

Welcome 2026!

ON TOP OF THE WORLD NEWS



January 2026

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Volume 58

No. 1



The East Activity Center Auditorium was covered square to square as residents rang in the new year at midnight last year. Another full house is expected as residents dance in 2026 at midnight on Dec. 31. (OTOW News file photo by Mary Lou Wall)

Entertainment Committee's traditional dance welcomes in new year

By Mary Ann O'Neil

Happy upcoming new year to all of our residents here at On Top of the World!

As you read this article, the Entertainment Committee is getting ready to decorate the East Activity Center for our annual New Year's Eve Dance. Our color theme for this year's bash is black and gold with a hint of red.

Many hours have been spent making holiday flowers and ordering tableclothes.

We have been pulling lights out to see if they are working, deciding on what noisemakers to order and how we can make our Auditorium look glamorous for everyone who will be joining us to ring in the New Year.

There will be no tickets sold at the door. So, for those of you who may be missing the best dance of the year, be sure to purchase your tickets early next year. For those of you lucky enough to have a ticket, please dress appropriately - this is a ball!

Do not forget to bring your own fa-



vorite drinks, snacks, glassware and silverware, if needed.

We will provide ice, coffee and pastries throughout the evening.

The doors will open at 8 p.m. Please do not arrive prior to that time.

Moving on to 2026.

The Entertainment Committee has a wonderful lineup for you. If you have not stopped by the Entertainment Committee information table to pick up a copy of our schedule of shows and dances, please do as you will not want to miss great entertainment. Our year-long schedule is also on page 15 of this newspaper.

On Thursday, Jan. 15, our first show of the New Year will be Beautiful Loser - a Bob Seger Tribute. Beautiful Loser is

a group of nine professional musicians with diverse musical backgrounds, from Kentucky, Indiana, New York, Maryland and even a few from sunny Florida.

They have a love of Bob Seger music as you will see as they recreate his music.

So, come out for a fun evening and listen to songs such as "Old Time Rock and Roll," "Like a Rock," "Night Moves" and more.

On Saturday, Jan. 17, Sequel will bring us great music for our first dance of 2026. We are all familiar with Sequel as they bring great music and energy to the dance floor.

Just a reminder that our show tickets are \$20, dance tickets are \$10, Halloween tickets are \$15 and New Year's Eve tickets are \$30. These are the cheapest entertainment prices in town!

Our shows and dances are reserved table seating - bring your own favorite beverages. Please bring your own glasses for drinks.

The Entertainment Committee provides ice and coffee (cups are provided

for coffee only).

For all of our new residents, welcome to our community. Be sure to stop by the Entertainment Committee information table on Monday and Thursday mornings from 8:30-10:30 a.m. at the East Activity Center Auditorium to pick up our pamphlet showing all the shows, dances and Sunday Meet and Greet that we have scheduled for 2026.

The Entertainment Committee has a banner that we hang outside of the East Activity Center on Monday and Thursday mornings to remind you when tickets are on sale for all clubs.

For more information about the Entertainment Committee, call (727) 449-9243 or (215) 431-4799.

Lastly, a special thank you to every resident who has supported the Entertainment Committee throughout the year. We work hard to bring the best entertainment to our community for your enjoyment.

A happy and prosperous new year to our community!



A NEW YEAR BRINGS NEW OPPORTUNITIES!

Did you know that most seniors downsize at least once within their retirement years?
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Please review your insurance

The general election is behind us, the celebration parties (if any) are over, and it is back to work, once again.

Insurance on Your Condo and Contents

I am sure residents will get tired of me flogging the need to maintain owner contents insurance through an HO6 policy. The fact of the matter is that 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 displaced pending restoration), may well exceed the purchase price of your home many times over.

It is the obligation of every owner to insure the contents of their dwelling, including loss of use coverage.

Also consider, if your unit is point of origin of the casualty, you are person-



ally liable for all damage to the Association's property as well as any damage to other units. You need the general liability coverage provided in an HO6 policy to protect you from losing all of your assets. Loss of use coverage will cover expenses for living and lodging should you become displaced. Displacement after a fire may be 18 months or longer!

This is a good point to segue into the limits of coverage that individual condominium 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.

With inflation at a 40-year high, make sure you have the full replacement cost option selected on your contents coverage. 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.

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 3 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 5 percent of location total insured value subject to a \$250,000 deductible per occurrence.

For more information, please visit www.otowclearwaterinfo.com/insurance-forms/.

The problem of the highest insurance rates in the nation was not adequately addressed in the last legislative session. As a result, the markets for insurance have worsened with the insolvency of several insurers and the catastrophic losses from Hurricane Ian. I'm not optimistic the legislature will get much right in this upcoming session.

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



Saturday Farmer's Market



East Activity Center Front Parking Lot

January
3, 10, 17, 24, 31
11 am - 4 pm





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Very important that owners rent

(Board Chairperson Dave Kelly co- authored the renting portion of Dessa's column)

Over the past six months, there has been considerable discussion regarding our gate attendants and the level of security they provide.

In my view, when assessing risk, the greater concern is not how we monitor gate access, but rather whom we allow to reside within our community. Our strongest line of protection is not at the gate - it is our adherence to established rental guidelines.

The following question has been heard over and over again within our community:

"Why is it important for me, as an owner, to follow the Association's rules for renting my unit?"

Following the required approval process ensures that all essential steps are completed before a new resident moves into your unit. Conducting background and credit checks is a critical part of this process because it helps safeguard the property, the community and the overall financial stability of the Association.

These checks provide valuable insight into a prospective tenant's reliability, rental history and financial responsibility, reducing the risk of late payments, property damage, or disruptive behavior. By verifying a tenant's qualifications, owners and the Association are better equipped to make responsible decisions that promote a safe and respectful living environment for everyone.

Additionally, all owners agreed to comply with these rules at the time of purchase. In the long run, consistent screening practices protect individual investments while preserving the quality, reputation and long-term value of our entire community.

You might be reading this column and asking: "What should I do if I know someone who is residing in a unit without Association approval?"

Please submit a written notice to the Association that includes both the building number and the full address of the unit in question. You may send this information by email to clearwaterinfo@otowfl.net or deliver a hard copy to the Community Service Office located in the East Activity Center.

Please understand that occupancy concerns often take time to resolve. The Management Company must send up to three notices to the unit owner in an effort to secure compliance. If the matter remains unresolved, it is then forwarded to the Association's legal counsel and any related legal expenses may become the responsibility of the non-compliant owner.

The Association Board of Administration may also consider imposing monthly fines on owners who engage



in unauthorized rental of their units. Unfortunately, these necessary steps can result in extended timelines before a final resolution is reached.

While it may appear that little progress is being made, please be assured that we are actively and diligently working behind the scenes to address occupancy issues as efficiently as possible.

Are there other risks to our community?

Yes. Our status as a 55-and-over community depends on strict adherence to federal age-occupancy requirements. If residents under the qualifying age are permitted to live here without proper screening and we fall below the mandated 80 percent senior-occupancy threshold, we risk losing our 55+ designation. This would subject us to full Fair Housing regulations and eliminate the protections that allow us to maintain a community designed around the needs and interests of seniors.

For the benefit and well-being of our entire community, it is essential that all residents adhere to the established leasing approval process.

Access Reminders for All Residents

In order to keep our community and facilities safe, secure and enjoyable for everyone, we kindly ask all residents to help us maintain proper access to these areas.

Please do not hold open, prop open, or leave the entrance gate/doors open for anyone who does not have an access card or should not have access to these areas.

While you may think you are being polite or helpful, these areas are designed to be accessible to anyone who has an access card and are authorized to utilize the area. When an area is left open or someone is let in without proper access, it can create safety, liability and security concerns for the facility and the entire community.

All residents are asked to follow the same rules and use their own card for access to these areas. If you do not

have an access card, please visit the Community Service Office located at the East Activity Center to obtain one.

We ask that you always make sure the gates/doors are closed securely behind you. Don't hold open the gate/door for someone who cannot access it themselves.

Encourage your neighbors to bring their access cards each time they visit the pool, learning lab, or fitness center.

If you notice the gate won't latch or stay closed, please report this to management immediately.

We would like to thank everyone in advance for helping us to keep our facilities and community safe and enjoyable for everyone. Remember, your cooperation does make all of the difference!

Did You Know SCA Pool Hours

Pools in Pinellas County are regulated under Florida Administrative Code 64E-9 through the local Health Department.

According to these rules, a pool cannot be open at night.

State regulations define this as 30 minutes before sunset to 30 minutes after sunrise unless certain lighting and safety requirements are met. For night swimming to be permitted, the pool and the deck area must have proper lighting that has been approved by the local building department, certified by a licensed professional and documented on the official health department pool permit as "Night Swimming Approved."

Also, the posted pool rules sign must explicitly note that "Night Swimming" is authorized and it must also include the official pool hours of operation.

While the code does not mandate specific operating times and gives the operator/owner flexibility to set hours, for safety reasons, SCA personnel close the pools, and will continue to do so, from dusk to dawn.

Painting/Waterproofing

Building 88 will see the contractor painting the front façade of this structure in January. We ask that residents in building 88 be mindful and remove any outside holiday decorations by Jan. 6 in preparation of the arrival of the painting contractor. This will avoid delays in the contractor meeting their schedule for the month.

Your assistance is greatly appreciated.

Please also be aware that the painting contractor may require residents to temporarily relocate their personal vehicles or personal items on front/

rear patios in order to reach all areas of the building. All start dates are approximate, and inclement weather can affect scheduling.

A specialty painting contractor will be arriving at Building 22 in January to paint the roofline element that was damaged extensively by Hurricane Milton in 2024. This work will require aerial lifts and is anticipated to take 2-3 weeks to complete. Parking along the front of both sides of the building will be affected during the work and will require that residents relocate their vehicles.

Resident bulletins advising of the work will be posted in the building. Thank you in advance for your cooperation.

Construction, Roofing and Large Scope Projects

The new year traditionally marks the commencement of the community's roofing improvements and 2026 will keep that same pattern.

The residents of Building 75 will be the first to see the roofing contractor arrive with a start date of Jan. 5, pending favorable weather.

As with all roofing system replacement projects, the staged closure of the building's two parking lots, either partially or in their entirety, will be necessary to allow for the safe and efficient operation by the contractor. Bulletins will be posted in the building's lobby area advising of the contractor's activities during the duration of the project along with the dates of when vehicles and equipment will need to be moved. As always, please observe all cordoned off areas in the interests of safety during this work. Thanks for your help!

Railing replacement projects are another improvement undertaking that the association contracts out to a licensed, insured and qualified vendor. The vendor is currently estimating a start date of Jan. 6 for the project at Building 21.

As with other railing projects, the contractor will affect the complete removal and replacement of the aluminum components on the balcony walkways and in the second and third floor stairwells, after which they will install code-compliant elements in their place to meet life-safety codes. The improvements are estimated to be completed in 3-6 weeks from the start of the project. Notices will be posted in advance of the start date so residents should keep an eye on their bulletin boards for updates. As with all other improvements, please exercise caution in the areas where this work is taking place.

(Continued on page 5)



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For more information call **(727) 582-2008** Print application online: pinellas.gov/firstcare



Pinellas County complies with all federal, state and local laws related to persons with disabilities. To request alternate formats of this information, contact the Office of Human Rights at (727) 464-4062 (V/TDD) or email accommodations@pinellas.gov.



Don't Be Your Sink's Worst Nightmare!



CAN THE GREASE GLOB

Questions: Call Pinellas County Customer Service at (727) 464-4000

FAT+OIL+GREASE = FOG

(FOG is beef, pork or chicken fat • Oils • Lard • Butter/Margarine • Sauces/Dressings • Peanut Butter)

FOG clings to your home's plumbing, pipes and sewer system. Over time, it builds up like plaque in an artery. You may not notice the damage until it's too late. The consequences can be an overflow of wastewater into your home or your neighbor's home.

*Would you drink grease
from a deep fryer?
NO!
Then why give it
to your sink???*

Allow grease to cool.
Discard into a disposable container.
Place in a plastic bag. Throw out in the trash.

Do not pour motor oil, gasoline, antifreeze, paints, acids and hazardous household cleaners down any drain. Other items that don't go down a drain include "flushable" wipes, cat litter, bandages, cotton balls, nail polish, food wrappers, hygiene products, contact lenses, creams, dental floss, coffee grinds, flour, egg shells, produce stickers, medications, cigarettes, paper towels, hair and hypodermic needles.

CAUTION

Do not try AFTER using a commercial drain cleaner

Clean A Drain

1. Start with a plunger.
2. Pour 1/2 cup baking soda down a drain then add 1/2 cup white vinegar.

The chemical reaction can break down fatty acids.

Results of gate survey are in

In November, a community-wide survey was conducted to gather resident input on gate services.

We received 749 completed responses, along with six additional submissions that contained comments but did not select an option. Of the total responses, 289 were paper surveys and 460 were submitted online through the Box Office website.

Here's how residents voted:

In November, a community-wide survey was conducted to gather resident input on gate services. We received 749 completed responses, along with 6 additional submissions that contained comments but did not select an option. Of the total responses, 293 were paper surveys and 460 were submitted online.

Here's How Residents Voted

Option A – No gate attendants
203 responses (27%).

Option B – No gate attendants at entrances, but retain roving patrols from 7 p.m. to 7 a.m.
118 responses (16%).

Option C – Limited gate attendants (Sunset Point & West Belcher 7 p.m.–7 a.m., East Belcher 7 p.m.–11 p.m.):
283 responses (38%).

Option D – 24/7 gate attendants
148 responses (20%).



The comments echoed many of the concerns highlighted in the December issue of the On Top of the World newspaper. The most common themes included:

1. Interest in automated or electronic gate systems.
2. Concerns regarding current gate-attendant performance.
3. Desire for greater transparency regarding HOA costs.
4. Support for expanded security camera usage.

As we move into the new year, many residents have asked about costs and options related to gate services. Below is a summary of service levels and their

associated annual costs, as proposed in June, along with the per-condo breakdown for easy comparison. We remain on a month-to-month plan for now.

Cost of Gate and Security Services (April 2025)

- Sunset Point, East Belcher, West Belcher: 7 p.m.–7 a.m., 7 days a week. Annual Cost: \$344,107, Per Condo: \$69.28/year or \$5.77/month.
- Sunset Point & West Belcher: 7 p.m.–7 a.m., 7 days a week, East Belcher: 7 p.m.–11 p.m., 7 days a week. Annual Cost: \$270,161, Per Condo: \$54.39/year or \$4.52/month.
- Property-Wide Roaming Patrol (Automobile provided by vendor): 9 p.m.–7 a.m., 7 days a week. Annual Cost: \$169,087, Per Condo: \$34.04/year or \$2.84/month.
- 24/7 Coverage at All Three Entrances. Annual Cost: \$602,917. Per Condo: \$121/year or \$10.11/month.

Any decisions moving forward will rest with the newly elected board. Given the timing and the holiday season, significant changes are unlikely before 2026.

The feedback from residents offers valuable direction. The board met with Allied Universal to establish clearer expectations and responsibilities for gate attendants. Currently, attendants are primarily instructed to log vehicles using a mobile system.

Some residents also commented on past identification systems. Years ago, vehicles were issued “On Top of the World” front license plates, making it easier for attendants to quickly distinguish residents from visitors. A modernized alternative, such as windshield stickers, could streamline identification and help reduce misuse of visitor parking spaces.

These are early ideas only. Full discussion, updated pricing, and feasibility reviews will follow under the new board's leadership. Any related budget adjustments would be part of the 2026–2027 financial planning process.

We sincerely appreciate the thoughtful input from everyone who took part in the survey. Your comments and participation continue to guide our efforts to keep the community secure, efficient, and welcoming.

Wishing you a happy, healthy, and prosperous New Year.

Exhibits, seminars giveaways, prizes, helpful tips and more!

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Dave Kelly named chairperson

Community elects new board

On Top of the World residents made a statement on Election Day, Dec. 10.

Seven members of the previous Association Board of Directors were elected to return to the board for a two-year term. They were Russell Bolin, Kathleen Cassel, Janet Hooper, Dave Kelly, Diane Like, Lester Meneilly and Dale Prunoske.

Two newcomers also were elected to the board: Stephen Faiella and Lori Kleifgen. This brought the board back to a full nine members heading into 2026.

The fact that the previous seven board members were voted back probably did not come as a surprise to many, but after all nine members were announced, Diane Like nominated

Dave Kelly for chairperson and Dale Prunoske nominated Diane Like for chairperson.

Dave Kelly then received six votes. Diane Like received two votes. Russell Bolin abstained from selecting a chairperson.

Receiving a majority of the board's votes, David Kelly was announced as the new chairperson.

"I just want to take a moment to express, not only on my behalf, but on everyone's behalf, Diane Like's leadership since she took on the role of chair," Dave Kelly said. "Those of you who have been here a while will recognize she took on this role at a time of unsettledness in the community ... certainly a different time. She brought structure

and purpose and clear direction. Thank you for this time of leadership."

Janet Hooper nominated Diane Like for vice chair and the board vote was unanimous.

After the nine board members were seated, public questions were taken.

During the board meeting, Parkway Management Vice President Dessa Barabba gave a community report. She gave urgent information on a big problem in this community.

Recently, Parkway Management had to take costly action as a result of residents pouring grease and "flushable" wipes down drains. And for the record, "flushable" wipes are not flushable.

Dessa said at one building, a pipe blockage affected six units on three

floors. At another part of the community, a sewer blockage of at least 10 feet long affected drainage for five different buildings. Dessa said these blockages can only be resolved by hydro-jetting the lines.

Dessa's message to the community: Please stop pouring grease down your drain and stop flushing "flushable wipes." Your actions are compromising not only neighboring units, but neighboring buildings.

The next board meeting is tentatively scheduled for 10 a.m., Thursday, Jan. 8, 2026, in the East Activity Center Auditorium. If you cannot make it in person, the meeting will be broadcast live on OTOW-TV channel 901 and on the Box Office (otowboxoffice.com).

Know Your Water Heater



Water heaters traditionally last 10-15 years.

If your water heater is leaking around the base unit, is not producing normal amounts of hot water or has become noisy, it's time to consider replacing your current unit with a new one.

If your water heater fails, it could not only flood your unit, but units below you. You may be financially responsible if it causes damage to your neighbors' units.

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RAVE

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Signing up for OTOW-ALERTS (powered by RAVE) is incredibly easy. Simply go to www.otowclearwaterinfo.com and click the "Stay Informed" tab at the top of the home page and then click "Stay Informed" in the gray box.

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

Alternatively, you may visit the Community Service Office to apply. OTOW-ALERTS can provide information of critical concern to the residents.

OTOW

On Top of the World Community TV

901

Next Live Board Meeting Broadcast

10 am, Thursday, Jan. 8

EAC Auditorium



Worship

Sundays at 10:30 a.m.

Concerts

Second Sunday, October-March

Bryan Hughes & The Crew



Sunday, Jan. 11
3 PM



Michael Klotz Trio

Sunday, Feb. 8
3 PM



Johnnie Felder, Tenor

Sunday, March. 8
3 PM

Peace Memorial Presbyterian Church

110 S. Ft. Harrison Avenue

Clearwater, FL 33756

800-479-8846

Peace Memorial Presbyterian Church, 110 S. Fort Harrison Ave., Clearwater, FL, (800) 479-8846, peacememorialpresbyterian.org

GET ACQUAINTED COFFEE SATURDAY IS JAN. 10

PSTA bus routes are gone from this community, but there is still a way to get a regular bus

Happy New Year!

Get Acquainted Coffee Saturday
Good Neighbors Association Get Acquainted Coffee Saturday will return on Jan. 10, 2026, from 10 a.m. to noon in the East Activity Center Auditorium.
Start the new year off right and join in for a relaxed, fun-filled morning with our community's most popular clubs and activity representatives.
Upon arrival, pick up your ticket for a complimentary cup of coffee, gourmet donut and a chance to win a raffle prize.
Our Good Neighbors Association volunteers will be serving the donuts and coffee from the Outpost. Tables and chairs will be set up in the Largo Room for your dining pleasure.
Next, take a journey to a club information table. It will be an opportunity to learn about our clubs, join clubs, and buy tickets to club events and Entertainment Committee shows and dances for the upcoming season.
Summit Broadband representatives will be in attendance to answer your questions and, if necessary, schedule a tech service appointment at your unit.
Summit Broadband will be sponsoring this event.
Light music will play in the background throughout the morning as we enjoy our time together as a community. Raffle prizes will be called before the event wraps up at noon.
A few club vendors will be displaying and even selling their crafts at Get Acquainted Coffee Saturday.
Note: This event replaces our monthly Get Acquainted Coffee in January. There will be no Get Acquainted Coffee the second Thursday in January.
I look forward to seeing everyone.

PSTA Bus Leaves OTOW
Attention residents who previously rode the PSTA bus in our community.
PSTA bus stops in our community have been removed and replaced with a new rider option: Snapper on Demand.
Snapper is a shuttle bus service to connect residents to regular bus routes operated by PSTA.
Snapper is available Monday through Saturday, 7 a.m. – 6 p.m. You contact Snapper to pick your day and time. Snapper will pick you up anywhere inside the OTOW community and take you to either the Countryside Mall or downtown Clearwater transit center. From either hub, riders can board a regular bus for other destinations.
You can catch the Snapper by
(A) Downloading the Snapper app and booking a reservation in the app.
(B) Calling PSTA and reserving a ride.
(C) Standing at the Countryside Mall hub or downtown Clearwater hub and getting on the bus and telling the driver where you want to go at OTOW.
What is Snapper on Demand? Snapper is an on-demand transportation op-



tion serving Safety Harbor and parts of Clearwater. The service is designed to help you connect to PSTA bus service either as the first leg of your trip or the final leg of your trip between PSTA transfer centers.
Will I be sharing a ride?
Possibly, yes. Snapper operates smaller buses that seat multiple riders, so your ride may be grouped with other passengers headed to the same destination or somewhere nearby.
How much does it cost?
Snapper follows the same fare structure as PSTA buses. Most riders will pay \$2.25. Seniors, disabled passengers and students with proper ID will pay \$1.10.
How do I book Snapper? What info do I need to provide?
The easiest way to book a Snapper ride is by registering an account at Grouper.psta.net or by downloading the Grouper app from the Apple Store or Google Play Store.
Once registered, you will only need to provide a mobile phone number, first name and last name to sign up. You will need to provide your pick-up and drop off location to request a ride.
Credit card information is not required, but you may optionally enter a credit card if you want to pre-pay for your ride.
Alternatively, you may call 727-540-1900 to request a ride over the phone with one of the customer service agents.
Can I use my UPASS ID, Veteran's Pass, TD Pass or Flamingo Care Card/ App to Ride Snapper?
Yes!
All Snapper vehicles are equipped with the same Flamingo fare card readers as PSTA buses. When booking a Snapper, select "Cash" and present the driver with your UPASS ID or tap your Flamingo card when boarding.
Can I travel between two locations in the Clearwater and Safety Harbor zones?
No. Travel is only permitted between a zone and a transfer location. When riding from Clearwater, you can request a ride to Park Street terminal or Countryside Mall.
Where is the pick-up/drop off location at the Countryside Mall?
You can request a Snapper pick up/

drop off to any location within the mall.
A PSTA Travel Training seminar has been scheduled on Tuesday, Feb. 17, in the East Activity Center Auditorium at 1 pm. No registration required.

Food Truck Night
Food Truck Night will return on Wednesday, Jan. 14, from 3–7 p.m.
It all happens at the East Activity Center back parking lot near our beautiful Pavilion.
Residents can dine at the Pavilion or in the lot where SCA will set up tables and chairs.
Come join the fun. Make new acquaintances or reconnect with friends and neighbors, and enjoy some delicious food that you don't have every day.
The vendors are as follows: Happy Snapper, Stevie D's Philly Cheese Steaks, NY BBQ, Bria Wood-Fired Piza and Divino's Tacos.
Bria also will be here on Jan. 10.

