



ON TOP OF THE WORLD NEWS

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If you see 144 flags displayed around a building - that’s the Dorado building



Three or four times a year, Dorado building residents show off their love for our country by displaying American flags around our building.

Those days are Memorial Day, Flag Day, Independence Day and Veterans Day.

In June, one of our new residents, MJ Pollard, got her visiting grandkids involved in the Flag Day decorations. They not only helped decorate the building, but were taught a lesson in patriotism and national history.

The grandkids lined the Dorado building with more than 144 American flags. Passerbys tooted their horns or gave a thumbs up.

Some On Top of the World residents even rolled their windows down and shouted “Thank You” when passing by.

Since Flag Day is also the US Army’s birthday and President Donald J. Trump’s birthday, putting up flags became a birthday party with cake and ice cream.

Then the youngest grandchild discovered it was National Strawberry Shortcake Day and insisted we follow protocol.

Next year we will make it simple -



Dorado resident MJ Pollard (back) bribed her three grandkids into decorating for Flag Day. It was a costly bribe as birthday cake and strawberry shortcake became part of the deal.

strawberry shortcake with candles on top to roll everything into one.

It will be a good time to share a dessert with neighbors and maybe sing a few patriotic songs. There might even be a planned trip of neighbors going to Florida’s Strawberry Festival.

You may have missed our Flag Day decorations, but good chance you will see them again for the Fourth of July.

Glenda Retting, our building social club secretary / treasurer, is constantly updating our list of residents. Our social club members try to make sure we stop by to meet any new resident and welcome them to our building. We have a phone tree to keep our residents informed on social events in our building if one wants to be on the list.

You are welcome to message me, Edwina Schick, your building president at 678-414-5300.

There is so much to do in our building and to enjoy at On Top of the World,

it’s impossible to do it all at one time. So we find it is more enjoyable when we can go to events with our friends and neighbors.

It is also a proven fact that socializing with friends makes us healthier. We always have something planned to make our building more beautiful and friendly.

New ideas are always welcome. We like to honor our veterans, so if you are a new resident and a veteran please let us know.

Proud grandma watches Air Force master sergeant retire after 20 years in the service



Air Force Master Sergeant Matthew Jackson hands his wife an American flag after 20 years of service.

By Marge Sivek

It is with great pride that I tell you about my grandson, Master Sergeant Matthew Jackson.

I flew to Wichita, Kan., in June, to attend his retirement ceremony. Matthew is my oldest grandson. He was a member of the Air Force for 20 years.

I arrived at the McConnell Air Force Base and was escorted by two Air Force personnel to a hall where the ceremony took place. Other Air Force friends attended alongside family.

It was so impressive.

Matthew was presented an American flag and he handed it to his wife, Katie.

I was so proud to be there.

I also enjoyed this trip to Wichita. It is a beautiful city. The streets are lined with maple trees. I cannot even imagine how beautiful it must look in the fall when the leaves are changing colors.

During this trip I also went to Old Town, where the streets look like an old western city. You won’t find any condominiums in Old Town - just log cabins.



On one street I stopped at a blacksmith shop and watched as they made horseshoes.

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Compliments to the Board for providing residents with valuable information at June 12 meeting

I would like to publicly compliment the current Board of Administration for conducting a very informative Board meeting on June 12. I found it delivered relevant information for the residents.

I will single out Vice Chairman David Kelly for his direct presentation of the budget and how he framed the difficult choices any Board will face.

There was a great deal to consider in adopting a budget for the new fiscal year. I predict this Association will continue to be faced with financial challenges and the need to balance those with the need for affordability of the community.

Voting results were strongly in favor of waiving reserves with 93.9 percent of all valid votes cast voting not to have reserves for fiscal year 2025-2026.

This budget advances additional elevators into the update program.

Elevator Service Transition

I asked Senior Manager of Parkway Operations Shawn Tobias to explain the elevator emergency communication situation. His response follows:

On Top of the World transitioned away from POTS lines (Plain Old Telephone Lines) for its two-way elevator communication needs many years ago. Since that migration, the experience has been that VOIP (Voice Over Internet Protocol) is overall reliable, but not without periodic connectivity issues.

Brief outages have been reported, but most of them are easily remedied. You may have experienced similar disruption on your home phone/computer as well.

These outages can be caused by problems such as provisioning (signal misdirection) or hardware, to name just a few.

Provisioning appears to be what the Association's telecommunication's provider, Summit Broadband, experienced when the community transitioned elevators to its new monitoring service in late May of this year.

Seventy-six elevator systems came over flawlessly over the course of more than a week's time, but the telecommunications vendor had over a half dozen VOIP lines that would not communicate properly with the destination phone number. This type of communication disruption required that the Management Company shut down service to these elevators in order to comply with State of Florida elevator code.

After six days of intensive troubleshooting and changing multiple origin phone numbers, Summit Broadband was able to resolve all of their connectivity issues with the exception of one, that being the elevator at Building 9.

Incidentally, this is the first elevator in the community that was required to install code-compliant video monitoring in cases where two-way communication, no-response (unresponsive) situations presented.



Between May 29 and June 10, myself and the Parkway elevator team, worked in tandem with no less than four telecommunication engineering support groups to reach a resolution. Ultimately it took the on-site involvement of a field operations director from Summit Broadband and the elevator hardware manufacturer to arrive at a solution, one that proved to be multifaceted.

On June 11, the elevator at Building 9 was inspected by the State and turned over for use by the community.

