

# 50 YEARS ON TOP OF THE WORLD NEWS



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(OTOW News file photos by Mary Lou Wall)



Scenes from the 2017 New Year's Eve ball  
in the East Activity Center auditorium.



## Residents to welcome in 2018

Are you coming to the annual New Year's Eve party?

Be prepared. Not only will On Top of the World residents welcome in 2018 for the Eastern Time Zone, but the Entertainment Committee plans on welcoming in 2018 for many time zones.

By the time you arrive at 9 p.m., you'll already be behind and have to catch up. It will already be next year in London, Egypt and Japan.

At 10 p.m., the East Activity Center will celebrate 2018 in Argentina and Brazil. At 11 p.m. the far east coast of Canada adds a new year. And finally, at midnight, everyone will cheer as we move a year ahead.

"There will be a lot of excitement," said Mary Ann O'Neill, vice president for the 2018 Entertainment Committee. "We look forward to this party every year. It's kind of like going to your senior prom. You look forward to it."

Flashback returns to provide live music. The EAC auditorium has been renovated and may provide more room for dancing. The Art Room will be transformed into a "Quiet Room" where people can go to grab a snack and escape the loud music for a few minutes.

Residents are encouraged to wear their tuxedos, dress shirts, ties, gowns and dresses. No shorts are allowed.

The GoodKarma Outpost will not be open, but people can bring their own adult beverages.

As in past years, this New Year's Eve party is a sellout and no tickets will be sold at the door. However, this year's party did a break a record. The final tickets were sold on Dec. 7 - the earliest date a New Year's Eve party has been sold out.

"We have had a few shows and events sell out, but every time our New Year's Eve party sells out, it's very special," Mary Ann said.

To help celebrate the new year in different countries, the Entertainment Committee will be decorating the auditorium with beautiful photo prints from different parts of the world. You will feel like you are in New York City, London, Japan and Egypt.

The Entertainment Committee is providing a free bottle of champagne at every table and a universal toast will take place at midnight.

On behalf of the Entertainment Committee, "Happy New Year" and enjoy the evening.





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# Knitters get new assignment



## Knitting

By Cheryl Butcher

"Idle hands are the devil's workplace."

Isn't that the old saying?

Well then, don't worry about us knitters because we are not idle.

In fact, we are busier than ever.

We have taken on a new assignment.

Last month we made a delivery of lap robes and afghans to the chemotherapy patients at Morton Plant Hospital. While we were there, we were told that the patients could also use scarves and chemo caps because it is cold in the therapy room.

The short scarves would keep their necks warm and, of course, the chemo caps are popular with both men and women.

That's all the On Top of the World Knitting Club needed to hear.

Many of us immediately found patterns for both knitted and crocheted hats and got our needles and yarns ready.

And scarves can be made in many patterns and colors, so both of these items give us new avenues for our creativity, which we all appreciate.

The week after our visit, there was a large number of hats and scarves turned in.

While we do still make lap robes, this new assignment gives us the chance to ex-



The On Top of the World Knitting Club recently made scarves and hats for chemotherapy patients at Morton Plant Hospital.

pand our repertoire and hone our skills. At this time of year, especially, it warms our hearts to know our efforts are being appreciated and used for good causes.

If you knit or crochet, we would love

to have you join us in the East Activity Center Veranda Room at 9 a.m. every Wednesday.

While we do not teach, we do help each other with patterns and/or problems.

The Good Neighbors Knitting Group operates under the auspices of Good Neighbors and receives financial support from them as well as the Coffee Corner.

*Happy New Year  
from the entire Press Association*



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BEFORE

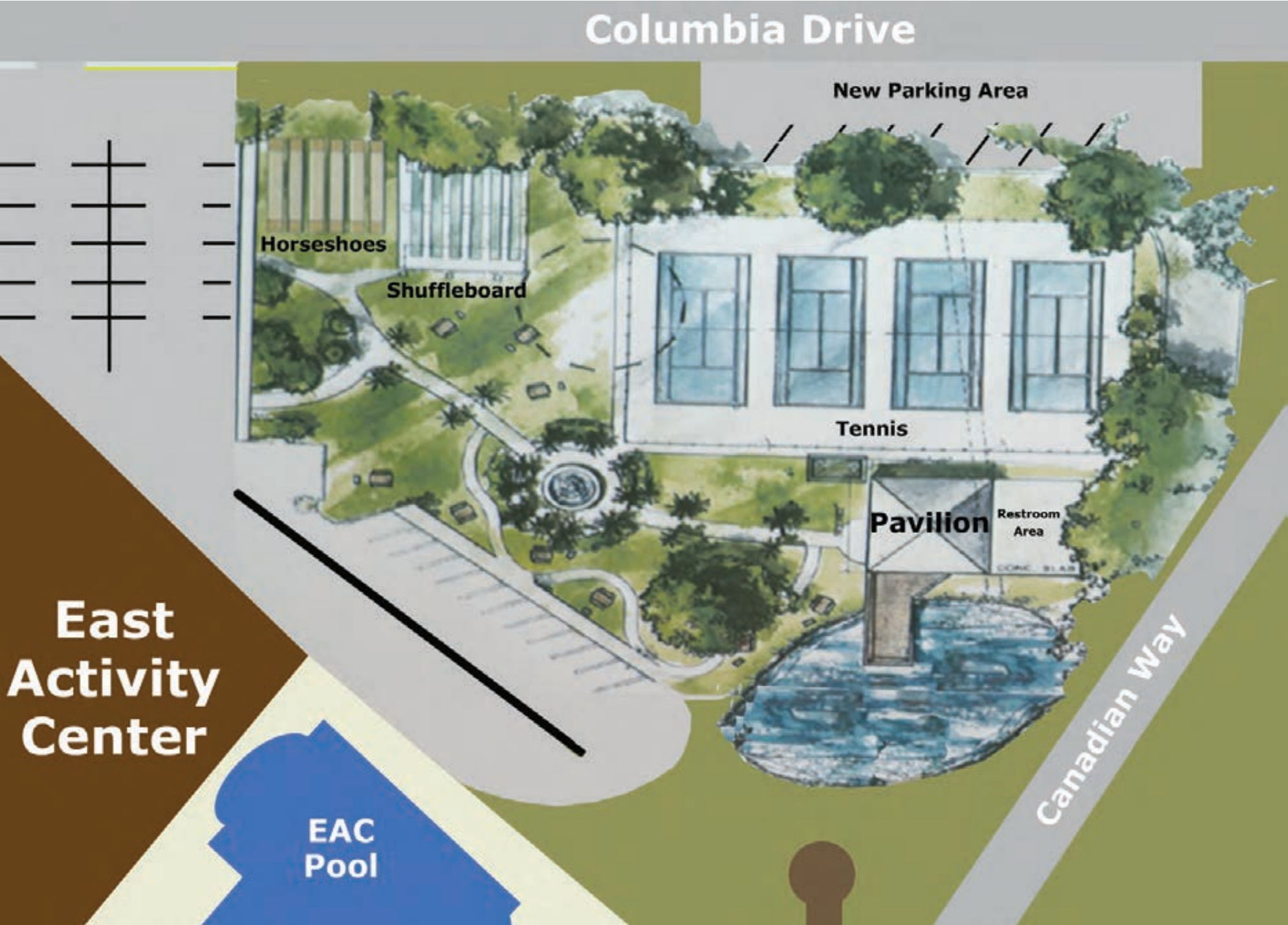


Get your grilling mitts ready for summer!

Pictured above is what the East Activity Center outdoor recreation area looks like before demolition begins in January. In five to six months, this whole area will look completely different. If you look at the sketch below, you will see what is coming. There will be an enclosed pavilion, with tables and grills, for anyone who needs a place for a cook out. The tennis courts, shuffleboard courts and horseshoe pits will be relocated. There will be additional parking along Columbia Drive. A new walking path will be added. New restrooms behind the pavilion will be added, as will a dock that goes over the existing pond. Watch this newspaper for updates, but by summer, anyone with a valid Activity Card will be able to cook out.

(Top photo by Doug Kates)

AFTER





# As pavilion project gets started, take time to daydream how you will use the new facility

On Top of the World is kicking off 2018 in an exciting way with the start of the East Activity Center Pavilion project.

It promises to be an area where you can come and rest, relax or play.

Upon completion, which is expected over the summer, you may just find yourself walking along meandering walkways, planning your next Bar-B-Que and picnic, or taking a walk out on a dock just to look at the pond.

Just remember, don't feed the ducks!

If sitting by the fountain daydreaming and enjoying the peace and tranquility is more to your liking, then come out and sit a while.

There will also be those same great amenities that everyone loves like horse-shoes, shuffleboard and tennis, just new and improved.

So bring your imagination and enjoy the day!

As a reminder, the covered pavilion area will need to be reserved for use, so see Nancy Rogers in the Community Service Office to make your reservation.

## Safety Tips for Staying Safe

- Be aware of strangers approaching you for any reason. Con artists may try various methods of distracting you with



the intention of taking your money or belongings.

- Be extra cautious about locking doors and windows when you leave the house, even for a few minutes.

- Remain aware of your surroundings at all times and move to and from your vehicle with confidence and "purpose." Be sure to locate your keys before going to your car.

- Do not approach your car alone if there are suspicious people in the area and avoid carrying large amounts of cash.

- Be aware that criminals sometimes pose as couriers making deliveries, so be diligent when opening your doors to strangers.

- Likewise it is not uncommon for criminals to take advantage of the generosity of people during by soliciting donations door-to-door for charitable causes although no charity is involved.

- Contact local law enforcement if you see any suspicious characters or to report unlawful behavior. The Pinellas County Sheriff's number is 727-582-6200.

Please share this information with family, friends and neighbors.

## Activity Center Rooms

Each day, SCA holds several individual and/or club reservations on the calendar for each Activity Center and many include a set up or tear down time that clubs or individuals are responsible for.

SCA will assist with set ups and tear downs for a nominal fee and arrangements can be made by seeing Nancy in the Community Service Office.

As a reminder, should you plan your own set up and/or tear down, it is your club's responsibility to ensure that the room has been left as it was prior to the start of your meeting or event.

Should you find that you are unable to return the room to its original condition, please inform an SCA staff member or

contact Nancy in the Community Service Office so arrangements can be made for SCA staff to assist.

Taking this step will ensure the next club coming in will have the same clean space ready to go for them that your club enjoyed.

## AAA Driving Course

The next AAA driving course will be held on Thursday, Jan. 25, 2018, and Friday, Jan. 26 in the East Activity Center Starlite Room from 9 a.m. to 1 p.m. The cost is \$15 and registration forms can be found on page 59 of this On Top of the World newspaper.

## Angel Tree

We had an outstanding response to the Angel Tree again this year. Each year we help more and more struggling children and families and this year was no different. Thank you to each and every one who picked up an angel tag and donated to someone in need. You helped to make someone's Christmas a special one.

## SCA Staff

The SCA staff would like to take the opportunity to wish you a safe and happy New Year!



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## Annual Meeting Recap

# OTOW reviews plans for pavilion project - you



Reality Check: 2018 is shaping up to be a year in which your Association will be undertaking several ambitious projects related to enhancing your recreational amenities.

### EAC Pavilion Project

I discussed this briefly last month, so now it seems we are finally complete in our permitting.

First order of business is to remove the fencing around the tennis courts and all vertical structures on the site. Then install construction fencing and secure the entire work area.

The staging and lay down area will consume at least one lane of parking at the East Activity Center. We apologize in advance for any inconvenience this may cause.

Demolition of the existing tennis and shuffleboard courts will happen fairly quickly, so underground drainage can be placed and all electrical conduit run.

Vertical work will begin soon after on the new tennis and shuffleboard courts, horseshoe pits, pavilions with grilling area, and pond overlook.

### Annual Meeting recap

Unemployment in Pinellas County is 3.1 percent, that and affordable housing is in very short supply.

The net effect is that your Management Company is paying a premium for staffing. We see no end in sight for this trend. On the one hand, this is what many people have worked to achieve. On the other hand, be careful what you ask for.

Other challenges your Association must deal with are increasing property insurance costs into the 10 percent range. These higher operational costs all filter through the budget.

The insurance industry experienced \$25 billion in hurricane related losses this year. Compare that to \$5 billion in losses due to Hurricane Katrina.

The other insurance expense of note is higher worker compensation rates in the range of 15-18 percent. We have not received the final quotation, but believe it will be consistent with that.

When it comes to health insurance, that is anyone's guess right now.

We will be finalizing the Association budget in May and distributing it to residents. The budget meeting will be in June 2018.



At the Annual Meeting in December, Chairman Kenneth Colen updated residents on community improvement projects, including work along Belcher Road, road signs and surveillance cameras at each gate.

Between now and then, we hope to be able to refine cost even more

### Personal Insurance on Your Condo and Contents

Fire events or water damage are cautionary reminders for each resident to check in with your insurance agent and make sure the insurance coverage on your unit and contents is adequate.

If you feel "lucky" and go without insurance, or believe you can self-insure any loss, please reconsider. The cost of repair or reconstruction, as well as loss of use (being homeless pending restoration), may well exceed the value of your condominium many times over.

It is the obligation of every owner to insure the contents of their unit, including loss of use coverage. Loss of use coverage will allow your carrier to provide you living and lodging expenses should you become displaced. Displacement after a fire may be between six and 18 months!

This is a good point to segue into the limits of coverage that individual unit owners may wish to have. Contents coverage may vary greatly depending on what you own. As a basic point though, you need adequate limits to cover furnishings, personal items, floor coverings, appliances and cabinetry.

All carriers write an HO6 rider that provides for loss assessment coverage in the event of a special assessment from the

Association to cover unforeseen shortfalls or losses.

In the On Top of the World Condominium Association, buildings are insured under a master policy in the name of the Association. The deductible is \$10,000 for any casualty event per occurrence, including wind/hail related damage. Named storm events carry a separate deductible of 5 percent of the total value at the time of loss, at each location involved in the loss, subject to a minimum (community wide) deductible of \$250,000 for any one occurrence.

With respect to flood (rising water), earthquake and flood, resulting from a named storm, all loss, damage, and/or expense arising out of any one occurrence shall be adjusted as one loss, and from an amount of each such adjusted loss there is a \$100,000 deductible.

For more information, please visit [www.otowclearwaterinfo.com](http://www.otowclearwaterinfo.com) then click "Community" and download the pdf document entitled: Insurance Responsibility of the Individual Unit Owner.

Besides casualty insurance, other steps to protecting your home are testing your smoke detector regularly and having an operable BC fire extinguisher at easy reach. Read the extinguisher operating instructions when you first purchase the unit and at least twice a year thereafter is also recommended.

In this recent event, having and us-

ing an operable fire extinguisher may have greatly limited the damage.

The Community Service Office has handled numerous major leaks from improperly maintained water heaters. The replacement and maintenance of water heaters is the responsibility of the unit owner. In all cases, the owner found out how important having insurance is when faced with paying for the extensive damage to their unit, the adjoining units and the Association property between the units. The Association will seek reimbursement from the unit owner for its repair work in every instance.

### Upcoming Projects Painting/Waterproofing

January will see a painting contractor continue with rear waterproof coating applications throughout the east side of property.

The next buildings slated for this scope of work are 46, 47, 25, 10 and 9.

The process includes a thorough pressure washing, followed by a the sealing of any hairline cracks in the masonry, and then the application of a high quality waterproofing membrane.

As always, please keep in mind that the painting contractor will be operating in close proximity 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 new walkway light fixture project is continuing across property with buildings 61, 60, 44, 43, 41 and 40 scheduled for January.

These improvements require that work crews perform the work in close proximity to condo unit entrances, so please be mindful and exercise caution in and around these areas. As always, we appreciate your cooperation.

Building 54 will be the next structure to have its walkway and stairwell railings improved with the work kicking off in mid-January, pending Pinellas County permitting. As with other railing projects, a licensed contractor will affect the complete removal and replacement of the aluminum components in the second and third floor balcony walkways and center core and end stairwells. The improvements are estimated to be complete in 5-7 weeks from the start of the project.

Notices will be posted in advance of the start date so residents should keep an eye on their bulletin boards for updates. As with all other improvements, please exercise caution in the areas where this work is taking place.

The new year traditionally marks the start of roofing improvements as the weather is usually favorable for these types of projects.

(continued on page 7)



# should be reviewing your insurance coverage

Building 49 is slated as the starting point for this year's improvements and residents will begin seeing materials and equipment delivered for the job around the first two weeks of January.

This will require the staged closure of the building's two parking lots, either partially or in their entirety, to allow for the safe and efficient operation by the contractor. Bulletins will be posted in the building advising of the contractor's activities during the projects duration. As always, please observe all cordoned off areas in the interests of safety.

## Reoccurring reminders for all community residents

Building walkway repairs will continue as construction crews perform maintenance to the second and third floor walking surfaces.

Many buildings will see these restoration crews as the management company focuses its efforts on these types of repairs. This work requires the use of specialized power tools and may cause a temporary inconvenience in the form of noise and dust. Repair crews will do their best to limit the inconvenience during this necessary work.

These small repair areas will also be coated as a future preventative. As always, we ask that residents please limit any foot traffic in and around any work area they may encounter.

Walkway coating improvements will continue across property. These improvements involve preparation of the surface (and occasionally sub-surface) concrete, the addition of acrylic fortified materials to stairwell surfaces, and then the application of a quality slip-resistant barrier coating. The end result is intended to provide longevity to the balcony walking surfaces as well as returning the look to its original conveyed color scheme.

The management company will post notices on affected buildings' bulletin boards concerning the dates crews are expected to commence the work. Please be aware of Caution and Wet Paint signs in and around these work areas.

## Inspection Services Division

The Inspection Services team, in conjunction with the Parkway Construction Department, will continue prepping buildings scheduled for new paint coatings in the current improvement cycle.

This has been an ongoing endeavor throughout the community over the last few years and encompasses the removal of all association unapproved plant hanger brackets, holiday lighting hooks that are affixed into the masonry block, hose reels, and other wall and ceiling penetrations.

In keeping with association rules, these items will be removed without notice. Residents are kindly asked to seek association approval before affixing anything to the common element in the future.

The management company would

like to remind residents that all water softening equipment installations require advance association approval via a modification permit. A permit application package may be obtained by visiting the community service office in the East Activity Center at 2069 World Parkway Boulevard.

Residents are also reminded that only resin-style, not ion exchange or salt, water softeners are permissible in the community. Please make sure you apply for a permit and receive approval prior to contracting with a service to avoid a compliance visit by the management company. Thanks for your advance cooperation.

Inspection services representatives will also be reaching out to residents of buildings that are scheduled for new paint and waterproofing coatings during the current improvement cycle. The purpose of their contact will be to advise residents that the painting vendor will be color matching all external doors to the majority building color as is required by the condominium association rules. This will usually require no action by the unit owner other than to allow access to the entire door surface for the coating to be applied.

If for some reason you were not at home when this work takes place, you may contact the Community Service Office and schedule a follow-up visit by the coatings vendor. We appreciate your cooperation in making this project a success across the community.

Many first floor unit owners will be receiving notification from the Inspection Services Department over the coming months as the management company works towards the removal of all unapproved decorative stones throughout the community. The stones are not only an unapproved item for use in landscaping, but have the propensity to damage association and personal property alike.

To keep all residents in the community aware of this compliance issue, the notice will be published in upcoming editions of the OTOW newspaper. The management company asks that if you receive a notification requiring action on your part, please remove the stone at the earliest convenience.

The Inspection Services Division is continuing to find many awnings with compromised connection points to the common element. In response, they have been reaching out to affected unit owners to have the awnings removed and limit any further damage to the community.

As noted in prior articles, the "clam-shell" awnings do not meet building code for wind resistance. Fortunately there are new products that do (see photo on page 6).

If you have an awning, please arrange for its inspection through the Community Service Office at the East Activity Center.

The removal of plantings located above and around the potable water meters that service the individual units is also ongoing. The management company is asking that all residents comply and not replant the areas.

Plants or other items found in these areas will be removed without notice and disposed of as they hinder the proper maintenance of these meters in the future.

Please keep in mind that the condominium association requires a modification request for any landscape alterations. Many times decorative rocks or landscaping are installed without the advance approval of the association, and the removal and disposal of these items becomes the responsibility of the violator. Please, always apply for approval before you install.

Inspection efforts are focused on the tagging and removal of personal furnishings and belongings placed in outside stairwells of buildings. These obstructions present a fire concern, block egress, or are of a nature that they do not comply with written community standards.

The management company would like to reiterate to residents that barbecue grills be it propane, charcoal, or electric, are not permitted on any balcony areas, as

they pose a fire risk to the structure and residents.

Clutter enforcement has always been one of the most reoccurring compliance issues at On Top Of the World. These efforts make for an overall safer community in which to live.

If you receive notification that an item is out of compliance, please correct the issue immediately. If you have a question and were not able to speak with a compliance representative at the time of the notification, please stop by the Community Service Office and request an appointment. Someone will be glad to contact you.

Please remember that items tagged in common areas may be removed and disposed of without further notice. Please help make your community safer by complying if you receive a violation tag/door hanger. Your continued cooperation is appreciated.



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ON TOP OF THE  
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NEWS

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# Italian Meatloaf

## with Vodka Sauce



### INGREDIENTS

2 tablespoons olive oil  
1 carrot, small to medium, diced  
4 garlic cloves, peeled  
2 stalks celery, small to medium, diced  
1 medium onion, small to medium, diced  
1/2 cup flat leaf parsley chopped  
2 tablespoons Italian seasoning  
salt and freshly ground black pepper to taste  
1 pound ground beef  
1 pound ground pork  
1 link sweet salsciccia (Italian sausage)  
1 link hot salsciccia (Italian sausage)  
1 jar 25 oz, Vodka sauce  
2 eggs  
1 cup of seasoned Italian bread crumb  
1 cup of grated Parmigiana Reggiana

The holidays are finally over, and it's time to get back to "normal" meals. If you are tired of turkey and all of the accompanying dishes, try this meatloaf. It's a little different than the usual variety, but that's a good thing. Serve it with some roasted vegetables and you'll find it so special you'll think the holidays are back.

### DIRECTIONS

Preheat oven to 375 F. In a medium-sized sauté pan, add 2 tablespoons olive oil and heat over medium-high heat. Add carrots, celery, garlic and onions and sauté for 5 minutes. Put aside to cool. In large bowl put the carrot mixture, ground beef, ground pork, remaining ingredients and the bread crumbs and mix well. Add half the mixture to a loaf pan. Prick each sausage all over and place in the pan. Add the remaining ingredients. Spread the Vodka sauce on top and place into preheated oven for approximately 45 to 55 minutes. Take out of the oven and spread the grated Parmigiana Reggiano over the top and serve.

### THE PERFECT BEVERAGE

Chianti Classico. Ripe cherry and hints of strawberry are followed by hints of vanilla

### TIP OF THE MONTH

When covering a roasting pan of braising meat with aluminum foil, use metal binder clips to hold the foil in place



# On Top of the World Pet of the Year Contest

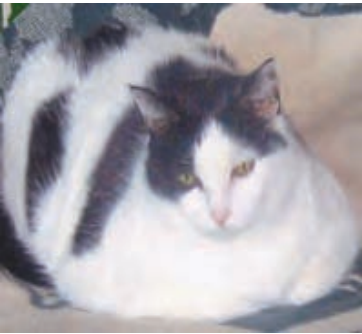
Each pet shown below was selected as a Pet of the Month for 2017. Pet bios are available online at the Web address listed below.



Peanut



Misty



Joy



Copper



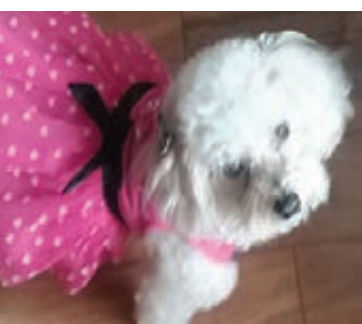
Kitty



Morgan



Blondie



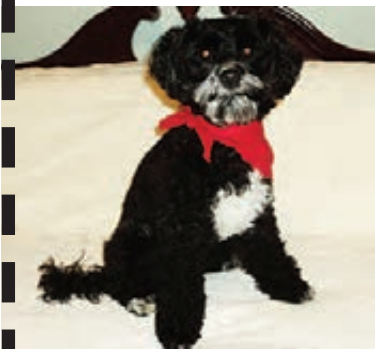
Mattie



Maddy



Miss Tammi



Rocky

# Now Two Ways To Vote !



Tai

All 5 lines below must be filled out to make your vote valid. Only one ballot per household.  
Deadline is 5 p.m., Monday, January 8 for written votes. Ballots must be turned into the newsroom.

