

**Time for OTOW
to vote for
Pet of the Year
Page 15**



**New Year's Eve
entertainment on
OTOW-TV
Page 30**



**Table tennis
state medalists
from OTOW
Page 47**



ON TOP OF THE WORLD NEWS

January 2021

Published Since 1968

53 Years of Only Good News

Volume 53

No. 1

Happy New Year

To everyone who decorated - 'Thank You'

By Doug Kates

What a way to end 2020.

Beautiful holiday lights and decorations everywhere.

Front yards and back yards. First floors and third floors.

Some people just put up a small tree. Others displayed a Santa, a snowman, candy canes and a tree.

One even added snow!

There were traditional lights and there were flashing lights, plus reindeer, camels and dogs.

During a time when we all needed a smile - our residents pulled through.

Many of you.

On behalf of the entire community, let me be the one to say, "Thank You" for taking the time to put up holiday decor and for being creative.

There were at least 20 buildings in our community with strings of light from end to end, from floor to floor.

There were buildings so lit up you just had to stop and stare.

Made me wonder who took the time to string them?

In a span of five days, I videotaped the best lights from all 91 buildings. Those videos were then combined into the official On Top of the World 2020 Holiday Lights Video.

Music from taped Chorus concerts was used in the background.

The holiday lights video was then placed on OTOW-TV Channel 732 and the Box Office website for everyone to see and hear.

One resident wrote to me, "I cannot go outside. Thank you for letting me see our Christmas lights on my own TV."

Another resident said, "I haven't missed the holiday lights videos in five years."

The holiday lights video aired on TV through Dec. 25, but if you missed it, it will remain on the Box Office website until December 2021. Visit otowboxoffice.com and look for the link. It can be viewed anytime from anywhere in the world.



Above and below are just two of the many holiday light displays that filled On Top of the World this past December. Many residents went out of their way to bring a smile to neighbors, friends and even visitors. Some displays were simply incredible. (OTOW News video captions by Doug Kates)



Let's *Celebrate* A New Year With New *Opportunities.*

**Take advantage of the Seller's Market
and list with the Leader in Sales!**

**CONTACT US NOW FOR A FREE MARKET
ANALYSIS AND FIND OUT HOW MUCH
YOUR CONDO IS WORTH IN TODAY'S
REAL ESTATE MARKET.**

- We care about your listing and will always strive for top dollar.
- Open 7 days a week, we'll show your home more often and sell it faster.
- Offering on-site rental property management.
- Our sales associates have over 100 years of combined experience. We will negotiate for you, and put more money in your pocket.

Call us at **1.800.733.3417** or **727.799.3417**
or visit us at **OTOWRealEstateClearwater.com**

On-site Sales Center Open 7 Days a Week
2291 World Parkway Blvd. W • Clearwater, FL 33763
Kenneth D. Colen, Licensed Real Estate Broker

  On Top of the World Communities LLC, Clearwater, Florida a 55+ community.

**On Top of the World
Real Estate of Pinellas, LLC**

Resales • Rentals

We Sell the World™

A wholly-owned subsidiary of
On Top of the World Real Estate, Inc.

Start the year by updating your emergency contact information

Updating

Emergency Contact Information

With the new year finally here, now is a good time to remind you to update your emergency references and contact phone numbers.

This information was originally collected at the time of your interview for residency. For many of you, that information is well over 10 years old. We urge you to update this information.

In the event of an emergency involving your unit at On Top of the World, or in the event of an emergency situation involving you, the Association needs current emergency contact information to provide to law enforcement and Emergency Medical Service personnel.

If another OTOW resident, or someone local, has a key to your unit, please include this information when completing your Emergency Contact Form at the bottom of this page.

Once completed, please drop your form off at the Community Service Office, or mail it to the Community Service Office at 2069 World Parkway Blvd., Clearwater, FL. 33763.

You can also update this information conveniently online at www.otowclearwaterinfo.com and click the "Service Department" tab. From there select the option: "To submit an online Emergency Contact Update click here."

Association Correspondence

Your Association receives on average more than 150 pieces of correspondence each month which can include a wide array of topics such as service related items, suggestions, meeting requests, as well as complaints about perceived rule violations.

The Association requests that you provide specific date, time, location and specific description of what you observed which is especially important when you write regarding possible rule violations.

One of the duties of the Board is enforcement of the provisions of the Declaration, By-laws and Association rules. Enforcement action may only occur on valid Association matters reinforced by factual information.

If you are witness to a violation, I encourage you to write the Association.

If a violation is brought to you by a "well-meaning" neighbor, please encourage them to document the facts and send the information to the Association.

The Association does not act based on hearsay or rumors. Matters that require action must be documented for legal follow-up.

Life Safety: Fire Prevention

With the cooler weather here, if you are using a space heater, make sure it is well away from any combustible object



such as curtains or bedding.

Avoid overloading an electrical outlet with too many plug-ins such as appliances, extension cords, and especially a space heater. Overloading any electrical outlet can be a sure prescription for a fire. Always remember to turn off and unplug the space heater when not in use and when you are not at home.

If you use an extension cord for any electrical device, make sure it is sized to the load demand of that device you intend to connect. Using too small of an extension cord can be a source of enough heat to ignite a fire.

Never plug a space heater into an extension cord or power strip. Always plug your space heater directly into a wall outlet.

Do not plug any other electrical devices into the same outlet as your space heater. Always remember, safety first.

Did You Know

Social and recreational activities are very dependent on resident-directed and organized participation.

Were the Association to be the "go to" for programming, it would leave little room for resident involvement and creativity. As this has evolved over the years, you all know we have wonderfully creative residents. This allowance and respect for creativity is one of the really great aspects of this fine community. The recreation is about fun, camaraderie, and long-lasting friendships, as well as the space to be creative.

Community Service Office Information

The Community Service Office (CSO) hours of operation are Monday through Friday from 8:30 a.m. to 3 p.m.

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

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

Once the requested service matter is

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

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

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

From time to time, it may become necessary for us to contact you with questions or clarification of your request.

It is not necessary to report service requests more than one time. If you have any questions regarding your request and until the Community Service Office re-opens, please call the Service Request Line at 727-683-6981.

As a reminder, window and door repair or replacement is exclusive to the unit and is the owner's responsibility. The

Association's responsibility is to the structure and common elements.

Service Request Line

If you are unable to visit the Community Service Office, the OTOW phone number to submit a service request is 727-683-6981. Please call for general building matters in the common areas only. Please do not leave health-related emergency information on the service request line.

After-Hours Number

The OTOW after-hours phone number is 727-799-1115 for issues such as water intrusion into your unit.

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

For a life threatening emergency, please dial 911.

For a power outage, call Duke Energy at 800-228-8485.

OWNER EMERGENCY CONTACT UPDATE
Please update as information changes
 Return completed form to the Community Service Office at
 2069 World Parkway E, Clearwater, FL 33763

Date: _____ Bldg #: _____ Apt #: _____

Owner's Name: _____

OTOW Address: _____

Ph #: _____ Email: _____

EMERGENCY CONTACTS:

Name: _____
 Address: _____
 Phone #: _____
 Email: _____

Name: _____
 Address: _____
 Phone #: _____
 Email: _____

Name: _____
 Address: _____
 Phone #: _____
 Email: _____

KEY HOLDER:

Name: _____ Bldg #: _____
 Phone #: _____ Apt #: _____

Keeping the On Top of the

As we approach the end of what must be one of the oddest, most challenging and difficult years in modern memory, I thought we should take some time to look back with an eye towards what we – as a community – have accomplished and can continue to accomplish.

And as we look back, let us all stay safe and remain mindful that we still have a long way to go before we put this pandemic behind us.

A look back at the 2020 calendar year work completed

This past calendar year has brought many challenges for the management company and its contractors.

Keeping employee teams and residents safe and healthy during the continuing pandemic was clearly the highest priority and most difficult thing to accomplish.

We are thankful for their hard work and commitment despite these difficult circumstances.

At the beginning of the pandemic shutdown, service and maintenance workers were considered to be “essential workers.”

The long pause did provide some tangible benefits by being able to accelerate scheduled work in what would, under any other circumstance, be heavily used areas. Some of this work included painting, resurfacing work, air conditioner upgrades (to deal better with airborne pathogens,) and much more.

During the calendar year, the following improvements were made to the community:

- Four (4) low-slope roofing projects
- Two (2) shingle mansard projects
- Two (2) elevator equipment modernizations
- Nine (9) walkway coating and 30 exterior stairwell coating improvements
- 49 sanitary sewer manholes rehabilitated to extend the useful life of the wastewater collection system
- Five (5) streets repaved and 5 parking lots seal coated
- Four (4) building railing improvement projects
- Two (2) ornamental roofline railing projects
- 22 additional dryer venting improvements
- Rehabilitation of the Irish Lane and Swedish Drive storm drainpipes
- Three (3) fire hydrants replaced with new units
- To date, 23 front façade painting improvements and 18 back façade coating improvements
- Five (5) additional Duke Energy streetlights added to the community
- Completed a five-year cycle of Building Fire Safety Inspections

In previous articles I mentioned how challenged the management company has been on retaining labor. Some workers were out managing the illness (thankfully, no fatalities!) while others were having to



Chairman

manage their children as schools and day care closed.

All this, running headlong into a full employment economy and wage inflation that resulted as many businesses were attempting to hire a shrinking pool of labor.

You may be assured that the Board will continue to deliver quality services to residents in 2021.

The Board’s goal is to ensure that the On Top of the World community be a safe and pleasant place to live. Further that the community continue to provide quality amenities, as well as buildings and ground maintenance at an affordable value.

I truly believe that On Top of the World Condominiums is one of the best values in the entire state for affordable living.

Looking ahead to a better 2021

The promise of a vaccine is great news. Although the efficacy is reportedly very high, it has yet to be proven in large populations.

Personally, I hope it stays true to projections and provides 95 percent effective immunity to COVID-19, but I’ll still be masking, distancing and washing my hands frequently.

This may continue to be routine for many of us. No harm in that. When I drive, I wear my seat belt as well. No point in taking unnecessary risks.

At the time I write this column, we are very much back into an infection surge. I’d like to think we all have learned lessons over the last 10 months. If residents consistently apply those lessons of masking, distancing and handwashing, it may not be necessary to close the facilities (unless under mandate). The facilities will in all probability not be able to host large gatherings. With everyone still being distanced and masked, we do not anticipate pool or golf course closures beyond periodic maintenance.

Spectrum

On the Association’s side, there may be a means to structuring a path to providing opt-in service for the community.

That said, Spectrum must accept the structure and plan. So far the discussions have been productive, but there is still a ways to go to obtain a workable agree-

ment both sides can live with.

While I believe Spectrum may be willing, the devil is always in the details. Stay tuned.

Upcoming Projects

January will see the painting contractor continue with back waterproof coating applications and then transition to front façade painting projects by February.

Residents in Buildings 24, 28 and 12 in particular will see painting crews applying new coatings to the back of the structures before the month is out.

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

As always, please keep in mind that the painting contractor will be operating in close proximity to parking areas and front/back 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 management company, in conjunction with a licensed contractor, will continue the removal and subsequent replacement of the roofline element of Building 84 in the month of January.

This second phase of the project will affect residents who have assigned parking spaces in the front of the Building along Americus Boulevard.

Because of limited alternate parking in the area, phased displacements of personal vehicles will take place.

Residents affected by the work will receive a door hangar and windshield placard two days prior to when their vehicle will need to be relocated.

This phase of the project is anticipated to take four weeks to complete.

Notices have been published to the bulletin boards of the building and residents are asked to please avoid active work zones and follow ground personnel’s direction in the interest of everyone’s safety.

Thanks for your cooperation!

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 nec-

essary 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.

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 in advance for your cooperation.

Although the majority of clamshell awnings have been removed, there are a few holdouts. Usually the awnings develop compromised connection points to the common element. In response, Inspection Services has been reaching out to affected unit owners to have the awnings removed and limit any further damage to the building.

As noted in prior articles, the “clamshell” awnings do not meet building code for wind resistance and have been marked for elimination by your Board. For condo owners that refuse to comply, the sale or transfer of that unit will be blocked by the Association until the awning is removed.

Scam Alert

Avoid being taken advantage of

It seems like a day doesn’t go by that I don’t get a card in my mailbox to the effect of “Urgent that You Contact Me! I’ll buy your home.”

My first thought isn’t printable. I’d like to believe this sort of scam violates Florida law. The jury is out on that, I suppose.

(Continued on page 5)

World community the best

There's another part of this scam. Perhaps, many of you have seen it.

In this one, there's a message on your phone that so and so is in the neighborhood and is looking to buy your home and the condition of it doesn't matter.

If you answer the card, or if you return the phone call, the scammer knows you are interested. You become the "mark" and then they will prey.

So what is going on?

If you received either of these scams, and that's what they are, you have possibly been contacted by someone who either wants personal information or who wants to buy your home cheaply and flip it for a large profit.

They make it sound like its quick and easy money by offering cash for a quick sale of your home or condo.

"Cool" you may think, but hold on a minute.

A sales price isn't mentioned.

How do you know what your home is really worth?

The prospect of easy money, fast and probably without a commission, may be enticing, but how do you know if this is a real deal or just another scam to obtain private and personal information from you—which, by the way, is what it is.

For that matter, how do you know what your home is really worth on a true real estate market?

How would you feel if you left \$20,000 to \$40,000 in real value on the table?

This unfortunately happens often. It is common that homeowners, often seniors, find themselves enticed into selling their homes for below a fair market value.

Scammers are not stupid. They know that our seniors have the money and are often easy prey.

According to the Florida Attorney General's office, retirement communities are target for these predatory home-buying practices for many reasons. We may become frail from illness and need to move to a care facility. Maybe you've lost a spouse and can't bear to be in the home you shared together. Maybe medical debt is a burden and you see no other way than get living expenses before going on to lord knows what.

Oftentimes, these "fast money buyers" employ deceptive or high-pressure tactics to cheat an owner out of their home or to obtain personal and private information.

I recently read a story of a woman in a downtown Atlanta neighborhood who refused to sell, despite repeated offers. The aggregator reported her to the city for code violations. Finally, after being dunned by multiple warnings from

city code enforcement, and lacking the funding to make the necessary repairs, the woman relented and sold for a below-market price. The home shortly thereafter was sold for multiples of what he was paid.

Flipping is the term for this practice, and this is the goal to begin with: fast money.

It takes some patience and restraint, but your real estate may be your most valuable asset. Know its value.

Of course, the most reliable way to value your home and also to sell it is to work with a reputable real estate brokerage firm and establish an estimate of market value based on recent sales of comparable properties.

This is fast and most brokers will do it as a courtesy.

Of course, you may be asked to sign a listing contract for the sale of your property. But that's fair if you are serious about wanting to sell. And if you are not serious, why would you ever be talking to these scammers.

Finally, a broker-moderated sale may take a little longer (not by much in this market!), but you can be comfortable that you are not leaving value on the table.

If you get a mailer, ignore it.

If someone leaves a phone message to the effect that he or she is in the neighborhood and wants to buy your home do not respond.

Scammers are all over us these days. Be careful, be alert and don't be afraid to ignore these calls and letters.

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 6 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. Please remember, another benefit of an HO6 policy is the personal liability coverage. Should you be the cause of a water leak or a fire event that damages adjoining units, you may be held liable for their damage, as well as any damage to the Association's area of responsibility between units.

The undervaluation of your contents may cause you a significant loss but most likely will not bankrupt you. If you do not have personal liability coverage, you could lose all of your assets if you cause damage to units around you and you are not adequately insured.

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 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. Class B (liquids and gases) and Class C (energized electrical equipment).

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

The service department 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.

Damage to your vehicle while it is parked in the community is not covered by your HO6 policy. State law requires you to maintain a policy on your automobile. The prudent owner will purchase comprehensive or other than collision coverage that pays for damage to a vehicle from incidents other than a collision including; fire, theft, windstorm, vandalism or flood.

It also covers damages caused by falling objects or from hitting an animal.

Feeling Flush? Think First!

The Management Company has recently been called out to deal with a range of plumbing blockages.

Upon investigation of the several incidents in December, they found grout, washcloths, small hand towels, adult diapers, cat litter, and "flushable" wipes.

Get the point?

The only thing flushable is human waste and toilet paper. Everything else is NOT flushable (even so called "flushable" wipes, which may flush, but don't break down and cause some dandy blockages).

A sewerage back up can cause real problems and damage to ground floor neighbors. Please be responsible and mindful of your first-floor neighbors. Flush only human waste and toilet paper.

OTOW's Official Website

otowclearwaterinfo.com

TOW Wants You To Know

Let's review what goes down your drain:

(1) Human Waste
(2) Toilet Paper (3) Water

That's about it.



In December 2018, your On Top of the World Management Company was called out for a variety of plumbing blockage problems. Upon investigation, crews discovered a disturbing number of items that people were attempting to send down the drain. These items included grout, washclothes, cat litter, small hand towels, adult diapers and "flushable" wipes that shouldn't be flushed. Please, the only items going down your drain should be human waste, water and toilet paper. Please be responsible to your neighbors. Flush responsibly.

Work on your techniques

The secret to preparing poached eggs



I believe there are two types of people - those who eat to live and those who live to eat.

I am the latter.

I enjoy planning a dinner party and going shopping at different specialty stores and meat markets. To me, there is no better way to spend an evening than to share a dinner with friends or family.

One of my favorites is poached eggs. This requires a unique cooking process. Let me explain the technique to you.

Technique

Poached Eggs

Ingredients

- 1 teaspoon distilled vinegar
- 2 to 4 eggs
- salt
- A sprinkle of paprika
- 2 pieces of toast

Cooking Directions

Fill a medium or large saucepan with 2 inches of water. Place pan over medium-high heat. When the water boils, add vinegar and reduce the heat so the water simmers.

Crack each egg into an individual teacup and have them at the ready. With a slotted spoon, stir the water vigorously in a clockwise direction, then, one at a time, gently lower the teacup to the surface of the water and tip the egg into the water.

Cook gently, never boiling, for 3 minutes for a soft yolk and just-cooked whites.

If you like your yolk firm, add another



minute or two.

Remove the eggs with a slotted spoon to a plate lined with paper towels. Transfer the eggs with a slotted spoon onto the toast and sprinkle with the salt and paprika.

Cooking Tip

You can tell the freshness of an egg by cracking it onto a plate and seeing how high the yolk sits up. The whites are thick when they're fresh and they thin out as they age.

Stop calling them leftovers

A leftover is finely-cooked, fresh food, that did not get eaten the first time, but was instead stored to be eaten at a later date.

What a poor choice of words!

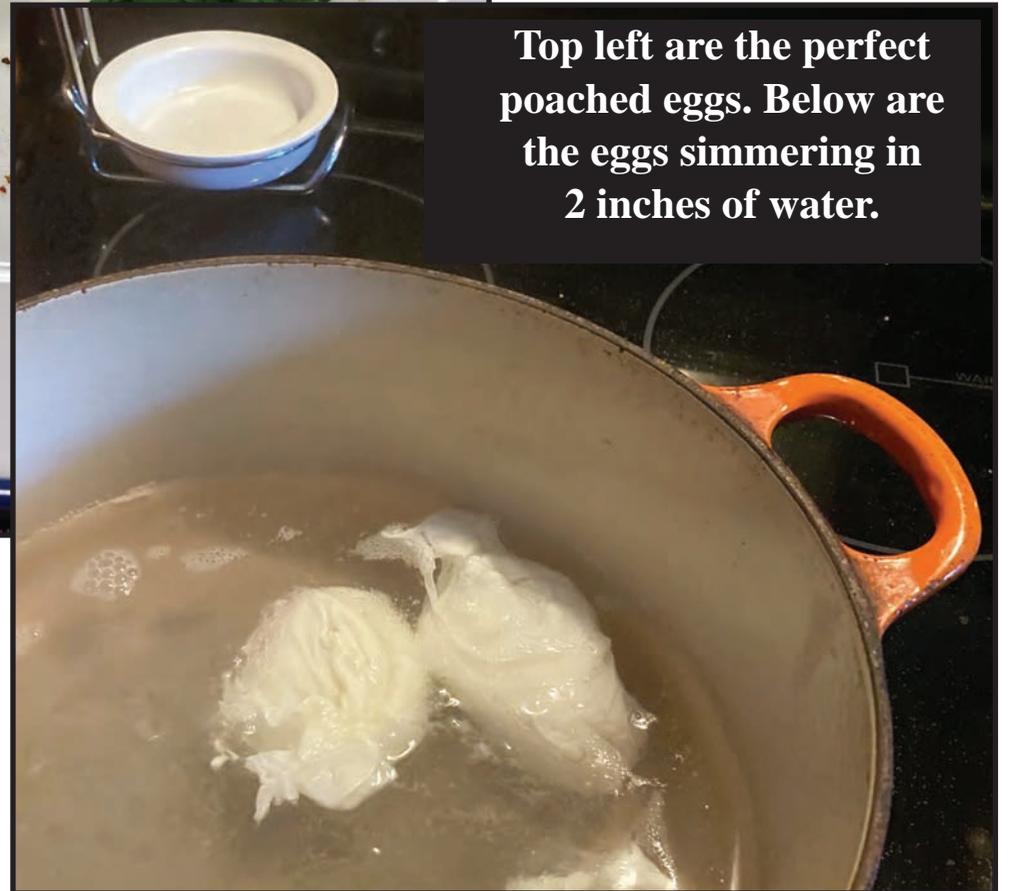
Starting today, I want you to stop calling extra food "leftovers."

From now on, turn extra food from a previous meal into a great ingredient that you can turn into a new meal another time.

Aha! A secret ingredient.

And with that, you'll be able to cook the extra food anytime, forever.

Top left are the perfect poached eggs. Below are the eggs simmering in 2 inches of water.

**Roasted Pulled Pork Shoulder without an outside grill (3-4 pound cut)****Ingredients**

- 1 tablespoon smoked paprika
- 1/2 teaspoon red pepper flakes
- 1 tablespoon canola oil
- 2 cups of chicken stock
- 1 medium onion, quartered
- 1 cup orange juice
- 2 tablespoons light brown sugar
- 2 tablespoons liquid smoke bbq sauce

Cooking Directions

Rinse the pork under cold water. Pat it dry with paper towels and then set it

on a large baking pan with sides.