Farmers Market
The Farmer's Market will be here all Saturdays in January and February from 11 a.m. – 4 p.m. in the East Activity Center front parking lot.
The BBQ Queen will make a special solo visit in the front parking lot on Saturday, Jan. 3 and Saturday, Feb. 7.

Guardant Health Mobile Unit
Guardant Health Mobile Unit will be making its first appearance at On Top of the World on Friday, Jan. 16, 10 a.m. – 2 p.m. Just walk in. No appointment necessary.
Colorectal cancer is the second deadliest cancer in the U.S., but did you know there is now a more pleasant way to screen for colon cancer?
With a new FDA approved blood test, Shield by Guardant Health can now screen you with just a blood test. It's that simple!
No, you do not need to fast before the blood test.
The Shield test can detect colon cancer from DNA in the blood.
Shield is recommended for average risk individuals, over the age of 45 to 85.
Shield was proven accurate in one of the largest clinical trials of its kind and is covered by Medicare, Medicaid and Tricare.
This test is recognized by Time magazine as one of the best inventions in 2024!

3D Mobile Mammography
3D Mobile Mammography will be visiting on Jan. 6 and Friday May 22, from 8 a.m. – 3 p.m. and will be parked at the East Activity Center front parking lot from 8 a.m. to 3:30 p.m.
Routine mammography screening is the best tool for detecting cancer early.
If you have any additional questions or would like to register for an appointment, you can do so at their website: www.3dmobilemammography.com.
A link to the website will also be available at Nancy's Bulletin Board at www.otowclearwaterinfo.com.
You can also just show up.

OnSpot Dermatology
OnSpot Dermatology's mobile unit "Derma Drive" will be back on Friday, Feb. 13 and Friday, March 13 parked at the East Activity Center front parking lot from 8 a.m. to 3:30 p.m.
When detected early, the five-year survival rate for melanoma is 99 percent.
To make an appointment, visit onspotdermatology.com/otow or click on the flyer/link posted on the OTOW website www.otowclearwaterinfo.com.
You can also call 941-444-0011 or just show up. Walk-ins are welcome.

Certified Fitness Instructors
On Top of the World is seeking residents with experience and certification, or individuals willing to obtain certification to lead week-day morning exercise classes.
Attention OTOW Club Representatives
The annual club forms to reserve rooms are available for pick-up in the Community Service Office starting on Monday, Jan. 5. Please stop by to pick up your packet, one per club. Club representatives will be asked to sign for the packet. Contact me with any questions at general_activity@scacw.com.

One Blood
The Big Red Bus will be back at the East Activity Center front parking lot on Thursday, Jan. 8, from 10 a.m. – 3 p.m.
Residents can register at Nancy's Bulletin Board by visiting otowclearwaterinfo.com, stop by in the Community Service Office or just show up that day.
All donors will receive a \$20 Ecard, long-sleeve shirt, mini-wellness check-up, including blood pressure, temperature, iron count, pulse and cholesterol screening.
Take this opportunity to save lives.
The Honor Roll from Dec. 11 is as follows: Carmen Schade, Kathy Kinkle, Francis Schultz, Chris Limberakis, Emily Tucker, Anthony Procopio, James Robinson, Dale Rainwater and Heather Presley.

How do I make a reservation on the calendar?
The first step for making a reservation on the calendar is to email or call the Activity Office with the type of event you are planning, and preferred date and location.
Send an email to general_activity@scacw.com or call 799-2734. This starts the process.
Once we confirm all the details, you will fill out the online Facility Request form.
Visit otowclearwaterinfo.com, click on "Community Activities" and "Forms" and select the SCA Online Facility Request form. Complete and sign the form with your mouse or finger and click submit.
I will acknowledge receipt in an email. This form works better if you use Google as your browser.
Paper forms are still available and can be picked up and dropped off in the Community Service Office where I have a mailbox. Please complete the form outside of that busy office and then drop it off. I will acknowledge receipt in an email or phone call.

Activity Card Renewal
The Community Service Office (CSO) is open Monday through Friday from 8:30 a.m. to 3 p.m. (closed from noon to 12:30 p.m. for lunch).
You must bring a valid, government issued photo ID, a recent piece of mail showing your name and OTOW address, and your most recently issued Activity Card.
There is no fee for renewals, however, if your card has expired (all fiscal years have been punched at the bottom), a new card is required, and the fee is \$3.
If you do not have your most recently issued Activity Card or Access Card, the fee is \$25 for a replacement. If you already have an Access Card, there is no charge to renew. If you need an Access Card, there is a \$7 charge.
As a reminder, you must bring your valid activity card with you when using SCA facilities and be prepared to show it upon staff request. Noncompliance matters will be directed to the On Top of the World Association.

Join The Honor Roll

DONATE BLOOD

YOU HAVE GREATER POWERS THAN YOU KNOW.

On Top of the World

Thursday, January 8
10 am - 3 pm

Donors receive a long-sleeved shirt!

Appointments are encouraged. Please visit oneblood.org/donate-now. Or just show up at the bus.

ID REQUIRED

*One offer per donor, per donation. No cash value. Not transferable. Gifts may vary. For more information please visit oneblood.org/details.

oneblood

Share your power.

January Calendar








































Jan. 19 is
National
Popcorn Day

FACILITIES AND POOLS WILL BE CLOSED NEW YEAR'S DAY

Special Events (open to everyone)

Saturday, Jan. 3, 10, 17, 24 31 - Farmers Markets, 11 am - 4 pm, East Activity Center Front Parking Lot
Tuesday, Jan. 6 - 3D Mobile Mammography, 8 am - 3 pm, East Activity Center Front Parking Lot
Thursday, Jan. 8, 10 am - Association Board Meeting, East Activity Center Auditorium (subject to change)
Thursday, Jan. 8 - OneBlood, 10 am - 3 pm, East Activity Center Front Parking Lot
Saturday, Jan. 10 - Good Neighbors Association Get Acquainted Coffee Saturday, 10 am - 12 pm, EAC Auditorium
Saturday, Jan. 10 - Bria Wood-Fired Pizza, 3 - 7 pm, East Activity Center Front Parking Lot
Wednesday, Jan. 14 - Food Truck Night, 4 - 6:30 pm, East Activity Center Back Parking Lot
Thursday, Jan. 15, Entertainment Commitee Show, Bob Seger Tribute, 7:30 - 9:15 pm, East Activity Center Auditorium
Thursday, Jan. 15 - Irish Club First Open Parade Meeting, 4 - 5 pm, East Activity Center Largo Room
Friday, Jan. 16 - Guardant Health Mobile Unit - A simple blood test to detct colon cancer, 10 am-2pm, EAC Front Parking Lot
Saturday, Jan. 17 - Entertainment Committee Dance, 7:30-10:30 pm, EAC Auditorium
Wednesday, Jan. 21 - Italian-American Club Gasparilla Night, 5 - 9 pm, East Activity Center Auditorium
Thursday, Jan. 22 - Irish Club Show, 5 - 9 pm, East Activity Center Auditorium
Saturday, Jan. 24 - Canadian Club Membership Appreciation Night, 5 - 9 pm, East Activity Center Auditorium (members only)
Friday, Jan 30, Saturday, Jan. 31 - Jesters Show, 7 - 10 pm, East Activity Center Auditorium (Sunday, Feb. 1, too)
Club Information Tables, Mondays and Thursdays, 8:30 - 10:30 am, East Activity Center Auditorium

Clubs and Groups

-  Art Guild - Board Meeting, 3-5 pm, Wednesday, Jan. 7, Largo Room
Art Guild - General Meeting: 1-3 pm, Friday, Jan. 2, Largo Room
Art Guild - Painting Pals: Times and dates to be announced later
Art Guild - Acrylic Painting: 1-4 pm, Wednesdays and Thursdays, Largo Room
Art Guild - Drawing Class: Times and dates to be announced later
-  Baby Boomers: 5:30-6:30 pm, Wed., Jan. 7 and Thur., Jan. 15, Largo Room
Baby Boomers Acoustic Jam: 10 am-1 pm, Thursdays, Learning Lab
-  Bible Study: 2-3 pm, Fridays, Crystal Beach Room
-  Bingo: 6 - 10 pm, Mondays, East Activity Center Auditorium
-  Canadian Club Karaoke: 4:30-7:30 pm, Friday, Jan. 16, Belleair Room
Caring and Sharing: 9 am-12 pm, Tuesdays, Clearwater Room
-  Chorus: First practice for spring show, Tuesday, Jan. 6, 6:30 pm, Largo Room
-  Coloring Book Club: 11-2 pm, Wednesdays, Crystal Beach Room
-  Computer Club: 8:30-10 am, Wednesdays and Saturdays, Learning Lab
-  Democratic Club Board: 2-4 pm, Thursday, Jan. 22, Crystal Beach Room
Democratic Club Meeting: 2-4 pm, Thursday, Jan. 8, Learning Lab
Democratic Club Happy Hour: 6-8 pm, Tuesday, Jan. 27, Learning Lab
-  Entertainment Com. Board: 10:30-11:30 am, Monday, Jan. 12, Crystal Beach
-  Fixers Club: Annual Meeting, 10 am-12 pm, Wednesday, Jan. 14, Kitchen
-  Freebirdz Weight Loss Group: 10:30 am-12 pm, Fridays, Crystal Beach
-  French Language & Culture: 11 am-12 pm, Wednesdays, Dunedin Room
-  Good Karma Book Club: 10-11:30 am, Thursday, Jan. 15, Crystal Beach Rm
-  Good Neighbors Get Acquainted Coffee Saturday: 10 am-12 pm, Jan. 10, Aud
-  High Vibe Tribe: 7-9 pm, Tuesday, Jan. 13, Kitchen
-  Irish Club - First parade planning meeting Jan. 15, 2026, 4 pm, Largo Room
-  Italian-American Club: 5 p.m., Gasparilla, Jan. 21, 2026
-  Jesters Board Meeting: 11 am-12 pm, Tuesday, Jan. 13, Dunedin Room
Jesters Meeting: 6:30-8:30 pm, Wednesday, Jan. 14, Belleair Room
-  Italian Language & Culture Class: Fridays, 10:30 am - 12 pm, Dunedin Rm
-  Kibitz Corner: 9-10 am, Mondays and Wednesdays, Kitchen
-  Knitting Group: 9-11 am, Wednesdays, Crystal Beach Room
-  Lambda Social: 6-10 pm, Friday, Jan. 16, Oldsmar Room
Lambda Chat: 10:30-12, Fridays, Safety Harbor Room
-  Lawn Bowl Club: No events
-  Living With A Strong Mind (new club), Tuesdays, Jan. 13 & 27, Lab
-  Music Group: 3-6 pm, Tuesdays, Dunedin Room
-  New York-New Jersey: No Events
-  Philosophy Club: 10-11:30 am, Tuesdays, Crystal Beach Rom
-  Plant-Based Living Club: 1 - 2:30 pm, Wednesday, Jan. 7, Learning Lab
-  Pickleball Club Board Meeting: 1-3 pm, Monday, Jan. 19, Crystal Beach
-  Pickleball Club Game Night: 6:30-9:30 pm, Monday, Jan. 19, Belleair Rm
-  Pray For America: 10 am-12 pm, Saturdays, Crystal Beach Room
-  Press Association: 1:30-3:30 pm, Thursday, Jan. 8, Varsity Club
-  Republican Club Meeting: 6:15-9 pm, Tuesday, Jan. 6, Belleair Room
Republican Club: No extra events.
-  Spanish Club: Mondays, 10:30 - 12:30, starting Jan. 12, Dunedin Room
-  Speak English: 10-11 a.m., Thursdays, EAC Dunedin Room (all winter)
-  Tennis Club: No special events in January
-  Texas Card Game Club: 5-10 pm, Friday, Jan. 30, Clearwater Room
-  Theater Meeting: 6-8:30 pm, Wednesday, Jan. 7, Belleair Room
-  Theater Workshop Club Show: Coming in March.
-  Travel Club Meeting: 2-4 pm, Friday, Jan. 2, EAC Oldsmar Room
-  Travel Club: Nothing extra in January
-  Veterans Club: Salute To Veterans, Sunday, March 1
-  World Quilters: 9 am-2 pm, Tuesdays, Largo Room
-  Writer's Ink: 1:30-3:30 pm, Thursdays, Dunedin Room

Exercises and Games

- Aqua Aerobics: 9-10 am, Mondays through Fridays, EAC Pool
Bonesavers: 8-9 am, Mondays, Wednesdays, Fridays, Largo Room
Co-Ed Exercises: 10-10:45 am, Mondays, Wednesdays, Fridays, Exercise Room
Cornhole: 1-3 pm, Mondays, Belleair Room
Gentle Movement Exercises: 11 am-12 pm, Tuesdays and 3-4 pm, Fridays, Auditorium
Ladies Exercises: 8-9 am, Monday-Friday, Exercise Room
Line Dance Club Practice: 9-10 am, Mondays, Thursdays, Fridays - East Activity Center Largo Room
Moving 'n Grooving Line Dance: 9-10:45 am; Tuesdays | 1-2:45; Fridays, EAC Auditorium
Qigong: 3-4 pm, Tuesdays and Thursdays, Exercise Room
Slinmnastics: 9-10 am, Monday through Friday, Exercise Room
Snowbirds Line Dancing: 8 am-12 pm, Wednesdays, Auditorium
Social Dance with Howard: 1-3 pm, Thursdays, West Activity Center Belleair Room
Tai Chi Flow: 3:15-4:15 pm, Mondays, Wednesdays, Fridays, Exercise Room
Yoga Align and Stretch: 10-11:30 am, Mondays, WAC Belleair Room and Thursdays, EAC Exercise Room
- 9 Ladies Golf: 8:30 am, Tuesdays
18 Ladies Golf: 8:30 am, Tuesdays
Billiards 8 ball: 6-10 pm, Mondays and Tuesdays
Billiards: 9 ball: 1-3 pm, Tuesdays and Fridays; 6 - 10 pm, Thursdays;
Billiards Events: none
Mens Golf: 8 am, Wednesdays
Mixed Golf: 9 am, Fridays
Lawn Bowling: 9:30 am, Monday through Saturday, lawn bowl courts
Lawn Bowling: Open Pairs Tournament Jan. 6 and 13. Australian Pairs Tournament of Jan. 23 and 30.
Pickleball: 10am-1pm Mon, Wed, Fri | 8-10am, Tue, Thu, Sat | 3:30 to 5:30pm Tue, Wed, Thu | 9-12 Sun.
Ping Pong: 10-1, Tuesdays-Fridays, Belleair Room
Shuffleboard: 4 pm, Mondays, Tuesdays and Wednesdays
Softball: 8 am, Tuesday and Thursday mornings
- All-In: 2-4 pm, Wednesday, Jan. 7, Crystal Beach Room
Board Games: 1-3 pm, Wednesdays, Palm Harbor or Belleair Room
Blackout: 6:30-9:30 pm, Thursdays all year, Belleair Room (Canadian Club members)
Bid Euchre: 6:30-9:30 pm, Tuesdays, Crystal Beach Room
Casual Bridge: 1-4 pm, Tuesdays | 9 am-12 pm, Thursdays, Ozona Room
Cribbage: 10 am-12 pm, Wednesdays, Ozona Room
Dominos: 5:30-8 pm, Tuesdays, Ozona Room
Double Deck Pinochle: 1-3:30 pm, Wednesdays and Sundays, Ozona Room
Ladies Bunco: 6-9:30 pm, Wednesday, Jan. 21, Crystal Beach Room
Mahjong: 1-4 pm, Tuesdays, Fridays, Palm Harbor Room
Beginner Mahjong: 3-5 pm, Sundays, Safety Harbor Room
Mexican Train: 1-5 pm, Thursdays, Safety Harbor Room
Qwirkle: 1-4 pm, Mondays, Dunedin Room
Rummikub: 12:30 - 3:30 pm, Mondays, Ozona Room
Samba Hand & Foot Canasta: 5:30 - 9:30 pm, Fridays, Ozona Room
Spike's Euchre: 6 - 9 pm, Wednesdays, Dunedin Room

- Alonzo Poker: 5-8 pm, Mondays, Safety Harbor Room
Barry's Poker: 6:30 - 9:30 pm, Mondays and Wednesdays, Ozona Room
Bob's Poker: 6-9:30 pm, Tuesdays, Safety Harbor Room
Carol's Poker: 6-9 pm, Wednesdays and Fridays, Safety Harbor Room
Laura's Poker: 5-9 pm, Fridays, Safety Harbor Room
Richie's Poker: 5-8 pm, Mondays and Wednesdays, Ozona Room
Tom's Poker: 5-9 pm, Wednesdays, Safety Harbor Room

Building Events

- Modernage: Sunday, Jan. 18, 2 - 5 pm, Belleaire Room
Bohemia: Monday, Jan. 12, 7 - 9 pm, Belleair Room
Valencia: Monday, Jan. 13, 5:30 - 8:30 pm, Belleair Room
- Woodshop: 8 am-4 pm Monday-Friday, EAC Woodshop
Lapidary: 1-3 pm, Monday-Friday, EAC Lapidary Room
- Swimming Pools (October-April): 8-6:30 Mondays-Saturdays, 9-6:30 Sundays
Swimming Pools (May-September): 8-8 Mondays-Saturdays, 9-8 Sundays
Library: 10-12 Mondays & Thursdays, 1-3 Wednesdays

Get Acquainted Saturday Jan. 10



By Sue Trost

Good Neighbors Association hopes you are having a wonderful holiday season full of family, friends and love.

Our next Get Acquainted Coffee will be on Saturday, Jan. 10, 2026, from 10 a.m. until noon. Many clubs will be at this event and we will have raffles from many of the information tables, as well as our usual coffee and donuts.

Please plan on being there to get acquainted with so many of our clubs that have so much to offer.

On Friday, Feb. 1, Good Neighbors Association will host its spring food and clothing drive from 10 a.m. until 2 p.m. in the East Activity Center back parking lot near the Pavilion. We ask you to donate lightly used or new clothing, which will be donated to a not-for-profit organization. Food also can be donated such as pasta, canned goods, cereal or any non-perishable items. We asked that you do not donate expired food.

Our Salute to Veterans event is going to be on Sunday, March 1, in the East Activity Center Auditorium. This wonderful event is being sponsored by the Snowbirds Club, the Veterans Club, the New York-New Jersey Club, the Italian-American Club, the Canadian Club, the Good Neighbors Association and SCA.

Tickets will be going on sale beginning Monday, Jan. 5, from 8:30 a.m. until 10:30 a.m. and every Monday and Thursday until the event. Tickets are free to veterans and a \$10 donation to non-veterans. There will be a light meal and dessert served. These tickets are on a first-come, first-served basis and tickets will not be sold at the door the day of the event.

Salute to Veterans

presented by the

OTOW Veterans Group • Snowbirds Club • New York-New Jersey Club
Italian-American Club • Good Neighbors Association • SCA



Sunday, March 1, 1-5 PM
East Activity Center Auditorium



Free to veterans
\$10 for non-veterans
No tickets sold at the door

Music and Entertainment

*Last year
more than
60
veterans were
in attendance!*

All On Top of the World residents are invited to attend and honor our Veterans at this dinner.
All veterans will receive a free meal. A ticket is required for admission.
Come commemorate the 53rd anniversary of the end of the Vietnam War.

Tickets are on sale 8:30-10:30 am, Mondays and Thursdays, in the EAC Auditorium
at club information tables of the sponsors listed above.

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PSTA is no longer offering regular bus service at On Top of the World

Snapper on Demand will pick up residents anywhere inside On Top of the World and will take you to a hub at either the Countryside Mall or the PSTA Downtown Clearwater Transit Center.

From the hubs, riders can board a regular bus to other destinations. You can catch a Snapper by (A) Downloading our App and booking a reservation in the app, (B) Calling PSTA and reserving a ride, or (C) Standing at the Countryside Mall Bus Stop or the Downtown Clearwater Bus Stop and getting on the bus and telling the driver where you want to go at On Top of the World.

Snapper on Demand at 727-540-1900.

The Community Service Office is no longer a village post office

The United States Postal Service (USPS) decided to remove the Community Service Office as a Village Post Office. What does that mean to OTOW residents? For your convenience, the CSO will still sell postage stamps at the same price you would pay if you went to a post office and you can still drop off envelopes for pick-up by the USPS. We can no longer provide or accept shipping packages/boxes nor can we affix postage to the packages/boxes. The nearest United States Post Office is located at 1851 N. Hercules Ave. which is approximately 1.6 miles from OTOW.

Pet of the Month



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

The owner will be contacted when each portrait is finished.

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

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

Irene also can be reached at 617-921-3272.

As you can tell from their names, Rick and Lisa Graham are big Star Wars fans! We have named our dogs Mace Windy (black lab) and Luke Skywalker (yellow lab).

We live in the Loch Lomond building (49). We are Snowbirds from just outside Toledo, Ohio.

Luke and Mace will both be 11 in February. They are brothers from different mothers. Luke is a two-time survivor of lymphoma. Mace is Luke's therapy dog.

The picture you are looking at is the first time to the beach for both dogs. And guess what? They loved the beach!

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

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Expires 1-31-26

Guidelines for Riding the Shuttle Bus

1. You **MUST** have a valid Activity Card and present it to the driver upon entering the bus. The SCA bus service is exclusively for use by Association-approved residents and tenants only. If you do not have a valid Activity Card, you may not ride the shuttle bus.

2. Reservations are **REQUIRED** - please call 727-799-3417, Option 7 no later than 10 a.m. the day prior to your planned trip. Monday's trip deadline is 10 a.m. Friday. Please be present in the care of your building at your scheduled pick-up time.

3. Shopping time is one hour for grocery stores and one hour for Walmart. Shopping time begins when you are dropped off at your destination.

4. Although appreciated, the driver is prohibited from accepting gifts and tips.

5. The driver may not assist you with entering or exiting the bus, or with your packages. Please do not ask the driver to do so.

6. The start time listed is when the shuttle bus departs the Community Service Office. The pick-up schedule will rotate weekly between low and high buildings, beginning one week pick-up will start with lower-numbered buildings and the following week it will start with the higher-numbered buildings.

7. Seats are not assigned. They are first-come, first-served.

8. Seatbelts must be fastened during bus movement and must remain fastened until the bus comes to a complete stop.

9. Eating, drinking, smoking, vaping, lighting, distracting the driver, or any other unacceptable actions at the discretion of the driver are strictly prohibited on the bus. Violation of the above guidelines may result in your bus privileges being revoked.

10. All rule changes are at the discretion of management.

Bus Schedule January

DATE	TIME	LOCATION	SHOP	BUS
Mondays	10:00 AM	Publix	1 hour	NC
Tuesdays	No Rides			
Wednesdays	10:00 AM	Walmart	1 hour	NC
Thursdays	10:00 AM	Walmart	1 hour	SCA Shuttle
Fridays	10:00 AM	Aldi	1 hour	NC

For next day reservations, please call before 10 a.m.
Call (727) 799-3417, Option 7

SCA - OTOW Shuttle Bus
NC - Neighborly Car Bus

Driving 20 not only prevents accidents, but reduces the chances of a severe accident

By Tara Still

Did you know that the speed limit (that means maximum speed limit) is 20 miles per hour on all On Top of the World-Clearwater streets?

People have told me it's hard to drive 20. OK. You can try to get away with 25, but it's illegal and over the speed limit.

You can also go 45 or 50, but you would be the reason I am writing this story!

What's your rush?

Please keep in mind that you might save five minutes when driving 45-50 versus 20, but is that five minutes worth the chance that you might not see something you need to avoid hitting?

Why is the speed limit so low in our community? Why 20?

First, On Top of the World commis-



sioned a traffic study and the 20 mile per hour speed limit came as a recommendation.

The world wide web states, studies show that by driving 20 miles per hour

you reduce the chances of having a collision because you have more reaction time. Even if there is a collision, if both vehicles are going 20, the impact won't be severe. If two vehicles collide going 40-50, there will be problems.

We have congested roads. We have an influx of pedestrians and cyclists on our roads. Please don't make them your Florida memory.

We have numerous visitors who don't know where they are driving to and others who are looking for specific streets and buildings.