For the first time in this contest, you don't have to go online to vote.

Simply cut out this entire page, put the names of your two favorite pets where it states Pet 1 and Pet 2, and bring this page to the On Top of the World newsroom in the East Activity Center. You must include two pet names, your name and address, and the page must be received in the newsroom by 5 p.m., Monday, January 8. If any of this information is not included, your vote won't count. Only one newspaper page per household is allowed. You may drop off in the newsroom drop box if necessary. The drop box is in the Veranda Room. If you want to vote online, you may do so on a computer only - sorry, no cell phones. Simply go to <http://www.ontopoftheworldnews.com/clearwater/news.php> and look for the voting button. Online polls are open to everyone around the world from Saturday, Jan. 5-Sunday, Jan. 6. You get one chance to vote for two pets online. Once polls close, or you place your votes, you will not be allowed back into the polling room. Bio information on all contestants is available online. Just click each pet's picture. Good luck to all! Results will be posted in the February newspaper.

### I AM VOTING FOR

Pet 1: \_\_\_\_\_

Pet 2: \_\_\_\_\_

Your name: \_\_\_\_\_

Your building number: \_\_\_\_\_ Your condo number: \_\_\_\_\_

## Barks & Bubbles

By L.A.

### Mobile Grooming

- All Breeds Grooming
- Gentle Care
- Dog Walking/ Sitting Available
- Premium Service
- At Your Doorstep.

Call Lynn Ann (727) 386-2942 for Estimate

No birds?

Time to vote in a cat!

Dog's Rule!

## PET SUPPLIES PLUS

GREAT PRICES. NO BEGGING.

American's Favorite Neighborhood Pet Store

1500 N. McMullen Booth Road, Clearwater

727-726-5544



# Pool resurfacing project



This is what the East Activity Center swimming pool looked like when it was getting resurfaced in mid-December. The light blue is the new surface coating. The darker area was finished the next day. On Dec. 20, water was turned on to fill the pool once again.

(OTOW News photo by Doug Kates)

**Florida Dermatology**  
AND SKIN CANCER CENTERS

EXPERIENCE THE MOHS FELLOWSHIP DIFFERENCE

*Trust is more than skin deep*

**Remember when  
no one wore  
sunscreen?**

**Belleair**  
609 Indian Rocks Rd | 727.446.6217

**Pinellas Park**  
6020 Park Blvd N | 727.548.9196

**VISIT [FLDSCC.COM](http://FLDSCC.COM) FOR MORE INFO!**

**Sun damage  
causes skin cancer!**

**Call Today To Schedule A Free  
Skin Cancer Screening!**  
New patients only. Offer expires 3/31/18. Code - OTOW

Mary, Phyllis, Anna & Irene  
Daytona Beach 1947

Rose swimming  
1948

Elizabeth playing tennis  
1949

Arthur and Doris offshore fishing  
Islamorada 1947

John on his canoe  
1950



# January

Events must be approved by the Community Service Office before appearing on this calendar.

## DAILY/WEEKLY ACTIVITIES

M-Monday, T-Tuesday, W-Wednesday, H-Thursday, F-Friday, S-Saturday, U-Sunday

**CARD GAMES**  
**BEGINNERS BRIDGE**

Saturdays, 4 pm, Small Card Room

**BID EUCHRE**

Tuesdays, 6:30 pm, Art Room

**CONTRACT BRIDGE**

Mondays, 11 am, Computer Room

**CRIBBAGE**

Wednesdays, 10 am, Small Card Room

**DOUBLE PINOCHLE**

Sundays, Wednesdays, 12:30 pm, Small Card Room

**DUPLICATE BRIDGE**

Wednesdays, Saturdays, 12:30 am, Computer Room

**HAND AND FOOT CANASTA**

Fridays, 6 pm, Small Card Room

**MAHJONGG**

M, W, F 1 pm, Rainbow Room

Mondays, 4:45 pm, Rainbow Room

Mondays, 11 am, Yellow Room

**PINOCHLE**

Tuesdays, Thursdays, 5:30 pm, Computer Room

**RUMMIKUB**

Sundays, 2 pm, Computer Room

**SAMBA**

Mondays, Noon, Small Card Room

Thursdays, 6 pm, Kitchen/Craft Room

**SCOPA**

Mondays, Wednesdays, 6:30 pm, Kitchen/Craft Room

**TEXAS CARD CLUBS**

John: Mondays, Thursdays, 5 pm, Yellow

Bob: Tuesdays, 6:00 pm, Yellow Room

Carol: Wednesdays, Fridays, 6 pm, Yellow Room

Mike: Wednesdays, Fridays, 5:00 pm, Yellow Room

Ron: Mondays, 6 pm, Yellow Room

Tom: Tuesdays, 6:00 pm, Yellow Room

Barry: M, W, 6:30 pm, Small Card Room

**GAMES/ACTIVITIES**

**BILLIARDS**

8-Ball, Tuesdays, 6:30 pm, Billiards Room

9-Ball, Tuesdays, Fridays, 12:30 pm, Billiards Room

Doubles, Thursdays, 6:30 pm, Billiards Room

QT, Wednesdays, 6 pm, Billiards Room

**CHESS**

Tuesdays, Thursdays, 2 pm, Rainbow Room

**DOMINOES**

Tuesdays, 5 pm, Small Card Room

**PING PONG**

M,T,W,F 10 am, Sunrise Room

**CARES**

**Matter of Balance**

Wednesdays and Fridays, 10 a.m.

(Jan. 10-April 25)

**Healthy Eating Every Day**

Fridays, 1 pm (Jan. 12-March 9)

**Tai Chi**

Mondays and Wednesdays, 1 pm

(Jan. 8-Feb. 12)

**Chronic Pain Self-Management**

Mondays, 10 am (Jan. 8-Feb. 12)

**Chronic Disease Self Management**

Mondays, 10 a.m. (April 9-May 14)

**Diabetes Self Management**

Mondays, 10 am (Feb. 26-April 2)

**ART**

**DRAWING CLASS**

Thursdays, 1 pm, Art Room

**PAINTING**

Painting Workshop: Mondays, 9:30 am, Art Room

Painting Pals: Wednesdays, 1 pm, Art Room

Chinese Paint Brush: Tuesdays, 12:30 pm, Art Room

Acrylic Painting: Wednesdays, 3 pm, Art Room

**EXERCISES**

**BONESAVERS**

M,W,F, 8 am, Art Room

**EXERCISES CO-ED**

M,W,F, 10 am, Exercise Room

**LADIES EXERCISES**

M,T,W,H,F 7:30 am, Yellow Room (Stretching)

M,T,W,H,F, 8 am, Exercise Room

**SLIMNASTICS**

M,T,W,F, 9 am, Exercise Room

**TAI CHI**

M,W,F, 2 pm, EAC Exercise Room

M,W,F 2:45 pm, Beginners, EAC Exercise Room

T,H 5:15 pm, Intermediate, EAC Exercise Room

T, 3:15 pm, Chi Kung, EAC Exercise Room

**WATER AEROBICS**

EAC Pool may reopen in January or February

**YOGA with MARILYN**

Tuesdays, Thursdays, 10:15 am, Exercise Room

**ZUMBA**

Tuesdays, Fridays, 9 am, Art Room

**GROUPS**

**CARING AND SHARING**

Tuesdays, 9 am, Craft Room

**CERAMICS**

Tuesdays, noon, Kitchen/Craft Room

Fridays, 9 am, Kitchen Craft Room

**COMPUTER CLUB- All in Learning Lab**

M,T,W,H,F, 8:30 am, Gen. Assistance, T'shooting

Saturdays, 8:30 am, General Meeting/Presentations

Saturdays, 8:30 am, Windows 10, I-Pads and Tablets

**DANCE LESSONS**

**DANCING WITH NOLAN**

Mondays, 1 pm, Art Room

**PRACTICE MAKES PERFECT DANCE CLASS**

Tuesdays, 6:30 pm, Kitchen / Craft Room

**SOCIAL DANCE LESSONS**

Thursdays, 1 pm, Sunrise Room

**FITNESS CENTER**

Mondays-Saturdays 7 am - 9 pm, Sundays 9 am - 8 pm

**LAWN BOWLING**

Mondays-Saturdays, 9:30-12, Open Bowling

**LIBRARY**

Mondays 10-12, Wednesdays and Fridays 1-3

**LAPIDARY**

Tuesdays, Thursdays 9 am - Noon, Jewelry Room

**WOODSHOP**

Monday-Friday, 8 am - 4 pm, Wood Shop

### SUNDAY

### MONDAY

Cahal Dunne  
Wednesday  
January 17  
6:30 pm  
EAC Auditorium

07

08

No.24 Americana Me

1:00 PM - Veranda

German Interest Grou

2:00 PM - Sunrise Roc

Family History Meetin

12:30 PM - Learning L

Ent. Committee & Clu

8:30 AM - Auditorium

Bingo

6:30 PM - Auditorium

Ent. Committee. Boar

10:30 AM - Veranda

Ent. Committee. Meet

10:30 AM - Veranda

14

15

Health Screenings Ey

9:30 AM - Veranda

Stamp Collectors Me

1:00 PM - Sunrise Roc

Ent. Committee & Clu

8:30 AM - Auditorium

Bingo

6:30 PM - Auditorium

21

22

Ent. Committee. Sunday In The Park

2:00 PM - Auditorium

Chorus Board Meeting

10:00 AM - Starlite Ro

Chorus Meeting

11:00 AM - Starlite Ro

Ent. Committee & Clu

8:30 AM - Auditorium

Bingo

6:30 PM - Auditorium

28

29

Building Coordinators

1:30 PM - Sunrise Roc

Ent. Committee & Clu

8:30 AM - Auditorium

Bingo

6:30 PM - Auditorium



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	02 Line Dancing 1:00 PM - Auditorium	03 Knitting Group Meeting 9:00 AM - Veranda Coloring Book Club Meeting 1:00 PM - Veranda Baby Boomers Meeting 5:30 PM - Art Room Snowbirds Line Dancing 8:30 AM - Auditorium Coloring Book Club (West) Meeting 1:00 PM - Learning Lab	04 Canadian Club Social Games 6:30 PM - Rainbow Room Canadian Club Social Games 6:30 PM - Sunrise Room TOPS Meeting 9:30 AM - Art Room Art Guild Board Meeting 3:00 PM - Art Room Ent. Committee & Clubs Ticket Sales 8:30 AM - Auditorium Press Association Meeting 1:30 PM - Road Trip Good Karma Book Club Meeting 10:00 AM - Learning Lab Writers Ink Meeting 12:30 PM - Computer Room	05 Bible Study Meeting 2:00 PM - Veranda Travel Club Meeting 2:00 PM - Starlite Room Italian Class 10:30 AM - Small Card Room	06 Line Dancing 8:30 AM - Auditorium Pray For America Meeting 10:00 AM - Small Card Room
Meeting Up Meeting om g lab bs Ticket Sales d Meeting ing	09 Ladies 9 Hole Golf Meeting 1:00 PM - Veranda Mens 18 Hole Golf Meeting 9:00 AM - Sunrise Room Republican Club Meeting 6:00 PM - Sunrise Room Line Dancing 1:00 PM - Auditorium	10 Knitting Group Meeting 9:00 AM - Veranda Coloring Book Club Meeting 1:00 PM - Veranda Snowbirds Line Dancing 8:30 AM - Auditorium Jesters Board Meeting 6:30 PM - Auditorium Coloring Book Club (West) Meeting 1:00 PM - Learning Lab	11 No.58 Emerald Isle Meeting 10:00 AM - Veranda Fixers Club Meeting 9:00 AM - Veranda Canadian Club Social Games 6:30 PM - Rainbow Room Canadian Club Social Games 6:30 PM - Sunrise Room Democratic Club Meeting 2:00 PM - Starlite Room TOPS Meeting 9:30 AM - Art Room Ent. Committee & Clubs Ticket Sales 8:30 AM - Auditorium Good Neighbors Get Acquainted Coffee 9:00 AM - Auditorium NY-NJ Club Picnic 5:30 PM - Auditorium Writers Ink Meeting 12:30 PM - Computer Room	12 Bible Study Meeting 2:00 PM - Veranda Canadian Club Happy Hour 4:30 PM - Sunrise Room Lambda Club Social 7:00 PM - Learning Lab Italian Class 10:30 AM - Small Card Room	13 Line Dancing 8:30 AM - Auditorium Pray For America Meeting 10:00 AM - Small Card Room
ne & Ear Testing eting om bs Ticket Sales	16 No.79 Flamenco Meeting 5:00 PM - Sunrise Room Line Dancing 1:00 PM - Auditorium Health Screenings Vision Test 8:30 AM - Auditorium	17 Knitting Group Meeting 9:00 AM - Veranda Coloring Book Club Meeting 1:00 PM - Veranda Snowbirds Line Dancing 8:30 AM - Auditorium Irish Club Concert 7:30 PM - Auditorium Coloring Book Club (West) Meeting 1:00 PM - Learning Lab	18 Canadian Club Social Games 6:30 PM - Rainbow Room Canadian Club Social Games 6:30 PM - Sunrise Room TOPS Meeting 9:30 AM - Art Room Ent. Committee & Clubs Ticket Sales 8:30 AM - Auditorium Ent. Committee. Show 7:30 PM - Auditorium Good Karma Book Club Meeting 10:00 AM - Learning Lab Writers Ink Meeting 12:30 PM - Computer Room	19 Bible Study Meeting 2:00 PM - Veranda No.47 Bohemia Meeting 7:00 PM - Sunrise Room CARES Healthy Eating 1:00 PM - Kitchen OTOW Special Event OLLI Class 10:30 AM - Learning Lab Italian Class 10:30 AM - Small Card Room	20 Line Dancing 8:30 AM - Auditorium Ent. Committee. Dance 8:00 PM - Auditorium Pray For America Meeting 10:00 AM - Small Card Room
g om om bs Ticket Sales	23 Line Dancing 1:00 PM - Auditorium	24 Knitting Group Meeting 9:00 AM - Veranda Coloring Book Club Meeting 1:00 PM - Veranda No.89 Siboney Meeting 6:30 PM - Sunrise Room Snowbirds Line Dancing 8:30 AM - Auditorium Italian Club Dinner 6:00 PM - Auditorium Coloring Book Club (West) Meeting 1:00 PM - Learning Lab	25 Canadian Club Social Games 6:30 PM - Rainbow Room Canadian Club Social Games 6:30 PM - Sunrise Room Lawn Bowlers Meeting 11:00 AM - Sunrise Room AAA Class 9:00 AM - Starlite Room AAA Class 9:00 AM - Starlite Room TOPS Meeting 9:30 AM - Art Room Ent. Committee & Clubs Ticket Sales 8:30 AM - Auditorium Ent. Committee. Show 7:30 PM - Auditorium Writers Ink Meeting 12:30 PM - Computer Room	26 Bible Study Meeting 2:00 PM - Veranda CARES Healthy Eating 1:00 PM - Kitchen OTOW Special Event OLLI Class 10:30 AM - Learning Lab Italian Class 10:30 AM - Small Card Room	27 Lambda Club Social 7:00 PM - Learning Lab Line Dancing 8:30 AM - Auditorium Pray For America Meeting 10:00 AM - Small Card Room
s Meeting om bs Ticket Sales	30 No.72 Valencia Meeting 7:00 PM - Sunrise Room Line Dancing 1:00 PM - Auditorium	31 Knitting Group Meeting 9:00 AM - Veranda Coloring Book Club Meeting 1:00 PM - Veranda Snowbirds Line Dancing 8:30 AM - Auditorium Baby Boomers Meeting 5:30 PM - Art Room Coloring Book Club (West) Meeting 1:00 PM - Learning Lab	The Flamingos Thursday, January 25, 7:30 p.m. East Activity Center Auditorium		



# Start 2018 with a new book

## Book club to discuss Harper Lee novels



### Library

#### Hours

Mondays 10-12

Wednesdays 1-3    Fridays 1-3

By Katy Gerritt  
Happy New Year!

2018 has brought several new books to the On Top of the World library, including "Enemy of the State," by Vince Flynn/Kyle Mills. No. 16 in the Mitch Rapp series finds Mitch having to go rogue with soldiers of fortune to catch a Saudi Prince funneling money to ISIS.

J.D. Robb has "Secrets in Death" with his No. 45 in the In Death series with Lt. Eve Dallas. The murder of a blackmailer, who calls herself a social information reporter, reveals the secrets of many well-to-do people.

We also have No. 16 in the Jesse Stone series, developed by Robert B. Parker, and now written by Reed Fennel Coleman, called, "The Hangman's Sonnet."

John LeCarre, author of "The Spy Who Came in from the Cold" and "Tinker, Tailor, Soldier, Spy" now has written "A Legacy of Spies." It's a look back

on the Cold War and British Secret Service officers now being scrutinized by a generation that knows little of the Cold War.

Susan Wiggs' latest is "Map of the Heart" in which a widow, Camille, accompanies her father to his native France, which leads to memories of World War II and surprising revelations of family history.

In "Exposed" by Lisa Scottoline, No. 5 in the Rosato and DiNunzio series, an old friend is wrongfully terminated due to a potentially high insurance expense. Mary DiNunzio wants to represent this old friend even if it pulls the law firm apart.

All of these books, and many more, are available with membership for only \$4 a year. We have a good selection of relaxation reading in regular and large print. We also have DVDs of movies and books on CD, great for a long car ride.

We sell donated paperbacks for 35 cents each, or 3 for \$1, and hardbound books for 50 cents each.

Come by and check it out!

The Good Karma Book Club meets the first and third Thursday of each month at 10:30 a.m. in the West Activity Learning Center.

In January we are reading "To Kill a Mockingbird" and "Go Set a Watchman" by Harper Lee and will discuss those at our first Thursday meeting, Jan. 4.

The third Thursday we do a book share on what we are all reading now. It's a great way to get suggestions and reviews on books to read.

Also, our February book choice is John Grisham's "The Whistler."

For more information on the book club, come to the library on Mondays, 10 a.m. to noon and Wednesdays and Fridays, 1-3 p.m..

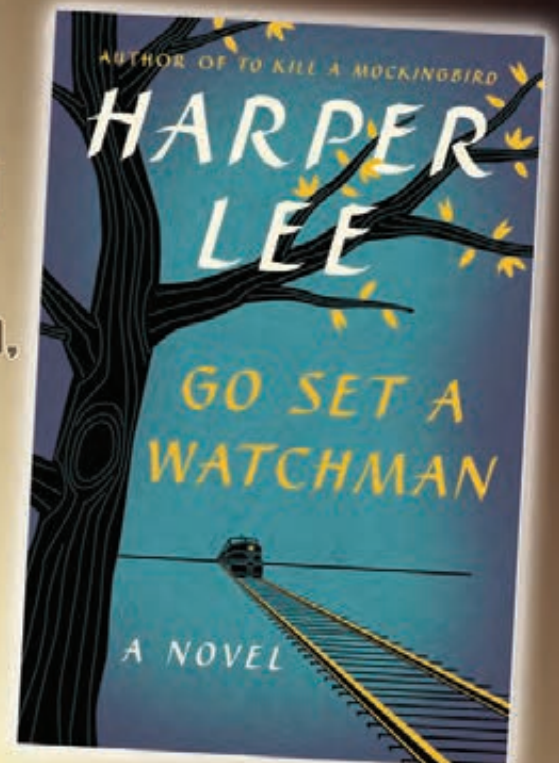


The AARP Tax-Aide Foundation needs volunteers to prepare tax returns for seniors and low income taxpayers. Volunteers are provided IRS certified training. Some computer knowledge is necessary. If you are interested, please visit [www.aarp.org/taxaide](http://www.aarp.org/taxaide) or call Genny Farley at 727-787-8982.

# It's Harper Lee Month!

## At the Good Karma Book Club

**On Thursday, January 4, 10:30 am,  
the Good Karma Book Club  
is going to compare  
Harper Lee's  
famous novel  
"To Kill A Mockingbird"  
with her not-so-famous novel  
"Go Set A Watchman."**



For more information,  
visit our Web page  
on the Box Office.  
[OnTopOfTheWorldNews.com](http://OnTopOfTheWorldNews.com).  
Click Box Office, Club Pages  
and look for the  
Good Karma Book Club link.

**Join us in the Learning Lab  
and share your thoughts.**

**The Good Karma Book Club  
will discuss  
'The Whistler'  
by John Grisham,  
on Feb. 1, 10:30 a.m.,  
in the Computer Room.  
Register for the club by  
visiting the library.**





# Happy New Ears!

## The Countryside Hearing *difference:*

**Countryside Hearing** is Family Owned and Operated since 1979. Be very careful about dealing with anyone who hasn't been around for a while. Companies often come and go in this industry, so please don't get stuck doing business with someone who is "here today and gone tomorrow." In the past year, there have been at least four hearing aid offices that simply closed up shop within our part of Pinellas County.

**Countryside Hearing** is BBB Accredited and A+ Rated. You should always check with the Better Business Bureau before visiting any hearing aid office; if they are not a BBB member and don't have at least an A Rating, there's probably a pretty good reason why. In short, you are better served elsewhere.

**Countryside Hearing** says NO to "bait and switch" advertising featuring "too good to be true" \$395 and \$495 hearing aids. (These ads, which are all too common, are shameful and deceitful.) These ads are designed to do nothing more than to "lure" you in so you can then be sold hearing aids at 10 times the price.

**Countryside Hearing** says NO to high-pressure commissioned salespeople and dispensing audiologists. Unless you're dealing with the owner, you are most likely dealing with a commission-chasing salesperson ... it's just that simple. The vast majority of hearing aid franchises and chains specialize in high-pressure sales tactics in order to capture their 20% to 25% commissions. These people don't get paid to service, program and maintain your hearing aids; they only get paid when they sell you new ones! They also don't make much money by selling \$395 and \$495 hearing aids.

The ONLY hearing aid office in Clearwater, Dunedin, Oldsmar, Palm Harbor, Safety Harbor and Tarpon Springs that is **BBB Accredited and A+ Rated!**




**Call today  
for your  
FREE HEARING  
EVALUATION**

## Countryside Hearing

Hearing Aid Sales, Service & Repairs Since 1979!

**Family-Owned and Operated**

25829 US 19 • Cypress Point Shopping Center  
Clearwater, FL 33763 • 727-796-1161

[www.countrysidehearing.com](http://www.countrysidehearing.com)





## Say It With Music

*"Concert of Sacred Music"*

Sunday

January 14, 6 pm

**THE  
SALVATION  
ARMY**

**Annual Bible Conference**  
February 2, 6 pm • February 3, 9 am  
February 4, 10:45 am

**Guest Speaker**  
**Dr. Bill Ury**

*"Enriching Truth  
from God's Word"*

## Salvation Army 101

Everything you wanted to know about the Army, but never asked.

Information about Army programs

Saturday, January 27, 9 am

Call 727 725-9777 for more information.

**Community Worship Center**  
Sundays - 10:45 am  
727-725-9777

[www.salvationarmyclearwater.com](http://www.salvationarmyclearwater.com)

**Captains Mike and Christine Harris**

**1625 N. Belcher Road, Clearwater, FL, 33765**

## "A NIGHT IN ITALY"



**FRIDAY, FEB. 23**

**5 PM & 6:15 PM SEATINGS**

**CALL 725-9777 FOR TICKETS**

## CORNISH Pasty Sale!



Round Steak, Potatoes, Carrots, Onions,  
and Rutabaga (vegetarian upon request)



## WHAT IS A PASTY?

A Total, Single Dinner,  
Baked in a Special  
Pastry Dough.  
(You can bake or freeze it)

**FOR ORDERS CALL (727) 459-4432**

**\$5.50 per pasty!** (carry out only)

**Pick-up Dates:** (payment required at time of pick-up)  
Wed-Fri, Feb 7-9, 3-6 pm; Sat, Feb. 10, 9 am-noon

**Pick-up location: The Salvation Army**  
**1625 North Belcher Road, Clearwater**





Pictured above is how On Top of the World has welcomed in the new year over the past 5 decades on the front page of its January newspaper. The front pages above are from 1974, 1985, 1994, 2005 and 2015.

