenance as well. Keeping that in mind, after the Board presents the community wish list generated by the CAPX Survey, any improvements or additions on that list might be funded with the remaining dollars in that budget for that year. This is one reason why it seems to take so long to get any "wish "accomplished. It is likely that it will not happen quickly.

I would like to touch on one last point, "petitions". I understand the effectiveness of them under certain circumstances, but they would be counterproductive in this situation. So if there is a petition out there, I would ask that a copy of the petition be provided to the Board. Thus we'll be sure to include it in our requests and thus not have conflicting requests.

Having said all of this, please take the opportunity to complete the survey so that we properly represent what is important to you and the community.

Thanks in advance for your help with this initiative.







SCOPP Gets Its Start!

Back, in 1986, when Park Place was new, most residents appeared to be recent retirees and some were even younger. While reading Gwen Freeman's social column about Park Place in the Press Journal, she noted that the residents were very active, and it seemed that everyone pitched in to "pull off" social events. There was no rec hall so all events occurred in the clubhouse. There was no satellite kitchen. What facilities they had can be seen today in the "craft room" - a sink, some counter space, a few cabinets, a refrigerator, and resident-supplied open shelves. That was the only storage for resident party supplies. Gwen even noted that in March of 1989, the PPHA wrote a check for \$8.14 to buy silverware and plates for the kitchen! Things were simple then, but there were lots of parties and everyone seemed happy.

The social event organizers planned community events but there was no formal structure. A homeowner's organization was loosely organized until they formally incorporated as the PPHA in 1989. The social activity organizers existed as a committee of PPHA and the PPHA treasury disbursed money when needed, in advance of ticket sales, for park events. The auditorium was finally completed in 1992. West Lakeview residents began to appear. The park was growing.

Along with park growth, events grew. "Seed money" was soon needed to advance book a band or DJ. Often basic supplies such as coffee, napkins, and money for decorations, etc., were needed before funds were generated from ticket sales. Thus, it became necessary to go to the PPHA Board for advance funds. The committee members knew how they wanted to do things and the PPHA Directors, in control of the purse strings were not always forthcoming with the money. So, in 1997, the social committee broke away from PPHA and formed the Social Committee of Park Place (SCOPP).

SCOPP had its work cut out for them. On June 1, 1998, SCOPP president Betty Marlow published a report of its first-year accomplishments. The organization had purchased a Christmas tree, lights, wreaths, plastic tablecloths, placemats, and even timers and extension cords! It had bought 56 dinner plates, serving utensils, potholders, aprons, salt and pepper shakers and their contents. Even coffee cups, sugar packets and paper towels had to be purchased. Now that SCOPP had a kitchen (now called the satellite or small kitchen) it bought four electric cookers and two crock pots, an 8.8 cubic foot food freezer, a large charcoal grill and utensils. It even had to buy vertical blinds for the windows, sliding glass doors in the auditorium, and kitchen curtains.

But SCOPP accomplishments grew! Members painted the auditorium, kitchen and hallway, rewired the auditorium (?), installed a tape deck, and tuner, in the

pool area. They even bought the mirrored disco ball that hung in the rec hall for 20 years. How did they accomplish all of that??? According to Betty in her report, "All of this has been accomplished through your faithful attendance at social functions in the past year plus donations received of \$700."

With the help of a good friend, Gene Ralph, members wrote its Organizational Guidelines. It was not formally organized like the PPHA and there was emphasis noting that there were no "members" and no dues.

The group has been operating successfully ever since those early days. In 2005 the newly elected PPHA president appeared, unexpectedly, at a SCOPP meeting with an olive branch suggesting SCOPP again join with the PPHA. I hadn't been to a meeting since moving in but I happened to be attending that meeting with friends who were also new residents. We didn't know the history of the two groups, and I don't think the new PPHA President did either. But Caroline Petch, a SCOPP Board member at the time, bluntly told him they were NOT interested. She went to great lengths to explain why they wanted no part of the PPHA! Not knowing the history, we were baffled by her response. But after he left we heard ALL about it!! That subject never came up again until 2011-2012 when there was a shortlived effort to again combine the organizations. It has remained that way through the present. I think both organizations work well together, each with its own purpose, focus, goals and treasury. Each support and complements the other. I hope SCOPP and the PPHA will continue to do so in the future. Eileen Derrick





NAME		DATE	PH#
Jane	Satter	2	134
Robert	Соу	3	473
Maureen	Skrobinski	3	380
Alaine	Spencer	4	198
Gary	Hein	5	472
Guy	Biegler	7	345
Debbe	Dempster	7	306
Michael	Kelliher	7	228
Peter	Kelly	9	327
Jeff	Potter	9	403
Ed	Branam	9	462
Don	Brownstein	10	453
Mary	Meehan	11	38
Jennifer	Brolly	16	192
Betty	White	18	238
Sallyann	Dowling	18	202
Marie	Quattrucci	18	410
Alicia	Burke	18	347
Susan	Hebert	18	251
Audrey	Barnes	20	183
Denise	Shaw	20	338
Julie	Morris	20	230
Oliver	Genn	21	186
Sue	Niemiro	21	362
John	Schmeisl	22	398
Barbara	Lawson	22	417
Carolyn	Yardley	22	84
Darla	Moore	23	61
Randy	Thornton	25	24
Terry	Yardley	25	84
Ron	Groh	25	316
Joy	Fisher	27	195
Brian	Carpenter	28	157
Carol	Moussette	29	99
Randy	Boone	30	349
Charley	Hlavin	31	31
Daniel	Clark	31	395