The takeaway from all of this is that today's communication technology isn't foolproof. Sometimes it requires in-depth troubleshooting in order to reach the intended recipient, unlike the telephones of old where you simply picked up the handset and were miraculously connected to persons on the other end.

I can't help but reflect on the old days with AT&T, where one call got a response. Nothing is so simple any longer.

Sign up for AppFolio

AppFolio is a new software the Management Company is rolling out for residents.

Look for an email from AppFolio to invite you to establish your portal.

If your email address on file with the Association is different than the one you are currently using, please send an email to clearwaterinfo@otowfl.net. You will receive an Owner Information Change form which can be submitted to the CSO or returned to the same email address.

Once your Association record is updated, an email will be sent to you at the new email address to set up your portal.

This program works across various platforms (PCs, tablets and phones) to provide residents with real time status of their association account and much more.

This program offers great flexibility to view your current account balance, make changes to your address, as well as email address and phone number.

Effective July 1, you will be able to initiate service requests in AppFolio, as

well as track the progress of such requests.

The app also offers access to all relevant Association documents.

Hurricane Season is Upon Us

As I noted in the June newspaper, every resident is encouraged to develop their own personal hurricane preparedness plan.

So all procrastinators beware. You may think you have time to get your plan together, but in reality, time is short to fully prepare as things can change very quickly based on recent experience.

That recent experience has shown that any hurricane or tropical storm can still be very disruptive to the Southeast in a big hurry. Not just damage from wind and rain deluge, but also damage from wind-driven rain and penetrating around doors or windows and penetrating through walls.

There is also the possibility of travel disruption should you choose to evacuate the area.

Those residents who chose to shelter in place experienced first-hand the force of back-to-back Category 4 storms.

What Can I Expect Post-Storm

After any natural disaster, when it comes to individual service requests, each request is evaluated based on severity and risk to life and property.

The damage is then stabilized, as needed, and resolved at the soonest possible time given all else that may be needing special attention.

It is important that each resident show patience and kindness to each other and to the workers who have left family to rally to the needs of the community.

Storms and protracted electrical outages are periods of high stress. To paraphrase Abraham Lincoln, in challenging times we must look to "the better angels of our nature."

It does not take a storm event to setback scheduled ground maintenance. Really, all it takes is large summer storms to disrupt the schedule.

As you no doubt observe, the lawns and shrubs love the wet, warm weather and respond by doubling their growth. Put the two things together and lawn maintenance crews struggle to keep pace.

Time for an Insurance Review

Hurricane season is a call to action 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 believe you can self-insure any loss, please reconsider because the cost of repair or reconstruction may well exceed the market value of your condominium at the time of an event.

It is the obligation of every owner to

insure the contents of their unit. Please don't feel you can be "lucky" and go without insurance!

Contents coverage may vary greatly depending on what you own and choose to insure. While the OTOW Condominium Association insures the building structure, it DOES NOT insure anything of a personal nature owned by a unit owner, including, but not limited to, your furnishings, personal items, floor coverings, appliances, cabinetry, as well as any electrical wiring that services your condominium unit exclusively (the demarcation of association responsibility is the connection to your electrical service panel).

Your individual insurance coverage on these items listed above would cover this type of loss. In addition, all insurance carriers write an HO6 rider that provides for loss assessment coverage in the event a special assessment for unforeseen casualty losses made by the Association.

The other critical element of a condominium owner's policy is coverage for Loss of Use should you be unable to occupy your condo following a casualty. This coverage is very inexpensive, but can provide funds for living expenses while you are displaced.

Experience has shown that recovery to having a habitable dwelling can range from 18 to 24 months. Please consider having the Loss of Use coverage in your HO-6 policy to help cover the cost with rent, living expenses and all that entails for you to live away from your condo for an extended period of time.

Why would anyone not want the sense of security that a Loss of Use property rider would provide?

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

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

For more information, please visit www.otowclearwaterinfo.com. From the main page go to "Association" and then scroll to "Insurance Forms." From there you may download the PDF document entitled "Insurance Responsibility of the Individual Unit Owner."



OTOW Movie Night Wednesday, July 16, 4 pm East Activity Center Auditorium

Bob Trevino Likes It
Production year (2024) • Rating: PG-13
Studio: Lions Gate Films, Inc. • Director: Tracie Laymon
Runtime: 102 minutes
Seating for 80, first come, first served.
No reservation required.
Popcorn is free, one bag per resident.
Cast: Barbie Ferreira, John Leguizamo, French Stewart, Lauren 'Lolo' Spencer.

Lily Trevino, a lonely 20-something, accidentally befriends a stranger online who shares the exact same name as her own self-centered father.

Could encouragement and support from this new Bob Trevino change Lily's life for the better.
Inspired by a true story.

AppFolio will provide you with personal

AppFolio Information
Your Management Company will be rolling out AppFolio on July 1, 2025.

You can download the AppFolio application to your personal computer as well as to your mobile device by checking and downloading the app from the App Store or the Google Play Store.

The AppFolio portal gives you the capability to view such things as your current balance due, past payment history, full account ledger, as well as submitting a service request and viewing closed requests.

You will also be able to view shared documents, which include (but are not limited to) your Associations articles of incorporation, bylaws, declarations, rules, etc.

The calendar function is a great addition and will list items such as community events, club activities, or may simply contain community announcements.

And finally, you can now update your personal information such as mailing address and/or email address.

Keep your records up-to-date with the most current information and ensure you will receive notifications and mailings from the Association.

By the date of receiving this newspaper, you should have received an invitation to set up your portal. If you haven't set up your portal already, please take the opportunity to do it now as it is a great way to have important information at your fingertips.