We have people in walking lanes who don't dress appropriately and can blend in with the environment.

We have walkers and bike riders who dart into traffic or make unadvised turns because they think they can get away with it on community roads.

If a motorist is going 20 and a walker crosses in front, chances are good of avoiding a serious injury. If that same walker makes a bad decision, and crosses in front of a vehicle going 45, the outcome is not going to be a good one.

Another reason to drive 20. Noise. We've all heard vehicles whiz by on Sunset Point Road or Belcher Road going 50, 60 or 70 miles per hour. Speed creates noise.

Going 20 keeps our community peaceful and helps the environment. You also will save on gas.

Do the speed limit. Make an effort to keep everyone around for a Happy New Year this year and next year!

(To learn more, there is a good article on driving 20 at the website: <https://www.roadxs.com>)



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Tara Still
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55-and-over communities were legally created to provide communities with peace and quiet

I want to take a moment to discuss “over-55 communities” and how they apply to condominium and homeowner associations regardless of where they exist in the United States.

First, the concept of an “over-55 community” stems from Federal legislation, “Housing for Older Persons Act of 1995 (HOPA).”

Before that Act was passed, condominium and HOA Associations could exclude occupancy of its units to persons below a certain age, usually to prevent young families with young children, or minors or other folks perhaps too young (or pregnant) to reside in the community. This created a housing crisis for young families.

So, the United States Congress stepped in and passed the legislation.

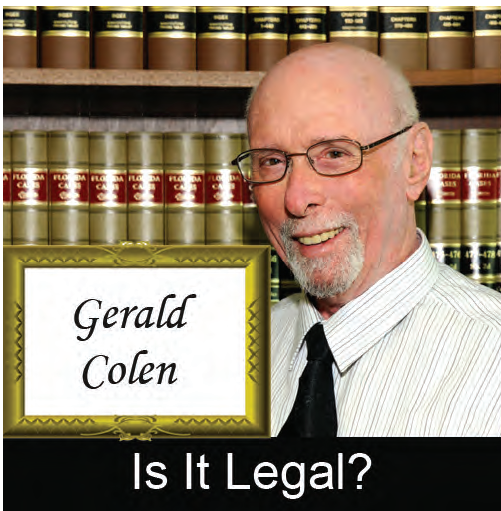
There are other types of older persons housing, but I am only going to discuss “over-55” communities.

Basically, in that type of community, the HOPA provides that in order to maintain the over 55 status, at least 80 percent of the units must be occupied by at least one person who is 55 years of age or older. Notice that I’ve emphasized “occupied,” not owned.

If the over-55 status is lost, then Federal Law prohibits any kind of discrimination in housing.

So, keeping that status is critical for communities where older persons want to reside in an adult environment.

What does this all mean for folks who live in and who occupy a residence in either of the On Top of the World communities in Ocala or in Clearwater? It



means that 80 percent of the units must have at least one person, IN OCCUPANCY, who is 55 or older.

What happens if a couple has one occupier who is 55, and that person passes on. Can the other person younger than 55 still remain in the property?

Yes. At OTOW, the 20 percent number allows the surviving occupier to remain in the occupancy.

What about an inheritance? Can a child under-55, who inherits a unit, move in and occupy the property?

Yes. Once again, at OTOW 20 percent allows for inheritances.

What if the beneficiary is a charitable entity?

If an official from the charity is 55 or older, of course, he or she can occupy the property. However, if the charity selects one of its officials to occupy the property, and that official is under age 55, he or she would not be eligible to occupy the unit.

Q. My lawyer said that I should name my trust as the beneficiary of my IRAs and by doing that, there will be no probate of what’s in those accounts when I pass. I am an 84-year-old woman, who has been widowed for the last three years. I have always been told that trusts are the only way to avoid probate. I’d like your views on what my lawyer said.

A. I am not about to criticize your attorney without knowing what facts he had in front of him. Second, I was not there when he said whatever it was, he said.

What I can say is that there can be potential adverse federal income tax consequences to the beneficiaries of an IRA if a beneficiary is a trust.

Under the Secure Act, if the beneficiary of an IRA is a trust, then the amount in the IRA must be withdrawn in five years from the death of the owner.

However, if the beneficiary is a person, then he or she or they have 10 years to withdraw the funds.

In addition, if the sole purpose for having an IRA is to avoid probate, then an IRA is in and of itself a probate avoidance mechanism. So, I suggest you go back to your attorney or find one who is familiar with income tax laws.

Q. What is wrong with me getting married to a woman who is still married and won’t divorce her husband for religious reasons. She and her husband are separated for years, and he doesn’t

live in Florida. We don’t want just to live together. We want something more binding. So, what’s wrong with this?

A. Oh, I don’t know. Maybe it’s that bigamy is a third-degree felony in Florida and maybe it’s that your “marriage” is not a marriage and would be null and void as a marriage? And there are a few more etc. etc. etc., but why go into them now, eh?

(Jerry Colen, Rachel Wagoner and John Beck are law partners in Colen & Wagoner, P.A. Jerry and Rachel are members of the National Academy of Elder Law Attorneys, and the Academy of Florida Elder Law Attorneys. John has a master’s degrees in taxation, accounting and a degree in finance. The law firm practices in the areas of wills, trusts, probate, real estate, elder law, asset protection for business and professionals. This column does not, nor is it intended to, provide legal advice to anyone. You should not rely on what is written in this column to be legal advice for any situation, even if it appears similar to an issue you face. You should always consult with your own attorney for legal advice. The law offices of Colen and Wagoner, P.A. is located at 1756 North Belcher Road, Clearwater, FL., 33765 and in Suite 11 at Circle Square Commons across from the ice cream shop. Phone numbers in Ocala and in Clearwater are (727) 545-8114. Our website is www.colenwagoner.com. For more information, send an email to Info@colenwagoner.com.)

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Entertainment

\$20

Beautiful Loser
Bob Seger Tribute

SHOW



Thursday, January 15, 7:30 pm
East Activity Center Auditorium

Tickets sold Mondays and Thursdays, 8:30-10:30 am, Entertainment Committee Information Table, Auditorium



A show featuring Divas of the ‘70s and ‘80s was here in November. Residents were able to listen and dance to hit songs from the 1970s and 1980s sung by their favorite divas, such as Madonna, Whitney Houston and Donna Summers.

(OTOW News photo by Doug Kates)



Entertainment Committee 2026

JANUARY

15 Beautiful Loser
A tribute to Bob Seger
Show. 7:30. \$20

17 Sequel
Dance. 7:30. \$10

FEBRUARY

12 Sixtiesmania
Show. 7:30. \$20

21 Over The Edge
Dance. 7:30. \$10

22 Friendly Feud
Sunday Meet and Greet
2 pm. Free. Team event.

MARCH

19 Good Vibrations
A tribute to The Beach Boys
Show. 7:30. \$20

21 Cruise Control
Dance. 7:30. \$10

APRIL

16 Tap Into Soul
With Solomon Jaye
Show. 7:30. \$20

18 Flashback
Dance. 7:30. \$10

MAY

14 The Edge Effect
Icons: The Show
Show. 7:30. \$20

16 Three's Company
Dance. 7:30. \$10

17 Horse Races
Sunday Meet and Greet
2 pm. Free.

JUNE

20 Boomer Band
Dance. 7:30. \$10

JULY

18 Louie Bravo Trio
Dance. 7:30. \$10

AUGUST

22 Bittersweet
Dance. 7:30. \$10

SEPTEMBER

26 Boomer Band
Dance. 7:30. \$10

27 Horse Races
General Meeting
Sunday Meet and Greet
2 pm. Free.

OCTOBER

29 One Hit Wonders
Show. 7:30. \$20

31 Big Time Jukebox
Halloween Bash
Dance. 7:30. \$15

NOVEMBER

19 Alter Eagles
A tribute to the Eagles
Show. 7:30. \$20

21 Flashback
Dance. 7:30. \$10

22 Horse Races
Annual Meeting
2 pm. Free

DECEMBER

17 Voices of Jazz
Show. 7:30. \$20

31 The Southshore Cruisers
New Year's Eve Dance
9 pm - 1 am
\$30. No tickets sold at door.



Beatlemania was here in October. Not only did they sing your favorite Beatles songs, but they also dressed the part. Do you see John Lennon? This group has been here before, and no doubt will return again. Keep your eyes on the Entertainment Committee pages for their next visit. Speaking of Beatles, did you know a Beach Boys tribute is coming in March. Get your tickets now. Good Vibration will be here March 19. (Photo by Mary Lou Wall)



When you invite residents to a rare pajama party, anything can happen. Below and at right are some of the pajamas that showed up for the first annual Pajama Pizza Party hosted by the Italian-American Club.

We have two upcoming dates for Tampa Bay Downs - Jan. 14 and Feb. 27, 2026. The ticket includes a racing program and a lunch buffet with meat,

Italian American Club



We want to thank the many volunteers who make the events possible. Happy New Year and have a great 2026!



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Editor: Doug Kates

Press Association President Tom Butcher Vice President Donna Gagnon Secretary Joanne Cordes

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**Proofreaders
This Edition**

Joanne Cordes
Patti Branch
Tara Still
Donna Gagnon

Around The World

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East Activity Center Ground Floor

East Activity Center First Floor

East Activity Center Second Floor

West Activity Center

Pavilion Park

East and West Activity Centers Room Maps

EAC Pavilion Park Grill Map

IMPORTANT PHONE NUMBERS

Community Service Office
727-683-6981

Activities Office
727-799-2734

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

Emergency After Hours/Weekends
727-799-1115

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

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

Jesters show Jan. 30, Jan. 31, Feb. 1

We’ve got big-time entertainers



By Rodger Hillier

“The Times of Our Lives” presented by the Jesters is finally here. Our show will be performed on Jan. 30 and Jan. 31 at 7:30 and Feb. 1 at 2 p.m. in the East Activity Center Auditorium.

This show is one you will not want to miss. The show features all types of dancing, mambo, swing, contemporary, and line dance. Music that was sung by Frank Sinatra, Stevie Wonder, Michael Jackson and so many more.

There will be some parodies and original music. Plenty of comedy with original skits.

For the first time we will have members of the audience come on stage and perform. We guarantee you will

have a belly laugh!

The show has an international cast that has migrated to On Top of the World, starting with a very talented singer, Warren Levine, and dancer, Maxine Sutcliffe, from across the pond, England.

We are very proud to have a professional accompanist in our show this year from Chicago - Lewis Michaels.

Our first year, very talented thespians, are Pat Seetin from Colorado and Don Hayes from Boston. Also performing her first year with us, all the way from Sarasota, is Shirlee Ward. She is a captivating singer who can give you goosebumps or a tear in your eye.

As director of the show, I feel privi-

lege and grateful to have so much talent in our cast this year.

Our new members have teamed up with our veteran performers, and along with our excellent production staff has made a very entertaining show. We hope you will come and enjoy the dazzling costumes, the impressive scenery and, of course, the show.

You may purchase tickets for only \$5 from any Jester member or at our information table on Monday and Thursday between 8:30 and 10:30. You may also purchase tickets on the day of the show. Remember, they make great gift for friends.

Any Jester will tell you, “We are just for fun.”

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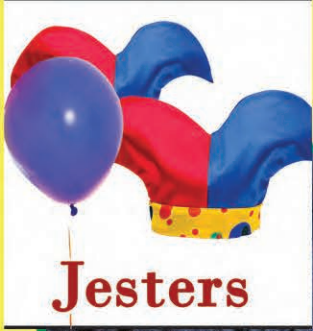
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2026 Jesters Present



The Times of Our Lives

Singing, Dancing, Comedy - This show will be like a giant scrapbook looking back at "The Times of Our Lives!"

Friday, Jan. 30
7:30 pm

Saturday, Jan. 31
7:30 pm

Sunday, Feb. 1
2:00 pm

\$5 Donations



Tickets on sale 8:30-10:30 am, Mondays and Thursdays in the East Activity Center Auditorium

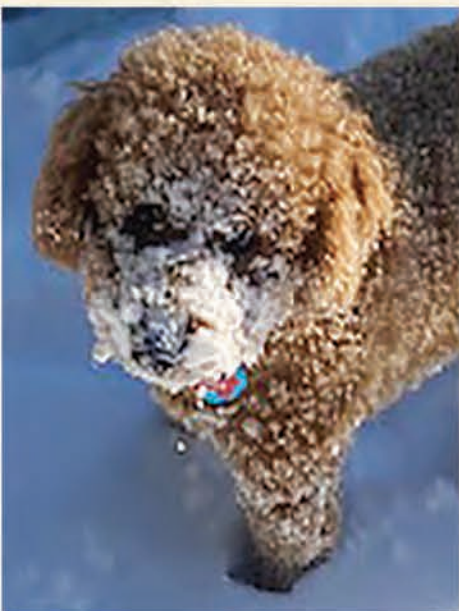
Time to vote for OTOW's 2025 Pet of the Year



Lexi



Coco



Jack



Bella



Bear



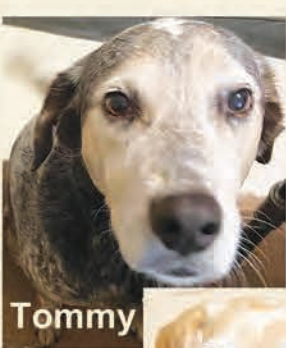
Nico



Snowpaw



Woodrow
Wilson



Tommy



Milo

Tommy
and Milo



Teddy



Cheyenne



Romeo

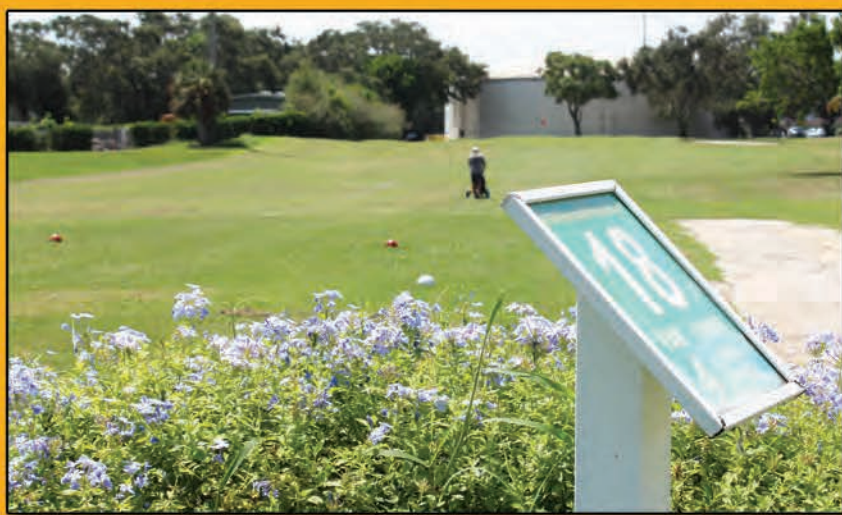


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on Sunset
Point Road
and will be
invited to
march in
the
Irish Club
Parade on
March 7.***

* If the winning pet is deceased or no longer lives at OTOW, the pet with next high votes will be declared the winner.

Pictured above are your 2025 Pets of the Month.
From Jan. 1-Jan 8, please visit the Box Office website
(otowboxoffice.com) and vote for the 2025 Pet of the Year.
The winner will be announced in the February newspaper and will be
invited to march in the Irish Club Parade on Saturday, March 7.

ACTIVITY REPORTS



Tribute to veterans set for March 1 Snowbirds line dancing and Tuesday line dance club merge into one club



By Dale Stackhouse

It's official!

After several months of meetings and conversations, the Snowbirds Club line dance program and the traditional On Top of the World Line Dance Club have decided to merge.

It made a lot of sense as most of the membership was attending both clubs anyway, and the same instructors were teaching both days.

The new name will be the On Top of the World Snowbirds Line Dance Club.

The main difference is that there will no longer be a Tuesday afternoon class.

Our schedule will be 8:30-9 a.m., Wednesdays for Ed Foland's 12-step program and from 9-9:30 the 12-step program is put to music with turns. We will practice social line dances such as The Electric Slide.

From 9:30-11 a.m., our team of teachers (Dolly Foland, Leila Walker Dale Stackhouse and Carol Babini) will take over and provide instruction for a full lineup of dances, starting with easier ones and progressing through to more challenging dances.

You are free to come and go at any time, or sit out any dance. But, as experienced line dancers know, it is a progressive skill, so the more you challenge yourself, the better you will become.

It does not matter how many mis-



The Snowbirds Club line dancing program and traditional On Top of the World Line Dance Club are merging into one group. Above are the officers who will lead the merger. From left to right are Carol Babini, Dale Stackhouse, Ed Foland, Leila Walker and Dolly Foland.
(OTOW News photo by Doug Kates)

takes you make. There is no judgment ... we just want you to keep trying with the hope that you will discover how much fun line dancing is!

The Wednesday morning classes all take place in the East Activity Center Auditorium.

In addition, we offer one hour practice sessions at 9 a.m. on Mondays, Thursdays and Fridays in the EAC Oldsmar Room. During this time, we will go over the current Wednesday dances so they become more familiar with us. Occasionally, we will throw in a few other dances that we have done in the past.

These practice times are very valuable and are becoming quite popular!

Registration for the On Top of the

World Snowbirds Line Dance Club will begin on Saturday, Jan. 10, at the special Get Acquainted Coffee morning. Drop by our information table.

We also will be registering members at class on Wednesday, Jan. 14. Dues for the entire 2026 season are \$20.

We realize our dues are more than in the past, but last year SCA started requiring all instructors of any exercise class to purchase their own liability insurance. This is quite an expense.

Our instructors have always offered their services for free in the past, but can no longer afford to do so without insurance.

When you consider that any dance classes outside our community would charge a minimum of \$3-\$5 per class,

our dues are still a pretty good bargain.

In March, the On Top of the World Snowbirds Line Dance Club will help sponsor an event for our community veterans.

The event is March 1. Veterans Group, New York-New Jersey Club, Good Neighbors Association, Canadian Club and Italian-American Club are sponsoring this worthwhile tribute.

As part of the program we will commemorate the 53rd anniversary of the end of the Vietnam War.

Tickets can be purchased at our information table in the EAC from 8:30-10:30 a.m. on Mondays and Thursdays for \$10. Veterans tickets are free. Please note, there will not be any tickets sold at the door.

Press Association staff invited to 1:30 p.m. Kick Off the New Year luncheon on Jan. 8

Prior to the pandemic, the Press Association held a Kick Off the New Year Party to celebrate the end of a successful newspaper year and the start of a new one.

That tradition is coming back.

At 1:30 p.m. on Thursday, Jan. 8, 2026, members of the Press Association are invited to attend our club's monthly meeting, which also will be the celebration.

The event is 1:30 p.m. at the Varsity Club. You are welcome to arrive at 1 p.m. and purchase lunch. You can eat lunch as the meeting takes place.

This is a luncheon. Whatever else you do is up to you.

During the meeting, Editor Doug Kates will officially announce that the club is moving its monthly meetings to 1:30 p.m. on the first Tuesday of the month to allow the Association Board to hold monthly meetings at 1 p.m. on



the first Thursday of each month.

The Press Association is changing its dates, so no other club will have to change its dates.

The Press Association will then hold its first Tuesday meeting 1:30 p.m. on

Feb. 3 in the Crystal Beach Room.

The annual pizza party in March will be moved to Tuesday, March 3, and the Appreciation Dinner will take place on Tuesday, April 7, at Philippe Park.

At the Press Association meeting in December, only 10 staffers were in attendance. Apparently, staffers need monthly reminders?

Since there were so few people present, Doug decided to enter the 50/50 drawing for the first time in his 18 years with the newspaper. Turns out, Doug had the winning number and took everyone out for a gourmet seafood dinner after the meeting.

See what happens when you attend Press Association meetings!

Ok. Ok. That was a little lie. Doug did win, but he gave \$6 of the \$7 jackpot back. What's true is, Roy Lemnus made gourmet red velvet cupcakes and since there were only 10 people

there, everyone ate three of them.

Earlier in the meeting, President Tom Butcher congratulated Vice President Donna Gagnon and Secretary Joanne Cordes on spearheading our club's effort at the Fall Festival in November. Our information table took Best of Show at the event.

Tom also expressed his pleasure in a recent survey which indicated 95 percent of all residents read On Top of the World News and nearly 85 percent are happy with the current content.

During the Fall Festival, an effort was made to find new storytellers for the newspaper. Three new people joined our staff and one came back after a few years off.

The Press Association is planning on having an information table at Get Acquainted Coffee on Saturday, Jan. 10. Your board will be there 10 a.m.-12 p.m.



At the New York-New Jersey Club’s annual Ugly Christmas Sweater Party, there were indeed some ugly sweaters in attendance, such as the entry above with matching hat! There were also some pretty sweaters, such as one featuring santa on guitar. Other people simply wore a sweater that stated ‘This is my ugly sweater.’ One thing consistent during the night was the buffet line. Felice’s Italian Catering provided ziti with meatballs.

(OTOW News photos by Dong Kates)



It doesn’t get any more romantic than meatloaf for Valentine’s Day

By Pat Hayes

The New York-New Jersey Club ended 2025 on a very high note. We had a great time hosting both our Ugly Christmas Sweater Party and then a Christmas karaoke party. Once again we want to thank our board of directors and the many volunteers who make this club thrive. A very special thank you to Lenny Segall and Kathy Ahrens for hosting

our karaoke night and entertaining this community with their Christmas lights party at their condo. They had a lot of visitors as they lit their famous Christmas lights. The New York-New Jersey Club wishes everyone a happy and healthy new year! Speaking of the new year, come buy your tickets for our very romantic Valentine’s Day dinner featuring that most

romantic of all dinners - meatloaf! If that isn’t enough, there will be music provided by the fabulous Scott McParland. Stop by our friendly information table to get tickets to the Salute to Veterans night on March 1, 2026. We end this season on May 5 with Hawaiian Shirt Night featuring DJ Frank Lebano and subs from Felice’s Italian Catering. Cost is \$20.



In December, members of the Plant-Based Living Group celebrated a year of wellness among friends at a luncheon at the Pavilion. This group shares their compassion for taking preventative measures to guard their health.

On Jan. 7, Plant-Based Living Club will discuss healthy dieting based on expert research

By Kathy Brumbaugh

What does the best available balance of evidence say about losing weight? That is the question Dr. Michael Greger answers in his book, “How Not To Diet.” When it comes to making life-and-death decisions that concern something as important as your health, and that of your family, only the evidence is of concern. At the Plant-Based Living Club, we will be discussing Dr. Greger’s research. Dr. Greger says there is no other area of our health as abused by deception and misinformation as dieting. So the internationally renowned nutrition expert, physician and founder of nutri-



tionfacts.org turned his attention to the latest research on the leading causes and remedies for obesity. He has solutions that are safe, sim-

ple and side-effect-free.. He was not interested in dietary dogma, beliefs or opinions. Dr. Greger is only interested in the science. At nutritionfacts.org, tens of thousands of studies are combed through each year for you and your doctor. Do you want to lose weight? Are you interested in maintaining a healthy weight? Do you want to improve your Body Mass Index (BMI)? If you answered yes to any one of these questions, I invite you to join the Plant-Based Living Club at On Top of the World. We meet on the first Wednesday of month, 1 p.m. in the Learning Lab at the West Activity Center. At our Jan. 7 meeting, we will review

Dr. Greger’s “Daily Dozen” which offers maximum nutrition and keeps us on the path to optimal health. You will appreciate learning “Dr. Greger’s 21 Tweaks” to optimize weight control. Our friendly group does not have all the answers. I will lead the discussion based on Dr. Greger’s findings. We support each other and arrive at healthy solutions. There will be no weigh-in - just sensible discussion on foods that burn more fat. For more information about the Plant-Based Living Club, email me at: kbrumbaugh51@gmail.com. For information on veganism visit VeganSalvation.com.

Final club meal of the year was buffet at Duff's



By Deborah Russell

The Ronald Reagan Republican Club bid farewell to 2025 with a wonderful Christmas gathering at Duff's Buffet.

Thirty-five members attended and were treated to a complete dinner and desserts. Gifts were presented in gratitude to several members for their work throughout the year.