UPCOMING COMMUNITY MEETING HURRICANE PREPAREDNESS

Ryan Lloyd, IRC Emergency Mgmt. Coordinator June 7th 10:00 AM



NAME		DATE	PH#
Donald & Kim	Helms	2	21
Brad & Janice	Marx	2	328
Tom & Susan	Goodness	3	30
Joe & Kathleen	Saia	4	226
Bill & April	Haas	5	342
Thomas & Martha	Walters	5	76
Patrick & Lily	Murray	12	256
William & Charmaine	Vandecar	17	1
Paul & Alaine	Spencer	19	198
Charles & Maryann	Contino	20	452
Darrell & Donna	Duheme	20	375
Mike & Joan	O'Brien	23	415
Tom & Betty	Bried	25	401
Martin & Mary Lou	Hovey	25	254
Gerald & Joann	Griffin	28	400
Leslie & Shirley	Petersen	28	297
Keith & Catherine	Heffner	31	139



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MUSIC, MUSIC, MUSIC

Upon entering Park Place, we may go directly home, or perhaps stop at the clubhouse or mail center before travelling on to our own piece of paradise. We are familiar (or should be) with the neighbors that live close to us, and we may even know a little bit about their lives before Park Place. However, there are those that we (hopefully) greet with a friendly smile, or a hello, because we recognize them by sight, but we don't know their name, which home they live in, or what brought them to Sebastian.

For me, that happens often. Yet I'm not sure that I've ever met a real stranger, because I am always interested in knowing about others. I like to believe in the premise that they may be your bright spot of the day, or you may be theirs. Nonetheless, I have encountered such a resident.

I'm a music girl: there is always a song in my head (and it's almost always country). Needless to say, when I heard that a man named Jack Blanchard lived here, I immediately knew who he was in the music industry. I had to meet him, talk to him, and hear his stories about his time spent living life as not only a songwriter, but as a singer, a musician, and producer. I was also interested in the time he and his wife of 52 years, Misty Morgan, had spent together as a popular singing duo.

A heart-warming love story brought Jack Blanchard to Park Place. In a nutshell, snowbird Bonnie Rother, a resident here since 1991, found herself a widow in 2022 when her husband of 52 years, Bill (also a musician) passed. Bonnie and Jack connected, and instantly knew that they would enjoy spending time together, sharing life experiences with one another, and enjoying the Sebastian life as companions.

Jack was born in Buffalo, NY and from an early age had an interest in music. He was fortunate to have a ukulele as his first instrument and that his mother was able to read music, played the piano, and often entertained the family. Perhaps she is due some credit for instilling in him a passion for music him or perhaps Jack was just born with the gift of music in his soul. Jack jokingly recalls that his father claimed he had been a drummer, but Jack confesses that he never remembered hearing his father play any instrument, and certainly not the drums.

Jack easily developed an interest in making music. That sparked a desire to independently learn all he could about music and music theory. It also led him to an entertainment career that included the of the tickling of the 88 keys, the ability to compose and produce his own songs, as well as a bit of comedic work.

Living in Buffalo offered Jack many opportunities to play in saloons and taverns that boasted a Boogie Woogie and Blues sound. It even allowed a young 16year-old, Jack, a first-place winning spot in a town amateur music competition. Jack's family moved to Miami following his beloved maternal grandparents. Miami happened to be a good move for more than one reason. There was a different sound coming out of Miami back then, a genre known as Jazz. No two shows were ever the same as Jack likened himself to play what audiences requested and liked. The jobs that were actually booked gigs paid far better than the ones played for tips only. Miami proved to be a hot spot for gigs of all different types, bars, clubs, hotels, and even a strip club. After all, a hungry musician must do what they have to do to make a little jingle.

Some friends told Jack about a talented female vocalist/pianist who also was playing in clubs in and around Miami, and they urged Jack go see her show. Her name was Misty Morgan. The love-bug bit! The couple married in 1967 and became an entertaining duo. What a small world it is. It turns out that they were both born in the same hospital in Buffalo, and yet never crossed paths until later in life, more than 1,200 miles from home.



Often struggling musicians become down on their luck, so much so that they may find themselves in a position where they are not only homeless but also feeling hopeless. Jack and Misty experienced that, yet that was the inspiration for a song called *"Miami Sidewalks"*. As the lyrics say, they did say goodbye to those *"Miami Sidewalks"* for good, and no doubt, *"someone must've been looking down from up above."*

Nashville, TN as in Music City, came calling for them in 1969 and it was then that Jack & Misty recorded an album entitled *"Birds of a Feather"*. From that album a zany-fun song, penned by Jack, called *"The Tennessee Bird Walk"* was released as a single, and it went to number one on the country charts. It stayed for two weeks in that spot and spent a total of sixteen weeks on the charts. The single also crossed over to the Top 40, peaking at number twenty-three.