Also, moving forward, documents that would normally be posted on the official Clearwater website will now only be posted to AppFolio.

By way of refresher, or if you were not able to attend/view the June 12 board meeting and would like to view the AppFolio presentation given, please visit otowclearwaterinfo.com.

If you did not receive an invitation, or mistakenly marked the email as spam, please reach out to the Community Service Office for assistance. They can be reached at 727-683-6981.

Emergency Suspension of Services

From time to time, especially during tropical storms/hurricane events, you may find that the Management Company has suspended certain services as a precaution.

The services temporarily interrupted may include elevator, laundry and trash services.

It is never an easy decision to make, but the safety of the residents and the community guides many of these difficult choices as to when services need to be temporarily suspended.

During tropical storm events, Duke Energy may experience widespread power outages similar to the interruptions that the community experienced during Hurricane Irma in 2017. Outages of that magnitude can take days or weeks to remedy.

During one of these outages, if elevators were not shut down, it would be highly possible that a resident could become entrapped inside.

If wind speeds have exceeded a safe operational threshold, the Management Company suspends elevator services. County and local municipalities also suspend many essential services, including 911 call responses.



If there were an entrapment in an elevator during those conditions, it could be hours before the person could be rescued.

Given this possibility, and for your safety, the Management Company acts accordingly by suspending services during such storm conditions.

Power outages are also one of the many reasons laundry services must be suspended.

Trash service interruptions during tropical storms/hurricanes takes place because of possible storm hazards and to protect the safety of the service provider's employees.

Recognizing that it is simply unsafe to be outside of your unit during extreme weather events like these should make it clear why the Management Company makes the decision to temporarily suspend these services.

Maintenance and Service Requests

To ensure the most efficient processing of your maintenance or service request, please submit your request online at: www.otowclearwaterinfo.com/service-department-request-form/.

If you are unable to access the online system, please call the Community Service Office (CSO) at 727-683-6981 and we will return your call as quickly as we can during normal business hours.

Submitting your request yourself is the only way to ensure that your request has been conveyed correctly and has been received. Please do not rely on neighbors or service requests on your behalf. Once your request is received, a service order will be generated and forwarded to the appropriate department for resolution.

In some instances, we may need to contact you for additional information or clarification regarding your request.

Be sure to provide accurate contact information, detailed information regarding your request, and respond promptly to any inquiries.

Submitting multiple requests for the same issue is unnecessary and may slow down our response time.

If you have questions about your request, please call our Service Request Line at 727-683-698.

Should you see something that needs to be repaired, please report it and don't assume that someone else has reported it. Keep in mind that non-emergency requests are typically addressed in the order in which they are received.

If you are experiencing a life threatening emergency, dial 911 immediately. In the event of a power outage, please contact Duke Energy directly at 800-228-8485.

As a reminder, window and door repair or replacement is the responsibility of the condo owner, while the Associa-

tion is responsible for maintaining the structure and common elements.

Upcoming Projects Painting/Waterproofing

The community's painting contractor will continue working on front façade paint application projects in July with buildings 46, 32, 38 and 40 being next on the schedule.

As always, please keep in mind that the painting contractor will be operating in close proximity to parking areas and front/rear porches which may require the temporary displacement of vehicles or property. Thank you for your cooperation in advance and keep in mind that inclement weather can affect start and completion dates.

Construction, Roofing and Large scope projects

Building 14 will be the next structure to have its walkway and stairwell railings improved with the project slated to begin in late July – early August, pending permitting from Pinellas County.

As with other railing projects, a licensed contractor will affect the complete removal and replacement of the aluminum components on the second and third floor balcony walkways and center core and end stairwells. The improvements are estimated to be completed in 5-7 weeks from the start of the project.

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

A vendor under contract to the Condominium Association is tentatively scheduled to begin the next fire alarm/fire recall project in July. Exact dates have not been determined as of this update, but residents in building 96 will see the contractor on-site performing the work required to install the components.

This scope of work is required in advance of elevator improvements scheduled for the upcoming budget cycle. Noise and dust is a normal byproduct of the work, so residents should do their best to avoid active work zones or be prepared for delays in specific areas of the structure until workers can safely halt their activities.

The community's annual elevator inspections are another undertaking that will occur this summer. The management company, in conjunction with an authorized inspection company, will be performing state mandated assessments of all of the property's vertical conveyance equipment. This process traditionally takes a few weeks to complete and guarantees that the equipment meets all of the rigorous requirements that are required to receive certification from the state.

If you do happen to come across an elevator going through the inspection process, please be patient as it is a necessary step to ensure the continued safe operation for the riding public.

Recurring Reminders for All Community Residents

As a reminder, in 2023 the Management Company recommended its enforcement efforts by removing all unapproved items placed in building common areas. This includes, but is not limited to, plants (live or artificial), personal items, non-exterior rated furniture, rusted chairs/tables or in disrepair, tchotchkes, etcetera, as these

items are not permitted to occupy common spaces.

As has been referenced in the newspaper, on the community TV channel, and the bulletins posted in all building center core lobbies, these items will be removed and disposed of without further notice.

These ongoing efforts help keep the areas safe for first responders as well as maintain an aesthetically pleasing community for all to reside in.

We ask that residents help keep the community's common areas in compliance by reporting violations of this nature to the Management Company. We appreciate the community's cooperation and support in reporting any violations of this nature so the Management Company can investigate and correct if necessary.