I am so grateful to everyone in the club for their participation in all the preparations, club events and building our membership. I hope everyone will continue to come together to help educate our community on the importance of being informed voters as we approach the mid-term elections.

Don't forget to visit us at our information table in the East Activity Cen-



Thirty-five Republican Club members had dinner at Duff's Buffet in Clearwater.

ter Auditorium on Thursday mornings from 8-10:30. Remember, the second Thursday (starting in February) is Get Acquainted Coffee with free coffee and doughnuts provided by Good Neighbors Association, but we welcome your company on any Thursday!

We have some wonderful speakers

lined up for the new year, so please be sure to come to our first meeting, Jan. 6, 2026.

Meetings will resume on the first Tuesday of each month at 6 p.m. Be sure to arrive early for check-in and our meet and greet!

The meeting itself is from 6:45-8

p.m. Watch your emails and texts if you are signed up for any changes!

We look forward to seeing you soon!

Have a wonderful new year and feel free to contact me for any other information. Call 727-515-8211. Leave a detailed message or email me at debruss11@gmail.com

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Computer Club says thank you to departing member and educator



Scott Mascitelli receives a goodbye gift in several colors.

By Joe Wisinski

The On Top of the World Computer Club recently said “goodbye and good luck” to a long-time board member, Scott Mascitelli.

In addition to Scott’s service on the club’s board, he was a regular at the club’s Wednesday morning help sessions. He also frequently taught computer skills during our Saturday meetings.

Scott, who joined the club in 2015, and his wife, Maggie, have moved to another state, but he plans to occasionally contribute to our weekly meetings by joining us on the Zoom remote meeting platform.

The club honored Scott with a personalized cake during his last in-person meeting. Board members also treated Scott and Maggie to brunch following a Saturday morning meeting.

About the Computer Club

The Computer Club meets every Saturday morning from 8:30 to 10 a.m. Meetings take place both in person at the West Activity Center Learning Lab and using the Zoom virtual meeting platform. Visitors are welcome.

Sessions usually consist of presentations or discussions led by club mem-



Computer Club

bers or guest speakers. Time is also made available to ask questions.

For assistance with technology-related issues, come to a help session in the Learning Lab on any Wednesday morning from 8:30 to 10. Please arrive before 9:30 so we have enough time to help you. Our services are free.

For more information about the Computer Club, or to ask computer service-related questions, email otowcc@gmail.com, visit our website at www.otowcc.com, or click our link in the OTOW Box Office, otowboxoffice.com.

Come meet artist Christine Sargent

By Katie Bajis

The Art Guild will host artist Christine Sargent after its general membership meeting on Jan. 9.

Christine will demonstrate her favorite art techniques and will provide members with tips and suggestions.

The general meeting will be held Friday, Jan. 9 in the East Activity Center Largo Room from 1-3 p.m.

The Art Guild will staff a new member sign-up table at Get Acquainted Coffee on Jan. 10, 2026, in the EAC from 8 a.m. - noon in the Auditorium. The club encourages all residents to stop by and inquire about the excellent opportunities to draw, paint and sketch using various mediums such as pencils, pastels, acrylics and charcoal.

The Painting Pals classes are Wednesday afternoons from 1-3 p.m. in the Largo Room. No registration is necessary. Members are invited to bring their supplies and enjoy meeting fellow artists.

The Art Guild’s Thursday afternoon art classes are scheduled for Jan. 8, 15, 22 and 29 in the Largo Room from 1-4 p.m. Classes are free to guild members and registration is not necessary.



Art Guild

The following is a list of activities in January:

- Jan. 1 - No board meeting.
- Jan. 9 - General membership meeting Jan. 9, 1-3 p.m. East Activity Center Largo Room - Guest Artist Christine Sargent.
- Wednesdays - Painting Pals, 1-3 p.m., Largo Room.
- Art Classes, every Thursday. 1-4 p.m., Largo Room.
- Jan. 10 - New member sign-up at the Get Acquainted Coffee, 9 a.m. to noon. Please note this is a Saturday event.
- Feb. 6 - Paint and Sip. Time to be announced.

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Knitting

By Cheryl Butcher

Yes, we did it again!

The knitting and crocheting ladies of the On Top of the World Knitting Group have been working all year to have a stack of goodies ready to donate to local nursing homes, a children's home, and Kimberly Home at Christmas.

And, as you can see from the photo, we accomplished our goal.

Two bags of 20 lap robes went to a couple of local nursing homes, joyfully delivered by Theresa Mayne.

A Kid's Place in Brandon received several bags of hand-created hats, scarves, bags, lap robes, embellished flip flops, jewelry and stuffed teddy bears.

A Kid's Place provides a safe, loving, and nurturing home for children ages 4-18 in foster care. Tom and Cheryl Butcher played Santa by delivering these items.

Kimberly Home offers confidential care and resources for women and



Knitting Group is ready to make a large donation to local charities. Showing off the homemade goodies are, from left to right are Cheryl Butcher, Linda Dubrawsky, Sue Barrett, Betty Karabotsios, Mary Lou Cichon, Patty McGrady, Therese Berry, Theresa Mayne and Diana Anderson.

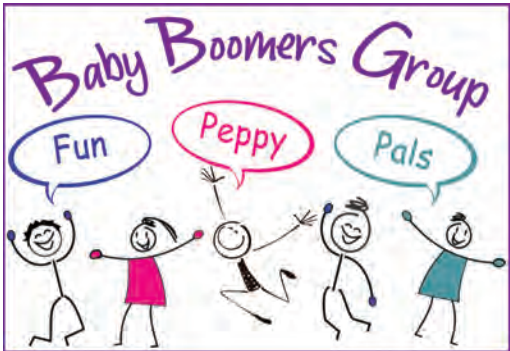
families facing unplanned or challenging pregnancies. They provide for children up to 2 years old so their bags contained baby blankets, hats, sweaters, small toys and stuffed teddy bears.

The Santa delivery people were Linda and Wayne Dubrawsky.

Our group is always thankful for the residents who purchase from our information table at craft fairs and fall festivals. These purchases are what makes our work possible by providing the money we need to buy yarn and other supplies.

If you have an interest in knitting or crocheting, we would love to have you join us in the Crystal Beach Room on Wednesday mornings from 9-11 a.m. The Good Neighbors Knitting Group operates under the auspices of Good Neighbors Association.

Season off to busy start as Boomers seen going to shows, visiting sites, dining together and more



By Dianne Dvorak

The On Top of the World Baby Boomers were busy in December with many people attending meetings and fun activities.

We also welcomed many newcomers.

After the Dec. 3 meeting, 20 of us went to Poblanos, an old hangout, to celebrate a Boomers birthday, Mimi Riley and enjoy great company, good food and libations.

She loved wearing a traditional 8 pound sombrero and we all wondered why her neck seemed to disappear.

On Dec. 8, several of us followed Joyce Monahan's lead and headed to the Florida Botanical Gardens in Largo for their amazing millions of lights display, which improves every year.

A ukelele group played classic favorites as we marveled at the magical lights.

After this event, some of our group went to CJ's Backstage in St Petersburg where a 17-piece Tom Cats Jazz Orchestra plays on Mondays. Some of us wanted dinner in a quiet place, so we went to a local Grillsmith for their three-course Monday specials.

On Dec. 12, there were 10 of us who went to opening night of "Ho, Ho, Hope, Peace, Love & Laughter" at the nearby



Sometimes, when the Baby Boomers attend events together, they go out for dinner together, too. Pictured above was the scene in December when members of the group shared dinner together.

TheatreFor at the Sunset Square Shopping Center on Sunset Point Road. We enjoyed laughing as this was a production of short holiday plays. Every production is very different. Some of us went to several shows in 2025.

Bowling has resumed for Baby Boomers on Mondays at Maple Lanes. Come join us at 9:50 a.m. for a 10 a.m. start.

Biking has resumed on Fridays at 10 a.m. We meet up at the East Activity Center front parking lot for traditional and ebikes. Helmets are required.

Many of us attended the Voices of Jazz show on Dec. 18 brought to us by the Entertainment Committee. It was a

special event because our own Lewis Michaels played the keyboard with them. The band is scheduled again for the third time on Dec. 17, 2026.

Coming up on New Year's Day, our Penni and Dennis Telleck will organize our yearly pilgrimage to Clearwater Beach to give thanks to our many blessings in friendship and camaraderie. Then we usually go to Frenchy's or the Palm Pavilion for dinner.

Some of us do the New Year's Day gulf plunge. It's classic Baby Boomers and we look forward to beginning the New Year with positivity, thankfulness and joy in this way.

The Baby Boomers Group has no of-

ficers or dues. We meet in the Largo Room at the East Activity Center on the first Wednesday and the third Thursday of each month at 5:30 p.m. Many of us go out to eat after the short meeting to get to know each other and/or catch up and chat.

Come join us, attend a meeting and decide if you want to join our Google Chat Group for updates on fun things happening at OTOW and the Bay area. We are as fun as our members, and we welcome contributions of ideas and participation.

The Baby Boomers hope you had a wonderful holiday season and wish you a joyful New Year 2026!

November jackpot divided among four hold'em finalists



By Joe DeChiaro
The Texas Card Game Club had a total of 27 players in November for the second month in a row.
The final four players decided to divide the prize pool evenly instead of playing till the end.
The club has grown to 50 members and the dues for new members will remain at a one-time fee of \$5 for supplies.
Next year also will be our fifth year as we began as a club after COVID ended.
Our first three tournaments of 2026



From left to right are Joe DeChiaro, Pat Hayes, Bryan Denniston and Len Picone.

will be on Friday Jan. 30, Friday, Feb. 27 and Friday, March 27, at 6 p.m. in the East Activity Center Kitchen/Clear-water Room.
New members can show up 15 minutes before the tournament starts or send an email to joegdechiaro@yahoo.com for more information.

Food Truck Night

Jan. 14, 3-7 pm, EAC Back Parking Lot

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Feb. 22 Golf Fun Day

Karaoke happy hours and a dinner theater trip among upcoming activities for the Canadian Club

By Connie Stanley
Hello and happy 2026!
Everyone at the Canadian Club is hoping you all are having a wonderful holiday season and will have a very happy, healthy and prosperous new year!

The Canadian Club is very pleased to announce that 141 attendees joined us at our Christmas Dinner Dance on Dec. 8. All guests celebrated the opportunity to support our community and brought "Toys for Tots" sponsored by the Pinellas County Marine Corps campaign. We received an overwhelming contribution of toys from everyone.

We contracted with Banquet Masters for an amazing Christmas dinner. Everyone enjoyed a great evening of dancing to DJ Les Weiss from Les N' More. Les gave us exceptional choices on the dance floor, accepted many requests and the line dancers were amazing!

Six beautiful door prizes were drawn and many Share the Wealth cash prizes were awarded.

At the time of penning this article, the club has 295 members and registration night was only one month ago. Your Executive Committee is so thrilled.

Following the holiday season, we anticipate a swelling of our membership as more Snowbirds flock south and rejoin our little On Top of the World family.

Upcoming Highlights
A Day at the Races is coming up on Wednesday, Jan. 14, 2026, for \$50, which includes a lunch buffet and races at Tampa Bay Downs.

This year we're trying something new by joining the Italian-American Club and Travel Club - we'll be an OTOW trio of clubs.

John Henry, the coordinator, is selling seats. The buffet opens at 11:30 a.m. Please note, transportation is not included. Final day for purchasing tickets is Thursday, Jan. 9, 2026, at our club information table in the East Activity Center Auditorium.

On Friday, Jan. 16, 2026, we're offering a happy hour-karaoke event in the West Activity Center Belleair Room, featuring Scott McParland of Frontline. The cost is only \$5 and everyone, member or not, is welcome.

Tickets will be available at the door, too.

It's a bring your own beverage (BYOB) event and we ask that you



bring a snack to share.

Also, bring a few dollars to buy Share the Wealth tickets for a chance to win a cash prize. Line dancers – we want you!

The Canadian Club also is sponsoring a new event this year for the first time: a Membership Appreciation Night, with a pizza buffet and dinner-dance on Saturday, Jan. 24, 2026, for members only at no additional cost.

Want to become a member? Membership in our club is still only \$5 and the price hasn't changed in 50 years.

The pizza selections you have to make in advance are: supreme, vegetarian, or hawaiian. Pizzas will be made by R&S Market Deli-Pizzeria.

Just like every dinner dance we host, this is BYOB. Ice will be provided. Coffee/tea and dessert cakes will be offered as well.

To get your tickets, please come to our club information table Mondays and Thursdays from Jan. 5, 2026, through Jan. 22, 2026. Be prepared to make your pizza choices from the selections already outlined. When you make your selections, please indicate if you want one or two slices. No tickets will be available following Jan. 22.

For the fourth year in a row, our club is going to an off-site luncheon buffet and comedy show at Ed Fletcher's Early Bird Dinner Theatre on Saturday, Jan. 31. The address is 13344 49th Street N in Clearwater.

The theatrical shows are comedic and entertaining and performed by professional actors with years of experience.

The lunch is prepared by Banquet Masters, an on-site full-service caterer. The cost is \$55 per person and includes luncheon buffet, taxes, gratuity and the show: "Where You Are" by Canadian Kristen Da Silva.



Canadian Club members stand in front of the East Activity Center stage where toys were collected during a Toys for Tots drive for the Marine Corp.

More information can be seen by visiting earlybirddinnertheater.com/upcoming-shows.

Gatsby's is also onsite and offers a cash bar.

Final seat purchases will be Thursday, Jan. 22, 2026, so we can submit our numbers to the theater.

On Friday, Feb. 6, the Canadian Club will be offering another happy hour-karaoke in the Belleair Room featuring Scott McParland. The cost is only \$5 and everyone, member or not, is welcome.

It's BYOB and a snack to share.

Again, bring a few dollars for Share the Wealth tickets for a chance to win a cash prize. We will have a third happy hour at a '50s sock hop in March.

On Feb. 22, 2026, the Canadian Club will host its Golf Fun Day. Please note the date is not Feb. 15.

We'll be at the OTOW 18-hole golf course, where sign-in and play will take place at 8:30 a.m. Cost is \$12 per golfer and includes a chicken lunch, salads, buns/butter, and beverages.

Contact Event Coordinator Harry

Morrison to reserve your spot. Call 778-771-4886 or email morrisonharbar@aol.com.

On Wednesday, Feb. 11, we'll be celebrating Canada Day.

Think Christmas in July or the Fourth of July in mid-winter.

Plans are underway for a memorable red and white night. Tickets will be on sale from Jan. 26, 2026, through Feb. 5, 2026. Cost for members is \$30 and non-members \$35.

Two entrées will be offered by our caterer, Banquet Masters. Come and enjoy a great, celebratory evening and dance the night away in red and white.

As we draw closer, I will provide more updates on specific other events to members via email blasts and on our Facebook page <https://www.facebook.com/otowcc>.

Information also will be posted on the OTOW Box Office (otowboxoffice.com) and our official website <https://www.otowcanadianclub.net>.

We are also posting information on OTOW-TV channel 901.

Happy New Year!

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The 2025 Chorus sang in front of a beautifully-decorated stage. (OTOW News photo by Doug Kates)

Did you hear a neighbor singing about hippos? Probably attended the Chorus holiday concert

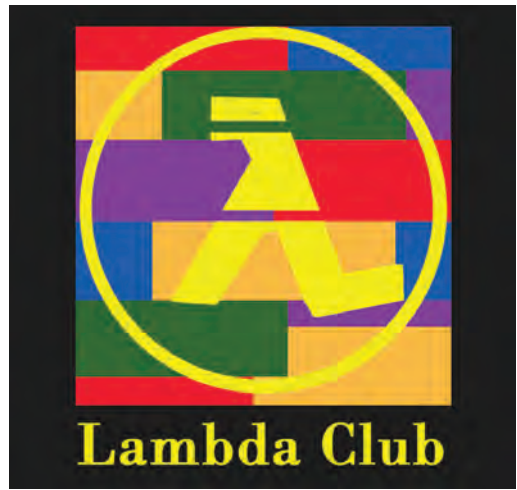
So how many of you drove home from the On Top of the World Chorus' 2025 holiday concert "Silent Night, Winter Night" and sang to yourself, "I want a hippopotamus for Christmas?" And exactly how many of you sang to yourself, "not rhinosauruses?" If you did, then the show's master of ceremonies, Kershaw Bennet, was correct. He predicted many people who enjoyed the show would be driving home that day singing some of their favorite songs all over again. Maybe you are still singing about hippos today? More than 150 people enjoyed the Chorus holiday concert on Dec. 6 and more than 200 were at the show on



Dec. 7. Thirty-five members of Chorus sang holiday favorites, such as "Sleigh Ride," "Silver Bells" and "O Holy Night." Three audience participation sessions allowed residents and guests to sing along with "Santa Claus is Coming

to Town," "Chestnuts Roasting on an Open Fire" and "Silent Night." The song "Sleigh Ride" even featured a horse! Well, Sylvia Reider doing her best horse nay. It was awesome. The concert was under the direction of Gordon McMann and accompanied by pianist Caroline Veach. Kershaw gave a very, very brief description of each upcoming song and started the night by saying, "Christmas lights are great, but you cannot have Christmas without music." The Chorus provided the music. Just after the pandemic, the number of singers in the Chorus was dwindling. One Christmas concert depended on full audience participation for every carol and the number of male singers was closing in on zero. But the holiday concert this year was a huge success and now Chorus is gaining in numbers - there were 10 male singers. The first rehearsal for the Chorus' spring concert is Jan. 6. If all this sounds like fun, and you sing in the shower, please attend the first practice at 6:30 p.m. There is a spot for you. And when the spring concert takes place, it might be a good idea for you to buy some tickets. The hippos are taking the spring off, but you might go home singing other favorite songs.

Singing fish are back for holiday gift exchanges



By Earl Ballance
Tis the season!
There were some important lessons learned at this year's Lambda Club Christmas gift exchange. First (and most obvious), size and appearance doesn't matter. It can actually lead to some surprising disappointments. Afterall, do you really need that fish that sings, "Don't worry, be happy?" Or would you rather have that pair of red polka-dotted socks or that towering package staring at you right in your face? Second: We seemed to have perfected those absolutely outrageous, "I love it" responses, turning the night into a delightful comedy show. To add to the Christmas spirit, many Lambda members attended the On Top of the World Chorus Christmas Concert, which truly captured the essence of the holiday season. Under the direction of Gordan McMann and emcee Kershaw Bennet,



Lambda Club members and guests ring in the holiday season with a Christmas Party.

the incredible selections of Christmas tunes was indeed uplifting and filled the air with the spirit of the holidays. The month ended with a second festive feast on Christmas Eve. It was indeed a Christmas to remember. Many of us left the event so stuffed, it gave new meaning to that commercial, "Oh what a feeling!" Next month's January social theme is Winter in Florida on Friday, Jan. 16 at 6 p.m. in the Oldsmar Room. Members are encouraged to wear something related to winter as it will be easy to oblige with those expected cool temps. The Snowman Punch will know how to stir up the heat and will be perfect for thawing out those cold conversations. And, of course, the smell of all those warming winter potluck dishes will make everyone want to react as a bear in the winter: to eat, then hibernate. January's activities include: Book Club - it is back in full swing. Contact Bill Raymond at braymond3@gmail.com or at (727)599-831. Lambda Chat meets on the first and third Fridays at 10:30 a.m. in the East Activity Center Safety Harbor Room. The Lambda Walkers meet every Wednesday at noon at the Countryside Mall, followed by lunch. The Lambda Zoomers take place every Friday at 5 p.m. with Howard Harville. As we approach the close of another year and embark on a new chapter in our journey, I'm reminded to take this moment and raise a glass to our Lambda family. This group represents more than just a community. It is a chosen family that encompasses individuals from diverse backgrounds, each bringing their own quirks and unique stories to the table. Regardless of life's challenges, we stand by one another, and that bond is truly special and irreplaceable. Here's to the laughter, the love, and the cherished memories we continue to create together. Need more information about Lambda? Go to the official webpage at <https://lambdaclearwater.blogspot.com>. You can also check out Lambda on the Box Office (otowboxoffice.com) or call David Beaven at (727) 410-7566.

As we turn to 2026, the 30th Irish Club Parade gets closer - make plans to participate and attend



By Barbara Rice
Don't miss the 30th On Top of the World St. Patrick's Day Parade. The Irish Club hopes our parade is one of your New Year's resolutions. For the 30th time, the club's parade will step off on World Parkway Boulevard East on March 7 at 10 a.m. A gala party of green will follow the milestone parade in the back parking lot of the East Activity Center. Food, music, and dancing will top the festivities. While sugar plums danced over our heads in recent weeks, parade committee members were dreaming about shamrocks. They were busy recruiting parade participants as invitations continued to go out. Many participants were quick to say, yes, count us in. They will be rolling through the OTOW gates on this special Saturday in March. A parade that promises something for everyone is taking shape. Be sure to save the date on your new 2026 calendar. Invite family and friends to share the celebration. Shriners, a jeep club, clowns, cyclists, bands, pipe and drum bands, veterans, businesses with goodies, Pinellas County Sheriff, dance groups, vintage cars, and an authentic leprechaun are already making plans to entertain down the OTOW parade route. OTOW clubs and individuals are invited to create parade entries. A completed registration form is required. The information on the form helps plan the line-up and provides information about each entry to the parade announcers on the reviewing stand. Registration forms will be available at upcoming parade meetings and from Parade Chairman Tom O'Riordan. For the 30th year, Irish Club members are also working diligently to raise funds for the parade and party. The founding Irish members who brainstormed the first parade 30 years

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Irish Club President: Colman Weir
Colman.weir@yahoo.com

Irish Club

back would surely be amazed at how the parade has grown each year. They would be quite proud that Irish Club members have worked continually for three decades to sponsor the event. Traditionally, the club brings entertainment to the community. Proceeds from ticket sales are used for the parade and party. You can enjoy a fun evening and support parade day at the same time. The club has managed to schedule the return of two musical entertainers who are well known to the community. The Eddie Coffey Variety Show will take stage in the EAC on Jan. 22, 2026, at 6:30 p.m. Paul Duffy will perform on Feb. 26, 2026, beginning at 6:30 p.m. in the EAC. Tickets for both shows are \$15 each and may be purchased at the Irish Club information table in the EAC on Monday and Thursday mornings from 8:30-10:30 a.m. Donations from clubs and individuals to the parade fund are also greatly appreciated. Parade planning meetings have been scheduled. A representative from each community entry is encouraged to attend. Helpers are needed on busy parade day. If interested in finding out more about helping, attend a planning meeting or contact a member. Meeting together helps plan a smooth-running event.



Not everything at the Irish Club Parade is green. When the Sunshine City Dancers march by, they will be bursting in their beautiful, red outfits. So if you are not a fan of green, come out anyway. There will be plenty of red, too. Convertible vehicles are often needed since many senior participants are unable to walk the entire route. The number of golf carts available for the parade is limited. If you have an open top vehicle and are willing to chauffeur in the parade, please let a member know. Planning meetings will be held on Jan. 15, 2026, Feb. 12, 2026, and March 5, 2026. All meetings will take place in the EAC Largo Room beginning at 4 p.m. The Jolley Trolley will return to provide free transportation for OTOW west side residents to and from the parade route. The trolley is again sponsored by Summitt Broadband. The schedule will be posted closer to parade day. St. Patrick's Day Parade Committee Chairman Tom O'Riordan may be contacted at 845-664-0504 or emailed at tj050659@gmail.com. Irish Club President Colman Weir may be contacted at 914-584-3370 or emailed at Colman.weir@yahoo.com.

