



Did you miss Jerry Colen's history presentations in July? Well, now you can watch a rebroadcast in August. See page 15



Get out your colored pencils or your crayons. Aug. 2 is National Coloring Book Day and OTOW News is providing a picture. See page 32

ON TOP OF THE WORLD NEWS

August 2026 Published Since 1968 58 Years of Only Good News Volume 58 No. 8

New leasing and ownership rules adopted to preserve character of our community

Association Board



By David Kelly

Following extensive discussion and consideration, the On Top of the World Association has adopted a series of leasing and ownership rule changes designed to preserve the community's owner-occupied character and protect the lifestyle that residents have come to value.

The new rules reflect a growing concern shared by many communities throughout Florida: How to maintain a vibrant residential community while balancing the increasing presence of investor-owned properties and rental units.

For decades, OTOW has been distinguished by active resident participation, strong building relationships, volunteer involvement and extensive use of community amenities. Supporters of the new rules believe that preserving these qualities require measures that encourage owner occupancy and discourage large-scale investment ownership.



In June, residents who own units in the Azores building gathered on their third floor walkway to hold a Fourth of July social. This is exactly what the Association Board wants to continue to promote. Residents owning their own condos, living here and enjoying everything this community has to offer.

Limiting Concentrated Ownership

One of the most significant new changes is to establish a limit of three units that may be owned by any individual, affiliated family members, related parties, interconnected business entities, or artificial entities such as LLC, corporations, trusts, etc.

The purpose of the new limitation is to prevent the accumulation of large numbers of units by investors and to reduce the likelihood that residential buildings become dominated by rental properties.

Existing owners, who already exceed the limit, are grandfathered in and are permitted to retain their current holdings, but future acquisitions are now subject to the new restrictions.

Strengthening the Connection Between Ownership and Residency

The new rules also require owners, who possess the maximum number of permitted units, to maintain one of those units as their permanent residence. While those owners may continue to lease their remaining two units, the rule reinforces the principle that ownership should include an active connection to the community itself.

Supporters viewed this provision as an important step toward maintaining a healthy balance between owner-occupied and rental units.

Twelve-Month Waiting Period Before Leasing

Another important change establishes a 12-month owner-occupancy period following the purchase of a unit.

Under the new rule, newly acquired units may not be leased during the first year after transfer of ownership. The provision was adopted to discourage rental purposes and to encourage new owners to become part of the community before converting units into rental properties.

The Association Board of Directors retained the ability to grant limited exceptions under certain circumstances.

Clarifying Rules for Corporate and Entity Ownership

The adopted rule changes also strengthen regulations governing ownership through corporations, limited liability companies, trusts and other entities.

The revisions require that occupants of entity-owned units maintain a meaningful ownership or management interest in the entity and limit the use of multiple affiliated entities to circumvent ownership restrictions.

These provisions were intended to ensure that the ownership limitations apply fairly and consistently regardless of how a title is held.

Enhanced Approval and Screening Procedures

The new rules also modernized and clarified the Association's approval process for purchasers and occupants.

Prior Association approval is required for every individual who will occupy a unit and reside within the On Top of the World community. All applicants are required to provide government-issued identification, complete background screening requirements, verify compliance with OTOW's age restrictions, and participate in the Association's approval process before occupancy.

Owners who fail to secure the Association's required approval prior to occupancy may be held liable for all costs of enforcement, including attorneys' fees and legal expenses associated with the removal of unapproved occupants.

The revised language also provides clearer guidance regarding circumstances that may result in disapproval, including criminal histories that pose a legitimate threat to community safety, a demonstrated disregard for community-living requirements, incomplete application information, or outstanding financial obligations to the Association.

At the same time, the rules emphasize that all decisions must be made consistently, fairly and in a non-discriminatory manner.

Protecting Community Amenities and Quality of Life

The adopted rules will maintain existing leasing standards, including

minimum lease terms, maximum lease lengths and requirements for Association approval before occupancy.

They also will reinforce policies intended to ensure that community amenities are used by those entitled to enjoy them, including requirements relating to Activity and Access Cards, and restrictions on simultaneous owner and tenant usage.

Looking Toward the Future

The adoption of these changes was not intended to eliminate leasing from the community. Responsible landlords and tenants have long been an important part of life at On Top of the World and will continue to be so. Rather, the new rules were adopted to preserve the balance that has made OTOW a desirable place to live. The Association, by encouraging owner occupancy, limiting concentrated investment ownership and promoting long-term resident involvement, is seeking to protect the qualities that distinguish our community from purely investment-oriented developments.

As communities throughout Florida continue to grapple with increasing investor activity and changing housing trends, these measures were adopted with the goal of ensuring that On Top of the World remains, first and foremost, a community where residents can enjoy their homes, participate in community life and take full advantage of the amenities and lifestyle that have made OTOW such a special place to live.



Whether you want to buy your dream home or sell your property for top dollar, this August is time to act.

The summer market is officially sizzling.
The buyers and sellers are out in full force.
Don't let the season pass without making your next big move.

LOOKING TO SELL?

Peak Demand:

Corporate relocations and families moving before the school year mean highly motivated buyers are looking right now. And local inventory is dropping, so you can see quicker results.

Maximum Curb Appeal:

August sunshine makes your home look its absolute best, driving up interest and offer prices.

Top Dollar:

Capitalize on the historic summer rush to maximize your equity return.

LOOKING TO BUY?

Market Fluctuations:

August is experiencing a drop in inventory, even though prices are lower, so you can't waste a minute.

Beat the Fall Rush:

Settle into your new neighborhood and backyard before autumn arrives.

Exclusive Access:

Get matching alerts for off-market properties that fit your exact budget and all the features on your list.

READY TO GET STARTED? TIME IS OF THE ESSENCE.

The summer market moves fast, and the best opportunities won't wait.
Let our local expertise guide you to a seamless, successful transaction.

Call us at **1.800.733.3417** or **727.799.3417**
or visit us at **OTOWRealEstateClearwater.com** or
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On Top of the World Communities Inc., Clearwater, Florida a 55+ community.

Lawn bowl awnings are back

We are pleased to announce that new awnings at the lawn bowl courts were completed on July 14, just in time for the upcoming fall season.

The original structures were destroyed during Hurricane Milton and rebuilding them proved to be a far greater challenge than anticipated. Finding a contractor willing and able to take on the project required persistence, patience and a great deal of coordination.

After months of hard work, permits were issued in May, followed by the required footer inspections and concrete work, allowing construction to move forward.

Despite the challenges, the new awnings are now in place and ready for the fall season.

Thank you to everyone for your patience and understanding throughout this lengthy process. We look forward to welcoming players back to the courts this fall.

Hurricane Preparedness Reminder

As we enter August, hurricane season is beginning to intensify, with September historically marking the peak of activity.

While NOAA is predicting a less active Atlantic season than average, residents should remain prepared.

NOAA's current outlook calls for a 55 percent chance of a below-normal season, a 35 percent chance of a near-normal season, and a 10 percent chance of an above-normal season.

Forecasters are predicting 8 to 14 named storms, including 3 to 6 hurricanes and 1 to 3 major hurricanes.

Importantly, seasonal forecasts do not predict where storms will make landfall, underscoring the importance of being prepared for severe weather.

Tropical Storm Bertha moved through the Gulf in July and residents were reminded that hurricane season is well underway.

Although experts are predicting a relatively mild year, it only takes one storm to have a significant impact on our community. We encourage all residents to review their hurricane plans, replenish emergency supplies, and ensure they are prepared should a catastrophic storm develop.

Residents are reminded that when a storm is imminent, The Management Company will suspend elevator service due to the high likelihood of power outages and the potential for elevator entrapment within the community. Residents with mobility concerns are encouraged to make arrangements in advance should they need assistance exiting their homes.

The Management Company continues to evaluate its storm preparedness and recovery resources to ensure that personnel, equipment and response plans are in place should multiple storms



affect the area. Management and staff remain prepared to move quickly, sometimes with less than 24 hours' notice, to secure buildings and common areas and begin recovery efforts following a storm.

Disaster preparation plans are regularly reviewed so that personnel understand their responsibilities before, during and after severe weather events.

Residents are encouraged to review their condominium insurance policies, particularly their HO-6 coverage.

Under the "Loss of Use" provision, owners may wish to consider carrying enough coverage to provide for temporary living expenses should their unit become uninhabitable for an extended period following a major storm. Questions regarding coverage limits and flood insurance options should be directed to your insurance professional.

Residents should also take time to prepare their homes and gather emergency supplies. Outdoor furniture, decorations and other personal belongings should be secured or brought indoors to prevent them from becoming hazards during high winds. Items that cannot be stored inside should be properly anchored before a storm approaches.

Understand Stormwater Drainage Flows

In addition to tropical storms and hurricanes that deliver high volumes of water over several hours, there are also pop-up storms that can deliver an amazing volume of water in a very short time.

Pop-up storms, also called pulse storms or air-mass thunder storms, may form over land or water bodies, wherever there is high heat and high humidity, and tend to be very localized.

Some of these events can disburse up to 6 inches of rain in a two-hour window.

I'm sure many of you have been driving into an innocent looking storm, only to have it turn into a very intense event that then dissipates (in what may seem forever). Congratulations, you've just experienced a pop-up storm.

The significance of this intensity storm is that you may experience the over toping of your building's gutters and some



Pictured above are two new awnings at the lawn bowl courts. The previous awnings were damaged in a hurricane and had to be completely replaced.

(OTOW News photo by Doug Kates)

localized water holding on the back patio and in the courtyard.

Once a storm ends, the standing water will percolate normally into the soil, which limits harmful erosion, and drain slowly (up to 24 hours) into the stormwater collection system and move out of the community. Rest assured, the finished floor in any condo is generally 4 inches above the patio, so rising water intrusion is unlikely.

It may be concerning to watch water rise behind your building, but just remember that the stormwater collection system is lower than your floor slab. Thus, the possibility of having rising water enter a home is unlikely.

Because the OTOW Condominium stormwater system is designed around high-volume rain events, there has never been an event of rising water entering a condominium that this author is aware of.

If you are curious about current flood zones, you may view the FEMA mapping at the link listed below. When prompted, enter in the address of 2069 World Parkway Blvd E, Clearwater 33763. This is a good middle point to view the over-all boundaries of the OTOW Condominium Community.

You will notice several areas displayed in an overlay color. Scroll down a little on the map and you will find a map legend that explains the colors and the flooding probability. You will notice that the majority of the community is not within any flood prone areas. The areas of the community near creeks and other water bodies are in a very low probability zone (0.2 percent probability). This is

not surprising given that creeks may top their banks under extreme conditions.

It should go without saying, NEVER drive into rising water. It is hard to gauge the depth and speed of the water.

Rising Water versus Wind-Driven Water

Wind-driven water is more common in high wind velocity situations where the rain is being pushed by the wind. In these situations, rain can literally be driven into the home around poorly installed windows and doors. The old jalousie style glass doors can be some of the biggest offenders.

The solution to that problem is to obtain Association approval to replace the front or back doors, or leaking window frames with a Florida Building Code compliant door, installed by a licensed professional.

It is also worth mentioning that poor owner maintenance on windows, like clogged weep holes, may play a substantial part in wind-driven water events.

Swirling rain driven by storm-force winds may enter the building core and be blown beneath and around doors (especially the old jalousie type). This type of problem should be exceedingly rare. The solution is the same, door replacement by a license professional.

All this said, if you live on the first floor, and you are losing sleep worrying about another round of storms - Category 3 or higher - you always have the option of purchasing flood insurance individually.

This author is not qualified to discuss this topic, other than to recommend you speak with your insurance broker.

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Registering one home address on

How to Submit an Address Change in AppFolio
One of the many resident benefits of AppFolio is the ability to update your personal information, such as phone numbers and mailing address.

To do this from your AppFolio portal, select ACCOUNT PROFILE then proceed to the CONTACT INFORMATION section. From here you can update your phone number, address, city, state, zip code, and/or country.

Please add the unit number in the Address 1 field and be sure to spell everything correctly.

One of the biggest issues management sees with residents using AppFolio is an incorrect state or zip code. Check to be sure all information is correct before you save it.

What are the benefits to making sure your information is correct?

One benefit is a reduction in postage cost to the membership. Currently, every mailing sent by the Association's mailing house must be mailed to the address recorded in the National Change of Address (NCOA) database maintained by the United States Postal Service. If the address on record with the Association is different than the NCOA, the Association is required by Florida Statute to send a second mailing to the address on record - this is at an additional cost to you.

Any discrepancy in the mailing address may result in a delay in delivery or even a "Return to Sender," meaning you will not receive the mailing at all.

The other benefit to having an updated mailing address is receiving timely Association mail keeps you up-to-date with the most current community information.

Many residents believe it is best to have one owner with their non-OTOW address on record with the Association while the other owner has their OTOW



address on record. They think that this will ensure that one of them will always receive Association mail regardless of living location. In fact, doing this results in duplicate mailing costs to the membership because Florida Statute requires the Association to mail certain documents to every owner of record.

Again, if there are two different addresses in the Association records, then two mailings must be sent for that one unit.

The Management Company has had instances where the address in NCOA differs from the two addresses in the Association records resulting in three mailings for the same unit at three times the cost to the membership.

Did You Know

Holding or blocking an elevator door open for an extended period of time can cause the elevator controller to fault out. When this occurs, the elevator will be out of service until a technician can come to reset and restart the system.

In order to avoid this occurrence, please minimize the amount of time that you hold or block the door open.

Also, there have been increased incidents of vandalism to the elevators and

a high number of complaints regarding urine in the elevators. These types of incidents are completely avoidable and cost the Association, community and Management Company needless time and money.

If those responsible would refrain from these types of behaviors, it would be appreciated by everyone it impacts.

Painting/Waterproofing

The painting contractor will begin painting the front façades of community buildings in August. As of this update, the contractor has Buildings 82, 84 and 4 slated for late July/early August start dates.

As always, please keep in mind that the painting contractor will be operating closely to parking areas and front/rear porches which may require the temporary displacement of vehicles or property.

Thank you for your cooperation in advance and keep in mind that inclement weather can affect start and completion dates.

Construction, Roofing and Large Scope Projects

The elevator at Building 92 will be the next unit to undergo interior renovation.

Work will be completed by Parkway's Elevator Services Division and should commence Aug. 17 with a completion date of about Aug. 22, pending any labor, weather or supply chain delays.

The scope of work involves remodeling of the elevator cab interior which will provide new updated laminate surfaces, handrails and flooring.

Residents and visitors of Building 92 should be aware of active work zones and exercise caution in and around these areas while the elevator is out of service.

The elevator at Building 7 will be

the next equipment modernization to be undertaken by Parkway's Elevator Services Division. Work is scheduled to commence Sept. 7 and expected to be completed by Sept. 25 pending any labor, weather or supply chain delays.

The scope of work involves replacing functional components to provide decades of future reliability.

Residents and visitors to Building 7 should be aware of active work zones and exercise caution in and around these areas while the elevator is out of service.

Residents also are reminded that there will be no elevator service during the time work is being completed, so be sure to make any necessary arrangements prior to the work commencement date running through the date of completion.

Modernization projects are subject to a state inspection approval before being released for public use.

For everyone impacted, thank you in advance for your cooperation and patience while this work is undertaken.

After-Hours

Emergency Information

The OTOW emergency after-hours phone number is 727-799-1115. Please call this number, after hours, in the event of an emergency, such as a water intrusion into your condo.

For all other inquiries regarding general issues or questions that are not service-related, you will need to come in person to the Community Service Office.

OTOW Alerts

Signing up for OTOW-ALERTS (powered by RAVE) is incredibly easy. Simply go to www.otowclearwaterinfo.com and from the home page scroll down to the bottom of the page.

(Continued on page 5)

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Look for a “Sign Up Now” box located to the left of the screen. Click to enroll.

You can sign up from the “Stay Informed” tab located at the top of the home page.

Alternatively, you may visit the Community Service Office to apply.

Signing up for RAVE alerts is without obligation or cost to you. Your email and cell phone numbers are secure, never shared and never solicited.

OTOW-ALERTS provides advance warnings of severe weather events as well as other matters of critical concern to the residents of OTOW Clearwater Condominium Community. It is not hyperbole to say an advanced warning may save lives!

As a reminder, when signing up for

community and emergency alerts, be sure to enter your building number.

You can select to receive notifications via text, telephone call, and/or email. You can select one, two, or all three notification options.

Should you wish to change your notification options you can do that by visiting the Community Service Office, calling 727-683-6981, or email at clearwaterinfo@otowfl.net.

Community Service Office Information

The Community Service Office hours of operation are Monday through Fri-

day from 8:30 a.m. to 3 p.m.

The office closes for lunch from noon to 12:30 p.m., Monday through Friday, unless otherwise posted.