## Press Association begins 50th year with a road trip

The On Top of the World Press Association is getting ready to begin its 50th season of "Only Good News" reporting.

Once a year, the press club holds a meeting outside OTOW just to do something different and it gives everyone on staff a chance to go out together. This time the road trip will be Thursday, Jan. 4, 2018, and all Press Association writers, photographers, editors, board members and proofreaders are welcome to attend. You may even bring a spouse or guest, but each member is paying their own way.

We will be meeting at the Expo Restaurant on Hercules Avenue in Clearwater. Arrive at 1:30 p.m. We will hold our monthly meeting first and then have lunch. The event is not mandatory – purely for fun. Please drive safely.

At the December meeting, the press club met in its regular location – the Ve-



### Press Association

randa Room.

Editor Doug Kates told everyone the Press Association had received a Christmas card from long-time reporter Cele Radeloff, who could not be in attendance,

but wanted to share holiday wishes with her favorite club.

Doug went on to report that OTOW News had a very successful year. The entire year was filled with wonderful, positive stories and all of it the "good news" variety. Not a single bad news story has been reported in 50 years.

In November, Doug taught a Writer's Workshop for new and veteran reporters. At the December meeting, he wanted to refresh everyone on two very important concepts learned at that Writer's Workshop. First, "Turkey" as in the country Turkey, is always uppercase. But "turkey," as in your Thanksgiving dinner, is always lowercase. Also, "Jack Ham," the famous football player for the Pittsburgh Steelers, spells his last name with an uppercase H. But "ham," as in your Christmas dinner, is always spelled with a lowercase h.





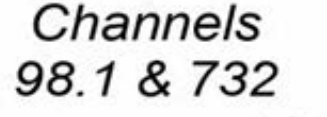
"Some reporters are still confused

about this," Doug said. "Because it's the holidays, people think turkey and ham should get uppercased."

Everyone in attendance laughed at the brief tutorial, but throughout this newspaper, you will notice all your favorite reporters got turkey and ham right this time.

In other news, Doug continued to discuss entering the Press Association in the annual Irish Club parade for the first time ever, but requested a minimum of 10 parade walkers. To date, there are not enough to proceed, but there is still time to recruit more people.




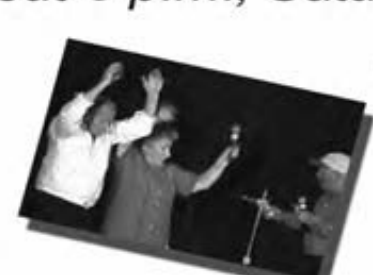

Lastly, the newsroom is back in its regular place in the East Activity Center upper floor and proofreaders are needed to make sure mistakes stay out of the newspaper. Current staff are asked to stop in between the 15th-20th of each month to proof.

# "25 Years of Laughter"

Enjoy some of the funniest moments in On Top of the World theater history. This 90-minute show combines some of the best, humorous skits produced by Theater Workshop and The Jesters since 1992.

OTOW-TV debut about 8 p.m., Friday, January 5.  
 Bonus presentation, about 8 p.m., Saturday, January 6.

If either show does not start by 8:15 p.m., it probably won't air



# Computer Club elects 2018 officers



## Computer Club

The On Top of the World Computer Club has elected its 2018 officers.

Officers are as follows:

### Joe Wisinski, president

Joe is from Erie, Pa., and has lived at OTOW for five years. Joe earned a master's degree from the University of South Florida and worked at several mass media outlets in the area, including Bay News 9. He formerly owned and ran a computer repair business.

### Phil Green, vice president

Phil is from St. Louis, Mo., He took early retirement from Delta Airlines and currently works for the church of Scientology in Tampa as a counselor.

"I enjoy the interaction with the club's membership, and feel that I can relate to those people who are not experts," Phil said. "Together we will all increase our computer skills."

### Roger Reynolds, vice president

Roger was born in Leominster, Mass., but lived mostly in Brookline, N.H.. Roger and his wife, Grace, have been married for 45 years. He has two children, four grandchildren and eight great-grandchildren. He has worked with computers since 1995.

### Scott Masticelli, vice president

Scott is from Elmont, NY., and has lived at OTOW for four years. He's been married to Maggie for 20 years and has two sons from a previous marriage. Scott attended the University of Colorado,

Monmouth College in Illinois, and Berkeley College of Music in Boston. He has owned Safety Harbor Computers since 1998.

### Norma Knight, treasurer

Norma is from Washington, D.C., and retired from Alexandria Hospital. She's worked with computers since 1969. Norma and her husband, Richard, have been married for 47 years.

### Marvin Mariarz - Secretary

Marvin graduated from SUNY Col-

lege in Buffalo with a master's degree in education. He is a retired professor and division chair of technology, math, chemistry and computer science division of Niagara County Community College.

### About the Computer Club

The Computer Club meets every Saturday morning at 8:30 in the West Activity Center Learning Lab. Visitors are welcome. Club members may come to the Learning Lab from 8:30-10 a.m. Monday through Friday for free assistance with computer issues.



2018 Computer Club officers, left to right, are Phil Green, vice president, Scott Masticelli, vice president, Joe Wisinski, president, Norma Knight, treasurer, Roger Reynolds, vice president. Not pictured is Marvin Mariarz, secretary.

## Share an idea at a building coordinators meeting in January

By Valerie Martin

There will be a Building Coordinators meeting on Monday, Jan. 29, 2018, from 1:30-3:30 p.m., in the Sunrise Room of the West Activity Center.

All Building Coordinators or Captains are encouraged to attend. We hope to see each building represented by someone or even a pair of people. At last count, more than 82 percent of buildings at On Top of the World had a coordinator or captain.

The Building Coordinator Project is a volunteer, resident-led resource for all 91 buildings.

This January 2018 workshop will provide a forum for: the exchange of useful information, and for the sharing of ideas on leading positive change and success strategies that have benefited many building residents.

The idea is to make it easier, for those who volunteer as coordinators, to be successful in helping their building residents realize the benefits that can come from working together.

This approach supports those in the building coordinator role.

These periodic meetings facilitate networking so best practices can be shared. The project hopes to improve communication between coordinator and residents, and nurture a positive culture that can be a strong thread in the fabric of this community.

If your building does not have a coordinator, and you would like to come as a building rep, please send an email to [otowcoordinators@yahoo.com](mailto:otowcoordinators@yahoo.com), with your name, building number and unit number.

We hope to see a good turnout.



## Building Coordinators

## NEWCOMER

Photos by Mary Lou Wall



Hope Tera  
of New York



# Everytime you respond to a text or email, you are providing a door to your personal information

Scam Alert: I, myself, recently received a text message from someone who did not sign the text nor ever said who he or she was.

When I read the text, it seemed that the person knew me and was "checking in."

Baloney!

This is a classic way for a scammer to get you to respond to the text and then obtain whatever information they can get and use it in some form of identity theft.

For those of you who send and receive text messages (and yeah, I know our grandchildren prefer to communicate that way), the rule should always be that if you either don't know someone or you are not 100 percent sure that you know someone, you should refuse to reply with your own text. It's safer that way.

Scam Alert: The certified copy of deed scam is still around, and as with all scams, there's no indication that it will ever go away.

The scam works like this. Sometime after a deed to property is recorded in the public records, a letter is sent to the person or persons now owning the property.

In one form or another that scam letter says that you need a certified copy of your deed. Some of the letters don't mention a certified copy of a deed. Those scam letters say you need a copy of it.

Keep this in mind: You NEVER need a certified copy of your deed. For that matter, YOU don't even need a copy of it because you will have the original recorded deed. If you want to make a copy of it, just go ahead and do it.

I don't know about other attorneys, but our office never charges someone who calls us, reads the letter and asks us to explain that this is a scam. I will bet you that your attorney won't charge you either.

Q. I've been told by a financial ad-



visor that you, and he specifically mentioned your name, are opposed to annuities because you don't really understand their benefits. A lot of us are interested in a reply from you.

A. I understand annuities quite well, thank you very much.

However, whether I do or do not understand them is beside the point since I am not the one who needs to understand them.

The person who is going to buy an annuity needs to understand them. The buyer should learn about and understand every single aspect of how an annuity works and this includes (1) what the actual costs are, (2) what the sales commission is, (3) what the charges might be if you need to get your money out of it and have to surrender it, (4) what the penalty period is, and (5) what the mortality charge is.

Then there is (6) if you have your funds in one investment plan in the annuity, what is the charge to move it to any other investment plan (there shouldn't be but there might be).

And (7) if there's what's called a "bonus" then what's the charge for the bonus and (8) if the annuity allows you to surrender the policy without a penalty because you are going into a nursing home,

then what's the cost of that?

If you are going to exchange one annuity for a different one because you've been told it has better "bells and whistles" then what is the new surrender penalty for the new annuity?

I could go on and on and on but perhaps you get my point already.

Q. I am 95 years old, in good health and I really do have all my marbles.

In the last few years, I've become distanced from my children, for reasons that I think I understand, but maybe I don't.

Whatever the reasons might be, I do not want to leave them anything from my estate. My concern is that if I make a Will and cut them out, they will file a lawsuit and contest what I've done because of my age. I would like your thoughts.

A. Recently, I've been suggesting to clients that if they have any reason to think there could be a Will contest or a Trust contest, they might want to consider having a video made of what they are doing and why they are doing it and what the reasons are for wanting to delete someone as a beneficiary.

Sometimes, I just suggest it only for the time the Will is signed. Other times, I might suggest that there be a video of a meeting with the attorney just to explain what is wanted in the Will and then a second video when the Will is signed.

It might also make sense to have a letter from your physician, in which he or she states that you do have the capacity to make a Will. There are some physicians that do this as a matter of practice. Others charge a modest fee.

Q. I am going on a cruise with someone I met. We will share a room, and to be blunt, it's a same sex arrangement. I worry about what my children might say and whether there's any potential legal is-

sues. I'd like your advice.

A. I think the only persons whose opinion should matter is yours and your friend's. As for my advice: Have a nice time and watch out for the midnight buffet. It's gonna be loaded with calories.

----

Gerald R. Colen, and his law partner Rachel M. Wagoner, own the Law Office of Colen and Wagoner, P.A. Jerry Colen is an attorney and member of the Florida Bar Association, the National Academy of Elder Law Attorneys and the Academy of Florida Elder Law Attorneys. He concentrates his practice of law in the areas of simple and complex estate planning, Wills, trusts, probate, real estate, title insurance and elder law. Rachel Wagoner practices law in these areas, but also in the areas of condominium and homeowners association law, as well as simple and complex litigation. This column is only intended to present fact situations that may be of interest and it does not provide, nor is it intended to provide, legal advice. You should not rely on what is written in this column to be legal advice for your specific situation and you should always consult your own attorney for legal advice. Jerry Colen and Rachel M. Wagoner have law offices at 7243 Bryan Dairy Road, Largo, FL, 33777. Their phone number is (727) 545-8114. In Ocala, FL, Mr. Colen and Ms. Wagoner have a law office in Suite 11 in the Commons area across from the ice cream shop. Either Mr. Colen or Ms. Wagoner will meet clients at On Top of the World in Clearwater. Visit the law firm's Website at [www.colenwagoner.com](http://www.colenwagoner.com). Or email Jerry Colen at [Jerry@colenwagoner.com](mailto:Jerry@colenwagoner.com); or email Rachel Wagoner at [Rachel@colenwagoner.com](mailto:Rachel@colenwagoner.com). Follow Jerry Colen on Twitter @jerrycolen.

# The energetic, electric, spunky Betty Hutton

Energetic, electric, exuberant, effusive, brassy, spunky and hyper.

Those were all qualities that made Betty Hutton one of Paramount Picture's biggest stars during the glory days of Hollywood.

Betty made a series of films, including "Miracle of Morgan's Creek" and "Perils of Pauline" before she really hit it big in Cecil B DeMille's "Greatest Show on Earth" with Charlton Heston.

She had problems in her personal life and took to taking pills and drinking. Because she was difficult to work with, her final movie was "Annie Get Your Gun" over at MGM studios.

Betty was married and divorced four

times and estranged from her three daughters in later years.

NBC signed Betty to star in a special TV show, especially written for her, but after much hype, "Satin and Spurs" was a miserable flop.

After Hollywood gave up on her, Betty spent three years at a Catholic facility in Rhode Island, where she worked in a kitchen.

Betty then caught a break on Broadway in the role of the mean house mom in "Annie." I saw her on closing night and the audience was made up of all her fans. It became known as the Betty Hutton show.

Through troubling times, Betty gives credit to Father James Hamilton, for sav-

ing her life.

I talked to Betty back stage after her final show and Father Hamilton was there. Although she did not know he was in the audience for the final performance, they did hug after the show. Betty told us all she was going to California to reunite with her three daughters and was going to meet her grandchildren, whom she had never seen.

Charles Osgood, on the Classic Movies TV Show, said, "The thing about Betty Hutton was that she was able to sing a song and break your heart at the same time. Behind the zaniness, there was a very sweet person."

Betty died in Palm Springs, Calif., in March 2007 at the age of 86.

Walter Balderson



Inside Showbiz



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# Get Acquainted Coffee



Tom Hood of the Tampa Bay Ukelele Society led a sample of musicians in song and dance during Good Neighbors Get Acquainted Coffee in December. This was the first visit by the group to On Top of the World and residents love the mixture of songs.

(OTOW News photos by Doug Kates)

## First Get Acquainted Coffee of 2018



The last time Ralph Rogers performed during Good Neighbors Get Acquainted Coffee, he wandered into the audience and danced with residents. Ralph will be back on Thursday, Jan. 11, 2018. Free donuts and coffee will be served at 9 a.m. with entertainment about 10 a.m. Don't miss the first show of the new year and first show under the new Good Neighbors board.



# OLLI is back for 10 winter classes and healthy living classes return

With On Top of the World's newly renovated facilities, and all the activities we have planned for 2018, this year promises to bring good health and much happiness!

Eckerd College Osher Life Long Learning Institute (OLLI) will be back in 2018 for another season of lectures at the West Activity Center's Learning Lab.

Once again, we have selected a variety of interesting topics that run either 90 minutes or two hours.

There are 10 new classes, including two in January (see full schedule on page 23).

Please take advantage of this amenity at only \$10 per class. Register by phone at 727-864-7600 or online at Eckerd.edu/OnTopOfTheWorld.

We have also scheduled an in-person registration day Thursday, Jan. 11, 2018, for OLLI in the East Activity Center's Starlite Room from 8:30 a.m. to noon (same day as Good Neighbors' "Get Acquainted").

In January, two OLLI classes will be offered:

## The Beatles

### A Hard Day's Night

Friday, January 19, 10:30 a.m. – Noon



Instructor: Walt Ulbricht

Released in July 1964, "A Hard Day's Night" appeared only five months after the Beatles were first introduced to wild American TV audiences on the Ed Sullivan Show. But how did it all start and who were the film talents who created it? Described by film critic Roger Ebert as "one of the greatest life-affirming landmarks of the movies," learn more about the exceptional innovation of "A Hard Day's Night" and its enduring five-decade legacy.

## Frenemies

### Henry Plant and Henry Flagler

Friday, January 26, 10:30 a.m. – Noon

Instructor: Cathy Salustri

Two railroads forever altered the Florida landscape. Henry Plant built the Plant System and Henry Flagler built the Florida East Coast Railroad. Learn about the two men who built them and their race to the finish line: South Florida. Cathy Salustri will focus on the effect both men had on Florida.

## CARES

The Community Service Office has also partnered with CARES to provide a series of Healthy Living Classes this year.

CARES is a charitable, not for profit 501(c)(3) that provides quality and caring service to meet the needs of older persons. All but two classes will take place downstairs in the East Activity Center's Kitchen/Craft Room. The Art Room upstairs will be the alternate location.

Registration is the first day of the class. The classes and schedule are as follows:

## Matter of Balance

10 a.m. to Noon

Wednesdays and Fridays

Jan. 10 - April 25

## Healthy Eating Every Day

1 to 2 p.m.

Fridays

Jan. 12-March 9

## Tai Chi: Moving for Better Balance

1 to 2 p.m.

Mondays and Wednesdays

Jan. 8-March 16

## Chronic Pain Self-Management

10 a.m. to 12:30 p.m.

Mondays

Jan. 8-Feb. 12

## Diabetes: Self-Management

10 a.m. to 12:30 p.m.

Mondays

Feb. 26-April 2

## Chronic Disease Self-Management

10 a.m. to 12:30 p.m.

Mondays

April 9-May 14

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Register online at [eckerd.edu/OnTopOfTheWorld](http://eckerd.edu/OnTopOfTheWorld) OR call 727.864.7600 to register by phone using the registration numbers found in each lecture description.

All classes in this ad take place in the West Activity Center Learning Lab

Visit the Community Service Office for more information.

Learn more at [eckerd.edu/olli](http://eckerd.edu/olli) or call 727.864.7600 to receive a course catalog by mail.



The Osher Lifelong Learning Institute - OLLI - at Eckerd College announces its winter series of 10 selected classes offered at On Top of the World, starting in January and extending through April.

The topics include entertainment, history, health and biography. This is the fourth set of classes provided to OTOW by OLLI since January 2017.

## WINTER CLASSES

All classes in the West Activity Center Learning Lab

### The Beatles: A Hard Day's Night

FRIDAY, JANUARY 19, 10:30 A.M. - NOON  
INSTRUCTOR: WALT ULBRICHT

Registration Number: 8030 West Activity Center, Learning Lab

### Frenemies: Henry Plant and Henry Flagler

FRIDAY, JANUARY 26, 10:30 A.M. - NOON  
INSTRUCTOR: CATHY SALUSTRI

Registration Number: 8031  
West Activity Center, Learning Lab

### More Than a Funny Lady: Barbra Streisand

WEDNESDAY, FEBRUARY 21, 6:00 - 8:00 P.M.  
INSTRUCTOR: JOY KATZEN-GUTHRIE

Registration Number: 8032 West Activity Center, Learning Lab

### Building the Tamiami Trail: The Engineering Feat that Crossed the Everglades

WEDNESDAY, FEBRUARY 28, 6:00 - 7:30 P.M.  
INSTRUCTOR: NANO RILEY

Registration Number: 8033 West Activity Center, Learning Lab

### Fearless Aging

WEDNESDAY, MARCH 7, 6:00 - 7:30 P.M.  
INSTRUCTOR: MARY O'BRIEN

Registration Number: 8034 West Activity Center, Learning Lab

### Rod Serling: Master of the *Twilight Zone*

TUESDAY, MARCH 13, 6:00 - 7:30 P.M.  
INSTRUCTOR: WALT ULBRICHT

Registration Number: 8035 West Activity Center, Learning Lab

### Jerry Lewis Biography

TUESDAY, MARCH 20, 6:00 - 7:30 P.M.  
INSTRUCTOR: JOY KATZEN-GUTHRIE

Registration Number: 8036 West Activity Center, Learning Lab

### Joseph Pulitzer: Founder of the Modern Newspaper

WEDNESDAY, APRIL 4, 10:30 A.M. - NOON  
INSTRUCTOR: RICK KISTNER

Registration Number: 8037 West Activity Center, Learning Lab

### Mermaids, Manatees, and Watermelon Queens (US 19)

FRIDAY, APRIL 20, 10:30 A.M. - NOON  
INSTRUCTOR: CATHY SALUSTRI

Registration Number: 8038 West Activity Center, Learning Lab

### Route 66: The Mother Road

FRIDAY, APRIL 27, 10:30 A.M. - NOON  
INSTRUCTOR: RICK KISTNER

Registration Number: 8039 West Activity Center, Learning Lab

### INTERESTED IN OTHER OLLI CLASSES?

OLLI - the Osher Lifelong Learning Institute - at Eckerd College is a non-profit education program designed for people age 50+ and open to all adult learners. Each year OLLI provides more than 400 intellectually stimulating non-credit classes, interest groups, local and international trips and special events for its 1,500 members at locations throughout Pinellas County.

Learn more at [eckerd.edu/olli](http://eckerd.edu/olli) or call 727.864.7600 to receive a course catalog by mail.



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# ACTIVITY REPORTS



## If you join lawn bowling, you could have a world champion for a teammate

By Bob Laplante

On Top of the World can be very proud of two of our own.

Sandy Wall and Cathy Mills were the women's pairs champions at the recent U.S. Open Lawn Bowls championship in Sarasota.

They completed the entire knockout bracket without a loss.

Sandy and Cathy, both Canadians, stayed the course and were able to claim the top honor - they were best of the entire field.

Another very significant honor was bestowed to Sandy. She was named the Outstanding Women's Player of the entire US Open tournament. This was based on her standing in all three events for women.

Sandy can be justifiably proud of this honor, but, as with our favorite team or sports hero winning a great achievement, On Top of the World can be just as proud of this honor.

Certainly the Lawn Bowl Club can strut because one of our own was most outstanding.

The annual US Open Lawn Bowls Tournament attracts bowlers from jurisdictions such as England, Ireland, Argentina, Brazil and Canada, as well as states throughout America.

Sarasota Lawn Bowls Club hosted the event with additional venues at the Sun City club and the Fun and Sun private club to accommodate the number of teams playing.

Needless to say, a tournament of this magnitude attracts a very high calibre of player.

Events included singles and pairs, as well as teams of four for both men and women.

Each event is played over two days in a knockout format - that is six to seven hours of play over two days for each event. This is a real test of skill and more importantly, a test of stamina and consistency for all players.

Now for the really neat part.

Because lawn bowling is a community activity here at OTOW, you could join our club today and be bowling right alongside Sandy or Cathy this week!

Lawn bowling mixes teams, so by random draw, Sandy or Cathy could be your teammate, or one of them could be your opponent.

How fun is that?

Everyone who joins will play. Getting a front row seat to see championship-calibre of play is one thing, but in what other sport can the world champion be your teammate?

So, do you want to try lawn bowling now?

It is easy to learn and a great source of fun.

For the competitive person, it provides a challenge that will test your abilities while still providing a social



Pictured about are U.S. Open Lawn Bowls Champions Sandy Wall, left, and Cathy Mills.

outlet with a great group of people.

Come over to the lawn bowl greens most days at 9:15 a.m. and, unless there is a tournament, you may get to be mentored as to how to play and may even get to join in right away. All that you need is footwear that does not have a heel or significant treads that could leave imprints into the surface of the greens.

Lawn bowling is a very old game that was extremely popular in the time of Henry VIII in England. It became


so popular with the locals that the king had to rule that it could no longer be played on the common greens, but only on the lord's lands, which could then be controlled as to when they were accessible.

Here at OTOW, we have tournaments and a nominal registration fee is charged, but the fee is collected and distributed as prize money.



As teams are made up of members based on their ranking, everyone has a chance to win one of the prizes.




**OTOW News**



**Pet of the Month**

**PET SUPPLIES PLUS.**




Last year, Brian and Jerrie Lance moved to the On Top of the World Viennese Villa Building and their pal Lucky came with them. Lucky, now 14, is a rescue cat. She is an indoor/outdoor kitty with her own cat door in the country. Needless to say, moving to a condo and becoming an indoor kitty was quite a change for all of us, but we were surprised how easily she adapted. Lucky loves to lay on the seat in our bathtub. She also loves looking out our front door at all the activity outside. If you are in the neighborhood during the sunny part of the afternoon, you may see her enjoying her retirement life.