Travelling the nation, they became a hot ticket item on such shows as *"American Bandstand"* and *"Pop Goes the Country" while* performing their hit single. They graced the stage with artists such as George Jones and Tammy Wynette, Waylon Jennings, Dick Clark and even performed at the Kennedy Center in Washington, DC.



1. You cannot keep me until RIDDLES 1. You cannot keep me until you've given me. 2. I'm tall when I'm young and short when I'm old. What am I? 3. Sometimes I shine, sometimes I'm dull, sometimes I am big, and sometimes I am small. I can be pointy, I can be curved, and don't ask me questions because even though I'm sharp, I'm not smart enough to answer you. What am 1? 4. If all Wibbles are Criggles, all Borkins are Kwumblins, no Hoggles are Borkins, and all Criggles are Borkins, is it true that all Borkins are Criggles?

CROSSWORD PUZZ

ACROSS

- 1. Letters and postcards
- 5. Elbowroom
- 10. Toot
- 14. Coastal raptor
- 15. Lone Star state
- 16. Spindle
- 17. Affection
- 19. Bridge
- 20. East northeast
- 21. Dispatches
- 22. Colossal
- 23. Think likely
- 25. Occurrence
- 27. A rotating disk
- 28. Earaches
- 31. Noble realm
- 34. Cigarette remains
- 35. Avenue (abbrev.)
- : 36. Black-and-white cookie
 - Distributes
 - 38. Put away
 - 39. Petroleum
 - 40. Roof overhangs
 - 41. Scenes
 - 42. Avoid responsibilities
 - 44. Bowling target
 - 45. Not over
 - 46. LA baseball team
 - 50. Chimes
 - 52. Eagle's home
 - 54. Grassland
 - 55. Largest continent
 - 56. Soil and plant sciences
 - 58. Against
 - 59. Had in mind
 - 60. Decorative case
 - 61. Sow
 - 62. Donkeys
- 63. Anagram of "Rent"

- 12 10 11 13 16 14 15 17 19 18 20 21 22 23 25 24 26 27 28 29 30 35 33 31 32 34 36 37 38 39 40 41 42 43 45 47 46 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63
- 1. Doled
- 2. Sporting venue
- 3. Not outer
- 4. Light Emitting Diode
- 5. Brook
- 6. One cent coin
- 7. Cut down
- 8. Magnetic tape
- containers
- 9. S
- 10. Establishing
- 11. Elaborate
- 12. Distinctive flair
- 13. Confined

DOWN

- 18. English exam finale, 40. Terminates often
- 22. Colloids
- 24. Bounce back
- Tanks
- 28. Not inner
- 29. Affirm
- 30. Stitches
- 31. Ruination
- 32. Murres
- 33. Lumpy deposits of
- body fat
- 34. Drinks
 - A magician
 - 38. Croon

- Al. Not audio
- 43. Decorated
- 44. Sharp ends
- 46. Pilotless plane
- 47. Gentry
- 48. Happen again
- 49. Antelope of India
- 50. Bleats
- 51. Anagram of "Seen"
- 53. Ages
- 56. American Medical
- Association
- 57. Encountered

Jack and Misty have been inducted into The Buffalo Music Hall of Fame, as well as the New York State Country Music Hall of Fame. They have been recognized by Broadcast Music, Inc. (BMI) and The American Society of Composers, Authors and Publishers (ASCAP) for their music achievements. 1970, they received a Grammy Nomination for Best Country & Western Vocal Performance – Duo or Group of the Year, and though the award went to Johnny Cash and June Carter, they shared the nomination category with The Statler Brothers, Waylon Jennings and Jessi Colter, and Porter Wagoner and Dolly Parton. They were certainly in the company of legendary artists. A gold record also hangs on the wall along with their many awards. A musical career to certainly be proud of, and the accolades are certainly there to prove it.

Misty passed away from cancer on New Years Day, 2021. Jack still writes. Unfortunately, playing instruments of any kind are difficult for him now. He is a fascinating man, with many stories to tell. I urge you to find him on Facebook and YouTube. Even if the genre of music isn't your preference, give it a listen. In my opinion to have such an acclaimed musician in our midst is pretty golden in and of itself.

Written by resident Sonia Boone







Hello again from the Food Scoop foursome. We are so happy with the feedback we've been receiving from all of you regarding our articles. Hopefully you have tried some of the places we have reviewed, and you've realized that we're trying to give you an overall view of the choices, including appetizers, entrees, desserts, and specialty drinks. These choices tend to drive up the cost of dining so some meals may seem expensive, however your meal choices are up to you.

Our choice this month was Hemingway's Tavern, 1800 W Hibiscus Blvd. in Melbourne. Just as its name suggests its atmosphere reflects to Ernest Hemingway and his time spent in Key West and Cuba, two of his favorite places. There are memorabilia throughout the restaurant and a gift shop. The restaurant has patio seating, inside seating that overlooks the patio and a back area with a large bar featuring daily drink specials.

This month we decided to do lunch. We arrived at about 1:00 and the entire patio was occupied so we were seated promptly in the area overlooking the patio. Our waitress, Melissa, approached us promptly and gave us our menus and time to make our choices.