If your call goes to voice mail, it is because staff is working with someone else. Please be patient. Calls and voicemails will be responded to during normal business hours.

Once the requested service matter is identified, a service order will be generated and submitted to the appropriate department to address the matter.

The goal of Community Service Office personnel is to make an initial assessment of the request and to determine if it is an emergency or non-emergency. Once the matter is assessed, a plan to resolve will be made

and work scheduled.

Generally, all non-emergency service requests are assessed and addressed in the order in which they are received.

Time to time, it may become necessary for us to contact you with questions or clarification of your request. It is not necessary to report service requests more than once.

If you have any questions regarding your request, and until the Community Service Office reopens, please call the Service Request Line at 727-683-6981.

As a reminder, window and door repair or replacement is exclusive to the condo and is the owner's responsibility. The Association's responsibility is to the structure and common elements.

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PREPARE TODAY FOR A HURRICANE

Don't wait for a bad storm to be hours away.

Don't think, "It will never hit here."

The photo at left was taken Aug. 4, 2024. It did hit here.

Your Pre-Storm Checklist

1. Map out an evacuation route and choose a final, fortified destination well-inland. Tell family and friends where you intend to be during a storm. You should have one post-disaster contact - one person who is out of the danger zone, who you can contact and who will share your information with other loved ones. You may be short on power so consider limiting your contacts to one person.
2. If you stay behind, keep the following in stock: 1 week supply of bottled water and non-perishable foods, refill prescriptions, bottle opener, flashlight and battery operated radio. Do you know where these items are stored? Don't go searching for them as a storm is closing in. Keep tape and cardboard handy should a leak develop.
3. Create an inventory of your home. Use photos and videos in case some day you need to replace your items or determine the value of items lost. Special items should be stored away from your home in a safe place. Store important documents in sealable, water proof containers.
4. Bring in porch items and anything outside that could become a projectile.
5. Fill vehicle with gas. Don't wait until the mad rush starts.
6. Don't assume a storm is over. Stay indoors. Please use a flashlight and not candles. Keep refrigerator closed as much as possible.
7. Get cash. Money machines could be out for weeks.
8. Review your insurance policy once a year to make sure you are covered for a major storm. If you need to file a claim, do so immediately after a storm. Make a list of damaged items. Keep receipts. Be patient.
9. The OTOW activity centers are not storm shelters. They will not be open during a storm. If you live on an upper floor or may need assistance after a storm, plan ahead. There are nearby evacuation shelters.
10. OTOW will provide weather updates if possible using RAVE, OTOW-TV 901 and the Box Office (otowboxoffice.com).

WHEN A STORM HAS PASSED

- A. If you evacuated, do not return home until authorities give you the OK.
- B. Do not go outside. Do not begin cleanup on your own. Let OTOW management personnel remove limbs, wires and all damage.
- C. Do not drive into a flooded road. Turn around - don't drown.
- D. Traffic lights may be out. Stop at all intersections where a traffic light is not working. Treat each intersection as a four-way stop.
- E. Do not use sink water until authorities give the OK. Do not eat spoiled food.
- F. Do not wear flipflops outside. Wear sturdy shoes.

Sign up for RAVE alerts.
Community updates will be posted
on RAVE,
OTOW-TV Channel 901 and the
Box Office (otowboxoffice.com).

www.nhc.noaa.gov

This winter, let’s add an expo that everyone can enjoy - even our Snowbirds

Many years ago, On Top of the World created its annual Fall Festival and Expo with hundreds of residents attending and nearly 100 vendors participating.

It turned into a very successful first Saturday event in November, both indoors and outdoors.

But this year the date needs to be changed.

Many things are going against us this fall and we will be unable to hold the annual Fall Festival and Expo in November.

I am considering moving the event to Jan. 9, 2027, on the Saturday we would normally have Get Acquainted Coffee Saturday, which has been another very successful club and group event the last two years.

It looks like we could be combining Get Acquainted Coffee Saturday with a Winter Expo and starting a whole new exceptional event here.

The outdoor portion of the expo would be eliminated except for inviting mobile health units to join us.

No one will have to worry about what the weather is going to be outside! All the clubs and groups, and all the vendors, would be purchasing a table indoors in the Auditorium. Everyone who participates will know ahead of time they have a comfortable table waiting for them inside.

Food, at reasonable prices, will be served by Good Neighbors Association at the Outpost in the Auditorium. Also, arts and crafts, music, CVS, vaccines and raffles will take place indoors.

At past fall festivals, I have heard residents say “why don’t you schedule this event so the Snowbirds can enjoy it, too?”

Well, 2027 looks like the year the Snowbirds will join us.

I promise you, adding a Winter Expo to Get Acquainted Coffee Saturday, will be a huge event.

Get Acquainted Coffee Saturday was created to give residents a chance to buy tickets and meet with club representatives on a Saturday because the only other time to do it is Monday and Thursday mornings.

Having one Saturday for club infor-



mation tables was already big - now it will be really awesome with Snowbirds and vendors joining the mix.

More details, including a name for this event, will be shared in my September column.

Movie Night

The next Movie Night is 4 p.m., Wednesday, Aug. 12 in the East Activity Center Auditorium.

The movie will be “Where the Crawdads Sing” directed by Olivia Newman from Columbia Pictures.

The movie is rated PG-13 and is 125 minutes in length.

Where the Crawdads Sing is about Kya, a young woman who raised herself in the North Carolina marshlands after being abandoned there by her mother when she was a little girl.

Kya feels detached from the small-town community near the marshes until two men show interest in her. However, when one of them later dies, she becomes the town’s prime suspect.

The cast includes Daisy Edgar-Jones, Taylor John Smith, Harris Dickinson, David Strathairn and Michael Hyatt.

Seating is available for 80, first-come, first-served. No reservations are required. Popcorn is free, one bag per resident.

OTOW Farmer’s Market

Message from the Saturday Farmers Market:

We would like to thank On Top of the World for your support to date. We have decided to take a break in August and September and will return the first Saturday of October when we have our local in-season products in abundance.

Food Truck Nights

The remaining Food Truck Nights for the summer have been cancelled.

Food Truck Nights on Wednesdays will return in December.

OnSpot Dermatology

OnSpot Dermatology Mobile Unit “Derma Drive” will be back Wednesday, Sept. 30, from 7:30 a.m. to 3 p.m. in the East Activity Center front parking lot.

To book your appointment call: 941-444-0011, visit onspotdermatology.com/otow or click on the flyer/link posted at the OTOW website www.otowclearwaterinfo.com. Walk-ins are welcome, but you may have to wait or be asked to return at a specific time.

One Blood

The Big Red Bus will be back at the East Activity Center front parking lot on Thursday, Aug. 13, from 10 a.m. – 3 p.m.

Residents can register at Nancy’s Bulletin Board at otowclearwaterinfo.com, in the Community Service Office or just show up that day.

All donors will receive a \$20 Ecard, a Big Red Bus T-shirt, and a mini wellness checkup, including blood pressure, temperature, iron count, pulse, and cholesterol screening!

Take this opportunity to save lives!

Our last blood drive on July 9 was an amazing turnout. Thank you all for saving lives. The honor roll is as follows: Benjamin Divona, Jeffrey Martin, Angelo Cherta, Wilfredo Laracuenta, Mark Baird, Bernard Weber, Eileen Christopher, Elizabeth Davis Crane, Henry Nelson, James Bridges, Megan Weinheimer, John Foell, Karen Beaver and Thomas Crossen.

How Do I Make A Reservation On The Calendar?

The first step for making a reservation on the calendar is to email or call the Activity Office with the type of event you are planning, and preferred date and location.

Send an email to general_activity@scacw.com or call 799-2734. This starts the process.

Once we confirm all the details, you will fill out the online Facility Request form. Visit: otowclearwaterinfo.com, click on “Community Activities” and “Forms” and select the SCA Online Facility Request form. Complete and sign the form and click submit.

I will acknowledge receipt in an email. This form works better if you use Google as your browser.

Paper forms are still available and can be picked up and dropped off in the Community Service Office where I have a mailbox. Please complete the form outside of that busy office and then drop it off. I will acknowledge receipt in an email or phone call.

Activity Card Renewal

The Community Service Office (CSO) is open Monday through Friday from 8:30 a.m. to 3 p.m. (closed from noon to 12:30 p.m. for lunch).

You must bring a valid, government issued photo ID, a recent piece of mail showing your name and OTOW address, and your most recently issued Activity Card.

There is no fee for renewals, however, if your card has expired (all fiscal years have been punched at the bottom), a new card is required, and the fee is \$3.

If you do not have your most recently issued Activity Card or Access Card, the fee is \$25 for a replacement. If you already have an Access Card, there is no charge to renew. If you need an Access Card, there is a \$7 charge.

As a reminder, you must bring your valid activity card with you when using SCA facilities and be prepared to show it upon staff request. Noncompliance matters will be directed to On Top of the World Association.

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Share your power.



Entertainment

Bittersweet will highlight August dance

By Mary Ann O’Neil
Here we are approaching the end of summer and as they say, “time flies when you’re having fun.” That is exactly what our residents have been doing while attending summer dances hosted by the Entertainment Committee.
The Entertainment Committee thanks you all for your support throughout the summer.
On July 18, the Louie Bravo Trio entertained us at our monthly dance. Louie did not disappoint us as he brought his voice, music and, of course, his energy for an evening of enjoyment.
On Aug. 22, Bittersweet Duo featuring Tony Orifici and Kathy McAbee will entertain us for our monthly dance.

This duo performs at various American Legions and Elks Clubs around the area.
Our dances are 7:30-10:30 p.m. and cost \$10. You can reserve your seat by purchasing your tickets ahead of time.
Do not forget to bring your own beverages and snacks. We provide coffee and ice, as well as great entertainment.
The Entertainment Committee has a dress code and we strictly enforce it. Please do not wear shorts to our dances. We would hate to have to ask you to leave. This includes men and women.
Those of you who have not yet purchased your Halloween (\$15) or New Year’s Eve tickets (\$30), this is a good time to do so. The earlier you purchase your tickets, the better chance you have

of selecting the table you want. These two dances are our biggest dances of the year and we are always sold out.
During the summer months, the Entertainment Committee will be selling tickets on Thursdays only between 8:30-10:30 a.m. in the East Activity Center Auditorium.
Even though there are no shows during the summer, you can still purchase show tickets for later in the year. Our shows will start back up in October.
We have three shows left for the 2026: Oct. 29 – One Hit Wonders, Nov. 19 - Alter Eagles and Dec. 17 – Voices of Jazz.
All of our shows have been sold out this year, so get your tickets early for the best seats. All shows are \$20 per

person.
Need more information about upcoming events?
Be sure to check On Top of the World newspaper. We also have slides on OTOW-TV channel 901 that promotes upcoming events. You also can check our monthly and annual schedule on the Box Office (otowboxoffice.com).
A schedule of events is posted on each buildings bulletin board and in the East and West Activity Centers.
For more information send an email to Entertainment.OTOWCL@gmail.com or call 727-266-2480.
On behalf of the OTOW Entertainment Committee, thank you all for your support and stay cool!

Boomer Band was here in June



The Boomer Band performed here in late June and the Louie Bravo Trio helped us dance in July.

While the Boomer Band played, some line dancing broke out on the East Activity Center dance floor.

(Photos by Mary Lou Wall)



Tickets on sale at the Entertainment Committee information table
8:30-10:30 am in the East Activity Center Auditorium.
Thursdays only in August.

Committee



Entertainment Committee Calendar

AUGUST

22 - Bittersweet (dance), 7:30 pm, \$10

SEPTEMBER

26 - Boomer Band (dance), 7:30 p.m., \$10

27 - Sunday Meet & Greet, Horse Races, 2:00 p.m. Free

OCTOBER

29 - One Hit Wonders (show), 7:30 p.m., \$20

31 - Big Time Jukebox (dance), 7:30 p.m., \$15 (Halloween Bash)

Fifty-six residents served at grand opening

OTOW, Mattie Williams and helpers make new food pantry successful

The Feeding the World Food Pantry celebrated a successful grand opening on Friday, July 10, serving 56 members of the On Top of the World family on its very first day.

Volunteers distributed a wide variety of essential items, including meat, dairy products, canned goods, bread, toilet paper and other household necessities.

More than 40 volunteers assisted throughout the morning by greeting residents, helping them select groceries and even delivering food directly to their vehicles.

The food pantry is open every Friday from 10 a.m. to noon in the Clearwater Room at the East Activity Center.

The food pantry is operated through a partnership between the Mattie Williams Neighborhood Family Center and the Feeding the World Food Pantry Club. The collaboration combines the dedication of OTOW volunteers with Mattie Williams' experience in food distribution and its established relationships with major regional food banks.

"Mattie Williams Neighborhood Family Center is proud to partner with Feeding the World Food Pantry Club at On Top of the World to launch a new satellite food pantry dedicated to providing healthy nutrition to senior residents," said David Hale, executive director of the family center. "We are inspired by those who have volunteered to serve their neighbors each week by delivering groceries, checking in on residents and providing caring support. Together, we will ensure that no senior needs to feel alone navigating these challenging



times." The new pantry became a reality through the generosity and support of many individuals and organizations. An anonymous donor provided funding for a commercial refrigerator and additional seed money, while Bayside Community Church in Oldsmar contributed funding for the commercial freezer.

Additional financial support came from OTOW residents and clubs, and the Pinellas County Community Foundation awarded grant funding to purchase food.

The cooperation of the SCA staff, including providing space for the pantry, was instrumental in making the project possible. Mattie Williams' continuing partnership will help ensure the pantry's long-term success.

Special recognition goes to Ellen Young, food pantry director, and her



Two volunteers, Frank Ingrassia and Jimmy LeBlanc, set up a table with canned foods and cereal for pick up during a food pantry morning in July. (OTOW News photo by Doug Kates)

dedicated team, whose leadership and countless hours of planning and preparation helped bring the pantry from concept to reality.

The food pantry is open to all OTOW residents. An activity card is required as proof of residency. Anyone experiencing food insecurity is welcome — simply visit the pantry during operating

hours on Friday mornings.

For additional information, email foodpantry.otow@gmail.com or call 727-309-8505.

We also have a page on the Box Office website (otowboxoffice.com).

Residents who need transportation assistance are encouraged to call in advance to arrange grocery delivery.

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Clearwater & Pinellas Park



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Time: 10:00 AM to 12:00 PM
Location: 1831 N. Belcher Rd. Suite E-1, Clearwater, FL 33765



For more details, contact:
Darlene Vargas
Business Development Director
+1 (727) 435-0121

Susan Carlson celebrates reaching 80 with a dance on a very familiar stage



Approximately 18 years ago, I was in the East Activity Center Auditorium when I met a young lady who welcomed me as a new employee to On Top of the World.

This resident had already read my first column in the September 2008 edition of OTOW News and she took note of the fact I used to be the editor of a daily newspaper in Pennsylvania. This young lady walked up to me and said, "Welcome to On Top of the World."

She said she was also from Pennsylvania, but from a very small city I probably had never heard about. She went on to say her name was Susan Carlson, originally from North East, Pa.

I looked at the young lady and said with a smile, "Oh. You're a Grape Picker."

The look on Susan's face was pure amazement.

"How did you know that?" she said in complete surprise.

The nickname of Susan's high school in North East is the Grape Pickers. North East is also known for growing tasty grapes - many of which are used in expensive wines.

"I used to be the editor and sports editor of the newspaper in Corry," I told Susan. That's how I knew.

Corry is just a hop, skip and a jump away from North East. During my 13 years at the Corry newspaper, I covered a variety of sporting events at North East High School when Corry was the visiting team.

Because of this connection, I have known Susan ever since and you might say she has become one of my biggest fans. I can honestly say, I don't know how many people have actually read all 225 newspapers I have produced here. Susan has read all of them!

So it was a simple decision when Susan stopped by my office and asked me if I would attend her 80th birthday party on July 19. Of course I said, "yes."

Birthday party?

It was more like 30 years of On Top of the World history.

Susan and her husband, Gary, have lived at On Top of the World since 1998,



Susan Carlson, third from left, and friends, recreate the 'All That Jazz' dance she has performed twice during her career on the OTOW Auditorium stage. The performance above was during her 80th birthday.

(Photo by Rowland Hetrick)

28 years.

Susan joined a variety of clubs, including Theater Workshop, Jesters, Computer Club and the Entertainment Committee, and every year has participated in at least one stage show – mainly as a dancer.

Back in 2018, Susan and Maxine Sutcliffe did a dance to the song "Nowadays" as part of a dedication to Maxine's mother, Doris Atkins. I filmed the dance for OTOW-TV and it aired on channel 901 later in the year.

During the 80th birthday party, Susan and Maxine were back together again, but Susan didn't just grab a microphone and talk about the old dances they did together ... she actually got up on stage with Maxine (and seven close friends) and danced to another song they had previously done together - "All The Jazz" from the show "Chicago."