The Management Company would also like to thank the residents who live on the second and third floors for their cooperation in making the On Top of the World community a safer and more aesthetically pleasing place to live by removing their floor mats from the common area.

The community's response for compliance was astounding, as has been the feedback regarding these efforts.

Once again, thank you for your support in this undertaking.

Now that the notification and compliance piece has been completed, the Management Company will continue the ongoing compliance enforcement of these common areas where the mats were once located, as well as repainting areas that could not be cleaned to community standards.

As a reminder to all residents and in keeping with condominium rules governing common areas, any floor mats placed in the second or third floor balcony walkways or center core areas will be removed without any further notification. Please assist us in keeping these walkway areas clear while making your community a safer and more beautiful place to live.

Inspection Services Division

The Inspection Services Team, in conjunction with the Parkway Construction Department, will continue prepping buildings scheduled for new paint coatings in the current improvement cycle. This has been an ongoing endeavor throughout the community over the last few years and encompasses the removal of all association unapproved plant hanger brackets, holiday lighting hooks that are affixed into the masonry block, hose reels and other wall and ceiling penetrations.

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

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

(Continued on page 5)

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records and community information

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

First floor unit owners will continue receiving notification from the Inspection Services Department as the Management Company works towards the removal of all unapproved decorative stones throughout the community. The stones are not only an unapproved item for use in landscaping and have the propensity to damage association and personal property alike.

The Management Company asks if you receive a notification requiring action on your part, please remove the stones at the earliest convenience.

The removal of plantings located above and around the potable water meters that service the individual units is also ongoing. The Management Company is asking that all residents comply and not replant the areas. Plants or other items found in these areas will be removed without notice and disposed of as they hinder the proper maintenance of these meters in the future.

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

Inspection efforts continue to focus on the tagging and removal of portable barbeque grills, including propane, charcoal, or electric, which are not permitted in any buildings common areas as they pose a fire risk to the structure and residents. Only grills meeting the approved Clearwater Fire Department standard are permitted on the patio of first floor units.

If you're a first-floor unit owner and not sure if your grill complies, please stop by the Community Service Office to request a visit from our friendly Inspections Services staff.

The Management Company would like to remind residents that all water softening equipment installations require advance association approval via a modification permit. A permit application package may be obtained by visiting the Community Service Office in the East Activity Center at 2069 World Parkway Boulevard. Residents are also reminded that only resin-style, not ion exchange or salt, water softeners are permissible in the community. Please make sure you apply for a permit and receive approval prior to contracting with a service to avoid a compliance visit by the Management Company. Thanks for your advanced cooperation.

After-Hours

Emergency Information

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

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

In the event of a medical emergency dial 911.

OTOW Alerts

Signing up for OTOW-ALERTS

(powered by RAVE) is incredibly easy. Simply go to www.otowclearwaterinfo.com and from the home page scroll down to the bottom of the page and the "Sign Up Now" box will be located to the left of the screen. Click to enroll.

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

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

As a reminder, when signing up for community and emergency alerts, be sure to enter your building number. You can select to receive notifications via text, telephone call, and/or email. You can select one, two, or all three notification options.

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

Community Service Office Information

The Community Service Office (CSO) hours of operation are Monday through Friday from 8:30 a.m. to 3 p.m. The office closes for lunch from noon to 12:30 p.m., Monday through Friday, unless otherwise posted. If your call goes to voice mail, it is because the staff is

working with someone else. Please be patient. Calls and voicemails will be responded to during normal business hours.

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

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

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

What To Do When You Feel Threatened?

Do you know what to do if you find yourself in a situation where you feel threatened? You should contact 911 or if the situation is not an emergency, you can contact the Pinellas County Sheriff's Office non-emergency number at 727-582-6200.

When speaking with the responding deputy, be prepared to provide specific details of statements made and make them aware that you fear for your personal safety.

Remember, there are factors that go into deciding to arrest someone. Each situation is unique and whether a threat is considered credible depends on various factors. A vague or ambiguous statement might not necessarily be considered a credible threat unless it can be backed by actions or other evidence to suggest that there is real intent to do harm.



PREPARE TODAY FOR A HURRICANE

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

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

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

Your Pre-Storm Checklist

1. Map out an evacuation route and choose a final, fortified destination well-inland. Tell family and friends where you intend to be during a storm. You should have one post-disaster contact - one person who is out of the danger zone, who you can contact and who will share your information with other loved ones. You may be short on power so consider limiting your contacts to one person.
 2. If you stay behind, keep the following in stock: 1 week supply of bottled water and non-perishable foods, refill prescriptions, bottle opener, flashlight and battery operated radio. Do you know where these items are stored? Don't go searching for them as a storm is closing in. Keep tape and cardboard handy should a leak develop.
 3. Create an inventory of your home. Use photos and videos in case some day you need to replace your items or determine the value of items lost. Special items should be stored away from your home in a safe place. Store important documents in sealable, water proof containers.
 4. Bring in porch items and anything outside that could become a projectile.
 5. Fill vehicle with gas. Don't wait until the mad rush starts.
 6. Don't assume a storm is over. Stay indoors. Please use a flashlight and not candles. Keep refrigerator closed as much as possible.
 7. Get cash. Money machines could be out for weeks.
 8. Review your insurance policy once a year to make sure you are covered for a major storm. If you need to file a claim, do so immediately after a storm. Make a list of damaged items. Keep receipts. Be patient.
 9. The OTOW activity centers are not storm shelters. They will not be open during a storm. If you live on an upper floor or may need assistance after a storm, plan ahead. There are nearby evacuation shelters.
 10. OTOW will provide weather updates if possible using RAVE, OTOW-TV 901 and the Box Office (otowboxoffice.com).
- WHEN A STORM HAS PASSED**
- A. If you evacuated, do not return home until authorities give you the OK.
 - B. Do not go outside. Do not begin cleanup on your own. Let OTOW management personnel remove limbs, wires and all damage.
 - C. Do not drive into a flooded road. Turn around - don't drown.
 - D. Traffic lights may be out. Stop at all intersections where a traffic light is not working. Treat each intersection as a four-way stop.
 - E. Do not use sink water until authorities give the OK. Do not eat spoiled food.
 - F. Do not wear flipflops outside. Wear sturdy shoes.