On to the food; our appetizer choices were Truffle Fries, crispy fries tossed in truffle oil and topped with freshly grated Parmesan cheese at \$12.00 which were Delicious, Conch Fritters golden fried and served with island remoulade at \$12.50 which very good, cup of Bahamian Conch Chowder, island style chowder with ground conch at \$6.00. Entrees: Mojo pulled pork tossed in Guava BBQ sauce and roasted pineapple salsa served on a toasted brioche bun at \$14.00 which was delicious, Island Steak Sandwich Chimichurri - marinated sirloin on coconut bread with jalapeño guava aioli, lettuce, tomato, rum glazed onions and fried sweet plantains at \$20.00 which was also excellent, Cuban Combo - mojo pork, shaved ham, classic yellow mustard, Swiss cheese and pickle slices on pressed authentic Cuban bread, served with the Conch Chowder at \$13.50, also very good, Mojo Pork grilled cheese, smoked mozzarella and cheddar on Texas toast with truffle mayo, bacon-onion jam and Mojo Pork at \$13.00 which was really good.

Desserts: A slice of Key Lime Pie at \$7.00, very good, and an Ultimate Brownie with vanilla ice cream at \$7.00 which was over the top!

Obviously, we all enjoyed our lunch and will definitely return and try dinner. Our rating was a 5 out of 5.

Wishing all the Moms out there a very Happy Mother's Day. See you next month.

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.



GRANDPARENTS & GRANDCHILDREN'S EDUCATION

Some grandparents are lucky enough to have enough money to help pay for their grandchildren's elementary or college education. Some start gifting money directly to their grandchildren while they are in high school or while in college. This has several negative aspects. One, once the gift is given, the child could theoretically use it for something else, like a car. Two, it can impact the amount of financial aid the student is eligible for, and three it impacts the Gift Tax Exclusion for the giver. The IRS code states that each person is allowed to give up to \$17,000 (for 2023) to as many people as they like each year without anyone incurring tax. The payment of tuition usually will exceed this amount and cause a tax Form 706 to be prepared and possibly a gift tax depending on each individual's circumstances, or it will reduce the Estate Tax Lifetime Exclusion.

But there is a special rule that avoids these pitfalls. This special tax rule allows a grandparent who pays directly for college tuition not to have to worry about the Gift Tax limit. The exclusion, called the Gift Tax Education Exclusion for Tuition, means that money gifted to a friend or family member to pay for college tuition is not subject to the federal gift tax. Under the Internal Revenue Code, a person can pay unlimited amounts for someone's tuition and not be taxed. To make a tuition gift that qualifies for the federal gift tax educational exclusion, the gift-giver should make the tuition payment <u>directly</u> to the student's school—they should not give the money to the student. The important point is there is no limit on the amount of money for tuition nor is it subject to any tax.

Now a second way to fund education but with a few more rules is the 529 Plan. This type of funding does have some important benefits for parents or grandparents. They can start IRS Code Section 529 Plans to save for their children's elementary or college education .But 529 Plans are also subject to the Gift Tax limits of \$17,000 per year per person. Your payment into a student's 529 Plan is considered a gift to the named beneficiary for Gift Tax purposes and so you need to be aware of this particularly if you are making other gifts to the beneficiary during the same year and they all exceed the \$17,000 limit. Most people don't make that large of a contribution, so they won't be incurring the gift tax.

Even better news is that if you make a contribution of between \$17,000 and \$85,000 for a beneficiary, you can elect to treat the larger contribution as made over a five calendar-year period for gift tax purposes. This not only allows the larger amount to accrue interest or dividends for 5 years instead of \$17,000 one year, then \$17,000 a second year, etc, etc but also allows the money (and its growth) to get out of your estate faster than if you made the contributions each year. However, if the donor dies within that five year period, a portion of the contribution will be included in his estate.

Please note you don't have to contribute to a state sponsored 529 Plan in the state you live in, nor where the student lives, nor where he may go to college. You can open one anywhere. But although the federal government doesn't limit the total amount in the 529 plan, states do. That amount is anywhere between \$235,000 and \$550,000; so check the state where the plan is located.

Of course, it's not just the grandparents' finances that must be considered, but also the students' when funding education. Financial institutions will consider the 529 Plan money in determining their financial aid package. Students and parents complete a financial aid application called a FASA form. Assets in accounts owned by a dependent student or the parent who files the FAFSA are considered I assets .A maximum of 5.64% of parental assets are counted in determining the Student Aid Index (SAI), previously called the Expected Family Contribution (EFC). This is quite a bit less compared to the student's assets counting at 20%.

Those who file the FAFSA are no longer asked if their grandparents will be providing any assistance. This means that students whose grandparents pay part of their college expenses will no longer see their financial aid decrease, if the grandparents know how to properly give the money. Assets held in a 529 account <u>owned</u> by a grandparent, other relative or anyone else besides a dependent student or one of their parents will have no effect on the student's FAFSA.

One big benefit of 529 Plans that is not well known is that up to \$10,000 per year in a 529 can be used to fund tuition to a private, religious, and even public K-12 school per year. But you need to check with the state to see how they handle this for taxes. There is no federal tax on withdrawals.

Another new benefit recently passed by Congress addresses the problem of 529 Plans if the child doesn't go to college or it was not used for K-12 and there is no one else to whom to change the beneficiary. In the past the money was taxed when withdrawn if not used for qualified education expenses.