It was perfectly flawless just like it was done several years ago.

There were more than 100 guests for Susan's birthday party. Many came from out of town, including California and Maryland. It took four tables to hold all the food. Two bottles of wine shined at every table.

There was a slide show showing pictures of Susan growing up. Unfortunately, all the slides were black and white. Color pictures were not invented yet.

Ooops. OK. I guess Susan might stop reading my newspapers now?

But this is where the humor in this column ends.

Susan Carlson's 80th birthday was more than a party - it was a tribute.

Susan is an amazing person and a fighter, and this party almost didn't happen.

In December 2019, Susan was diagnosed with cancer.

Treatments began with chemotherapy and 25 straight days of radiation.

Then there was Immunotherapy treatments which started once every two weeks and then changed to once every month for four years.

In 2021, the Jesters made a show in a COVID year. The show was not presented in front of a live audience. Scenes were filmed, edited and turned into a movie for channel 901.

I was filming the scenes for the movie and somehow Susan managed to be at the filming sessions despite getting her cancer treatments.

Playfully she warned me, "Record your videos right the first time - I don't know how many rehearsals I'll make."

Susan made it to two filming sessions. She only missed one day. All her scenes made the final video.

But even after filming, the cancer treatments continued.

Susan made a pact with Maxine to "grow old together" and that meant fighting cancer to stay healthy enough to live and enjoy life.

Recently, that fight paid off. Susan got some good news that every cancer patients wants to hear. There appears to be "no activity."

Seven years after her original cancer diagnosis, Susan was able to look forward to her 80th birthday - even if Maxine was in charge of organizing it.

I asked Susan if she had any idea what Maxine was planning. Susan was under the impression it would be simple with some singing and some guests.

But Maxine had other ideas. She believed Susan's fight against cancer deserved more than 80 candles.

Susan then started asking Maxine questions about what she was planning for the party. Maxine's answer was, "You

don't need to know."

One thing was for certain, there was going to be entertainment.

People, including Susan, started attending rehearsals to remember their dance steps from years ago. People started to rehearse singing songs, telling jokes and doing routines from past shows.

I asked Susan if she ever got nervous knowing she was going to perform "All That Jazz" in front of 100 family and friends. She said no.

"I was not going to be nervous," she said. "They were not paying customers. This was going to be for fun."

She smiled at me.

All the dances ... all the songs ... all the tributes during her birthday party were done perfectly.

I asked Susan if she got a chance to chat with all 100 guests who made it to the party. She said, "Yes. Three times per person."

Susan added, the last seven years have been a very difficult time, but when she saw the gathering at her birthday party, she said every single person there was someone who supported her to help her reach 80.

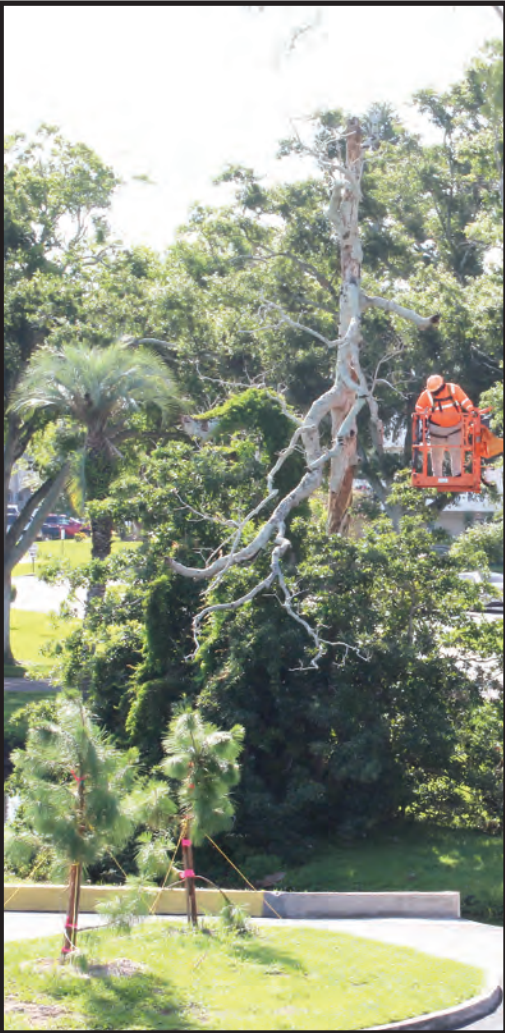
"Everyone who was there has touched my heart," she said.

Susan acknowledges that there are other people in our community fighting cancer and other diseases. Most won't celebrate big milestone birthdays in the Auditorium, but still, Susan doesn't want any of them to give up.

"Stay positive. Pray a lot. Smile," she said. "Most of all, never stop dancing."

Susan hasn't stopped dancing yet and you will get to see her perform again this winter. She promises, there will be another dance.

Making the East Activity Center pond beautiful again



In October 2024, Hurricane Milton downed trees at our beautiful pond next to the East Activity Center Pavilion. Along with the downed trees was another tree that died but did not fall. It became a distraction for people visiting the pond. On July 22, one week after this tree was reportedly struck by lightning, the last black eye from Milton was removed by Parkway Management. With the dead tree now gone, our EAC pond is once again a beautiful treat for everyone to see.

(OTOW News Photos by Doug Kates)



Willing to pay a fine just to get home sooner - think again

How many of you have driven down the road knowing you are speeding, but in the back of your mind you think, "If I get caught I'll just pay the fine."

Do you know what the fine is? Would you reconsider if you knew? You could get a speeding ticket for about \$130 for going 6-9 miles per hour over the speed limit. That fine could be at least \$200 for 10-14 MPH over, \$250 for at least 15-19 MPG over and you could face a court appearance if your speed is clocked more than 30 MPH over the posted limit.

When you learn the amount of the fine, are you still inclined to break the law?

If you drive with an expired tag, your ticket could be \$120.

If you are caught not wearing a seat-belt, \$120.

If you park in a disabled parking spot (and do not have a sticker), \$250.

Did the traffic light just turn red. Are you thinking about going through anyway?

Are you behind a red light on Belcher Road and are considering a left turn



Florida Driving Laws

Did You Know?

By Tara Still

against the light because the wait is too long?

What if I told you driving through a red light is about a \$270 fine.

Have you come across a school bus picking up or dropping off kids? Is the bus taking its time? Are the kids slow getting off? Do you just want to pass the bus and be on your way? Do you have \$375 to pay the fine?

If you fail to move over when an emergency vehicle is on the side of the road, the fine can be about \$140.

If you are driving without a license, don't get caught because the fine can be about \$170.

Own a motorcycle? Ever do a wheelie down McMullen Booth Road? If you get caught, the fine can be about \$1,200.

These are just some of the fines you could face for just a simple drive around Clearwater.

Might be a good idea to refresh yourself on Florida driving laws. Some of these ticketable offenses may seem odd.

Do you always stop your vehicle when a driveway has a sidewalk over it?

If you have a grandchild in your vehicle, are you required to have a child restraint seat? "I'm the grandparent" doesn't work for an argument. The fine is about \$170.

Most infraction violations must be paid within 30 calendar days from the date the ticket was issued. Please read

your citation for instructions to PAY YOUR TICKET, attend a court hearing or other options or requirements.

If a ticket is not paid within 30 calendar days from the date of issuance, a suspension will be entered against your driver license, which could affect your insurance rates and will subject you to additional penalties.

If you receive a letter from the State of Florida Department of Highway Safety and Motor Vehicles (Florida DHSMV) informing you that your license will be suspended, you must comply on or before the business day prior (before) the date stated on the letter. The suspension date listed on the letter goes into effect at midnight on that date. Therefore, if you come in on the that date, you will be late and your license will already be suspended.

The ticket fine amounts are sobering. Perhaps you will pay more attention to your driving now that you know the cost.

They say for every time you are ticketed, you've done the same thing and not been caught at least 10 times.

Neighborly Care Shuttle Bus



Guidelines for Riding the Shuttle Bus

1. You MUST have a valid Activity Card and present it to the driver upon entering the bus. The SCA bus service is exclusively for use by Association-approved residents and tenants only. If you do not have a valid Activity Card, you may not ride the shuttle bus.
2. Reservations are REQUIRED – please call 727-799-3417 Option 7 no later than 1:00 pm the day prior to your planned trip. Monday's trip deadline is 1:00 pm Friday. Please be present in the core of your building at your scheduled pick up time.
3. Shopping time is 1.0 hours for grocery stores and 2.0 hours for Countryside Mall. Those going to Sunset Point 19 Plaza will have approximately 90 minutes to shop. Shopping time begins when you are dropped off at the destination.
4. Although appreciated, the driver is prohibited from accepting gifts or tips.
5. The driver may not assist you with entering or exiting the bus or with your packages. Please do not ask him to do so.
6. The start time listed is when the shuttle bus departs the Community Service Office. The pick-up schedule will rotate weekly between low and high buildings, meaning one week pick-up will start with the lower-numbered buildings, the following week it will start with the higher-numbered buildings.
7. Seats are not assigned. They are first come – first served.
8. Seat belts must be fastened during bus movement and must remain fastened until the bus comes to a complete stop.
9. Eating, drinking, smoking, vaping, fighting, distracting the driver, or any other unacceptable actions at the discretion of the driver are strictly prohibited on the bus. Violation of the above may result in your bus privileges being revoked.
10. All route changes are at the discretion of Management.

DATE	PICKUP TIME	LOCATION	SHOP TIME	SHUTTLE BUS
Monday	9:30 am	Publix	1 hour	Neighborly Care
Tuesday				
Wednesday	9:30 am	Aldi	1 hour	Neighborly Care
Thursday				
Friday	9:30 am	Walmart	1 hour	Neighborly Care

For Reservations call (727) 799-3417, Option 7

This is a temporary schedule subject to change without notice

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On Top of the World News

Only Good News since 1968

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Editor: Doug Kates

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Phone: (727) 799-3216 Hours: 9-5 Monday through Thursday, 9-2 Fridays
Deadline to advertise is the 15th of each month | **Next delivery is September 1, 2026**
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Around The World

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No Free Events Page or Around the Bay in this month’s newspaper		

East Activity Center Ground Floor

East Activity Center First Floor

East Activity Center Second Floor

West Activity Center

Pavilion Park

East and West Activity Centers Room Maps

EAC Pavilion Park Grill Map

IMPORTANT PHONE NUMBERS

Community Service Office
727-683-6981

Activities Office
727-799-2734

Water Turn-On/Water Turn-Off
727-799-3417 Option 6

Emergency After Hours/Weekends
727-799-1115

Association Board Members: Chairperson Dave Kelly, Vice Chair Diane Like, Secretary Janet Hooper, Treasurer Les Meneilly, Russell Bolin, Stephen Faiella, Linda Keebler, Lori Kleifgen, Dale Prunoske.

Send emails directly to the board: ClearwaterInfo@otowfl.net

Get Acquainted Coffee returns Sept. 10



Carla Hines performed July 14 at Dessert Night for the New York-New Jersey Club. She is on the schedule to be the first performer for a new season of Get Acquainted Coffee which starts Sept. 10.

(OTOW News photo by Doug Kates)

The Good Neighbors Association will have our first Get Acquainted Coffee of the fall and winter season on Thursday, Sept. 10, in the East Activity Center Auditorium from 9-11 a.m.

Our entertainer is going to be none other than our own Carla Hines. We are so excited to have her back!

Our fall food and clothing drive will be held on Friday, Oct., 9 from

10 a.m. until 2 p.m. in the East Activity Center back parking lot in front of the Pavilion. More details to follow in next months newspaper.

Our fall Flea Market and Craft Show will be held on Saturday, Nov. 14 from 10 a.m. until 2 p.m. in the East Activity Center Auditorium. Tables will begin being sold every Monday and Thursday beginning on Thursday, Sept. 3 at the Good Neighbors Association information table from 8:30-10:30 a.m. in the Auditorium. Tables are \$15 for one, \$25 for two, first-come, first-served.

Just a reminder, the Feeding the World Food Pantry is taking place each Friday from 10 a.m. to 12 p.m. in the East Activity Center Kitchen. Please tell your neighbors if you know someone who could use a little extra help. Registration and valid Activity Card are required.

We are looking forward to a great fall and winter season and hope to see you attending our events.



By Sue Trost



Good Neighbors Association 2026-27 Schedule

- Thursday, Sept. 10, Get Acquainted Coffee, 9-11 am, EAC
- Thursday, Oct. 8, Get Acquainted Coffee, 9-11 am, EAC
- Friday, Oct. 9, Fall Food and Clothing Drive, 10-2, Pavilion
- Saturday, Oct. 17, Fall Social, 5-9 pm, Auditorium
- Saturday, Nov. 7, OTOW Fall Festival and Expo, 10 am - 2 pm, EAC
- Thursday, Nov. 12, Get Acquainted Coffee, 9-11 am, EAC
- Saturday, Nov. 14, Fall Flea Market and Craft Show, 10 am - 2 pm, EAC
- Thursday, Dec. 10, Get Acquainted Coffee, 9-11 am, EAC

Purchase tables for all flea markets from 8:30-10:30 am at the Good Neighbors Association Information Table on Mondays and Thursdays. Sales begin in September. \$15 for one table, \$25 for two tables.

Clothing drive donations must be new/unused clothing and food items cannot be anything expired. Drive you vehicle to the Pavilion. We will take care of the rest.

- Saturday, Jan. 9, 2027, Get Acquainted Coffee Saturday, 9-11 am, EAC
- Thursday, Feb. 11, 2027, Get Acquainted Coffee, 9-11 am, EAC
- Friday, Feb. 26, 2027, Spring Food and Clothing Drive, 10 am-2 pm, Pavilion
- Saturday, March 6, 2027, Irish Club Parade, 10-11 am, World Parkway Blvd
- Thursday, March 10, 2027, Get Acquainted Coffee, 9-11 am, EAC
- Saturday, March 14, 2027, Salute To Veterans, 5-7 pm, EAC
- Thursday, April 8, 2027, Get Acquainted Coffee, 9-11 am, EAC
- Saturday, April 10, 2027, Spring Flea Market and Craft Show, 10 am-2 pm.
- Friday, Oct. 8, 2027, Fall Food and Clothing Drive, 10 am-2 pm, Pavilion
- Thursday, Oct. 14, 2027, Get Acquainted Coffee, 9-11 am, EAC
- Saturday, Oct. 16, 2027, Fall Social, 5-9 pm, Auditorium
- Saturday, Nov. 6, 2027, Fall Festival and Expo, 10 am - 2 pm, EAC
- Thursday, Nov. 11, 2027, Get Acquainted Coffee, 9-11 am, EAC
- Saturday, Nov. 13, 2027, Fall Flea Market & Craft Show, 10 am - 2 pm, EAC
- Thursday, Dec. 9, 2027, Get Acquainted Coffee, 9-11 am, EAC

Good Neighbors Association

Fall Flea Market & Craft Fair

Saturday, November 14, 2026
10 am - 2 pm
East Activity Center Auditorium

Purchase 1 table for \$15
Purchase 2 tables for \$25

To purchase a table or ask questions, please visit our information table in the East Activity Center Auditorium from 8:30-10:30 am on any Monday or Thursday beginning Sept. 3. Tables are sold first-come, first-served.



If you missed Jerry Colen’s patriotic presentations in July, you can watch a rebroadcast on OTOW-TV in August

July was a very patriotic month for everyone who lives in the United States.

It was July 1776 when the Declaration of Independence was signed and on July 4, 2026, Americans marked that occasion with a 250th anniversary party.

Eleven years after the Declaration of Independence, in September of 1787, the United States Constitution was signed by 39 delegates in Philadelphia.

While many people know about the Declaration of Independence and the U.S. Constitution, some people often crave more details. Marking 250 years was the perfect time to learn a little more history.

On Top of the World had the privilege of having Jerry Colen speak in our Auditorium on both July 13 and July 20. Jerry is a history buff when it comes to the Declaration of Independence and the U.S. Constitution. He also has a vast knowledge of the Civil War.

Jerry is also a columnist every month in this newspaper. He shares his knowledge on legal topics.

On July 13, Jerry’s topic was the Founding Fathers of our U.S. Consti-



OTOW News columnist Jerry Colen talks to residents about our Founding Fathers during a presentation in July. The following week, Jerry talked about the US Constitution and the Bill of Rights.

tuion.

On July 20 he spoke specifically about the U.S. Constitution and the Bill of Rights.

Both sessions were recorded by OTOW-TV channel 901 and will be rebroadcast together on 901 at 6:30 p.m. on Saturday, Aug. 8 and 6:30 p.m. on Sunday, Aug. 9. The two videos combined are just over two hours. There will be a break in the middle.