In a bowl, mix together the salt, sugar, paprika and pepper flakes. Evenly sprinkle the spice mixture all over the pork.

Place pork fat-side up on the baking pan, cover it with plastic wrap, and refrigerate for 8 to 12 hours.

Arrange an oven rack in the lowest position and pre-heat the oven to 275 degrees.

Set a heavy ovenproof pot, large enough to fit the pork in, over medium-high heat. Add the oil.

When the oil is shimmering-hot, add the pork fat-side down. Sear the pork for 5 to 10 minutes, until nicely brown all over, then add the chicken stock, onion, orange juice and liquid smoke.

Cover the pot and transfer to the

oven. After 2 hours, baste the roast with the barbecue sauce.

Cook until the internal temperature reaches 165 degrees (1 to 2 hours more). Remove from the oven, let it rest for 30 minutes, then pull the pork to make sandwiches.

How to carve a Spiral Ham

Despite the name, spiral hams are not fully sliced. Here's how to finish the job of freeing the cooked slices from the bone.

1. With ham on its side, cut all the way around bone with paring knife to free attached slices.

2. Switch to a carving or chef's knife and slice horizontally above bone to remove entire top section.

3. To remove the bone from the bottom section, turn ham so bone is perpendicular to cutting board and slice down along the bone.

4. Carefully cut between slices of each half to fully separate them.

Cooking Tips

Take large cuts of beef, chicken or lamb out of the refrigerator 30-45 minutes before cooking. Let them get to room temperature. They will cook faster and more evenly.

A slick way to chop sticky food.

Dried fruit or minced garlic sometimes stick to the knife. Using a paper towel with some olive oil on it, distribute a thin coat evenly along the blade of the knife before chopping.

Science of Cooking Healthy Food

By Marie

Email questions, suggestions and comments to

Marie

marieshealthyfood@gmail.com

Also, visit the Box Office

for past recipes in this newspaper.

otowboxoffice.com



Healthy Hoppin' John

Ingredients

- 1 can (15 oz.) crowder peas, drained
- 1 cup chopped sweet onion
- 1/2 cup red bell pepper, chopped
- 1/2 cup green bell pepper, chopped
- 8 oz. 93% lean ground beef
- 1 tablespoon oil
- 1 pouch Ancient Grains® brown rice and quinoa, 8.5 ounces*
- 1/2 cup salsa
- Salt, black pepper and cayenne to taste

* If preferred, substitute
1 cup brown rice, cooked

Instructions

1. In large skillet, sauté onion, peppers, and beef in oil about 5 minutes.
 2. Stir in crowder peas and salsa. Simmer another 2-3 minutes.
 3. For the rice blend, follow package directions to cook product. Stir into skillet.
- Have hot sauce on the table for those who desire it. Serves four.

Links

- (i) history.com/
- (ii) healthfully.com
- (iii) thespruceeats.com
- (iv) nutrition-and-you.com

Disclaimer: Good nutrition is one of the key foundations of good health. This column is not intended to provide medical advice. The reader should consult a physician for medical advice.

A “Good Luck heading into the New Year”-food

What is more wholesome and comforting than rice and beans?

Rice and beans go with everything.

Hoppin' John is a classic Southern dish often served on New Year's Day for good luck and prosperity in the coming year.

The original recipe features rice, beans and ham hocks.

The first recipes for Hoppin' John appear in 1840s cookbooks, although this simple, delicious dish was made by Southern enslaved people long before then.

It's uncertain why it became associated with good luck and prosperity on New Year's Day. Possibly it is the symbolism of the food colors. Hoppin' John has peas (for brown coins). It is typi-

cally eaten with collards or cabbage (for green paper money) and with cornbread (for gold).

Some families boost their luck by placing a penny underneath their plates. (i)

The recipe on this page is a healthy, updated twist on the classic. My dear chefs, have fun experiencing new ingredients and different foods from other cultures.

The flavor of this dish is pleasant and delicious ... not overpowering or too spicy. It is a dish warming to the body in cool weather. The texture is wonderful. Ideally, you want each ingredient to stand out separate and distinct from each other.

Health Value

This month's recipe uses lean ground beef as a healthier choice than ham hocks. Smoked turkey thighs would be another tasty and healthy choice.

Crowder peas are a good source of fiber. They also contain a rich supply of protein, magnesium, folate and B vitamins. (ii)

The Ancient Grains® Blend has all the nutritional benefits of whole grains and is gluten-free. (iii) It delivers 100 percent of daily requirements for whole grains in just one serving! It is a good source of fiber with 7 grams and iron. It boosts the protein content of the dish to make it one especially high in protein. Its microwaveable pouch removes the hassle of cooking these less-refined grains. They are ready in just 90 seconds. The pouch also

eliminates prep and cleanup.

Theoretically, ancient grains are plants (not necessarily grains) that have been cultivated in the same way for centuries, even millennia.

One of the “grains” is amaranth, which is actually a seed. In the past two decades, amaranth has begun to be grown around the world and is reemerging in its original home, Mexico.

Amaranth has the highest quality of B-complex vitamins versus cereals, plus excellent vitamin E value. (iv)

Quinoa is also a seed and is grown in Argentina, Bolivia and Peru. It contains all amino acids, including the essential lysine.

It is said a person could exist by eating only quinoa.

The Science

Crowder peas are popular in Southern Soul Food cooking.

Despite the name, crowder “peas” are really beans. They are a type of field pea brought to America by Africans. They grew easily in the dry ground of Georgia.

Black-eyed peas are the most common of field peas. But crowder peas were likely the original ingredient for the dish.

The two peas aren't the same. Crowder peas are firmer and have a deep, rich flavor that can only be described as meaty. They are a new food to me and quickly became a favorite.

Crowder peas get their name from the way its peas crowd themselves in the pod. Bush® Crowder peas can be found in our local grocery stores.

My dear chefs, I wish you and everyone good health and a great year in 2021!



(Limit 4 passengers on each run)

OTOW BUS

January 2021 (Subject To Change)

Schedule/Riding Guidelines

Aldi

Tuesdays 9 a.m.

Countryside Mall

Tuesdays 12:30 p.m.

Target

Wednesdays 8 a.m.

Sprouts

Wednesdays 11 a.m.

Publix

Thursdays 8 a.m. and 11 a.m.

Walmart

Fridays 8 a.m. and 11 a.m.

Reservations must be made at least 24 hours in advance and seats are reserved on first-call basis. You must present your valid activity card before boarding. The bus driver is not permitted to assist passengers in any way. No eating or drinking on the bus. Shopping time is limited to 90 minutes. Face masks are recommended.

(727) 799-3417 Ext. 7



**Celebrating
24 Years of
Experience!**

Affordable Care Assistance When You Need It

Personal Care

Bathing, Grooming
Meal Preparation

Light Housekeeping

Dusting, Vacuuming, Sweeping
Dishes, Laundry, Linens

One Time, As Needed, or Daily Care
Available 24/7

Transportation

Appointments, Errands, Events

Companionship

Conversation, Reminiscing

In-Home Respite Care

Break for Primary Caregiver



Ruth Fanovich
RN & Owner



CARE PLACEMENT
Home Health Agency
Caring is Our Business

727-787-8677 • 813-884-6100

CarePlacementHH.com

Pinellas/Pasco Lic #299992330 • Hillsborough Lic #299992495

OTOW Community Activities Calendar

East Activity Center

Crystal Beach Room

Entertainment Committee Board Meeting: Monday, Jan. 4, 10:00-12:00
Good Neighbors Knitting Group: Wednesdays, 9:00-11:00
Coloring Book Group: Wednesdays, 12:30-2:00
Socrates Club: Fridays, 10:00-12:00
Pray For America: Saturdays, 10:00-12:00
Good Karma Book Club: Thursday, Jan. 21, 10:00-12:00

Safety Harbor Room

Line Dance Practice: Wednesdays, 9:00-10:00

Largo Room

Bonesavers: Mondays, Wednesdays, Fridays, 8:00-9:00
World Quilters: Tuesdays, 8:00-2:00
TOPS: Thursdays, 9:30-11:00

Clearwater Room

Ceramics: Tuesdays, 9:00-2:00
Fixers Club Meeting: Wednesday, January 13, 9:00-11:00
Caring & Sharing: Tuesdays, 9:00 to 12:00

Auditorium

Line Dance Practice: Mondays, Wednesdays, Thursdays, Fridays, 7:00 am-8:00
Ladies Exercises : Mondays, Wednesdays, Thursdays, 8:00 am-9:00
Line Dance Beginners: Mondays, 10:30-1:30
Republican Club Meeting: Friday, January 8, 11:00-1:30
Press Association: Thursday, January 7, 1:00-2:00. This is not a luncheon.

Exercise Room

Co-Ed Exercises Class 1: Mondays, Wednesdays, Fridays, 9-10
Co-Ed Exercises Class 2: Mondays, Wednesdays, Fridays, 10-11
Chi Kung: Mondays, Tuesdays, Thursdays, 12-12:45
Tai Chi: Mondays, Wednesdays, Fridays, 1:00-2:00
Hatha Yoga: Tuesdays and Thursdays, 9:30-10:45

EAC Swimming Pool

Open: Mondays, Tuesdays, Saturdays, Sundays 8:00-2:00
Open: Wednesdays, Thursdays, Fridays 8:00-7:00

Wood Shop Open: Sat 8-2 Mon, Tue 8-2, Wed, Thur, Fri 8-4



West Activity Center

Belleair Room

Chair Zumba: Mondays, Thursdays, 11:30-12:30
Zumba: Tuesdays, Fridays, 9:00-11:00
Gold Zumba: Saturdays, 10:00-11:00
Ping Pong: Tuesdays, Wednesdays, Fridays, 10:00-1:00
Baby Boomers Ukulele and Acoustic Jam: Thursday, 10:45-2:00

Pavilion

Democratic Club: Thursday, January 14, 12:30-2:00
Jesters Club: Movie Shoots (Dates to be announced)
Good Neighbors board meeting: Friday, January 8, 10:00-12:00

Billiards Room

Billiards Room is open

January 2021

Take precautions when wire transferring money

Scam alert: For those of you who might be wire-transferring funds, it is critically important that you be extra-extra careful in doing so.

Scammers are always on the lookout for wire transfer information. They are continually searching through the internet for the names of realtors, attorneys, financial planners, and other folks, and from there to contact information for folks who need to wire funds or who are to receive wired funds.

Scammers also continually search social media systems, such as Facebook and Twitter, but many others as well.

According to a recent article in the Florida Bar Journal, "Both the frequency and the financial impact of cybercrimes are increasing at alarming rates."

In 2000, the Federal Bureau of Investigation (F.B.I.) established its "Internet Crime Complaint Center." It is commonly known as the IC3.

You can access its online portal to report suspected internet criminal activity, at www.ic3.gov.

The IC3 also seeks to increase awareness by issuing periodic public service announcements.

The best way to arrange for a wire transfer is to speak directly with whom-ever is to initiate the wire transfer. Get wire instructions from that person and confirm them verbally. Then, do not, for any reason, accept a written change to the instructions without a verbal confirmation from the wire transfer agency.

The most prevalent form of cyber-crime is phishing or vishing or smishing or pharming, which involve unsolicited emails, texts or telephone calls that appear to come from legitimate sources. They all seek personal information or money.

Here's one thing you can do. You can



automatically doubt any and all emails, texts, telephone calls that ask for money or that seek personal information.

Just do not reply or, if it's a caller, hang up. I'm sorry but that's the way it is these days and we all best understand that.

Q. When is it better to have a will than to have a trust? I had a lengthy discussion with a financial planner about this and she said a trust is always better.

A. Whether it is best for someone to have a trust or to have a last will and testament depends on the specific facts that each person or couple have.

Your financial planner may have plenty of information about you that enables her (or him) to tell you what is best for YOU.

But I have no idea how she (or he) can conclude that it is always better to have a trust. How would the financial planner know that without having specific facts related to each person's needs?

Q. Can you explain a ladybird deed and tell us what you think of them?

A. A ladybird deed, the legal term is

"enhanced life estate" deed, allows the person creating it (the grantor) to transfer title to real property but still retain the right to use it, pretty much as he/she wants.

Think of it similar to Transfer on Death method for banking and brokerage accounts.

The owner of a property conveys it to, say, his or her children, (they are called remainder persons) but then reserves a life estate to himself or herself.

Then, there is language in the deed which allows the grantor to sell, convey, mortgage, encumber the property without the joinder of the remainder person or without even his or her knowledge.

So, you transfer the property by deed, but you keep the right to do whatever you want with it so long as you are alive.

Results: Avoid probate, preserve homestead benefits, possible Medicaid benefits as well, and upon death, the remainder person gets a step-up in basis, which can be a huge income tax advantage.

So, I like them. However, there are disadvantages and you must understand this before you decide to use this method of estate planning.

Some disadvantages: If the person to whom the property is transferred dies before the grantor, there might well have to be a probate of THAT person's interest.

A second disadvantage is that if the person to whom the property is transferred had something catastrophic happens to him or her, then it might be messy trying to straighten that out.

It could also be messy if the remainder person has judgments that have been recorded in the public records.

If the plan is to transfer a homestead to remainder persons, I try to get folks to

step back and think about that.

Why?

In Florida, your homestead is the single most protected asset a person can have.

Perhaps, it is best for that one asset to be left alone.

I urge folks to take all steps possible to avoid probate. I readily admit that. Yet, perhaps, for this one asset, your homestead, you should at least step back and think about it and, of course, speak with your attorney before doing anything.

Understand this: A ladybird deed is a complex estate planning method, and it should be carefully thought through before using it.

Jerry Colen (Jerry@colenwagoner.com); Rachel Wagoner (Rachel@colenwagoner.com); and John Beck (John@colenwagoner.com) are members Colen & Wagoner, P.A. Jerry Colen and Rachel Wagoner are members of the National Academy of Elder Law Attorneys and the Academy of Florida Elder Law Attorneys. John Beck has a degree in finance, and a masters degrees in accounting and taxation. The law firm practices in the areas of wills, trusts, probate, real estate, elder law, Medicaid planning, and business and professional advice. This column does not, nor is it intended, to provide legal advice. You should not rely on what is written in this column to be legal advice for any situation. You should always consult your own attorney for legal advice. The Law Offices of Colen and Wagoner, P.A. is located at 7243 Bryan Dairy Road, Largo, Florida 33777 and in Suite 11 at Circle Square Commons in Ocala, Florida. Our phone number is (727) 545-8114. Online you can find us at www.colenwagoner.com.

Alabama got its start in South Carolina and went to No. 1

In 1969, Gary Owen and two of his cousins formed a music group which eventually became "Alabama."

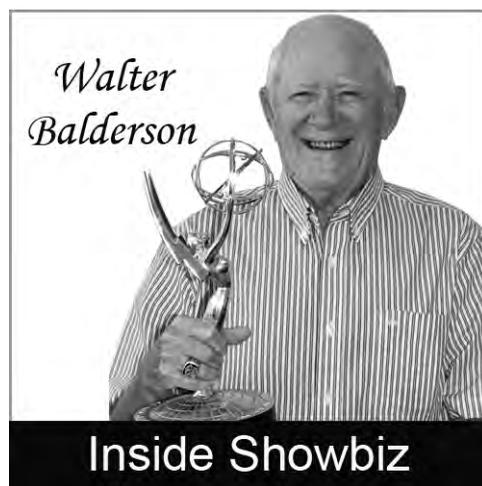
They developed a sound that was basically soft rock, country, gospel and pop. It was a formula that would take them to the top of the music charts for more than four decades.

Each member of the group played their own instrument, sang, harmonized and wrote the songs they recorded. This gave them a much edgier sound than other groups.

The group began its career in Fort Payne, Ala., and soon moved to Myrtle Beach, S.C.

Alabama mostly appealed to a younger audience, although their clean cut image attracted more conservative, older, country audiences as well.

For seven years, the group performed



at The Bowery playing seven years for tips. It was there that a talent scout from RCA Records discovered them and signed the group to a long-term contract.

Alabama's first recording, "Tennessee River," zoomed to the top of the music charts. It was the first of the band's 33 recordings that topped the Billboard Music Charts.

The group received many top awards. In 1980, the Academy of Country Music named Alabama the Artist of the Decade. The group received a star on the Hollywood Walk of Fame. One year later, Alabama received the Minnie Pearl Humanitarian Award.

But not everything was perfect. There were many problems within the group although nothing interfered with making hit records.

In 1989, Gary Owen and the St. Jude Children's Research Hospital in Memphis, Tenn., established a "Country Cares" network that included 160 radio stations.

These radioathons raised \$130 million for St. Jude. Alabama recorded a special album with all proceeds going to the kids.

In appreciation to the people of Myrtle Beach, the group returned and built a 3500-seat Alabama Theatre. It is one of the biggest attractions on the beach.

In the late 1990s, Alabama's popularity began to wane. The band broke up and Gary decided to go on a solo tour.

In 2004, it was suggested that the band get back together for a final tour. It began on New Year's Eve in Las Vegas.

After being one of the most successful groups of all time, all the original members have now retired. Gary was diagnosed with prostate cancer, but at present is in remission.

For more than four decades, Alabama won more awards and enjoyed more suc-

**Watch OTOW-TV Channel 732
for the latest community calendars.**

Free shredding and Operation Medicine Cabinet return to East Activity Center on Feb. 4

Happy New Year

With temperatures dipping, this is the time to take yourself, your dog or your family out for long walk, bike ride or a drive to explore new destinations.

January is also the month that we invite Walk Bike Drive Wise Tampa Bay to give a presentation in the auditorium to review safety tips, as well as Florida Law for pedestrians, bicyclists and motorists.

This year's presentation, however, will take place on "GoToMeeting," Thursday, Jan. 14 at 10:30 a.m.

As always, the presentation will be fun, interactive and exclusively for On Top of the World residents.

Attendees take the pledge to be safe and pass along their new knowledge to others. Everyone who attends will receive a free reflective back pack.

Walk Bike Drive is a local campaign providing resources and tools to people walking, biking and driving so we can travel together safely. It is managed by the Center for Urban Transportation Research (CUTR) at the University of South Florida and is funded by the Florida Department of Transportation District 7.

How do you participate?

First, take an online survey at Nancy's Bulletin Board located at www.otowboxoffice.com. Scroll down to the "Links Page" and click on "Walk Bike Drive Tampa Bay Survey." Next, return to the same page on Thursday, Jan. 14, 2021 at 10:30 a.m., click on the "Walk Bike Drive GoToMeeting Link" and you're in the meeting!

You can also dial in using your phone. United States: 1 (571) 317-3122 Access Code: 260-354-069.

The meeting will consist of a presentation and discussion with plenty of time for your questions and answers.

Please contact me with any questions: general_activity@otowfl.com or 727-799-2734.

Shredding/Medicine Cabinet Day

In an effort to ensure public safety and welfare, Pinellas County Consumer Protection will once again be hosting Identity Theft Awareness Day at On Top of the World on Thursday, Feb. 4, 2021, from 9-11 a.m. at the East Activity Center Southeast Parking Lot, off World Parkway Boulevard East.

The event is free and open to the public.

Onsite shredding by Pinellas County Consumer Protection will safely dispose of your personal documents and the Pinellas County Sheriff's Office Operation Medicine Cabinet will be on site to collect and safely dispose of your unwanted medications.

The shredding and Medicine Cabinet event is drive through only. No walk-ups allowed. Participants must stay in their vehicles at all times.

All documents or medication to be collected must be placed in the trunk of your car or the bed of your truck prior to the start of the event. There is a limit of three boxes or bags of documents per vehicle.

Identity theft brochures will be available in the Community Service Office.

Please contact Nancy with any questions at general_activity@otowfl.com or 727-799-2734.

Online Fitness Classes

Free online Fitness Classes are available with Cammy and Jessica through OTOW



Ocala's Ranch Fitness & Spa.

The free online fitness classes that were available through Master the Possibilities (MTP) have moved back to the Ranch but are still available to Clearwater residents free for at least the next couple of months.

By the way, I heard from a resident who has been taking these classes since the onset of the pandemic and she received unexpected great medical test results. Her bones have strengthened!

So, please take advantage of this gift. Your heart and bones will thank you!

Grills Available

Pavilion Park Grills Nos. 5, 6 and 7 are open and available without a reservation.

Over the past year, several residents have requested that SCA open a few grills and not require a reservation. The common lament was, "I just want to be able to grill a couple of hot dogs for me and my wife."

We are pleased to announce, your requests have been heard and three grills further from the Pavilion will be open for just that purpose.

Grills 5, 6 and 7 will now be open Wednesday through Friday from 7 a.m. to 6 p.m. for singles or couples that simply want to cook a small meal. You can dine onsite at an adjoining picnic table or bring your grilled food home.

The open grills will be clearly marked and include rules for use.

Facilities Management recommends not more than four residents per grill/table, first come, first served. Please, while we are under COVID-19 restrictions, no guests.

Facilities Management will be monitoring the grills on those days and evenings and will handle all related maintenance. After use, residents need only to pick up any debris on the ground and wipe down the table. Happy grilling!

Food Truck Night

As previously reported, a monthly or bi-monthly Food Truck Night and Farmer's Market are definitely in our community's future.

However, under this pandemic, the question remains when to start?

Logistically, a Food Truck Night could be possible under current restrictions depending on a few factors: Would folks be willing to patronize the food trucks for "take out" only, social distance at 6 feet apart and come out in large numbers?

Participation is very important because we need to be successful in order to bring back the vendors on a regular basis.

To get answers to our questions, we posted a survey at the OTOW Box Office

Here are new links that can be accessed on the links page at "Nancy's Bulletin Board" online (otowboxoffice.com).

Cardio exercise programs

<https://www.theranchfitnessspa.com/live-stream-cardio/>

Strength exercise programs

<https://www.theranchfitnessspa.com/live-stream-strength/>

Live Stream Cardio – The Ranch Fitness Center & Spa

<https://www.theranchfitnessspa.com>

Live Stream Strength – The Ranch Fitness Center & Spa

<https://www.theranchfitnessspa.com>.

website about three months ago. Thank you to all that participated and here are the results: 59 participated, 51 would make a purchase at a food truck but only 25 would be willing to "take out only" and only 24 willing to "stand 6 feet apart."