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

www.nhc.noaa.gov

Movie Night returns



More than 70 residents attended the first Movie Night of the summer season. Everyone got out of the heat and enjoyed ‘Thelma’ on the Auditorium’s big screen. Plus, everyone got a free bag of popcorn. (OTOW News photo by Doug Kates)

Can't Watch Board Meetings on 901?

The On Top of the World community TV station has come a long way in giving you a second option for watching live board meetings.

If you cannot make it to the Auditorium, you can watch live on OTOW-TV channel 901.

The station even has improved sound!

But if you're sitting home and get a black screen during a board broadcast, it's NOT the fault of the community TV station.

You need a Summit Broadband equipment upgrade in your condo.

If you are getting black screens, circles of death, frozen video, interrupted audio or hiccups, call Summit Broadband and request the latest technology.

Hundreds of people are watching from home. OTOW-TV is covering the meetings and the system is working.

Call for an upgrade instead of being in the dark.

On Top of the World 2025 Fall Festival & Expo

Saturday, Nov. 1, 2025

10 am - 2 pm

East Activity Center - Indoors and Outdoors

OTOW Clubs and Groups Welcome

Be a part of the fun!

Reserve a table. Space is limited. Register now.

Deadline is August 14. No exceptions.

Visit otowclearwaterinfo.com. Scroll to the bottom of the home page and click on the Fall Festival Flyer. Open the flyer and fill out an online registration form.

Call Nancy for more information: 727-799-2734

Email: general_activity@scacfw.com

2069 World Parkway Boulevard East, Clearwater, FL

Community overwhelmingly agrees to waive reserves and budget is approved

By Diane Like

Board Chairperson

June was a busy month full of community discussion, especially around the reserves and the budget.

Much of the confusion stemmed from changes to the required reserve amount if they weren't waived.

At a June 5 presentation, board members explained that Parkway Maintenance used their original and time-tested method to develop the reserve amount, but by law, the required amount must be based on the Structural Integrity Reserve Study (SIRS).

When the ballots were counted, the community spoke clearly: The majority did not want reserves, regardless of the cost.

Thank you to everyone who voted — we had a record number of proxies returned!



We also want to thank the number of owners who helped their neighbors understand why they needed to vote. The turnout was beyond expectations.

Finally, thank you to all the owners for being engaged in this important decision. To waive reserves, Florida law required 2,485 votes.

We received 3,188 before the dead-

line:

- 2,875 voted to waive reserves
- 186 voted to have reserves
- 127 were invalid

(An additional 27 came in after the deadline and were not counted.)

Please remember, per Florida law, voting to waive the reserves is required when we approve a budget, so you'll continue to vote on this annually.

We expect to receive an updated SIRS this fall, as mentioned at the June 5 meeting.

The 2025–2026 budget was approved at the June 12 meeting. This was the first year the board was involved from start to finish and there was a learning curve for both the board and Parkway Management & Maintenance.

We requested and received additional information to ensure informed

decisions.

The overall budget increased by 5.5 percent and reflected rising costs we're all seeing — at the grocery store, gas pump and beyond.

With nearly 5,000 condos, differing opinions are expected. What we can promise is that we did our homework, reviewed the facts carefully and made choices to keep On Top of the World moving forward.

Now that the budget is complete, the board is turning its attention back to our 2025 goals. We'll share updates next month — stay tuned!

In closing, we'd like to welcome our newest member of the board, Kathleen Cassel, who has worked with Condominium Association Management companies and we looking forward to her joining our team.

Summer Art Guild Program begins July 10 and all residents are welcome

By Katie Bajis

On May 10, the On Top of the World Art Guild held a board meeting to plan events for the coming year.

Plans include expanding members' participation in outside community fairs and art shows as well as some field trips.

Maggie Reinhart and Robin Megel will lead a Summer Art Program with pencils, pastels and acrylics starting

Thursday, July 10, at 1 p.m. in the Largo Room in the East Activity Center.

This will be a weekly painting and drawing activity Thursday afternoons from 1-4 from July 10 to Sept. 25.

Participants do not have to be members of the club. Interested residents are invited to bring their own supplies of colored pencils, pastels and acrylics, but the art club will also have a limited supply to share.

Light refreshments will be served.

The activity will be free to OTOW residents, but registration is required at least 24 hours prior to the activity. Residents can register by sending an email to Robin Megel at rmegel@gmail.com. Please indicate whether you are bringing your own supplies.

Regular Art Guild activities for the summer include:

Painting Pals - a weekly informal

get together to share art activities on Wednesdays from 1-4 p.m., in the East Activity Center Largo Room.

Summer Art Program - a weekly guided activity to learn drawing and painting with pencils, pastels and acrylics on Thursdays from 1-4 p.m. in the East Activity Center Largo Room.

Art Guild general meetings have been suspended for the summer until November.