When Jerry opened his presentation on July 13, he said he was limited to about an hour. He said if he had sufficient time, he would have spoken about the nine Founding Fathers he felt were the most interesting, including James Madison, George Washington, Ben Franklin, John Adams, Thomas Jefferson, Alexander Hamilton, John Jay, Patrick Henry and Edmund Randolph. Instead, he focused his presentation

on six of them: Madison, Washington, Franklin, Jefferson, Hamilton and Adams.

Jerry said the U.S. Constitution was the result of discussions, arguing and compromising.

As a result, “they created a nation like no other nation that has ever existed.”

Jerry pointed out that at this time in our nation’s history, there were many documents that were signed, including the Declaration of Independence, the U.S. Constitution and the Treaty of Paris in 1783, but while the men previously listed are credited with signing the U.S. Constitution, only one person signed all of them - Ben Franklin.

On July 20, Jerry came back to On Top of the World and his second presentation focused in on the U.S. Constitution and Bill of Rights. He provided history and he provided commentary, but it was not his purpose to present “new truths.”

If you missed these history presentations, you will get a second chance. Turn on 901 in your own living room and enjoy on Aug. 8 and Aug. 9.

Have you ever been told that restoring your teeth was hopeless?
Have you been led to believe that costly implants or uncomfortable dentures were your only option?
If the answer to either of these questions is yes, I have good news.



I’m Dr. Austin Sampson. I have over 50 years experience in reconstructive dentistry.

My services include:

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- Dental Decay and Traumatic Injuries.
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ACTIVITY REPORTS



OTOW year-round residents enjoy Carla Hines concert in middle of July

The New York-New Jersey Club does not care if it is 95 degrees outside. They want residents to socialize and dance in the East Activity Center Auditorium.

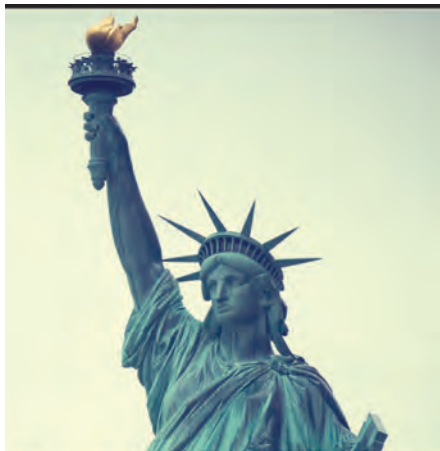
And when Carla Hines is in the house, you better dance! She will go right to your table, pull you out of your chair and show you where the dance floor is located.

Dessert Night in July turned out to be Carla's first return visit to On Top of the World since 2024. She had residents singing. She had couples dancing. She even started a train line that traced the entire Auditorium.

Club Chef Gene Amature served up the best New York cheesecake club guests have ever eaten.

Once again, the New York-New Jersey Club proved that our community still loves to party hearty even when our Snowbird friends are gone!

The club's next party is their Summer Social featuring the husband and wife duo of Kathy and Paul. Felice's Catering will supply the food, including ziti, meatballs, salad and bread. We also will serve dessert, coffee, water and



New York - New Jersey Club
By Pat Hayes

ice.

Come join us on Aug. 25 in the East Activity Center Auditorium at 5 p.m. Dinner and dancing will be \$20.

Next, on Oct. 6 at 5 p.m., the New York-New Jersey Club will host its first ever "Sock Hop."

Carla Hines will open the event. DJ Scott McParland also will be there to spin your favorite tunes. Food will be McDonald's burgers, potato chips, Dixie ice cream cups, coffee, water and ice.

The New York-New Jersey Club



will end the year with its legendary Ugly Christmas Sweater Party on Dec. 2 at 5 p.m. in the Auditorium. Frank Lebano will be back to host the event and Felice's Catering is serving ham dinner for \$30.

Come join us. We are open to all residents regardless from which states you have lived. Even people from Boston can come.

Tickets will be on sale Thursday mornings from 8-10 a.m. at our information table in the Auditorium.

(OTOW News photos by Doug Kates)

Above, Carla Hines encourages couples to get on the dance floor. Below, she kindly shows Jerry Esposito the way to the dance floor. Carla doesn't appreciate sitters. If she wants you dancing, she'll come and get you.



Aqua Aerobics

By Lillian Foy

Stop complaining about the summer heat - join us in the pool

Water Aerobics is enjoying summer classes Monday through Friday from 9-10 a.m. in the East Activity Center swimming pool.

Please come out and join us. Our Instructors are certified and carry insurance. They are trained in first aid and CPR. Membership is \$25 yearly to cover the cost of instructor classes and insurance.

We also have a monthly luncheon to celebrate birthdays. In July, a delicious cake was supplied and funny birthday glasses were worn by the birthday people.

Of course, everytime we have a birthday party, we have to work harder at the next class to lose the pounds from lunch.

For more information, contact Lillian Foy at (609) 489-1400.

Republican Club learns about Paul Renner, candidate for governor



The Ronald Reagan Republican Club enjoyed a wonderful meeting on July 7. It started with an ice cream social to continue the United States' 250th anniversary celebration.

Our guest speaker was gubernatorial candidate Paul Renner. A native Floridian, Paul has a very impressive history of service to the military, state government and private enterprise. He served in two combat operations during his 23 years of military service and was also the prosecuting attorney in



From left to right are Tom Rivera, Russ Bolin, Louanne Feist, Paul Renner, David DiNardo and Karen Tatge.

Broward County. Elected to the Florida House in 2015, he was term limited in 2024. From 2022 to 2024, he was Speaker of the Florida House and worked directly with Governor Ron DeSantis to pass legislation benefitting Florida residents, as well as balancing the state budget.

Paul is running for Florida governor and his platform focuses on lowering taxes and insurance rates, regulating data centers and their use of local resources, affordability, keeping Floridians safe from crime, drugs and human trafficking, and preserving our natural resources to protect Florida land.

More information on his campaign can be found on his website: www.voterenner.com. Our guest speaker for our Aug. 4 meeting will be gubernatorial candidate Bobby Williams. So please join us to learn more about Bobby and his campaign.

‘Concern’ motivates people to solve problems - worrying has no benefits

Recently, the Women's Bible study Group had a discussion about worry, how often it happens and how it really doesn't help at all!

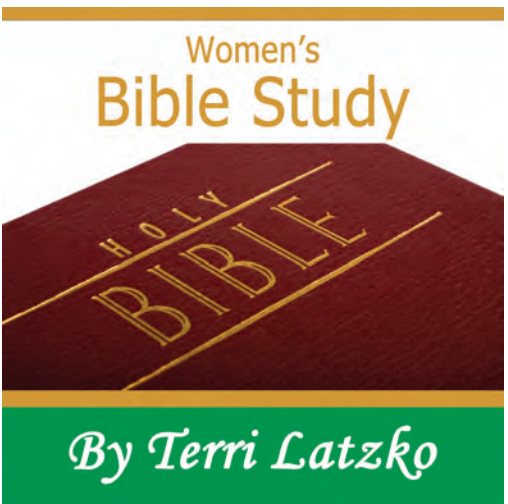
Meaning of worry: "Giving way to anxiety or unease, allowing one's mind to dwell on difficulty or troubles. To think about problems or fears or unpleasant things that might happen. To disturb or interfere with someone's comfort of peace of mind."

People often stress about these five main things: Money, health, aging, work-related pressure and weight gain.

Interestingly, 75 percent of these worries are focused on the present or future and tend to pop up between 9 p.m. and 3 a.m.!

You probably already know that worrying isn't good for you and it certainly doesn't increase your happiness or sense of self-worth.

Worrying may even be costing you more than only your peace of mind (which is highly valuable, by the way).



When you worry, your brain is on high alert, whether or not there is a real threat.

During stress, your body produces hormones to help you take flight or fight as if there were a true threat. Fortunately, there are steps to take to give your brain and body a break from the stress caused by worrying.

(1) Recognize how little worrying can help you. Worry doesn't have the power to prevent anything bad from happening in your life. Also, the bad things that you worry about may never end up happening and many good things can happen instead. So worry is completely useless. (Philippians 4:6-7)

(2) Recognize how much worrying harms you. Worrying doesn't benefit you in any way, but it does harm you in many ways. Worry harms your health physically (such as by contributing to high blood pressure, causing insomnia, and suppressing your immune system), mentally by sending a stream of negative thoughts into your mind and spiritually by encouraging fear rather than faith in God. Worry also wastes valuable time and energy that you could be using for better activities. (1 Peter 5:7)

(3) Distinguish between worry and concern. While it's healthy to be concerned about something, it's unhealthy to worry about it. That's because con-

cern motivates you to do something to solve problems or plan helpful ways to cope with them, but worry keeps you stuck on problems and distracts you from planning any helpful ways of dealing with them. (Matthew 6:25-34)

If you have faith in religion, turn your worries into prayers. The next time you are gripped by fear and worry, turn it into a prayer like this one: "Lord, I don't know what to do, but I trust You, You are in control and I commit this to You right now."

Worry does not take away tomorrow's troubles, it takes away today's peace.

You're invited to join our Women's Bible Study Group on the second and fourth Fridays of the month at 10:30 a.m. in the Largo Room. We come together to read God's Word, share insights and support one another in a nurturing, uplifting environment.

Please email any prayer requests to Terri Latzko at tlatzko@gmail.com.



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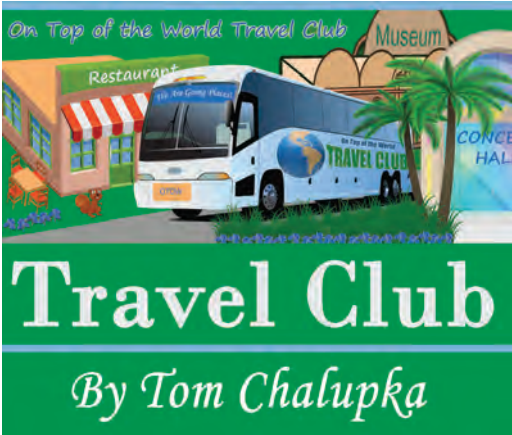
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Travel Club is adding more local shows for 2026-2027 than ever before

For the last three years, the On Top of the World Travel Club has had great success selling tickets to Ruth Eckard Hall for their Spring Matinee Series and select shows at Snappers Comedy Club.

Last year, for a Neil Diamond cover band at Ruth Eckard Hall, we sold more than 80 tickets to the sold out show.

We also have started selling tickets to a few local theaters, including the Tarpon Arts Cultural Center in Tarpon Springs, which was met with a high demand for tickets. The Tarpon Arts Cultural Center is a small theater with a seating capacity of 70 and we sold 40 tickets to our members for the comedy,



"A Perfect Wedding."
This year we have added seven shows at the Francis Wilson Playhouse

for the 2026/2027 season. The performances will be "The Marvelous Wonderettes" on Sept. 12, "Dracula" on Oct. 31, "Fiddler on the Roof" on Dec. 3, "Little Woman the Musical" on Jan. 16, 2027, "Bells are Ringing" on Feb. 20, 2027, "Peter and the Star Catcher" on March 27, 2027, and "Company" on May 8, 2027.

Please note the Dracula performance is on Halloween.

All the shows are Saturday matinees starting at 2 p.m. and we are selling them for the same price as the box office, \$35, which includes service fees. As of mid-July, I only had 20 tickets for each show.

The Travel Club is on summer vacation for the month of August, but we will return to the East Activity Center to sell tickets on Thursday, Sept. 3, from 8:30-10 a.m. and at our monthly meeting on Friday, Sept. 4 at 2 p.m. in the EAC Oldsmar Room.

If you are interested in reserving tickets, or want more information about these shows or any of our other events, you can email me at tchalupka@yahoo.com. Remember, many of our events sell out very quickly so please, do not hesitate.

The Travel Club – "We're Going Place."



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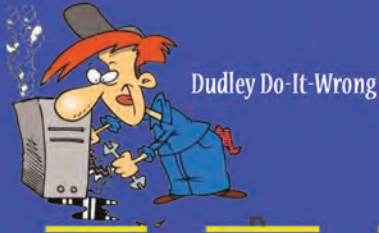
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Aug 7

Aug 14

Aug 21

Aug 28

EAC

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10 am - 12 pm

If you ever admired Bob Ross’ painting style, try a free Art Guild class



Art Guild

By Katie Bajis

The Art Guild will conduct free painting classes based on the “Joy of Painting” DVD series by Bob Ross. The Art Club purchased the DVD series to provide consistent instruction for Art Guild classes. Robin Megel will conduct these classes 1 p.m. on Thursdays in the East Activity Center Largo Room. Attendance is free to Art Guild members. Artists should bring their own supplies (canvas, paint and brushes). Although the DVDs are focused on oil painting, the techniques are adaptable to acrylic. Send an email to Rmegel@gmail.



Glen Caddy and Maggie Reinhart show off ‘Bob Ross-style’ paintings. Bob loved nature scenes and there was never just one of anything.

com if you have any questions. In addition, all Art Guild members can attend informal Painting Pals group sessions in the Largo Room from 1-3 p.m. on Wednesdays.

Press Association Meeting

1:30 pm, Tuesday, Aug. 4

East Activity Center Crystal Beach Room



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A Little Latin Twist returns on Sept. 23 - grab your dance partner

Italian American Club



By Renée Ingrassia

The Italian-American Club hopes everyone is enjoying a wonderful summer.

As we prepare for a brand new season, we're happy to share that we will be back at our information table in the East Activity Center Auditorium on Thursday morning, Aug. 27, from 8:30-10:30 a.m., and both Mondays and Thursdays starting in September.

Our first event of the season is the return of our very successful "A Little Latin Twist," which will be held on Wednesday, Sept. 23, at 5 p.m.

When purchasing your ticket, you'll be asked to choose one of three sandwiches: cubanitos, tuna or turkey and cheese.



A Little Latin Twist Night in 2025 was a very successful event with many people dancing together.

We also will provide salsa and chips, dessert, water, ice and coffee. Please bring your own favorite beverage.

DJ Frank Lebano will once again keep the dance floor lively.

Tickets are \$15 for everyone. This evening also will serve as our membership drive - join the Italian-American Club for only \$5 - and your membership is good through December 2027.

Our next event will be our festive Holiday PJ's & Game Party Night on Wednesday, Nov. 18. Come dressed in your craziest pajamas and bring a favorite game to share. It promises to be another fun night with friends and

laughter.

We extend our heartfelt thanks to all our volunteers whose dedication makes every event enjoyable and successful. We look forward to seeing all of you soon and kicking off another great season together.

Get Acquainted Coffee

9-11 a.m., Thursday, Sept 12, EAC Auditorium



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Jesters announce plot for 2027 show and it involves a nationwide bus tour

Happy summer to all of our Jesters fans!

Just to let you know, we're still thinking about all of the positive feedback we received from you about our last show. That's putting a lot of pressure on our creative team to bring you another weekend of great entertainment in 2027.

That's not going to be a problem!

Our creative team started meeting in May. Seven members came together with different ideas about how to entertain our audience. After much discussion, the decision was made, but I cannot tell you what it is.

It's a secret!

You'll have to wait for the big announcement.

Oh what the heck!

If Washington can leak information why can't I?

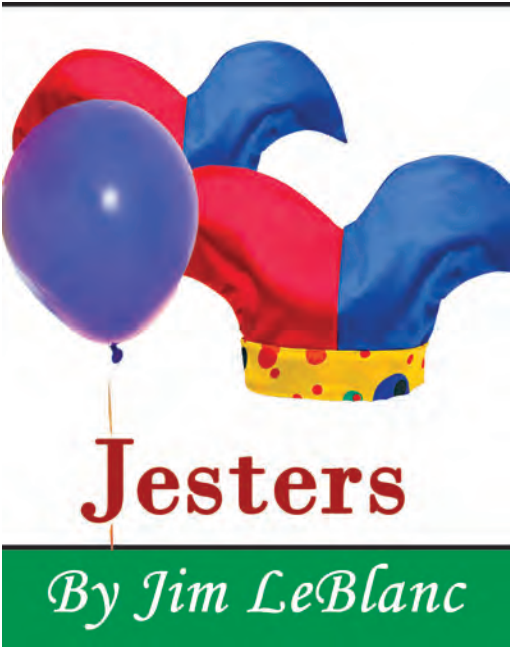
Brace yourself. Tell your friends what's coming next and make sure you read our story in this newspaper every month for any updates.

Our next show will be titled: "The Musical Mystery Tour."

We tried to get Taylor Swift to entertain you, but she'll be too busy with her husband Travis Kelce and traveling on her Global Concert Tour.

Next we tried to get Judy Collins or Michael Bolton. Both will be in our area that month playing at Ruth Eckert Hall, but unfortunately our budget is limited so we couldn't afford either one of them.

Stay within our budget we went



to our local talent. That's right! Your friends and neighbors from On Top of the World will be on stage once again to put a smile on your face and get your toes tapping.