The good news is we have learned some of your favorite cuisines, which will be helpful when we launch the event.

However, based on the uptick in the virus, as well as your responses around participating under restrictions, it was decided to postpone the launch of Food Truck Night until at least late spring. I will keep you posted.

Better days are ahead folks and if we remain safe, we will all be together again to enjoy them.

Message to Residents Concerts and other Events

I know it has been a tough year and we all want the shows, dances and concerts to return. I love music and miss going to concerts, too.

It was a great disappointment when The Florida Orchestra cancelled our concert last spring, but if they had not called me, it was just a matter of days before OTOW would have cancelled with them.

Regrettably, but responsibly, many of our OTOW clubs also made those tough decisions to cancel their events. The organizations were acting responsibly under a worldwide pandemic.

Unfortunately, this past weekend someone took it upon themselves to coordinate a concert with an outside organization.

Given it was an outside event, vehicles were parked willy-nilly everywhere. Many residents were not wearing masks and at one point a delivery truck was nearly unable to make a delivery.

A resident shared with me, "Thank goodness no one needed an ambulance during that event!"

Folks, when my office coordinates an event, SCA and Parkway Management are involved and a lot of planning goes into it. It may require staff to be on hand to direct the flow of traffic and/or set out traffic cones. Even with careful planning, problems can arise. I was disappointed to learn that someone would coordinate a concert on the premises, especially during a pandemic.

As a reminder, rules are posted at our website www.otowclearwaterinfo.com.

We also currently have a no-guest policy under COVID-19 restrictions.

If you are wanting to schedule an event on the calendar or want to just call me with questions, I can be reached any time at 727-799-2734 or email me at general_activities@otowfl.com.

If you get my voicemail, leave a message and I will promptly return your call.

Folks, now is not the time to let down our guard. We are in the last quarter of the game or a mile from the finish line.

Here is the good news ... when we fully open again, The Florida Orchestra (TFO) will be back. We even have plans to bring them out a few times a year with their "ensemble" orchestra.

As your Activity Manager, I promise, all of these great times are coming back, but let's please stay healthy so we can all enjoy them.

Activity Calendar

Many residents have contacted me in search of a calendar in the newspaper. As you know, activities are limited right now with schedules and locations in flux.

When we fully reopen all club activities, we will bring back the large pullout calendar in the newspaper again.

For the time being, I will include our current short calendar in or near my column. This month it is on page 8.

However, for the most accurate and up-to-date calendar, please view OTOW-TV channel 732. Everyone who has Spectrum cable gets it. Tap 7 3 2 on your remote. Do not use the up and down arrows.

Activity Card Information

Activity Cards are processed and issued from the Community Service Office.

When renewing your activity card or getting a new one issued, please remember to bring with you a government issued photo ID such as driver license or passport, and a current piece of mail indicating your name and On Top of the World property address.

Activity cards will not be punched or processed without proper identification and address verification.

As a reminder, you must bring your valid activity card with you when using SCA facilities and be prepared to show it upon staff request.

At this time, under COVID 19 restrictions, the SCA facilities and outdoor recreation areas are open to OTOW approved residents only and not guests. Any noncompliance matters will be directed to the On Top of the World Association.

Master the Possibilities



January 2021

Live Broadcasts and Recordings from Ocala

Dementia Conversations

Instructor: Connie Storms

Jan. 12, 9:30-10:30 a.m.

Virtual Program

When someone shows signs of cognitive decline, it's time to talk. This program offers tips on how to have honest and caring conversations related to going to the doctor, deciding when to stop driving, and making legal and financial plans.

Course Fee: Free

Effective Communication Strategies During the Alzheimer's Journey

Instructor: Connie Storms

Jan. 26, 9:30-10:30 a.m.

Virtual Program

Come explore how communication can effectively take place across the spectrum of Alzheimer's disease or other forms of dementia. You will learn how to communicate with all senses and how to decode the verbal and behavioral messages delivered by someone with dementia. You will gain strategies to help you connect and communicate.

Course Fee: Free

Forgotten Killer- The 1918 Flu Pandemic

Instructor: Bryant Shaw, Ph.D.

Pre-Recorded, Available Jan. 1 through June 30

In just over a year, the 1918 flu killed 675,000 Americans- more than all US battle deaths in WWI, WWII, Korea, and Vietnam combined. Global death estimates range from 50-100 million. Where did the flu start? How did it spread? How did Americans cope? What were the repercussions for America and the world? These and related issues are the focus of this presentation/discussion.

Course Fee: \$2



The Scopes Monkey Trial- The True Story

Instructor: Jerry Colen

Pre-Recorded, Available Jan. 1 through June 30

Many remember the story of the Scopes Monkey Trial from the movie "Inherit the Wind." But the reality of the events is far from that story. Jerry Colen explains, through his historical research, that the entire affair was little more than a publicity stunt designed get the attention of the nation focused on a small town.

Course Fee: \$2

Annie Oakley- A Historic Characterization

Instructor: Dee Collier

Pre-Recorded, Available Jan. 1 through June 30

Annie Oakley was the first American female super star. As a sharpshooter, she became a much-loved international performer. What was she really like? How were her talents discovered? What connection does she have to central Florida? All these questions and more will be answered as Dee brings to life the one and only "Annie Oakley!"



Course Fee: \$2

Register Today!

Video links and login information will be on your order receipt.

To register: email general_activity@otowfl.com or call (727) 799-2734

Give your Name, Class Title(s), Street Address, Unit #, Phone #, and Email Address

Enjoy Stress Free Living


THE COLONNADE
AT BECKETT LAKE

COME HOME *to* BECKETT LAKE CURRENTLY ACCEPTING MOVE-INS!

- Assisted Living and Memory Care services with all the comforts of home
- Upscale amenities and a supportive, active lifestyle
- Taking all precautions necessary to keep you and your loved ones safe



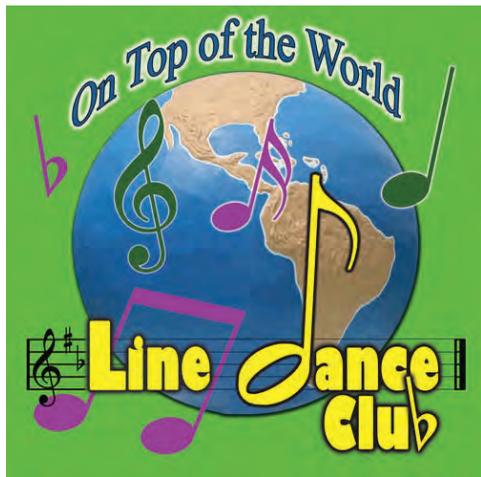
SCHEDULE A VIRTUAL OR IN-PERSON TOUR TODAY!
(727) 797-7257 | COLONNADEBECKETTLAKE.COM

2155 Montclair Road | Clearwater, FL 33763 | ALF #10143

ACTIVITY REPORTS



OTOW Line Dance Club creating ways to have fun while following safety guidelines



By Leila Walker

On Top of the World Line Dance Club instructors recently decided it was time to break out of the pandemic gloom.

They scheduled a social gathering with food at the pavilion.

Past officers and instructors were included in the invitation.

The pavilion was booked for a luncheon celebration. Each participant brought their own lunch and, if so desired, brought a dish to share with everyone.

All participants wore masks and practiced social distancing.

Participants played a game entitled Mad Libs where you completed a story by each person giving a noun, verb, adjective, or adverb as the blanks indicated.

The first story was about beauty and the second was a fable.

When the story blanks were filled in, the story was read and was quite funny and wacky!

Hysterical laughter followed!

And these ladies were not finished with the fun. Karaoke followed to "Dancing Queen" by ABBA, "Friends in Low Places" by Garth Brooks, and "I Love Rock'n Roll" by Joan Jett.

Hope Tera further entertained everyone by dancing to "Dancing Queen." She has the moves down perfectly. We felt like we were in "Mamma Mia!" We sounded



Representatives from On Top of the World Line Dancing show off some of the healthy snacks available during a club luncheon at the pavilion in December.

so good that a flock of birds joined us by sitting on the pavilion railing and listened.

It was a great time and we plan to have more of these outings in the future to overcome the pandemic blues!

OTOW Line Dancing sessions are still being offered during the pandemic. The dates are as follows:

Every Monday the Easy Beginner sessions are offered, but the sessions are currently full (we can only have 25 line dancers in the auditorium at one time). If you would like to have your name added to the waiting list, or just want additional information, you can email the club secretary at hopetera@gmail.com or call/text her at 914-217-9206.

On Tuesdays an Advanced Beginner session is being offered from 11 a.m. to noon in the auditorium.

On Tuesdays an Improver Session, for more experienced line dancers, is being offered from noon to 1 p.m. in the auditorium.

If you are interested in either one of the Tuesday sessions, you can register by contacting the club's secretary at hopetera@gmail.com or call/text her at 914-217-9206.

A practice session is offered on Mondays, Wednesdays, Thursdays, and Fridays from 7-8 a.m. in the East Activity Center auditorium. In these sessions, residents practice upcoming dances on the program and work on new dances.

If you attend any of the above sessions, you must follow the safety rules. They are as follows:

1. Practice social distancing by maintaining at least 6 feet between you and

others.

2. Wear a mask that covers your nose and mouth. If you need a break, please go outside for fresh air.

3. If desired, bring bottled water because the water fountains are disabled.

The bathroom in the auditorium is open.

Plans are being made by the club to expand offerings in 2021.

You can see demos of some of the line dances on OTOW-TV Channel 732, weekdays at 11 a.m.

You can also obtain useful information about line dancing and other OTOW activities by visiting the OTOW Box Office at otowboxoffice.com.

If you would like additional information about the OTOW Line Dance Club, contact Leila Walker at 727-330-6621.

Pet of the Year voting takes place Jan. 8-10

otowboxoffice.com

OTOW News



Pet of the Month



Sponsored By



WOOF GANG BAKERY® & GROOMING

2481 N. McMullen Booth Road
Suite F
Clearwater
www.WoofGangClearwater.com



Mongo

Hello. My name is Mongo.

I got my name from the movie "Blazing Saddles."

I live in the Espana building at On Top Of The World with my owner Ed Beffel.

I'm a 4 year old miniature schnauzer that's full of energy. I'm very friendly and love to play with my doggie friends at the dog park.

You can find me strutting my stuff at the path along the lake. I drag Ed along with me.

I would love to be pet of the month.

Each month, OTOW News and Woof Gang Bakery & Grooming 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 and tell us what makes your pet special. If you don't have email capabilities, drop off your photo and information at the newsroom. You must include pet's name, owner's name, building and age of pet. If the age is not included, your pet will not be eligible. Only one pet per household can win each year, but now two pets from the same household can be one entry. The winner this month will receive a gift card from Woof Gang Bakery in Clearwater. If you are the winner this month, stop by the newsroom to pick up your gift cards. Each monthly winner becomes eligible for Pet of the Year honors in January. Voting for Pet of the Year takes place online in January. The winner will be announced each February. The winner receives additional prizes and will be invited to march in the annual Irish Club Parade each March.

FREE
First Office Visit

Valid only for dogs or cats.
For new clients only. Good for only 1 pet.
Additional pets are discounted on office visits when presented on the same visit.
One coupon per household.
Must present coupon.

Expires 1-31-21

\$225
Dental Cleaning

Call for details.

Must present coupon.
Bloodwork required on pets 5 years and older at an additional cost.

Expires 1-31-21



HARBORSIDE ANIMAL HOSPITAL
1590 N McMullen Booth Road, Clearwater

(727) 726-1616 • harborsideanimalhospital.com

MELISSA WALK, DVM
University of Florida
Veterinary Medical School
2008 Graduate



Family Owned & Operated

Se habla Espanol



Now offering Ultrasound • Open 6 days a week

\$85
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 \$35 more. Substitute 3-year rabies for only \$10 more. Must present coupon. Call for details.

Expires 1-31-21

\$85
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 \$25 more. Substitute 3-year rabies for only \$10 more. Must present coupon.

Expires 1-31-21

Who will be crowned On Top of the World's Pet of the Year?

Vote Online

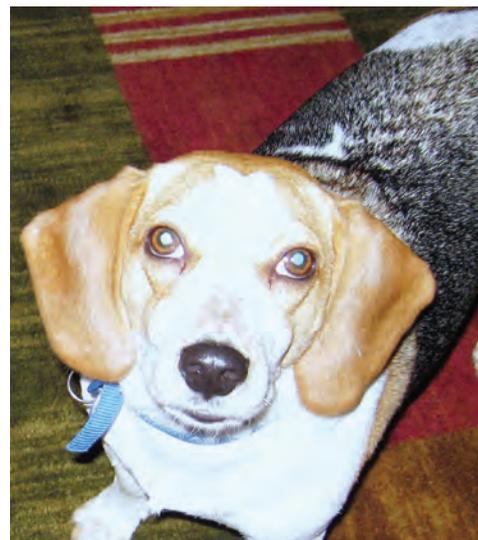
Vote Jan. 8-10



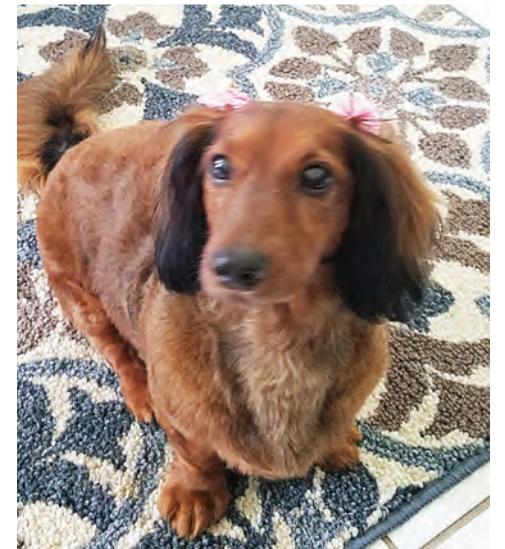
Nicki



Chaz and Chico



Linus



Lacey



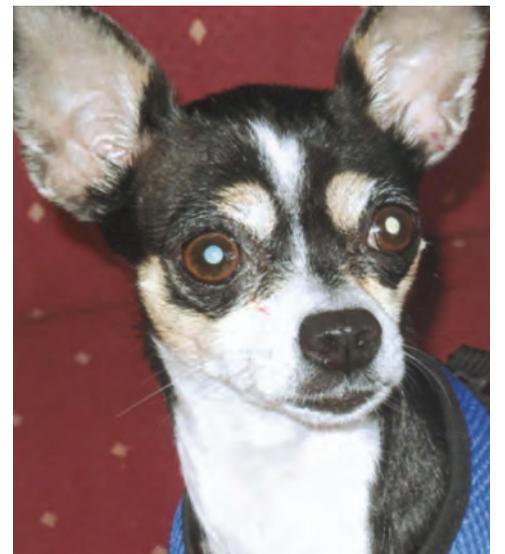
Rocky



Agatha



Flora and Lilly



Gigi



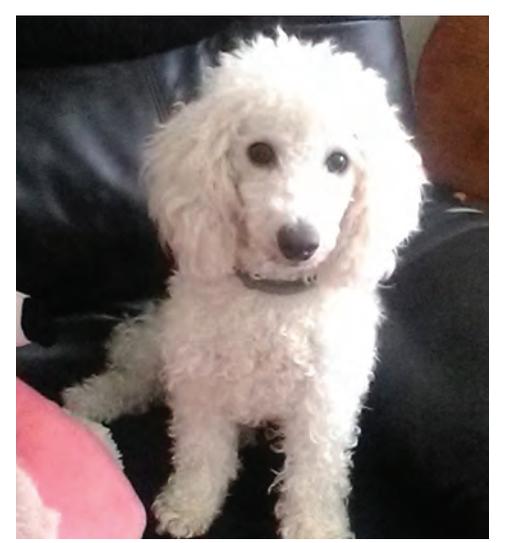
Misty



Angel



Sophie



B.J.

The 12 pets pictured above were all crowned Pet of the Month in 2020. Now they are all eligible for Pet of the Year. From Jan. 8-10, go to the Box Office website (otowboxoffice.com) and look for the Pet of the Year voting link. Click to enter the voting booth. You are allowed to vote for your two favorite candidates. You can even re-read their Pet of the Month bios before you vote. You are only allowed to enter the voting booth one time and place only two votes. Anyone from all over the world is allowed to vote. Sorry. No votes by phone.

Travel Club members should get a chance to witness the Bending Arc some time in 2021

By Janice Berman

Let me introduce you to the new 26-acre St Petersburg Pier.

I believe this is a location that the Travel Club may go to for a day trip in 2021.

Construction of the new pier took almost 10 years to complete and cost \$92 million.

The pier offers multiple walkways, live music spots, food truck areas, public art, a large playground, two restaurants, an open air bar, a museum, gift shop, bakery, live bait shop, plenty of places to sit, improved beach area and beautiful landscaping.

The Pier has an educational component, the Tampa Bay Watch Discovery Center, which teaches visitors about local marine life and ways to protect and maintain Tampa Bay waters.

It features several large pieces of public art, headlined by Janet Echelman's Bending Arc.

I have been fascinated by the idea of this piece of art and have wanted to visit to see it in person.

Bending Arc is composed of 1,662,528 knots and 180 miles of twine. The aerial sculpture spans 424 feet and measures 72 feet at its tallest point.

The monumental sculpture gently billows above the Pier District, allowing the wind to create



a choreography of constantly changing shape in the sculpture's soft surface.

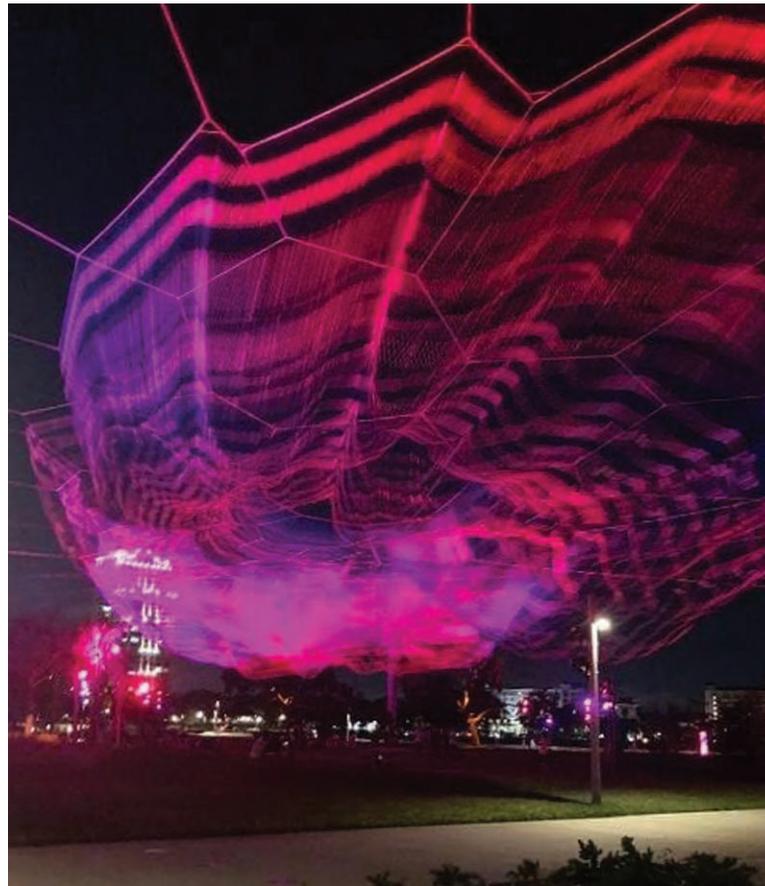
The sculpture's color also transforms at every moment while its surface interplays with natural and projected light.

In the daytime, the sculpture casts shadow drawings on the park and people below, and at night it transforms into a glowing beacon of magenta and violet light.

The internationally renowned Janet Echelman is from Tampa Bay. She was inspired by historical postcards depicting blue and white striped beach parasols together with the geometric forms made by colonies of barnacles growing on the underside of the pier itself.

The sculpture's design in aerial view can be read as three barnacle-like parasols nestled together.

As Janet continued her design process, she learned of



The Bending Arc sculpture at the new St. Petersburg Pier.

the site's important Civil Rights Movement significance, as the place where local citizens began peacefully challenging racial barriers. This led to the 1957 US Supreme Court case ruling which upheld the rights of all citizens to enjoy use of the municipal beach and swimming pool without discrimination.

preme Court case ruling which upheld the rights of all citizens to enjoy use of the municipal beach and swimming pool without discrimination.

The sculpture's geometry in the section is composed of multiple arcs, which gently billow in the wind.

The artist titled the sculpture Bending Arc about Martin Luther King's words: "The arc of the moral universe is long, but it bends toward justice."

A public-private partnership, the fiber sculpture was funded entirely by private donors and the cost of its related infrastructure and park was covered within the city's \$92 million Pier District project.

Made entirely of lightweight fiber, the monumental sculpture is engineered to withstand 150 mph winds and the maximum force applied to its masts is 65 tons.

The rope is made of fiber 15 times stronger than steel by weight and was used by NASA to tether the Mars Rover.

The net in the plan covers 47,500 square feet. The net and ropes weigh a total of 5,330 pounds.

Janet's artwork offers visitors an oasis where they can seek a moment of calm sensory experience and heightened awareness of nature and our place within it.

"The sky is the canvas for my artwork," Janet says.

Zoom line dancing is also a social activity



By Dale Stackhouse

It has been almost two months since we began our Snowbirds Zoom Line Dancing and it appears to be a great success.

Each week we have a few more dancers braving technological uncertainties and learning how to get connected with Zoom.

It is really not too difficult to set up a Zoom account, but if you need some help you can contact Ed Foland at (727) 417-3272 (endfoland@aol.com) and he will guide you through it.

Once you have a Zoom account, just let Ed know that you would like to register for the line dance classes. Once registered, you will receive an email newsletter at the beginning of each week with a link to the



Wednesday, 10 a.m. class.

Clicking on the link should connect you to the class. We suggest you join 5-10 minutes ahead of time.