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Movie Night July 16

Fall Festival & Expo is coming back and clubs have until Aug. 14 to register

Happy Independence Day on Friday, July 4.

Fall Festival & Expo

The On Top of the World Fall Festival & Expo will return to the East Activity Center on Saturday, Nov 1 from 10 a.m. – 2 p.m.

Mark your calendars and plan now on enjoying a wonderful day together.

This year’s Fall Festival & Expo features an actual farmer’s market with hay bales, pumpkins, seasonal fruits and vegetables. There also will be arts and craft vendors and food trucks.

Inside the activity center, Good Neighbors Association will serve coffee and donuts from the Outpost until 11 a.m. and you can visit a variety of businesses, health agencies, non-profit organizations and OTOW clubs.

Get up-to-date on your vaccinations at a CVS clinic that will be set up in the Largo Room.

Enjoy the festivities, food, drink, giveaways and a chance to win a raffle prize.

Registration for the Fall Festival & Expo is very easy for OTOW clubs. Simply send an email to general_activity@scacnw.com with the name of the club, and representative’s name, an email address and phone number of one representative who will be responsible for receiving event communications. That’s it!

Tables are free to OTOW clubs. The deadline to register is Thursday, Aug. 14. There will be absolutely no exceptions.

Inside tables are first-come, first-served and can be claimed and decorated the day before the event on Friday, Oct. 31 from 10 a.m. – 10 p.m. or the morning of the event.

Don’t miss this opportunity to show off your club, meet new residents and register new members.

All other vendors (non-clubs) will be required to complete a registration form at the official OTOW website www.otowclearwaterinfo.com. The deadline for businesses and non-profit organizations to register is Aug. 14. No exceptions).

For questions, email Nancy Rogers at general_activity@scacnw.com or call 727-799-2734.

Movie Night

The next Movie Night is Wednesday, July 16 at 4 p.m. in the East Activity Center Auditorium.

The film will be “Bob Trevino Likes It.”

This movie was produced in 2024 by Lions Gate Films, Inc. The director is Tracie Laymon. It is rated PG-13 with a runtime of 102 minutes.



Events & Activities

The cast includes Barbie Ferreira, John Leguizamo, French Stewart and Lauren Spencer.

This film is about a lonely 20-something, Lily Trevino, who accidentally befriends a stranger online who shares the exact same name as her own self-centered father, Bob Trevino. Lily receives encouragement and support from this new Bob Trevino and it could change her life for the better. This movie is inspired by a true story.

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

SHINE

Did you know Medicare turns 60 this month?

July marks the 60th anniversary of Medicare, the nation’s largest health insurance program.

Originally signed into law in 1965 by President Lyndon B. Johnson as Title XVIII of the Social Security Act, Medicare officially began on July 1, 1966.

Today it provides essential health coverage to nearly 50 million Americans, including more than 4 million residents in Florida.

Did you know you can apply for Medicare online even if you’re not yet ready to claim retirement benefits?

Understanding your Medicare eligibility and knowing when to enroll is crucial. Most individuals become eligible for Medicare at age 65 with a seven-month initial enrollment period that begins three months before and ends three months after their 65th birthday.

Missing this window may result in late enrollment penalties and higher monthly premiums.

Many people are unsure of how to navigate their Medicare options. That’s where SHINE (Serving Health Insurance Needs of Elders) comes in.

SHINE is a program of the Florida Department of Elder Affairs operated locally through the Area Agency on Aging of Pasco/Pinellas Counties.

SHINE offers free, unbiased, one-on-one counseling to help individuals understand their Medicare, Medicaid and other health insurance options.

In Pinellas County, where a significant portion of the population is aged 60 and older, SHINE continues to be a vital support system. Each year, the program helps thousands of seniors, retirees, individuals with disabilities, and other Medicare beneficiaries understand their health coverage and make informed decisions.

Additionally, Senior Medicare Patrol (SMP) Programs work to empower and support Medicare beneficiaries, families and caregivers in preventing, detecting and reporting suspected health care fraud, errors and abuse through education and outreach.

Individuals seeking assistance can speak with a trained SHINE counselor by calling 1-800-96-ELDER (1-800-963-5337). Appointments are available at local SHINE counseling sites, community enrollment events, or by phone.

For a list of locations and events, visit www.floridashine.org. or call 727-570-9696.

You can send an email to info@aaapp.org.

SHINE headquarters is 9549 Koger Boulevard N, Suite 100 in St. Petersburg, 33702. There web address is www.agingcarefl.org.

Need more information, contact Gerilyn Fortney at 272-570-9696, ext. 234.

Club/Activity Ideas

If you have an idea for starting a new club or activity, please email or call me so we can set up a time to meet and chat.

My email is general_activity@scacnw.com and my phone number is 727-799-2734.

For a little inspiration, here are some ideas below for activities that I would love to see take shape at OTOW. I believe the clubs and activities that form this community must come from the grassroots up.

How about a Storytelling Club, Genealogy Club, Sudoku/Puzzle Club, Chess Club, Astronomy Club, Nature Walk Club, Poetry Reading group, Memoir Writing Club and Bird Watching group (I see a lot of bird watchers taking photos on property. Start a group and meet once a month, share those photos and knowledge).

How about a Meditation Club, Mindfulness or Relaxation Club, Calligraphy Club (supposed to be very good for your brain), Singles Club or Arts & Crafts Club.

For a current list of OTOW clubs and activities visit www.otowclearwaterinfo.com, click on “Community Activities” and “Clubs and Civic Organizations.”

I would especially like to hear from new residents and or those who have not coordinated a club to date. If you have the time and want to connect and bring people together, I’d love to hear from you.