Theater Workshop

Experience prohibition all over again

Prohibition in the 1920's meant secrecy – illegal alcohol behind closed doors – that opened other doors to song, fun, dance and maybe a little risqué behavior. Dark green became a symbolic color of the era representing the “green door” or hiding enticement. Years later you will recall a fictitious club called “Hernandos Hideaway” which was featured in a film with music, song lyrics and a passionate tango written to emulate a speakeasy. A speakeasy is a secret, secluded place where people could escape public scrutiny and societal expectations – a hidden spot for lovers, criminals or anyone seeking anonymity, freedom and discreet pleasure. The attraction of venturing into something out of the norm, with the freedom of being risqué, never fades. It brings out the “youth in us.” So here is your opportunity to be a part of prohibition again. Theater Workshop's spring show “Welcome to Our Speakeasy” will take place March, 13, 14 and 15 in the East Activity Center Auditorium. Tickets are currently on sale 8:30-10:30 a.m. on Mondays and Thursdays in the Auditorium. Talk to any of our representatives for tickets. We also will be selling tickets at Get Acquainted Coffee Saturday, Jan. 10, from 10-noon.

THEATER WORKSHOP

"Welcome to Our Speakeasy"

ADMIT ONE
March 13, 14, 15

Tickets on Sale
8:30-10:30 am
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Travel Club is planning a cruise to Mexico and every OTOW resident is invited



By Tom Chalupka

In the past few years, the Travel Club's mission was to bring its members to places within central Florida to discover wonderful places to visit.

We've also taken five-day trips to places further away to discover new and interesting places in the southern states.

Now, we are working to expand our travel and really live up to our motto,



Margaritaville at Sea Cruise Ship (margaritavilleatsea.com)

"We're Going Places."
The Travel Club is sponsoring a

cruise from May 9-14 aboard the Margaritaville at Sea Islander Cruise ship.

We will be visiting two spots in Mexico. We will leave the Port of Tampa and travel to Cozumel and Progresso, both on the Yucatan peninsula in Mexico.

The available cabins are double balcony, double ocean view, or single balcony or single ocean view.

We also will make available a bus that will take you to the Port of Tampa for departure and then return our travelers back to OTOW when the cruise is over. No worrying about driving or parking at the Port of Tampa.

If you're interested, even if you are not a club member, please stop and see us any Monday or Thursday morning 8:30-10:30 a.m. at our information table in the Auditorium. We'd love to have you join us on this latest adventure in traveling.



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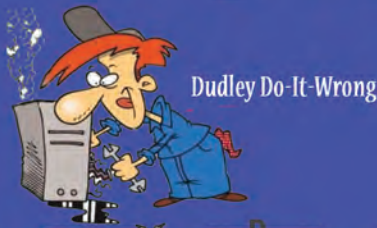
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Italian can be learned for upcoming trips or just because it's a cool language to speak out loud

By Abby Doronzio

Ready for something different?

Come to the Italian Language class sessions on Friday mornings from 10:30 to noon in the Dunedin Room of the East Activity Center.

From Jan. 9 through the end of March, two On Top of the World residents will share their knowledge and love of Italian.

Gemma Cima is an Italian native who moved to the United States as a young bride and taught languages in Michigan before moving to OTOW.

Abby Doronzio lived in Rome as a child and continues to visit Italy every year.

Both have taught Italian at OTOW every winter for the last few years.

Why come to these sessions? Knowing some Italian helps when visiting Italy. But even if you never expect to travel abroad, learning (or relearning) a language is good for the brain.

Or maybe you just like the sound of the Italian language or the culture and cuisine it represents.

Additionally, if your background is Italian-American, here is an opportunity

to reconnect with your roots.

The first part of each session is devoted to basic language concepts and culture (like the famous Carnival of Venice). Because some participants return year after year, the instructors try to present different aspects each year. Then those who already know some Italian go into another classroom with Gemma, who speaks mostly in Italian. The rest join Abby to practice easy Italian expressions with listening and speaking activities.

Abby says, "Some people want to dip into Italian and not worry about homework or memorizing rules. They enjoy the class and come when they can. Others want to learn as much as possible. They are willing to put in time between classes studying. We cater to both types."

The book for the class is "Italian in 10 Minutes a Day" by Kristine K. Kershul. Used and old editions are acceptable. For more information, phone Gemma (586) 247-7574 or Abby (813) 494-4627.

Not sure if Italian is what you want to learn? There are also classes avail-



Don't be surprised if you see Gemma Cima, left, and Abby Doronzio dressed in Italian costumes as you enter their class.

able at OTOW for people who want to learn Spanish (Mondays at 10:30 a.m.)

or French (Wednesdays at 11:00 a.m.) both in the Dunedin Room of the EAC.

New club sets goals so your brain will be sharper in the future

A strong mind is desirable for a successful and enjoyable life. This is true at each stage of life and especially valued in our retirement lives.

What is common, however, is for many people to "go with flow" and accept whatever comes.

There is a lot of good news being reported these days. Many new discoveries, along with knowledge of the brain, are growing rapidly. Medical researchers say one of three cases of dementia can be prevented through lifestyle changes! Adopting healthy lifestyle habits can significantly enhance brain health, especially when made before deterioration is upon us.

This is our club's focus: healthy lifestyle habits for the brain.

What current habits do you already have that are good for your brain?

How can you build on those?

Are there new activities or tactics that you feel might be helpful for your



Life with a Strong Mind

brain health?

What you do today either strengthens or hurts your mind.

You say you have a sharp mind. Fantastic! Now is the optimum time for you to consciously incorporate brain

health lifestyles to maintain your mind. Lifestyle tactics are often less effective after damage has occurred.

This club is for those who desire to be proactive in protecting their active and alert minds, but it can be confusing to know where to start. This new club will focus on key habits ... the why and how they help the brain.

The first meeting of the month is an educational session. It ends with a challenge for you to implement in your daily life.

Our first meeting also will explain the benefits of training your mind to use a spirit of gratitude to improve mental health. How does that relate, you ask? Come and find out. Bring a friend and your activity card for entry into the Learning Lab.

The second monthly meeting is a group discussion of that tactic's impact.

So, you see, this is truly a working club that aims to make a positive differ-

ence in your mental health.

The challenges are easy and simple. It is generally an issue of willingness and discipline to modify habits that are hard.

The club offers an opportunity, should you want, to form a partnership with a fellow classmate as an accountability partner. An accountability partner can dramatically multiply your effectiveness in achieving real change.

The guidelines for the proposals will be based upon recommendations from Dr. Daniel Amen, a leading brain authority, and other established brain health experts.

Our first meeting is Tuesday, Jan. 13 from 3-4 p.m. in the Leaning Lab in the West Activity Center. The second discussion meeting is on Tuesday, Jan. 27 at the same place and time. Our leader is Randae Marie Van Denover.

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Festival cheer aside, Democrats will welcome Brandt Robinson in January



By David Beaven

The Democratic Club had a great time at our holiday party in December. I counted 48 people there at its peak. The buffet tables were laden with ham, salads, pasta, veggies dishes, appetizers and yummy desserts. We also had impromptu Christmas carol sing-alongs of Christmas carols. I confess that I made a pass at singing Elvis's hit song "Blue Christmas." What was in that punch anyway? As you can see in the picture, even Santa Claus made an appearance. Actually, our Vice President Don Ladner



Forty-eight festive Democrats at their annual Christmas party.

stood in for Santa. Members were also generous in bringing food donations for Dunedin Cares. All in all, it was a good way to celebrate the holiday season. In January, we are inviting Brandt Robinson to speak to our club. Brandt

is a leading member of the Indivisible group in this county. He has also declared that he is running for Congress. So we are looking forward to hearing his campaign message. 2026 is an election year so there will be a lot of political activity across the country. Our Democratic Club mem-

bers will be participating in many ways locally to elect a government that works for all Americans. If you are liberal minded, you'll find a like-minded group of residents right here in On Top of the World. Check out our webpage at worlddemsclub.blogspot.com. Or call me at 727-410-7566.

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SPORTS

Maybe world peace will be established in 2026 after a simple round of golf

By Barney Hanrahan

While doing a recent walk around On Top of the World, (Yes, I am the guy in the yellow or red shirt who tries to avoid being hit), I took some time to reflect on a lot of topics.

Can world peace be achieved?
Do I look better in yellow or red?
OTOW is made up of many unique personalities which reflect the part of the country people come from. This range includes Maine to Florida, and a smattering of the Midwest.

We vary in ethnicities, religions, political beliefs, size, weights and most important - personal feelings. However, since the late 1400s, there is a sport that has managed to endure strife, wars, epidemic's, two major financial meltdowns and a range of political leadership changes.

It is the "The love of golf."
For centuries, both men and women have played the game of golf regardless of their personal and political beliefs.

Although it is believed golf first began in Scotland, there are records that show the Chinese played a game called "Chui nan" (meaning "striking the ball") between the 8th to 14th centuries.

Later, in 1457, golf began at Brunsfield Links, Scotland. The first official record of golf starting up was in 1860 at Prestwick, Scotland, and in the U.S. in 1659 at Fort Orange (now Albany NY).

In 1786 the first established golf club was the Charleston, South Carolina, Golf Club.

So, I think you will see my direction.



MEN'S GOLF ASSOCIATION

The world has endured many phases of political leadership (some good and some not so good), but playing golf has endured.

Many great agreements have been decided during a round of golf. And ironically, many great leaders of disputing countries play golf.

Sixteen of the last 19 US presidents played golf while in office. The list goes back to William Harding Taft (1909-1913). The exceptions were President Herbert Hoover, Harry S Truman and Jimmy Carter.

Golf has been that universally accepted sport that has lasted over centuries and possible the one basis that allows people of all origins to spend quality time with those of all beliefs.

Will golf create world peace or tell me if yellow or red is my color? Well, we can only hope.

Please cherish the time you spend on the course and the valuable time with friends from the game.

Finally: The annual Christmas party was held December 10, 2025 and it was well attended by members and Spouses.

November 19

Flight A

Top Scores: Fred Blatz, 61, George Mead, 65, Mike Walker, 65, David Saconne, 66, Fred Peace, 66.

Flight B

Top Scores: Jay Schwallie, 59, Doug Silver, 61, Tim Finan, 62, Mike Schuyler, 65, Roger Amundson, 65.

Flight C

Top Scores: Bill Holland, 60, Jim Cadwell, 61, Tom Pettit, 62, Joe Ventimiglia, 64, Bob McGrogan, 64.

Flight D

Top Scores: Keith Miles, 55, Tim Palmquist, 56, Jack Drewiega, 63, Sonny Morris, 63, Irving Hernandez, 65.

November 26

Flight A

Top Scores: Paul Cairns, 60, Bill Whipps, 62, Fred Peace, 62, Gary Sandine, 63David Saccone, 63.

Flight B

Top Scores: Peter Gauvin, 62, Tim Finan, 64, Mike Schuyler, 64, Daniel Morey, 65, Jim Anzalone, 67.

Flight C

Top Scores: Edmond Molina, 60, Jerry Jordan, 61, Len Picne, 62, Jay Laracuente, 65, Bill Holland, 66.

Flight D

Top Scores: Jack Drewiega, 59, Ken Nield, 61, Tim Palmquist, 65, Robin Hendricks, 66, Irving Hernandez, 69.

December 3

Flight A

Top Scores: Fred Peace, 61, Paul Carnes, 61, Mike Walter, 62, Bob Beales, 63, George Mead, 64.

Flight B

Top Scores: Bill Holland, 58, Tim Finan, 61, Jay Schwallie, 63, Peter Gauvin, 63, Roger Admundson, 64.

Flight C

Top Scores: Sal Vaspollie, 59, Jim Calwell, 60, Jerry Jordan, 60, Len Piconne, 62, Bill Gambacurta, 62.

Flight D

Top Scores: Bob Ellis, 58, Tim Palmquist, 58, Robin Hendricks, 60, Joseph Dowe, 60, Ken Nield, 62.

December 10

Flight A

Top Scores: Gary Sandine, 63, Ed Sixon, 64, Bill Whipps, 65, Nilson Sabadin, 65, Jere Keiser, 65.

Flight B

Top Scores: Jim Anzalone, 64, Tom Sullivan, 66, Tim Finan, 67, Andy Polsell, 67, Lester Whynot, 67.

Flight C

Top Scores: Bill Gambacurta, 57, Dave Hansford, 61, Harry Crawford, 61, Sal Vaspollie, 61, Edmond Molina, 62.

Flight D

Top Scores: Jack Gow, 61, Irving Hernandez, 64, Sonny Morris, 64, Robin Hendricks, 66, Joseph Dowe, 66.



We're trying something new - doubles players will partner with all players in the foursome

By Bruce McMaster

Tournament Director Sam Chakar has come up with a new system to have a more competitive balance in our On Top of the World Tennis Club. Its called a tennis ladder which allows players of equal ability to get matched together so that matches are closer.

We use a three-set format where all four players in a doubles match will get a chance to partner with all three of the other players.

If this sounds like fun to you, come out and join us at the On Top of the World Tennis Club. Our hours are Mondays, Wednesdays and Fridays from 7:30-10 a.m.; Tuesdays and Thursdays from 10 a.m. - noon, and Sundays 4-6 p.m.

We hope to see you on the courts.



Sam Chakar

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9-Hole Golf League enjoys luncheon at the spa



By Paula Ergang

The On Top of the World Ladies 9-Hole Golf League ended 2025 with a flurry of activity.

We welcomed a new member, Kay Satterlee, to our league. Kay has been an OTOW resident for many years and had been a member of the Ladies 18-Hole Golf League. Glad you joined us, Kay.

Our Christmas luncheon was at the Safety Harbor Resort & Spa on Dec. 10. The event started with everyone receiving a party favor golf towel in the same pink as our league shirts. Diana Anderson made sure each one was monogrammed with OTOW in the same green color that's in our logo.

Then President Carroll Harris was given a windbreaker from all of us - in pink of course.

A delicious lunch was last on the agenda.

Nancy Schifferle planned this special day. Also, a big thank you to Sarah Ferguson and Diana for helping out. The tables looked very festive with poinsettias and decorations.

Lastly, we had a welcome 2026 New Year Celebration on our calendar which included snacks to share and good cheer.



Members of the Nine-Hole Ladies Golf League pose in front of the beautifully decorated lobby at the Safety Harbor Resort & Spa.

The new year brings three big tournaments for us. The first is a Best Ball Tournament which is held every January. It was started by former member, Karen Johnson, in honor of her son who loved playing best ball golf.

Teams will tee off and then everyone plays the ball with the best lie. That format continues until the ball is putted into the hole.

Members like this day because it's a team effort and it's fun cheering for someone to make that putt for a birdie or par. We have kept this tournament as a tradition and still let Karen know our results.

Here are our January weekly events. Jan. 6 will be Low Gross/Low Net Tournament. Jan. 13 is Closest to the Pin on Hole No. 4. Jan. 20 is a Best Ball Tournament. Jan. 27 is a Low Gross/Low Net Tournament, followed by Nine and Wine snacks to share and our 50/50 raffle.

There's plenty of scores to report except for Nov. 11. Our play was can-

celled because of the very cold temperatures.

The new year is here. Our league continues for the next five months. If you made a resolution to join our league, now is the time. Contact Carroll Harris at 432-528-8684 for information.

Nov. 18 - Mystery Hole

Flight A: Anne Jarvis had a 39.
Flight B: Ann Stewart shot 47.
Flight C: Linda Graff was low scorer with 41.
Flight D: Laura Chesson won with 45.

Eagles: Gilda Gambacurta had a rare eagle on hole No. 2.

Birdies: Diana Anderson and Laura Chesson made birdies on hole No. 4. Linda Graff and Pat Holland had birdies on hole No. 5.

Nov. 25 - Low Gross/Low Net

Flight A: Marilyn Lisbon had 39. Anne Jarvis had 40 and Gilda Gamba-

curta scored 42.

Flight B: Sheryl Barbin shot a 45 and Dot Hughes had 50.

Flight C: Lainey Quarello and Linda Graff had 46. Marge Sivek shot 48.

Flight D: Theresa Gates scored 53 and Mary Ann O'Neil had 55.

Birdies: Marilyn Lisbon had a birdies on hole No. 3 and Paula Ergang on No. 5.

Dec. 2 - Three Clubs and a Putter

Flight A: Paula Ergang scored 36 and Anne Jarvis had 38.

Flight B: Sheryl Barbin's score was 45 and Dot Hughes 48.

Flight C: Nancy Erhardt recorded a 43 and Lainey Quarello 44.

Flight D: Mary Ann O'Neil won the flight with 48.

Chip-ins: Lainey Quarello chipped in on hole No.7.

Birdies: Marilyn Lisbon had a birdie on hole No. 3, Anne Jarvis on No. 5 and Paula Ergang on No. 8.

Ping Pong finished the year after three tournaments, birthday celebrations and a Christmas party



By Marie Clodge Valdes

Another successful year ended for the Ping Pong Club.

Our club continues to welcome new members and grows each year.

We held our annual Christmas and holidays potluck party and dance on Dec. 6. Members were allowed to bring guests.

We had many raffle prizes and draws, and enjoyed a great meal together. We also had fun playing a game where individuals state something about themselves and we had to guess if it was true or false.

There were many laughs and it was a really enjoyable time spent together.

The group voted once again to keep our current board of officers in place. This includes Marie Clodge Valdes - president, Oscar Kanter - treasurer, and Karen French - secretary.

Over the course of this past year we



No ping pong tournament is complete without a birthday celebration at the same time. It's just part of what we do.

held three ping pong tournaments: Our annual Dan Budd White Ball Memorial Doubles Tournament in January, our Spring into Fun Doubles Tournament in April (pairing experienced with less experienced players), and a Singles Tournament in July.

Each of the tournaments was followed by a club-sponsored social or group luncheon.

Starting this past August, we held

monthly club birthday celebrations where we decorated, enjoyed birthday cake and signed birthday cards to give to members who were celebrating.

We held our first Friendsgiving luncheon to celebrate Thanksgiving at Duff's where 30 of us gathered together.

It is quite evident to anyone watching us that our club enjoys having fun both socially and when playing ping pong.

If you would like to learn how to play ping pong, or simply rekindle your love of the game from years ago, we invite you to join us.

We play Tuesdays through Fridays from 10 a.m.-noon at the West Activity Center in the Bellaire Room. All player levels are welcome and we guarantee you will have loads of fun!

SPORTS

Mary Patterson's 65 leads scores in November

By Jackie Miles

The On Top of the World Ladies 18-Hole Golf League would like to welcome Nancy Buzzell and Fran Urba-Day to the league.

Welcome ladies and we all cannot wait to golf with you both this season.

The weather did not cooperate this November, but we do have results for the days we were able to play.

Nov. 18

Top Scores

Flight A - Joy Walker 67, Ursula Taylor 67, Gloria Sayer 67, Becky West 68 and Kim Norred 68. Flight B - Verna Lundgren 58, Sue Beals 63 and Joan Smith 64. Flight C - Jackie Miles 65, Carole Lacey 68 and Arlene Hanson 72.

Gloria Sayer had the closest to the pin on hole No. 9, Joy Walker had closest to the pin on hole No. 15, Verna Lundgren had the longest putt on hole No. 6 and Becky West had a chip-in on hole No. 1.



Nov. 25

Top Scores

Flight A – Mary Patterson 65, Gloria Sayer 68, and Becky West 69. Flight B – Sue Beals 61, Nancy Low 65 and Verna Lundgren 67. Flight C – Natsue Dawson 70, Jackie Miles 72 and Arlene Hanson 74.

Becky West had the closest to the pin on hole No. 9, Natsue Dawson was closest to the pin on hole No. 15, Kim Norred had the longest putt on hole No. 7. Arlene Hanson won this month's 50/50 drawing. Way to go ladies!



Welcome Nancy Buzzell and Fran Urba-Day.

Registration begins Jan. 20

Annual Jack & Jill Golf Tournament set for Feb. 10

By Jackie Miles

The On Top of the World Ladies 18-Hole Golf Association will host its annual Jack and Jill Golf Tournament on Tuesday, Feb. 10.

The rain date is Feb. 17.

The event will be held at OTOW's 18-Hole Golf Course and will conclude with lunch and an opportunity to participate in a share of the wealth drawing.

Volunteers will be offering mulligans, \$1 each. The tournament is for two-person teams if you wish to participate, non-transferable before playing.

The event is an 18-hole shotgun start and alternate shot. Women tee off on odd holes and men tee off on even holes. An awards ceremony will follow.

Last year's top finishers were rewarded for their efforts from a prize pool. There also will be prizes for closest to the pin on hole No. 15 for women and hole No. 16 for men.

All golf league members and guests are invited to participate if they have a

valid OTOW Activity Card.

Single golfers will be paired with other players.

There will be a sign-up sheet on the men's bulletin board for those wishing to play in the tournament.

Registration fees are \$20 per person or \$40 per couple and guests. Lunch is \$7 per person.

As a convenience for those interested in playing in the tournament, registration forms will be available at the golf course green house Tuesday Morning, Jan. 13 from 7:45-8:15 a.m. Registration begins on Jan. 20 and continues through Tuesday, Jan. 28 and Feb. 3 from 7:45-8:15 a.m.

Prior to tournament day, pairings, and hole assignments can be viewed on the bulletin board at the golf course.

The tournament day check-in begins at 7:30 a.m. and tee-time is 8:30 a.m. For more information contact: Becky West (727) 301-8854.



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Gambacurta, Stewart, Rogers and Chesson win first tournament of the Mixed Golf League season

By Sheryl Barbin

It was a beautiful Florida day for the Friday Mixed Golf League's first tournament of the 2025/2026 championship season - a Four- Person Scramble held on Nov. 21.

This is the only tournament where the committee picks the teams. We had 80 players participate with 10 spots awarded.

Here are the winners: First place went to the team of Bill Gambacurta, Pete Stewart, Scott Rogers and Jeff Chesson with a score of 52.

Second place went to the team of Ada Maloof, Edmund Molina, Harry Barbin and Deb Young with a score of 54. Third place went to the team of Rick Muchler, John McBride, Drew Degler and Mong Kim with a score of 55.

Fourth place went to the team of Sue Beals, Tim Carr, Jim Stewart and Andy Watson with a score of 55. Fifth Place went to the team of David Saccone, Joe Coyne, Bill Lucci and Scott Smith with a score of 55.

Sixth place went to the team of Lisa Muchler, Bill Whipps, Keith Miles and Karen Oshona with a score of 56. Seventh place went to the team of Sheryl Barbin, Paul Meyers, Dan Hyden and John Pellegrino with a score of 56.

Eighth place went to the team of Chris Regan, Paul Cairns, Jahn Lawson and Vincent Moranto with a score



of 57. Ninth place went to the team of Jim Cadwell, Loren Payne, Mark Clear and Mark Legin with a score of 57. Tenth place went to the team of Kyong No, Rich Spang, Peyton Grogan, and Fred Peace with a score of 57.

All ties were broken by a match of cards.

Here are the result from play on Friday, Nov. 14.

Seventy-four players played in just under four hours on a beautiful Florida day. First place went to Gary Piccoli with a plus-11, second place went to Jim Keagy with a plus-8, third place went to Bill Whipps with a plus-7, fourth



Pictured above is the winning team from a scramble event on Nov. 21. From left to right are Bill Gambacurta, Pete Stewart, Jeff Chesson and Scott Rogers.

place went to Ken Smith with a plus-7, fifth place went to Karen Oshona with a plus-7, sixth place went to Bruce MacPherson with a plus-6, seventh place went to Mike Marsh with a plus-5, eighth place went to Don Auger with a plus-5, ninth place to Doug Silver with a plus-5 and tenth place to Dan Hyden with a plus-5.

All ties were broken by a match of cards.

The closest-to-the-pin event on hole No. 3 went to Bill Higgins, hole No. 5 to Jerry Jordan, hole No. 6 to Gary Piccoli, hole No. 9 to Bruce MacPherson,

hole No. 13 to Bob Beals, hole No. 15 to Bill Lepping, and hole No. 16 to Harry Barbin.

Skins were awarded on hole No. 3 to Bill Higgins, hole No. 4 to Gloria Sayer (eagle), hole No.15 to Bill Lepping and hole No. 18 to Jeff Chesson (eagle).

Low gross went to Gary Piccoli and Bruce MacPherson with a score of 65 for 36 points. Nice round Gary and Bruce!

Remember to sign up on the website by Wednesday at 6 p.m. for Friday's play.