We're in the process of purchasing our very own bus for this cross country tour. We want to give our local talent the same type of luxury that the super stars enjoy when they're out on the road.

Don't worry!

Staying within our budget will keep the ticket prices reasonably priced. Tickets will be \$50 each for general admission.

Oh, I mean \$5 each.

This will be an awesome show traveling across the country. We will start



Part of the Jesters creative team begins planning for their 2027 show. From left to right are Carlee Clayton, Cheryl Pollack, Rodger Hillier and Robyn Kumar. (Photo by Millie Cantone)

our tour in the Big Apple, the great city of New York. As we head west we will have stops in Cleveland, Nashville, New Orleans, Detroit and finally on to our West Coast. At each stop you will be entertained with the music, singing, dancing and comedy all of which originated in each of those towns.

I know what you're thinking right now! This sounds great!

But why do we have to wait until Jan-

uary?

I'm sorry, but this information that I leaked is a work in progress. It can't be seen until it's put together with the perfection that our audiences deserve.

In case I get fired for leaking this information to the public, I just want to thank you for reading my story.

Enjoy your summer, spread the word and watch for our next story in the September newspaper.

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Dr. Bosley was at On Top of the World and met residents during the parade, but have you been to Sunset Family Dentistry to see her at work? Schedule an appointment today.

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Help sessions move to Saturday mornings - you could even get assistance with AppFolio



By Joe Wisinski

OTOW/SNOWBIRDS
LINE DANCE CLUB

Summer sessions are taught by committee. Come meet Carol, Ute and Leila.
Take the practice classes to learn the Wednesday line-up.

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VETERAN AND FAMILY OWNED





Fifty residents try an exercise class that uses perfect form and is done to music.

New music fitness class will get a tryout on Sept. 16



Did you hear? There's a buzz in the air!

Something new, something fun and something needed is on the horizon.

On Wednesday, June 16, a new idea was presented as an exercise experiment at On Top of The World.

Was it well received?

Fifty brave and willing Moving 'n Grooving Club students chose to participate in a two hour educational fitness workshop that was held in the East Activity Center Auditorium.

Margaret LeTourneau, who teaches the Gentle Movement Exercise Chair Class, developed a higher level, total body fitness workshop.

This fitness workshop, an extension of the General Movement Class, was for Moving and Grooving members who are not receiving any therapy or who do not have any limitations with shoulder movements, walking or standing.

Even though chairs are part of the fitness workshop, they are used primarily for support while doing standing exercises.

First, there was a short discussion about healthy habits that can improve our physical, mental and emotional well-being. We've learned that a few positive changes can make a big difference.



Margaret LeTourneau gets ready to teach a fitness workshop class to music. There will be one class in September, October and November for you to try out this new idea.

ence.

After a variety of stretches and body-balance exercises using correct body form, Margaret then choreographed all of the exercises as a creative dance using delightful music. The students loved this technique!

This fun approach of teaching correct exercise form and redoing the movements to music was also incorporated using resistant bands and weight training.

This educational fitness workshop focuses on improving flexibility, balance, coordination, muscle strength, bone strength and stamina. It teaches correct form while using resistant bands and weights.

"Was it well received?" you ask.

The results speak for themselves...

I take great pleasure in announcing that Moving 'n Grooving Club members will be able to participate in three more educational, fun-filled fitness workshop sessions! The fitness workshop schedule will be held in the East Activity Center Auditorium on Wednesday, Sept. 16, from 2-4 p.m.; Sunday, Oct. 4 from 2-4 p.m. and Sunday, Nov. 15 from 2-4 p.m.

Since the Moving 'n Grooving Club is currently on summer break, members may sign up for these educational fitness workshops during class times, which restart on Sept. 1. All classes are held in the Auditorium.

Moving 'n Grooving Club membership is \$20 for 2027. Payments will be accepted starting Sept. 1.

Let's keep moving and grooving!

FALL SCHEDULE

- Line Dance Classes
Tuesdays, 12:30-3 p.m. *
Fridays, 1-2:45 p.m.
- Gentle Movement Exercise Classes
Tuesdays, 11 a.m.-noon
Fridays, 3-4 p.m.
- Fitness Workshop
Sept. 16, Oct. 4, Nov. 15

* Please note the time change for line dance classes on Tuesdays. Level Zero will meet 12:30-1 p.m., and Level One, Two and Three will be taught 1-3 p.m.

OTOW Bowling League

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Activity Card is required.

For more information
email: foodpantry.OTOW@gmail.com
or call 727-309-8505

For those who are housebound,
please call the number above to register.

"If you have neighbors who need a helping hand, recommend the food pantry. We had residents who took advantage of it (on June 26). They were in tears they were so grateful to get food."

Diane Like speaks after July 2 board meeting

"It's a great service to our community. Please let residents know it is there."
- Diane Like after July 2 board meeting

Rev. Jayme Westrom presents another round of energy healing on Aug. 11

High Vibe Tribe is in for a treat on Aug. 11!

Rev. Jayme Westrom has agreed to return with another hands-on presentation.

Rev. Jayme Westrom is her professional name, but she has so many more letters after her name. If we listed them all it would look something like RMT, RYT, QRA and CEO.

She has a Master's Degree, is a bio-field expert and has a creative mind.

Jayme loves to teach and demonstrate the science and art of energy healing. She shared solfeggio biofield resonator technology with us last May.

She is the author of the Bioenergetic Healing Codes: Master Practitioner Edition, Master Body & Property Dowsing, and educator in biofield medicine, and is an engaging and interactive presenter - exploring some of today's most fascinating energy-healing technologies.

Whether you are new to subtle ener-



gy or an experienced practitioner, you will have the opportunity to see and experience how energetic tools may influence the body's biofield in real time.

During her hands-on presentation, she will invite us to explore the following:

1. Slim Spurling's Galactic Rings and Acu-Vac Coils: Discover why these legendary tools have been used for decades to support energetic balance, vitality and coherence.
2. The biofield resonator - Learn about Jayme's proprietary biofield technology designed to promote energetic harmony and support the body's natural healing potential.
3. Orgonite Pyramids - Explore how these unique devices are believed to help harmonize environmental energy and reduce energetic stress.
4. Green Laser Technology - Experience innovative methods for enhancing the energetic qualities of food, water, supplements and personal wellness items.
5. Bioenergetic Testing Demonstrations - Watch and participate in live demonstrations using Bi-Digital O-

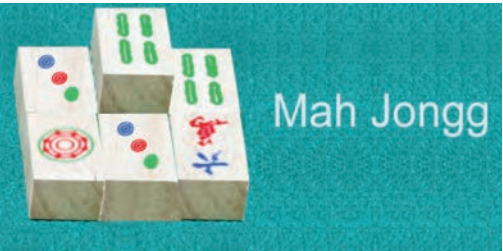
Ring Testing and other energetic assessment techniques to observe how the subtle energy tools may affect the body's energetic responses.

Throughout the presentation, Jayme will explain the principles behind these modalities, share practical applications from her years of clinical experience and answer your questions in an open, educational environment.

This is much more than a lecture - it's an interactive experience where you'll have the opportunity to participate, observe live demonstrations and expand your understanding of the fascinating world of biofield science and subtle energy.

Our High Vibe Tribe meets once a month on the second Tuesday evening in the basement of the East Activity Center in the Clearwater/Kitchen Room. It is a free meeting and open to residents from 7-9 p.m.

For questions, email otowoowoo@gmail.com.



Mah Jongg to EAC

Maj Jongg at On Top of the World has moved to the East Activity Center.

This group is for experienced players. We will meet 1-4 p.m. every Friday in the Safety Harbor Room.

Join us and challenge your brain

Life with a Strong Mind is a new club focused on daily lifestyle habits, which can be a big help in maintaining a healthy brain and a happy life.

Daily lifestyle habits are a proven strategy that can strengthen or maintain a strong mind.

Come join us Tuesday, Aug. 11 at 3 p.m. in the West Activity Center Belleair Room. We will discuss how creativity can enhance our lives and stimulate our brain. The brain is a "muscle" that benefits from being challenged to learn new ideas or skills which increase the plasticity (number of nerve pathways) of the brain. In this meeting, we will try our hand at Zen Doodling to stimulate the creative impulse.

Each of us needs a reason to get up for a new day, especially in a retirement lifestyle. This is an ideal time and place to explore your possibilities and purpose.

We have a great group of folks in our class and deal with topics that are important. It is done in an educational and interactive format with humor and understanding of different approaches for different situations.

Come check us out.



Life with a Strong Mind
By Randae Van Denover



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Two OTOW residents attend barbershop harmony convention in St. Louis

By Bill Houser

On Top of the World residents Bill Houser and Charles Kovarik learned that the Barbershop Harmony Society was going to hold a convention over the Fourth of July weekend in St. Louis. They couldn't resist the opportunity to participate.

They attended a barbershop quartet contest on July 2, a chorus contest on July 3 and the quartet finals on July 4.

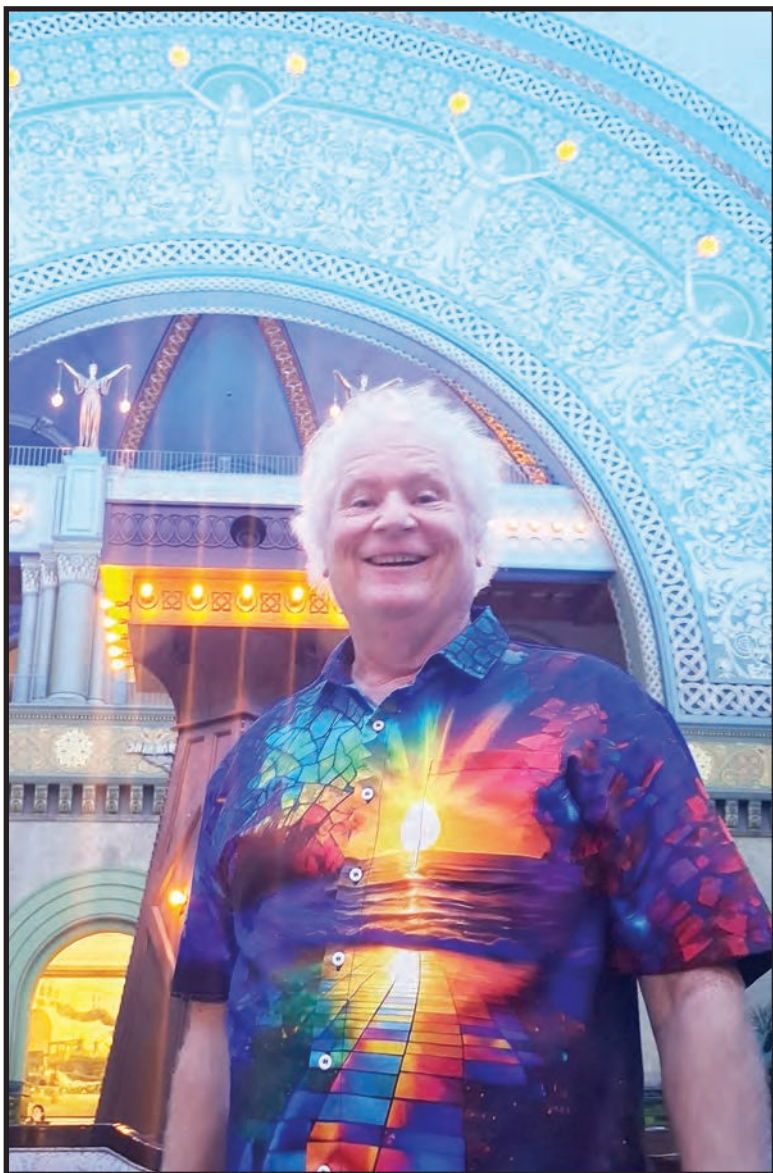
They watched as the former champions "Lemon Squeeze" lost their championship trophy to an all-female quartet called "GQ."

After, there was still time left over to enjoy a huge fireworks show.

Once upon a time, females were not permitted in the Barbershop Harmony Society. When leaders decide to admit them, it opened the door for female barbershop groups, choruses and mixed groups.

"We were delighted to hear so many forms of our beloved four-part harmonies," Bill said.

Bill and Charles are members of the Sunshine City Quartet in St. Petersburg. Bill sings lead and Charles sings bass.



Charles Kovarik, left, and Bill Houser, above, take in some of the sights in St. Louis where they participated in a convention held by the Barbershop Harmony Society.

There will be no Fall Festival & Expo in November ... instead, look for a winter expo event on Jan. 9, 2027. Details on page 6.



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The Texas Card Club summer season has been going well. We continue to draw players for our tournaments. There were 23 players in attendance for our June game.

The prize pool was evenly divided between Russ Bolin, Mike Herman, Ronnie Collier and Roger Perry. A fifth player, Butch Pemberton, was eliminated despite pocket kings.

Many players brought sweets to celebrate the New York Knicks championship win. Many thanks to Pat Hayes, Robin Hendricks and newcomer Ronnie Collier.

The next two tournaments will be on Friday, Sept. 25 and Friday, Oct. 30 at 6 p.m. in the East Activity Center Kitchen/Clearwater Room. There will be no tournament in August.

If you would like more information, email joegdechiario@yahoo.com.



Four split pot in well-attended summer tournament



From left to right are Russ Bolin, Mike Herman, Ronnie Collier, Roger Perry and Butch Pemberton.

Surfside Punch will be used to help start Lambda's 18th year

Happy New Year!
I mean "Happy New Year to Lambda Club members."

Our club, which was established in July 2009, had an anniversary last month. This August marks the start of our 18th year. That's a lot of parties and club activities - including our celebration in July.

It was a birthday party.
We had a beautiful cake (at right), great food and fun games.

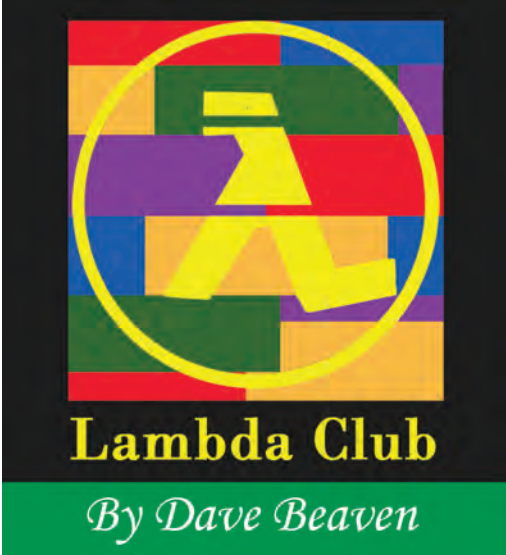
When was the last time you played musical chairs?
Well, we did.

Seven chairs were lined up and eight brave souls walked round and round to the music. One by one, players were eliminated until we had a winner.

Then there was a lip syncing game. A popular song was played and the participants moved their lips and danced around as best they could.

In the past, we have exchanged gifts at these anniversary parties. But mostly, the gifts were of the gag type which were not terribly memorable.

So this year, we collected donations



for the Dunedin Cares Food Pantry instead. Thank you to those who gave.

Now it's onto the new year. This month's social has the theme of Beach Week. So on Friday, Aug. 14 at 6 p.m., we will gather in the Oldsmar Room. Recommended attire: beach wear. bathing suits, T-shirts and sandals are in order.

Our sound system will be playing oldies songs. The bar will be serving



Surfside Punch and our Lambda potluck dinner table will be filled with delicious dishes. See you there!

Lambda Club is a social club for our LGBT residents and also open to

any of our OTOW neighbors who wish to get to know us. You can find out more about the group at our website: lambdaclearwater.blogspot.com or call Dave at 727-410-7566.

County Democratic Chair enjoyed 50 years in the newspaper business

Our Democratic Club often invites guest speakers to our meetings. Last month we hosted Tom O'Hara who is the chair of the Democratic Committee of Pinellas County.

Tom spoke to us about his career in the newspaper business for more than 50 years. He rose from a part-time reporter to managing editor at several newspapers around the country.

It was an amusing talk as he told us about his experiences, but also a sad experience because newspapers are closing down due to competition from the internet.

Surviving newspapers are functioning with much smaller staffs which means the coverage of local stories can be lacking, but at least we still have our own newspaper here at On Top of the World to keep us informed about the community.

August is an important month this year. It's the month when primary election contests are held to determine candidates for the general election in November.

Are you set up to vote?
Here are important August dates:
Aug. 6: Deadline to request a vote-by-mail ballot.



Aug. 8-16: Early voting in locations around the county.

Aug. 18: Voting day in your precinct. If you have any election questions, our County Elections office is very helpful. Call them at 727-464-8683.

Some of our club members are participating in the runup to the primary by working with their campaign of choice. Maybe you have heard from one of them already. We appreciate your support.

If you want to find out more about our club, you can go to our webpage: worlddemsclub.blogspot.com or call



Dave Beaven with guest speaker Tom O'Hara.