Each month, OTOW News, Walgreens and Pet Supplies Plus are featuring a Pet of the Month in this newspaper. Any pets living at On Top of the World are eligible. To enter your pet, email one clear, color photo to [otow.newsroom@gmail.com](mailto:otow.newsroom@gmail.com) and tell us what makes your pet special. If you don't have email capabilities, drop off your photo and information to the newsroom. You must include pet's name, owner's name, building and age. If the age is not included, your pet will not be eligible. Only one pet per household can win each year. The winner this month will receive (1) 8x10, (2) 5x7 and (4) 4x6 photos from Walgreens on the corner of Belcher and Sunset Point roads. You will also receive a \$10 gift card from Pet Supplies Plus on McMullen Booth Road in Clearwater. If you are the winner this month, bring the newspaper and your original color print to Walgreens to receive your prize, and stop by the newsroom to pick up your gift card. Each monthly winner becomes eligible for Pet of the Year honors in January. We are currently running low on entries, so if you've never entered your pet in the contest, now is the time to do so! Good luck!

<p><b>FREE</b> First Office Visit New clients only. Good for up to 2 pets on same visit. One coupon per household. Must present this coupon. Expires 1-31-18</p>	 <p><b>HARBORSIDE ANIMAL HOSPITAL</b> 1590 N McMullen Booth Road, Clearwater (727) 726-1616 • <a href="http://harborsideanimalhospital.com">harborsideanimalhospital.com</a></p> <p>MELISSA WALK, DVM University of Florida Veterinary Medical School 2008 Graduate</p>  <p>Family Owned &amp; Operated Se habla Español </p> <p>Now offering Ultrasound • Open 6 days a week</p>	<p><b>\$68</b> Cat/Kitten Package Includes complete physical exam, fecal exam and any 2 vaccines from the following list: rabies (1 year), FVRCP, leukemia. Add FeLV/FIV test for only \$28 more. Substitute 3-year rabies for only \$10 more. Must present coupon. Call for details. Expires 1-31-18</p>
<p><b>\$70</b> Dog/Puppy Package Includes complete physical exam, fecal exam and any 2 vaccines from the following list: rabies (1 year), da2pp, leptospirosis, bordetella. Add a heartworm test for only \$18 more. Substitute 3-year rabies for only \$10 more. Must present coupon. Call for details. Expires 1-31-18</p>	<p><b>\$155</b> Dental Cleaning Call for details. Must present coupon. Bloodwork required on pets 5 years and older at an additional cost. Expires 1-31-18</p>	





Members of the Jesters rehearse a dance number in December. As you can see, there are many dancers to get in sync.

## Spring show will be full of surprises, music and silliness

By Sue Calinski

Oh my!

2018 is almost here and the Jesters want to wish everyone a very happy and prosperous New Year!

It's nearly January and we are now in full show-mode.

Our rehearsals are running smoothly and new ideas to enhance the performance happen each time we do a run-through. It is exciting, exhausting and very exhilarating all at the same time.

This year, the title of the show is "Oh What a Night!" and will include not only some song and dance numbers that are amazing, but also our signature humor.

After all, the Jesters do this each year "Jest for Fun!"

If you don't already have tickets, be

sure to get them either from a Jester friend in your building or at the EAC on Monday and Thursday mornings from 8:30 until 10:30 for a mere \$5 each.

While you're at the Jesters' table, ask about becoming a Jester next year. I guarantee you'll have lots of laughs and make many new friends. And the cost is only \$5 for a yearly membership.

Tickets to the Jesters show is a great way to repay that neighbor who's been so helpful and nice to you all year.

The show this year is full of surprises, songs and silliness that is sure to delight our audience. We have planned another big hit that you will all remember and be eager for our 2019 show to roll around!

So as we complete our props, sets and costumes, we have your entertainment

pleasure in mind.

The Jesters hope that you are thinking of us, too, and looking forward to being a part of the fun on Feb. 9, 10 and 11 this year!

The Friday and Saturday shows will begin promptly at 7:30 p.m. The Sunday performance will begin right at 2 p.m. Tickets will also be available at the doors, but keep in mind that we did have sold-out performances last year. We don't want to have to turn anyone away. So get your tickets early and arrive early to be assured of a seat!

The wait is almost over, and we are anticipating another fantastic show that you won't want to miss!

We hope to see you all there!



## Jesters



## OTOW Art Guild

# 2018

# ANNUAL ART SHOW and SALE

East Activity Center - Auditorium

March 4th, 2018 - 12:00 to 3:00 pm

## Start the new year with ukelele lessons

By Jan Stiffler

Do you have a Hawaiian shirt or lei souvenir from that incredible trip to the islands?

Perhaps you should do what some of our residents have done and start playing the ukulele.

Several residents from On Top of the World have joined free ukelele lessons at the Clearwater Library and now are attending jams and groups as well as helping teach at some of the other library classes.

Tampa Bay Ukulele Society, whose members played at the Good Neighbor's Get Acquainted Coffee in December, has made lessons and meet-up activities available all over our area. The Society boasts nearly 1,900 members, locally, including our own OTOW residents Jan Stiffler, Joyce Monahan, Wes Luckhardt and Brenda Luckhardt.

On Tuesday, Jan. 2, the Clearwater Library will host a ukelele workshop at its 100 N. Osceola Avenue location. The time is 6:30 p.m.

There are ukuleles to borrow or bring your own.

Additional workshops at this library branch will be held at the same time on Feb. 6 and March 7.

If you enjoy music and laughing, you will have a great time with the ukulele.



# On Top of the World line dancers will be teaching on Caribbean Cruise in 2019



## Line Dancing

As another new year dawns, we look forward to the next few days and weeks with enthusiasm and anticipation of what's to come.

At On Top of the World Line Dancing, we are looking much further forward than that.

Here at OTOW, we are eagerly anticipating our second exciting Jolly Line Dance Cruise starting Jan. 12, 2019.

Our last cruise was so much fun that many of us couldn't wait to get back aboard ship to satisfy our dining, line dancing and exploration addictions. Our ship will be the beautiful Rhapsody of the Seas and our destination is a seven-night voyage to the western Caribbean.

With a year to go before we set sail, you might wonder why we're telling you about this now. That's because the Rhapsody is not a monster ship and many of the best balconies and other cabins are already booked. We don't want you to be disappointed.

If shopping, exploration, entertainment and fine dining don't impress you, then consider this plan. We will have five of the best OTOW instructors teaching us their favorite dances on this cruise. All



Five members of the On Top of the World Line Dance Club will be teaching line dancing on a Caribbean Cruise in January 2019. Ticket sales are already taking place.

of them are members of our community and all are members of OTOW Line Dancing.

We will have our own lounge, our own dance floor and our own private cocktail party! It's all included with our ticket.

We thought about everything that cruisers might worry or stress about and took care of it – transportation, port fees,

taxes and driver gratuities. To misquote Bobby McFerrin's popular song, "Don't worry, be Jolly!" We hope you will join us on our next adventure.

If you have questions, there are easy ways to find answers. You can call John Koning at 727-475-8624 or email him at [jck@johnkoning.com](mailto:jck@johnkoning.com).

You can call Advantage Cruises and

Tours at 1-866-824-1613 and ask about the 2019 Jolly Line Dance Cruise or visit our dedicated Website at [sites.google.com/site/jollylinedancecruise](http://sites.google.com/site/jollylinedancecruise).

You can come to our dance sessions on Tuesdays at 1 p.m. or Saturdays at 8:30 a.m. and ask us in person, and you can find our flyer on OTOW-TV channels 732 and 98.1.

## OTOW-TV Presents

*"25 Years of Laughter"*

**The funniest moments in Jesters and Theater Workshop history.**

(see ad on page 17)

## In January, Family History group members will learn how to use special research tools

By Shirley Perry

A last-minute schedule change caused our intended speaker to cancel his presentation at our December 2016 meeting.

As a result, our Family History Group was sent scrambling for a replacement program.

Since our goal this season is to better understand the tools that have been placed at our disposal through advances in technology, we decided to go to Ancestry Academy!

No tuition, no tests, no books!

Just the discovery of records that are accessible, but frequently overlooked by even the most experienced genealogist.

Through the wonders of the computer, we were able to "attend" several short online genealogy seminars. Unfortunately time only allowed us to utilize a few of them.



## Family History

At our meeting in January, we will follow the same learning theme.

Our meeting will feature Don Leamy,

who will demonstrate the use of many of the research tools available on Ancestry.com.

This is undoubtedly the most widely-used resource for genealogists.

Don has more than 30 years of research experience. Not only has he created an extensive tree of his own, he has assisted others with their genealogy issues along the way.

We are hoping that everyone will start gathering their memories and putting together a family tree.

It is a marvelous gift to leave to your descendants.

We invite you to come and start learning with us.

Our next meeting will be held in the Learning Lab at the West Activity Center on Monday, Jan. 8, 2018, from 1-3 p.m.

Won't you join us?





## OTOW NEWS PRIVATE BUSINESS PAGE

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## Philosophy Club

By Bob Reis

Our club is currently enjoying presentations, which are followed by a question and answer period.

The discussions give you the opportunity to express your own views.

We also have "Open Discussion" meetings. With this format you have the opportunity to suggest a topic of special interest to you.

Join us on any Tuesday. You don't have to be a member of our club to attend. You're welcome even if you just want to listen, Tuesdays, 10-11:30 a.m., East Activity Center Veranda Room Any questions? Call Bob Reis at 798-2443.

**PRAY FOR AMERICA**

has moved back to the  
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We will meet 10 a.m. to noon,  
Saturdays, in the  
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## Educational programs and moral support

TOPS (Take Off Pounds Sensibly) is a non-profit, international weight loss support group, with a local chapter here at On Top of the World.

At each weekly meeting, members have a private weigh in session, followed by educational and support programs covering topics such as nutrition, fitness and wellness. The group also has guest speakers.

Club members help by providing positive reinforcement and motivation. TOPS offers a variety of eating guides, but each member is more encouraged to create a diet plan with their own doctor. You and your doctor should set weight goals, not the club.

The group at OTOW does not have a monthly club fee, however, the national membership requires a \$32 annual fee and \$3 monthly dues.

The OTOW group meets 9:30 a.m., in the East Activity Center Art Room.

## Line Dance at Home Videos

Monday,  
Wednesday,  
Thursday  
and Friday  
evenings on  
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Channels 98.1  
and 732.

About  
7 p.m.

## FREE Conversational Italian Classes

January 5 to March 30

Fridays 10:30 am to Noon

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All Levels Welcome. Call 813-494-4627 for more information.

## Bonesavers meet all year round.

Mondays, Wednesdays and Fridays from 8-9 a.m. in the  
East Activity Center Art Room.

We use hand weights and ankle weights. We cannot grow  
new bones, but our exercises help prevent bone loss.

Men and women both welcome.

We never do floor exercises.

Our classes are free.

For more information, call Libby  
at 727-669-1486.







Pictured above is the 2017 Chorus during its holiday concert in early December. The Chorus sang popular Christmas songs and even allowed the audience to sing-along. Pictured below, Chorus ended the year by going out to dinner together. It was the perfect ending.

## Start the new year off by singing

By Ilene Bargerstock

While December seems to be the perfect month for looking back, January is the perfect month to look forward.

The On Top of the World Chorus enjoyed a time of celebration in December following our annual holiday concert.

We want to thank everyone who attended our concert and expressed words of appreciation and encouragement to our members.

Now it is time to look forward.

Please mark your calendars for March and spread the word to your friends. We will soon be preparing for our spring concert scheduled for March 24 and 25 and we need singers!

Rehearsals resume on Tuesday, Jan. 9, 2018, 7-9 p.m. in the East Activity Center auditorium. Rehearsals will continue every Tuesday evening, as well as Monday mornings from 10-11 a.m. in the EAC Starlite Room.

If you would like to join us, please



**Chorus**

come to the first rehearsal and give it a try.

Our schedule is not demanding. Following the spring concert, we do not meet again until October.

If you would like to have more information, feel free to call Chorus President Carolanne Futej at 727-278-4410 or Ilene Bargerstock at 727-408-5759. We would love to hear from you.

Happy New Year!

Be sure and make some good memories!



## January temperatures, spiked apple cider and sweaters are the ingredients for a winter party

By Dave Beaven

Welcome to winter!

Technically, winter began around Dec. 21, but January is our coldest month here in Clearwater.

According to one site on the Internet, the average January high temperature here is 69 while the average low is 50. That latter temperature is enough to make me wear socks with my flipflops!

But it only lasts a month.

February actually brings springtime weather here, so relief is on the way.

In recognition of our cold season, the Lambda Club is putting on a Winter Carnival on Friday, Jan. 12, at 7 p.m. in the West Activity Center Learning Lab.

We'll have some Swiss music playing for that alpine winter feel.

Yes, Swiss music is a thing. Didn't



**Lambda Club**

you know? Maybe I'll also ask the maintenance guy to crank down the a/c a bit for atmosphere.

Meanwhile, the bar will be serving

spiked cider to warm us up.

No Lambda party goes on without food, so may I suggest to our members something appropriate to warm the bellies of our attendees?

Looking forward to seeing you all. Dress code: Sweater!

Ever hear the myth that Florida is always warm? That's one of those myths that people like to believe about our state.

Another one is that our blood thins after we live here due to the weather. Sorry to burst everyone's bubble, but any thinning is due more to anticoagulants prescribed by your doctor.

Another myth is that Florida is full of gators. Not true. Besides those critters, the state also is full of snakes and tourists. Despite this, people keep coming.

So let's raise a glass of orange juice in

a toast: who's afraid of winter?

Lambda is a social club for LGBT residents of On Top of the World. We are an informal group that gets together for various activities. Regular events include monthly socials, dine-outs, game nights, etc. We look to expand our circle to all LGBT residents in the OTOW community and we also welcome participation by other OTOW residents who would like to meet their LGBT neighbors. There are people from many different backgrounds and areas here at OTOW. Lambda Club is just one more reflection of that fact.

If you are interested in finding out more about the club, visit our official Webpage: <http://lambdaclearwater.blogspot.com>. You can contact us by e-mail at: [lambdaclw@gmail.com](mailto:lambdaclw@gmail.com) or call Dave at 727-410-7566.



# From wine tasting to bike rides, the Boomers have something for everyone



## Baby Boomers

By Penni Telleck

Ever notice how much our favorite drinks have changed?

We chugged ice cold Nehi grape soda while listening to our new transistor radios.

Coca-Cola was 5 cents a glass.

Dad brought his Folgers coffee to work in a silver-bullet Coleman thermos.

Mom sipped Nescafe while watching her "stories."

On Saturday, Dad had a Carling Black Label beer after mowing the yard.

That's what Boomers were drinking then...so what are we drinking now?

Wine seems to be one drink of choice gaining enthusiasm throughout our community.

For years, our Boomer generation has explored, and dominated, the wine drinking market. Wine consumers over the age



**Baby Boomers enjoy tasting a variety of wines. Wine tasting is a club function.**

of 55 currently make up a whopping 41 percent of the market. Recently, wineries have experienced huge success marketing expensive wine to Boomers.

And do On Top of the World Boomers enjoy wine? They do!

Tom Butcher and Joe Santosuosso lead a monthly Baby Boomers wine tasting group. This group has sampled and evaluated many different, exciting wines, including Ice Wine and even Port.

Wine tasting is only one activity of our fun social group. Come join us and discover our other fun outings.

Here are some of our regular Boomer activities:

Monday through Friday, around 9 a.m., Boomers meet at the Countryside Mall, by the entrance next to Bar Louie's, to walk five laps. Then we sit for coffee and conversation.

Mondays at 2 p.m. you will find Boomers meeting at the first tee of the 9-hole golf course. Those confident enough to play their own ball, divide up into foursomes and tee off. Others practice and learn from the "experts."

For Boomers, who are newbies to

the golf course, there is time to sharpen their skills and encourage each other. On Mondays at 3 p.m., meet at the first tee of the 9-hole course. We divide up into foursomes, tee off, and play "best ball" so we can help each other out.

On Mondays at 5 p.m., Baby Boomers often meet up at Poblano Mexican Grill & Bar for bargain margaritas, dollar tacos and rousing live music. Crooning Boomers sometimes sing along.

Tuesdays at 5 p.m., Boomers meet up at Bar Louie's at Countryside Mall for drinks, dollar burgers and great conversation. Tuesdays are also senior movie day at the Cobb Theaters Countryside 12 ... only \$6 for a Boomer to check out the latest cinematic treat.

Join us on Fridays at 9 a.m. and the Biking Boomers at the East Activity Center will be happy to see a new, smiling face. We'll then head out for a ride called "Slow Spokes." The pace is moderate and distance and speed is always up to the individual.

Boomers in the Slow Spokes may need a push, but always turn out to be self-reliant, adventurous and in love with learning new things (and riding!).

Don't miss it.

If you'd like to become involved, please join us. The Baby Boomers will be meeting on Jan. 3, 2018, and Jan. 18 at 5:30 p.m. in the East Activity Center Art Room.

See you there!

## Republican Club celebrates holidays with food and political talk



## Republican Club

By Esta Lee Schwartz

The Republican Club Christmas Dinner for members was held on Dec. 12 in the West Activity Center.

Club members were asked to bring a side dish and we all had more than enough to eat with the great food provided.

After we ate, there were discussions about things we could do to move forward in preparation for the future elections.

Our past president, Marvin Lazernik, attended and Ed Hooper (running for Florida State Senate) helped get the discussion moving.

Just a reminder, dues will be collected at our first meeting in 2018.

Due to some scheduling issues, Mari Riba will speak at our next meeting, Jan. 9, 2018, to discuss how judges are selected.

On Feb. 13, Ed Hooper will be our speaker.

On March 20, we invited Sheriff Bob Gaultieri as our speaker for the evening.

A very Happy New Year to all.



Republican Club members feast during a holiday dinner in December.



# 2018 promises to be an exciting political year so consider joining the OTOW Democratic Club

By Donna Lukas

Thanks to all the many helping hands who contributed to our December Holiday Potluck Dinner.

It was a big success.

More than 20 of us enjoyed good food, some holiday music and good conversation for a few hours. Some of us even went home with gifts.

Now is the time to wish everyone a Happy New Year!

Perhaps one of your New Year's resolutions is to become more involved in club activities.

This would be a good time to renew your \$12 annual Democratic Club membership or consider joining as a new member.



## Democratic Club

We would also like to see some of our former members come back, because 2018 is going to be one heck of a year!

The purpose of the On Top of the World Democratic Club is to stimulate ac-

tive interest in governmental affairs and to further the ideals and principles of the Democratic Party. Informed citizens make good voters.

Throughout the year, we will have discussions on topics of interest to our members.

We will also have various candidates from national, state and local offices speak at our meetings.

Our memberships help contribute to the support and election of candidates who are willing to support our principles.

You can pay your membership dues at our January meeting. If you are unable to attend the meeting, you may send a \$12 check, payable to OTOW Democratic Club, to our club treasurer Jack Starr. Mail

your check to 2341 Haitian Drive, Unit 17, Clearwater, FL., 33763.

Our next club meeting is at our usual time and location, the second Thursday of the month. We will be meeting on Jan. 11 from 2-3:30 p.m. in the East Activity Center Starlite Room.

If you miss attending one of our meetings, remember to periodically check out the information listed on our club page on the Box Office at [www.ontopoftheworldnews.com](http://www.ontopoftheworldnews.com). Click to enter the Box Office, then click on "Club Pages" and then click on the "Democratic Donkey."

You can also send us an email at this site.

## Stamps can tell history lessons - find out in January

By Jim Sundberg

Venturing through Europe during the summer while hunting for stamps, I was able to uncover the most interesting and unbelievable stories you will hear during stamp club meetings I attended.

Even some local Europeans were unaware of their history I was able to uncover.

Only you will find out the real stories.

Stamp Club has been able to secure the Sunrise Room in the West Activity Center for this season's meetings.

We will meet on Jan. 15, Feb. 19 and March 19, from 1-3 p.m. All dates are Mondays.

Mark down these important dates or check your building bulletin boards for fliers.

I will also call to remind those members who have previously attended our meetings. You can bring any stamp-related material to view, sell or swap.



## Stamp Collectors

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# In 12 steps, Snowbirds Line Dancing can have you dancing without worry

By Ed Foland

The phrase "I have two left feet" has more than one meaning, but for many, it is an excuse for not dancing.

There is a 12-step program at On Top of the World specifically designed for people who use the phrase, but secretly want to learn how to dance. Maybe a spouse wants them to learn how to line dance?

The program requires 30 minutes of time, once a week, for four weeks.

Classes are conducted at the East Activity Center on Wednesday mornings from 8-8:30 a.m. by the Snowbirds Line Dance Club.

Current line dancers are encouraged to sponsor a non-dancer and attend the first class with them.

The Snowbirds Line Dance Club is also offering its second Jolly Line Dance Cruise for all OTOW line dancers. The cruise is scheduled for Jan. 12, 2019.

The first Jolly Cruise was so much fun that we're itching to do it again!

Cruising gives you the best bang for your buck. It is even better if you can travel with a group and when you can do it with your line dancing buddies.

For cruise details call John Koning at 727-475-8624, email him at [jck@johnkoning.com](mailto:jck@johnkoning.com) or pick up a flyer at line dance class.

The Snowbirds Line Dance Club is



A group of Jolly Cruise line dancers take a break from dancing for a photo. (Photo by Ed Foland)

socially active. Many members recently attended a dinner theater production on Dec. 8 and saw the live performance of "A Nice Family Christmas."

The next dinner theater outing is scheduled for Jan. 5, 2018.

The next line dance party will be held in the auditorium on Feb. 18, 2018.

For additional information on line dance classes or social activities, contact Ed or Dolly Foland at 727-417-3272 or [edfoland@aol.com](mailto:edfoland@aol.com)

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Good Neighbors Association volunteers celebrated the end of another year with a luncheon in the East Activity Center auditorium. As you can see, there were many dedicated volunteers.

(OTOW News photo by Doug Kates)

# Good Neighbors wraps up year with luncheon for dedicated volunteers

By Jim Bjorgo

A happy and prosperous New Year to all.

May all good things come to your door way and all things negative left for the trashman.

I want to thank all of the many volunteers who helped the Good Neighbors Association through all of last year. Without your participation we would not have been able to conduct the many events we had during the past 12 months.

It was a pleasure hosting a luncheon in your honor. It was great to see so many people attend.

You are a blessing to this organization.

And to those of you who participated in all of our events, thank you so much for coming out. Next time, drag a couple of friends along with you. As they say, "the more the merrier."

Your Good Neighbors Association has already laid the group work for 2018 and is pushing forward with a very robust schedule for next year. In spite of a number of obstacles that are being thrown their way, they will soldier on with their best intentions for the coming year.

I am writing this article for the last time as my service as president and member of the board of directors ends

on Dec. 31. I have served this board for the last 5 1/2 years, and my wife, Maureen, has served for the last three years. We have both felt a very close relationship to the Good Neighbors Association. We will miss you all in that capacity and we hope to be involved in other areas of service to the On Top of the World community.

We both thank you for allowing us the opportunities we have enjoyed over the past years. Good luck in the coming years.

God bless you all and God bless the United States forever.

## Tickets on sale now for "The Best of Broadway"

By Lori Gernstein

Another opening, another show!

Auditions are over and rehearsals are soon to begin for the 2018 On Top of the World Theater Workshop production, "The Best of Broadway: A Tribute to Musical Theater."

So just how did this strange thing called a Broadway musical begin?

Actually, the first musical opened on Broadway nearly a century and a half ago. At a mere cost of \$25,000, "The Black Crook," a musical melodrama, premiered in September 1866. Its running time was 5 1/2 hours and the audience was enthralled with ballet dance numbers set to music.

While our Theater Workshop production won't be quite that long (we promise!), it will captivate your attention with musical numbers from some of Broadway's most successful shows like "Guys and Dolls," "Les Miserables," "Fiddler on the Roof" and "The Sound of Music."

Tickets go on sale Mondays and



Theater Workshop

Thursdays beginning in January at the East Activity Center from 8:30-10:30 a.m. Show dates are March 9 and 10 at 7:30 p.m. and March 11 at 2 p.m.

For more information about the show, or on how to join the OTOW Theater Workshop, call Will Peterson at 727-330-6772.

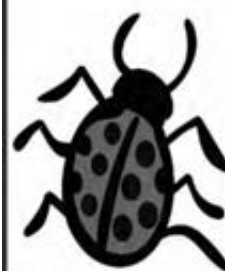
## Taxes and IRS Issues

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Members of the Italian-American Club get in line at the buffet table during the club's annual Spaghetti Dinner in the East Activity Center auditorium.