The new law allows for a tax-free transfer from a 529 account to a Roth IRA after December 31, 2023. The 529 account must have been maintained for a minimum of 15 years with the same owner (the grandparent or parent) and the same designated beneficiary. The amount being transferred must have been contributed at least 5 years prior to the transfer. The 529 transfer is limited to the annual Roth IRA funding limits (\$6500 for those under 50). The total amount allowed to be transferred is limited to a total of \$35,000. The "kicker" however is the Roth IRA must be in the same name as the original 529 Plan beneficiary. So the Roth IRA isn't for you but for your grandchild!

Once the Koth IRA is set up, other Roth rules apply such as the money has to be in the Roth for 5 years before it can be withdrawn and the age rules for withdrawals also apply to the beneficiary (the grandchild). So, that child may have a long wait if he/she is now 25 but can't withdraw until 59 ½. This certainly opens a new way of generational transfer of wealth and solves the financial objective of most people - paying for education and saving for retirement. Please note state laws may vary or not conform to this latest change in federal tax laws.

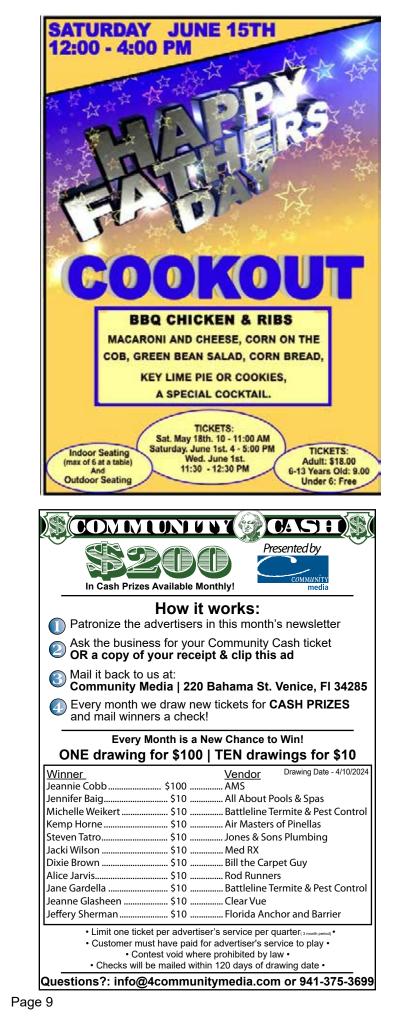
Therefore, if you are the lucky grandparents who can afford this wonderful gift of education for a grandchild please do it the "Smart "way - either a 529 Plan that you own in your name with the student as beneficiary knowing that it has gifting limits per year or, better yet, with a direct payment of tuition to the college utilizing the Gift Tax Education Exclusion for Tuition.

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



We know that you're continually bombarded by fake and potentially harmful website SCAMS. Here's a few examples, courtesy of Charles Schwab Inc., that may continue to appear on your computer. Watch for:

- Grammar and spelling mistakes: Legitimate sites take care to avoid errors. If you spot poor grammar, spelling, or formatting mistakes in content, that's often your first clue it's a fake site.
- Sender addresses that don't make sense: Look for misspellings or unusual domain extensions. A single letter out of place might mean you're on a fake site. As we've suggested before, just roll your mouse cursor over the sender's name to look at it. DO NOT CLICK ON IT!
- False security notification: Once you click on a site link, you're presented with a screen notifying you of a login issue and directing you to a hotline number. Wording on these fake sites may mention "unauthorized activity" or other details designed to trigger anxiety and panic.
- Request for personal information: Legitimate sites will never ask you, over the phone, for your account login password. If that happens, JUST HANG UP.
- Avoid searching for a site: Use your bookmarks for visiting websites, especially financial ones. Avoid phishing and downloading malware.
- Use secure networks: Access financial accounts only through secure networks. consider enabling multi-factor authentication when you can.
- Call before acting: If you have concerns about a site or link, it's always best to contact your bank or financial firm to confirm the legitimacy of the website before taking any action, like downloading software. Instead, call your bank or financial firm at their regular number to confirm you're on a legitimate website.
- Question urgency: Phishing attempts often create a sense of urgency. Take a moment to verify the information through official channels.
- Privacy policy: Genuine sites will have a privacy policy available. If it's missing, think twice.





ROSSWORD SOLUTION PUZZLE





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Best VPNs For Browsing the Web Privately In 2024

When it comes to the internet, it's hard to have any privacy. That is – unless you use a VPN. A VPN is a Virtual Private Network and they're becoming more commonly used. VPNs are helpful for both advanced and novice tech users.

Why do you need a VPN?

If you're using your laptop or mobile device to browse online at a coffee shop or other public place, you're putting your personal information in jeopardy. A VPN can ensure that your connection is safe, and your data is encrypted. Secure connections in public places are only guaranteed these days by using a VPN.

For the more technically savvy, using a VPN can help you bypass geographical restrictions. That means you can watch Italian Netflix while living in the U.S. or access your remote work while in a different country.