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Stop by the lawn bowl courts during Get Acquainted Saturday and try lawn bowling

By Kathleen Walter
What are you doing on Jan. 10?

Hopefully you will be attending the On Top of the World Get Acquainted Coffee Saturday.

In addition to having an information table at the event, the Lawn Bowls Club will be holding an open house on our courts which are right in front of the East Activity Center. We would like to extend an invitation to each of you to stop by our table for information and then head on over to the lawn bowl courts to give our sport a try.

Members will be available from 10 a.m. to 1 p.m. to demonstrate how the game is played as well as to provide individualized instruction. All visitors who are willing to roll a few bowls will be rewarded with refreshments!

Our Lawn Bowl Club tournament season has gotten off to an amazing start. We opened with our Welcome Back Tournament and lunch on Nov. 19, which was followed by our Holiday Tournament



Sandy Wall

and lunch on Dec. 4.

Congratulations to Mark Clear and Lisa Muchler who won the Welcome Back Tournament, and Luba Bialova and Mike Patterson who won the Holiday Bowl.

The results of our Singles Tournament, happening on Dec. 15 and 16 will be reported next month.

Also in December, three of our members participated in a Holiday Bowl in Mt. Dora, Fla., which is a three-day national tournament. The competition was tough, but we are proud of our team: Gerry Boone, and Roxanne and Drew Deagler.

The Holiday Bowl kicked off a weekend of Christmas celebrations in Mt. Dora. During the opening ceremony on Dec. 5, which included a welcome by the mayor of Mt. Dora, our own Sandy Wall was inducted into the Bowls USA Hall of Fame. Sandy has been competing internationally for many years and she has also served as coach for Team USA. How fortunate are we at OTOW to be able to learn from and bowl with such a talented individual!

In January, practices on our own courts will continue Monday through Saturday at 9:30 a.m. Anyone with an OTOW activity card is always welcome to join us. Equipment and instruction are provided to newcomers.

Upcoming tournaments include the Open Pairs on January 6 and 13, and the Australian Pairs on January 23 and 30. (No we do not have any members from Australia in our club but we do enjoy utilizing their different format as a challenge.) We hope to see you on our courts!

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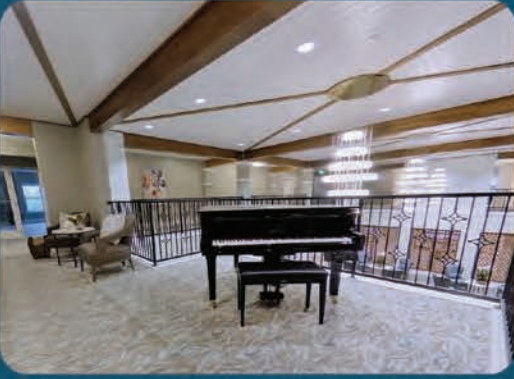
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OTOW Softball League reaches 43 players and even enters a team in Three Score League

By Bob Rittner

The oldest current major league baseball player is Justin Verlander, age 42. The youngest is Didier Fuentes, 20 years old. That is a gap of 22 years.

On Top of the World Softball has regular players who are 55 years old. Our oldest is 89 - a gap of 34 years.

Visiting guests can be much younger, but whoever is playing, we roster players not only of a wide range of ages, but a wide range of skills and abilities.

Despite the differences, everybody contributes to the fun.



Blue 8, White 8, Red 6

After three innings, White led Red and Blue 7-3-2 and seemed about to rout the opposition. But White was held scoreless over the next three innings while Red and Blue rallied. Blue forced an 8-8 tie.

The early scoring was built on Ray Woolsey's bases loaded double in the first inning and mammoth two-run home run in the third inning.

The game featured four home runs, the above mentioned over the fence by Ray, and solo blasts over the fence by Lenny Segall and Bill Holland. The fourth homer was an inside-the-park slam to the fence that Elbe Ramirez earned by circling the bases before the ball even got back to the infield.

Elbe's blazing speed was matched by Robert Bannick who scored from first base on a single, running through his third base coach's stop sign to beat the throw home comfortably.

The game was also marked by some excellent outfield play. Ray went to his knees to catch a sinking line drive into center field while Jim Costello robbed a batter of a hit with a fine running catch in right field. Joe DeChiaro angled back in deep left center field for an over-the-shoulder catch of a long fly ball

The game ended when Bo Voigt charged a slow roller and fired a strike to catcher Bob Rittner to nab what would have been the winning run for White.

Red 9, Blue 9, White 6

Led by perfect three-hit days from Tara Gunning and Ray Woolsey, whose batting line included two doubles, the Red team broke out to a 4-0 lead by the third inning,.

But Blue and White rallied, and at the end of five innings, the score was tied at 6.

In the sixth inning, singles by Jim Tiano and Tara, and doubles by Jim Costello and Ray, plated three runs, but Blue immediately countered with three runs as well.

Bill Holland, Mary Anne Benuzzi and Jim Maid each singled to load the bases, and all three scored on Mike Blaa's double. Jim's single was his third hit in a perfect day at the plate.

Red pitcher Guy Bertuzzi quieted White's bats allowing just one hit over the last two innings to fix the final score.

Players took note of brilliant defensive plays by Mary Anne, who had to lunge to catch a twisting high pop-up that was befuddling other fielders.

Shortstop Ralph Scunziano unleashed a perfect throw to catcher Jim Tiano, who stretched to just nip a runner at home plate. And Eric Ortiz, at first base, made fine short-hop grabs of throws to put out base runners.

The catch of the day was by Ron Shields, a long, high fly ball into deep right center field that he raced to and backhanded saving at least a triple.

The longest hit of the game was a grand slam to right field by Barry Yellets.

White 13, Red 8, Blue 5

Home runs dominated the game.

With the short fence down, any hard-hit ball that eluded the outfielders would roll so deep that the batter could circle the bases, and five of them did.

Ironically, three of the homers, those hit by Ray Woolsey, Ralph Scunziano and Bob Dembinski, were for the Blue team that ended up last in the scoring.

In the second inning, after Tara Gunning led off with a double, Ralph Scunziano launched a missile deep over the center fielder's head so that he could have walked around the bases.

Immediately following that blast, Bob Dembinski hit another bomb deep over the center fielder's head and also had no trouble circling the bases.

In the fourth inning, Ray followed Jim Kemp's single with his own rocket that seemed airborne for minutes. Thus was completed the scoring for the Blue team.

Mary Anne Benuzzi, in the second inning, drove in three runs for White with one swing when she split the outfielders with her line drive and raced around the bases for her home run. That opened the scoring for White, and they added one more the next inning when Bill Holland doubled, moved to third on a ground out and scored on another infield grounder.

But with the score now 5-4-2 in favor of Blue and with Red trailing both, the White team launched a barrage of hits, scoring with three runs in each of the fifth through seventh innings as Mike Blaa, Joe DeChiaro, Robert Bannick, Steve Letourneau, Mary Anne, Bill Holland and Guy Bertuzzi each had two hits, including a double by Mary Anne and a double and triple by Bill.

Blue's bats went cold, and in the last inning, the Red team rallied for five runs, the first coming in when George Morgan tripled and scored on Jim Tiano's single, three more then scoring on a Barry Yellets homer over the right

fielder's head. The scoring concluded when Bob Rittner singled with two outs to bring home Frank Whitney from second base.

But the rally fizzled, and although Blue then loaded the bases after two were out, they could not bring anyone home.

Blue 14, White 11, Red 9

Twenty-nine is an awkward number in our softball league. A perfect roster has 12 players with 11 and 13 being manageable. But with 29 players, we can create two teams of 15 and 14 or three teams of 10,10 and 9 players. The former is too crowded and the latter too sparse.

But we manage, and with the sitting team providing one or two substitutes for unoccupied positions, we had a fun game.

With fewer people on the field, defense becomes more difficult. But our players rose to the occasion. Virtually every fielder did something outstanding, even spectacular.

A few examples will suffice although not giving fair praise to everyone.

In left-center field for Red, Joe DeChiaro robbed a potential home run by racing back on a blast and catching it over his shoulder.

Also for Red, a dangerous power hitter popped up a ball near the third base fence, and Don Mandeville raced over to grab it before crashing into the fence.

And again for Red, Melvin Tennille made a series of excellent plays at second base, the most difficult, a slicing bouncing ball that he grabbed and tossed to first base for the out.

For the Blue team, Jim Kemp raced from right center field into right field to grab a screaming line drive on the run. And shortstop Bo Voigt caught a number of short hops and made pinpoint throws to nab runners hustling to first base. But his best highlight was rushing into left field to catch a twisting fly ball. Had it dropped, the Red team was in position to rally and tie the game.

Bo was assisted in maintaining Blue's defense by middle infielder Reto Guruswami, who turned two double plays on hard hit balls over second base and by first baseman Lenny Segall who saved several errant throws by holding his foot on the base while stretching for potential wild throws. Second baseman Mary Anne Benuzzi also contributed with her catches of swirling pop-ups.

White maintained the game's theme of solid to great defense. Jim Maid at middle infield and Tony Martinez at second base ranged far and wide to stop balls from reaching the outfield grass, and making accurate throws to force runners at second base.

Gail Potter in the outfield kept line drives in front of her and threw bullets to cutoff fielders keeping runners from advancing on the bases. Bob Dembinski played an error free shortstop for White, but also served as the substitute left fielder for Blue and patrolled his area against the righty power hitters, frustrating them by catching numerous

long fly balls that ordinarily would have been extra base hits.

Despite the great defense, some batters managed to break through, the best example being White's Ray Woolsey who in consecutive at bats blasted long home runs into right field. Ralph Scunziano of Red also homered.

Nobody on the Blue team homered, but Lenny Segall and Bo Voigt each managed perfect five-hit days, and between scoring and driving runners home, accounted for nine of their team's 14 runs.

Field 1 Blue 16, Red 11

Field 2 Red 5, White 5

With 43 players, we created four teams for the first time this season.

On Field 1, despite Ralph Scunziano's home run and Joe DeChiaro's three-hit day that included a double, the Blue team romped behind airtight defense and four hit days from Ray Woolsey (the cycle), Tara Gunning (three doubles and a single) and Don Mandeville (a double and three singles).

On Field 2, the Red team fielded a secret weapon, Christian Manns, whose father is one of our regular players. Christian blasted three home runs plating five runs and showed a strong and accurate arm at third base.

Bill Holland also homered for Red while Jim Maid slugged a two RBI four bagger for the White team.

Highlights of the game included running catches in deep center field by Bob Dembinski of Red and Gene Abood of White, as well as strong shortstop play by White infielder Gary Zimmerman in his first game back from his summer in the north.

Three-Score

A number of OTOW softballers play in the Three-Score Softball League as well. Bob Rittner and Bob Dembinski noticed that there were enough of us to make up a team, so Bob Dembinski created a 13 player team to compete against a Three-Score team of non OTOW players. On paper, the teams were evenly matched.

The OTOW team was pitcher Bob Rittner, catcher Burnell Hoekstra, first baseman Bill Holland, second baseman Mary Anne Benuzzi, middle infielder Tara Gunning, third baseman Don Mandeville, shortstop Bo Voigt, left fielder George Morgan, left-centerfielder Bob Dembinski, right-center fielder Joe DeChiaro, right fielder Mike Blaa, rover Melvin Tennille, and rover Henry Zussman.

The OTOW team won 18-11 sparked by five home runs slugged by Bill Holland, Don Mandeville, Bob Dembinski, Bo Voigt and Henry Zussman. Every player drove in at least one run.

Most exciting was the enthusiasm and spirit in the dugout as cries of OTOW rang out after every play and spirits were raised by constant chatter about our identity..

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Jan. 13, 2026 - first meeting of our fifth year

Learn how to explore your inner divine and embody the truth of your sovereign mind

By Laurie LeClaire

Welcome to our fifth year of metaphysical meetings starting on January 13, 2026.

We have been blessed over the past four years with awesome presentations and group activities from generous souls who impart their wisdom, share their gifts and inspire us on our soul's journey. Our quest is to improve our health and our spirit's connection to source intelligence.

I, personally, have been inspired during these years to take courses to support my spiritual growth such as Akashic records, astrology, human quantum design, and have become certified as a medical intuitive.

So I am looking forward to sharing some of my practices in the months to come.

On Jan. 13 we welcome Jeremy McDonald to initiate the 2026 season.

When the idea of a metaphysical group was created, Sun City's metaphysical group suggested I contact Jeremy. He not only came, but delivered two more presentations over the years.

I am delighted to reintroduce him here for those who are unfamiliar with his works.

Jeremy is a three-time international bestselling author and speaker with more than 25 years of experience as



Jeremy McDonald

a public speaker, coach, intuitive guide and quantum healer.

With his diverse range of experience spanning corporate settings to spiritual retreats in the mountains, Jeremy has helped many people find their full potential by aligning with their souls.

He is a storytelling alchemist and has a wealth of experience to share.



He most recently completed yet another book and will be willing to share it with us.

His unique ability to transcend boundaries and his holistic approach to life and business sets him apart. He believes the divine resides within each of us as a sacred presence waiting to be acknowledged and embraced.

As a mindset mastery coach and quantum healer, Jeremy guides audiences into deeper self alignment and healing and spiritual clarity. He also

creates metaphysical cruises for those who are looking for a different cruise experience.

He is offering a workshop entitled, "The Inner Alchemy: Healing, Awakening and the Power of the Sovereign Mind."

The description follows: When we turn inward and tend to the sacred landscape of our inner world, we unlock a wellspring of healing that transforms every layer of our being.

Jeremy explores how aligning with the loving voice of the Divine within initiates profound physical, emotional, and spiritual renewal.

Through inner alchemy — the art of transforming fear into wisdom and pain into power — you will awaken deeper intuition, elevate your energy, and embody the truth of your sovereign mind.

This is more than self-discovery. It is the path to wholeness and divine remembrance.

So I invite anyone new to the community to explore our group as well as returning members to attend this month's meeting.

The High Vibe Tribe meets monthly on the second Tuesday evening from 7 p.m. to approximately 9 p.m. in the Clearwater/Kitchen Room in the East Activity Center. You may contact me at otowoowoo@gmail.com for questions.

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COMMUNITY REPORTS



Family reunion in Scotland kept growing for OTOW resident

It was a journey filled with family, laughter and heartfelt reunions as our Englander neighbor Maureen McGuire returned to her beloved Scotland late fall.

As the last of seven siblings, Maureen didn't go in search of sightseeing or scenic drives — she went for something far more meaningful: Time with her nieces and nephews, who were overjoyed to welcome their Aunt Maureen home.

The adventure began here in the U.S., where Maureen was joined by her niece, Lynn, from England for a cruise — just the two of them enjoying sunshine, ocean breezes and long talks that only family can share.

After the cruise, the pair flew to England together where a nephew graciously chauffeured his mom and aunt to their home in the lovely town of Shelbourne, England, famous for its connections to Saxon royalty, Tudor monarchs and literary legends.

After two amazing weeks seeing medieval architecture, historic landmarks and all its natural beauty, Maureen continued on for her long-awaited visit with other family members in Uddingston, Scotland, in the town where she was raised.

But the surprises didn't end there. Unbeknownst to Maureen, her daughter Tracy — who lives in Sarasota — planned her own trip across the Atlantic. She arrived in Scotland to surprise her mom and to spend time with the extended family as well.



In addition, and not to be outdone or miss the fun, a New Jersey cousin and her two daughters decided they would also make the trip.

The joy of seeing mother, daughter, cousins and generations all together made the visit even more memorable.

While in Scotland, Maureen was celebrated by her entire clan. All the nieces and nephews, along with their families, organized a large family reunion in her honor — a gathering filled with stories, laughter and the special warmth that comes when loved ones reconnect after many years.

Maureen stayed at a nephew's home while in Scotland.

Between all the wonderful family events and gatherings, this retreat provided Maureen with much needed quiet time to reflect in the simple way she loves best: Relaxing, quietly reading and reflecting on her beautiful family and visit to her home country.

Maureen first came to the United



Maureen McGuire (front row, second from left) is surrounded by her nieces during a recent family reunion in Scotland.

States in 1957, living in New York and New Jersey before making On Top of the World her home in 2006. Though the miles are many, the ties of fam-

ily remain strong as this beautiful trip proved. Welcome home, Maureen!

Nancy Niewelt will fix anything at the Chalet

Nancy Niewelt is very much our Bavarian Chalet Good Samaritan because of the love, care and dedication she has shown to the residents of our building.

I met Nancy two years ago when she came to the Bavarian Chalet to help her mother get settled and I learned very quickly Nancy was a very caring person and always willing to help others.

Nancy grew up in the Chicago area where she was living until her permanent move to On Top of the World in October 2023. Her parents moved to OTOW in 2011. Nancy would come and visit, but always needed to return back to Chicago for work.

As Nancy and I visited to gather information for this article, she told me about her growing up years and she had a great big smile as she lovingly talked about her Dad. She said she was a Daddy's girl, the tomboy type who wanted tools instead of dolls like her sister, Karen.

Nancy enjoyed taking things apart and had a very curious mind because she wanted to see exactly how things worked. Then she would put them back together.

Her first major project was when she was a wee little girl, in her crib while her parents entertained guests. She removed all the screws in her crib and the crib fell apart crashing to the floor.

Nancy didn't cry. She laughed. Her parents were never surprised to hear crashes without screaming be-



cause they knew their Nancy was just being an inquisitive little girl.

On another occasion, Nancy even removed the tubes from the television and put them back in the right spot.

Nancy said her daddy taught her how to use all sorts of tools, how to repair everything from lawnmowers, appliances and even cars. Now, with most things computerized, it can sometimes be a challenge to repair things, but she is not one to give up.

Every resident in building 25 knows who to call if something breaks or stops working. I have never heard her refuse to help anyone.

While we were putting up our decorations in the corridor for Christmas, a resident stopped by and asked if Nancy could help her with an issue. She did.

When Nancy is not helping neighbors with something, she can be found decorating our corridor for everyone to



Nancy Niewelt being constructive in her garden.

enjoy. She has a very special way of bringing our corridor alive.

She is also a member of our Building Captain Team which always steps up and offers to do whatever we need to

make our building the best place to live in the On Top of the World community.

Nancy is absolutely a Good Samaritan and appreciated by all the residents who live in the Bavarian Chalet.



January 2001

By Randae Van Denover

World News

On Jan. 1, 2001, the Euro currency was officially launched, replacing the former European currencies in 12 European countries. This marked a significant step in European integration and economic cooperation, facilitating easier trade and travel among member states.

U.S. News

George W. Bush is sworn in as the 43rd president of the United States and Dick Cheney is sworn in as the 46th vice president. As vice president, Cheney was active and used his influence to help shape the administration's energy policy and foreign policy in the Middle East. He played a central, controversial role in conveying intelligence reports that Saddam Hussein of Iraq had developed weapons of mass destruction in violation of resolutions passed by the United Nations — reports used by the Bush administration to initiate the Iraq War. However, none were found. As vice president, Cheney held immense power. Cheney recently died Nov. 3, 2025.

Business World

The U.S. Federal Trade Commission approves the merger of America Online and Time Warner to form AOL Time Warner. It was historic to merge a traditional media giant with a burgeoning internet company, creating the largest media and entertainment company at the time. It is a cautionary tale about a failed synergy between different corporate cultures and the impact of the dot-com bubble's collapse, resulting in billions of dollars in losses and a reputation as one of history's worst mergers which ultimately failed.

Technology News

The Wikipedia site went live on Jan. 15, 2001. The very first edit was also made that day. Wikipedia is a free Internet-based encyclopedia that operates under an open-source management style. The significance of Wikipedia's creation lies in its role as an user-generated encyclopedia that democratized knowledge and became the world's largest reference site that is constantly updated by volunteers.

Sports World

On January 28, 2001, The Backstreet Boys sang the national anthem at Super Bowl XXXV in Tampa. Ray Charles also performed "America the Beautiful" as part of the same ceremony. Meanwhile, the Baltimore Ravens defeated the New York Giants at Raymond James Stadium in Tampa 34-7, winning their first Super Bowl title.

Music Business

At the Macworld Expo in San Francisco, Apple announced iTunes for organizing and playing digital music and videos. iTunes was significant because it provided the first legal, user-friendly, and comprehensive digital marketplace for music, effectively combating rampant piracy and fundamentally changing the music industry's business model. It led the way to today's streaming devices.

Florida News

The Saturday Night Live (SNL) popular sketch "Janet Reno's Dance Party" was a recurring segment featuring Will Ferrell in drag as U.S. Attorney General Janet Reno hosting an intense dance party in her basement. The humor derived from contrasting the real Reno's rigid public persona with the absurd, high-energy, and slightly unhinged character Ferrell created. The last time the sketch aired, January 20, 2001, was her last day as Attorney General of United States. She appeared as herself, alongside her imitator, Will Farrow. The sketch became a viral hit in its time and the real Janet Reno embraced the parody, using the humor to defuse tension in her public life. She was the first woman to serve as the U.S. Attorney General, a position she held from 1993 to 2001. Janet was a native Floridian.

Rizal is in a secret location, but if you find us, our holiday lights are beautiful

If you've never seen our building, you're not alone!

The Rizal building is located on the "short end" of Ecuadorian Way and backs onto Belcher Road.

With only two buildings on our end of Ecuadorian, we do not get much street traffic.

When Rizal building residents get together, we have a lot of fun. We met on Saturday, Nov. 29, for our annual meeting, holiday building decorating party and pizza party. A fun time was had by all. It always seems more festive with the building decorated for the holidays.

The menorahs are in place on top of the mailboxes.

All three floors in the building core have beautifully decorated Christmas trees with lights, thanks to technology and LED battery operated lights!

The first floor even has a fireplace awaiting Santa's arrival.

The decorating went swiftly and effortlessly thanks to the many volunteers. A pizza-party celebration was enjoyed by the volunteers for their hard work.

Building Coordinator Mike Wood presented a brief report on our building status and funds, as follows:

- Repair or replacement of the flagpole on the Brisbane side of the building is being investigated. The flagpole was brought down by a heavy wind-storm earlier this year.
- A new solar light is needed on top



of the flagpole on the Ecuadorian Way side of the building.

• Mailbox replacement may take several more years due to the cost. Current research indicates a cost of over \$6,000. Fortunately, minor repairs are working to keep the mailboxes serviceable.

As seen in Dessa Barabba's column, here are some "good neighbor" parking reminders: Our building is apparently not alone with visitor parking space issues. Visitor "V" parking spaces are intended for building visitors and not for a unit's second vehicle. Hopefully unit occupants with second vehicles will make a community-wide New Year's resolution to park their second vehicles on the street and not in visitor parking spaces.

Rizal building residents wish everyone a wonderful new year!

One December party was not enough for Bohemia

The holidays were particularly joyous this year from start to finish.

It began with a wine and cheese party and a building lighting celebration that heard the echos of oooohs as the lights brightened.

Partying continued with our basket raffle preview on the evening of the Dec. 13. Residents were able to purchase tickets preceding the raffle event the following day.

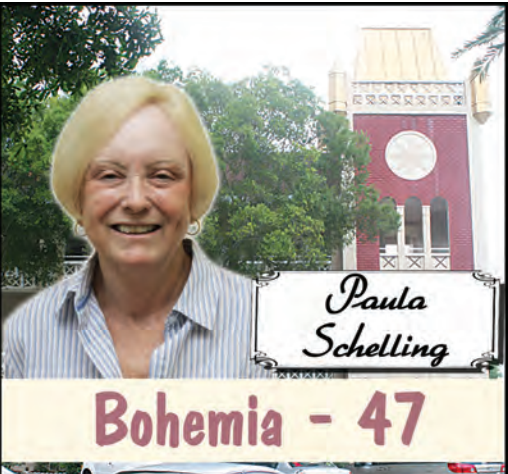
Yearly, generous residents put together imaginative creations and donate them for this event. This year we had more unusually themed arrangements that included: A lottery tree, a gift card tree, chocolates and cookies, wines and cheese, pig in a poke and a beautiful basket of handmade jewelry created by our own Barbara Christ.

These were just a few of the donations.

The following day was our annual Christmas building luncheon at Clearwater Country Club. The baskets were again on display and raffle tickets sold.