## New year starts off with a chicken dinner and road trip to Tampa Bay Downs

By MaryAnn Fontaine  
Well, here it is, almost 2018.

I hope everyone had a great Christmas and will have a great New Year's Eve.

The Italian-American Club will begin its 2018 activities with a Chicken Cordon Bleu dinner on Jan. 24, 2018, in the East Activity Center auditorium. The dinner will be cooked by "Mama" so you know it will be good and there will be plenty of food.

Entertainment will be provided by Bill Post, so hope you will stay and enjoy the music and dancing.

Cost is \$14 for club members and \$16 for non-members. Tickets must be purchased by Jan. 18.

We also will have election of officers and so far no one has come forward to run for any office. So unless someone wants to, the present board will be reinstalled.

Feb. 2 we start the month going to Tampa Bay Downs. Cost is \$23 per person, which includes lunch buffet and program. Tickets for this must be purchased by Jan. 20.

Feb. 21 is our Sub Sandwich Night with choice of ham and cheese, Italian or tuna sandwiches. We will have a short meeting followed by our fun game "Night At The Races." Cost is \$6 for members and \$8 for non-members.

On Feb. 4 we will be going to the Show Palace Dinner Theatre in Hudson to see "Pippin," which will be a very different show. I will say it will be an acrobatic troupe with an interesting story. Come to the East Activity Center from 8:30-10:30 a.m. on Mondays and Thursdays for more information. Cost is \$50 per person, which includes buffet, show, tax and tip.

On March 20, the St Joseph Dinner Dance will take place in the EAC. Cost is

\$20 for members and \$25 for non-members.

On April 6, our club will host its annual picnic at Philippe Park. Cost is \$10 for members.

April 18 is pizza day. Join us for pizza and salad for \$7 members, \$10 non-members.

Recently, the Italian-American Club added "Fab Four" to its list of shows at the Ruth Eckerd Hall Capital Theater. This tribute to the Beatles will be on March 15 at 8 p.m. Cost is \$48. We only have reserved seating for 15 people so grab these tickets fast.

We have more shows scheduled so come to the EAC on Mondays or Thursdays from 8:30-10:30 a.m. for information.

Looking forward to a fun and happy 2018!



**Italian-American Club**



## On Top of the World Irish Club presents

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The Canadian Club is world famous for decorating the auditorium stage at Christmas. Pictured above was their 2017 version.

### Register for the Canadian Club on Jan. 4

## Registration night, Tampa Bay Downs coming up in January

By Brenda McLauchlan  
Happy New Year 2018!

Our annual Christmas party was attended by 15 hosts, 169 members and 12 guests.

They celebrated with an excellent Christmas dinner, dancing and a visit by Santa and his elves!

Our On Top of the World Canadian Club membership currently totals 274 with many more expected to return this month.

Registration restarts on Jan. 4, 2018, from 8:30-10:30 a.m. in the East Activity Center auditorium and continues every Monday and Thursday. Please bring your OTOW Activity Card.



Jan. 4 also will be the first 2018 night for Social Games in the West Activity Center Sunrise and Rainbow Rooms from 6:45-9:30 p.m. These will continue until March 29.

Our Happy Hour / Cabarets return

on Fridays in 2018: Jan. 12, Feb. 16 and March 16 in the Sunrise Room. Please bring your beverages, snacks and enjoy socializing from 4:30-7 p.m. A Share-the-Wealth draw will be held each night.

We will have a Tampa Bay Downs trip on Friday, Jan. 19. Tickets are \$22 per person, which covers the fabulous buffet lunch, as well as enclosed seating to enjoy the races. Tickets will be distributed closer to the event, but please contact Chuck McAllister at (571) 334-8190 before it's too late to register.

Canada Day in the USA is being held at 5 p.m. on Thursday, Feb. 1 in the EAC auditorium. Tickets are \$23 for members and \$28 for guests with a wonderful new

menu being provided by Felice's.

Ticket sales will be 8:30-10:30 a.m. on Thursdays and Mondays on Jan. 18, 22, 25 and 29 in the auditorium. Come celebrate Canada by wearing red and white.

The OTOW Canadian Club Golf Tournament will tee-off at 8 a.m. on Sunday, Feb. 11 at the 18-Hole Golf Course. For information and registration, please contact Doug Silver (727) 953-9241 or Gary Sandine (815) 742-7657.

For tickets to the Blue Jays vs Phillies Spring Training game on Wednesday, March 21 at 1:05 p.m., please contact Tom McKee at 727-470-9161. Tickets are \$23 per person.

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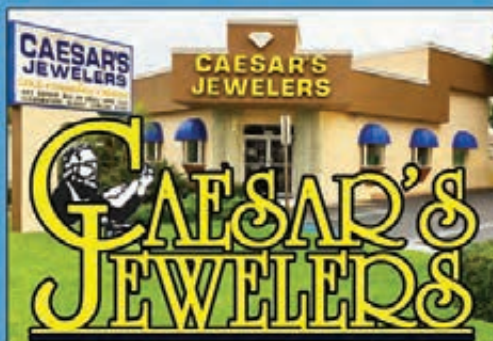
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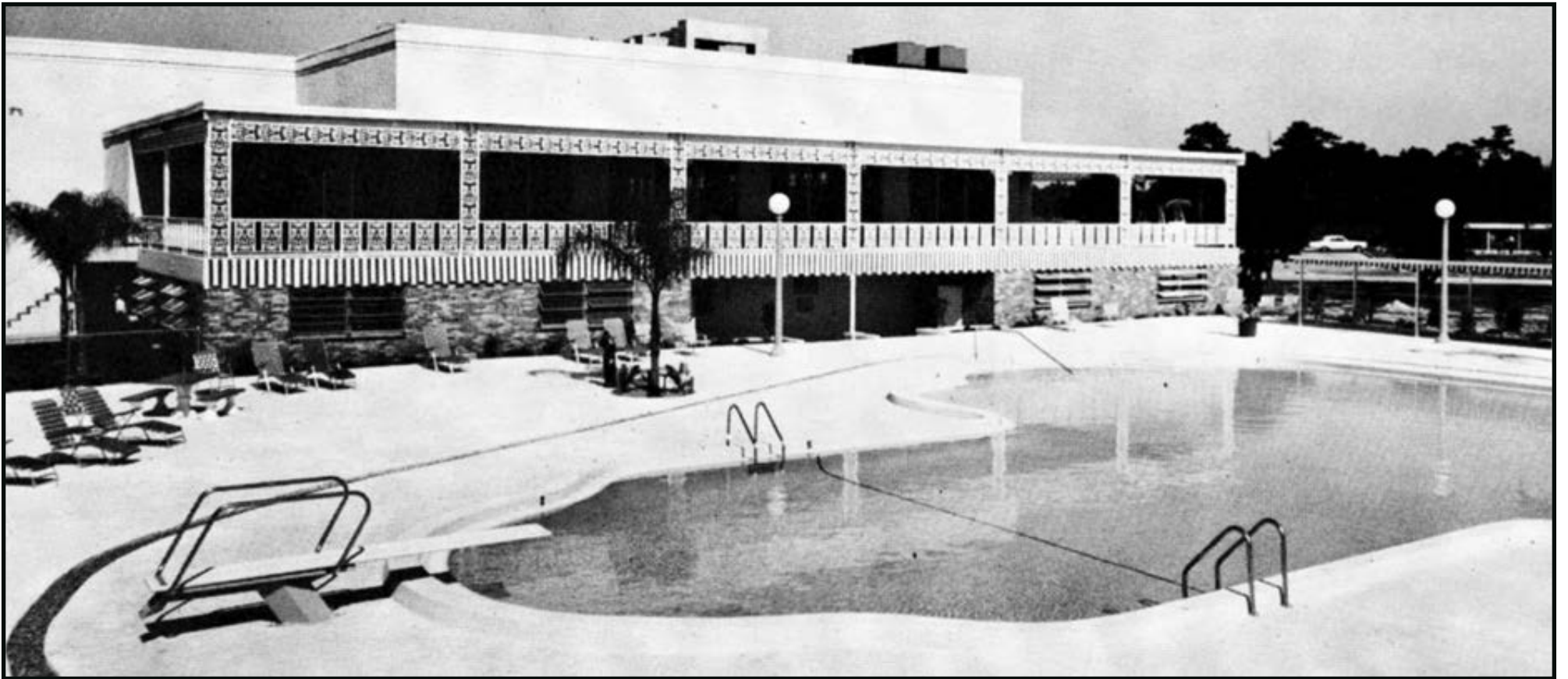
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Pictured above is how the original window-free Veranda Room looked with outdoor seating overlooking the swimming pool. You'll notice a palm tree growing on the pool deck and a diving board, which is no longer there. The old shade structure, at right, was removed last year.

## Long-time OTOW resident reflects on Sidney Colen's vision to create a beautiful place to live and stay active

Like many of us, Ceil Marchand likes to take a moment to look back on the past as she embraces another new year.

She graciously agreed to take us back through her memories of On Top of the World.

It was an interesting journey. Why don't you join us?

Ceil has been a Wisconsinite for most of her life. She left North Dakota at 17 to marry her sweetheart. After they tied the knot, Ceil's brand new hubby, Maurice, left to serve his country in the Korean Conflict. Ceil returned to North Dakota temporarily to finish her nursing degree. Then she and Maurice spent the rest of his days together in Wisconsin and here at OTOW.

Ceil has always loved the natural beauty of the north, but the same cannot be said for its cold winters. That's why she has spent at least part of the last 31 winters right here in this little piece of paradise.

When she and Maurice arrived here, Ceil launched herself into the OTOW lifestyle. She joined golf, line dancing, a sewing club, and the "Married Women's Club," an active, social, women's club that included events like art shows and short excursions.

Ceil used her medical training as a volunteer to monitor blood pressure. She served as a building reporter for the Mallorca Building and as a proofreader for the fledgling OTOW leaflet that would grow into the OTOW newspaper you are holding or reading online.

Of all the changes here, Ceil regards our newspaper as the single most important improvement she has witnessed. She credits editor Doug Kates' hard work and community attitude, with the newspaper's popularity and its much improved readability.

# Getting to Know You

by  
**John Koning**

A monthly  
feature  
about the people  
in your  
On Top  
of the World  
community

Ceil has attended Doug's Press Association meetings and credits his writing workshops for the high quality product that is rolled out monthly, both in paper and on the Web.

"We've evolved from a paper that



Ceil Marchand holds an On Top of the World phone directory from 2002. In earlier years, this directory was available to all residents, but due to security issues it was discontinued.

took me three minutes to read to one that takes me three days to read," Ceil says with a mischievous smile.

She can still remember the days when building reports came in hand-written or typed. Each of these reports had to be re-typed and then pasted onto contact sheets by hand before they could be sent out for printing.

She spent many long hours proof-reading – a job that Doug is always grateful to have help with, especially now.

Ceil is quick to point out that volunteers, both past and present, are the back-

bone of the interesting and diverse activities we enjoy here at OTOW.

Our trip down memory lane included some interesting memories about the farmhouse on the west side of Belcher Road that was nestled in the orange groves, and the East Activity Center Veranda Room, which used to be an open veranda, complete with its ornate wrought iron columns and railings.

In those days, east side construction was ongoing to the north of the 18 hole golf course, the west side was still just a plan and Paradise existed only in Sidney Colen's imagination.

Without a doubt, Ceil's fondest memory is that of Sidney Colen.

"Now there was a man who cared about people," she states emphatically. "He made this place our home. He made this place his own home, and he and his wife attended many functions. He was a wonderful, unpretentious man who you could really talk to."

She remembers a time when the community held a party in Sidney's honor and there wasn't a spare seat in the house. Clearly this man's caring nature made an impression.

Ceil grows a little reticent as she recalls earlier days when beautiful works of building art still adorned the walls of the East Activity Center auditorium.

"I guess that's what they call progress," she says with a strained smile.

One last memory brings a twinkle back to Ceil's eyes.

When they decided to buy in OTOW and winter here, their son, Gregory, then in his late 20s, asked, "You bought where? In that old folks home?"

Now that he is 60 plus, you'll never guess where Gregory regularly comes to visit his mom and make some of his own memories.



# Art Guild introduces new beginning class

By Rosemarie Lugg

On Dec. 8, members of the Art Guild held a pot luck holiday party enjoying wonderful food and camaraderie.

Some also brought an original work of art. A secret ballot vote for Artist of the Month took place. There were many outstanding entries. Jane Treggett won first prize with her painting, "Girl in Rocking Chair." The painting is now on display in the lobby of the East Activity Center for all to admire.

For our Jan. 12, 2018, meeting, we are looking forward to a presentation by Bob Siblingrud, a Snowbird from Colorado, who will demonstrate "geometric art," a technique which can be easily grasped by anyone who does not have innate artistic ability.

Bob will also talk about sacred symbols and the mandala, and the sacred art of Far East religions, which is a mystical map of the universe. Carl Jung described the mandala as a "representation of the unconscious self."

Mark your calendar for Sunday, March 4, for our annual Art Guild Art Show being held in the East Activity Center from noon – 3 p.m. Art Guild members will be exhibiting their finest works.

The exhibit is open to the public with no entrance fee. You'll have a chance to enjoy the art and talk to the artists.



Come and choose your favorite masterpiece.

The Art Guild is proud to announce a new class that will be held Wednesdays starting Jan. 3. It will be geared to beginner acrylic painters.

Hours are 3–5 p.m. and classes will be held in the East Activity Center Art Room. Classes are \$5 with the first one being free.

If you've ever had a desire to paint, but thought you couldn't, or if it's been a while since you've painted, and you're thinking about getting back into it, this class may just be for you.

Call Rosemarie Lugg at 607-426-1141 for more information or to sign up.

The Art Guild welcomes new members and encourages anyone interested to come to one of our meetings, which



Jane Treggett shows off the Artist of the Month winning painting entitled 'Girl in Rocking Chair.'

are held on the second Friday of each month at 1 p.m. in the East Activity Center Art Room.

Each month we choose an "Artist of the Month" and have an interesting art program.





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# Indoor Picnic, Valentine's Day Dance start the new year for New York-New Jersey Club

The New York-New Jersey Club wants to remind On Top of the World residents not to miss out on early 2018 events.

Our club will host its annual Indoor Picnic on Thursday, Jan. 11, 2018, at 5:30 p.m. in the East Activity Center auditorium.

The menu will be rotisserie-style chicken, plus salad, soda, coffee, water and dessert.

Entertainment for the evening will be the "Rocking Redhats," a group of ladies who previously performed for us last spring.

These ladies put on a wonderful show for us with singing, dancing, sing-alongs and plenty of jokes.

This group is not your average Red Hatter. Last time they brought the house down.

Tickets are \$8 for club members and \$10 for non-members.



**New York - New Jersey Club**

On Wednesday, Feb. 14, our club will host a Valentine's Day dance at 5:30 p.m. in the EAC auditorium.

The theme is "Italian Food Night"

and the caterer will be Felice. Dinner will include chicken Parmesan, penne alla vodka, anti-pasto salad, tossed salad, bread and butter, and their famous apple cobbler.

Coffee and ice will be provided by the club.

Music for the evening will be provided by "Denise with a Twist."

Tickets are \$18 for members and \$20 for non-members.

On March 22, our club will present the Gibbs High School Jazz Band and our ever-popular Strawberry Fling. The event begins at 5:30 p.m. in the EAC auditorium.

Our club volunteers will fill your plate with Plant City strawberries and whipped cream. The band will delight you with Big Band and jazz music

Tickets are for members only and are \$4 apiece.

In April, our club has added a "Latin Night." The event will take place Thurs-

day, April 19 at 5:30 p.m. in the EAC auditorium.

The Caribbean menu will include pulled pork, beans, white rice, peas, stuffed potato balls and dessert.

Dancing will take place with music provided by "Denise with a Twist."

Coffee, tea, ice and water will be provided.

Tickets are \$13 for members and \$15 for non-members.

On Friday, May 11, our club will proudly host its annual "Memorial Tribute to the Fallen."

We will recognize all fallen veterans and their families from On Top of the World. The ceremony will take place at 5:30 p.m. in the EAC auditorium.

Tickets for all New York-New Jersey Club events are on sale 8:30-10:30 a.m., Mondays and Thursdays in the EAC auditorium. Look for our table.

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# A new year is always about the resolutions

What do you say to someone the first time you see them in 2018?

"I haven't seen you all year!"

If you're having a tough time thinking about giving up drinking in 2018, relax. Stop thinking next year.

Are you considering jogging or drinking in 2018? Remember, if jogging, the ice cubes will fall out of your glass.

Dating someone in 2018? Then you'll have Social Security for another year.

New Year's Resolutions are over-rated. They go in one year and out the other.

**Marge Mayer**



**Internet Humor**

Anyone who says drinking is a depressant needs more practice.

New Year's resolutions are meant to be optimistic. Think of it as having half your cup half filled. What adult beverage you put into your cup is up to you?

New Year's Eve is the only night all year you can wear glitter and not be mistaken for a stripper. Of course, men should never wear glitter.

Want to accomplish something in 2018? Break your New Year's Resolution right away.

My New Year's Resolution is to stop hanging out with the people who ask me about my New Year's Resolution.

If this is Dec. 30 and you're already cleaning your favorite drinking glass for New Year's Eve, you may be looking at problems in 2018.

Why does New Year's Day always fall on a different day of the week each year? Buying new calendars stimulates the economy.

Didn't accomplish anything in 2017? Happy New Year! You get to try again.

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## World Quilters becomes newest club

By Gloria Lewis

Now that the Christmas season is over, it's time to think about what you want to do next year.

World Quilters is happy to announce a new club at On Top of the World. Our first meeting will be Tuesday, Jan. 9 at 11 a.m. in the East Activity Center Computer Room.

Come join us and give quilting a try.

Any and all suggestions are welcome. We will discuss at the first meeting whether to be a group for just experienced quilters or whether to provide lessons and instructions. If you want to learn how to quilt, you should attend the first meeting and tell us.

For more information, contact Barbara Ranter at 754-1821.



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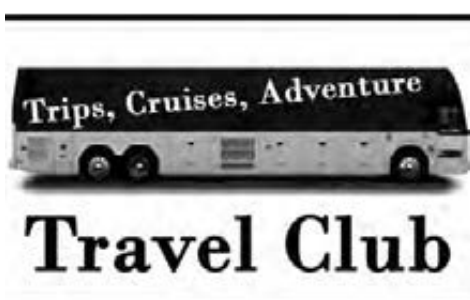
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# Travel Club visits 'America's Oldest City'



By Tom Jamrozy

On Dec. 1, the On Top of the World Travel Club returned from a wonderful trip to St. Augustine.

Forty-six members enjoyed a three-day, two-night trip in "America's" oldest city.

We had a three-day pass to ride the Old Town Trolley. We had a narrated tour that gave us a lot of history and points of interest that we could see over our stay.

As a club, we toured the Potter's Wax Museum. In the evening, we boarded the



Members of the On Top of the World Travel Club prepare to take a tour of Potter's Wax Museum in St. Augustine.

"Night of Lights" trolley that took us throughout the area with the full effect of 3D glasses. The inns, shops, houses and even the street lights were beautifully decorated.

We sang Christmas carols, enjoyed hot apple cider and ate cookies.

Our second day, we toured the Whetstone Chocolate Factory and the San Se-

bastian Winery, where we had free samples from both tours.

The rest of this trip was free time for many residents to visit Flagler College, the Cathedral Basilica, the Castillo de San Marcos Fort, Fountain of Youth, the Lightner Museum, the Distillery for more free samples and many other places of interest.

On Dec. 5, our club held its Holiday Party at the Island Way Grille with 92 in attendance. We had good food and great company of friends, and there were gifts for all who attended. Some door prizes were handed out, too.

Come and check out our future Travel Club activities Mondays and Thursday, 8:30-10:30 a.m., in the East Activity Center auditorium. To hear what we are going to do next, join us for our monthly meetings on the first Friday of every month, 2 p.m., in the EAC Starlite Room.

Our next meeting will be Jan. 5, 2018.

## Bingo returns Jan. 8 and Bingo Marathon tickets will be on sale in the auditorium

By Brad Day

Bingo will be starting its new year on Jan. 8, 2018. That is due to the first Monday of the month being a national holiday.

We're hoping we will have a big turnout. We welcome all residents to attend. You are also allowed to bring a guest. Just remember that this is an On Top of the World event.

Our next big Bingo Marathon will be on Sunday, February 25, 2018.

Doors will open at 10:30 a.m. when coffee and donuts will be served. The games will begin at noon.

Lunch will be served about 1:30 p.m. We'll be having our favorite fried chicken with two sides.

Dessert will follow, self served.

Prizes will be a bit higher this year.

Tickets have been selling well at Monday night Bingo.

Starting in January, we will be selling tickets on Monday and Thursday mornings from 8:30 until 10:30 a.m. This will take place up until the week before the marathon games.

A big thanks to all our patrons who keep us going year after year.

And a giant thank you to all our hard-working volunteers. We couldn't do it without their help every week. So if you see a Bingo volunteer, make sure to thank them.

### OTOW BINGO MARATHON



Sunday, February 25  
4 hours of non-stop BINGO!

The next Bingo Marathon will be Sunday, Feb. 25, 2018. Tickets are on sale during Bingo on Monday evenings in the East Activity Center auditorium. You can also buy tickets at our table, 8:30-10:30 a.m., Mondays and Thursdays, in the auditorium.

**YOGA** with Marilyn 

Tuesdays and Thursdays  
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New Chi Kung class for mobility restricted residents. Tuesdays and Thursdays, 3:15-4 p.m. Cost is \$2 per class.

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**Ruth Pittman - 727-726-0336**  
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# ENTERTAINMENT COMMITTEE

## Your Entertainment Committee has scheduled 15 shows, 14 dances in 2018

By Marvin Flam

Happy New Year!

2018 is ready to begin. Come enjoy the fun!

More than 450 On Top of the World residents will welcome in 2018 on New Years' Eve, celebrating into the wee hours of the morning with great music, lots of dancing and partying. Champagne toasts will take place at midnight as the clock counts down. Coffee and danishes will be served after midnight.

It will be a great start for 2018!

For the upcoming year, the Entertainment Committee has scheduled 15 shows, 14 dances and 11 free Sundays-In-The-Park. There is at least one show, dance and Sunday-In-The-Park scheduled in each month.

The Entertainment Committee presents entertainment all year long in the East Activity Center auditorium. The lineup features entertainers, who have performed throughout Florida and in Las Vegas, plus Branson and on cruise ships.

Shows start at 7:30 p.m. on Thursday night. Tickets are \$15 each. Dances start at 8 p.m. on Saturday night. Tickets are \$10 each. All seating is reserved, featuring tables. You can bring snacks and beverages of your choice. We provide ice, coffee and surprises!

Each dance has a theme and features a popular local band. In addition to dancing to a wide range of music, there are group participation numbers, contests with prizes, and free tickets to win cash prizes. You can celebrate your birthday, anniversary or special event with your family, friends or neighbors.

Sundays-In-The-Park start at 2 p.m. on Sunday afternoons in the EAC auditorium. It is free to all residents. You will meet and greet your friends and neighbors, and enjoy a variety of entertainment, which includes singers, dance troupes, magicians, races and a fashion show. Snacks and soda are provided and you can buy tickets to win cash or prizes in a raffle drawing.

There has been no increase in our prices and we offer a variety of discount packages and reserved seats for 2018 shows or dances. All residents with a current activity card are members of the Entertainment Committee.

Tickets and up-to-date information for the exciting 2018 schedule are available in the EAC auditorium 8:30-10:30 a.m. on Mondays and Thursdays.

There are other ways to get tickets, too. Call (727) 449-9243 or email: [ent-com2014@gmail.com](mailto:ent-com2014@gmail.com).

You can find more information on OTOW-TV channels 98.1 and 732, and on the Box Office at [OnTopOfTheWorldNews.com](http://OnTopOfTheWorldNews.com). We also have a Web page on the Box Office.



Pictured all around are scenes from the Sequel Holiday Show in the East Activity Center auditorium in December. In the photo below, OTOW resident Phil Goodwin was brought on stage to sing with two of Santa's elves.

(OTOW News photos by Mary Lou Wall)



More sources of information include the Community Service Office or bulletin boards in the EAC, WAC and your building.