We begin each session with some social time, where participants can see and communicate with a gallery view of all those who have joined in. Since many of us have not yet been able to return to our

Florida homes, this is especially nice ... the next best thing to walking into the auditorium and greeting old friends.

Then Dolly Foland will be spotlighted, or "pinned" so her view is the main one you will see. Your computer may give you the option to select Full Screen View, which is even better. Starting with Ed's easier ones, Dolly demonstrates and

guides us through a number of dances. After a short break, the dances become a little more challenging. You have the option to stop or start whenever you wish. You are in the comfort of your own home, and there are no rules!

If you haven't joined in yet, why not give it a try? Hope to see you on screen soon.

Good Neighbors hoping to start activities by spring

By Jo Dameron

The Good Neighbors Association wish everyone at On Top of the World a happy, healthy and safe New Year.

We are so sad to have Jim and Maureen Bjorgo retire from the Good Neighbors Board and wish them the very best in their future endeavors.

With that said, Jim and Maureen will continue to pick up your food donations and deliver them to Helping Hands weekly.

With the holidays behind us, our food banks have become depleted, so we are asking our OTOW residents to please continue to donate non-perishable foods to the blue barrel located in the Community Service Office. Your donations will help restock our food banks.

Our calendar year of events for 2021 has been planned, however, we may not be able to execute any events until hopefully early spring.

Currently, our board consists of the following people: Secretary Sue Trost, Assistant Secretary Jackie Mikes, Treasurer Roger Nicoll, Assistant Treasurer Evelyn Simmers, Board Member Joan Sopok, Board Member Randy Rienth and Acting President/Vice President Jo Dameron.

We are searching for additional board members to fill key positions. You may contact any board member if interested or contact Jo Dameron by phone at 727-725-5362, by email at jodam2298@gmail.com or call Evelyn Simmers at 603-475-8733 or email her at esimmers@comcast.net.



Co-Ed Exercise Class is back

The Co-Ed Exercise Class at On Top of the World is back and there is space for you.

The group is led by Jerry Thomas and meets from 10-10:45 a.m., Mondays, Wednesdays and Fridays in the East Activity Center Exercise Room.

Please bring a mask and a mat. We will supply the fun. Social distancing rules are in effect and we are limited on class size.

Fixers, Fumblers and Fiddlers

Wednesday, Jan. 13, 2021
at 9 a.m.

East Activity Center
Clearwater Room
(Craft Room)

behind the
Good Karma Café.

The meeting will include the
elections of officers
for 2021.

We will accept
self nominations from the
floor for all positions.

Annual Meeting



Quality without Compromise

All phases of interior painting,
including drywall
& home repairs.

Licensed & Insured

BENNETT PAINTING



Condo Interiors
Over 30 years Experience



Senior
and
Veteran
Discounts

727-831-7951 • 727-504-3268 • 727-258-8987

<https://bennettpaintinginc.com/> • email: jimmyb6320@yahoo.com

(Lic. #C4211)

ON TOP OF THE WORLD NEWS

Only Good News for 52 Years - Published Since 1968

Kenneth Colen, Publisher • Doug Kates, Editor • Dave Hart, Assistant Editor

Press Association Officers

Yvonne Courtney, President,

(vacant), Vice President

Rose Pietrogallo, Secretary

Newsroom Hours: 9:30-6 Mon-Thur, 9-2 Fridays Phone: (727) 799-3216

Next Delivery Date

February newspapers will be delivered on Feb. 1.

To advertise in our February edition, payments must be received by Jan. 15.

Please note, we may sell out ad space before the deadline!

ON TOP OF THE WORLD NEWS ADVERTISING POLICY

On Top of the World News is a community organization for the benefit of the residents of On Top of the World.

On Top of the World News does not accept advertisers solely for commercial purposes or income. This newspaper will be published on its regular schedule whether there are advertisers or not.

On Top of the World News reserves the right to reject any advertiser within its sole, absolute and unfettered discretion. Not every advertiser is acceptable. If you, the resident of On Top of the World, have had a justifiably bad experience with an advertiser and if we have had previous complaints that are justified, we will not accept future advertising from them.

The News endeavors to keep the standards of this paper at a high level. We do not, however, endorse advertisers or knowingly accept objectionable or fraudulent advertising. On Top of the World endeavors to publish only good, informative and worthwhile happenings of life. This newspaper will leave the daily news of life with all its strife, struggle and turmoil to commercial publications. On Top of the World News does not strive to be a profit-making entity. We take pride in the fact that the On Top of the World News staff is entirely made up of volunteers except for two professionals to coordinate the operation of this paper.

On Top of the World News does not accept an advertiser solely because it is willing to pay to advertise.

Trades and services regulated by the State or County must all be licensed in order to advertise. In some cases, background checks are required. All advertisements must contain a local address or a local telephone number. Ads resembling news articles or news pages are not accepted. The submission to OTOW News of any photo, artwork or other form of copyrighted material authorizes OTOW News to use and/or print the image at later dates and in other forms in such ways as OTOW News, in its sole, absolute and unfettered discretion deems appropriate. OTOW News may not be reproduced in any way, in any other media, except in print and on official OTOW Websites.

On Top of the World News Inc., 2069 World Parkway Blvd. E., Clearwater, FL 33763. Phone Number: 727-799-3216. Online newspapers and advertising rate information are available at www.ontopoftheworldnews.com/clearwater/news.php

Press Association Volunteers This Month:

- Bob Rittner
- Lyn Taecker
- Cheryl Butcher
- Donna Lukas
- Anna Georgiadis

Around The World in this Newspaper Edition

SECTION 1

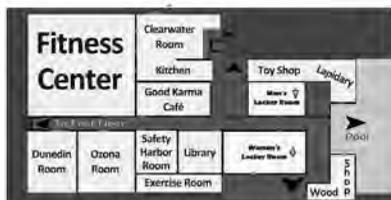
- 1 Thank You Holiday Decorators
- 3 Dessa Barabba
- 3 Emergency contact form
- 4-5 Kenneth Colen
- 6 The Butcher Block
- 7 Science of Cooking
- 9 Jerry Colen's Is Is Legal?
- 9 Inside Showbiz
- 10 Nancy Rogers
- 11 Master The Possibilities - January

SECTION 2

- 13 Line Dancing
- 14 Pet of the Month
- 15 Pet of the Year Candidates
- 16 Travel Club
- 16 Snowbirds Line Dancing
- 17 Good Neighbors Association
- 17 Fixers Club Annual Meeting
- 19 Democratic Club
- 19 Press Association
- 20 Knitting Group
- 21 Art Guild
- 22 Canadian Club
- 22 Lambda
- 24 Irish Club Parade Canceled
- 25 Republican Club
- 26 Good Karma Book Club
- 26 Tennis
- 27 Jesters
- 27 Neighborhood Watch
- 28 Softball
- 30 Entertainment Committee

SECTION 3

- 33 Malaguena
- 35 25 Years Ago
- 36 American Gothic
- 36 Azores
- 37 Loch Lomond
- 37 Rila Renaissance
- 37 Bohemia
- 39 Viennese Villa
- 39 Mandalay
- 40 French Renaissance
- 43 Siboney
- 44 Granada
- 45 Emerald Isle
- 46 Espana
- 47 Englander
- 48 New World French
- 49 Change of Address Form
- 50 Puzzles
- 50 Classifieds



East Activity Center Ground Floor



East Activity Center First Floor



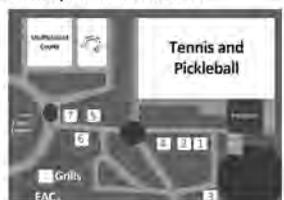
East Activity Center Second Floor



West Activity Center

East and West Activity Centers Room Maps

EAC Pavilion Park Grill Map



Important Phone Numbers

Community Service Office

727-683-6981

Activities Office

727-799-2734

Water Turn-On/Water Turn-Off

727-799-3417 Option 6

Emergency After Hours/Weekends

727-799-1115



Members of the Democratic Club held a party just to get out and have fun. This was a holiday event at the pavilion.

Yes, Inauguration Day is worthy of a celebration

By Donna Lukas

Are you having problems knowing what day of the week it is?

Perhaps you are not sure of what the current month is?

You may be a victim of brain fog due to semi-isolation and reduced activity.

If so, here is a question to activate your brain cells.

What special event happens every four years in January?

You said, "Leap Year celebration?"

Sorry, you are in the wrong month. The correct answer is the presidential inauguration.

Like all Democrats across the country, members of the On Top of the World Democratic Club are looking forward to



Democratic Club

noon on Jan 20, 2021. We will all let out a happy sigh of relief when Joe Biden takes the oath of office.

In addition, of course, Kamala Harris will make history as the first female elect-

ed vice president in U.S. history.

Make your plans to watch the televised event. Yes, it is OK to drink alcoholic beverages early in the day for special events.

Because of facility restrictions, the OTOW Democratic Club was unable to hold our customary holiday potluck dinner in the West Activity Center. However, some of us did meet in the pavilion for a "Holiday Party of Reduced Circumstances."

We had a nice time enjoying good foods from Costco. We had meat and cheese rollups, fresh fruit, different flavors of hummus and pita bread, beverages, cookies and brownies ... all accompanied by political discussion.

Social distancing gave us an oppor-

tunity for more individual conversations that let us get to know one another better.

Many thanks to Joanne and Dave Cordes who put the party together.

Our timeframe for meetings may change for 2021. Look for further information on our club page at the otowboxoffice.com website, our On Top of the World Clearwater Facebook page, OTOW-TV Spectrum channel 732 or group emails.

You may renew your annual \$12 membership in person at one of our meetings. Alternatively, you may send a check made out to OTOW Democratic Club to our treasurer Glenda Greenman at 2470 Rhodesian Dr., unit 28, Clearwater, FL., 33763.

Press Association cancels annual luncheon - will be back in auditorium for Jan. 7 meeting

A few years ago, the Press Association decided to hold one monthly meeting a year at a location outside On Top of the World.

This event was originally a Christmas party, but too many people had other holiday parties to attend.

So the Press Association came up with a Kickoff The New Year Party, which was successful before the pandemic.

An attempt was made to continue this lunch tradition to start 2021, but not enough people signed up. Nona's Pizza in Safety Harbor offered to open up for an outdoor luncheon exclusively for our club, but requested a minimum of 20 people. Only 14 registered.

Therefore, the next Press Association

meeting will be 1 p.m., Thursday, Jan. 7, 2021, in the East Activity Center auditorium.

There will be no food or beverages.

Maybe the annual luncheon can be rescheduled for a date when conditions are safer and more people will feel comfortable dining out.

At the December press meeting, Editor Doug Kates announced 33 reporters had taken the new online tutorial for veteran writers, as well as new writers. The tutorial will remain online all year and can be accessed anytime. The tutorial takes about 20 minutes. The purpose is to make everyone a better journalist.

OTOW News is proud to announce January is when the world votes for our

Pet of the Year.

Online voting is taking place Jan. 8-11. Everyone is allowed to enter the voting booth one time. You are allowed to vote for your two favorite candidates. The 12 candidates are Pet of the Month selections from 2020.

Doug told staffers not to get frustrated if they cannot come up with story ideas. These are definitely difficult times and many groups, clubs, sports leagues and buildings are still not active.

Doug does want club reporters to keep steady updates on what board members are considering. Even if future plans are for months ahead, those plans can be something worth writing about.



Press Association meeting 1 p.m., Thursday, Jan. 7, 2021, EAC Auditorium



Despite pandemic, Knitting Group continues to help out hospitals

By Cheryl Butcher

It's always nice to visit with old friends and the Knitting Club recently had that pleasure.

In November we were very happy to welcome back Karen Jackson of the Silent Heart Doula Service (formerly Suncoast/Empath Hospice Paranatal Loss Doula Service).

Karen is a Doula (a Greek word for servant) who assists families during the birth process.

For years, our group has been making smaller-than-usual baby blankets and hats that are given to the families of the premature babies as remembrances.

Doula services are performed at Bay Front Baby Place and St. Petersburg General Hospital by six lady educators and volunteers.

Because of the COVID crisis, the doulas are not allowed in the hospitals, but they have trained nurses and volunteers to carry on this important work.

Karen was thrilled to receive many beautiful and delicate baby items that we had completed for her group and we are just as happy to be able to help them.

The Knitting Group had a good reception to our announcement that we were going to offer knitting and crochet lessons. Unfortunately, COVID had other



Knitting

plans for us. We still plan to do the lessons, but we have to wait until On Top of the World lifts its restrictions on meetings.

We have everyone's names and numbers and we will contact you as soon as we have definite plans. We have not forgotten.

If you have an interest in knitting or crocheting, we would love to have you join us in the East Activity Center Crystal Beach Room on Wednesdays from 9-11 a.m. We are operating within the guidelines set by On Top of the World so a mask and social distancing is required. The Good Neighbors Knitting Group operates under the auspices of Good Neighbors Association.

A doula is a trained companion who is not a healthcare professional, but someone who supports another individual through a significant health-related experience, such as childbirth, miscarriage, induced abortion or stillbirth, or non-reproductive experiences such as dying. -- Wikipedia

At left, Karen Jackson of Silent Heart Doula Service looks over some of the baby blankets and baby hats that members of the Knitting Group have made during this pandemic.

OTOW residents are invited to a
Luncheon & Fashion Show
 Proceeds benefit the St. Petersburg College "Women on the Way" Program

General Federated
Woman's Club of Clearwater
 Saturday, February 20, 2021,
 at the Belleair Country Club, 11 am - 2 pm
 Donations/Tickets \$35 in advance • \$45 at the door
 Call Caroline at (727) 251-5045 or
 Suzanne at (860) 227-0436

Fashions by chico's

Pam Leonard-Williams
 CLU, ChFC
 727-799-2563

Insurance For Your
AUTO & CONDO

No one serves you better than State Farm.[®]

Introducing
 agent **PAM LEONARD-WILLIAMS**
 and her Clearwater team

We love referrals!

2476 Sunset Point Road, Clearwater
 (727) 799-2563 • pam@pamleonard-williams.com

We love referrals!

You can turn a memorable moment in time into a beautiful painting



Art Guild

By Mary Slack Maynard

This month the Art Guild page on Box Office website is featuring Bob Hammond, a talented and prolific pen and ink artist.

Bob lived at On Top of the World for a number of years, and was a member of the Guild during much of that time.

He was an active member of the Painting Pals group.

The Guild hopes you enjoy Bob's work. The Box Office can be viewed at otowboxoffice.com.

The featured artwork on this newspaper page is by John Fier, who puts together the Box Office webpage for the Guild.

The painting was done from a photo of a friend and his grandchild.

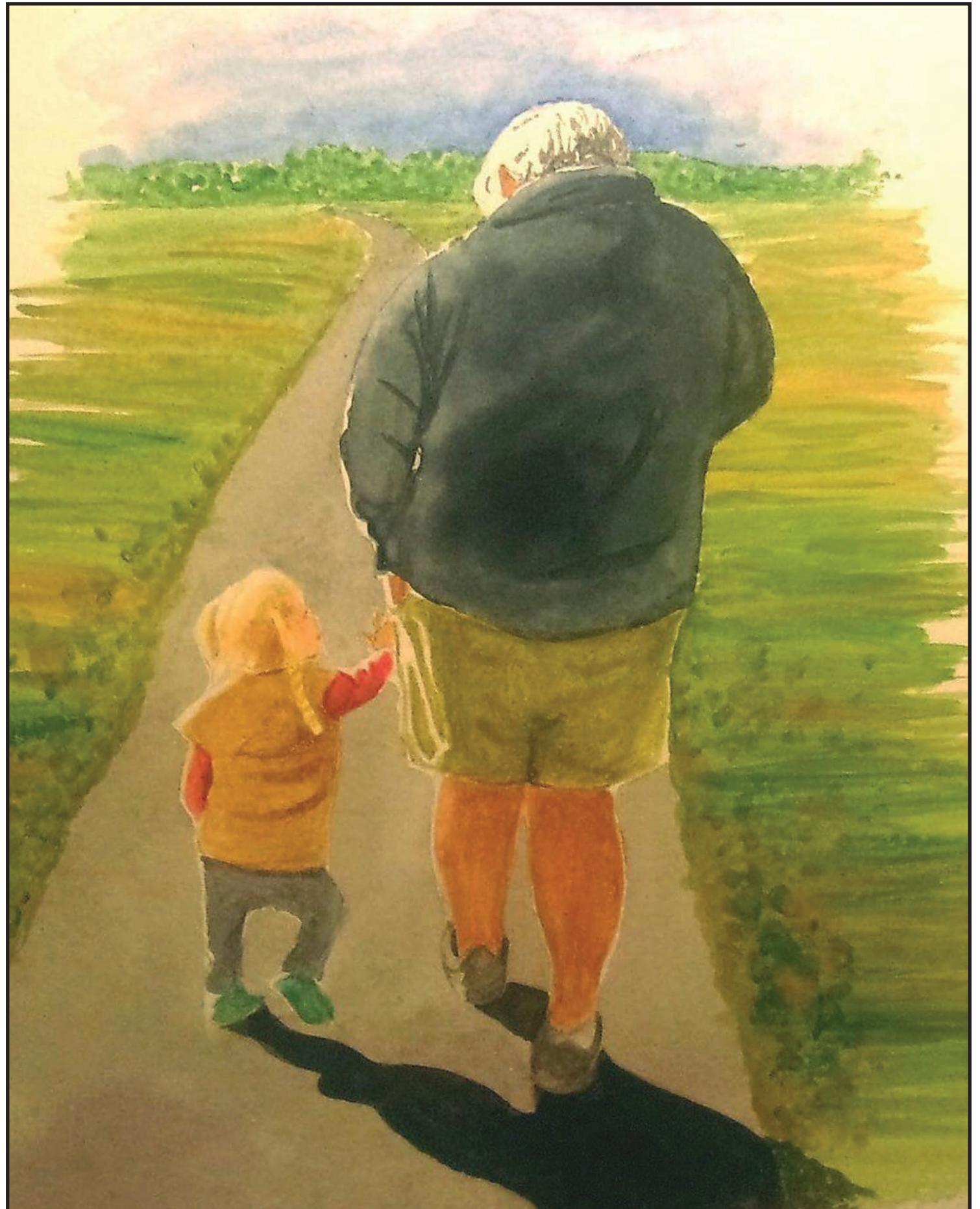
As has been mentioned before, artists use many things for inspiration. It could be a photo of a favorite place or memory, something inspired on a walk or a trip, a painting done by another artist, or something created either in, or based on, a class that the artist has taken.

Create TV, as well as Public Broadcasting Service stations, locally Channel 3, often feature episodes of painting shows. One of my favorites is Bob Ross, and you can also find his classes on YouTube. He painted with oil paint, but many of his techniques, as well as his subject matter, can be used with other mediums.

A Google search will provide you with a number of free, as well as fee-based, art classes you can try. When I take a class, particularly one that I am not able to paint along with, I take notes and use my phone to snap pictures of the art work in progress. That way, I can go back and look at the artist's progress as I create my painting. I then delete all of the pictures except the final "inspiration piece."

It's fun to have a copy of what inspired your art work to compare with the final creation.

Art Guild will continue to update everyone through the newspaper when we plan our next Guild meeting. We also have our own club page on the Box Office. At this point, we are looking at October 2021 to get started again.



"Chatting with Grandpa" by John Fier

Artist of the Month on the Box Office

Please check out our Artist of the Month feature each month on the Box Office. Each month we showcase a different piece of art and one of our own On Top of the World artists. Art Guild classes should resume in 2021. Who knows? You could become our next Artist of the Month. Watch for details on OTOW-TV Channel 732 and this newspaper. The Box Office can be reached at otowboxoffice.com

This New Year's Eve will be a little bit different

By Bruce Lovett

Bob Groves is a man of few words.

But a Renaissance man none the less.

His bow-tied, piano-playing skills have underscored both Jesters and Theater Workshop productions for years.

His photos of Lambda activities have graced this prestigious newspaper publication numerous times and his wise words have been quoted on countless occasions.

With 2020 being a year like no other, I reached out to members for stories of memorable New Year's Eves.

And they flooded in.

I got heart-warming stories of dogs and a captivating football story about the Rose Bowl. I had to get my American spouse to explain both the rules and the importance to this relocated Canadian.

I also heard a tale of being packed in Time Square like sardines, to watch the famous ball drop ("This was a one-time only, never-again experience").

But the best quote came from Bob Groves.

"I honestly don't have a New Year's story to tell you. Probably because of my poor memory."

Yes Bob, we understand. As the years pass, our memories dim. But sometimes it's because of having such a great time. You don't always remember what happened the next day. And Bob has always been one for a good time.

As has Lambda, a club open to all LGBT residents of On Top of the World



The 2017 Entertainment Committee New Year's Eve Bash.

as well as their friends and neighbors devoted to ensuring a good time for all.

Many of the favorite New Year's stories came from celebrating with the OTOW family as a whole.

For countless years our club has gotten at least one, if not two tables, to bring in the New Year with fellow residents at the annual Entertainment Committee New Year's Eve bash.

The picture accompanying this article shows just a fraction of the Lambda revelers at the event three years ago.

This year, everyone's New Year's Eve

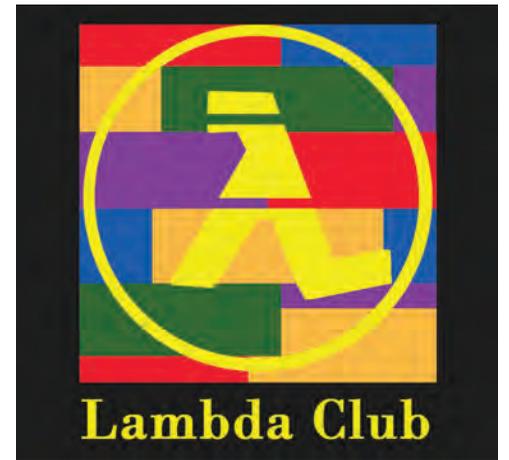
celebrations will be a little more intimate, which I think many agree can be just as fun.

And January itself will be a little lower keyed than normal.

Last year at this time we had three Sunday brunches, a monthly social, a beach walk, two golf games and dinner out to be followed by a movie planned for the month.