Reasons to Use a VPN

- 1. Anonymity
- 2. Security
- 3. Privacy
- 4. Access to restricted content
- 5. Cost savings
- 6. Preventing data and bandwidth throttling

Best VPNs in 2024: *

ExpressVPN – Our top choice

Express VPN has everything to offer. It uses AES-256 encryption to protect your online privacy. It is also the fastest VPN we've tested and has servers in over 105 countries.

ExpressVPN has everything you need to enhance your online anonymity and privacy. Not only that, with ExpressVPN you can beat the geo-fencing blocks and access sites and content otherwise unavailable in your country, including other countries' Net-flix libraries. Come take a look at all the reasons why we rate ExpressVPN #1.

PROS

The fastest and most reliable VPN

Quick and simple set up – takes less than 2 minutes.

Ultra-fast servers in 105 countries

Available on every device including iOS, Mac, Android, Windows, router, Linux, web browser and more.

Connect 8 devices simultaneously. P2P support

Top-notch privacy setting with "no log" policy. Doesn't collect user data including your activity or connection data. Won't log your IP address, browsing history, traffic destination or metadata, or DNS queries. All servers run only on RAM, so your data is never stored on a hard drive

Full money-back guarantee within 30 days

Excellent customer service – 24/7 live chat with real person

CONS

Price – but you get what you paid for! (NOTE: CyberGuy readers can get 49% off on their annual plan. All plans are covered by a 30-day money-back guarantee.

Express VPN's industry-first, TrustedServer technology allows their servers to run on RAM only. This guarantees all software and data on a server is wiped on reboot, significantly minimizing any risk that servers could contain sensitive user information. Its inhouse next-generation VPN protocol, Lightway, gives you a faster, more reliable, and more secure VPN experience. The core codebase of Lightway has been open-sourced and is available on GitHub.

ExpressVPN is constantly going above and beyond to protect its users. And we've got an example of this. When the massive Log4J vulnerability shook the internet, ExpressVPN was the first VPN to deploy a wide-scale consumer mitigation tool for the Log4J bug.

For this article in the Park Place *PRESS*, I have included only the number 1 pick. Other top VPN contenders are: NordVPN and Surfshark.

Submitted by Steve Giovinelli, Author: Kurt Knutsson\. 3/25/24



Remembering on Memorial Day Thank You, Veterans!



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Park Place *PRESS* Editor/Graphic Artist: Dick Krull <u>dickkrull@bellsouth.net.</u> Park Place *PRESS* is always on-line, in color at <u>parkplacehoa-fla.info</u>. Park Place *PRESS* is published monthly by the Park Place Homeowners Association in Sebastian, Florida and is distributed free 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 in the Park Place *PRESS* of submissions that may be judged to be of a political, religious, controversial or ethnic/racial in nature. 4/24

SUB-FLOOR & FLOORING EXPERTS!

COVID-19 NOTICE:

We are taking as many precautions as we can to ensure not only our workers safety but yours as well. We are checking employee temperatures daily, limiting contact between crews, and offering no customer contact if you choose. We are an "Essential Business" and here for you when you need us.



11590 US HIGHWAY 19 N CLEARWATER, FLORIDA 33764



Wishing all the Mothers of Park Place a Very "Happy Mother's Day"

Winners of the May "HOMESITE OF THE MONTH" are 1002 West Lakeview Drive and 1083 West Lakeview Drive with each receiving a \$25 gift card. Thank you for maintaining your home sites and helping to keep our curb appeal top notch at Park Place.

We have had many complaints about speeding throughout the community. PLEASE SLOW DOWN! The speed limit is 15 MPH, this includes golf carts, electric bikes, and electric scooters.

Starting in May, Brightview will be mowing our lawns on a weekly basis. Thank you to those who have been busy outside pressure cleaning, installing new mulch/flowers, and getting rid of the weeds in your plant/flower beds. Trimming of trees is the responsibility of the homeowner, it is very important to schedule your tree trimming in preparation for the 2024 hurricane season. When weeding your home site please remember weeds that are coming up through expansion joints in your driveway that also need to be removed.

A reminder to all our seasonal residents who will be heading to cooler temps for the summer. Bring in, or secure items that could become a projectile during a hurricane. Your home site must also be maintained during your absence, so please make sure you have someone watching over it to ensure that all is taken care of. Enjoy your summer. We look forward to your return in the fall.

Bulk trash pick-up is the 1st Saturday of the month, our pickup in May is scheduled for Saturday, May 4th. Please do not place bulk pick-up curbside until the evening before the scheduled pickup 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, May 17th at the clubhouse 9:00 a.m. – 10:00 a.m. SEE YOU THERE!!!

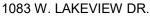
I do have an open-door policy and am available if you want to discuss anything. If you need an extended period, please call the office to set an appointment.

PLEASE OBEY SPEED LIMIT & DON'T FEED ANY WILD ANIMALS IN PARK PLACE! "May We Never Forget That Freedom Isn't Free"

HOMESITES OF THE MONTH







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HELP MAKE IT PARTY TIME!

If you have enjoyed events in and around the clubhouse, please consider volunteering to host an event this coming year. The cost will be covered by SCOPP and you'll be surprised at how much fun it can be.

Your event may or may not, have need for use of the kitchen. Some events will not require extensive use of the kitchen. Here are some considerations if you do plan to utilize the kitchen to a large degree.