After a delicious meal of chicken picatta, the drawing for the baskets took place.

Money collected from these events are split evenly between two charitable organizations. We have an established committee that selects yearly which



charities these funds will go to. To close out the year, we celebrated together at Jack Willies Tiki Bar in Oldsmar. I can only speculate that this has become a tradition since it is the seventh year in a row that we've congregated there to say goodbye to the old and usher in the new year.

Our theme is celebrations, so we want to particularly celebrate the 65th anniversary of Alicia and Larry Veras. Larry reported that they met in the Bronx when they were 16 and 18 years old. From that blessed union came four children, nine grandchildren and seven great grandchildren. We congratulate them and wish them many more years of happiness.

Get Acquainted Coffee Saturday
Saturday, Jan. 10, 10 am - noon
East Activity Center Auditorium
Club Information Tables

Holiday food was not enough - Casa Verde brought in a three-piece band and comedian



Forty Casa Verde residents kicked off the Christmas season with their annual holiday party on Dec. 8. They enjoyed food, fellowship and wonderful entertainment. Felice's Catering provided the food for the event which was held in the Bellear Room. The building funds paid for the event. The highlight of the evening was the entertainment provided by our own resident, Paul Fleeman, and his fellow musicians from The Salvation Army. The trio played a variety of songs from the 1940s which took us all back in time. Songs such as "Chattanooga Choo Choo," "Over the Rainbow," "What a



Wonderful World" evoked feelings of nostalgia. These songs were interrupted when Greg Payton, the trumpet player, who is also a comedian, made us laugh with his clever Christmas jokes! He was quite the entertainer. Residents were recognized for their help with tree and building decorations and help with planning the party. A drawing for door prizes was held at the end of the evening.

Above, on the bass cello is Gerald Street, on guitar is Casa Verde resident Paul Fleeman, and on trumpet is Greg Payton, also a comedian. Below, Sheryl Barbin and Terry Paxton leaving the food line with multiple plates. (OTOW News photos by Patti Branch)

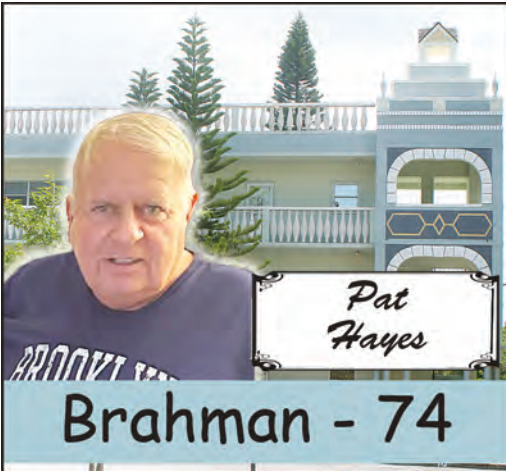


Library

Trouble reading?
Help may be at your
OTOW library

By Roy Lemnus
Once upon a time ...
Remember when someone read you a bedtime story or when you were learning to read yourself?
Do books now lay information and imagination before you?
How very fortunate if this is so.
Are large print books and reading glasses not enough?
Not everyone is able to read today.
The National Library of Congress offers a special National Library Service (NLS) of braille and audiobooks and magazines. This free library program has been active since 1931. It is used by pre-schoolers, children, teens and adults of all ages.
Your On Top of the World library now has application forms and addressed envelopes for NLS. The telephone contact number is 888-657-7323.
Is it hard for you to read paper money values? A US currency reader is also available. Call 844-815-9388 for more information.
According to NLS guidelines, reduced vision, blindness, or a physical or perceptual disability can interfere with reading and make you eligible for these above programs.
Again, your OTOW library has application forms to apply for these programs.

Birthday parties at restaurants is really getting popular



Gloria Sayer organized a wonderful night out for Brahman building residents at Rumba Island Bar and Grill to celebrate November birthdays. Thirty of our friends and neighbors joined us to celebrate Gloria's birthday along with Terry Skinners' birthday. Next month I will give a full report on our Mexican night out which took place in mid-December. The event was planned by Paul Cairns and Denise Bearden to celebrate their birthdays. In the meantime, Joanne and Gary Calderone put together a group of Santa's elves to set up our Christmas decorations for the building. Thank you to the following volunteers for their hard work and making it a fun event: Wendy Folger, Pat Nolf and Nancy Schifferle. With 2025 almost behind us, we would like to wish everyone in our community a happy and healthy New Year!



Building volunteers helped get Brahman ready for the holiday season.

Philosophy Club to discuss cell phones - got an opinion?

Have you ever wanted to speak your mind about cell phones? Do you want to get something off your chest? Well, here is your chance. During Philosophy Club meetings in January, members will be watch TED TV videos about cell phones and then club members will open the floor to their own discussions. Facilitators will be Bill Norsworthy, Marge Green and Rachel Stone. Philosophy Club meets from 10-11:30 a.m. every Tuesday in the East Activity Center Crystal Beach Room. Everyone is welcome. We value your opinions. There are no dues. Each day usually starts with a TED show, which can be on any topic. Members can recommend topics.

‘World’ famous kazoo players perform at Gables holiday party



Residents of The Gables discovered their musical talents at our Dec. 2 holiday party.

With impromptu choir direction from Janice Wisinski, the merry group sang “The Twelve Days of Christmas,” complete with hand gestures (think elaborate chicken dance!)

This was followed by a raucous round of kazoo-playing to “Name that Tune,” which was just silly enough to bring out the inner child in everyone.

With no documented science by the group, it was decided that kazoo playing, and the accompanying vibrations, energized our brains. The physical act



Gables residents from both sides of the building met for a holiday potluck dinner and played music together.

of humming into the kazoo provided stress relief, increased happiness, and even promoted a more youthful appearance - without the benefit of Botox!

If you need proof, remember your childhood make-shift kazoo consisting of a small comb and a piece of wax paper. I will bet you could hardly get through humming a tune for rolling on the ground laughing.

Our holiday meal was a table-groaning potluck spread with excellent food and great conversations.

Residents from both sides of The Gables made new friends and found that they shared common interests.

There were bicycle enthusiasts sharing bike trails and guides, and new neighbors learning more about the many clubs and interesting events here

at On Top of the World. Even some of our “older” residents learned how much information is in the OTOW newspaper.

All told, a good time was had by all and we now have a group of kazoo players available for weddings and bar mitzvahs!

Just remember to hum, not blow, into that kazoo.

Decorating is even more fun when some of the ornaments are homemade

Emerald Isle residents got into the Christmas spirit by organizing their annual building decorating party.

We had an excellent turnout this year as always. Santa’s busy little elves had many tasks to accomplish in order to make our building holiday ready.

There was a Christmas tree to be decorated as well as wreaths to be put up all over the building.

We also had some decorations made by building elves that always make the building look festive.

The elves included Cheryl Butcher, Judy Hetrick, Jennifer Hanson, Chris Dodge, Nancy Younts and myself, Mary Anne Nargi, your reporter. Others who joined us were Tom Seal, Henry Rejman, Michael Harrison, Jack Drewiega, Tom Butcher and Glenda Greenman.

We owe our resident and friend, Ewa



Politanski, a round of applause for her decorations this year. She truly outdid herself. Year after year she has provided us with so many lovely displays.

Thank you Ewa for all you do.



Santa’s elves decorating the tree in the Emerald Isle building.

“The peace of mind that it provides me is wonderful.”
-Jami McNeese
Volunteer, nature lover,
Shield user

Screen for colon cancer the more pleasant way

Shield is an FDA approved test that can be done at any healthcare provider visit with a simple blood draw

Simple blood draw

Sample collected in minutes

No handling of stool

Results in ~2 weeks

Ask your healthcare provider about screening with the Shield test today

It's finally here

The more PLEASANT WAY to screen for colon cancer

Get screened with a blood test — It's that simple

It's finally here

The more pleasant way to screen for colon cancer

Get screened with a blood test - It's that simple

Screening saves lives

>50,000 Americans die from colon cancer each year¹
(Estimate from the National Cancer Institute)

~75% of Americans who die from colon cancer are not up to date with screening²

Early detection matters³

Chance of survival when caught in:	
Early stage (I-II)	91%
Late stage (IV)	16%

1-year survival rates based on stage at diagnosis

“I think it's important to get screened so I can be here for my family.”
-Dennis Barnes
Father, husband, Shield user

Shield is Medicare covered

Patients with Medicare Part-B will have **\$0** Out-of-pocket costs for Shield

Patients with Medicare Advantage may be subject to co-pays, co-insurances and deductibles, depending on the specific plan

Patients not covered by Medicare may have an out-of-pocket cost

How Shield works

The Shield test detects signals for colon cancer from DNA shed into the blood^{3,4}

You and your healthcare provider will receive your test results in approximately 2 weeks

Shield was proven accurate in one of the largest clinical trials of its kind³

The performance of Shield has been established in the ECLIPSE clinical study of average-risk, adults aged 45-64 using colonoscopy as the reference method, with over 10,000 patients: sensitivity is 83% for the detection of CRC and specificity is 90%.

Ask if Shield is right for you

- Discuss the benefits and risks of screening with Shield as part of a shared decision made with your doctor
- Provide your medical history to assess your eligibility
- Shield is not a replacement for a follow-up diagnostic colonoscopy or for surveillance colonoscopy in high risk individuals. Shield has limited ability to prevent the development of colorectal cancer from advanced precancerous lesions

Important Product Information

Shield is a blood test that is used to screen for colorectal cancer (CRC) in individuals who are at average risk for the disease. Shield is not a replacement for a follow-up diagnostic colonoscopy or for surveillance colonoscopy in high risk individuals. Shield has limited ability to prevent the development of colorectal cancer from advanced precancerous lesions.

Individuals with Other Reported Information: This blood test is not intended for patients that have reported history of colorectal cancer, adenomas, or other major cancers or those who had a positive result on a previous colonoscopy or screening method within the last 10 months. Those who have been diagnosed with a condition that may increase the risk of colorectal cancer, such as inflammatory bowel disease, Crohn's disease, ulcerative colitis, Celiac disease, or who have a family history of colorectal cancer, or certain hereditary syndromes, should consult with their healthcare provider before using Shield. Shield is not intended for use in individuals with certain medical conditions, including those with a history of blood transfusion, blood donation, or blood storage. Shield is not intended for use in individuals with a history of blood transfusion, blood donation, or blood storage. Shield is not intended for use in individuals with a history of blood transfusion, blood donation, or blood storage.

Coming to On Top of the World for the first time

Guardant Health Mobile Unit
Friday, January 16, 10 am – 2 pm
EAC Front Parking Lot

With the new FDA approved blood test - Shield by Guardant health - you can now get screened for colon cancer with a blood test. It's that simple!

For more information contact us:
Screening@GuardantHealth.com 1-855-722-7335

One step into our core and you got the Christmas spirit



The festive group pictured here gathered to decorate our beautiful tree in the Granada lobby.

Anyone walking through our building couldn't help but catch a little Christmas spirit along the way out.

A big shout out to Randy Cox for updating our old tree with all new amazing lights as well as the lightning outside our building.

Thanks to Sarah Swybo for organizing our first Christmas window decorating contest and thanks to everyone who participated.

An evening stroll along our walkways gave a great view of the lighted projects. First place trophies were awarded to Karen Knapp and Roxanne Hagedoran, second place to Rick and Lynn Holder and third place to Linda Faust.



Pictured above are our Christmas tree artists who beautifully decorated our tree.

Thanks for everyone who participated and everyone who voted for these winners.

Our Christmas lunch brought out a great group with conversation and great food.

Birthday wishes went out to Barb Jamrozy and Dossi Allen.

Our Jan. 5 building lunch will be held at Grillsmith at 4 p.m. Please check the

bulletin board for details and signup sheet. Everyone is invited.

It's a new year and a good time to check out your condo for things that need to be taken care of, including those smoke alarms. It's also a good time visit that dreaded storage room - please take time to clean it up and label your items. Keep in mind that we have several good thrift stores waiting for do-

nations to help our community. Please help. As neighbors, please keep in touch and watch out for each other.

Our Christmas potluck was well attended and good food was shared. We have a really nice group in our building and encourage everyone to join in luncheons and monthly meetings on the green. Be sure to check the bulletin board for upcoming events.

Happy New Year from the 90 volunteer staffers at the Press Association!



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Opening lights ceremony



On Saturday, Nov. 29, Lenny Segall and Kathy Ahrens hosted a holiday lights opening ceremony at the Austrian Alpine building, across the street from the East Activity Center. Kathy said a large crowd of people attended the event. There were Christmas carols, music, hot chocolate and a variety of snacks. Santa and Mrs. Claus visited and greeted children and grandchildren. The event was free and kicked off the Christmas season. The lights were even featured on a local TV station. You can visit <https://youtu.be/F97a32y6BWU> to watch a video.

Twenty-eight dinner guests help raise \$400 for Suncoast Hospice



The Austrian Alpine building was fully decked out for the holidays thanks to the hard work of many dedicated volunteers.

Santa, himself, was spotted visiting Mary (Virginia) Donlon just before Lenny Segall and Kathy Ahrens' annual holiday lights celebration. It's a good thing Lenny has a special connection with the big guy — Santa delivered hot cider and cookies to our beloved Mary as well.

Romeo Chavis was named December "Pet of the Month" in the newspaper's contest — he is truly a handsome, good boy.

Twenty-three residents attended our building's holiday brunch at Island Way Grill and enjoyed their famous Sunday spread.

Joyce Monahan generously donated



Austrian Alpine residents enjoy dinner at Island Way Grill. Twenty-eight residents attended and \$400 was collected for Suncoast Hospice.

a beautiful gift basket filled with wine and serving trays for our raffle. Thanks to the enthusiasm of our brunch attendees, we raised \$400 to benefit Suncoast Hospice.

As the year comes to an end, we had a moment to both reflect and celebrate. We said goodbye to many neighbors

who moved on this year and our hearts are full of gratitude for having been touched by such genuine goodness. Others traveled, explored and made plans for the year ahead.

Wishing everyone wisdom, health, and love in the New Year.



Rio Riviera celebrates two holidays at one dinner

Rio Riviera decided to celebrate both Christmas and New Years at our December holiday party.

We all went to Clearwater Family Restaurant's and enjoyed the private room.

Many thanks to the crew who planned and set up the event - Jim and Sue Ellis, Anne Farley, and Stan and Sue Shook.

You can always count on these folks to arrive early and stay for clean-up. Thank you to all who attended and even sang a Christmas song while waving New Year's banners.

Rio Riviera residents hope all of you had a wonderful December celebration and will enjoy a terrific New Year.

Since we seem to be celebrating a lot of holidays at the same time - and early - might as well add Happy Presidents Day.

Whew. I'm hopeful the world will slow down and let us all breathe deeply and enjoy each moment of whatever day it is.

Both swimming pools will be closed on New Year's Day

Twice a year we treat our flag with full respect

Twice each year, once at Christmas and once again at summer solstice, a quiet ritual takes place at our building's flagpole.

There are no announcements, no applause and no audience. Just one man and a carefully folded American flag.

That man is my husband, David Cordes.

Each time this ritual takes place, he donates his money to purchase a new U.S. flag. Then, with steady hands and genuine care, he removes the worn flag and replaces it with the new one - making sure the new one flies proudly, respectfully and exactly as it should.

For David, this isn't a hobby or a favor. It's personal.

From 1967-1971, my husband served in the United States Army. During the last three years of his service, he was part of an intelligence operation in the communications division and was stationed in Germany — first outside of Kassel and



later at an outstation near Eschwege on Mount Meissner.

His work was quiet, disciplined and largely unseen, but it carried responsibility and purpose.

Those same qualities guide him today.

The flag he raises now represents far more than fabric and color. It represents duty, remembrance and respect — for

the country he served, for those who served alongside him and for the community we now call home.

Most residents pass by the flagpole without ever knowing who replaces the flag or how it gets there. And that's exactly how my husband prefers it.

He doesn't seek recognition. He simply believes that the American flag should always be treated with care and should always be worthy of the people who live beneath it.

So, the next time you see the flag flying fresh and bright on any ordinary day in front of the Old World Spanish, know that it is there because someone quietly cared enough.

Sometimes patriotism doesn't speak loudly. Sometimes it simply shows up — and gets the job done.

As his wife, I am proud not only of his service long ago, but of the quiet way he still serves today.



Royal Chateau got a new tree for Christmas

By Joseph Scolari

Royal Chateau held its annual holiday party at the Highland House Restaurant located in the Dunedin Golf Club.

The event included 20 residents. Everyone enjoyed the location and the food was great. The menu varied from steak to fish along with pork and pasta. There was even a vegetarian offering.

We were entertained by live music and karaoke being performed out in the main restaurant, which filtered into our private room. It was not too loud that it interrupted the intimate, social conversations the residents enjoyed.

Our holiday attendees lined up for a picture and when we returned home the building lights glowed with splendor for the holidays.

The Royal Chateau tree setup and holiday decorating was enjoyed by residents on Saturday, Dec. 13, along with various refreshments and hot coffee in the first-floor common area.

This year the festivities included a new pre-lit Christmas tree plus decora-



Royal Chateau residents pose at the Dunedin Golf Club where the group shared a holiday dinner.

tions provided by resident's contributions. We celebrated the holidays and all faiths practiced by the residents living in the building.

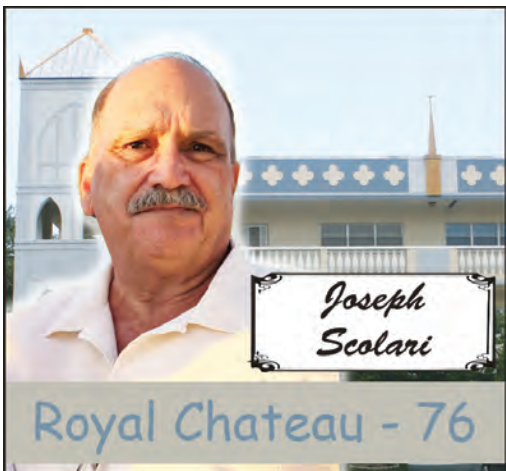
Our previous tree was showing its age, being bought in 2012 by one of our residents, and was offered to any person that needed a new tree.

The new tree was bought through

resident contributions and will be enjoyed by all for many years to come.

The theme of our party was candy cane decorations. We hope everyone of all faiths enjoyed the holiday season and shared it with friends and family near and far.

Resident volunteers plan to remove holiday decorations from the common



area on Jan. 3, but we are already planning for winter decorations.

Wish we had snow!

We will decorate for a Valentine's Day celebration in February and multiple other events that residents enjoy based upon their heritage.

Of course, we cannot forget our military and veterans. Most could not make it home for this holiday season. Thank you to everyone on active duty who made this holiday season safe and possible.

Polynesian residents going on a cruise

Living in such a vibrant and active building and community is truly a gift, with so many outings, events and opportunities to come together and socialize with each other.

Polynesian building residents are fortunate to share a space where friendship and fun are part of daily life.

Our sincere appreciation goes to our dedicated Building Captain Deb Clarkson and her hardworking team, whose time, energy and creativity make these activities possible.

Their efforts help create not just a place to live, but a unique and welcoming environment where everyone feels connected and engaged.

Last month our building attended the Ed Fletcher Early Bird Dinner Theater for a lively performance of "On the Farce Day of Christmas." The evening was enjoyed by all with plenty of laugh-



ter and holiday cheer filling the room.

The show was fun, entertaining and a wonderful way to kick off the festive season. Dinner was supplied by Banquet Masters.

We look forward to our next outing at the dinner theater on Jan. 23 when we

will return to see the upcoming production, "Where Are You?" We hope to see many of you there for another enjoyable evening of great food, good company and quality entertainment. Sign up is on the bulletin board. Friends and family are welcome.

Also in January, the Polynesian building will be going on a six-day cruise to the Western Caribbean aboard Royal Caribbean's Rhapsody of the Seas, departing from the Port of Tampa on Jan. 18. The itinerary features three vibrant ports of call — Cozumel, Mexico; Belize City, Belize; and Costa Maya, Mexico — along with two relaxing sea days to enjoy the ship's many amenities.

This trip offers a wonderful opportunity for fellowship, tropical adventure and unforgettable memories.

Whether you enjoy exploring cultural sites, shopping in local markets, partici-

pating in beach excursions, or simply unwinding on deck, there is truly something for everyone.

If you are interested in joining us, please contact Trisha Smith from Dream Vacations at 804-379-8737 to check availability. We hope you will sail with us on this memorable Caribbean getaway!

Our building potluck Super Bowl Party is also in the planning stages. Look for details on the bulletin board or in next month's newspaper.

Events like these, and others, keep us connected with each other. Many of us in this building, and throughout On Top of the World, are retired, some with family far away. Let's stay engaged, connected and young by participating whenever we can!

Matzo Ball Soup

Ingredients

- 1 whole chicken
- 4 cloves garlic, crushed
- 3 bay leaves
- 1 teaspoon black peppercorns
- Kosher salt
- 3 celery stalks diced
- 2 medium carrots, peeled and diced
- 1 small onion, peeled and diced
- 3 sprigs fresh parsley
- 4 large eggs
- 1/3 cup plain seltzer water
- 2 tablespoons finely chopped fresh dill, plus small sprigs for garnish
- 1 cup matzo meal



Directions

1. Place the chicken in a large pot so it fits snugly. Fill the pot with enough water to cover the chicken by 1 inch. Bring to a boil over high heat then reduce the heat to maintain a simmer. Cook for 15 minutes, using a ladle to skim the foam that rises to the surface. Add the garlic, bay leaves, peppercorns and 1 tablespoon of salt and continue cooking for another 30 minutes. Skim any fat that rises to the surface and reserve. You should have about ¼ cup. If necessary, add vegetable oil to ¼ cup and set aside to cool slightly. Add the celery, carrots, onion and parsley to the pot and continue to cook until the vegetables are soft and the chicken is tender but not falling apart - about 45 minutes.

2. Meanwhile, whisk together the eggs and chicken fat in a medium bowl, then stir in the seltzer, chopped dill, matzo meal and 1 ½ teaspoons salt until combined. Cover and refrigerate. Chill until the mixture is firm - at least 30 minutes and up to two hours.
3. When the chicken is cooked, carefully remove it from the broth with a slotted spoon along with the garlic and bay leaves and place on a rimmed baking sheet to let it cool. Return the both to a simmer. Scoop heaping tablespoon of the matzo mixture, using your hands to gently roll them into balls (wet your hands to prevent sticking). Carefully drop the matzo balls into the simmering broth. Cover and simmer on

- low until the matzo balls are completely cook through and fluffy, about one hour.
4. While the matzo balls cook, pick the meat from the chicken and roughly chop it, discarding the skin and bones.
5. When ready to serve, return the chicken to the broth. Increase the heat to high to bring the soup to a simmer, then remove from the heat. Gently ladle the soup in to serving bowls, being careful not to break up the matzo balls. Garnish with fresh chopped dill and serve.

Jewish cooking defined by rich and varied flavors, and a lot of tradition



Jewish cuisine is a collection of tradition and history, found with the threads of many generations. It's a culinary journey that spans continents with each dish preserving the flavors of Jewish heritage.

From the fragrant aroma of freshly baked challah on Shabbat, to the sizzle of latkes frying in a pan during Hanukkah, Jewish food tells an enthralling story of resilience, adaptation and the deep bond between culture and cuisine.

From the matzo ball soup that warms hearts during Passover Seders to the sweet hamentashen shared in celebration of Purim, each dish is a delicious chapter in the story of Jewish life.

The rich and varied tapestry of flavors define Jewish cooking, a testament to the global Jewish diaspora's ability to transform humble ingredients into culinary masterpieces.

Let's talk Kosher:

Most kosher guidelines forbid pairing

meat and dairy together and allow you to only eat the meat of certain animals. Kosher guidelines also provide direction on preparation.

Kosher is a term used to describe food that complies with the strict dietary standards of traditional Jewish law. The English word is derived from the Hebrew root "kasher" which means "to be pure, proper, or suitable for consumption."