This year we take it week by week.

As our fearless leader, Dave Beaver, leads us into the new year he said ... "our members do not only participate in



Lambda. There is a Lambda component in many of the clubs here: The Jesters and Theater Workshop, for example. The Line Dancers, The Philosophy Club, The Book Club, The Art Guild, The Veterans Group, Exercise Club, etc., etc.

"In other words, Lambdians are engaged in the community. And we miss our other activities and friends in them as much as we miss our Lambda Club. But we realize how important it is to get through these next few months so we can resume them and see all our friends once again."

Should you wish to find out more about the club, you can visit our official Web-page: <http://lambdaclearwater.blogspot.com>.

We are also on the Box Office at otowboxoffice.com or you can contact us by e-mail at lambda@gmail.com or call Dave at 727-410-7566.

Consider joining the Canadian Club executive board so we can start activities in November 2021

By Connie Stanley

As I pen this article, I'm very hopeful that within safe bubbles, our American cousins and Canadian families and friends enjoyed a very Merry Christmas and wishing everyone a happy, healthy and safe 2021!

I'm not the first to say that I'm so happy to put 2020 in the rear-view mirror!

The greatest news we all can celebrate and embrace is the introduction and inception of the coronavirus vaccine into our countries and hopefully, in very short order, everyone will be able to get that injection.

It will take time, be patient!

I'm happy to be able to report that I submitted the new requisite documentation that Activity Director Nancy Rogers referenced in her November article "Annual Steps to Forming a Club."

The Canadian Club is almost good to go for another year.

I remind you again that we hope to be starting up in November 2021 with Registration Night and a "Special General Meeting" for election of certain vacant positions.

As I indicated earlier, Rollie Lapointe, past president (2010-11) volunteered as an Interim Vice President and he's chomping at the bit for someone else to take on this tenure.



Canadian Club

We also require a registrar and are seeking volunteer[s]. Please let me know if you are interested in letting your name stand for either position.

If we do not fill these positions, we will no longer be able to operate and continue with our fun activities as a club into its 46th year!

Please, think about these capacities. We do have several resources to help you along the way on this team endeavor.

And again, we hope we can recuperate our OTOW friendly and fun gatherings in 2021 and into 2022!

Happy wintering wherever you may be - stay safe and well!

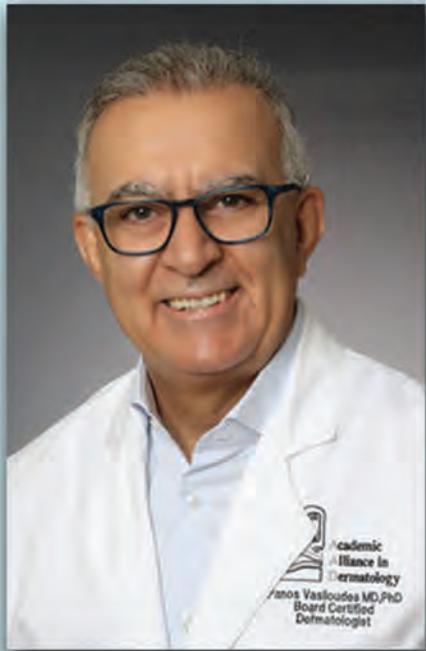


Canada

Some On Top of the World residents, who are stranded up north because of pandemic travel restrictions, submitted holiday light photos for the 2020 Holiday Lights video on OTOW-TV in December. Yes, the white stuff is snow.

Be In The Clear For The New Year!

Academic Alliance in Dermatology has been providing the highest quality of medical and aesthetic dermatology services in 23 locations throughout Florida for over 30 years.



Dr. Panos Vasiloudes
MD, PhD, FAAD, FAAP, FASMS



Dr. Gina Spohn
MD, FAAD



Kirstie Dicharry
MSN, APRN, FNP-C



Evangelia Nezis
MSN, APRN, FNP-BC

Medical & Surgical Dermatology • MOHS Micrographic Surgery
Aesthetic Dermatology • Dermatopathology

Most insurances accepted. Please visit us at www.AcademicAllDerm.com



**Academic
Alliance in
Dermatology**



Belcher Point Plaza
1801 N. Belcher Road, Suite B
Clearwater, FL 33756
(727) 935-0503



Parade is taking a year off for safety

There will be no Irish Club parade or post-parade party in March 2021.

On Top of the World management and members of the Irish Club agree we need to stay safe so the parade can return with a big crowd in 2022.

Even though the parade is an outdoor event, people will still gather in groups, hug and socialize. There are not enough resources to police an entire parade route.

Plus, finding people to be in the parade could have been a problem, too.

Mike Cooper from the Irish Club says "everyone stay safe. We're doing the right thing. Everyone come back in 2022."

The Irish Club has also canceled its January and February shows, George Casey and the Byrnes Brothers. Hold onto your tickets. They will be honored at a later time.

Mike has kept bad weather away from our parade since the beginning. It has never been canceled until this year.

Instead, watch for last year's parade on OTOW-TV Channel 732 on March 17, 2021. Last year's parade was our community's final event before the pandemic shutdown.

PAINT SERVICE, INC.

Jim Smith, Painting Contractor

WALLPAPER INSTALLATION AVAILABLE



**QUALITY
PAINTING
PROMPT
SERVICE**

LIC.#C-4566

Phone: 726-2552

Call today for an appointment
for a **FREE** estimate

**331 9th Avenue North
Safety Harbor, FL 34695**

Cathy Chamberlain guest speaker in January



Cathy Chamberlain

By Edwina Schick

The 2020 election is over and now is the time to start preparing for election day in 2022.

The Ronald Reagan Republican Club has brochures and information to help you share information and the challenges ahead.

Until Covid restrictions are lifted, our club meetings will be scheduled on a month-to-month basis. Every member needs to check email for scheduling details.

Don't let Covid keep you from joining The Ronald Reagan Republican Club of On Top of the World! We are still accepting new members.

Our January meeting will be Friday, Jan. 8, at 11 a.m. in the East Activity Center auditorium. At this time we are still limited to 50 people at the meeting. Please call 678-414-5300 or 828-508-7806 to reg-



Republican Club

ister to attend the meeting. It is still on a first call, first serve basis.

Our special guest for January will be Cathy Chamberlain, author of "Rules for Deplorables."

Cathy is a well-known speaker all over Florida. She will be speaking about the electoral process and the Electoral College.



A Republican Club member checks out a new book distributed by the board. The book is about the U.S. Constitution.

Coming in January!

New exercise videos from Jessica and Cammy on OTOW-TV Channel 732

CLEARWATER'S FAVORITE COMFORT FOOD

Your Neighborhood Meeting, Dining, Drinking & Relaxing Hangout.



Large Outdoor Patio. Friendly Service. Dine with Us or Pick It Up Curbside.

Friday Fish Fry



Wild caught Alaskan Pollock

DON'T FORGET TO PICK UP YOUR EXCLUSIVE VIP CARD AT

EXCLUSIVE OFFER FOR ON TOP OF THE WORLD RESIDENTS



GET 20% OFF YOUR CHECK WITH UNLIMITED VISITS THROUGH JANUARY 31ST

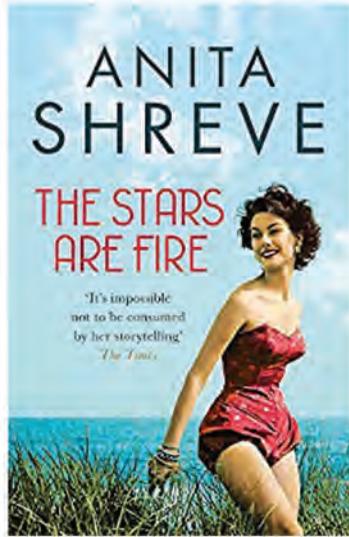
VALID UP TO \$100 PER CHECK PER VISIT. CLEARWATER LOCATION ONLY.



We'd like to offer all our neighbors at On Top of the World a 20% OFF VIP CARD valid through the end on January 2021. Just cut out the attached Temporary VIP Card and bring it to Pete & Shorty's in Clearwater to receive 20% OFF your total check and exchange for your permanent card. Not valid with any other offers. \$20 maximum discount.

727-799-0580
2820 Gulf To Bay Blvd

Good Karma Book Club



10 a.m., January 21
 "The Stars Are Fire" by Anita Shreve

10 a.m., February 18
 "Educated" by Tara Westover

Space in the Crystal Beach Room will be limited and safety guidelines will be in place.

For more information, see our Webpage on the Box Office:

otowboxoffice.com - look four our link

Please wear a mask.
 It is required.

Need more information, write to Jslantz1948@aol.com or call 727-754-3823

Tennis members elect new board for 2021

By Joe DeChairo

The On Top of the World Tennis Club held a membership meeting only on Nov. 21 at the pavilion.

Food was provided while everyone brought their choice of drink.

The membership elected five board members. Joe DeChairo was elected president, Bruce McMaster was elected vice president, Bill Carey was elected treasurer, Brenda Rathyen was elected secretary and Sammy Fahmy was elected tournament director.

Joe welcomed members to start the meeting and John McIntyre presented the club balance sheet.

After nominations for the board were sworn in, club members discussed by-law additions and changes.

Next, members discussed our annual tournament, which always takes place in February.

Finally, Joe opened the floor meeting to new business.

There were many door prizes given out as well as members sharing tennis jokes and puns.

The tennis club plans on having a monthly golf outing with dinner and an end-of-the-month luncheon starting in January.

Many other activities are planned for 2021. It is not too late to join as the dues are very minimal. We play every morning, Monday through Saturday, from 7:30-11 a.m. It is never too late to join our club.



Pictured above are the 2021 Tennis Club board members. In front, left to right, are Vice President Bruce McMaster and Tournament Director Sammy Fahmy. In back are Treasurer Bill Carey, President Joe DeChairo and Secretary Brenda Rathyen.

Big Man's Moving Company

Four years ago, Josh and Brooke used their wedding gifts to buy their first moving truck.

Today, they have 6 trucks, and have performed 3000 local and out-of-state moves.

Big Man's Moving Company was voted No. 1 mover in 2020 - by the Tampa Bay Times.



Licensed and insured, local and out-of-state, packing services.

Call (727) 772-3458 • bigmansmoving.com

IM 2726 • USDOT # 2951960



Filming 'BAM - A Tribute to Boomer Age Music' will continue in our community in 2021

By Evelyn Flam

As 2021 begins with all of our new hopes and new resolutions, we hope the new year will lift all of our spirits and we will all enjoy a promising and fulfilling New Year!

The Jesters, to safely protect the health of our members, halted our show rehearsals and filming in December.

Depending on the COVID-19 situation in January, we hope to be able to pick up where we left off and continue with rehearsals and filming.

Sometime soon, cast and camera will come together for "BAM! A Tribute to Boomer Age Music."

So, as we said in our last article, if you see us out on the campus with our performing and production teams, you'll know that filming has finally begun again and we'll soon be editing and have a finished product for you to see.

We hope you'll enjoy the video as much as we've enjoyed performing and planning.

The final show will air on OTOW-TV Channel 732 when ready. Watch for announcements.

For Jesters information, call us at 727-797-1761 or email us at



JestForFun21@gmail.com.

As always, we are happy to answer your questions about how you can get involved, how you can be a part of this coming year's show, and, of course, how you can order your copy of "BAM! - A Tribute to Boomer Age Music."

You can become a member of the Jesters by contacting our Membership Chairperson Lillian Foy at 727-474-6307.

We look forward to hearing from you and getting together "Jest For Fun!"



On the set of 'BAM - A Tribute to Boomer Age Music,' Paige Johnson recalls the three stages of being a Baby Boomer. No. 1 is often forgetting things. To learn stage No. 2 and stage No. 3 you'll have to watch the video.

(Video screen shot by Doug Kates)

Start the year by contributing to your community

By Dave Beaven

A new year is a traditional time to think about future goals as well as to reflect on the past.

Neighborhood Watch is going into its fourth year. During this time, we have emphasized to residents the importance of watching out for each other. This can entail calling the sheriff if there is anything suspicious occurring or it can involve helping a neighbor who doesn't drive to get to a doctor's appointment.

Both of these types of activities are important in building a worthwhile community.

Some people may be of the mindset



that they have worked their whole lives and they finally reached the point where they can retire and relax. They are not interested in clubs or socializing, but are

content with doing their own thing.

Of course, that is their own right to make that decision.

But a community does not function by itself. It is organized and must be maintained by people who care. These are the folks who make On Top of the World the special place that it is.

We would like to invite you to participate in Neighborhood Watch. The only qualification needed is a desire to live in a peaceful and caring community. You don't necessarily need to come to our meetings, though we appreciate those who do.

But if you interact with your neighbors in a friendly and respectful way, help

those in need where you can, and report problems to the condo or Sheriff's office, then you are doing your part to make OTOW a great place to live.

As a bonus, studies have been done that indicate that community involvement is good for one's physical and mental health. In this new year, let's all commit to helping ourselves and our community by being good neighbors.

If you would like to find out more about Neighborhood Watch, go to our official webpage at: areawatch2020@blogspot.com.

We are also on the Box Office at otowboxoffice.com.

Carpet Bubbles?
Don't Trip And Fall!

Tom Carver
 • Since 1973 from Vermont • Insured

Have your carpet stretched today without moving furniture!
727-919-5222

Hetzel Accounting, Inc.

Income Tax Preparation and IRS Problem Resolution

- Federal and all states for all years
- All individuals, businesses, trusts and estates
- Always accepting new clients
- In business for 18 years; preparing taxes for 25 years
- On Top of the World year-round resident
- Notary Public

Your Box of Receipts is My Party!

Tara Still, CPA
 727-577-8145
tara@hetzelaccounting.com



OTOW softball players prove they can overcome great obstacles en route to victory

By Bob Rittner

2nd Time Sports trailed 9-1, but fought back to tie the game 9-9.

Then, Bill Lepping doubled leading off the bottom of the ninth inning and pinch runner Bob Dembinski scored on Karen French's single.

2nd Time Sports won 10-9 in an amazing comeback.

Karen had already helped her team with sparkling second base play. Scott Ryberg of the West Siders also shined brightly with spectacular running catches in the outfield.

West Siders 12

2nd Time Sports 8

In a spectacular performance, Joe DeChiaro went 4-for-4 with two doubles and a homer driving in a record 10 runs.

Jim Tiano slugged two doubles among his four hits.

2nd Time Sports 9

West Siders 8

Down 8-3 entering the sixth inning, 2nd Time Sports rallied for six runs in the next two innings to eke out the victory.

The winning hit was a smoked three-run homer by George Morgan to deep center field. Other key hits were Lenny Segall's RBI triple and Mike Sieber's three hits.

Elsa Stanly had the game-saving

Softball

catch, reaching over her head to corral a probable homer.

2nd Time Sports 9

West Siders 9

Leo Durocher referred to Willie Mays as a five-tool player, meaning Willie excelled at all five basic baseball skills: hitting, power, fielding, throwing and running.

He might have added a sixth tool, baseball intelligence, the ability to anticipate and take advantage of situations.

On Top of the World six tool softball player, Joe DeChiaro, displayed all six in this game and especially base running and baseball intelligence, as he scored two runs by racing home from second base on short hits while the opposition was inattentive.

2nd Time Sports 12

West Siders 9

At some games, all you can do is gasp and say "wow!"

Eddie Ramirez was a one-man show, snaring three wicked line drives at third

base to record the last out in each of the first three innings.

First, he plucked a low line drive over third base in inning one, then was almost spun around on a sharp liner to end the second inning and finally leapt to snow cone a ball in the third inning.

At the plate, Eddie had a perfect four-hit day, including a double, using his blazing speed to score two runs.

Vying for MVP honors was George Morgan who also was 4-for-4 with a homer and made a running, backhand catch of a short fly ball to center.

West Siders 12

2nd Time Sports 2

This game featured terrific catches by Bob Fields. He put out two base runners at the plate. One catch Bob caught at his toes and the other with a stretch over his head.

Bob also doubled among his three hits.

Bob Dembinski caught three long flies and Scott Ryberg two wicked line drives in left field.

The 2nd Time Sports offense featured a home run by Jim Kemp.

West Siders 12

2nd Time Sports 11

A seesaw game was decided when Eddie Ramirez scored on Lenny Segall's

single in the top of the ninth inning.

Home runs by Joe DeChiaro and Jim Kemp gave 2nd Time Sports a lead, but Bob Dembinski's homer opened a five-run inning tying the score.

A key play occurred in the fourth when a promising inning was ended by an over the head catch by Dick LeTourneau in center field.

2nd Time Sports 8

West Siders 3

West Siders cut a 6-0 lead in half, but could score no more.

Heavy lifting for 2nd Time Sports was done by George Morgan with three hits, including a double, and Dick LeTourneau and Joe Brandao with three hits apiece.

Bob Dembinski's two doubles and Henry Zussman's four hits led West Siders.

But Joe's arm and range, Cindy McCarthy's expert first base play and Lenny Segall's shortstop excellence kept other West Sider bats quiet.

In his return to play, Rick Champ showed no rust with a double and two outstanding catches in the outfield.

For information about our softball/stickball league, call Lenny Segall (560-2620) or Bob Rittner (729-7970) or visit us on the Box Office at otowboxoffice.com

Gerard Morrissette aces No. 16

Veteran golfer Gerard Morrissette scored his first hole-in-one on Sunday, Nov. 29, 2020.

The shot occurred on the tricky 16th hole. He used his trusty driver.

Witnesses were Jim Anzalone, Roy Monteith and Jack Drewiega.

A celebratory beverage was had by all to honor the ace.

Charles Trash Hauling

1. Give us a time
2. Pay on site
3. Your junk is gone.

*It's
that
simple*

We Haul Anything
From A to Z

(727) 831 0507

Furniture Removal, Appliance Pick Up, Junk Hauling,
Electronic Recycling, House Cleanouts, Mattress Disposal

Lowest rate guaranteed. Never overpay for junk removal again. WWW.CharlesTrashHauling.Com



YOGA with Marilyn



Class size is limited. Wearing a mask is required.

Tuesday **Hatha Yoga** 9:30 am - EAC Exercise Room

Thursday **Hatha Yoga** 9:30 am - EAC Exercise Room

30 years yoga instructor & massage therapist

For more information, call or text 239-464-9421

People on the
Canadian-U.S.
border read
OTOW News
online.
So can you!
otowboxoffice.com

OTOW
NEWS
is online

727.222.4307



GET PAID to Upgrade!

The Advantage Program™ is revolutionizing home comfort. You pay **no money down** and get one **low monthly payment**. No additional charge for installation—and **all future repairs* and maintenance are included**. And, right now, you can get rebates that mean **money in your pocket!**



TOGETHER, WE'RE TRANSFORMING THE LIVES OF WISH KIDS. SEE HOW AT ServiceExperts.com/TrueWishes



Service Experts **Advantage** PROGRAM

Upgrade to Worry-Free Comfort

for one **Low Monthly Payment** And never a penny more*

CALL NOW FOR A FREE ESTIMATE!

Cannot be combined with any other offer



GET A HIGH-EFFICIENCY WATER HEATER FOR AS LOW AS \$24.99 (+TAX)/MONTH

Cannot be combined with any other offer

SAVE \$30 ON SEASONAL MAINTENANCE

Normally \$99, now only \$69!

Cannot be used toward the trip charge or fault location fee



Cannot be combined with any other offer

\$25 OFF A PLUMBING SERVICE CALL

• With paid repair

Cannot be combined with any other offer

Hurry! Offers end soon.

WE SERVICE ALL MAKES AND MODELS, 24/7

© 2020 Service Experts, Service Experts Heating & Air Conditioning, and the Service Experts logo and design are registered trademarks of Service Experts LLC and used under license by SE Canada Inc. Offer not valid on prior purchases and cannot be combined with any other offers. Some restrictions apply. *See your signed Advantage Program Agreement for full details and exclusions. Lease with approved credit; visit ServiceExperts.com for details. Service Experts has made a \$250,000 commitment in 2020 to Make-A-Wish™ to help create life-changing wishes for children with critical illnesses in the U.S. and Canada. To learn more, visit wish.org. License #: CFCA 25591 | EC13009047 | CMC1249534 | CGC1508455 PROMO CODE: 51617-7

Your Source for Exceptional Care



Scott L. Ray, DO
Family Medicine
DrScottRay.org



M. Rose Lafleur, MD
Internal Medicine
DrMelissaLafleur.org



Rosalind R. Jordan
APRN

- Accepting new patients
- Closest primary care physician in your community
- Diagnosis, treatment and prevention
- Enhanced safety measures
- Lab and EKG
- Most insurance plans accepted
- Personalized adult medical care

To make an appointment or for more information:

General and Family Medicine | 2350 Sunset Point Road, Suite C, Clearwater | (727) 253-4075





Until the live entertainment returns, enjoy two concerts taped at OTOW for your New Year's Eve enjoyment

By Marvin Flam

Happy New Year!

The Entertainment Committee wishes you and your family seasons greetings and a healthy, safe and happy new year!

When the Entertainment Committee can again provide live entertainment events safely for On Top of the World residents, performers and volunteers, come celebrate with us ...

The fun will continue in 2021. Don't miss it!

This will be the first time in 50 years the Entertainment Committee does not present its famous New Year's Eve Ball. Instead, we want you to know, if you are sitting home New Year's Eve, you can tune in OTOW-TV Channel 732 and watch "A Tribute to the Carpenters," a show taped live at OTOW several years ago. You may feel like dancing in your living room.

If you are staying up late, the second concert will be a tribute to the Rolling Stones and Beatles by "The Nowhere Band" which took place on our stage in 2015. The late concert will air starting at about 11 p.m.

Everyone who has Spectrum cable gets OTOW-TV. Type 7 3 2 on your remote. Do not use the up and down arrows.

Fifty years ago, a group of volunteer residents organized to provide professional entertainment for the enjoyment of the residents of the OTOW community. In the beginning, the Entertainment Committee presented several different types of entertainment and has adjusted the enter-



The Carpenters Tribute Band performed at On Top of the World in 2013 and the concert was videotaped for OTOW-TV. The concert will air New Year's Eve.

tainment venues as the years passed and the resident-population changed.