You will be responsible for:

- Meeting with SCOPP to collectively determine a menu that you can manage for your event. SCOPP will work with you throughout your planned event.
- * Determining all products needed for recipes and list. Include all serving plates, salad bowls.
- * Looking for sales on products.
- * Ordering early to ensure that you have everything on the day of the event.
- * Purchasing everything needed and keep every receipt. Always strive for the best quality for the least amount of money
- * Getting your team together... 6-7 people to cut, peel, chop and prep. Usually, the day before and day of, as needed. You will need at least 4 in the kitchen to cook. You'll also need some BRAWN to put trays in and out of ovens and some clean-up people to keep up with the mess.
- * Setting up buffet tables and whatever warmers and utensils that will be needed.
- * Determining what will be done with leftovers. (consult with SCOPP Board)
- * Listing all your costs and give to SCOPP for full reimbursement.

SCOPP, in turn, will:

- * Review the menu.
- * Determine the price/person.
- Advertise in the PRESS and post on the SCOPP bulletin board. Sell tickets
- * Provide support for decorations, set-up, and cleanup in the dining area.
- * Seek kitchen clean-up help for after event.

You are certainly not limited to hosting an event listed. If you have an idea for a different event (such as the recent magic and race events), we will gladly consider it.

If you are interested in hosting an event, please email Eileen Nault at <u>Eileen.nault6061@gmail.com</u> or Vickie Bundy at <u>vickieb3268@gmail.com</u>

PARK P		CE EVENT HO HOST/PHONE #	DSTING SCHEDULE DESCRIPTION
May	12	Betsie Kubsch	Mother's Day Brunch
	27	772-492-6858 SCOPP 603-254-5448	Memorial Day
June	15	Betsie Kubsch	Father's Day Cookout
		772-492-6858	(Kitchen help needed)
July	4	Host Needed	Cookout
August		SCOPP BREAK	SCOPP BREAK No Events
September	1	Betsie Kubsch 772-492-6858	Labor Day Cookout
October	26	Dave Powell & Vickie Bundy	Halloween Party
November	23	Betsie Kubsch 772-492-6868	Thanksgiving (Cooks needed)
December	14	Betsie Kubsch 772-492-6868	Christmas Celebration



Time to Clean Your Carpets/Furniture?





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

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

BOCCE BALL WRAP-UP: The Winter Bocce Season has completed 11 weeks of play and the end of the winter session. Thank you to all participants! I expect to have a Fall 2024 session starting up in mid to late October, so spend some time over the summer months honing up on your skills. This is a fun game that can be played by all – no matter your experience, age, or athleticism.

The winners of Division 1 are Dave and Suzie Bowles. 2nd place are Tony and Cherrie Sporer. And in 3rd place are Barbara and Doreen Whittaker. The winners of Division 2 are Karen Ruddy and Sara Cullinan. 2nd place are John and Sharon Provenzano. Third place was a tie with Paul and Meredith McElroy and Gary and Carol Petronaci. There was a 3-way tie for 1^s place in Division 3! This division was always neck and neck all season long. The winners were Randy Thornton and Ernie Castillo, Bob and Susan Kennedy, and Rob and Cheryl Farris. Congratulations on an exciting season. For many of the Division 3 players, this was their first time playing the game. And a special congratulations to Dave Bowles and Randy Thornton each throwing for 8 pallino necklaces. If there is anyone interested in learning the game of bocce, please contact a current player, or you can contact me by email at saraccullinan@gmail.com.

CLASSIC BOOK CLUB The Classic Book Club will meet on May 8th, Wednesday in the clubhouse library to discuss Herman Hesse's 1922 novel <u>Siddhartha.</u> It deals with the spiritual journey of self-discovery of a man named **Siddhartha** during the time of the Gautama Buddha. Call Betty Mattiford for more information 772-589-8478.

DARTBALL Thanks to all the players for their continued interest in keeping dartball going. Also, an extra round of thankyous to Lenny Zitz, our Ground Crew Manager. And special thanks to Brad Sary for his tireless work keeping the weekly stats and scintillating analysis of the games. Thanks always to my wonderful wife, Joan, for making the luncheon a success. Charley Hlavin "The Commish" 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)

GÓLF: Every Tuesday at Vista Plantation. Sign up on bulletin board. Tee off @ 9:30 AM Contact: Jack Kubsch (772-589-3753) jackubsch@bellsouth.net

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

LINE DANCING: Enjoy a fun exercise regardless of the weather!! Burn some calories with us! Regular class members meet from 1:30 to 3:30 PM. I welcome any new dancers at an earlier time with prior notice. After the regular class we can explore more challenging dances if there is interest. Questions, Eileen Derrick 772-589-6867 **MAHJONGG:** Mahjongg is played every Friday at 1:00 in the clubhouse card room. All players welcome. Any questions contact: Nancy Wolaver at 388-1198.

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

PARK PAINTERS CLUB: "Acrylic Painting 101". Beginners' class. No previous knowledge is necessary, only the willingness to learn. Fun, relaxing, and very creative. "Intermediate Mix Media Class" Painting knowledge required or must have taken previous class(es) with instructor. Improve your painting skills and open a new world to painting with different mediums. Classes are held on Wednesdays from 1-4 PM at the Club House, Room #2 (Bingo Room) Cost \$5/person/class plus your own supplies. Class is limited to 10 students per class.