The Entertainment Committee thanks each of you for your support and we look forward to greeting you at our next event.





# ENTERTAINMENT COMMITTEE



SPECIAL TICKET PACKAGES

## JANUARY 2018

TICKET SALES: MONDAY-  
THURSDAY 8:30-10:30AM AT EAC

FOR INFO: 727-449-9243 OR EMAIL: [entcom2014@gmail.com](mailto:entcom2014@gmail.com)

THU  
**18**

THURSDAY SHOW w/TABLE SEATING – 7:30 PM - \$15

### “THE MARLINS’ SHOW”

HITS LIKE: *HOTEL CALIFORNIA*, *TAKE IT TO THE LIMIT*,  
*DESPERADO*, & MORE

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THE MARLINS

SAT  
**20**

SATURDAY DANCE AT THE EAC - 8PM - \$10



### “GASPARILLA DANCE”

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SUN  
**21**

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LOUIS BRAVO

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**25**

THURSDAY SHOW w/TABLE-SEATING - 7:30 PM - \$15

### “THE FLAMINGOS”

HALL OF FAME 50s GROUP BEST KNOWN FOR  
THEIR #1 HIT, “I ONLY HAVE EYES FOR YOU!”

BYOB & SNACKS - WE’LL SUPPLY THE ICE & COFFEE



THE FLAMINGOS

PREVIEW OF FEB 15 - THURSDAY SHOW - HAPPY TO GATHER

FEBRUARY FEB 17 - SATURDAY DANCE - VALENTINE DANCE-THE RETROS

EVENTS FEB 18 - SUNDAY-IN-THE-PARK - USA DANCE - FREE – 2 PM







## Ladies discuss bylaws and shoot great scores

By Pat Cassidy

The On Top of the World 18-Hole Ladies Golf League took some time in December to talk about changes to the bylaws.

A question was raised regarding social members. Currently, a social member can attend all social events and meetings. It was agreed by the membership that social members are entitled to all the privileges of the league, except Tuesday golf, therefore they can vote. The by-laws will be revised to reflect that decision.

At hole No 6, if your ball goes directly into the water, you have the option to hit again from the tee or from the drop zone. Either way you are hitting 3.

Next golf clinic is Jan. 10, 2018, with short and mid-range irons covered.

Thanks to your generosity, Terri Mikszensas was able to donate \$637 to Caring and Sharing.

Another new member, Joy Ray, was introduced and welcomed to the league.

A motion was made to allow officers, if asked, to serve a second year. This will require a change in our by-laws. The amended by-laws must be posted two weeks before the next general meeting.

There will be a general meeting after golf on Jan 9. Check the bulletin board, review the changes and attend the meeting to vote.

In weekly awards for Nov. 21, Christine Miller shot the low round with a 67, followed by Gloria Sayer, Becky West and M. Stewart with 71s. Marie Belliveau shot a 72.

In Flight B., Ada Bryan had low

### Ladies 18 Hole

round with a 55, Donna Smerz a 58 and Nancy Lo a 60.

In Flight C, Rose Mulhall and Karen Oshona led with a 65, Arlena Hanson had a 66, Elaine Stretavski, S. Dowe and P. Dalziel all had 71s.

On Nov. 28, Becky West shot the low round with a 62 in Flight A. Gloria Sayer had a 64 and Donna Osborn a 65.

In Flight B, Carol Whynot recorded a 58, Donna Smerz a 61 and Dorothy Graham a 64.

In Flight C, the top score was Elaine Stretavski with a 65, Betty McKay with a 66 and Karen Oshona and S. Dowe with 67s.

On Dec. 5, we had a tournament. Low points was Donna Osborn with 27.5, Kim Norried with 28 and Gina Yoon with 29 in Flight A.

G. Lemke and Carole Lacey highlighted Flight B with 27 points, Cindy Schell had 27.5 and Donna Smerz had 28.5.

In Flight C, Karen Oshona scored 22 points, Jane Hanley 25 and Fran Zaloski 25.5.

We were back to regular play on Dec. 12.

In Flight A, low scores were turned in by Ursula Taylor with a 63, Terry Kiplen with a 66 and Beck West with a 67.

In Flight B, K. French and L. Rice both had 61s, Debbie Figaski a 65 and Carole Lacey a 66.



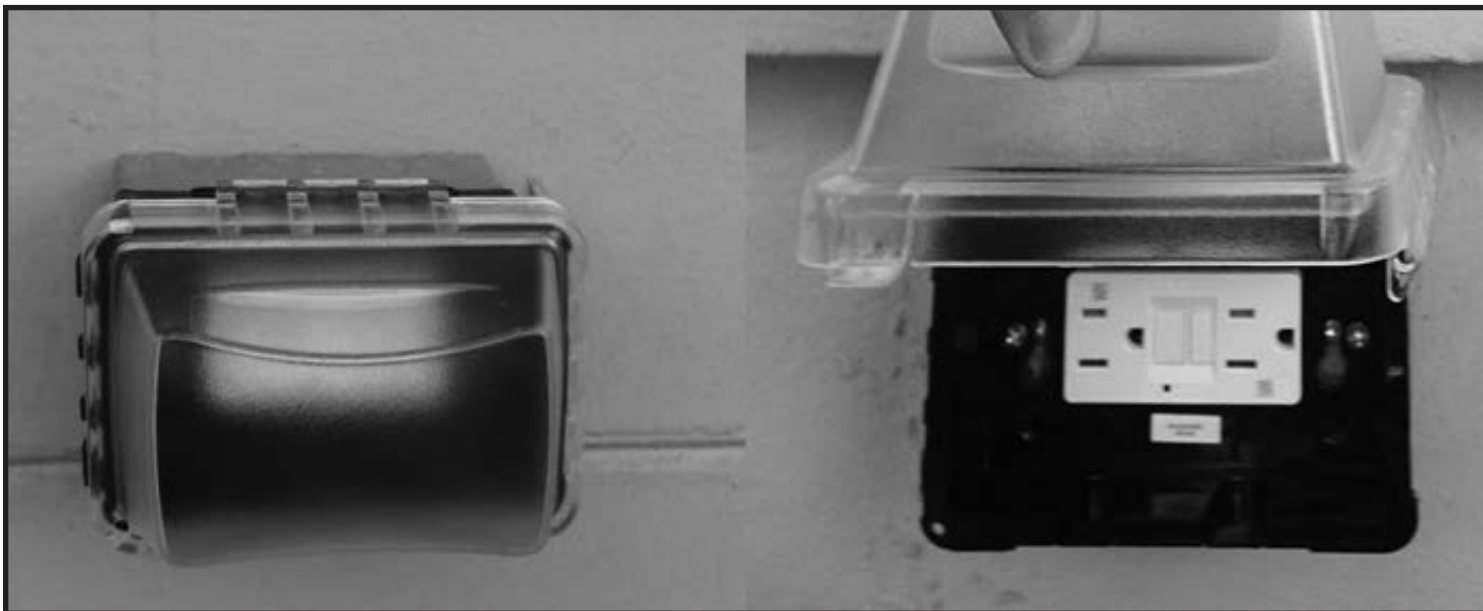
Pictured above are two chefs for the OTOW Ladies 18-Hole Golf League. At left is Gail DuCharme and next to her is Arlene Hanson.

In Flight C, low net was recorded by Fran Zaloski with a 65, Suellen Dowe with a 68 and Rose Mulhall with a 73.

A special thank you to Gail DuCha-

rme and Arlene Hanson who prepared a delicious hot brunch with several homemade dishes for our league.

## Shop around before you choose a GFI install company



Residents who are in the process of getting GFI outlets installed outside their condo units should take the time to get price quotes from multiple contractors. The average cost for installing one outlet with a weather-proof cover is \$80-100. The average cost for two outlets is \$120-\$140. Also, always ask for insurance information, such as liability and worker's comp.

**On Top of the World shirts, hats, towels and more,  
on sale in the Community Service Office.**





## Tournament is Feb. 23

# Registration begins Jan. 23 for Jack and Jill tournament

The annual Jack & Jill Golf Tournament will be here in February and registration will begin in January.

The first date to register is Tuesday, Jan. 23, 2018, from 7:30 a.m. to 8:45 a.m. Other dates will be Jan. 30 and Feb. 5.

Registration forms are available starting Tuesday, Jan. 16, at the Green Shack. Please pick up a registration form early, fill it out and bring your completed form with payment to any of the Jack and Jill registration days.

Teams will be comprised of a man and woman – Jack and Jill.

The cost of the tournament is \$10 per person, \$20 per couple, and the cost covers lunch and prizes.

Everyone must have an up-to-date On Top of the World Activity Card to be eligible to play.

If you do not have an authorized league handicap, you will receive a zero handicap (men and women).

You may sign up as a twosome and we will match you up with a team, or you may sign up

with other players and hand in the registration form with payment.

Payment must accompany the registration form to be registered.

Format is a two-person, alternate-shot with a shotgun start at 8:30 a.m.

We hope for some perfect Florida weather on the day of this very popular tournament and we look forward to seeing you at this fun event.

Who will be blessed with a great game of golf? Will it be you?

Please, come join us for a fun-filled day of golf, lunch, prizes and comradery.

For more information regarding the Jack and Jill Tournament, visit the OTOW Ladies Golf League Website at [otowladiesgolf.com](http://otowladiesgolf.com).

Information is also on the ladies section of the bulletin board, as well as the men's bulletin board, and Ladies 9-Hole Golf League bulletin board.

If you have questions, please contact Chairperson Terry Kuplen at 725-3046 or Co-Chairperson Sheila Meneilly at 723-9470.

# Jack & Jill Golf Tournament



Tuesday, Feb. 13

Shotgun start at 8:30 a.m.

OTOW 18-Hole Golf Course

Money Prizes • Lunch • Beverages

OTOW Residents Only • \$20 per couple

Register in person on Jan. 23, Jan. 30 or Feb. 7  
from 7:45-8:45 a.m. at the golf course Greenhouse.

Groups of 4 or 8 can play together but must pay at  
the same time during registration.

This is a handicap tournament.

Visit [otowladiesgolf.com](http://otowladiesgolf.com) to download a registration form.

Call 725-3046 or 723-9470 for more information.

# OTOW Wants You To Know

## Never Plug A Space Heater Into a Power Strip

(Courtesy of Life Hacker by Jaime Green)

This time of year, you've gotta do some work to keep your home and office warm and cozy. Christmas lights, decorations, putting an extra throw blanket on the couch ... and, of course, a space heater.

But with all those decorations, plugs are at a premium. "No problem," you think, "I've got a power strip."

Well let me say: "Noooooooooooooooo!"

As the cold weather approaches, people may tend to utilize portable electric heaters. While they can be an efficient way to warm a work space or a room in a house, portable electric heaters can also be a fire or electric shock hazard if not used properly.

If you follow these rules, compiled from the Atlantic County Office of Fire Safety and other colleges nationwide, they will help you in using your portable heater safely.

- Portable electric heaters shall be listed and approved by Underwriter's Laboratories, Inc. (UL) or Factory Mutual (FM). These heaters are tested to meet specific safety standards, and manufacturers are required to provide important use and care information to the consumer.

- Unlisted heaters are not permitted as consumers have less assurance that safety features and operating instructions are adequate.

- Portable electric heaters should be the fail-safe types, which are equipped with an automatic tip-over safety shut-off switch.

- Older style heaters with exposed glowing red radiant wires are not permitted.

- Plug portable heaters directly into a wall outlet. Do not plug a space heater into a surge protector, multi-outlet box or extension cord! The high current flow can cause components to deteriorate, leading to a breakdown of solder joints eventual failure of the multi-box outlet, and excessive heating that can cause fire.

- Portable electric heaters should be placed at least 3 feet (1 meter) away from paper, garbage and recycling containers, furniture, clothing, or anything else that can burn. Please pay particular attention to the clearances as recommended by the manufacturer.

- Never leave your electric heater running when you leave the room. To prevent electrical shocks and electrocutions, always keep portable electric heaters away from water. And never touch an electric heater if you are wet.

- Do not use an electric heater to dry clothing such as gloves, scarves, hats or jackets as these materials may catch on fire when placed over a heater.

- Do not extend the electric cord of the heater through wall openings, under doors or floor coverings. Arrange the cord away from traffic areas where it will not be tripped over or otherwise subject to damage.

- Do not operate an electric heater with a damaged cord or plug. Inspect the power cord regularly.

- Unplug the heater by pulling the plug straight from the outlet. Check periodically for a secure plug/outlet fit. If the plug does not fit snugly into the outlet or if the plug becomes very hot, the outlet may need to be replaced.

- Do not plug any other electrical device into the same outlet as your heater. This could result in overheating.

So there you have it! Please follow these simple safety tips for your space heater and we will all be safe and warm!





## Men's Golf Association announces 2017-18 officers

### Men's Golf League

By Frank Giarrizzi

Officers for the Men's Golf Association would like to thank you for your 2017-18 membership and we want to wish everyone at On Top of the World a great new year.

Newly elected officers for the new season include President Lester Whynot, President-Elect Peter Milner, Secretary Frank Giarrizzi, Treasurer Russell Caughey, and Trustees Dave Combs, Jim O'Neil and Marc Schell.

Peter will become the president-elect during the league's annual meeting on Jan. 9, 2018. That's when he'll be sworn in.

Everyone from the Men's Golf Association would like to thank Dave for all the work and time he put into our league in 2017 and we also want to thank some of the members who helped with repair work at the club house.

We want to thank Phil Smerz for all the work he has done for our league in the past and all the interest he shows in our future. We hope he never stops helping.

We want to thank James O'Neil for handling the election information this year.

All members of our golf association are invited to attend the annual meeting



Members of the Men's Golf Association and guests enjoyed a holiday lunch at the golf course after a round of play in December.

at 10 a.m. in the West Activity Center. Refreshments will be served.

Regular play begins Jan. 17, 2018, with a shotgun start at 8:30 a.m. Food, soft drinks and adult beverages will be served.

On Feb. 7 and 8 the club champion-

ship will take place. Rain dates are Feb. 14 and 15. There will be no league play during the club championship. Only members who signed up will play.

The low gross score will be our league champion. Low net score will be our low

net champion. Lowest net scores in each flight will be runners-up.

Everyone who signed up will play both days regardless of first round score.

Watch the March newspaper for a list of winners.

## Shuffleboard plays last event on old courts - will await opening of new park

By Bob Rittner

According to the Jumble Crossword in the Nov. 21 issue of the Tampa Bay Times, Henry VIII of England played and gambled on shuffleboard in the Sixteenth Century.

Not only is this an historical fact, but it is also a fact that the 2017-18 On Top of the World shuffleboard season is now history.

We look forward to the improved facilities that are being built on the former

### Shuffleboard

site of the shuffleboard courts, and to the new shuffleboard facilities that will be part of it. Meanwhile, we have stored our equipment as instructed.

On our last day of play, we used five courts, and most people were able to stay to help move everything in the shed into

the new quarters, so the job was easy.

A big thank you to Wayne Litfin for bringing his pickup truck to carry equipment to the storeroom.

### Hot Shots

In her first game back, Bev Turgeon showed no rust, knocking opponents out of scores even when they were blocked.

Barb Lenzi, down by 41 points after four rounds of an eight round game, came back to outscore her opponent by

48 points to win.

Ken Keacher, a rookie player, demonstrated his growth as a player with some spectacular shots that eluded blocks and scored points for him.

Players who won all three games in one day were Karen Ulmer, Barb Lenzi, Joe Pereira, Wayne Litfin, Dave Purcell, Debbie Champ, Bob Rittner, Phyllis Williams, Dan Budd, Virginia Butler and Bob Kurdt.

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# In our softball league, we don't walk, stumble or crawl when a fly ball is hit

By Bob Rittner

Since October, no victory margin has been more than three runs, and in that case, a tie was broken in the last at bat.

## Blue Jays 11 2nd Time Sports 10

Another nail-biter won when Roger Hebler drove in the winning run in the bottom of the ninth.

Outstanding plays in this game included Ray Woolsey's running catch of a soaring fly ball deep in left, Phil Goodwin's two excellent grabs of fly balls in center and Frank Brown's two run homer.

## 2nd Time Sports 7 Blue Jays 6

It is rare for a player to be acclaimed MVP of a game unanimously, especially when another player slugged three home runs and a triple. But Jim Tiano came off the field to universal plaudits, having made a splendid catch to end the game with the tying and winning runs on base.

Earlier, he had sprinted back to snare a scorching line drive deep in left, scooted in to catch a ball on his knees with his glove on the ground and altogether recorded six outs. He also drove in a critical run with a perfectly placed grounder up

## Softball

the middle.

Dan Puopolo was the power behind the homers while Guy Bertuzzi had six hits.

As for the game, a 4-1 Jays lead in the fifth disintegrated as 2nd Time Sports outscored them 6-2 over the final four frames.

## Blue Jays 9 2nd Time Sports 8

Even superlatives understate the excitement generated by this game.

Consider three twisting catches of swirling popups behind the infielders, perhaps the most difficult defensive play in our game, made by second baseman Bob Stoddard, middle infielder Guy Bertuzzi and third baseman Gary Anderson.

Consider the Brooks Robinson-like dives for grounders and lunges for scorching line drives, by third basemen Paul Fice.

And finally, the game itself, back and forth until Paul and Steve Brown scored in front of Dan Puopolo's walk-off homer to erase a two-run deficit.

## 2nd Time Sports 12 Blue Jays 9

This is what hustle looks like.

It is outfielder Dick LeTourneau stopping a ball in the gap and pegging perfectly to second to hold the batter to a single, and later making a tumbling grab of a hard grounder and, from his back, hitting the relay to keep a run from scoring.

On a day when returning player Rick Metzger had four hits, including a triple, a tie was broken in the top of the ninth when Bob Stoddard and Phil Goodwin drove in runs after two were out.

But the hit of the day was Joe Maley's smash hit to deep left field that rolled all the way to the 280 sign.

## Blue Jays 11 2nd Time Sports 9

In senior softball, the first body parts to go are the legs. The second is the arm.

Thus, when Ray Woolsey smashed a ball fielded cleanly at second, yet beat the throw to first, or when Paul Fice ran down a ball in center, and whizzed a throw to catch a runner at first, we were awed.

Henry Zussman homered while Reggie Phelan tripled among his four hits.

The winning runs were driven in by Henry and Dick LeTourneau.

## 2nd Time Sports 13 Blue Jays 13

In a brilliant display of athleticism and quick thinking, Gary Anderson lunged to catch a sinking liner, and touched second base for a double play to end the game.

2nd Time Sports had tied the game with four runs in the top of the ninth inning, but Gary's play kept the tie.

Earlier Jim Tiano made two running catches in left field and Eddie Ramirez duplicated the feat. Roger Hebler saved at least three runs with excellent plays at second base.

Keys to the game included Jim Kemp's three triples and Joni Edwall's three RBIs.

## 2nd Time Sports 7 Blue Jays 6

Another close game won with an RBI in the last inning, this time from Rick Champ.

Each team scored in just four innings as defense once again dominated, particularly scoops by first baseman Ray Woolsey and great shortstop play by Rick Metzger and Lenny Segall.

# Thursday league adds fun tournaments

A new season for the Thursday Golf League is in full swing.

Each week we welcome returning Snowbirds and new members. The weekly golf has been very competitive and we have added new play formats to spice things up.

Our week two champion was Rich Ziembicki. Deb Young was second and Jim Keagy took third place. Willie Roos recorded the low gross round. Lynne Godfrey collected two skins. Rich Ziembicki carded one skin. The long-drive winners were Pat Eastman, Willie Roos, Don Baker and Warren Levene. Pat Eastman also had the closest to the pin shot.

Not everyone needs a full set of clubs to play great golf. Week three was our Three Clubs and a Putter Tournament. Barry Levene took top honors. Paul Farrell was second and Dave Pittenger placed third. David Rodgers took low gross honors. Pat Eastman, Lynne Godfrey and Dave Pittenger all collected a skin. The two closest-to-the-pin shots were made by Don Hahs and Ron Reeves.



Bill Higgins, right, and John Adkins were all smiles on 13th hole after Bill recorded a hole-in-one.

The first new event for this season was a two-person Better Ball Tournament. Each team of golfers recorded the best individual score for each hole. Three teams recorded a score of 56 and tiebreakers

## Thursday Golf

were needed to determine the winners.

The team of Bruce MacPherson and Howard Hong took first place. Bill Gambacurta and CJ Messina were second. Karen Oshona and Verna Lundgren were third. The team of Pat Eastman and Bill Higgins took fourth place with a score of 57.

Bruce MacPherson was the week four champion. Ron Reeves placed second and Deb Young was third. Bruce also recorded the low gross round and took one skin. Don Baker, Mike LaViolette and Van Bradley all took one skin. Patti Cook, Fred Schick, Bill Gambacurta and Mike Marsh were the long drive winners. David Rodgers had the closest to the pin shot.

The league is adding many new competitions this year. The next event will take place on Jan. 11. The format is a Shamble

or two-person scramble. This tournament is being organized by our resident PGA teaching professional and league liaison, Harry Barbin.

Our annual Match Play Tournament will also begin in mid-January.

The league welcomes new members at any time and all On Top of the World residents are welcome to join the league. You don't have to join to try us out. Just show up and you will be welcomed.

Players must sign in between 9:15 and 9:45 a.m. and play begins as soon as groups are selected.

Weekly play is not mandatory and guests are welcome. There is no prior week sign up. If you show up, you play.

If you are interested in playing competitive golf using USGA rules, our league is for you.

We play the course using the USGA Stableford format. Men play from the blue tees where available. Women play from the red tees and yellow where available. For information call Paul @ 727-474-2344 or email blackdoggolf@aol.com.



# SPORTS

## It never rains on a golf course or during a holiday party

### Ladies 9 Hole

By Nancy Schifferle

Another year has again sprinted by us in just a wink.

Each year seems to pass even more quickly than the last. How is that possible?

I hope each of you was able to enjoy the magic and jubilation of this precious holiday season.

On Dec. 17, the Ladies 9-Hole Golf League enjoyed a wonderful luncheon at the Bon Appétit restaurant in Dunedin. Thirty-six members, dressed in holiday attire, attended this annual event on an extremely dismal day. The weather, however, did not diminish the joy of this delightful event.

Singing Christmas carols made us forget the weather completely. Several lucky recipients walked away with a poinsettia, a donated gift or a gift card.

A holiday mug, filled with a variety of sweets, was provided for each attendee.

Our special thanks to Ann Stewart for handling the arrangements for this lovely afternoon.

Our president, Carroll Harris, reminded members of golf lessons being



Members of the 9-Hole Ladies Golf League pose for a picture outside the Bon Appétit Restaurant before celebrating a holiday dinner together.

offered to our members by PGA golf professional Paul Sylvester, at the Dunedin Sterling Links, once a month through April, 2018. We thank Gilda Gambacurta for arranging these lessons.

All ladies interested in obtaining information on joining our league, and perhaps taking lessons, should contact Carroll Harris at (432) 528-8684 or just join us any Tuesday at the nine-hole golf course.

May you be blessed with good health and be surrounded with peace and love throughout the New Year.

## Slimnastics holiday cheer



Ladies from the On Top of the World Slimnastics exercise group took some time in December to enjoy the holiday season together. Of course, the feast took place after a great workout. If you want to join Slimnastics and work off some of your New Year's goodies, join them 9 a.m., Monday through Friday, in the East Activity Center Exercise Room.

## Que'T ready to create new memories in 2018 season

By Penny Page

The Que'T Women's Billiards Club enjoyed a fun evening at The Paradise Restaurant in Safety Harbor in December for our annual Holiday Party.

There were lots of prizes and we had fun singing Christmas carols and eating delicious food.

We have many great memories from our 2017 tournaments and weekly games on Wednesday nights. We are hoping to see more women join our group this year.

If you have played pool before, you will find us challenging. If you've always wanted to play pool, come and our coaches will help you. Most of all, let's have fun together!

If you are interested in joining Que'T and have questions, please feel free to contact our president, Becky Balderson at 727-674-1733 or [becky@beckybalderson.com](mailto:becky@beckybalderson.com).