After the short break due to the COVID-19 pandemic, and when the facilities are available, the Entertainment Committee will once again present the best professional world class performers who have appeared in venues throughout Florida, Vegas, New York, Branson and on cruise ships.

Entertainment will be presented right here on the OTOW campus at the East Activity Center auditorium!

One does not have to leave the OTOW campus to enjoy world class en-

tertainment.

The principle entertainment activities will be Saturday night dances, Thursday evening shows and the free Sunday Meet and Greets.

The dances and stage show tickets are reasonable and at a fraction of the cost charged elsewhere for the same entertainment.

The Entertainment Committee is working on some new ideas, venues and surprises. We will bring the best entertainment available that will include OTOW past favorites, and new exciting entertainment as we move forward in the fu-

ture. We welcome all ideas regarding new forms of entertainment, so if you have an idea please let us know. Contact us at entcom2014@gmail.com.

We look forward to hearing from you.

Over the past 50 years, we have welcomed several professional world-class performers and groups to our stage, such as The Diamonds, The Original Comets, The Mickey Finn Show, Joey Dee and the Starlighters, Steve Solomon, The Fabulous Hubcaps, The Four Aces, The Mystics, The Flamingos, The Platters, Ken Brady and the New Casinos, The Marlins, and tributes to Tom Jones, Liberace, Patsy Cline, Motown, Frank Sinatra, Louie Armstrong, Herb Alpert, Neil Diamond and The Beatles to name a few.

For the dances and Sunday Meet and Greets, we have had Mr Lucky and the Savoys, PJ Leary and the Las Vegas Sound, Flashback, Pepper and Fine Tyme, Lucian and the All Stars, Ron and the Classics, and Louie Bravo to name a few.

If you purchased tickets for any 2020 cancelled show or dance, contact Mary Ann O'Neil at (727) 449-9243 or email entcom2014@gmail.com regarding a credit for tickets to future shows and dances or to request and receive a refund. You must provide the tickets that you purchased.

You can view future scheduling information on OTOW-TV channel 732. Everyone on Spectrum gets OTOW-TV.

Check the bulletin boards in the EAC, the WAC and on your building's bulletin board.

24 Hour Service

**TARDIF
ELECTRIC
INC.**

Industrial, Commercial, Residential
Home Automation, Communications

1340 Heather Ridge Blvd • Dunedin, FL 34698-0685

Phone: (727) 733-5092 • Fax: (727) 733-7379

tardifelectric@verizon.net

Credit Cards Accepted*

Lic # - ER0012415

*no extra charge for using credit card



On Dec. 16, 2020, at 1 a.m.,
a resident witnessed two people opening
unlocked car doors in a building parking lot.
This residents told the thieves to take off,
the police were on their way.
Are you going to wake up at 1 a.m.
and scare away people stealing items
from your unlocked vehicle?

THEN LOCK YOUR DOORS!



Plan Ahead for Peace Of Mind



Save Money with Sunstar FirstCare



**Sunstar FirstCare
Ambulance Membership:**
Enroll to reduce medically necessary
ambulance transportation costs.

Single Membership \$75 Annual Fee
Family Membership \$114 Annual Fee



Learn how you can save money on out-of-pocket expenses for ambulance bills
with the Sunstar FirstCare Ambulance Membership Program.

For more information call (727) 582-2008 or visit www.pinellascounty.org/firstcare

Aaron's Stor-All

447-3133



Inside Storage Units

- 100% Air Conditioned
- Security Cameras
- Alarmed

**OTOW Residents
Get Your Third Month
FREE with this ad.**

Offer expires Jan. 31, 2021.
Cannot be used with any other offer or discount.
There is a \$25 one-time registration fee.
Two month minimum purchase to
receive third month free for storage unit.
Must present ad to qualify for offer.

**2100 Calumet Street
(between Hercules & Belcher)
Clearwater, Fl**

COUNTRYSIDE DERMATOLOGY & LASER CENTER

Accepting New Patients For

- Skin cancer exams, diagnosis and treatment (basal cell carcinoma squamous cell carcinoma, malignant melanoma).
- Pre-cancer (actinic keratosis)
- Sun damage
- Mole checks and full skin exams
- Mohs surgery
- General skin problems
- Removal of growths, lesions, cysts

SKIN REJUVENATION and SKIN CANCER SURGERY

- Pelleve Skin Tightening
- Laser Toning
- Thermage Procedures
- Active/Deep FX Fractional Laser for Wrinkles
- Juvederm XC, Artefill, Restylane L, Sculptra, etc.
- Botox Cosmetic
- Facial Vein Treatment

- Coolsculpting Body Shaping and Alma Accent Cellulite Procedure
- Laser Hair Reduction
- Photodynamic Therapy
- Sclerotherapy and Laser Leg Vein Therapy
- Renova at a discount
- Skin Medica, Javani Ultrasound Facials



Specializing and Treating

- Laser Surgery for Wrinkles, Scars, Tattoos and Acne
- Skin Cancer / Mohs Surgery
- Skin Surgery
- Phototherapy
- Age Spots
- Warts
- Stretchmarks
- Broken Blood Vessels
- Spider Veins
- Port Wine Stains
- Hemangiomas
- Birthmarks



Before After
Immediate appointments available

Introducing the XTRAC laser



Painless Ultraviolet Laser used to treat stubborn areas of psoriasis, especially on the feet, scalp, hands, elbows and knees.

Dr. Susan S. Roper, M.D.

Dr. Stuart A. Walek, M.D.

More than 30 years of service!



Susan S. Roper, M.D.



Stuart Walek, M.D.
Mohs Surgeon

2467 Enterprise Road, Suite A, Clearwater (727) 791-1411

www.countrysidedermatology.com

Performed by University Trained Board Certified Physician Susan S. Roper, M.D. The FIRST to bring Thermage, Active Fx and Laser Toning to the Tampa Bay Area.

BUILDING REPORTS



Amazing Christmas village is a true labor of love

In spite of this year being a tough one, my husband and I decorated for Christmas.

The week after Thanksgiving, my husband Paul and I set up our New England Village, which now takes up most of a long wall in our living room.

It's a tradition that started innocently enough over 25 years ago when we were living in New Hampshire. A friend gave us the "Blue Star Ice Company," a dark blue porcelain building complete with tiny chunks of "ice" beside the door as a gift. Clearly marked on the bottom were the words "Department 56 New England Village."

We didn't know it then, but we were hooked. We are both native New Englanders, so the little blue building struck a chord and started our collection.

For folks who aren't familiar with the whole "villages thing," Department 56 makes many. Each one has its own distinctive colors and style. There are themed villages: Disney, the Grinch, Downton Abbey, even Harry Potter.

Of course, there are more traditional ones too, such as the Dickens, Holy Land Town of Bethlehem, and the North Pole.

When people start a particular village, like us with the New England one, they tend to stick with it so the colors and proportions are consistent.

All the buildings have cords and light up brightly. Setting everything up became



increasingly complex as we added to the village.

However, my husband, with his construction background, was more than up to the task. Soon we'd acquired a special set up just for the village: A wrought-iron table we repurposed, yards of cotton batting "snow" to cover it and Styrofoam pieces under the batting to give height to some buildings. Just like a proper village, some locations are better than others.

Like most pleasant towns, ours grew. Soon we had a coffee house, a toy store, a smokehouse, a bakery, an inn and several other buildings, 11 in all.

Along with the buildings came the people-skaters on a frozen pond, a baker offering cookies, a man with a horse-drawn cart delivering apples.

It wouldn't be New England without pine trees, so we added snow covered pine trees and a few white birches, too.



Above and at bottom: A "New England Village" themed Christmas display, which is added to and maintained over the years by Malaguena residents Paul and Phyllis King.

Over time, it seemed like pieces for the village found us. One year, the two-masted ship, the "Emily Louise," complete with its own dock and a tiny green wreath for the bowsprit, found its way to us. Then Salty Live Bait shop, with Salty, a grizzled fisherman came along.

Finally, we realized our village had reached its limit; it was perfect just the way it was. We resolved that we wouldn't buy any more buildings.

That resolution lasted until the day

we walked into a small Christmas shop in Portland, Maine. I couldn't believe what I was seeing: A larger-than-average dark gray house with seven gables. The name? "Salem Willows The Gables." My family is from Salem, Mass. I was born there, and Salem holds a special place in my heart. Finding the House of Seven Gables, tucked in the back corner of a shop, was serendipitous. That house is in the center of the village, where it should be. Now our village is complete.



2021 Start the New Year

in a **NEW CAR** from **DICK NORRIS BUICK • GMC**

LIFETIME POWERTRAIN PROTECTION INCLUDED on NEW & PRE-OWNED VEHICLES[^]

2021 Buick ENCORE GX



Lease from **\$239** per month*

2021 GMC TERRAIN



Lease from **\$259** per month*

2021 GMC ACADIA



Lease from **\$319** per month*

2021 Buick ENCLAVE



Lease from **\$379** per month*



Kelley Blue BookSM Instant Cash Offer

WE'RE ALWAYS BUYING VEHICLES!
Receive a FREE Vehicle CASH OFFER.
 Go to DickNorrisPalmHarbor.com/InstantCashOffer

DICK NORRIS
 BUICK • GMC

\$250 OFF
 Toward the Purchase of any New or Pre-owned Vehicle in Stock

Offer valid at Dick Norris Buick GMC. Must present coupon at time of negotiation. Not a check. No cash value. Valid toward purchase of a new vehicle from dealer stock. Some exclusions may apply. One voucher per purchaser, per household. See dealer for details. Expires 2/28/21.

DICK NORRIS
 BUICK • GMC

Wild Card

| | | | |
|-------------------|---------------|--------------|------------------|
| Spend This | \$50 - \$99 | \$10 | Save This |
| | \$100 - \$249 | \$20 | |
| | \$250 - \$499 | \$50 | |
| | \$500 - \$749 | \$100 | |
| | \$750 & UP | \$150 | |

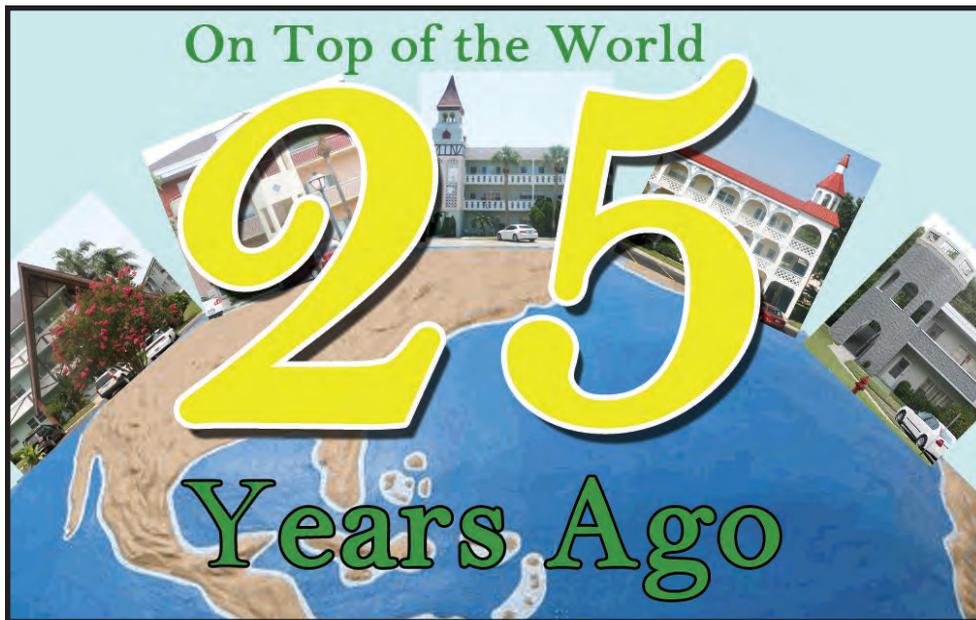
Good for one line service item. Discount cannot exceed \$150. Excludes prior sales, oil changes, batteries, tire purchases, body shop and over the counter parts. Plus tax, hazardous waste and shop fees. Cannot be combined with other coupons or in-store specials. Other restrictions may apply. Coupon must be presented at time of write-up. No cash value. See advisor for details. Valid at Dick Norris Buick GMC. Expires 2/28/21.

Two convenient locations:

Palm Harbor - 30777 US 19 N. (727) 787-8663
Clearwater - 18200 US 19 N. (727) 536-1967

DickNorris.com

Offers are separate, cannot be combined, and subject to change. Photos for illustrative purpose only. Sorry, prior sales excluded. Dealership not responsible for typographical errors. See dealer for details. * Encore GX: based on 24 month closed end lease (Enclave/Acadia/Terrain: 36 months). Encore GX: Based on MSRP of \$34,695 with \$4939 due at signing (Enclave: \$43,195 MSRP with \$849 due; Terrain: \$29,595 MSRP with \$439 due; Acadia: \$34,795 MSRP with \$2219 due). Tax, title, license, \$799.95 dealer fee and \$165 electronic filing fee are extra. No security deposit required. Includes all available incentives, rebates and coupons, including loyalty/conquest where applicable. All customers may not qualify for all rebates. 10,000 miles per year, \$0.25/mile for overage. Must qualify and lease through GM Financial. Lessee pays for excess wear and tear charges. See dealer for details. ^Powertrain Protection: Included at no additional cost. Coverage is immediately. Lifetime limited powertrain protection is included on a new vehicle purchase and qualifying used vehicle purchase that is less than 10 years of age and under 100,000 miles. Non-transferable and non-cancellable. Covers all internally lubricated parts within the engine and transmission (excludes seals and gaskets). Engine: Cylinder block and cylinder head and all internally lubricated parts, turbocharger, supercharger, harmonic balancer, timing gear, chain and belt, timing cover, intake and exhaust manifolds, valve covers, oil pan, and engine mounts. Transmission: Transmission case and all internally lubricated parts, torque converter, flywheel/flex plate, vacuum modulator and transmission mounts. \$100 deductible applies per visit. See dealer for complete details.



**A look back at the OTOW News
January, 1996**

- **Theater Workshop:** Our Christmas party, ably hosted by President Grace Galella, held on Dec. 3, 1995, was a huge success with 95 in attendance. Before the festivities, a brief meeting was held at which time the director of the 1996 show, Gene Campbell, announced he was selected for the next presentation of the Theatre Workshop, "Bull in a China Shop," which will be cast in January. The dinner, catered by Winky's, was exceptionally good. The highlight, of the evening was the entertainment by "Mr. Music, Nick Etzi," a one-man music-maker.
- **Shalom Club:** The next meeting of the Shalom Club will be held at the East Activity Center on Jan. 28, 1996, at 7:30 p.m. After a brief business meeting, you will be properly and royally entertained by "Back to Back," a popular boy/girl duo. "Back to Back" is a multi-instrumental couple. Their repertoire is amazing and features music from around the world.
- **Good Neighbors Association.:** On Dec. 13, 1995, the annual Christmas luncheon and installation of officers for the Good Neighbors Association took place in the OTOW East Activity Center. In charge of this beautiful event was Elsie Gerhardt, first vice-president, assisted by a number of hard-working and brilliant committee ladies. The theme was "Kindle the Flames of Kindness," appropriate for the goals and achievements of the association, which is so essential to the residents at OTOW.
- **Men's Golf:** On Nov. 17, 1995, Joe Tomoselli made a hole-in-one on the ninth hole, using a 5-iron. In the foursome witnessing the great shot were Bernie Mango, Dominick DiGirolamo and Bill Downerd. On Nov. 22, 1995, Dave DuBois made a hole-in-one on the 15th hole using a 5-wood. Witnessing the terrific shot were Fred Drew, John Bernard and Robert Hill. Congratulations to both golfers!
- **Horseshoe Club:** The season is well underway with five competitions completed and it is getting very competitive, with many one-point decisions and several ties. Herm Harrison and George Becvar have returned after a few years absence and we have two new "Slingers Without Stride" from Massachusetts: John Kannaly and Maurice Palin. Earl Schertz won the coveted "One Tough Shoe Award" for having a shattering day on the well-conditioned pits.
- **Siboney Building:** The Siboney building meeting was held on Nov. 22, 1995, in the Sunrise Room of the West Activity Center for the purpose of election of officers. President Ethyle Lee was again elected president. Cele Radeloff was again elected vice-president, Betty Spicklemire returned as secretary, and Rita Tombari was again elected treasurer. The Ladies' Luncheon was held at the Marco Polo Restaurant on Dec. 1, 1995. Hostesses were Ruth Neiman and Eva Hensel. Ten ladies attended. Rose Moschetto won the door prize.

**When visiting our advertisers,
tell them you saw their ad
in this newspaper.**



**Classic
Image Hair Design**

Weekday Special

20% off color and perms
for OTOW residents.
Call or text for appointment.



Peggy Johannesen
Owned/Operated since 1995
Downtown Safety Harbor
Next to Nona's Pizza

Special only applies to weekdays, but I am open on weekends, too.
Please call or text for an appointment.

Safety First

One customer - One stylist per session
Salon sanitized between appointments
Masks required / Available at door
Hepa-filtered air purifier 24/7

132 10th Ave., North
Suite 104
Safety Harbor
(727) 515-7759

Same Great Food - Same Great Owners for 40 Years!

**ACROPOL
INN
RESTAURANT**

Ask us about "Door Dash Deliveries" (727) 796-2879

French Toast
Pancakes
Waffles
Eggs
Steak
Gyros
Burgers
Chicken
Seafood
Meatloaf
BBQ Ribs
Pork Chops
Liver & Onions

All Day Breakfast - Every Day
Tue-Sat: 9 am-7pm
Breakfast • Lunch • Dinner
2552 Sunset Point Road, Clearwater, Fl

Residents are finding new 'happy places' amid pandemic

Hello, American Gothic neighbors! Where are your happy places? What new habits have you acquired to be happy during this pandemic? Read on and maybe you can find a new happy place for yourself.

During this pandemic, we often needed to transform our current, comfortable happy places and look for new ones. We rarely have had so much free time in our lives. What could we do?

Here are some activities people are enjoying while complying with CDC guidelines.

Their dining room tables have turned into gaming arenas and art centers. Two residents are now playing the "Star Wars" edition of Monopoly. Adorning our tables are unique board games, complex jigsaw puzzles, pallets of paint, beading materials, and adult coloring books.

With new things happening on our dining tables, our eating habits have also had to change. Many of our favorite restaurants were not available. In fact, variations on eating have hit a new creative high point.

People order take-out food from local restaurants. Then, with their car's back seats stuffed with tablecloths, lounge chairs, and mosquito candles, they drive off, headed for a new adventure.

Pinellas County is full of scenic, quiet parks and many less populated beaches. In our parks and on our beaches people put down their tablecloths and enjoyed their meals. Instead of the music and air conditioning usually provided by



restaurants, their meals are accompanied by ocean breezes and the soothing sound of the sea.

Other residents learned to cook or perfected existing recipes. Many read great books where they visited places they could only dream of. Some found time to pray more, while others found the loyalty of their pets a comfort and a joy. Still others learned to have Zoom cocktail parties. Many took long bike rides and worked on their golf skills.

Kudos to everyone who will emerge from the pandemic with some new positive habits.

In other news, American Gothic began its New Year with a welcoming letter to all residents from our building coordinators, Ann and C.J. Messina and Joe Borowczyk. Please note that it included a recap of our building rules. Also, don't forget to give your building dues to our treasurer, Jim Crawford.



American Gothic residents finding new things to do during the pandemic include Ann Messina, who learned to golf, and is delighted she did.

This year a big thanks to Ron Clement, Sheila Bonomo, Shari and Robin Scurr, and Vicky Cicia for decorating our building with Christmas trees, bright Christmas lights, and a cozy, glowing fireplace. Our building's Christmas dinner was held at

the Dunedin Country Club on Dec 3.

Don't forget our bicycle and storage room cleanup will be March 7.

Thank you to our residents and especially our officers for all you do to keep AG a lovely, twinkling neighborhood.

Holidays celebrated a bit more sedately

Azoreans celebrated the holidays quietly, safely, and with great hope for the promise of a wonderful New Year.

While our usual large gatherings were not possible, we still embraced the season in style. Many thanks to Joyce Dille and Ann Setkowitz for decorating the building core.

Topping the Azores holiday chart this holiday season was a dance-filled, joy-filled concert by our friend John Russo, professional singer extraordinaire. John, who also serenaded us in November, entertained us with Christmas and Sinatra tunes from the safety of the Azores parking lot. We gathered at our balconies and patios, holiday lights twinkling behind us. It was magical, and just what we needed to ring in the New Year.

With many innovative precautions, family gatherings once again took center stage for our residents. Anne and Jim Rostick's three sons came to



visit for Christmas board games and competitive golf. Marie and Tom Pirello, who hosted their son and daughter-in law for Thanksgiving, separately welcomed their daughter and granddaughter over Christmas and New Year's. The family got creative in their travels, using a variety of ways to get safely to Florida, including

one impressively large van.

Carl Maietta decided that the beach was the way to go this year. After a recent fun-filled week at a North Carolina beach with his son, daughter-in-law, and 11-month old granddaughter, he took to the sands again for Christmas. The highlight of the trip was a "birthday bash on the beach" for his daughter-in-law's 40th birthday.

For many of us, virtual gatherings replaced the usual holiday parties. My husband, Kelly, and I stay connected with our children and broader family through weekly and holiday Zooms. These video chats have launched a new tradition: Together we sing "Happy Birthday" to whatever poor soul has a birthday that week. Incredibly, we get worse every time...!

Welcome to our newest residents, Neil and Julie Kailimai. We are thrilled to have you join our Azores community.

A Note For Dog Walkers

When picking up after your dog, do not throw plastic bags down the storm drains. This is against the law. Always clean up while walking your dog.

BE SURE TO KEEP YOUR DOG HYDRATED.

Some Handy Pinellas County Phone Numbers

- Duke Energy Power Outages..... 800-228-8485
- Pinellas County Sheriff's Office Non-Emergency Line 727-582-6200
- Pinellas County Consumer Line (scams, rip-offs, etc.)..... 727-464-6617



New neighbors hail from Agawam, Mass.