For anyone who would like to connect with an existing club or activity, this OTOW newspaper is your best resource. Review the monthly newspaper calendar to find out when the club or activity meets and just show up a few minutes early to sign up.

Or you can call or email me, and I can share your contact info with a club rep.

Saturday Food Truck Night

The next Saturday Food Truck Night will be July 12, from 3-7:30 p.m. in the East Activity Center front parking lot behind the Farmer’s Market.

Pamz Pizza Conez and Camerieri’s Zeppole Mix will be here for dinner and

Slipps Ice will be serving ice cream for dessert.

You can pick up your meal to take home, dine at the Pavilion or take downstairs to the East Activity Center Kitchen/Clearwater Room.

Over the summer we’ll try a new food truck every month.

If you do attend Food Truck Night, please send me a review so I know who to invite back.

Send your review by visiting Nancy’s Bulletin Board at otowclearwaterinfo.com or send me an email at general_activity@scacnw.com. If the reviews are good, I’ll invite these vendors back for the fall, winter and spring.

“The Tricks of a Scammer”

Tricks of a Scammer will be presented on Wednesday, July 9 from 10:30 – 11:30 a.m. in the East Activity Center Auditorium.

Pinellas County Consumer Protection Investigator and Outreach Coordinator Anna Marie Fiallos will make the presentation.

Sometimes it’s hard to spot a scam. Con artists use various schemes to defraud millions of people every year using a combination of sophisticated technology and age-old tricks to get people to send money or give their personal information.

You can protect yourself by recognizing the tricks that scammers use.

Informational brochures will be available and there will be a chance to win a raffle prize.

AAA Safe Driver Classes

Cancelled until further notice.

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@scacnw.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.

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cholesterol screening
pulse, iron count,
temperature.

On Top of the World
Thursday, July 10
10 am - 3 pm

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.



Share your power.

July Calendar

Special Events

Saturday, July 5, 12, 19, 26 - Farmers Markets, 11 am - 4 pm, East Activity Center Front Parking Lot
Wednesday, July 9 - Association Board Meeting - 1 pm, East Activity Center Auditorium (also Live OTOW-TV 901)
Wednesday, July 9 - Scam Seminar - 10:30 - 11:30 am, East Activity Center Auditorium
Thursday, July 10 - OneBlood, 10 am - 3 pm, East Activity Center Front Parking Lot
Saturday, July 12 - Food Truck Night, 3 - 7:30 pm, East Activity Center Front Parking Lot
Tuesday, July 15 - New York-New Jersey Club Dessert Night, 6 - 9 pm, East Activity Center Auditorium
Wednesday, July 16 - Movie Night, 4 pm, “Bob Trevino Likes It,” East Activity Center Auditorium (runtime 102 minutes)
Saturday, July 19 - Entertainment Committee Dance - Three’s Company - 7:30 - 10:30 pm, EAC Auditorium
Club Information Tables, Thursdays Only, 8:30 - 10:30 am, East Activity Center Auditorium (NO TABLES JULY 3)
The EAC Auditorium will be closed July 1-3 for floor work. Information tables July 3 will be in the Clearwater Room.

Clubs and Groups

-  Art Guild - Board Meeting: No board meeting this month
Art Guild - Business Meeting: No business meeting this month
Art Guild - Club Meeting: 1-4 pm, Tuesday, June 10, Largo Room
Art Guild - Summer Art Program: 1-4 pm, Thursdays, Largo Room
Art Guild - Painting Pals: 1-4 pm, Wednesdays, room open to club members
Art Guild - Acrylic Painting: 1-4 pm, Thursdays, room open to club members
-  Baby Boomers: 5:30-6:30 pm, July 2 | 5:30-6:30 pm, July 17, 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: Off for the summer
Caring and Sharing: 9 am-12 pm, Tuesdays, Clearwater Room
-  Chorus: Off until the fall
-  Coloring Book Club: 12-3 pm, Wednesdays, Crystal Beach Room
-  Computer Club: 8:30-10 am, Wednesdays and Saturdays, Learning Lab
-  Democratic Club Board Meeting: 2-4 pm, Thursday, July 24, Crystal Beach Rm
-  Democratic Club Meeting: 2-4 pm, Thursday, July 10, Learning Lab
Democratic Club Happy Hour: 6-8 pm, Tuesday, July 22, Learning Lab
-  Entertainment Com. Board: 10:30-11:30 am, Monday, July 14, Crystal Beach
-  Fixers, Fiddlers, Fumblers: No upcoming events
-  Freebirdz Weight Loss Group: 10:30 am-12:30 pm, Fridays, Crystal Beach
-  French Language & Culture: 11 am-12 pm, Wednesdays, Dunedin Room
-  Good Karma Book Club: 10-11:30 am, Thursday, July 17, Crystal Beach Room
-  Good Neighbors Association: No upcoming events
-  High Vibe Tribe: 7-9 pm, Tuesday, July 8, Clearwater Room
-  Irish Club - No upcoming events
-  Italian-American Club - No upcoming events
-  Jesters Board Meeting: No upcoming meetings
Jesters Meeting: No upcoming meetings
-  Kibitz Corner: 9-10 am, Mondays and Wednesdays, Clearwater Room
-  Knitting Group: 9-11 am, Wednesdays, Crystal Beach Room
-  Lambda Social: 6-9 pm, Friday, July 11, Oldsmar Room
Lambda Chat: 10:30-12, Fridays, Safety Harbor Room
-  Lawn Bowl Club: No upcoming events
-  Music Group: 3-6 pm, Tuesdays, Dunedin Room
-  New York-New Jersey: Off in June
-  Philosophy Club: 10 - 11:30 am, Tuesdays, Crystal Beach Rom
-  Plant-Based Living Club: 3-4 pm, Wednesday, July 9, Learning Lab
-  Pickleball Club Board Meeting: 1-3 pm, Monday, July 21, Crystal Beach
Pickleball Club Game Night: 6:30-9:30 pm, Monday, July 21, Belleair Rm
-  Pray For America: 10 am-12 pm, Saturdays, Crystal Beach Room
-  Press Association: No meeting in July
-  Republican Club Meeting: 6 - 9 pm, Tuesday, July 1, Belleair Room
Republican Club Picnic: July 5 is cancelled
-  Speak English: 10-11 am, Thursdays, Dunedin Room
-  Tennis Club: No upcoming events
-  Texas Card Game Club: 3 - 10 pm, Friday, July 25, Clearwater Room
-  Theater Workshop Board: 6:30 - 8:30, Wednesday, July 2, Belleair Rm
Theater Workshop Meeting: 6:30 - 8:30, Wednesday, July 2, Belleair Rm
-  Travel Club: No meeting in July
-  Veterans Club: No upcoming events
-  World Quilters: 9 am-2 pm, Tuesdays, Largo Room
-  Writer's Ink: Off for summer