(OTOW News photo by Donna Gagnon)

me at 727-410-7566. We meet on the second Thursday of each month at 2 p.m. in the Learning Lab on the west

side. We also have a Happy Hour each month to relax and chat. Come check us out.



Men’s Golf Association placed flags at every tee box for Fourth of July

Although this story will be read a little after the Fourth of July, the Men's Golf Association is proud to report we celebrated the anniversary of our country's origin as an independent country.

To commemorate the 250th anniversary of the signing of the Constitution, we put flags at each golf tee box and allowed everyone to acknowledge the importance of the Fourth of July holiday and what it represents.

You can see our flags in the photo at right.

Some golfers from the men's league stayed after play to recognize the occasion. We are grateful to all those - both politically and militarily - who worked so hard to make this Fourth of July a success.

And of course, we acknowledge and sincerely appreciate what sacrifices our Founding Fathers made to allow us to live in a free and independent country.

Our forever gratitude to those brave men who made the sacrifice and their foresight to create what we call the United States of America.

And on a final note, please notice on the scores below the temperatures that our members played in. Truly remarkable.

Now the scores:

June 17 Luncheon

87 degree

Flight A

Top Scores: Mike Crittendon, 59, Stanley Doran, 60, Jay Schwallie, 63, Paul Cairns, 64, Nilson Sabadin, 65.

Flight B

Top Scores: Henry Rejman, 62, Dave Baldwin, 63, Lester Whynot, 65, Tom Sullivan, 66, Mark Ostrowski, 68.

Flight C

Top Scores: Sal Vasapolle, 62, Jay Laracuenta, 65, Jerry Jordan, 66, Peter Gauvin, 66, Len Picone, 67.

Flight D

Top Scores: Joseph Dowe, 61, Ken



Men’s Golf Association

By Barney Hanrahan

Nield, 65, Robin Hendricks, 67, Tim Palmquist, 73, Irving Hernandez, 73.

June 24

92 degrees

Flight A

Top Scores: Nilson Sabadin, 65, David Saccone, 69, Stanley Doran, 68, Mike Schuyler, 69, David Johnson, 69.

Flight B

Top Scores: Henry Rejman, 60, David Baldwin, 64, Mike Smith, 64, Lester Whynmot, 64, Ron LaFond, 64.

Flight C

Top Scores: Jerry Jordan, 56, Jay Laracuenta, 60, Jack Sousa, 63, David Morey, 66, Henry Crawford, 67.

Flight D

Top Scores: Jim Valloreo, 60, Joseph Dowe, 60, Robin Hendricks, 66, Tim Palmquist, 68, Roger Shockley, 69.

July 1

90 degrees

Flight A

Top Scores: Bob Beals, 63, Paul Cairns, 65, Nilson Sabadin, 66, Stanley Doran, 66, Mike Crittendon, 68.

Flight B

Top Scores: Mike Smith, 63, Henry Rejman, 64, Mike Schuyler, 65, Gary Picolli, 65, Pete Gagnon, 66.



Members of the Men’s Golf Association planted American flags at every tee box to commemorate the Fourth of July weekend.

Flight C

Top Scores: Sal Vasapolle, 64, Peter Gauvin, 67, Jay Laracuenta, 67, Harry Crawford, 70, Jack Drewiega, 71.

Flight D

Top Scores: Bob McGrogan, 65, Tim Palmquist, 65, Stanley Morris, 69, Bob Ellis, 71, Jim Valloreo, 72.

July 8

94 degrees

Flight A

Top Scores: Stanley Doral, 59, Bob Beales, 64, David Saccone, 66, David Johnson, 67, Mike Crittendon, 68.

Flight B

Top Scores: Henry Rejman, 61, Gary Piccolli, 65, Pete Gagnon, 65, Mark Ostrowski, 67, Mike Schuyler, 67.

Flight C

Top Scores: Sal Vasapolle, 59, Peter Guuvin, 61, Harry Crawford, 68, Jay Laracuenta, 73, Marc Schell, 73.

Flight D

Top Scores: Bob Ellis, 65, Bob McGogan, 65, Jim Valloreo, 65, Sonny Morris, 67, Tim Palmquist, 69.

July 15

92 degrees

Flight A

Top Scores: Mike Crittendon, 66, David Saconnne, 68, Stanley Doran, 69, David Johnson, 69, Bob Beals, 74.

Flight B

Top Scores: Gary Picole, 60, Mark Ostrowski, 62, Pete Gagnon, 64, Andy Poselli, 65, Len Picone, 67.

Flight C

Top Scores: Peter Gauvin, 60, Jay Laracuenta, 68, Daniel Morey, 64, Jack Sousa, 66, Sal Vasapolle, 67.

Flight D

Top Scores: Jim Valloreo, 67, Bob McGrogan, 68, Joseph Dowe, 69, Tim Palmquist, 71, Bob Ellis, 76.

Some Secrets Aren't Meant to Be Kept

You don't have to keep your feelings of sadness, depression, or anxiety to yourself. **We've helped many of your On Top of the World neighbors** feel more motivated, feel happier and feel more hopeful.

We offer **judgement free, medication-free** help for those struggling.

Want to learn more about **FDA-cleared TMS?**
We offer free consults.

Join a kind, caring, community of older adults who support each other on their journey to feel better.

We offer **FREE weekly and monthly events** to help older individuals socialize, meet others, and have fun. **Don't wait – we can help you feel better!**

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SPORTS

It took Tom Mahui 20 years to pick up a ping pong paddle again - but he's glad he did

Tom Fahui is the type of ping pong player everyone would love to have for a teammate.

Tom has lived at On Top of the World for 20 years, but has been a member of the Ping Pong Club for just over a year.

Tom says, "I have a good time playing ping pong with this great group of people."

Tom has played ping pong most of his life. While growing up in Chicago, he had a ping pong table in his basement. He and his two sisters and brother had a lot of fun hitting the ball back and forth to each other.

Tom worked in printing for 40 years. I asked what was interesting about his job and he said it was hard work. He saw a lot of changes in the printing



By Karen French

world as time went by. The best years were immediately following World War II. "Those were the good years," he said. Some of his working life he worked for Rand McNally.

We have others just like Tom in our club. Some played ping pong in their childhood. Some are just getting started at OTOW.

Please feel free to come and play during our club hours. Meet some of our players.

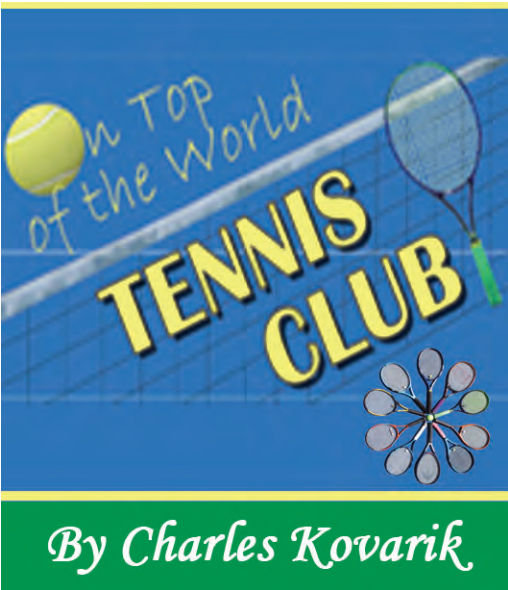
Ping pong's scheduled times are 10 a.m. to 1 p.m., Tuesday through Friday in the West Activity Center Belleair Room.

We are a very caring and fun group. We laugh and play music daily as we sharpen our skills.

At right is Tom Mahui.



Whites are worn in England to hide sweat - in Florida, we just wear whites for tradition



By Charles Kovarik

One of the fun traditions for the On Top of the World Tennis Club is honoring the famous Wimbledon Tennis Tournament in England.

To honor the celebration, our members wore white like the players at the tournament do and if I should say so myself, "I think we looked quite stylish."

It was fun to see how each person interpreted white styling.

Historically, players wear white at Wimbledon to comply with a strict Victorian-era rule that was designed to hide unsightly sweat stains, which were considered improper in polite 19th-century society.

Over the decades, "tennis whites" evolved from a practical solution into a visual identity and prestigious tradition.

While, of course, on a normal day, it is always polite for members of our Tennis Club to play fair with grace and cordiality for the love of the game. But we don't always take the state of our sweating to the highest priority, espe-



During traditional Wimbledon, tennis players where white outfits whether male or female. In honor of the Wimbledon tennis tournament in July, the On Top of the World Tennis Club wore their 'whites' as well.

cially with this summer heat. Sweating is part of the reason we do this recreational exercise.

Another thing we did on Wimbledon Day was ask members of our club - "Who is your favorite tennis player?" Their answers are in the middle of their names as follows:

Lucy "Federer" Schneck, John "McEnroe" McIntyre, Rich "Laver" Bruer, Izzy "Jessica Pegula" Polselli, Bruce "Agassi" McMasters, Li "Onion" Xi, Roger "Becker" Bruton, Pete "McEnroe" Bono, Charles "Sampras" Kovarik, Jacky "Coco Gau" Ormsby, Doug "Nadal" Sweeting, Onion

"Djokovic" Woon Rye, Joe "Tatiana Maria" Biggio, Renata "Federer" Jope and Janice "Chris Evert" Hayton.

There are so many other great tennis players in this great sport. I wonder who your favorites are?

(Person who edited this story: Doug "Gabriela Sabatini" Kates.)

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Paul Meyers scores most points and low gross on holiday weekend

A field of 26 golfers competed on July 10.

John McBride led the pack, taking first place with a score of plus 5. Ada Maloof claimed second place at plus 3. A three-way tie at plus 2 was settled by a match of cards, with Harry Barbin awarded third place, David Baldwin fourth place and Sheryl Barbin fifth place.

Harry also claimed low gross honors for the day, shooting a 68 for 33 points.

In specialty contests, closest-to-the-pin honors went to Joe Wisinski on hole No. 3, David Baldwin on hole No. 5, David Saccone on hole Nos. 6 and 15, Harry Barbin on hole No. 9, Len Picone on hole No. 13, and Mike Schuyler on hole No. 16.

Skins were won by Peyton Grogan (hole 1), John McBride (hole 2), David Baldwin (hole 5), David Saccone (hole 10) and Harry Barbin (hole 9).

Eagles were carded by Bob Beals on hole 7 and Harry Barbin on hole 18.

Friday Mixed

Golf League

By Ken Smith

Friday, July 3

The holiday weekend drew 32 players to the course on July 3.

Paul Meyers swept the top honors

winning first place with a plus-7 and taking low gross with a round of 65 for 36 points.

Loren Payne finished second with a plus-6.

A four-way tie at plus-4 required a match of cards to determine the remaining places: Bruce MacPherson took third place, Mendy Payne fourth place, Robin Hendricks fifth place and Bob Beals sixth place.

For the specialty contests, closest-to-the-pin awards were claimed by Rick Muchler (hole 3), David Saccone (hole 5), Joe Wisinski (hole 6), Chris Regan (hole 9), Dave Johnson (hole 13), Jerry Jordan (hole 15), and George McNeil (hole 16).

Skins were captured by Rick Muchler (hole 1), Mike Schuyler (hole 3), Paul Meyers (hole 9), Bob Ellis (hole 15), and George McNeil (hole 16).

Warren Levene carded an eagle on hole No. 2 to round out the skins.

Players are reminded that the sign-up deadline for Friday play is Wednesdays at 6 p.m.



On June 26, during league play, David Saccone had a hole-in-one on No.15.

OK. Who had the best outfit before tee time?

The Red, White & Blue Golf Club celebrated America's 250th anniversary with a spirited Best Patriotic Outfit Contest.

Our members didn't disappoint!

As you can see in the photo, the stars, stripes and patriotic colors were on full display making for a fun day filled with laughter, friendly competition and plenty of memorable moments both on and off the course.

The club's tournament schedule returns on Saturday, Aug. 8, with a Four-Man Scramble. This event will start another exciting season.

As our Snowbirds begin returning to On Top of the World in the coming months, the calendar will quickly fill with additional tournaments and special activities.

By Peter Spokus



Members of the Red, White & Blue Golf Club celebrate America's 250th anniversary by showing off their patriotic spirit before teeing off.

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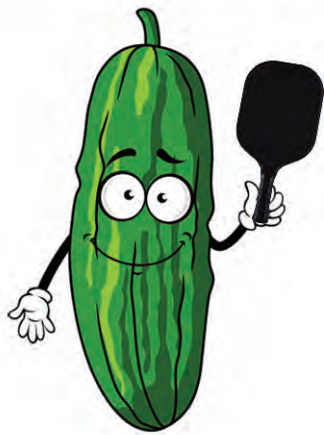


SPORTS





Forty On Top of the World pickleball players and guests braved 90 degree temperatures for a picnic after the Fourth of July. Below was just one part of the lunch spread at the Pavilion. (OTOW News photos by Doug Kates)



Pickleball

By Patti Branch



Summer pickleball players celebrated July 4

The On Top of the World Pickleball Club celebrated our nation's 250th birthday with a cookout and party at the Pavillion on Sunday, July 5.

Guests and family members were invited and we had approximately 40 people attend the event.

Lenny Segall volunteered to be our grill master and he did an excellent job with hot dogs, hamburgers and barbequed chicken. Thanks to Kathy Ahrens for helping set up the food tables and sound system.

The club provided the meat and members brought the rest. Our pot luck consisted of a variety of side dishes, salads and desserts. No one left hungry.

Lenny also provided the music and invited his friend and professional singer, Johnny Monzillo, to entertain us with songs from the '50s, '60s and '70s. We held some competitive games of corn hole, board games and cards. And if we weren't playing games we were dancing to the music!

You can check out our website on the Box Office (otowboxoffice.com) for more pictures of the event.

If you haven't guessed by now, in addition to pickleball, we just like to have fun!

We have a monthly game night, hold holiday parties, march in the Irish Club St. Patrick's Day parade and we hold an annual pickleball tournament.

If you are interested in learning the game, come join us the first Tuesday of the month. The first hour of afternoon

play is currently 5:30-6:30 for our orientation session.

Or just drop in anytime during our regular hours of play and we will be happy to show you the basics. Our hours are posted on the Box Office (otowboxoffice.com).

Aug. 8 is National Pickleball Day. We will be playing during our regular court time, 8-10 a.m. Come try us out and join us for a continental breakfast at the Pavilion after we finish playing.

Hope to see you on the court!

No fees.

No membership required.

No board meetings.



VETERANS GROUP

On Top of the World Clearwater, Florida

A social group where veterans can hang out with other veterans.

Golf Tournament Fundraiser

To Benefit Veterans

Sunday, Sept. 6, 9 am, OTOW 18 Hole Golf Course
Any residents can enter. Veterans and Non-Veterans. Men and Women.
Four-player teams. Collared shirts required. \$20 per person. Carts \$13.
Lunch provided after the tournament. 50/50 drawing and raffles.

Rain date Sept. 13.

For more information, contact Joe Ventimiglia at 718-909-0657 or send an email to jventimiglia2340@outlook.com



August 11 is Build Something in the Sand Day



This page is brought to you by the On Top of the World Coloring Book Group. There is no contest this year. Just a chance to be a kid again. If you enjoy coloring in this picture, join us Wednesdays in the Crystal Beach Room from 12-3 pm.

COMMUNITY REPORTS



OTOW residents discover people really do ride camels in Mongolia

By Robyn Kumar

Fred Langrock, Judi Frum and Robyn Kumar recently returned home from a 12-day trip to Mongolia.

Yes! They really do ride camels there!

The trip began in Ulaanbaatar and then went to three different locations - the Lake District, which is about 70 miles from the Russian border, the Gobi Desert and the National Park.

When they were out of the city, they stayed in gers or yurts - the Mongolian word for a portable round tent usually with an animal skin-covered roof. This was part of the nomadic lifestyle, offering a unique cultural and travel experience.

They met nomad families and visited with them in their gers.

One family raised yaks, one raised camels and another raised horses.

Fred milked a yak!

They hiked, went horseback riding and rode bactrian, which are two-humped camels.

It was truly a spectacular adventure.



Robyn Kumar, Judi Frum and Fred Langrock prepare to board a camel.

Melt some s'mores - you might be surprised how many people from your building show up



Here at the Valencia building, we have been busy having some good ole summer fun.

Our Ladies Brunch Bunch rounded up the gals and enjoyed spending time together at Keke's Cafe in Palm Harbor.

We had 18 neighbors show up in the early evening one weeknight to enjoy our delightful sidewalk social on the shady side of our building. Yep, we had cold, fresh-cut watermelon spears. Yep, we even had some custom-made s'mores over our little campfire. For most of us, it had been a while since we had s'mores.

We also got to welcome new neighbors Chuck and Kim Shair to our July hijinx.