Kosher dietary laws are comprehensive and provide a rigid framework of rules that outline which foods are allowed or forbidden and mandate how permitted foods must be produced, processed and prepared before consumption.

For many Jews, keeping kosher is about reverence and adherence to religious tradition, not just health or food safety. However, not all Jewish communities adhere to strict kosher guidelines. Some individuals may choose to

follow only some rules or none at all.

Diverse Traditions:

Jewish cuisine varies significantly among different communities, including Ashkena (Eastern European), Sephardi (Mediterranean and North African), and Mizrahi (Middle Eastern) traditions. Each group has its unique dishes and cooking styles often influenced by the local cultures where they settled.

Jewish cuisine is not just about food, it is a reflection of history, culture and identity. Each dish tells a story of resilience, adaptation, and bonds of community.

Whether through the rich flavors of Ashkenazi dishes or vibrant spices of Sephardi cuisine, Jewish food continues to be a vital part of cultural heritage and celebration.

Here is a list some popular Jewish dishes: matzo ball soup, latkes, gefilte fish, knish and blintzes, challah and noodle kugel.

Potato Latkes with applesauce, sour cream or cottage cheese

Potato Latkes Ingredients

- 1 ½ pounds russet potatoes peeled
- ¼ cup finely chopped shallots
- 2 large eggs, lightly beaten
- 2 tablespoons flour
- 1 ½ teaspoons salt and freshly ground black pepper

Directions

1. In a food processor, grate the potatoes. Line a sieve with cheesecloth and transfer potatoes to the sieve. Set sieve over a bowl, twist cheesecloth into a pouch, squeezing out some moisture. Let mixture drain for 15 minutes. After 15 minutes, pour off liquid from the bowl, but leave the white potato

- starch that settles in the bottom of the bowl.
2. Add starch to the eggs, flour, 1 ½ teaspoons salt and freshly ground pepper. Return drained potatoes to this mixture and toss to combine.
3. Preheat oven to 200 degrees. Line a baking pan with paper towels. When you are ready to eat, in a large

- skillet heat ¼ inch of oil over medium high heat until hot. Drop heaping tablespoon of potato mixture and cook for 3 to 4 minutes a side. Latkes should be golden and crisp on both sides. Eat right away or keep warm in oven. Serve with applesauce, sour cream or cottage cheese mixed with sour cream.

Bedford residents visit Frenchy's



Teamwork is a good description for the type of residents who live in the Bedford building.

The residents got together to work on making our home a beautiful show-place for Christmas. Barbara Wong supervised and Joe Popelik helped with the electric outputs. Many thanks to others who helped make it possible.

In December we had Sally Herman, Rose Calloway, Brad Kennedy and Phyllis Dumdie celebrating their birthdays.

Richard Huovinen will be our one and only January birthday.

All of us will celebrate his big day



From left to right are Julie Simonson, Sandi Cole, Judith Blubaugh, Nancy Casey, Cindy Popelik, Phyllis Dumdie, Barbara Wong, Robin Becker and Sally Herman. The location was Frenchy's Outpost.

with an evening out.

Our ladies luncheon was held at Frenchy's Outpost in Dunedin.

Alan and Barbara Wong hosted an elegant Christmas dinner with 22 attending. A New Year's Eve celebration

is in the planning stage as of this printing time.

Holidays mean renewing friendships

The holiday season is still going strong and we have all received many gifts.

But some of the best gifts can't be wrapped. These are friendships - both new and old.

The Melbourne building has been fortunate to welcome several new friends to our building including Don and Jackie Hayes, and Carl and Laurie Jones. We hope they will enjoy being part of the Melbourne.

There is a Girl Scout song, "Make new friends but keep the old. One is silver and the other gold." In keeping with the song, our social committee provided several socials this fall to help nurture the spirit of old and new friendships in our building.

On Sept. 3, 19 residents gathered at Countryside Pizza to enjoy an Italian buffet.

Our next outing was to a new restaurant, Whiskey Wings, on Oct 9. It was attended by 22 people.

Nov. 18 saw 24 residents travel to Ozona Pig in Palm Harbor. We welcomed new resident Don Hayes. Steve LaDuc's daughter, Barb Jensen, who was visiting from upstate



New York, was also a guest.

Our annual Christmas outing was celebrated at Duff's on Dec. 10 with 25 residents attending. Rather than a gift exchange, canned goods were collected for a food pantry. Five lucky residents won prizes of \$20 each.

We look forward to a new year with many more festivities and wish everyone a safe and healthy 2026 filled with many blessings.



Jackie and Don Hayes

Something new for OTOW News!

Do you have a special family recipe that you would be willing to share with the rest of the On Top of the World community?
Here's your chance!

OTOW News is going to start publishing recipes that have been in your family for generations!

All you have to do is email a list of ingredients, a description of how to make your recipe and tell us how your family has cherished this recipe for years.

The recipe can be for anything - breakfast, lunch, dinner, appetizers, desserts and beverages.

YOU MUST ATTACH IN YOUR EMAIL

- A SELF-TAKEN PHOTO OF A FINISHED RECIPE.
- YOU CANNOT EMAIL A PHOTO FROM THE INTERNET.

Email your recipe to otow.newsroom@gmail.com

Include your name, building number and condo number.

Email must include an original quality picture taken by you, plus list of ingredients, instructions and family history story.

Your story will not be published without all conditions above.

1 recipe per condo every 12 months

OTOW Residents Only

It's time for you to share your secret family recipe with everyone here at On Top of the World!







Forty-five neighbors contribute to holiday potluck dinner

The Royale Dutch had a potluck meet-and-greet Christmas party in December.

The purpose was to meet our new neighbors and to gather together to socialize and enjoy homemade meals.

There were 45 neighbors in attendance, including some guests. Some of the dishes that were made included cherry jello salad from Martha Stewart, mushroom balls (no meat) from Lorraine Czub, sweet potato casserole from Janet Gentile, white fudge nougat from Theresa Bonventre, polish perogies from Ziggy Wrona and a nice 10-pound turkey from Joe Lyle.

Everyone helped set up this social event from the ladies who decorate each floor with Christmas decor and the guys who helped set up tables and chairs.

Our next social outing will be an 80th birthday party in February at a local restaurant to be announced later.



Swimming pools
and all facilities
will be closed
New Year's Day



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Robert Maggi, president



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Food Truck Night

3-7 pm, Wednesday, Jan. 14

EAC Back Parking Lot

Happy Snapper, Divino's Tacos, Bria Wood-Fired Pizza
Stevie D's Philly Cheesesteaks, New York BBQ



Saturday Farmer's Market

East Activity Center Front Parking Lot

January
3, 10, 17, 24, 31
11 am - 4 pm





Santa’s out, star is in (maybe next year, Santa)



Rural French held its annual decorating and holiday pizza party in December.

It was a day when our neighbors came together to enjoy this festive time of year. The event included decorating, sharing each other’s company, pizza and desserts.

The day started with our volunteers decorating the building and setting up our Christmas tree and menorah in the core.

It all went well until our tree top Santa wouldn’t stay on the tree. After multiple tries, Santa got replaced with a star that was donated by Delores Wanger.

Stanley Dora had to prove to everybody that he could make Santa stay



The Rural French decorating committee.

in place. He then placed Santa on his head. It worked, but not for to long. Stanley decided he didn’t want to become a decoration and have to stand in our core until after the new year.

What a party pooper!

That afternoon was our pizza party, too. More than 25 neighbors gathered to enjoy pizza from Nona’s Slice House in Safety Harbor. The pizza was delicious as usual and some lucky neighbors even got to take home some left-

overs to enjoy at another time.

Desserts were brought to the party and the two favorites were Bob and Kim Stackpole’s make-your-own ice cream sundaes. Lorie Gernstein made coconut macaroons.

Our building Christmas dinner was held after this newspaper went to press. At the time of this report we had 20 neighbors signed up to enjoy a building dinner and holiday cheer at Carrabba’s Italian Grill on Gulf To Bay

Boulevard in Clearwater.

We’d like to wish everybody a happy and healthy 2026.

Plan some building functions to meet and enjoy your neighbors company.

Have a story to share? Contact your building storyteller and we’ll get it published.

Don’t forget to check our bulletin board for any updates of functions that you may enjoy.

Get Acquainted Coffee Saturday 10 am to Noon, January 10 East Activity Center Auditorium

There will be no Get Acquainted Coffee on Thursday, Jan. 8

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The Box Office is broadcasting
Association Board Meetings live.

Plus, you can visit the Past Board Meetings page
and review any meeting since June 2023.*
Just visit the Box Office, click the Past Board Meetings link,
select the correct date ... and watch.

Association Board Meetings

June 12, 2025 (annual meeting)	
June 5, 2025 Information Meeting on Voting and Reserves	
April 30, 2025	April 17, 2025
February 27, 2025	March 27, 2025
January 30, 2025	January 16, 2025
Meet The Candidates Morning - January 9, 2025	
Meet The Candidates Evening - January 9, 2025	
Nov. 7, 2024 Hurricane Response Review	
Nov. 22, 2024	Dec. 19, 2024
Oct. 15, 2024	Oct. 2, 2024
Sept. 20, 2024 Selection Committee Created	Sept. 11, 2024
September 5, 2024	July 25, 2024
July 18, 2024	July 15, 2024
June 13, 2024	June 4 and 6, 2024
May 22, 2024	April 24, 2024

* Not all
past board
meetings are
archived on the
Box Office.

Interviews with
management
companies are
not available.

Some future
meetings may not
be available.

But the dates listed
can be watched
anytime when
Internet access
is available.

All videos are
copyrighted.
Recording,
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uploading are
prohibited.

Social Dance with Howard

1-3 pm, Thursdays

West Activity Center Belleaire Room

Singles or couples. Men needed!

Residents pick the dances to learn.

Qwirkle Group

Qwirkle is a fun tile game full of colors and shapes.
Residents are getting together now to play together.

It is easy to learn but challenging to master.
Come join us. No experience necessary.



Mondays 1-4 p.m.
East Activity Center Dunedin Room
Everyone Welcome!
Call Sherrie Markey at 717-873-1066.



Year-Round

Thursdays, 6:30-9:30 pm

WAC Belleair Room

Must have a valid activity
card and be a member of
the Canadian Club.
Bring spare change.

Blackout

Learn how to play at 5:50 pm

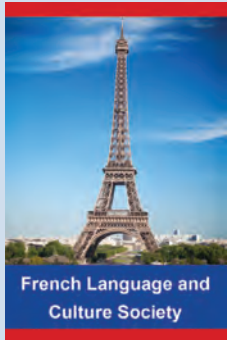
French Language and

Culture Society

11 am - 12 pm

Wednesdays

EAC Dunedin Room



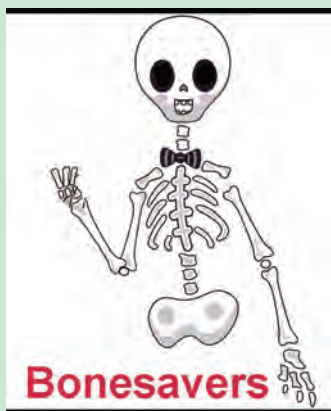
Bonesavers

Mondays, Wednesdays,

Fridays

8:00 - 9:00 am

Largo Room



Mah Jongg in a Condo

There is a group of Mah Jongg players at On Top of the World
which plays on Thursdays in people's condos throughout the
year. We play 1:30-3:30 pm. We also teach if you want to learn
the game. Interested? Call Libby at 727-669-1486.

Shuffleboard

Open to all OTOW residents
with a valid activity card.

Join us during league play and
we have equipment available.
Mon-Tue-Wed 4 pm
East Activity Center



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OTOW Philosophy Club

Life, World Events, Environment, Education,
Retirement, Health, Justice, Television

Philosophy Club

TED TV Interviews
Follow-up Discussions

Every Tuesday
10-11:30 am
EAC Crystal Beach Room

Freebirdz
10:30 am -12:00 pm,
Fridays
Crystal Beach Room
Sit, talk and
lose weight.
No membership.



Pull Tabs for Tampa Shriners
benefits

Children who need Wheelchairs

Hey On Top of the World neighbors. Just a little reminder.
Please continue to collect pull tabs from any soda cans, beer cans, juice cans,
food cans, etc. Just contact me, Connie Stanley, at 727-475-8888
or bring the pull tabs to the Canadian Club information table
on any Monday or Thursday from 8:30-10:30 a.m., in the East Activity Center Auditorium.
Also, OTOW clubs with dinner-dances, I'll be back with red solo cups again!
Thank you for contributing to such a worthy cause.



Speak English

**A class at On Top of the World taught by Lola Dickert
and Uegene Z. We meet for 1 hour every Thursday from
10-11 am in the East Activity Center Dunedin Room.
The class is free. There is no homework.
This is your chance to learn how to speak English
more fluently. Just bring your Activity Card.**

Next core party set for Jan. 25

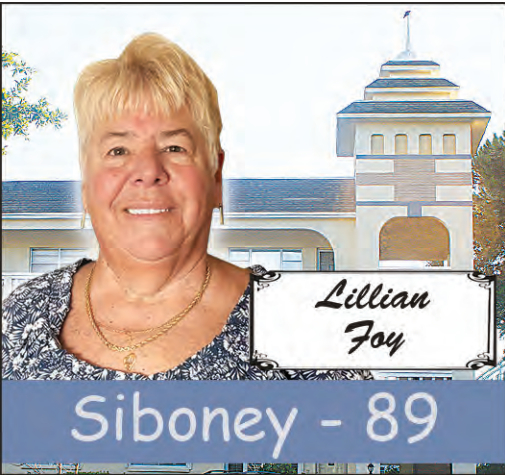
Siboney residents were busy putting up our tree and decorating the core. Great food and desserts were brought by all.

Our holiday party was held in the Belleair Room at the West Activity Center. Many residents attended and a fun time was had by all.

We hope everyone is having a great holiday season and we wish everyone a happy and healthy 2026.

In January 2026, I will be performing in the Jesters show being held at the East Activity Center Auditorium on Jan. 30 and 31 and Feb. 1.

Tickets are on sale for a mere \$5 and can be purchased on Mondays and Thursdays at the Jesters information table from 8:30-10:30 a.m. The



show is called "The Times of our Lives." Our next core party will be on Jan. 25. Please attend. It's a great way to meet your neighbors and enjoy food and desserts.



Siboney residents take turns putting bulbs on the tree.



When visiting The Netherlands, you might be able to find a copy of OTOW News. If not, don't worry. OTOW News can be read anywhere in the world. Just visit otowboxoffice.com and download this month's edition.

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- Stainless steel Sink (50/50, 60/40 or Single Compartment)
- Faucet with soap dispenser (different colors to choose from)
- Cabinet pulls or knobs
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- Labor to install plumbing for sink and faucet
- Removal of old cabinets and countertops

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- Installation
- Dispose of old panel

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- Installation

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included (10% off all services, priority customer list, 2 free annual checkups a year)

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- New Air Handler & Condenser
- Installation
- Dispose old unit

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Classifieds

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

Putters

Three putters for sale. One Warrior putter still in wrap. Asking \$35. One Taylor putter for \$25 and one used putter for \$10. Call Bob at (401) 258-2059.

Never Used Comforter

For sale, 118x122 king-size reversible comforter. Washed once, but never used. Dark and light blue. Asking \$49.99. Call Sarah at (727) 510-8543.



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BRAIN TEASE

0	9	4	7		5	3	6	1	2
	5	0	3		8	1	4		9
2		8		9		5		3	
6	8		5		1		3	4	0
1	7	6		0		9	5	8	3
					0				
5	3	1		4		8	0	7	6
8	6		4		9		1	5	7
			6	5		2	9		
	0	5	8		7	6		9	4

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

OTOW
News

WORDMIX

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

R

V

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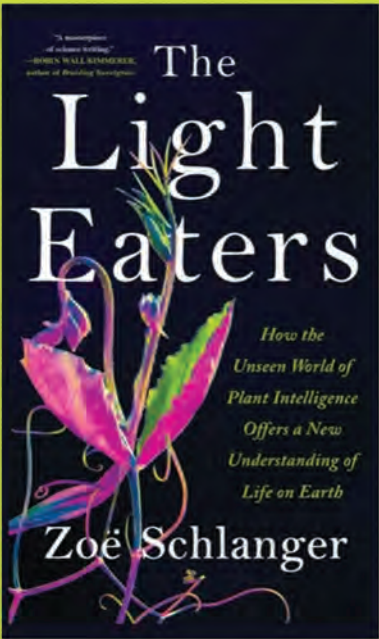
Y

SECRET WORD:

Last month's scrambled words: kitty, other, occupy, kosher, illegal, earlier. Secret Word Last Month: Kookie

Good Karma Book Club

A post-read book discussion group.



10 am, Thursday, January 15
“The Light Eaters: Unseen World of Plants”
By Zoe Schlanger

10 am, Thursday, February 19
“The Life We Bury”
By Allen Eskens

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

LIBRARY



New Books

“The Seven Rings” by Nora Roberts
“The Secret of Secrets” by Dan Brown
“Return of the Spider” by James Patterson
“Fraud in Death” by J. D. Robb
“Nash Falls” by David Baldacci

Thank you Good Neighbors Association for funding to buy these books!

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



Around the Bay

Clearwater Area Entertainment
By Mike Wood

Holidays are over - go see a show or concert!

Happy New Year everyone!
What a fantastic lineup to kick off 2026 with a bang!
January concerts include Barry Manilow at the Benchmark Arena, Herb Alpert at Ruth Eckerd Hall and Judy Collins at the Capitol Theater.
For live theater fans, seven incredible theater shows explode onto stages in area theaters! Remember to look for the * for my picks of ***Must See*** performances and shows!
For more information on these and other live music concerts and theater shows around the bay, keep reading!

Ruth Eckerd Hall Venue Highlights

With all of the shows put on at Ruth Eckerd Hall venues, the following are some of the highlights.
All tickets and information for the following Ruth Eckerd Hall venues are available through their website www.rutheckerdhall.com.

The BayCare Sound at Coachman Park 301 Drew St, Clearwater

Sorry all, there are no concerts at 'The Sound' in January. But don't worry. Styx and Cheap Trick are coming in February. Come back next month for show information.

The Nancy & David Bilheimer Capitol Theater

405 Cleveland St, Clearwater
January 14, Leo Kottke, two-time Grammy-nominated guitar virtuoso returns.
January 17, Al Di Meola, Grammy Award-winning American jazz and fusion guitar icon is back for a fantastic show. Chick Corea, Stanley Clark and many other jazz musicians love Al's style. You will too.
*January 18, Judy Collins. If you love the wonderful folk music stylings of this iconic singer, this show is a ***Must See***.
January 23, The Weight Band. This classic "Woodstock-style" band will put on a great show.

Ruth Eckerd Hall 1111 McMullen Booth Road Clearwater

January 4, Elvis Birthday Bash. A rockin' birthday party celebration of America's first rock 'n' roll icon that will have you dancing in the isles.
* January 13, Herb Alpert and the Tijuana Brass. This show goes without

saying! ***Must See***
January 23, Diana Krall. This Grammy Award-winning jazz pianist and singer is back.
January 24, Yacht Rock Live, Yacht Rock Forever Tour. Rolling Stone Magazine considers this group as the "world's premier soft-rock party band." Once you hear them, you will agree!

Other Venues around the Pinellas County side of the Bay

Francis Wilson Playhouse 302 Seminole St, Clearwater

No plays scheduled for January, but come back in February for Disney's Newsies.
Tickets and showtimes are available on their website at www.franciswilsonplayhouse.org.

TheatreFor

1863 N. Highland Ave, Clearwater
January 8-11, Straight from the Fringes. Two original one-act plays that have entertained audiences from Tampa, Orlando and Edinburgh, Scotland.
Tickets and showtimes are available on their website www.theatrefor.com.

freefall Theater

6099 Central Ave, St. Petersburg
January 30-March 8, Himself and Nora. The Greatest Love Story Never Told, is one of the world's great passionate musicals.
Dates, showtimes and tickets are available on their website: www.freefalltheater.com.

West Coast Players

21905 US Hwy 19 N, Clearwater
January 16-February 1, 25th Annual Putnam County Spelling Bee. A hilarious musical comedy about six quirky students competing in a spelling bee.
Tickets are available on the West Coast Theater website: www.wcplayers.com.

Palladium Theater

253 5th Ave N, St. Petersburg
Seven great shows this month highlighted by A Tribute to Andrea Bocelli and Sarah Brightman, and the St. Petersburg Opera presentation of Handel's Giulio Cesare.
Visit their website www.mypalladium.org for show dates, times and tickets.

St. Petersburg City Theater 4025 31st St S, St. Petersburg

Come back in February for information on upcoming play, Jake's Women by Neil Simon.
Visit their website for dates, showtimes and tickets: www.spcitytheater.org.

Central Park Performing Arts Center 105 Central Park Dr, Largo

Eleven great shows this month, highlighted by:
January 4, Let's Hang On, A Frankie Valli Tribute.
*January 8, The Kingston Trio (I already have tickets, will I see you there?) ***Must See***
January 29, Take it Easy – The Ultimate Eagles Tribute.
January 30, Almost Abba.
For tickets and showtimes, visit their website www.largoarts.com.

Zubrick Magic Theater 1211 1st Ave N Suite 101 St. Petersburg

Must see family-style magic shows every Thursday through Sunday in January.
This show is an OTOW resident favorite for all ages.
All Friday and Saturday shows start at 7 p.m. with Sunday matinees at 2 p.m.
Tickets available on their website www.zubrickmagic.com.

Early Bird Dinner Theater 13355 49th St N, Clearwater

January 10 – February 15, Where Are You. A heart-warming comedy about the antics of two retired women that will have the audience laughing out loud throughout the play.
11 a.m. and 4 p.m. shows Thursdays through Sundays.
All performances include lunch or dinner and a show.
Tickets are available on their website, www.earlybirddinnertheater.com.

The Mahaffey Theater
Duke Energy Center for the Arts
400 1st St. South, St. Petersburg
Seventeen great shows at the Mahaffey this month highlighted by:
Swan Lake, The Florida Orchestra performing Mozart's Piano Concerto No. 21, Forever Motown and The Rocket Man Show, a tribute to Sir Elton John.
Show dates, times and tickets are available on their website, www.mahaffey.com/shows-and-events.

Tarpon Arts Performing Arts Center

324 Pine Street, Tarpon Springs
January 3, Bee Gees Gold, The Tribute.

January 16-18, Perfect Wedding, a laugh-out-loud comedy about a man who wakes up on his wedding day with a woman he doesn't remember in his bed. (Performed at the Cultural Center, 101 Pinellas Ave.)

While you're there, make sure to pick up your copy of their 2026 season brochure, then stay tuned to this article for upcoming show and concert highlights!
Show dates and tickets are available through their website, www.tarponarts.org

Fantastic Venues Across the Bay

The Straz Center

1010 N Macinnes Pl, Tampa
Several shows will be playing this month at the Straz and its affiliated theaters, highlighted by:
January 14-February 8, The Comedy of Errors by William Shakespeare.
January 16-18, Blue Man Group.
January 15-February 1, Guys and Dolls, presented by the mad Theater of Tampa.
Dates, showtimes and tickets are available on their website at www.straz-center.org for these venues: Jaeb Theater, Shimberg Playhouse, TECO Theater, Morsani Hall and Riverwalk Stage.

Benchmark International Arena formerly Amalie Arena

401 Channelside Dr, Tampa
* January 8, Barry Manilow, The Last Tampa Concert. With 85 million albums sold world-wide spanning his five decades and 13 No. 1 hits, you won't want to miss his final Tampa performance! ***Must See***
The full listing of shows and tickets are available through the Amalie Arena website, www.amaliearena.com.

Raymond James Stadium
4201 N Dale Mabry Hwy, Tampa
No concerts scheduled at this time in January.
Concert and parking tickets available on the website, www.raymondjamesstadium.com.

So, kick off the new year with lots of live music and theater! See y'all in February with another great list of live entertainment "Around the Bay!"


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a thing or two
about football
in January!

Game Time: Your dental insurance is
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Time to call for an appointment!

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