Happy New Year! What better way to ring in the New Year than to welcome our new neighbors, Nancy and Mark Maczka, from Agawam, Mass.

Nancy recently retired from Springfield College, where she worked in the Student Accounts Department, while Mark worked at the court house in security.

Mark's dream was to live in Florida when he retired, so he started by exploring the Daytona area and the East coast, but he and Nancy eventually chose On Top of the World because of the spaciousness.

You've probably already stopped by to chat with Nancy and Mark, who can be seen on their front patio enjoying our fine Florida weather.

What's that? You never heard of Agawam? Well, neither have I. But I did a little research (it's what we librarians do). I learned that Annie Sullivan, Helen Keller's teacher, was born and raised in Agawam. (The name Agawam is a branch of the Algonquin Nation of indigenous peoples who lived in the area when Europeans arrived in the early 1600s.) History class is dismissed.

You may have thought you heard caroling one fine day in late November, but it was actually a dozen neighbors who gathered to sing "Happy Birthday" to Enid Goodman on her 95th birthday. Enid's son and daughter-in-law and their



daughter, who were visiting, joined in the surprise serenade. A little later, her son Larry and his wife arrived from Decatur, Ill., and her grandson and his wife came from Fredericksburg, Va., and decided to stay for Thanksgiving.

Enid told Lucille Green, who organized the impromptu event, that she was overjoyed and honored that neighbors surprised her in such a nice way with balloons, flowers, a cake and candy. Enid wants to thank all her neighbors for a lovely surprise birthday.

Now, for some housekeeping information. It's becoming very important that we all do our best to clear out unwanted "stuff" from the storerooms. There are some gargantuan old TVs and broken pieces of furniture that have got to go.



Enid Goodman celebrated her 95th birthday in November with family and friends.

We can do another building-wide clear-out and have the Salvation Army do a mass pickup.

Please remember that the newspaper bin is only for OTOW newspapers and a few small give-away items (small being the operative word).

Have a wonderful start for the New Year. Keep wearing your mask and practice social distancing. We can do this!



Welcome new residents to Bohemia

We take this opportunity to welcome our newest residents to our building. Curt and Terry May are new to Bohemia, but have resided here at On Top of the World for 10 years. They were originally from Lansing, Michigan and have two daughters who still reside there.

December was a busy month for our building. It started with a Saturday coffee that pulled neighbors together to beautifully decorate our building. Later, that evening, the traditional wine and cheese party took place to watch the building lighting.

Another event we had was our annual Christmas luncheon at the Clearwater Country Club. At that time, the unveiling of splendid baskets that residents have assembled are raffled off. The funding from these baskets go to designated charities.

Our final gathering for the year was a coffee, where we once again assembled, this time to take down building decorations. It was also our final food collection for the RSC food bank. We are proud that we exceeded our 500-pound goal by over 200 pounds.

Girl's night out this month broke with the traditional Christmas light viewing at the botanical garden and chose Largo Central Park this year to see their beautiful display. Afterwards, they headed off for a holiday dinner.

Our next building event is January 22 when we will have our annual building meeting. We use this opportunity to fill any vacant building officer positions and sign up for our various committees.

We wish all our building residents and readers a joyous, safe and healthy New Year.

Rila Renaissance Building

Almost time for storage room cleanout

By Gerri Jaeger

Wishing all our neighbors a healthy and happy New Year. I'd like to get the storage rooms cleaned out again. There are many items in there that do not comply with On Top of the World safety rules.

We will also be collecting \$5 from each unit at the end of January, which pays for our pizza party and Christmas decorations.

Hoping to travel again real soon. Here are Gerri and Richard in a very remote place called "The Wave" located in southern Utah. The hike took seven hours roundtrip in 90-degree heat a few years ago and it was amazing.



Gerri and Richard Jaeger at "The Wave" in southern Utah, after a long hike to get there.

OTOW News Web Site: www.ontopoftheworldnews.com

OTOW Box Office Web Site: www.otowboxoffice.com

OTOW Clearwater Official Web Site: www.otowclearwaterinfo.com



OTOW NEWS PRIVATE BUSINESS PAGE

Businesses on this page represent proprietors who are in business for themselves. On Top of the World does not endorse the products or services offered. Everyone on this page has passed a basic background check.

Condo Watch Service



Basic Inspections.
Basic Maintenance.

OTOW resident Bonnie Duprey has been keeping an eye on condos since 2008. If you are leaving town for a while, going on an extended trip or are staying up north, give Bonnie a call, (727) 669-5915.

Excellent references. Reasonable rates. Free estimates.
Email Bonnie at bduprey@yahoo.com

SMOOTH HELPER, LLC

smoothhelper.com



(727) 758-9166

- On Demand Errands
- Mail Pick Up & Ship
- Pet Sitting
- Dog Walking
- Cleaning & more!
- Insured & Bonded!

PERSONAL ASSISTANT

Helping you to stay independent!

Marilyn Young
YOUNG ASSISTANCE
(727) 434-1200
OCL0023097
AHCA #230570



- Your personal shopper/Run your errands
- Meal preparation
- Transportation services - including
 - Outpatient procedures
 - To the Airport
- Mobile Notary services
- Two (2) hour minimum/No job too small
- How can we assist you?

Let us help you have a better day!

Cleaning Services

\$65 up to three hours, \$20 each extra hour

CERTIFIED NURSING ASSISTANT

More than 25 years experience.

You Expect More From Bonnie And You'll Get More



CALL BONNIE
727-831-4162
Free Estimates
LIC # CNA281221

Patricia Libby

Need A Helping Hand?



Small Jobs Around Your Home
Home Cleaning, Organization
Discount for Building Neighbors

(207) 712-7912

Helping my neighbors is my passion.
Licensed & Insured



HOWARDS CLEANING SERVICE

Ashley and Billy Howard
(fully insured)

WE CLEAN

Carpet • Tile
Upholstery
Vinyl • Hardwood

OTOW Residents: Show this ad and receive 10% off your first cleaning.
exp 1/31/21

727.279.5621 • 513.614.2828
howards.florida@gmail.com

Need Help With Your Computer?



We specialize in meeting ALL of your personal computer needs!

- ◆ Reasonable Rates
- ◆ In-Home Service/Instruction
- ◆ Virus & Spyware Removal
- ◆ Free Online Computer Classes
- ◆ New Computers, Laptops & Printers Supplied & Installed.

For a Free, In-Home Check-Up
Call Drew The Computer Guy
(727) 421-1226
www.drewthecomputerguy.com
Helping OTOW residents for 20 years!

On Demand Handyman, LLC

Kirk Yates owner

I can fix everything in your house.



Painting
Cabinetry
Outlets

Kitchens
Appliances
Locks

Blinds & Drapes

licensed & insured

(727) 744-2305
kirk.yatessr@gmail.com
ondemandhandyman.net

Handyman Wes



I've been fixing things for 50 years

OTOW Resident

Carpentry Tiling
Bathrooms Trim
Basic Repairs Cabinets

(727) 488-1441

Nursing Care for Fellow Residents



- Personal Care
- Monitoring Vital Signs
- Medication Administration

Mary Lewinski

Licensed Florida LPN
License # PN5245585

Available for clients in OTOW.
Please contact me with your questions and concerns.
(727) 710-0082

Also a licensed massage therapist, MA83971 and CNA # 342355
Email: Mlewin9372@aol.com

Experienced Pet Sitting



727.599.9717
Affordable, Professional, Insured

Planning a vacation?
Will you be away for a short time?
I can help you with your pet.
In-Home Sitting includes feeding, medications, cleaning and playtime.
I have experience with dogs, cats, ferrets, gerbils, hamsters and birds.
I am insured.
I am also free to give walks.
Call Mary for more information.

COMPUTER PROBLEMS?



POWER TO EXCEL

TECHNOLOGY SOLUTIONS

FREE HOUSE CALLS FOR
ON TOP OF THE WORLD RESIDENTS

- COMPUTER REPAIRS & UPGRADES
- COMPUTER & MOBILE DEVICE TRAINING
- PRINTER SETUP & REPAIR
- VIRUS REMOVAL
- WINDOWS 7 UPGRADES

CALL US AT 727-224-9270

We welcome these new Viennese Villa neighbors

Happy New Year! No one is sorry to bid adieu to 2020. Certainly was one for the books.

We are wishing Elaine Powers a happy New Year's Day birthday. The lady does not age. Tell us your secret, Elaine!

We have new neighbors! Meet Mike and Nancy Malinconico. Originally from the Toms River area of New Jersey, they have called Clearwater home for a number of years. Nancy's career was in banking, while Mike was a district manager in the retail field.

They have a son, daughter and grandson. You may see this young-at-heart pair out and about often. Mike enjoys golf and poker. Nancy's a jogger, and enjoys Yoga and shopping.

They could not have picked a better community for their favorite activities. When On Top of the World is once again in full operation, they are sure to enjoy the myriad types of entertainment offered. So, welcome aboard Mike and Nancy!

Thanks to Jim Farmer, Dave Spitzley, Kirk Safee, Frank DiGrazia, Jim Shepard, Connie McDonald, Earl Balance, Mike Murphy and Tim Beaver the Villa took on a very holiday-ish look and spirit. Unfortunately, elf helpers were kept to a minimum this year. But what a grand job they did! Thank you all.

Everyone is making the best of the holidays this year. Looks like there are extra decorations everywhere.

We had a Christmas box lunch outside, which was well-attended. It was



festive and enjoyable. Holiday bells, hats and sweaters were the order of the day.

Sharon Clifford delivered over 70 scarves to homeless shelters and is in the process of doing more. Many are in dire need of warm items. What a marvelous gift for brisk days ahead. Villa is fortunate to have such a caring neighbor.

My son Mike and daughter-in-law Colleen are to arrive sometime soon. They opted to spend the holidays in Indiana with in-laws and also because Colleen's company does not want their people flying.

Again before signing off, I want to express the Villa's thanks to our OTOW crew who do an exceptional job.

Happy birthday and anniversary to all who celebrate this month.

Wear a mask, observe social distancing and please be safe.

If you have news "fit to print," send to fresca@maine.rr.com.



Meet our new Villa neighbors, Mike and Nancy Malinconico, who are discovering and enjoying the many benefits and amenities offered at On Top of the World.



The Mandalay building held its 2020 holiday dinner at the Island Way Grill.

Christmas dinner included gifts for Mandalay residents

A smaller than usual number of residents from the Mandalay building celebrated their holiday dinner at Island Way Grill. The residents were happily surprised upon receiving a small gift.

We are in the process of planning another event sometime after the first of next year at the East Activity Center.

This is an ideal venue to welcome our new residents and become better acquainted with all in attendance!

Details will be forthcoming.





CAESAR'S JEWELERS

CLEARWATER'S OLDEST JEWELRY STORE
• EST. 1972

- wedding sets
- watch repair
- ring sizing
- medical ID items
- engraving
- Rolex repair

- buy/sell vintage jewelry
- watch batteries/watch bands
- gold, silver & steel jewelry
- Citizen & Bulova authorized dealer

REPAIR SPECIAL
20% OFF
Watch or jewelry repair
OTOW residents only. Must show Activity Card. Cannot be used with any other coupon or offer.
exp. 1/31/21

FREE
ULTRASONIC CLEANING AND INSPECTION ON ANY JEWELRY ITEM.
OTOW residents only. Must show Activity Card. Cannot be used with any other coupon or offer.
exp. 1/31/21

WATCH BATTERIES
\$2 OFF Cash Only
OTOW residents only. Must show Activity Card. Cannot be used with any other coupon or offer.
exp. 1/31/21

OTOW RESIDENTS ONLY
25% off any in-stock watch
Thru January 31, 2021
excludes Rolex and 14K watches

2530 Sunset Point Road, Clearwater
799-0808 • caesarsjewelers.com
Open: Tuesday-Saturday 10-5

OTOW places well in table tennis competition



Bob O'Donohue and Karen Lea French competed in the recent Florida State Senior Games in Alachua, Fla. There were players from all over the country and Canada, as well.

Results are as follows:

Karen French: Women's second-place; Women's Doubles, second-place; Mixed Doubles, fourth-place.

Bob O'Donohue: Men's fifth-place; Mixed Doubles, fourth-place; Men's Doubles, first-place.

Congratulations to our table tennis competitors. People often ask what the difference between table

Table tennis tournament winners include OTOW residents Bob O'Donohue, second from left, and Karen French, second from right. They competed in the recent Florida Senior Games in Alachua, Fla., Dec. 7-8.

tennis and ping-pong is. Karen French responds, "Table tennis is serious, ping-pong is fun!"

If you are interested in ping-pong,

we have a ping pong club which plays Tuesday, Wednesday and Friday, 10-1 at the On Top of the World West Activity Center.

The drive north is very pleasant, heading up I-75. Alachua was once a huge ranch, and still is mostly farmland where horses and cattle abound.

OTOW News Clearwater Box Office Web Site: www.otowboxoffice.com

CALL NOW!
727.266.5218

75 PINELLAS AND PASCO

When Quality Matters Most, We Are your Specialist

D & W Heating & Air Conditioning

TheAirSpecialist.com

Sarasota / Manatee 941.404.1872
Pinellas / Pasco 727.386.8924

D & W Heating & Air Conditioning Inc. 29180 U.S. HWY 19 N. Clearwater, Florida 33761
THEAIRSPECIALIST.COM | FACEBOOK: @THEAIRSPECIALIST

The holidays are over!

Happy New Year!

We are open so you can take a break after the holiday season.
Breakfast • Lunch
Dinner served before 6 p.m.

Buy 1 Draft Beer or Wine and Get 1 Glass Free

Cannot be combined with another offer. Must present this coupon. Exp 1/31/21

\$5 off any bill of \$25 or more.

Cannot be combined with another offer. Must present this coupon. Exp 1/31/21

727-754-8514 **Monday-Saturday, 8-6**
Sunday 8-3

CLEARWATER FAMILY RESTAURANT

1844 N Highland Ave, Clearwater, Fl

DUNEDIN

CRICKETERS
 BRITISH PUB & RESTAURANT



"Best Fish & Chips in Town!"

AUTHENTIC BRITISH & AMERICAN CUISINE • HAPPY HOUR 11 AM - 6 PM • MON.-FRI.
 ALL SPORTS ON 32 TVS • LUNCH & DINNER SPECIALS
 24+ BEERS ON TAP & FULL BAR • OUTSIDE PATIO

Located in the Causeway Plaza directly east of Honeymoon Island
www.cricketerspub.com

2634 Bayshore Blvd, Dunedin • 727.736.1322  

\$6 OFF ANY PURCHASE
 \$30 OR MORE

(Dine-in only)
 Not valid with any other lunch, dinner or special offer or coupon.
 Expires 03/15/21



SHOP AT HOME or
 VISIT OUR SHOWROOM



CHECKPOINT
FLOORING SOLUTIONS™
Serving Clearwater for more than 20 years

**NEW YEAR
 NEW FLOORS!**
 Bring in this ad,
 take an additional 10% OFF
 our everyday low prices.
 Exp. 1/31/21. Cannot be combined with any other offer.



**Carpet • Tile • Laminate • Luxury Vinyl
 Carpet Restretching and Repairs**

1490 N. Belcher Road, Suite L, Clearwater, FL 33765 • (727) 444-0019 • www.checkpointflooring.com

Neighborly candy cane delivery came just in time

Because of COVID-19, Santa from the North Pole could not visit the Dorado building residents.

However, Santa from the South Pole and his accomplice, Mrs. Claus, came to the rescue, along with a couple of reindeer.

I think everyone noticed some new decorations in our building over the different seasons. New American flags celebrated Memorial Day, Flag Day, 4th of July, and Veterans Day.

In keeping with the patriotic theme, many of our residents participate regularly in the singing of "America the Beautiful" with neighboring buildings.

New decorations for fall included



small trucks full of pumpkins, beautiful new bulletin boards, and welcoming pumpkin signs at the core entrances.

Our Christmas decorations are still up. Come on by and enjoy them with us.



Dorado residents (L-R) Edwina Schick, Mary Jane Lofton, Carol Jo Brennemen, and Ann Brown (as Mrs. Claus) prepare to deliver candy canes to their neighbors.

On Dec. 16, 2020, at 1 a.m., a resident witnessed two people opening unlocked car doors in a building parking lot. This residents told the thieves to take off, the police were on their way. Are you going to wake up at 1 a.m. and scare away people stealing items from your unlocked vehicle?



THEN LOCK YOUR DOORS!

DERMATOLOGY SPECIALISTS OF WEST FLORIDA

IS NOW AFFILIATED WITH

SUNCOAST SKIN SOLUTIONS

SAME GREAT STAFF!
NEW MANAGEMENT

FRANK ARMSTRONG, D.O. ANDREA ESSE, PA-C TERESA BOWMAN, APRN

ALL MAJOR INSURANCES ACCEPTED!

2329 SUNSET POINT RD
#201
CLEARWATER, FL 33765



1-844-SUN-DERM
(1-844-786-3376)



A sample of Siboney decorations. This was seen in the core area of the building.

Kudos for our building's holiday season decorators

A special thanks to the Siboney board members Tom and Linda Tarka, Susan Rausch and Kathy Edelheiser for decorating our core area. It really brightened up our holidays.

Unfortunately, our holiday party was canceled due to a lack of residents signing up to attend. Everyone has their own level of safety precautions, but the important thing to remember is to wear your mask and use hand sanitizer.

I recently went to Central Park in Largo to see holiday lights. What a great display! Amusement rides, hot chocolate and food trucks were available.

Many of the On Top of the World buildings have done an excellent job of decorating. OTOW News Editor Doug Kates recently went around the community to video them in the evenings. Look for your lights on channel 732.

Are you looking for some exercise?



Please remember the East Activity Center pool is heated and it is such an easy way to loosen those joints and have fun doing it. Bring a heavy robe and you won't even notice the cool Florida breeze.

Happy New Year everyone! Let's hope it's a good one.



Daycations
ADULT DAYCARE
727-648-2401

Following All CDC Guidelines

TAKING CARE OF YOUR LOVED ONE IS A PRIVILEGE AND A GIFT!

Daycations Adult Day Care provides care and companionship for seniors who need assistance and socialization during the day.

- Socialization • Exercise
- Meals • Recreation • Pet Therapy
- Medication Management and more

For On Top of the World residents, bring in this ad, get one week FREE.
(Call us for details)

2250 State Road 580, Suite 10
Clearwater, FL 33763
727-648-2401
www.DaycationsAdultDayCare.com



Kitchen and Bath Surface Restoration at its Finest!



Colors and styles for every décor!

Our stone look finish will transform your existing countertops from tired to inspired!

We restore tired bathtubs and tile. Chips repaired, ugly colors changed, and grout sealed!



ALL WORK GUARANTEED

Don't Replace, Refinish!

For 50-75% less than replacement, Miracle Method can restore your existing countertops and bathtubs to like new—in less than 2 days! Quality and value have made us the preferred refinisher for nearly 30 years. Give us a call today to schedule a free consultation and estimate.



Miracle Method®
SURFACE RESTORATION

See more at MiracleMethod.com

727-786-5669

licensed (#c10093) and insured

ASK ABOUT THE MIRACLE METHOD EASY STEP BATHTUB-TO-SHOWER ONE-DAY CONVERSION

Granadans are looking ahead to a full, active 2021



Granada residents are looking forward to see what 2021 holds in store for us.

The holidays are over, but I wanted to let everyone know that we had a wonderful holiday dinner at Alfano's Restaurant in early December. It was a gathering of 10 for an early dinner and we had a wonderful time. Food was outstanding and having our own dining room was wonderful. We are going there again next year, we all decided.

We need an un-decorating crew



Alfano's Restaurant was the site of the 2020 Granada holiday dinner. A great time was had by all who attended. (Photo by Lee Seymour)

of volunteers for Saturday, Jan. 9 at 10 a.m. See the signup sheet on the bulletin board.

We are getting together Monday, Jan. 11 at noon at the Sand Key Columbia Restaurant for our luncheon. See the bulletin board to sign up.

The next "gathering on the green" will be Thursday, Jan. 28 at 4 p.m. If it's

nice, we will sit out on the grassy area on the Franciscan side. Bring your chair and a drink for a visit with your neighbors.

Being a transplant from Wisconsin, you would think I would be used to cold weather, but since we have now become Floridians for five years, even the cool weather seems cold to me.

I know most of us make New Year

resolutions, most of which, according to experts, are blown off by Jan. 18. However, I want to put it in writing that, in 2021, I will get healthier with a walking and swimming routine and invite others to join in that goal. OTOW is for active seniors and now is the time to do just that. That is what I am looking forward to in 2021 — won't you join me?



Happy New Year from the staff and volunteers of the OTOW News

Curbside Take-Out and Dine-In Available
Following all safety guidelines

Duff's
Original **BUFFET**

INDIVIDUAL MEALS
1 Entrée with 2 Sides \$9.49 (+tax)
1 Entrée with 3 Sides \$10.69 (+tax)
(Includes Dinner Roll or Cornbread)

Our indoor dining area is regularly sanitized. Our tables follow social distancing standards. Disposable gloves are available at the buffet line.

| | | | |
|--|---|--|--|
| CHOOSE ONE ENTRÉE Fried Chicken (White or Dark) Baked Chicken (White or Dark) Roast Turkey w/Dressing & Gravy Fried Fish Baked Fish Chicken Tenders Chicken Livers BBQ Ribs Special Entrees Sliced Ham (after 5pm) (add .50c) Roast Beef (after 5pm) (add .50c) Meatloaf (Tues/Wed/Sun Only) Salisbury Steak (Thursday Only) Stuffed Pepper (Friday Only) Shepherd's Pie (Saturday Only) BEVERAGES (add \$2.19) | CHOOSE TWO or THREE SIDES Mashed Red Potato Macaroni & Cheese Buttered Corn Baby Carrots Harvard Beets Baked Apples Broccoli Casserole Green Beans Sliced Sweet Potato Greens of the Day Collard/Turnip/Spinach Beans of the Day Blackeye Peas Lima Beans Pinto Beans Northern Beans | DAILY SOUPS (Cup \$3.50 / Bowl \$4.50) DAILY Chicken Noodle TUESDAY Clam Chowder WEDNESDAY Corn Chowder THURSDAY Broccoli FRIDAY Clam Chowder SATURDAY Loaded Potato SUNDAY Broccoli SIDE SALADS (add \$1.79) Tossed Salad w/Ranch Dressing Caesar Salad Cole Slaw DESSERTS (add \$1.99) Banana Pudding Texas Tornado Bread Pudding | 26111 US Highway 19 N Clearwater, FL 33763 (727) 303-3301 Mon: Closed Tue: 11:00 AM - 8:00 PM Wed: 11:00 AM - 8:00 PM Thu: 11:00 AM - 8:00 PM Fri: 11:00 AM - 9:00 PM Sat: 11:00 AM - 9:00 PM Sun: 11:00 AM - 6:00 PM |
|--|---|--|--|

Clear the Clutter!