In honor of our country's 250th birthday, Karen Pedersen did a fabulous job decking out our bulletin boards and Gus Longo hosted a lively group of Valencia neighbors, friends and family, for a trip to the Clearwater Threshers baseball game with fireworks on July 3.

Gus made sure the gang had perfect seats for a good view of the action at home plate and the beautiful fireworks.

I sure do love the new scoreboard!

Now, even I know where we are in terms of balls, strikes and who's on first!



On top, Valencia residents attend a Threshers game on July 3 and then enjoyed fireworks together after the game ended.

At left is a sidewalk social - Valencia style. Just start making some food and neighbors will show up.



August 2001

By Randae Van Denover

World Events

In August 2001, Religion Watch highlighted ongoing debates about new religious movements and their relationship with governments, noting that countries like France, China and Russia were intensifying “cult control” measures, while others such as Germany and Italy maintained more tolerant approaches. In America, public opinion surveys earlier in the year showed that religion’s influence was already on the rise. Pew Research found that 78 percent of Americans believed religion’s influence was growing, up sharply from just eight months earlier. This growing prominence was setting the stage for more visible religious conventions, public events and interfaith initiatives.

Economic Initiatives

August 2001 was a month when U.S. economic signals were turning more negative: Spending and investment were softening, and policymakers were leaning toward easier monetary policy. The employment report reinforced that slowdown and helped define the economic tone heading into September.

Sports News

Ethiopian runner Gezahegne Abera became the first person to win both the Olympic and World Championship marathon titles in the same year. Gezahengne, 22 years old, was the youngest Olympic marathon champion since 1932. The 2001 World Marathon in Rome took place under challenging conditions - heat, humidity, intense sun and altitude - but it ended in a dramatic final stretch with Abera winning by just 12 seconds.

Technology News

Although many people were still using VCRs to play movies, more households were beginning to replace them with DVD players. The floppy disk was being phased out at this point, as the emergence of the CD-RW and faster Internet speeds had made it somewhat redundant. But most houses still had landline telephones, although they were starting to slowly die out due to the increasing availability of cellphones.

The ‘Summer of the Shark’

On the weekend of Aug. 18–20, a string of highly publicized shark bites occurred along the upper east coast of Florida. Also, on Aug. 15, an unusually high number of sharks were spotted in the coastal waters north of Tampa, near Anclote Key, by the Pasco County Sheriff’s Department. Sightings included hammerheads, bull sharks and blacktips, which led marine officials to issue widespread public warnings along the western Florida coast. Though total statewide shark attacks in 2001 were slightly lower than the previous year, the heavy media coverage cemented August as a peak era for shark sightings in the region.

The Movie World

The film “The Princess Diaries,” starring Anne Hathaway in her debut, was released nationwide. At just 18, she won the lead role over several established young actresses, marking her first feature film. The film was a surprise box-office hit, grossing \$165.3 million worldwide despite industry expectations that it would underperform due to its G rating and subject matter. Over the years, she has garnered numerous accolades, including a Golden Globe, an Academy Award and a Primetime Emmy, solidifying her place among the acting elites. Indeed, she remains busy with several new movies in 2026.

Florida Weather

Much of the Florida West Coast was suffering from a severe, long-term rainfall deficit that persisted from 2000-2001. While some tropical systems provided minor relief later in the year, most of August 2001 remained unusually dry.

Decorating Trends

Wallpaper was quickly disappearing from people’s homes during the early 2000s. By this stage, minimalist interior design trends were in vogue and many people had already made the switch to using paint.

Waterford adds evening dinner so more residents can attend

Residents at the Waterford building recently made a change to its monthly social gathering and the new format was met with an enthusiastic response. For many years, Waterford held its monthly luncheon at noon. This year, organizers decided to change the gathering to an evening dinner, making it possible for residents who are still working during the day to participate.

The dinner was held at Queen’s Pizza where 24 residents gathered for an evening of good food, conversation and fellowship. The event also provided an opportunity for longtime residents to welcome several new neighbors to the building community.

The evening was filled with friendly conversation, laughter and the chance to strengthen both new and longtime friendships.

Organizers were pleased with the



excellent turnout and hope the evening dinner will continue to encourage even greater participation in the future.

Waterford residents extend their appreciation to everyone who attended and helped make the evening a success.....

OTOW News is read by people visiting and living in Mongolia!

You can, too. You can read this month’s newspaper at otowboxoffice.com

A photograph of four people standing in front of a white yurt in a grassy field. One person is holding a copy of OTOW News.

A portrait of a smiling man with a beard, wearing a blue polo shirt with a "BOOKED BY BRICE" logo.

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Englander building party was more than a Fourth of July celebration

Mitch and Linda Gerstenblith were married July 4, 1976
- July 4, 2026, marked their 50th anniversary



Englander residents gathered to celebrate Independence Day, enjoying an afternoon of friendship, good food and patriotic spirit.

It was a wonderful opportunity to catch up with neighbors we don't always have a chance to visit. It also gave us a chance to get to know our newest residents to the Englander family - Barb and Sean Whitehouse.

Kelli and Tim Convery graciously hosted what was originally planned as an outdoor potluck dinner. However, Mother Nature had other ideas. When stormy weather arrived that afternoon, the Converys simply moved the celebration indoors proving that a little rain couldn't dampen the holiday spirit.

The food selections were outstanding and the room was beautifully decorated in red, white and blue.

In honor of America's 250th anniversary, there were patriotic flags, banners and festive decorations in the condo.

The Converys had even ordered a special "250 Years" banner for a group photo.

While many Americans spent the



Englander residents pose underneath a special 250 year birthday banner attached to their building.

holiday grilling or heading to the beach, our building's eldest resident and Korean War veteran, Dick Mikszenas, shared a memorable story from his childhood. He recalled the closing days of World War II and how, as a young boy, he proudly memorized every word of "God Bless America," made famous by Kate Smith.

Decades later, he still knows every lyric and confidently led everyone in singing the patriotic anthem.

Dick also shared a story of his mother, who immigrated from Poland and became a proud United States citizen. Her love for her adopted country, and appreciation for the opportunities America offered, made the song even more meaningful to him.

Maureen McGuire shared a heartfelt letter she is writing to the Supreme Court of the United States and asked building residents if she could read it to the group. She reflected on emigrating from Scotland and beginning a new life in New York City, where public transportation made it possible to live without owning a car.

She spoke of difficult economic times, prejudice that many immigrants experienced, and the joy of meeting people from many different cultures and backgrounds.

Her message was a thoughtful reminder of the importance of understanding one another and rejecting hatred and stereotypes.

The afternoon also included a very

special anniversary celebration. Mitch and Linda Gerstenblith had originally planned to marry on July 11, 1976, but because of a scheduling conflict, they moved their wedding to July 4, 1976. As a result, the entire nation celebrates their wedding anniversary every year! This Independence Day marked their 50th wedding anniversary. Congratulations to Mitch and Linda on this wonderful milestone.

The Englander celebration was a reminder that Independence Day is about more than fireworks and picnics. It is also about sharing stories, celebrating our freedoms, honoring our nation's history, and appreciating the friendships that make our community feel like home.



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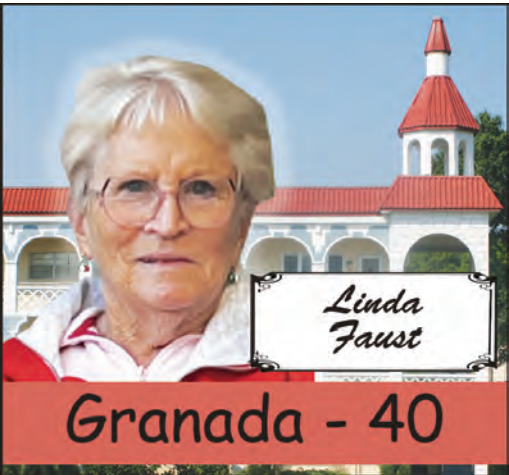
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St. Petersburg Office
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Suite 403
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Granada residents hold building meetings even when the Snowbirds are away



It's a little quiet now, but the group of Granada residents at right got together for our monthly "Meeting on the Green" in June.

Snacks and ice cream were enjoyed and discussions included what's going on as well as a few building updates.

The bulletin board has important information and phone numbers in case of an emergency.

Our older buildings sometimes have water leaks that need to be taken care and they need to be reported as soon as possible. The same is true with other issues.

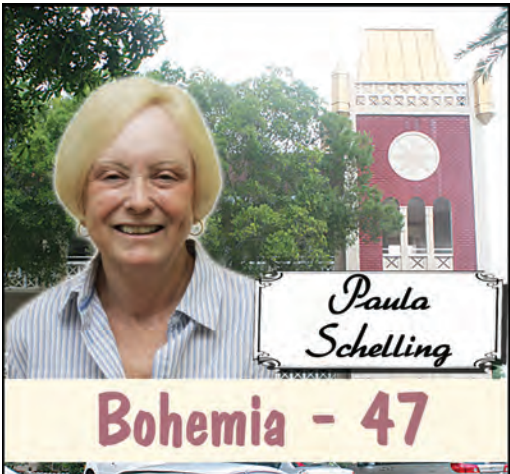
Residents needing rides for shopping



Even though some Granada residents are away, there were still some people who gathered in June to talk about current issues. In July, residents went together to Johnny's Italian Restaurant.

or medical appointments are encouraged to learn about the SCA shuttle bus schedule. Call 727-799-3417 option 7. Our July luncheon was held at Johnny's Italian Restaurant and provided residents with a social time.

Bohemia community welcomes new residents - and there were a few



Bohemians started July off with a Fourth of July gathering. There was bingo, mimosas and brunch.

For the 30 residents who attended, it seemed to be a perfect way to celebrate the nation's 250th anniversary.

A special 90th surprise birthday party was held at Cricketeers for our own, Frank Marini. He was joined by neighbors, friends and there was a special treat for him. His daughter flew in from Massachusetts for the occasion.

The monthly building dinner, coincidentally, was held at Cricketeers. It is reported to have the best shepherd's pie and huge portions of corned beef and cabbage.

We take this opportunity to welcome the newest members to our Bohemia building family.

First, Dan Bates, who retired from the US Air Force and has been an air traffic controller as well as a professional sailor. His hobbies are lawn bowling, table tennis and shuffleboard.

Dan resided in Texas for many years before arriving here. He has a son who lives in Melbourne and a daughter in Austin, Texas.

Next, is Allison and Frank Talurcio. Originally, they are from Connecticut, but have been in Florida for a number of years. They have resided in Holiday, Tampa, Dunedin and are now at home with us.

Frank works as a sales representative and Allison is able to work from home for BayCare. They are the parents of two married daughters, a granddaughter and are soon-to-be grandparents again.



Bohemia residents visited Cricketeers for a monthly building meeting and lunch. It also was a good place to celebrate Frank Marini's surprise 90th birthday.

Welcome Bob and Joan Morrin. They are from Kentucky and will be with us during the winter months. Bob is a retired minister and Joan's career was in nursing. They are the proud parents of two boys and two girls. One son is a doctor, one son is a lawyer, one daughter is a nurse practitioner and a another daughter is a teacher. Bob looks forward to playing golf here and Joan looks forward to having time to enjoy crafting.

Hello to Roger Kahler. He is originally from Pennsylvania, but resided for many years in South Bend, Ind. Roger was in law enforcement and was a truck driver. He has a daughter in Pittsburgh and a son that lives locally. He is proud to be the grandfather of five grandchildren. His hobby is flying in his spare time.

Tom and Rachel Vincequere are our latest family members. They are from Millbury, Mass. There, Rachel teaches physical education and health. She also finds time to act as a personal trainer for adults. Tom is a mediator for the Commonwealth of Massachusetts. They are the parents of two girls and one son. Tom looks forward to playing some golf and Rachel looks forwards to being able to participae in activities that keep her active.

Elsie Jane Anderson didn't know where life was taking her, until a boost of confidence changed everything

Elsie Jane Anderson celebrated another birthday last month, but that milestone is perhaps the least remarkable thing about this extraordinary woman.

Long before women-owned businesses became commonplace, Elsie Jane was building one of Ohio's most successful beauty salons, Chapple Hair Styling (aka Chapple House of Beauty).

What began with just two sisters cutting hair grew into a thriving business employing 25 people — including her daughter — and serving generations of loyal clients over a remarkable 44 year career.

Ironically, Elsie Jane never planned to become a hairstylist.

While working as a secretary and preparing for her engagement, her sister — fresh out of cosmetology school — gave her a complete makeover. The transformation was more than physical. Elsie Jane was amazed by the confidence she felt after seeing herself in the mirror.

"I wanted other women to feel the way I felt," she has often said.

That single experience changed the course of her life.

She enrolled in cosmetology school and quickly distinguished herself through her talent, professionalism and uplifting spirit. Upon graduation she received one of the industry's highest honors, being named Queen of Beauty



School of the United States, recognized for her poise, exceptional hair-styling technique and positive attitude toward the profession.

Her passion soon turned into a flourishing business.

What started as a small salon with her sister expanded steadily through hard work, exceptional customer service and a genuine love for helping people.

After just 13 years, Elsie Jane purchased a building large enough to accommodate her growing team. Even then, business was so brisk that employees worked rotating shifts to serve the salon's busy clientele.

Known as a thoughtful leader, Elsie Jane wrote a weekly newsletter to keep every employee informed and connected — even those working the evening



Elsie Jane Anderson

shifts. She believed communication, affirmation and teamwork were essential to creating a successful workplace.

But her greatest legacy may be the generosity she inspired.

Her salon regularly hosted "Cut-A-Thons," opening on Sundays to provide discounted haircuts, with every dollar raised donated to someone in the com-

munity facing hardship.

The events became a cherished tradition of helping neighbors while bringing people together for a common cause.

After retiring in 2003, shortly after her salon was named "Business of the Year," Elsie Jane traded Ohio winters in for the Florida sunshine, settling in On Top of the World.

A year later, she met the love of her life, Dr. Al Anderson, and the two built a wonderful retirement life together.

Retirement, however, has never meant slowing down.

Today, Elsie Jane attends water aerobics five mornings a week, enjoys card games and dominoes with friends, and served on her church's board of directors.

Through it all, she continues to embody the grace, confidence and impeccable style that defined her career.

Family remains at the heart of her life. She is the proud mother of three children, grandmother of four and great-grandmother of one.

Whether she's encouraging a friend, volunteering in her community, or arriving at the pool looking as stylish as ever, Elsie Jane continues to inspire those around her.

We are fortunate to have her as part of our Polynesian building community and we are proud to call her our neighbor and friend.

Attention all drivers !



The west side has a new stop sign. Please pay attention! For years, if you reached the intersection of Switzerland Way and Swedish Drive, there was no sign signaling a stop. Now there is. Please make the adjustment. The new signage has been installed to improve safety for everyone.



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Balsamic vinegar - like a fine wine - gets better, more expensive, with age



Balsamic vinegar is a dark, concentrated, pungent, intensely flavoured vinegar made wholly or partially from grape must, which is freshly crushed grape juice with all the skin, seeds and stems.

The practice of cooking grapes can be traced back to the ancient Roman times, where it was valued both as a medicinal remedy and a sweetener or condiment in cooking.

The story of balsamic vinegar began in the 11th century in the city of Modena. By 1046, it was already gaining a wider reputation.

The future Holy Roman Emperor, King Henry III, requested Marquis Bonifacio of Canossa to craft a high quality vinegar in his castle.

Balsamic vinger was historically used as a medicine for various illnesses. It was considered “an effective remedy” for sore throat, fainting spells, as an energy-producing beverage, as a tonic for the heart and for others therapeutic.

Historically, in the area of Modena and Reggio in North Central Italy, the



Strawberries with Balsamic Vinegar

vinegars produced in houses were made more pleasant by flavoring the liquids with herbs, licorice, rosemary, roses and vanilla, or by producing them with different raw materials such as trebbiano or moscato.

Traditional balsamic vinegar, known as Aceto Balsamico Tradizionale DOP, is made exclusively from cooked grapes aged in a series of wooden barrels for at least 12 years. Some varieties are aged 25 years or more. The most exceptional bottles reach 100 years old or more.

The aging occurs in barrels made from different woods such as oak, chestnut, cherry, ash, mulberry and juniper, which add unique flavors and aroma to the vinegar.

Each year, a small amount of vinegar is drawn from the smallest barrel for bottling and the volume is replenished from the larger barrels - a process that

requires careful monitoring and skill.

Over time, evaporation reduces the volume significantly, meaning only a fraction of the original grape becomes the final product, increasing scarcity.

High-quality balsamic vinegar is made from select grapes varieties like Trebbiano, Lambrusce, Sangiovese, and others, and does not contain additives such as caramel or wine vinegar, which are common in cheaper IGP versions.

The purity of the ingredient, combined with the slow fermentation and aging, results in a rich, concentrated flavor with a balance of a sweetness, acidity and complexity.