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Gary R. Goodman, DPM and  
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\* Eligible new residents must take financial possession by January 31, 2018 and will receive a \$500 discount to the community fee. Residents receiving federal funding are not eligible for this promotion. Restrictions may apply. Contact community for details.



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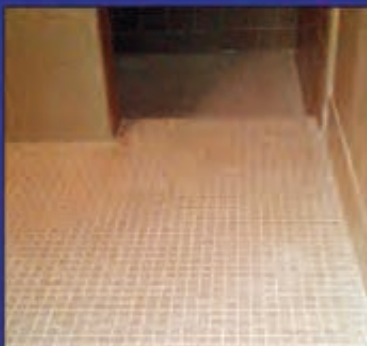
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# BUILDING REPORTS



## Next Lunch Bunch outing slated for February

Hello from the Rila Renaissance building.

We want to thank all who helped decorate the core and building for Christmas, especially Lois Martin's grandchildren (see photo). They were a very big help decorating. They also made delicious cookies for the helpers.

We need volunteers to help take down the decorations. This will be done on the Saturday after New Year's, Jan. 6. Please mark your calendars. Your help is always appreciated.

Please do not leave electronics, furniture or other large items in the garbage room. You have to dispose of those items yourself. Please read the notice on the door for more information.

The Lunch Bunch will



not go out in January. The next event will be on the fourth Tuesday in February at Tiffany's Restaurant on U.S. 19 in Clearwater. Check the bulletin board for information in early February.

We wish all our neighbors and their families a healthy and happy New Year.



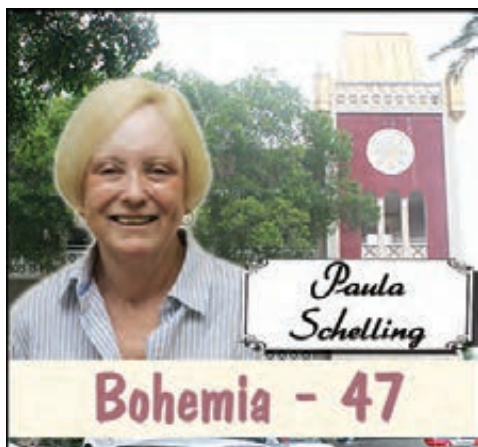
Rila Renaissance resident Lois Martin's grandchildren pitched in to help with the building holiday decorating efforts. They also made some delicious cookies.

## Bohemia food collection drive on track to set new record

The Bohemians did it! At the beginning of 2017 we set a goal that we not only met but exceeded.

Three years ago our building developed a motto calling ourselves, "the building with heart" and we maintain that theme today. We give so much with so little time or effort. When we have a building function, residents are asked to bring a canned good or non-perishable food item.

Last year we set a goal to collect 500 pounds of food, which we did, so we decided to maintain that number again this year. We are proud to announce that we have so far exceeded that goal by 63 pounds and we still have one more function to go.



On Dec. 2, we sent out a call for assistance to aid in decorating the building for the holidays. We received more assistance this year than in any of the previous years. The building

was completed in record time and a celebration with wine and cheese was a way to congratulate ourselves for a job well done.

On Dec. 16, we enjoyed our Christmas building luncheon at the Clearwater Country Club. This year we had a record number of participants with 54 residents in attendance. Twelve women in the building put together beautiful baskets that were raffled off. The proceeds were contributed to the Puerto Rican relief fund.

The walking group decided to celebrate the season with a luncheon at Daddy's Grill in Oldsmar. We were fortunate to have all twelve girls there to celebrate our strong sense of unity. We

also recognize that continuing to walk will help work off the extra Christmas pounds!

A group of us took advantage of the Safety Harbor Library mid-December adult Christmas program. The Bayside String Quartet preformed holiday tunes that touched our hearts. How fortunate to have such a quality program available to us at no charge.

For New Year's Eve, a group of Bohemians plan to venture out to dinner, returning home to welcome in the New Year at Carol DeLisle's condo.

We look ahead to a prosperous, healthy and happy New Year.



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## Kudos to A.G's building coordinators, volunteers

Hot, cheesy pizza anyone? Yummy slices were the order of the day when the American Gothic Building's social committee, Rita Bahro, Louisa Crawford, and Rosalie Borowczyk, served delicious pizza at our yearly meeting. Thank you, ladies!

While chowing down on pizza, American Gothic residents reviewed the building's financial report. Our bank account may not be rich, but lives of our building residents certainly are.

Monthly, American Gothic residents are invited to a luncheon. Our social committee continues to offer our residents a variety of tasty treats for our luncheons. Coordinators Joe Borowczyk and C.J. Messina have distributed a list of names, building numbers, and phone numbers of participating residents. Thanks, and good job, coordinators!

It takes time and work to keep our building functioning well. Our coordinators organize our store room clean-out days and help keep us on track by patiently reminding us to follow the rules and regulations of On Top Of the World.

We try not to see our American Gothic as just a building, but as our neighborhood. Many times, not only do our residents greet each other by names, but our dogs have a place in many residents' hearts. Most days our



dogs, like Sully, Lady, Marley, Brandy, and Maverick, to name just a few, sprint routes door to door, going condo to condo, soliciting doggie treats or pats always generously supplied by our canine lovers.

Our Christmas party was held at Carrabba's Italian Grill. Carrabba's boasts a made-from-scratch Italian menu. From the many dishes enjoyed during the party, you can be sure that Italian cuisine is a favorite of American Gothic dwellers.

Remember: American Gothic residents are invited to a monthly luncheon where our social committee offers residents a variety of delicious foods. See you real soon!

"How lucky I am to have something that makes saying good bye so hard."

— Winnie the Pooh



The Beachcomber Restaurant on Clearwater Beach was the scene of the Mandalay Building's holiday luncheon. Some 24 residents enjoyed good food and great camaraderie there.

## Pizza party will follow next Mandalay meeting

Residents of the Mandalay Building celebrated their holiday luncheon at the Beachcomber Restaurant.

Linda and Lee Siegal, who are our social directors, did a superb job orchestrating all the arrangements in conjunction with the carpooling. Twenty-four residents were in attendance and were happily surprised upon receiving a gift.

We are in the process of planning a building meeting at the East Activity Center in conjunction with a pizza party to follow. This is an ideal venue to welcome new residents and become better acquainted with all in attendance! Details will be forthcoming.



## Bible Study Club

Bob Reis, President

**The Bible Study Club is meeting at a new time and day.**

The OTOW Bible Study Club is a non-denominational Bible study group to explore the word of God, and how it relates to our everyday lives. Our teacher, Woodie Tully, brings 45 years of Bible teaching experience to help understand the Scriptures.

The club meets Friday afternoons from 2-4 p.m. in the East Activity Center Verandah Room. We welcome everyone to our club. You do not need to have any knowledge of Scripture to join, and there are no club fees required. We are not a church; those attending are from a variety of denominations. Every first-time guest receives a complete copy of the Bible to keep as their own. For more information, call either Bob Reis, 798-2443, or Woodie Tully, 399-1773.

## Holiday pot luck had something for all

What a great time we all had at our annual Bavarian Chalet Holiday Pot Luck Supper on Friday night, Dec. 15 at the East Activity Center.

There was a wonderful turnout, with many new faces, and we got to meet and get to know some lovely neighbors. As always, the food was delicious, so thanks to all of those who contributed their efforts to make our tasty dinner dishes and desserts!

With Bill Clark playing on keyboard, we sang, clapped, and danced to traditional holiday songs and show tunes.

After indulging in our fabulous fare, Dave Williams led us in his ever-popular Yankee Gift Swap, in which participants bring a small, inexpensive gift, anonymously.

Each person draws a number at random, and when your number is called, you may either choose a wrapped gift from the table, or "steal" something from someone else who has already opened a gift. Thank you Dave, for once again taking the wheel on this!

Thank you to Joanne and Bob Wallend for coordinating this event, and for those who stayed to help clean up and put the tables and chairs away.

In the spirit of the holidays, Joanne and Bob Wallend, representing Holy Trinity Episcopal Church, volunteered as bell



ringers for the Salvation Army at a local Publix supermarket.

Dressed in red Santa hats with white trim, they stood in the chilly weather, ringing their bells, as they piped music throughout the parking lot from a small speaker connected to Joanne's cell phone. They sang and danced as they greeted the customers. They explained how rewarding it was just to see people smile, and they felt good having others remark on what a great job they were doing.

Aside from the donations they received, they found the experience to be most heartwarming.

Simply sharing a greeting, a kind word, a smile, can give warmth, caring and



Bavarian Chalet residents Joanne and Bob Wallend, representing Holy Trinity Episcopal Church, volunteered as Salvation Army bell ringers over the Christmas season.

compassion. Those gifts are priceless.

If you're looking for something to do on the weekend of Jan. 13 and 14, why not come on out to the Thunderbird Beach Resort to witness our avid resident kite flyer, CK Hydrick in action, as he competes in the Twenty-First Annual Treasure Island Kite Festival.

Happy and healthy new year to all of you from all of us at the Bavarian Chalet!





Bob Anderson, Emily Contrada and Heinz Scheibe enjoying sightseeing on Curacao.  
(Photo by Ute Scheibe)

## Panama Canal transit highlights 11-day cruise

Brittany Farmhouse residents Emily Contrada and Bob Anderson invited my husband and me to join them on an 11-day cruise to the Panama Canal.

Embarking Nov. 15 in Fort Lauderdale, the *MS Zuiderdam* took us to Half Moon Cay, Bahamas, Aruba, Curacao, Cartagena, Colombia, the Panama Canal, Puerto Limon, Costa Rica and back to Fort Lauderdale.

To celebrate Thanksgiving on the ship with dear friends was very special and memorable.

We welcome Joy and Stan Swanson to our BFH community. They moved here from Daytona Beach. Joy grew up in Northern Montana. Stan is from Kansas.

A preschool teacher for 40 years, Joy is an artist and belongs to the Creative Artist Group of Dunedin, the Tarpon Springs Art Association, and the Pastel Society of Tampa Bay. If you are looking for someone who can paint a portrait of your pet, contact Joy at 386-214-1556.

Stan is a publisher and writer of



spooky horror stories, children's books and more. They both love residing at On Top of the World because of the endless activity possibilities.

I want to thank all the helping hands for decorating the core for the holidays. Merelee Bernard, Bonnie Eaton, Judy Falcato, Joy Swanson and Bob Anderson. Good job!

May the year 2018 be the best year ever for all of us.



## A look back at the OTOW News (January, 1993)

- **1992 Christmas Lights Awards:** The 1992 Christmas season brought out more lights and decorated buildings than OTOW has ever before seen. The most notable improvement was noted on the West side, where many new buildings virtually exploded with lights. The top winners were: first place, Swedish Traditional Building; second place, Azores Building; third place, Loch Lomond Building.
- **Fun Club:** On Dec. 2, the Fun Club had its holiday party attended by 68 people. It was catered by Publix and everyone was happy with the food and the special cake made for us. There was accordion music, singing and joke-telling.
- **Married Women's Club:** The January monthly meeting of the Married Women's Club featured a speech by Sue Zelenko, anchor on Channel 10 News. Very informative and interesting. Members were encouraged to bring a friend along. New residents were also invited to the presentation.
- **OTOW Kiwanis Club:** At a recent dinner in honor of the Kiwanis Florida District Governor, the OTOW Kiwanis Club was commended for their outstanding support of the Kiwanis "Caring Corner." The "Caring Corner" receives donations of crafts and artwork to be sold at Kiwanis conventions. All proceeds are used to support Kiwanis charities throughout the state. The OTOW Kiwanis Club led all of the other Kiwanis Clubs in Florida in this drive.
- **Delhi Building:** Bonnie and Joan Clark spent five days in Chicago and had a wonderful time. They attended the Speech Communications Convention where Bonnie was on a national panel and presented a paper; she also has served two years as National Secretary. While Bonnie was working, Joan was busy sightseeing. She spent a whole day at the Chicago Museum of Art.

## English Tudor travelers cover Florida and the North

Your writer went on a delightful trip with the Travel Club to St. Augustine.

We spent three days and two nights there riding the Old Town Trolley to the San Sebastian Winery and Whetstone Chocolate Factory, dining at Barnacle Bill's and, for our last evening, dining on the patio at Harry's Restaurant.

Ledon Hitch and Floyd Barrett related stories about their recent trip to many cities up North.

If you decide to follow in their footsteps, here's a sample: Motoring up to Virginia with visits to the home of James and Dolley Madison. You remember Dolley — she's the gal who rescued George Washington's portrait from the White House while the British were burning the city during the war of 1812.

They drove up to Pennsylvania to the State Capitol in Harrisburg, then took the visitor's tour of the Harley Davidson plant in York, and stopped at Chadd's Ford to see



the Du Pont home and the Andrew Wyeth home and museum.

Wyeth's famous painting "Christina's World" is in New York's Museum of Modern Art.

By now they were three weeks into this sojourn and made it up to Rochester, N.Y., for the George Eastman Home and

Museum, the Corning Glass museum, Canandaigua, Geneva, Cooperstown (Baseball Hall of Fame), and Watkins Glen, famous for its role in auto racing and the NASCAR Cup Series.

In mid-December, as the afternoon sun slowly made its way behind our building, 19 of us kicked off the holiday season with pot luck on the front lawn. The tables were covered with red and green and loaded with such delicacies as chicken wings, roast pork butt, assorted sandwiches, crostini, artichoke salad, chicken salad wraps, cheese ball with crackers and for dessert, chocolate pie, fudge and assorted Christmas cookies.

Laurie Kavanaugh's sister Leslie Haltback, visiting from Merrimack, New Hampshire was our guest at the party.

Joann Dameron organized this gathering as well as the 50-50 prize of \$14 and two door prizes. Watch for Joann's next surprise for us.



This holiday get-together for English Tudor residents drew 19 hungry folks. It was a potluck affair with many choices of snacks, entrees and desserts.





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New officers  
announced  
for board

Here are the new building officers for 2018: president, Bob Stone; vice president, Susan Rausch; secretary, Kathy Edelheiser; treasurer, Rita Tombari.

We want to welcome new residents Paul Mavilia, Connie Ballard and Michael Palmiotto.

Many of our residents enjoyed our Christmas party at Island Way Grill on Dec. 7.

At our last core party, the women decorated the building’s Christmas tree (with the help of a few men). We played Christmas carols and a fun time was had by all.

We would like to thank Ralph DeVoe for being chairperson and (with the help of many men) putting up our Noel signs and Christmas wreaths.

Our next building meeting will be Jan. 24 at 7 p.m. Please attend, as our annual memorial will take place then.

Here’s wishing for a happy and healthy New Year!



Cruises, vacation trips occupied many

Going home for Christmas, whether by plane, train or automobile means good times with family and friends.

Marie and Tom Pirrello did just that, heading off to New York City and Long Island to spend the holidays with their children.

They could have run into Mary Esposito, who also enjoyed the sights and sounds of Christmas in NYC while visiting her family.

Celeste and Kelly Fitzgerald celebrated with their Big City Slicker son Jeff and daughter Christine and her husband Wayne.

Santa may have flown around the world in one night, but Azorians prefer a more leisurely pace. Brenda and John Geanakos cruised the Western Caribbean, stopping at several islands with the Dutch island of Curacao and its capital of Willemstad their favorite.

Jean and Joe Spahalski celebrated their 60th wedding anniversary in September but had to delay their celebratory cruise until December. Something about gals named Irma and Maria.

With new On Top of the World residents (daughter Wendy and her



husband Darren), they sailed away on Royal Caribbean’s floating city *The Allure of the Seas*.

Maggie Sayward joined the OTOW Travel Club on its trip to St. Augustine to see the town all decked out in her “holiday attire.” Never having visited “The Oldest City,” Maggie had a wonderful time and vowed to return.

Closer to home, Azores residents had not one but two holiday celebrations. Our annual core party took place Dec. 7. We had great food and sang our hearts out during the “Carol Sing.”

A bit more sedate, yet no less fun, we filled four large tables at the Safety Harbor Resort and Spa brunch on Dec. 10. Someone may have eaten more than he should have but I wouldn’t know who that was. Oysters anyone?

Building Captain Katy Gerritt called our semi-annual meeting to order at 7:04 p.m. on Nov. 27. Twenty-nine residents attended the informative meeting at which several projects were approved.

Ann Setkowicz volunteered to fill the open secretary position.

Brenda Geanakos will organize the Azores Day at the Races this spring, taking over for Gordon Fowlie, who made this his pet project for many years.

Meeting minutes are posted on the bulletin board.

We have many New Year’s babies to wish a very happy to: Gerald Smith, Jan. 3; Janet Williams, Jan. 9, and her husband Jim, Jan. 11; Maggie Sayward, Jan. 13; Carl Marietta, Jan. 13; Kay Spencer, Jan. 15; Jim Mercer, Jan. 20; Jack Lundgren, Jan. 25; and Gordon Fowlie, Jan. 31.

Happy New Year to all!

Good time to brush up on neighborliness

Hello from Southern Georgian. A special thanks to Christine and Ian Miller for the new landscaping. Sod and mulch were added to the front entrance of the building on the Canadian side.

I would like to thank Charles St. Maurice for his time as Building Coordinator. He held the office for three years and did a great job. Our building is now in need of a new coordinator. Anyone interested in taking over should talk to Charles to get all the details and tell the Community Service Office in the East Activity Center.

Now that our building has almost a full census, please remember the following things that make good neighbors: For example, keep the walkways clear so that no one trips on tables and chairs.



Curb your dog away from the core area; remember it is the front door to the building. You must also pick up after your dog.

Keep the trash room clean and organized. If you are doing remodeling you must get rid of the old unwanted items yourself and not placed in the trash room.

Do not dispose of furniture, chairs, bed frames, head boards, sliding doors, storm doors or household debris in the trash room.

Break down all boxes and do not put food in the recycle bins. Also, per On Top of the World recommendations, residents who own more than one car should not park a second car in the visitors’ spots by the building, but by the visitors’ parking along Canadian Way and Columbia.

Let us all work together and make our building proud.

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## Musician plays at famous European church

Shakespeare is quoted as saying, "When words fail, music speaks."

Our building is fortunate to have our very own resident musician and entertainer. Anyone who knows George Algozzina is fortunate when they receive his gift of music.

George recently returned from an "Enchanting Rhine River Cruise and Reformation Land Tour" which began in Amsterdam and ended in Berlin, Germany. He led 148 Lutherans in a trip that followed the footsteps of Martin Luther and the Reformation. The tour included seeing many locks, dams, castles, churches and cathedrals and amazing sights.

He was very proud to be asked to provide the music during this cruise for Adult Lutherans Organized for Action (ALOA), but was beyond ecstatic when he was asked to play the pipe organ in the City and Parish Church of St. Mary in the Luther City of Wittenberg where Martin Luther had once preached.



The City Church is regarded as "Mother Church of the Reformation" as the Holy Mass was celebrated in German for the first time and the Lord's Supper was first distributed to the parishioners in both forms as bread and wine.

"Words cannot begin to describe how amazing that experience was," said George. "It was hard for me to play because my hands were sweating, my feet were shaking,

and goose bumps were everywhere! I will never be the same!"

The tour celebrated the 500th anniversary of the Reformation. The church had just undergone complete renovations in preparation for this 2017 anniversary.

Music is not only what George Algozzina does — it is who he is, and that was further exemplified with the gracious invitation to the Englander Building residents for their "Algozzina's Holiday Open House and Carol Sing" complete with a customized holiday song book. Can't say the singing was in tune, but the music sure was!

Our building residents also joined in for our annual holiday dinner at Alfano's Restaurant, which was decorated with lights and glamour and was a perfect setting to begin our season of joy and peace.

We wish everyone a very happy and healthy New Year.

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Local owners may also obtain applications for their tenants from either the Community Service Office or the On Top of the World Real Estate Office receptionist.

This application can ONLY be sent to, or picked up, by OWNERS of On Top of the World apartments and only the OWNER shall process applications for renter Activity Cards.

### OTOW Boat Owners & Future Boat Owners



- All boats must be registered through the Community Service Office.
- Registration fees of \$15 are due by the beginning of March, yearly.
- Boats will be assigned a rack spot number upon registration.
- Boats must be registered before they can be stored at Lake Arbor.
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## OTOW 55-and-Over Driver's Safety Course



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***You must bring a check for \$15 to the first class. Make check payable to AAA.***



## Valencia Building meeting to convene Jan. 30

Valencia building is more than a building — it is our neighborhood. This is never more evident than during the month of December.

There was our usual turnout for the building holiday decorations, which went very smoothly and created a festive atmosphere for things to come. It seems that more residents have decorated their units as well.

We held our holiday building luncheon at Rumba's in Oldsmar, hosted by Roberta Selan. It was an outstanding and festive occasion with a good turnout of happy people making lots of noise. Ever notice that the louder the party, the more fun everyone is having? Well, apparently everybody had a lot of fun. Great job, Roberta.

Two very important things to remember for this month. First, our annual building meeting is to be on Tuesday Jan. 30, in the Sunrise Room in the West Activity Center. Please check the core bulletin board for the actual time.

This meeting is important as it



will bring everyone up to date as to scheduling our building activities, our financial situation, the election of our building officers and other items that may be on the agenda.

Of course, one of the best parts of this meeting is the forum for residents' ideas and feedback. Last year's participation was great, so let's do it again and mark your calendar accordingly.

The other important thing we need to



Valencia residents held thier festive holiday party at Rumba's in Oldsmar.

do this month is to vote for "Morgan" for "Pet of the Year." As you all know, Mike Tubolins's little dog buddy Morgan was selected as pet of the month for the month of June. Well, now Morgan is in the running for "Pet of the Year" for 2017.

If you know Morgan, you will agree that she is the most deserving for this honor. Please check out the voting rules located in this issue and vote for Morgan. Deadline for voting is Jan. 11 if you use the new newspaper voting form.



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## Seems like Christmas celebrations were held everywhere

A Christmas party here, a Christmas party there, and little parties everywhere. The Baghdad Building had several Christmas party celebrations.

Some residents celebrated with a Christmas luncheon at Bob Heilman's, on Clearwater Beach. Denise Duca said everyone had a delightful time.

The atmosphere was pleasant and the luncheon very nice. During the affair, Grace Strecker celebrated her 98th birthday. Almost a centurion, and what her eyes must have witnessed: the evolution of automobiles, planes and the space race (walking on the Moon), the Depression, Scarlett O'Hara and Rhett Butler in "Gone with the Wind," WWII, the Big Band era — Tommy Dorsey, Benny Goodman and a very young and skinny Frank Sinatra, emerging on the scene. Congratulations, Grace!

Other residents migrated to Dunedin, and celebrated a Christmas luncheon at Bon Appetit while watching the choppy gray waves rolling in the inlet.



Shirley Demears commented on the lovely decorated wreathes in the dining area which added to a festive holiday mood while dining. "Everything was wonderful."

Further, when entering the Baghdad Building, neighbors are greeted with a sparkling Christmas tree which seemed to have been visited by Santa, since many gifts were nestled under the tree. A big thanks to George Goldsmith, Denise Duca, Judy and



Some of the people who attended the Christmas Luncheon at Bob Heilman's (in no particular order): Grace Strecker, Jim and Kathy Beven, Ann Wilson, Jack and Terrie Starr, Janice Spoon, Ruth Simon, Denise Duca, Barbara Riley, Julie Solfronk, Al McKay, Jane Masella, George and Tatiana Goldsmith, Lela Nincov and Maria Burell.

Richard Stevens, and Donna Mae and Ralph Wilson, for assembling the tree, stringing the lights and hanging the wreathes.

And too, a big thank you to all the residents who decorated the outside of their condos with sparkling lights

— thank you for keeping the holiday season bright!

Hoping everyone had a wonderful Christmas, and may the season's warmth, good will and blessings continue to be shared throughout this coming year.

*Happy New Year from the staff and volunteers of the OTOW News!*



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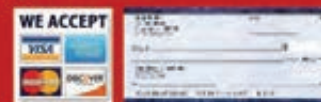
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# Shout-out to all who helped decorate



The residents of the Viking Building were in a most festive mood this December. This included decorating our building and heading out once again for our Christmas luncheon.

Under the leadership of Pat Drake and Brenda Shapiro, garlands, bows and wreaths were hung from the second floor on both sides of the building. Thank you to all who helped in the process.