Register by email @ teresadjt2009@gmail.com or text to (772)539-6256.

PARK PLACE CRAFT GROUP Meets every winter Tuesday at 1 PM in Auditorium B for a variety of crafts. Check the Park Place Craft Group Facebook page for the latest crafts and what is coming up each week. Materials usually provided for a small fee. Contact: Debbie Graves **PARK PLACE BOOK CLUB** will meet on Wednesday,May 22 to discuss <u>The Alice Network</u> by Kate Quinn. Meet 1:00 in the clubhouse library. The novel covers female spies in WW I and relatives looking for lost cousins after WW II. Call Betty Mattiford for infon 772-589-8478.

PARK PLACE SINGLES: Putting together a day trip to Lion County Safari for May. See bulletin board. Tony Macaluso 630-347-8893

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

PICKLEBALL: Another great pickleball winter season has come to an end. Congrats to Randy, Jerry, Jody, Tony & Tammy for completing the Beginner Clinic and now playing regularly with our Tuesday/Thursday/ Saturday group to hone their playing skills. As the snowbirds migrate home, we wish you safe travels and look forward to seeing you all again in the fall. Beginning May 1st, the play time at the courts will resort to Monday/ Wednesday/Friday play starting at 7:30. Have a wonderful summer. Barbara Whittaker/Kurt Nault

PINOCHLE: If you enjoy playing pinochle, you are invited to join us Monday afternoon at 1:00 in the card room. Activity leaders: Nancy Wolaver (388-1198)

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

POOL VOLLEYBALL: Come on down and join the fun! Tue., Thurs., & Sat. Two one hour sessions: 11:45 AM & 1 PM. You don't have to be GOOD, but you do have to get wet. The other half of the pool is open swimming. Activity Chair: Sonia Boone 443-566-0167. **POTLUCK SUPPERS:** Watch the mailroom bulletin board. Joan Hlavin - Chairperson 772-581-1484 **TEXAS HOLD'EM:** Monday night Texas Hold-em going strong with room for more players. Game starts at 6 PM sharp Contact: Tony Macaluso 630-347-8893 **WEDNESDAY NIGHT POKER:** We have room for anyone Starting immediately mat and chair yoga will be combined into one class starting at 10am sharp until next fall. Please come in and set up your mat or chair so we can start promptly at 10. Questions email/call Betty Mattiford, 772-589-8748 or mattiford@yahoo.com.





Eileen Nault, Chairman

Greetings Park Place Friends,

Your SCOPP team has been busy planning events for this summer. We do need a volunteer group of people to host the 4th of July event. SCOPP will assist with this event from beginning to end. If you would consider hosting this event, please email Eileen Nault at <u>Eileen.nault6061@gmail.com</u>

Mother's Day is on Sunday, May 12th. We are planning a brunch from 11:00 AM to 1:00 PM. The menu will consist of a spring salad with berries, meat lover's quiche, veggie quiche, ham sliders, virgin bloody mary, orange juice, strawberry shortcake and coffee or tea. Tickets are \$15.00 for adults, \$8.00 for ages 6- 13 and 5 and under will be free. You may stop by the club house and purchase your tickets on one of the following dates: Wednesday, May 1st from 12:00 -1:00 pm and Friday, May 3rd from 10:00 am – 11:00 am.

Kathy Roberts will be hosting a **Memorial Day Remembrance Celebration** on Monday, May 27th at 12:00 noon. Following the ceremony, SCOPP will be serving an indoor **FREE** lunch for residents of Park Place (only). Lunch will include a variety of subs from Publix, chips, soda or water. For dessert there will be a build your own ice cream bar. **You must have a ticket to attend this event.** Please stop by the clubhouse on Monday, May 6th from 11:00 am to 12:00 PM, Wednesday, May 15th from 2:30 to 3:30 PM or on Saturday, May 18th from 10:00 to 11:00 AM for your free ticket.

In honor of our dads, a **Father's Day** cookout will be held on Saturday, June 15^{th} from 12:00 - 4:00 PM. Lunch will be served from 12:30 to 2:00 PM. On the menu is BBQ chicken and ribs, macaroni and cheese, corn on the cob, green bean salad, corn bread and a special cocktail. There will be indoor and outdoor seating for this event. We can only seat SIX people at a table for the indoor seating. Tickets are \$18.00/adult, \$9.00 for 6 – 13 years, and free for children under the age of 6. You can purchase tickets at the clubhouse on Saturday, May 18th from 10:00 am to 11:00 am., Saturday, June 1st from 4:00 - 5:00 pm, Wednesday, June 5th from 11:30 to 12:30 pm.

Again, we need a group to host the Thursday, July 4^{th} celebration from 12:00 – 4:00 pm. Remember, there will be indoor and outdoor (limited to 6/table) seating for Father's Day.

Please join your SCOPP team at their next community meeting on Wednesday, May 15th at 2:00 PM. There will be cookies, fruit and coffee or tea. We are always looking for new ideas. WE ALWAYS NEED VOLUNTEERS TO HOST EVENTS!

Looking forward to seeing you on Mother's Day!

Your SCOPP Team

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