Balsamic vinegar prices range widely from around \$5 for standard supermarket bottles to more than \$100 for premium age varieties.

Budget-friendly options: Standard

supermarket balsamic vinegars typically cost \$5 to \$20 per bottle, often labeled as PGI (Protected Geographical Indication) and aged for a short period, usually 60 days.

Mid-range option: Organic or higher-quality Modena balsamic vinegars can cost \$20 to \$50 per bottle, offering richer flavor. Sometimes they are certified by the United State Department of Agriculture (USDA).

Premium aged balsamic: Traditional DOP (Denominazione d'Origine Protetta) balsamic vinegars from Modena or Emilia-Romagna, are aged 12 years or more and can cost \$100 or more per bottle due to the long aging process and strict production standards.

Here are some factors that effect in the price range for balsamic vinegar.

Aging: Longer times in wooden barrels increases the complexity and cost.

Origin: Vinegars labeled DOP or PGI from Italy are more expensive than generic or domestic versions.

Organic certification: USDA organic or sustainably produced balsamic often carry a higher price.

Bottle size: Larger bottles, such as Costco's 3.8 ounce packs, can offer better value per ounce, sometimes reducing the cost to around \$10-\$15 per bottle when purchased in bulk.

Here are a couple of tips in buying balsamic vinegar: For everyday use, supermarket PGI or domestic vinegars under \$20 provide good flavor without a high cost.

For finishing dishes or special occasions, aged DOP balsamic offer a richer, more complex taste.

I take a supermarket bottle of balsamic vinegar and boil it slowly until remaining vinegar is 50 percent of what I started with.

In conclusion, the high cost of balsamic vinegar reflects its artisanal craftsmanship, lengthy aging, high-quality ingredients and rarity. When purchasing, look for DOP certification and aging time to ensure authenticity and value.

Peppercorn Encrusted Beef Tenderloin

Ingredients

3 tablespoons whole black peppercorns
4 filet mignon steaks about 1 ¾ inch to 2 inches thick
½ cup balsamic vinegar
1 large beef tomato
¼ cup sugar
1 cup French fried onion package
Spreadable goat cheese

Directions

Crush the peppercorns coarsely and pack liberally on both sides of the beef. Drizzle a few tablespoons of balsamic vinegar over the tenderloins and set at room temperature for 20 to 25 minutes to marinate. Grill tenderloins to your preference. While resting, slice a tomato into ½ inch slices and spread each slice with goat cheese. Spread it thick. Set the tomato aside. Heat a sauté pan and add the remaining balsamic vinegar and sugar. Reduce until halved. Set the filet atop the goat cheese tomato slice and drizzle with the reduced balsamic vinegar sauce. Top with French onions and serve immediately.

Roasted Red Onions with Butter, Honey and Balsamic Vinegar

Ingredients

6 tablespoons butter
3 tablespoons balsamic vinegar
½ cup honey
½ bunch fresh thyme
Salt and freshly ground black pepper
4 red onions, halved

Directions

Preheat oven to 350 degrees F. Combine butter, vinegar, honey, thyme, salt and pepper in a small saucepan over medium heat. Bring to a simmer and cook for 1 minute to reduce slightly. Place the onions, cut sides up, in a single layer on a baking pan. Drizzle the butter-vinegar mixture over and roast until soft and slightly caramelized. Takes about 45 minutes.

Strawberries with Balsamic Vinegar

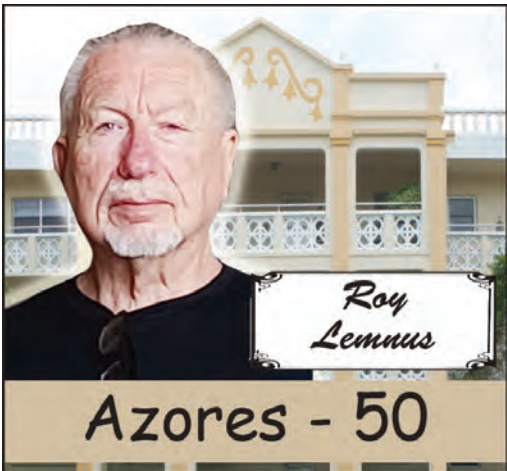
Ingredients

4 pints (8 cups) fresh strawberries, slice thick
5 tablespoons balsamic vinegar
2 tablespoons sugar
¼ teaspoon freshly ground black pepper
2 pints vanilla ice cream
Freshly grated lemon zest

Directions

Combine strawberries, balsamic vinegar, sugar and pepper in a bowl. Set aside at room temperature. Let sit 30 minutes to an hour before serving. Place a serving of strawberries in a bowl with a scoop of ice cream on top and dust lightly with lemon zest.

Azores goes out for one dinner and hosts another on third floor



Residents at the Azores building held their monthly get-together at The Bacon Street Diner in the Countryside Mall in July.

We had a great time interacting with each other.

The diner is bacon-centric. Most of their entrees have bacon ingredients. Some examples are bacon chicken waffles, lumberjack pancakes with bacon, and biscuits with white bacon gravy.

We had a private room with our own dedicated waiter.

Those who attended discussed our building's needs, problems and had a great time talking to each other. We decided that next month we would do a casino trip.

Also in July, Azores had a second



Azores residents enjoy dinner at The Bacon Street Diner in the Countryside Mall.

party. Nineteen residents attended a potluck dinner at Peggy Longfellow's condo. Peggy is lucky enough to have a large veranda right outside her third floor-door. Residents brought potato salad, baked beans, pasta salads and

a large bowl of greens with lots of cheese, cold meats, olives and assorted veggies.

Bratwurst and hot dogs were grilled on the first floor and brought up to the party. Lots of assorted desserts, like

cookies, flan and key lime pie, were eaten.

A sign-up sheet was posted for an end-of-the-month party at the Hard Rock Casino.

Don't miss Tom Butcher's 100th food column in the September edition of OTOW News.

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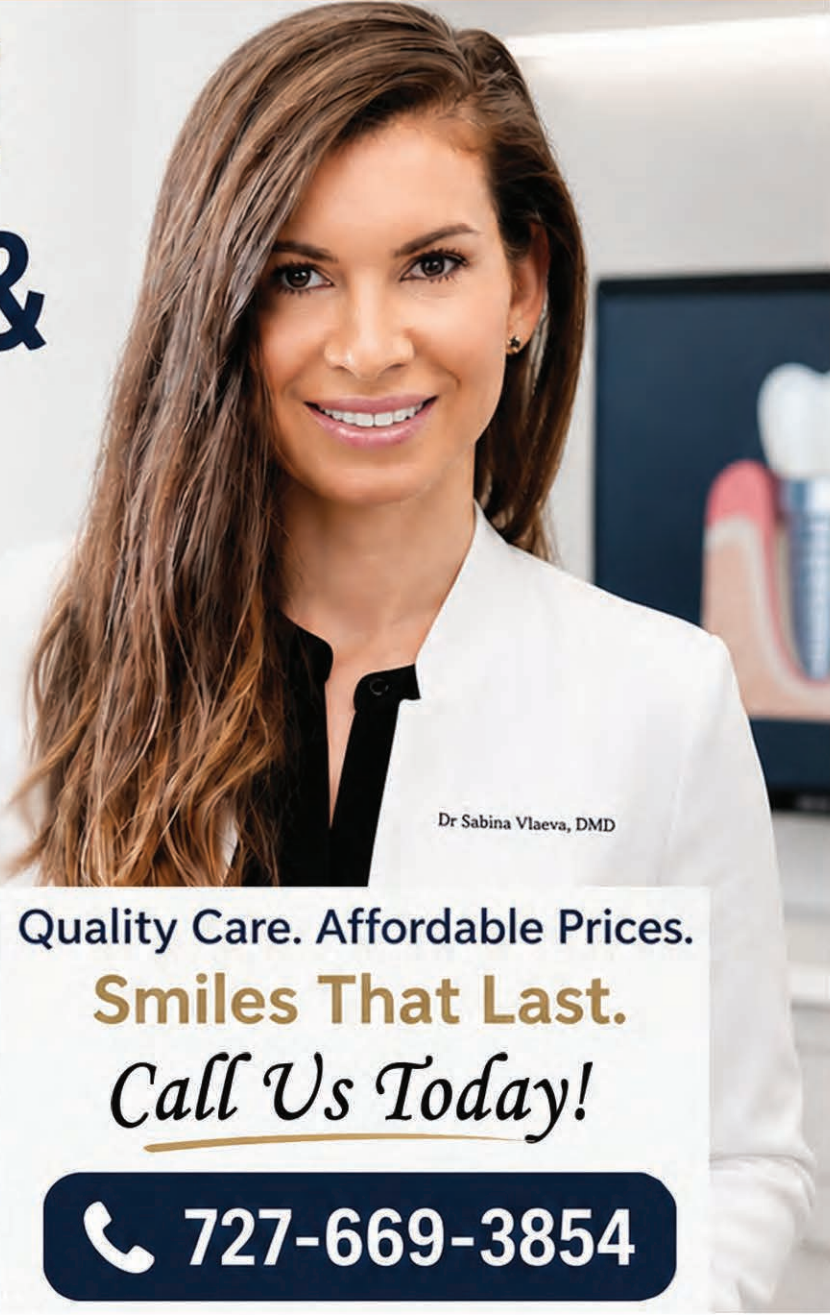
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At the Flamenco building, we always show support for our country. We held a small party in July.

The party food included hot dogs, ribs, chips, salads, breads, deviled eggs and multiple desserts. It was a virtual den of culinary delights.

The celebration was tirelessly organized and hosted by the generous Loraine Gendron, who spends a lot of time to make it all happen.

It was a simple gesture, but one



worth while. I hope we never forget where we came from. Despite our many differences, we should always



Flamenco residents overdid the cooking and food table at their July party.

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Any building can turn a core into a buffet restaurant



The Emerald Isle third floor core resembled a buffet restaurant.

Emerald Isle residents decided to have their annual July 4th celebration on Friday, July 3, in the core of the building.

The core was set up like a restaurant on the third floor where there was a lovely breeze and we were safe from any rain.

The space was beautifully decorated and the buffet table was on the left as you found yourself a table.

There were so many terrific dishes on the buffet table, including grilled chicken, potato dishes, vegetable dishes, and of course, dessert.

The event was attended by quite a few of the neighbors including Cheryl and Tom Butcher, Glenda Greenman,



Graciela Berta and yours truly, among others. It was really a lovely afternoon that was enjoyed by all.



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Pet of the Month



Each month, OTOW artist Irene Piper will be providing each Pet of the Month winner with a pet portrait based on their submitted photograph.

The owner will be contacted when each portrait is finished.

If you would like to contact Irene and request your own pet portrait, she is receiving emails at loislane96@hotmail.com.

Irene does not take the initial photograph. You must submit a photo and she will create the painted portrait based on the picture.

Irene also can be reached at 727-313-0500.

This is Poppy.
She should be
Pet of the Month
because, as you see
in the picture, she is
gorgeous!

Poppy is a rescue.
She is a dachshund
and will turn 9 in
November.

She has a separation anxiety and is very protective of her owner, Camille Parisi, in the Mediterranean building (48).



Each month, OTOW News will feature a Pet of the Month. Any pets living at On Top of the World are eligible. To enter your pet, email one perfect photo and a brief reason why your pet deserves to be Pet of the Month. Email to otow.newsroom@gmail.com. You must include your pet's name, owners' names, breed of dog, age of dog and building you live in. You can enter more than one pet per household but they all must be in the same picture. The winning pet each month will receive a portrait for Irene Piper. The newsroom will notify you when your portrait is finished. Each monthly winner then becomes eligible for the State Farm Pet of the Year, which takes place with an online vote each January. Your pet must still be a resident of OTOW on Jan. 1 to be eligible for the State Farm Pet of the Year honors. The State Farm Pet of the Year will be announced in February and gets invited to march in the annual Irish Club Parade.

Will the owner of Ripley, the Pet of the Month for March, please stop by the newsroom and pick up your prize.
Thank you.



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Before



After



Chetnik starting to get active again



There is a lot happening at the Chetnik building!

Thanks to our building captain, Mendi Payne, our monthly luncheons have been a massive hit.

We're also bringing back our monthly coffee and pastry gatherings in the core starting this September.

It's totally casual and open-house style, so you can pop in and out whenever you like.

Are you a Chetnik resident and would like to join us?

Just sign up on the community bulletin board. We can't wait to see you!



Chetnik residents visit the Paradise Restaurant on Main Street in Safety Harbor.

Kibitz Corner under new management

By Lola Dickert

What happens when two people inherit a discussion group?

The group evolves into a livelier vibe with artificial intelligence, debatable and friendly discussions, youthful seniors who retired early, and talented "smarties" who have been around the block a few times.

Kibitz Corner is not a new group at On Top of the

World. It's been around for a few years. But unless you've been to a session, you might not know what happens.

Recently, Kibitz Corner was taken over.

When Kibitz Corner first got started, group members met in the East Activity Center Kitchen Room. When I joined the group, Don Schlough and Ajay Chitta were in charge. Don was a lapidarian, pastor and great storyteller, but he has left us for a better

place and new leadership has stepped in.

Today, topics include such things as social media and its effect on our youth, and electronic fixes for our environment. Everyone has a strong opinion and everyone is heard.

We also had a monthly party.

Kibitz Corner meets 9-10 a.m., Mondays and Wednesdays, in the Kitchen, except on Federal holidays. Bring your ideas and your sense of humor.



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Classifieds

OTOW News classifieds are for On Top of the World residents only. You may place an ad to sell or buy using up to 40 words. You cannot list a price of more than \$500. You cannot sell condos, cars, bedding or used clothing. No business ads. No companion ads. Classifieds must be dropped off at the newsroom in person before the 16th of each month. You may be asked to show your activity card. One classified per household per month. You must ask to have your ad run twice.

For sale: Small dog crate in good condition. Make me an offer. Call John at 727-492-8685.

For sale: Light weight red wheelchair by Invacare. Good condition. Call me with an offer. 727-483-4384.

For sale: Brand new recumbent exercise bike. Works great. Visual heart monitor and pulse screen included. Asking \$70. Call and leave a message. 631-477-1777.

For sale: Entertainment Center suitable for any living room. Light color. Blond hue. Three tall sections. 77 inches high. 38 inches wide. Three spacious drawers below. Two side sections with shelves and doors. Glass display on top. Call Cecile at 727-415-4195. Leave message.



OTOW NEWS PRIVATE BUSINESS PAGE

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OTOW NEWS WORD FINDER

How do I fill in the blanks below?
Fill in the blanks below using only the letters in BLUE at right.
You get one hint per word.

Make words below by filling in the blanks. You can only use the letters shown above in blue type.

B _ _ _ R _ _ _

_ _ _ _ T _ _

_ _ _ _ B _ _

A _ I _ _ _ _

_ _ _ _ V _ _

_ _ _ B _ _ _ E _

_ _ _ _ R _ T _ _

_ _ _ B _ _ _ V _ _ _ _

(The words above must use every letter above)

Answers to July puzzle (answers could vary): Back, Sack, Slab, Sack, Class, Black, Chalk, Backslash

There may be more than one answer for a word.
Your answers might not match the answers listed next month.
None of the words below are plural

BRAIN TEASE

	3		1		4
2			4		
	4		2		3
	2	1		6	5
3			5		
	5		6		2

To do the Brain Tease above, you must put a number 0-9 in each white square. The trick is, each number can only appear one time horizontally and vertically. Start with a row or column with only one white square. As you fill in squares, the rest of the board will get easier to manage.

OTOW News

WORDMIX

Unscramble the six words listed below.
If you unscramble correctly, the first letter of each word will spell out the secret word of the month.
If you cannot come up with the secret word of the month, then redo at least one of the six scrambled words.
Please note, none of the secret words are plural.

E Z N D O

I U T A D

B N B L I E

A P C E M R

R A T E E S N

I A O L R V I

SECRET WORD:

Last month's scrambled words: blond, ivory, keypad, icicle, natural, idiotic. Secret Word Last Month: bikini

LIBRARY



New Books

“The Country Roads Murders” by James Patterson
“A Dark Path” by Linda Castillo
“Blaze of Glory” by Diane Palmer
“Not What It Seems” by Lisa Jackson

Join the OTOW Library for \$5.
Renew your membership so we can buy new books.
Hours: 10-12 Mondays, 1-3 Wednesdays, 10-12 Thursdays

Good Karma Book Club

A post-read book discussion group.



10 am, Thursday, August 20
“Raising Hare: A Memoir”
By Chloe Dalton

10 am, Thursday, September 17
“The Book Club for Troublesome Women”
By Marie Bostwick

All of our meetings take place in the East Activity Center Crystal Beach Room.
For more information, see our web page on the Box Office (otowboxoffice.com).
You can also call Jane at 727-754-3823.