Mike's
JUNK REMOVAL
and **WHOLE HOUSE CLEAROUTS**

FURNITURE REMOVAL
and **APPLIANCE PICKUP**

We Clear Out:
✓ Apartments ✓ Offices
✓ Garages ✓ Condos

CALL • EMAIL • TEXT **727.213.7122**
www.MikesRubbishRemoval.com



Part of the lovely setup for the recent Emerald Isle Christmas party.

Emerald Isle residents had grand time at building's annual Christmas party

By Mary Anne Nargi

On Saturday, Dec. 12, residents of Emerald Isle got together to celebrate Christmas. The third floor was set up as a restaurant with food and drink in a buffet style. It was beautifully presented and delicious. We had music and good conversation. A great time was had by all!

Countryside Hearing

HEARING AIDS SINCE 1979

#1 in Tampa Bay • BBB A+ Rated • Family Owned Since 1979
Rechargeable & Invisible Hearing Aids • Smartphone & Bluetooth Compatible • 99.9% Success Rate • Read Our Reviews

www.countrysidehearing.com

25829 US Hwy 19 N
Inside Cypress Point Shopping Center
Clearwater, FL 33763 727-796-1161

We match all competitors' written quotes

Services available 7 days a week

Before **After**

Services available 7 days a week

Grout Problem? No Problem!

Don't replace the tile, restore it and save \$\$\$

From Old to New in just One Day!

Tired of moldy, missing, dirty, cracked grout?

Specializing In:
Clean & Seal Tile & Grout
RegROUT and Caulk Showers & Tubs
Recolor Grout
Repair Grout & Broken Tiles

SATISFACTION GUARANTEED!
FREE ESTIMATES!

30% OFF

Tile & Grout Cleaning

With this coupon.
Not valid with any other discount.
Minimum \$250.

CALL NOW! Grout Tech **Lowest Rates Guaranteed**
727-768-6828

We are a family business - bonded and insured - License #C11060

Thanking holiday lights volunteers for their hard work

Well it's a new year again and we have many people to thank for decorating our building for Christmas.

The arches had 4,050 white lights and the entrances had 800 icicle lights. That work required people checking the lights before they were hung and people climbing ladders.

Don't forget after the holiday, we need help because all those lights must come down and be packed away. We have people to thank for installing them.

Who were these volunteers who spent two days handling the installation of all these lights on both sides of our building? First of all, I must thank Les Meneilly for giving me the names. When you see these 10 men, please thank them: Mike Smith, Eric Mutter, John Fier, Mike Payne, Tony Perez, Ed Oulton, Ed Hanson, Lou Michalik, Joe Bastidas, and Les Meneilly.

The tree in the core and the other decorations in the core were handled at the same time by: Linda Rice, Ellen Fier, Nancy Kronawetter, Norma Bastidas, Pam Ward and Sheila Meneilly. Be sure to thank the ladies, too.

With all the decorations completed, the Espana began another a new tradition.



On Nov. 29, our residents joined together outside of our building and celebrated the lighting of all these building lights. Let's hope that we have this celebration again next year. The residents were asked to bring a personal chair and a drink.

Due to the COVID-19 restrictions, the Espana did not have the usual Christmas dinner party. This year, on Dec. 8, we had an outdoor socially distant Christmas luncheon in the parking lot. Residents ordered a box luncheon, enjoyed Christmas music and shared some social time with their neighbors. Surprise gifts



Espana residents chat at the building's 2020 outdoor Christmas luncheon.

such as a holiday goodie bag and a few poinsettia plants were also presented. Once again, residents were requested to bring a personal chair. We were lucky, the

weather was great.

I can't end this article without wishing you all a very happy and healthy New Year. Enjoy it.

Wash your hands often, use your mask and practice good social distancing.

RMF

Care Management, Inc.

Problem Solver for the Elderly

Patient & Family Advocacy • Consulting

Care Management • Crisis Intervention

Placement Services
(Skilled & Assisted Living Facilities)

"Our nursing team has provided professional guidance to our clients and their families for over 24 years."

Ruth Fanovich
RN, LHRM & Owner

Overwhelmed? Unsure what to do next?
Parent or spouse refusing help?
Alone with no one to be your advocate?

Enlist the help of experienced and compassionate professionals.

Call today for more information.

727-787-8677 RMFHomeCare.com

DID YOU KNOW?

All applications for occupancy of a condo are available in the Community Service Office or on our Website!

otowclearwaterinfo.com

| Which application do you need? | |
|--|---|
| Application for Approval of Owner | If you... <ul style="list-style-type: none"> • are purchasing a condominium • have inherited a condominium • are being added to a deed of a condominium |
| Application for Approval of Residency | If you... <ul style="list-style-type: none"> • plan to reside in a condominium in which you are NOT the owner (you are NOT listed on the deed) |
| Direct Owner Application for Lease Approval | If you... <ul style="list-style-type: none"> • are leasing (renting) a condominium |

Welcome back to a new Englander resident

We'll have to wait until a better time and season to gather ourselves together and celebrate the holidays and our friendships.

Our annual holiday dinner gathering was not held this year, by popular vote among the residents. We have decided to gather together when our world and our community presents itself in a safer environment for all.

I hope you've all met Diana Zavala, our newest resident in our building. You may already know Diana, as she previously lived at On Top of the World on Ecuadorian Way from 2016 to 2018.

Although she loved living here then, she decided it was necessary to move back to Louisville, Ky., to be closer to her mom. Diana lived in Kentucky for 12 years before moving to Florida in 2014.

In April 2020, Diana happily returned to Florida and was fortunate to find her new home in our Englander building. She is very happy and excited to be back in the sunshine state and OTOW, where she feels safe and loved.

Diana enjoys many hobbies and interests such as hiking, the beach (of course), camping, boating, traveling, visiting with friends, cooking and talking.



She has two long-time canine pals, Daisy and Toby.

Diana is also an active Realtor in this area.

The building was decorated this year by Cecilia Springer, Diane Kaplan, Susan Marchand, Diana Zavala and myself. It's always a joy to see the lights shining from our balcony when the holiday season arrives.

Thank you to these volunteers for bringing the spirit of the holidays to our Englander building.

I hope your holiday was filled with holiday joy and the spirit of the season. Happy and healthy New Year to you, one and all!

WAX & ARMOR ALL
Only \$44.95 (reg. 49.95)

1. Full Service Car Wash
2. Auto Waxed Completely
3. Complete Exterior Armor All
4. Total Wheel Cleaning
5. Vinyl Top Cleaning & Dressing
6. Complete Vac

With Coupon Expires 1-31-21
Call for appointment today

COACHMAN CAR WASH
23331 U.S. HWY. 19 NORTH
CLEARWATER (727) 797-6809

COACHMAN

CAR WASH
23331 U.S. HWY 19 NORTH
CLEARWATER
(727) 797-6809

\$2 extra for SUVs and vans

COUPON

\$6.99

Exterior
Car Wash!*

*\$2 extra for SUVs and vans

With Coupon Expires 1-31-21

COACHMAN CAR WASH
23331 U.S. HWY. 19 NORTH
CLEARWATER (727) 797-6809

OPEN SUN.
9:00 - 4:00

MON. thru SAT.
8:00 - 6:00

COUPONS GOOD ANY DAY
OF THE WEEK

Soft Cloth
Polishes as it Cleans
Eliminates
Marking and Hazing

Swimming Pool Hours

East Activity Center Swimming Pool
Saturday through Tuesday 8 a.m. to 2 p.m.
Wednesday through Friday 8 a.m. to 6:30 p.m.

West Activity Center Swimming Pool
Every Day 8 a.m. to 2 p.m.

OTOW Newspaper Box Office Web Site:
www.otowboxoffice.com

Did you know there are 4 ways to turn your water on or off?

- (1) CALL: 727-799-3417 (Option 6)
Messages are retrieved Mon-Fri, 7 a.m.- 5 p.m.
- (2) Visit the East Activity Center Community Service Desk from 8:30-3, Monday-Friday.
- (3) Go Online to otowclearwaterinfo.com and fill out a service request.
- (4) For emergency service, call 799-1115 from 6-9 p.m. weekdays and noon-9 p.m. on weekends. A \$35 payment (by check) will be required

Service Policy

Residents must provide a date and time for service. A minimum 2-hour service window exists. Field personnel answer requests from 7:30 a.m.-5:15 p.m. weekdays and 7:30-11:30 a.m. weekends. There is no charge during normal business hours. You must be present in all circumstances for your water to be turned on. Your signature is required.

FireAvert

- Website - Fireavert.com
- Cost \$150
- Most effective way to protect your home from stove fires
- Installs in less than 10 minutes - no tools or skills necessary
- Automatically cuts power to stove when smoke alarm sounds
- Must have functioning Smoke Alarm!!!!

How does FireAvert Work?

Smoke alarm will sound.

Electric Stove

FireAvert will hear your smoke alarm and shutoff your stove.

No special tools needed. You may order the unit directly online.

Available In The Community Service Office

New

Model WA03

The Water SCREAMER
By Gizmode Innovations

WATER ALARM

- ★ Ultra loud 130 dB alarm increases range of effective placement throughout the premises... even in basements. Loudest available!!!
- ★ Sensor legs (4) directly contact any surface for accurate and immediate moisture detection.
- ★ Two expansion ports allows for remote placement of additional sensors and enhanced functionality (additional sensors sold separately).
- ★ Built-in additional battery bays for use of optional second & third batteries to increase alarming time.
- ★ Approximate dimensions (Height/Diameter): 2½" x 4½" or 67 x 114 mm

Reporter visits historic Biltmore estate in Asheville, N.C.

Very quiet for activities at present in our building.

I personally took a short trip to see the Biltmore House in Asheville, N.C. I had always wanted to see it, especially at Christmas. My son offered to take me, and so I took the opportunity.

The house is recognized as America's largest. It was opened in 1895, after six years of construction. It sits on 8,000 acres with 250 rooms. It is a French Renaissance Chateau style.

George Vanderbilt, who had the house built, visited Asheville with his mother, and began purchasing the land. He was a bachelor when he moved into this great house, but wed three years later in June, 1898.

After a four-month honeymoon abroad, he and his bride returned to live in the great house. The house is now used for tourists, but some of his descendants live in the surrounding grounds.



The day I arrived, a new Christmas tree had been installed. The 30-35 foot tree is changed every 30 days, so I got to see the staff decorating the tree, then setting up a long table and 11 lovely red chairs each side of the table, it looked really beautiful.

It was a full day visiting the house and gardens. It is well worth a visit.



Christmas trees and decorations surround a massive banquet table at the Biltmore House.

Worldwide 'grandparent scam' is not going away anytime soon

Within the past few years, On Top of the World residents featured in this newspaper have been contacted by phone claiming that a grandchild was in jail and needed bail money, sometimes even from overseas locations.

The callers had the correct names of the grandchildren, the correct towns and the correct grandparents' phone numbers. However, the phone

call was a scam to try to get the grandparents to fork out large sums of cash. Investigators believe the scammers may have read this newspaper online to gather information.

Since the first such incident, the OTOW News is requesting that building writers no longer list the names and locations of grandchildren in stories. All residents should be aware that this is a common

scam everywhere in Florida and the entire country — not just here at On Top of the World.

If you get a call claiming that a family member needs money, ask questions and double-check the information.

Try to check on the whereabouts of the child in question yourself. If it sounds suspicious and you think it may be a scam, call the police.



1424 S. Missouri Ave.
Clearwater, Fl. 33756
727-447-3461

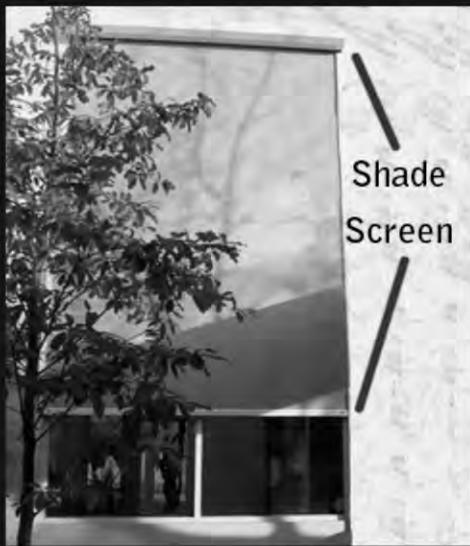


Tampa Bay's Premier Awning Company Since 1957

www.westcoastawnings.com

Free
old awning
removal with
purchase

Lic # SCC131150944



Shade
Screen



Actual
OTOW
Awnings



Laminated Patio Cover



www.sunesta.com

Motorized Outdoor Screens

Retractable Awning With Wind Sensor

Need to replace your clamshell awning?
We have three affordable options available.

The Medicine Shoppe®

PHARMACY

Caring beyond prescriptions.™

Come In And See Why So Many Customers That Shop At The Big Chains Are Switching To The Medicine Shoppe Pharmacy Of Dunedin

The Medicine Shoppe Pharmacy of Dunedin carries a full line of vitamins, herbs and supplements, plus durable medical equipment and surgical needs, including walkers, canes, bathroom safety and more. We have a full line of over the counter products, and health and beauty products, all at discount prices. SENIORS ALWAYS GET AN ADDITIONAL 5% DISCOUNT.

Viagra
100mg tablets
30 for \$59.95
(generic)

**FREE PRESCRIPTION DELIVERY
TO ON TOP OF THE WORLD**

(727) 733-0404

www.medicineshoppedunedin.com

938 Patricia Ave.
Dunedin

Open: Mon - Fri 9am-6pm
Saturday 9:00 - 3:00



The Medicine Shoppe®
New Patients
**Fill
3 Or More
Prescriptions**
Get A \$25
Gift Certificate

Gift Certificates may be used on second visit to pay for any purchase. Must present this coupon to receive gift certificate. Not valid with any other offers. Limit one coupon per customer per year.

The Medicine Shoppe®
New Patients
**Fill
2 Or Less
Prescriptions**
Get A \$15
Gift Certificate

Gift Certificates may be used on second visit to pay for any purchase. Must present this coupon to receive gift certificate. Not valid with any other offers. Limit one coupon per customer per year.

We accept 99% of Medicare Part-D Plans.

**If we are not listed as a provider, it was due to an error by the insurance company.
Better Prices. Better Service. Better Feeling.**

OTOW Change of Address Form

Please return completed form to: Management Enterprises, Inc, PO Box 771029, Ocala, FL, 34477-1029
or return form to the East Activity Center drop box during business hours.

Owner(s) Name(s):

Current Mailing Address:

Please update my/our mailing address to:

Effective date of address change:

Signature of Owner Requesting Change

Date



If you wish to make any other changes to your association records, such as email address or phone number changes, please feel free to enter that information on this form below:

Box Office Sudoku

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 4 | 3 | 8 | 7 | □ | 0 | 1 | 6 | 2 | 9 |
| □ | 2 | 6 | 0 | □ | 4 | 9 | 8 | □ | 7 |
| 2 | □ | 7 | □ | 8 | □ | 5 | □ | 6 | □ |
| 8 | 6 | □ | 1 | □ | 7 | □ | 5 | 0 | 3 |
| 9 | 5 | 0 | □ | 3 | □ | 7 | 1 | 4 | 6 |
| □ | □ | □ | □ | □ | 3 | □ | □ | □ | □ |
| 6 | 8 | 4 | □ | 7 | □ | 3 | 0 | 1 | 5 |
| 0 | 9 | □ | 4 | □ | 1 | □ | 7 | 5 | 8 |
| □ | □ | □ | 8 | 0 | □ | 6 | 3 | □ | □ |
| □ | 7 | 1 | 5 | □ | 6 | 8 | □ | 9 | 0 |

OTOW NEWS WORD MIX

Unscramble the six words listed below.
If you unscramble correctly, the first letter of each word will spell out the secret word of the month.
If you cannot come up with the secret word of the month, then redo at least one of the six scrambled words.

U O H D G

L U A R T

A I R F C B

I F E D D L

O M T N O E I

E T L T U C E

SECRET WORD:

Last month's scrambled words: march, inlaw, number, uptown, elegant, termite. Secret word: minuet

ON TOP OF THE WORLD RESIDENTS
SHOW THIS AD
RECEIVE **\$15 OFF**

(One discount per customer in January, 2021 only)

- Factory approved technician for A.O. Smith, State, Rheem, American, Rudd and G.E. Water Heaters.
- Faucet Repairs or Installation
- Garbage Disposal Repair or Installation.
- Washer and Dryer Hook-Ups
- Licensed and Insured. (#CFC1429501)
- Toilet Repair and Replacement

24 Hour
Emergency
Service

• FREE ESTIMATES

C. LACEY PLUMBING, INC.

727-581-9883

1400 Clearwater-Largo Rd.
Largo, FL., 33770

Family Owned
Since 1976

www.claceyplumbing.com

OTOW NEWS CLASSIFIED ADS

This classified ad listing 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 submitters's name, building and unit number are not included with the ad, it will not be accepted for publication.**

FOR SALE

All-wood bird stand w/perch, 37"H, 18"W \$25; thick glass salad bowl, 9" diameter with eight 5" salad cups \$10. 601-5338

Glass top dining table, 42" x 82" with six upholstered parsons chairs. 847-951-2284

Golf cart, TourTrek 3-wheel push cart, good condition \$35. 797-8931

Nike complete set of 9-irons, right-handed, like new \$60. 726-1807

Sofa and two chairs, good condition \$100. Leave message. 412-3138

Canon ink cartridges: six #250 and #251, all are XL and approx. ¾ full. 798-1244

Old Town Guide 147 canoe \$310. 862-208-9310

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.

Medical knee scooter, top quality with braking system and basket, like new \$40. 726-3101

Check out
OTOW-TV
Channel 732

Wash your hands often, wear your mask and practice good social distancing.

Tell our advertisers you saw their ad in this newspaper.

Happy New Year!



Francis Wilson Playhouse wishes all a Healthy and Happy New Year!

As we anxiously await a resolution to the Covid crisis, we here at FWP are looking forward to our upcoming 91st season of Broadway shows.

For updates and complimentary virtual concerts, please visit our website: franciswilsonplayhouse.org or call 727-446-1360.

francis wilson playhouse
91 YEARS OF GREAT LIVE THEATRE IN TAMPA BAY
302 Seminole Street - Clearwater, FL
FrancisWilsonPlayhouse.org - 727-446-1360

New Year, Same ol' Outstanding Customer Service



BAY AREA HEATING & COOLING, INC.
Customer Service Is Our 1st Priority

Free Estimates on Installation & Senior Discounts!

Expect more from your independent Trane dealer.

Satisfaction Guaranteed
727.474.8789
www.BayAreaHeatingandCooling.com
24/7 Emergency Service Available
Visa, Mastercard, Discover, Cash and Checks Accepted

BBB ACCREDITED BUSINESS A+ Rated
NATE NORTH AMERICAN TECHNICIAN EXCELLENCE
COMFORT SPECIALIST
Lic# CAC 1813515

FREE Diagnostic Service Call
With paid repair during regular business hours. Diagnostic service call fee applies without repair.
SAVE \$69.95!
OTOW Residents Only. Not valid with any other offer. 1 coupon per system. Call for details. Expires 1/31/21.

\$59.95 Complete System Tune-Up
All point inspection and service. Must be scheduled 24 hours in advance.
SAVE \$30.00!
OTOW Residents Only. Not valid with any other offer. 1 coupon per system. Call for details. Expires 1/31/21.

THE PERFECT WINDOW FOR ALL SEASONS



CLEARWATER WINDOW and DOOR, INC.
Family Owned and Operated Since 1957
www.clearwaterwindowanddoor.com

SPECIALIZING IN REPLACEMENT WINDOWS
Mon-Fri 9 am- 5 pm
Saturday 10 am - 2 pm
2025 GULF TO BAY BLVD
CLEARWATER, FL 33765
License # C10981. Insured.

PGT CUSTOM WINDOWS + DOORS

Free Energy Star Upgrade with this ad
exp. 1/31/21

Factory Certified Installer

Visit our showroom

FREE ESTIMATES
727-559-7007

The Best Value in Replacement Windows Since 1957!

**Wishing for
a fun,
comfortable,
beautiful place
to call home in
the new year?**

Wish granted.



**STRATFORD COURT
OF PALM HARBOR**



We are pleased to announce the reopening process has begun...

allowing our residents to ease back into a more active and engaged daily routine, including preparing for the holiday season. Decorations and holiday event planning has begun and we're excited to celebrate together!

The health and safety of our residents has always been, and continues to be, our top priority. Masks, social distancing, disinfection, small social gatherings and careful sanitation are keystones for our team members and residents as new activities are introduced.

Activities that were shut down during the initial closures have been reopened including access to swimming pools, our Signature Dining experience featuring 5-star gourmet meals, exercise rooms, our hair and nail salon and some classes. Following CDC guidelines and ensuring social distancing rules, our residents can begin to enjoy all that Five Star has to offer. *And now you can too with in-person tours resuming!*



**STRATFORD COURT
OF PALM HARBOR**



Call (727) 312-0455 to learn more.

45 Katherine Boulevard, Palm Harbor, FL 34684

www.StratfordCourtofPalmHarbor.com

**Ask about our
Move-In Specials!**



Assisted
Living
Facility
#7774



*Find us on
Facebook*

J.D. Power 2019 Certified Senior Living Community Program recognition is based on successful completion of an audit, exceeding a customer experience benchmark through a survey of recent claims servicing interactions, and a financial strength rating. For more information, visit jdpower.com