A special bark-out to "Chloe" and "Woody" for their moral support. We also thank Gene and Joanna Barckhoff for allowing us to use their condo for our staging area.

As usual, we need to give a special danke schoen to Hart Kraimer for putting up our beautiful Christmas tree, as well as placing wreaths and bows in various spots in the passways.



Viking residents held their Christmas luncheon at the Dunedin Country Club. The decor, the menu choices and the good fellowship all were delightful. (Photo by Pat Ellingham)

A rainy Saturday did not dampen the spirits of the 20 residents who met at the beautiful Dunedin Country Club for our Christmas luncheon. The dining area was most cheerful and well-appointed. The lunch menu provided several excellent choices and the prices were very reasonable. Word has it that the Bloody Marys were especially tasty!

Building coordinator Pat Drake welcomed everyone and started out the event with a heartfelt prayer. She noted that we are all truly thankful for our good friends and neighbors. She hopes everyone

has a great new year.

Deena Valdez did an excellent job of arranging and organizing this event. Everyone had a great time.

Please consider joining us when we schedule our next get-together. Besides a spring luncheon, we will soon be planning another building picnic. Hopefully, the temperature will be above freezing for this one. In Florida, that means above 70 degrees....

I extend to all the residents of Viking good wishes and a happy New Year.

## Dog Walkers

When picking up after your dog, do not throw plastic bags down the storm drains. This is against the law. Be sure to always clean up while walking your dog.

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## Seasonal Residents-Temporary Address Change

To ensure timely delivery of On Top of the World mailings, please use this change of address form. This form will allow for a temporary change of address as you move to your seasonal address. You will still need to make a temporary change of address through the U.S. Postal Service for your regular mail service.

## OTOW Change of Address Form

Building # \_\_\_\_\_ Apartment/Unit # \_\_\_\_\_ Today's Date \_\_\_\_\_

Unit Owner Name: \_\_\_\_\_

Current Address: \_\_\_\_\_

Current Phone: \_\_\_\_\_

Forwarding Address: \_\_\_\_\_

Forwarding Phone Number: \_\_\_\_\_

Date Leaving OTOW Home: \_\_\_\_\_

You may mail this form to : On Top of the World Condominium Association Inc.  
2069 World Parkway Blvd E,  
Clearwater, FL 33763



Complete a new form in the future if your return date is unknown at this time.



# Flamenco Building meeting scheduled for Jan. 16

Hello, everybody. December has been quite an exciting month for us here at the Flamenco Building.

The annual Christmas party was held at the Beachcomber on Clearwater Beach on Dec. 8. Anna Myers planned the event, which was attended by 14 residents, and a great time was had by all. Anna has been making the reservations for the Flamenco Christmas party for 10 years. Thank you, Anna.

The ladies held a cookie exchange on Dec. 6 hosted by Charlotte Smedley. Brunch was served and the ladies went home with cookies. We are all looking forward to the 4th annual cookie exchange.

Jeri Hunter celebrated her birthday on Nov. 22. Her two daughters came down, along with her sister from Indiana, and enjoyed a nice Thanksgiving together.



While down here, they all did some shopping and went to various places for lunch.

Here's a reminder to all Flamenco residents to attend the annual building meeting on Jan. 16 at 5:30 p.m.

I would like to wish you all a Happy New Year!



Austrian Alpine residents enjoy a few laughs together at Rumba Island.

# Alpiners pick Rumba's to party

Austrian Alpine residents got reacquainted by celebrating the season with good food, humorous tales and a dinner at Rumba Island Bar and Grill.

After ordering off the menu, diners were able to catch up on news of the travels and tribulations of friends. There were also new residents who were able to introduce themselves.

Holiday decorations on both the World Parkway and Australia Way sides of our building were delightful this year. Flashing colored lights, reindeer, Christmas trees, pulsating snowflakes and even a singing Santa brought good cheer to our neighborhood. Wreaths and greenery on the outside of our building greeted us as we entered the core.

Thank you again to all of those residents who spruced up our building with



lights. Also, thank you to the wonderful volunteers and friendly neighbors in Austrian Alpine.

The date, time and place of our annual building meeting will be posted on our bulletin board.



# THE OTOW BUS COMES DIRECTLY TO YOU!

For reservations, call 799-3417, then press #7 of the voice menu. Seating is limited. Make reservations 24 hours in advance.

Reservations for transportation to and from the East and West Activity Centers will be accepted following the schedules listed below.

(Note that pickup times can be anywhere from 30-45 minutes early.)

## Tuesday Morning Specials

See Posting in Bus

Paradise/West Side.....9 to 9:20 a.m.  
East Side..... 9:25 to 9:45 a.m.

## Tuesday Afternoon

K-Mart & Countryside Mall

Paradise/West Side 12:30 to 12:50 p.m.  
East Side..... 12:55 to 1:15 p.m.

## Wednesday Morning

Publix (Sunset & Belcher)

Paradise/West Side.....8 to 8:20 a.m.  
East Side..... 8:25 to 8:45 a.m.

## Wednesday Afternoon

Aldi (Sunset & Lawson)

Paradise/West Side.... 11 to 11:20 a.m.  
East Side.....11:25 to 11:45 a.m.

## Thursday Morning

Publix (Sunset & Belcher)

Paradise/West Side.....8 to 8:20 a.m.  
East Side..... 8:25 to 8:45 a.m.

## Thursday Afternoon

Publix (Sunset & Belcher)

Paradise/West Side.... 11 to 11:20 a.m.  
East Side.....11:25 to 11:45 a.m.

## Friday Morning

Super Walmart

Paradise/West Side.....8 to 8:20 a.m.  
East Side..... 8:25 to 8:45 a.m.

## Friday Afternoon

Super Walmart

Paradise/West Side.... 11 to 11:20 a.m.  
East Side.....11:25 to 11:45 a.m.

## Guidelines for Riding the Bus

- The OTOW bus service is for the exclusive use of OTOW residents with a valid activity card.
- This service is provided to our residents at no charge.
- Thank you, but the driver is prohibited from accepting tips.
- The bus driver picks up passengers with reservations only.
- You must be able to transfer on your own to ride the bus.
- Medical devices may be restricted due to passenger load.
- Eating and drinking on the bus is prohibited.
- Shopping bag limits and size restrictions are at the driver's discretion.
- If space allows, residents with current activity cards may catch a one-way ride home on the bus.
- If you create a safety hazard or cause unsafe distractions to the driver, you will not be permitted on the bus.
- Shopping time is 90 minutes and begins at the first drop off.
- Due to limited seating, we cannot accept multi-day reservations.
- Reservations are first come, first served, and may only be made 24 hours in advance.
- The reservation phone number is for seat reservations only. Please leave your name, trip request, building and unit number, and phone number.
- If you live on the second floor of a two-story building, or if your building's elevator is out of service, the driver will carry your bags to your front door. The driver is strictly prohibited from entering your unit.
- The SCA staff takes their directions from SCA management. Please refer all questions and concerns to the Community Service Office.





## New Year to bring number of events

Residents of the Brahman Building dined at the Island Way Grill for dinner to celebrate the holiday.

Thirty people, who were both new neighbors and existing ones, attended. Thanks to Gloria Sayer for making the arrangements.

Please note our building will be having more functions after the holidays end. Please keep an eye on the bulletin board for further information. If anyone has any suggestions, please let us know. There will be sign-up sheets for any event.

Our book club will meet on Thursday, Jan. 11 at 2:30 p.m. E-mails will be sent with details.

Our annual coffee and meeting will take place on Jan. 17 at 9:30 a.m.

There will also be a ladies luncheon during the same month. Details will be forthcoming.

Look for an outdoor pizza party in February and an outdoor barbecue in March, weather permitting. Again, details will be forthcoming.

May you all have a wonderful, healthy happy New Year.

## Festive holiday season at Viennese Villa

Mary Wolf delivered the blessing for our very well-attended Christmas party.

Head elves Karen and Kirk Safee, Carroll Harris, Fred Schick and Connie McDonald and company created a fantastic evening, which included bingo games and prizes.

Jerry McDonald is pictured presenting Marnie Carr with her fifty-fifty winnings. Everyone wishes to thank the entire crew for a wonderful evening.

We can thank Bill Carey, Steve Moore and Frank Digrazia for the Villa's outdoor decorations. This is a big undertaking to say the least. Sure does look nice. Speaking of decorations, those elves were everywhere. Fred Carroll, Connie McDonald, Howard Rochte, and Jerri and Brian Lance did a magical conversion to the core. The tree and decorations there are lovely.

Glad to see Eileen Benfer back from her latest trip to Tennessee. Eileen visited friends and family and Dollywood, which she said was over the top with Christmas decorations. Her return was delayed thanks to Mother Nature's heavy southern snows.

We know "where the angels live" with the lovely OTOW Chorus Christmas concert with our own Les Ermold.

We had a wonderful Christmas



with our son, Mike Leonard, and family from afar. Pat and Judy McGarry and my future daughter-in-law Colleen met many of our On Top of the World friends and neighbors. We kept restaurants and tourist areas busy as well.

Some members of the OTOW camera club attended Mike's photo presentation benefit for the Seabird Sanctuary. All proceeds were donated to their very worthy cause.

Trudy Berry kindly hosted two of our house guests. Thank you, Trudy.

Well, boys and girls, hope you enjoyed a festive holiday. Until next month when



Jerry McDonald presents Marnie Carr with her fifty-fifty winnings at the recent Viennese Villa Building holiday party.

you shall, hopefully, meet our neighbors who bought Mave Anderson's place. Mave has returned to her beloved Ireland.

Remember to write 2018 on those checks. Any news fit to print send to fresca@maine.rr.com.

Happy New Year!

## Espana volunteers are always at the ready

We have many people to thank for making our holiday season eventful.

I will start with the decorating of the exterior of our building. John Fier, Tony Scheifen, Mike Payne and Bruce Laramie put up all those archway lights on the North side of the Espana. The lights on the arches on the South side were installed by Aldo Delu, Ed Oulton, and Craig Waldvogel.

There is a story about the arch lights. On the first Espana Christmas in 1993, my son taped lights in the three arches in front of my condo. The next year another resident on my wing taped lights in his arches, but he became tired of having to take a broom and push the tape back up because some areas dropped overnight. The third year the decorating committee had screws installed.

This year the lobby decorations were installed by Nancy Kronewetter, Norma Bastidas, Lillie Scheifen and Linda Rice. Since last year the wind blew down and destroyed our Christmas tree, a lady who moved out of the Espana donated her tree to the building.



As an original resident of the Espana, I remember our first Christmas party in 1993. The building bought the tree and the lights and each resident brought a decoration and put it on the tree. It's a fond memory.

Christmas is now over, so it's time to take down the decorations and pack them away.

We no longer have a decorating committee who decorates the entire building. We have become the North and

the South wings, so we need help for both sides. Please volunteer to assist. As to the date and time, I would imagine that a note will be posted on the bulletin board.

John Fier reports that this year the Espana Christmas party was held at the Countryside Country Club. The arrangements were made by Linda Rice and Ellen Fier.

There is one more person who must be thanked. As we all know our water was shut off on Nov. 14. Our president, Les Meneilly, sent an e-mail to those who have a computer telling them about boiling the water after it was turned back on.

Many residents who do not have computers were surprised to receive a printed paper with specific directions scotch-taped to their door. Craig Waldvogel took it upon himself to type the directions about boiling the water, made copies of the directions and taped them to various residents' door.

Residents have asked me to thank Craig, so this paragraph is to thank you, Craig, from all the people you helped.

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## Attention OTOW News writers ...

**When submitting your stories to the newsroom by email, please put the name of your building, group or sport in the subject line of the email.**





## R.B. resident is U.S. lawn bowling champ (again)

Wow, Roman Byzantine residents have had a very exciting and active December.

Early in the month we received the good news about Sandy Wall winning the U.S. Open Lawn Bowling Championship with her partner Cathy Mills. This is the second year in a row that we have had Sandy do us proud.

Our building Christmas decorations are outstanding again this year. A big shout-out to thank Bob Notbohm and Ray Claxton for the exterior decorations.

There were also many “elves” bringing the core area to life with a tree, a sled filled with toys and other magic of the season.

Many residents worked to bring their own areas to life too. There was an extraordinary display at the Bonomo’s home. I hope everyone had a chance to see the train, Ferris wheel, fountain, and village scenes.

There was a great turnout for the building season party at Tampa Bay Downs. We were able to enjoy our meal at the clubhouse buffet. Following lunch, we were able to study the ponies



and wager on the winner. Some of us were lucky. Others had fun, regardless.

I want to welcome everyone back from their travels to be with family over the holidays.

Please remember to share your news as the New Year brings more fun and activities.

Delores Kopeck and Shirley Miller have distributed the emergency contact list to neighbors.

Please be sure to update your information so we have corrected phone numbers and email to reach you and your contact in an emergency.



Christmas dinner at Johnny’s restaurant. Always nice enjoying time with neighbors.  
(Photo by MaryAnn Fontaine)

## Modernage Christmas party marked ‘best time of the year’

I remember a song lyric, “...and so this is Christmas, the best time of the year.” Do you remember it?

The Modernage Building’s Christmas party was held Dec. 13, as we celebrated another year together as neighbors and friends. Thirty people attended, dressed festively and ready for a great meal and some good conversation.

The event was held at Johnny’s Italian Restaurant on Route 590, here in Clearwater. The food is always excellent, the service is prompt and quite honestly, it’s easy to see why we keep going back!

Marge Sivek was in charge of putting together this wonderful event again this year. She always does such a wonderful job making sure everyone is greeted, seated and has a name tag.

Everyone’s name is put in a basket for a prize drawing at the end of the evening. The lucky winner received 50 dollars.

With one more year almost behind



us and another about to start, I would personally like to thank all of our building residents for being such great neighbors and friends.

It is my hope that you all continue to look to the future with hope and keep making Christmas “the best time of the year.” Happy New Year to all.

## Not partied out quite yet? Here’s one more holiday event

Wow — it sure has been busy at Swedish Traditional the last couple of months! Time flies while having fun.

Fun was certainly present in our building. Families traveled near and far, even to Wales, to celebrate the season of joy.

Santa’s elves decorated our core to perfection again this year. I heard that even more lights will be added next year.

Parties, food, more food, drink, more drink, shopping, dressing up in Sunday best and donning ugly Christmas sweaters encompassed much of our time.

We are not stopping there. Our building family’s “after Christmas party” is in January at the Countryside Country Club. Watch the bulletin board for the date and time. How could you go wrong with a menu of filet mignon or salmon? Last year



the food was fantastic, so we are all excited for this year’s event.

Our monthly luncheons will resume in a couple of weeks when everyone is back home.

Now if we could only turn back the scales like we do with the clocks. Ha-ha!

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## COFFEE CORNER

Coffee and Danish are served from 7 to 10 a.m. every weekday morning in the East Activity Center auditorium.

Come visit and have a cup of coffee! The cost is minimal.

The proceeds help other clubs and groups here at OTOW.

So come visit your activity center and enjoy a cup of coffee at your Coffee Corner!

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SERVICE OFFICE:**  
**8:30 A.M. — 3 P.M.**  
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# Laundry room is this resident's domain

Emerald Isle is the home of On Top of the World's self-proclaimed "Queen of the Laundry Room," Joyce Donnelly. "Why?" you ask.

Joyce spends a large portion of her waking life there. It has evolved into a hub for socializing with old friends, meeting new people, and as an oasis for newcomers, directed there by Queen Joyce.

The day of our interview with her (very clean) husband, Mike, she had already done four loads, and it was barely noon.

Joyce and Mike were born, went to school, grew up, married, had children, and most likely did a lot of laundry in Belleville, N.J., home of the Donnellys and the Jersey Boys.

Belleville, as the name implies, is a beautiful area of New Jersey, just 11 miles from New York City.

The two met at a party and then dated on and off until Mike went into the Army for two years, one of which was spent in Vietnam. There he was exposed to Agent Orange, which caused subsequent health problems, but he was able to return to Belleville and marry his "belle," Joyce, 46 years ago.

Mike worked in maintenance for the Garden State Parkway for 35 years, working his way up to superintendent of the northern district and serving as president of the Supervisors' Union.



Meanwhile, Joyce worked for Eastern Airlines (remember them?), first as a reservationist, then a supervisor, and finally a manager. After the demise of Eastern, she set up her own travel agency, JTS, Joyce's Travel Service.

But her final job as personal assistant to the local sheriff was probably her most interesting because no two days were ever the same, plus she was privy to a lot of behind-the-scenes politics.

In December, 2016, at his 70th birthday party, Mike was informed that he had been named "Veteran of the Day" for Aug. 28, 2016, and would be honored at Yankee Stadium. Being a huge Yankee fan, Mike was ecstatic. The Donnellys and 50 of their closest friends and relatives went to the game, posed, applauded, cheered,



"Laundry Queen" Joyce Donnelly, husband Mike and portions of Joyce's most recent laundry and laundry aids. (Photo by Sue Naylor)

and were photographed making it a very memorable day.

And how did they find OTOW, you ask? Joyce went online, typed in Clearwater senior residences, and the first item to pop up was On Top of the World. They came, saw, and bought in Emerald Isle 12 years ago, and we are glad they did. No one else loves our laundry room like Joyce.



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Twenty-four residents enjoyed each other's company at the Granada Building's annual holiday party, held at the Beachcomber Restaurant on Clearwater Beach. (Photo by Lee Seymour, uploaded by Barb Jamrozy)

# Fun trip to Tampa Bay Downs coming in March

The Granada Building is back in full swing again. We had 24 attendees at our annual holiday party at the Beachcomber, and a great time was had by all

We extend our thanks to Trish Burch, Peg Talak and Bill and Karen Johnson for all they did to make the day the success it was, and we thank Lee Seymour for taking the pictures, one of which is shown above.

Our decorating committee did a lovely job of preparing the building for the festive season, and we appreciate all their hard work.

It has been announced that we will have our annual Sunday brunch at Tampa Bay Downs on Sunday, March 4, 2018. The cost is \$30 per person, which includes entry, track racing form, food and tip. Guests are welcome. Checks should be made out to Arlene Berger. The signup sheet is next to the elevator on the main floor.

There is a recycling facility on Hercules Avenue near the Post Office



for all items which cannot be accepted by the building.

Our next building meeting will be held late in January. The exact date will be listed on the bulletin board.

We hope you all enjoyed your holidays and we wish a happy and healthy New Year to all! Until next time....

# OTOW CLASSIFIED ADS

This Classified section is a service to the On Top of the World community. There is no charge to residents for this service. Items must be priced under \$500 and copy must be 20 words or less, including phone number. Submitter's name and building name must be included, but will not be published. **If the submitters's name and building is not included with the ad, it will not be accepted for publication.**

Please note: We do not accept ads for automobiles, firearms, yard/building sales, apartments for sale or rent, or employment. Drop off ads at the newspaper office. We cannot accept ads over the phone. Ad deadline is the 15th of the month preceding publication date. Ads received late will be placed in the next available issue. Only one (1) ad per person per month will be accepted. Unless otherwise stated in the ad, phone numbers are within the (727) area code.

## FOR SALE

- Pride scooter, used twice, with instructions, new fenders, needs battery \$300; dark wood computer desk \$50 OBO. 559-1951

Mister Coffee programmable 4-cup coffee maker, new in box \$7. 791-7610

30" black glass cooktop, 1 year old \$300. 403-0656

Beautiful condition gold leather Ethan Allen sofa and chair \$200; new bronze metal & glass coffee and end tables \$150. 239-464-9421

Bible, auto, fishing, golf & tennis magazines and videos; aquarium; household items; books, golf clubs, pool cues, etc. 791-1444

Two golf push carts with full set of irons \$25 each. 798-8664

Love seat, like new \$45. 726-2063

OTOW Westinghouse built-in oven, works good \$80/OBO; ceiling fan \$20/OBO. 262-515-4153

Two-wheel golf cart \$10; golf bags \$5-\$10. 266-4078

Leather couch, 6' beige, excellent \$300; rocking chair, maple color \$60; Rosetta Stone headphones and Lesson 1 CD (Spanish) \$15. 692-7028

Large amount of Christmas and other used cards suitable for art projects. 754-5064

Piano, Cable Nelson (mfg. by Everett), spinet, walnut finish, approx. 45 years old, very good condition \$495. 796-8411

Lazy Boy recliner chair, dark brown \$75; wingback recliner chair, gold \$100, both in excellent condition, can deliver. 474-6682
- Showtime Pro rotisserie. Set it and forget it. Perfect condition, paid \$149, sell for \$40. 480-9456

Sports memorabilia for sale (pictures, cards, etc.). Call and leave message 412-3138 or 415-0832

Ladies golf clubs and bag, best offer. 796-9374

Cherry wood formal dining room oval table w/4 chairs, 2 leafs and pads \$399; Emerson microwave w/turntable, black/stainless steel \$30. 248-535-4385

Schwinn bicycle \$35; used golf balls \$1.50 per dozen. 452-391-8044

Reversible aprons \$14; children's crayon aprons \$12, many designs. As were sold in the Good Neighbors Gift Shoppe. 725-9025

12' Old Town Guide canoe, great for fishing, located at slip #15. 218-8061

Huffy unisex bike \$35; new shower chair \$20; West Bend microwave \$50; full set of men's R.H. golf clubs & acc. \$175. 210-7692

7" laptop, Toshiba Satellite L775D, black, Windows 10, 6 GB RAM, 579 GB hard drive \$75. 793-9698

Dining table w/4 chairs & bench, brand new, asking \$450; large office chair \$25. Can send photos upon request. 918-534-7662

Odyssey unisex White Ice 340G putter \$50; TaylorMade Burner Superfast driver 9.5 \$100. 805-451-6968

# NEEDED

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# Are You Paying Too Much for Condo and Auto Insurance?

## Auto Insurance

### Sample Coverage Includes

Bodily Injury	\$100,000 each person/\$300,000 each occurrence
Property Damage	\$100,000 each occurrence
Uninsured Motorist	\$100,000 each person/\$300,000 each occurrence
Personal Injury Protection	\$10,000 each person, wage loss excluded
Medical Payments	\$2,000 each person
Comprehensive	ACV - \$500 deductible
Collision	ACV - \$500 deductible
Road Trouble Service	\$50 each occurrence
Additional Expenses	\$30 per day/\$900 each occurrence

### Annual Paid-in-Full Premium \$1044.18\*

Quote details: 66 married male, vehicle driven for pleasure use, superior credit, 5-year clean driving record on all household operators, 2016 Chevy Impala LT, garaged in Pinellas County, 33763, equipped with air bags, ABS and Anti-Theft device. Optional limits, coverages and deductibles are available.

\* Notice: Acceptability of all proposed applicants subject to underwriting approval, premium rates are subject to change. Rates will vary based on age of operator, driving record, credit history, garaging address and type of vehicle.

## Condo Insurance

### Sample Coverage Includes

Dwelling	Contents	Liability	Annual Premium*
\$30,000	\$30,000	\$100,000	\$443.13
\$50,000	\$30,000	\$100,000	\$559.18
\$70,000	\$30,000	\$100,000	\$675.46
\$90,000	\$30,000	\$100,000	\$791.51
\$110,000	\$30,000	\$100,000	\$907.57
\$130,000	\$30,000	\$100,000	\$1,023.84
\$150,000	\$30,000	\$100,000	\$1,139.88

Quote details: Year built 1999, owner occupied primary residence, masonry construction, secured community, wind mitigation credits, \$1000 AOP deductible, 5% hurricane deductible, contents replacement cost, golf cart physical damage, proof of prior insurance or new purchase. Optional limits, coverages and deductibles are available. Older units may result in higher premiums and could be subject to a four-point inspection.

\*Notice: This is an estimated premium. Actual premium may vary from this figure. Changing any information in the quote may result in a change of the amount quoted or the availability of coverage. Your actual premium may be higher or lower based on a number of factors, including additional information you provide or we obtain, the coverage, limits and deductibles you choose, any discounts for which you may qualify, additional underwriting and rating criteria, and the date coverage is purchased or the date coverage becomes effective.

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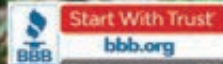
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