Exercises and Games

- Aqua Aerobics: 9-10 am, Mondays through Fridays, EAC Pool
Bonesavers: 8-9 am, Mondays, Wednesdays, Fridays, Clearwater/Kitchen Room
Co-Ed Exercises: 10-10:45 am, Mondays, Wednesdays, Fridays, Exercise Room
Cornhole: 1-3 pm, Mondays, Belleair Room
Gentle Movement Exercises: Off for July
Kaboom: 11 - 11:45 am, Tuesdays and Thursdays, Exercise Room
Ladies Exercises: 8-9 am, Monday-Friday, Exercise Room
Line Dance Club: 1-3 pm, Tuesdays, Auditorium
Moving 'n Grooving Line Dance: Off for July
Qigong: 3-4 pm, Tuesdays and Thursdays, Exercise Room
Slimnastics: 9-10 am, Monday through Friday, Exercise Room
Snowbirds Line Dancing: Off until fall
Social Dance with Howard: 1-3 pm, Thursdays, Belleair Room
Tai Chi Flow: 3:15-4:15 pm, Mondays, Wednesdays, Fridays, Exercise Room
Yoga Align and Stretch: 10-11:15 am, Mondays, Belleair 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: 6:15 pm, Mondays and Wednesdays | 9 am, Tuesdays, Wednesdays, Fridays
Pickleball: 10 am-1 pm Mon, Wed, Fri | 8-10 am, Tue, Thu, Sat | 6:30-8:30 Tue, Wed, Thu | 9-12 Sundays
Ping Pong: 10-1, Tuesdays-Fridays, Belleair Room
Shuffleboard: 4 pm, Mondays, Tuesdays and Wednesdays
Softball: 7:45 am, Off until fall
Tennis: 7:30-10 am, Mondays, Wednesdays, Fridays | 10-1 Tuesdays, Thursdays, Saturdays
- All-In: 2-4 pm, Wednesday, July 2, Crystal Beach Room (new)
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
Duplicate Bridge: 11 am - 4 pm, Saturdays, Ozona Room
Ladies Bunco: 6-9:30 pm, Wednesday, July 16, Crystal Beach Room
Mahjong: 1-4 pm, Tuesdays, Fridays, Palm 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
- Alonso Poker: 5-8 pm, Wednesdays, 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
- None

Building Events

Swimming Pools: 8-6:30 Mondays-Saturdays, 9-6:30 Sundays | Woodshop: 8-12 Monday-Friday | Library: 10-12 Mondays & Thursdays, 1-3 Wednesdays



Three dances coming up on the summer schedule

By Mary Ann O’Neil
Happy summer to all!

Just a reminder that there are no Entertainment Committee shows throughout the summer months, however, we do have dances. So, keep your dancing shoes out and be sure to attend our summer dances.

Our June dance featuring the Boomer Band was fun and we had a good turnout considering some of our residents have headed back up north for the summer.

On Saturday, July 19, Three’s Company, featuring Ralph Roger, will be entertaining us for our monthly dance.

This group performed for us last year and their selection of songs is great for dancing.

Get your neighbors and friends together and come out and support our dances.

Dance tickets are only \$10. You can reserve your seat – bring your own beverages, snacks and glasses. We provide coffee and ice, and great entertainment.

Shorts are not allowed at our dances. This includes both females and males. We would hate to have to ask you to leave.

Those of you who have not yet purchased your Halloween

or New Year’s Eve tickets, this is the time to do so. The earlier you purchase your tickets, the better chance you have of selecting the table you want.

These two dances are our biggest dances of the year and we always sell out.

The cost for the Halloween Dance is \$15 and New Year’s Eve Bash is \$30 per person.

You do not have far to go to attend any of our events, so come out for a great evening.

During the summer months, your Entertainment Committee will be selling tickets on Thursdays only between 8:30-10:30 a.m. in the East Activity Center

Auditorium.

Even though we do not have shows during the summer, you can still purchase tickets for our fall shows. The three fall shows are Beatle Maniacs on Oct. 23, Divas of the ‘70s and ‘80s on Nov. 20 and our last show for 2025 will be Voices of Jazz on Dec. 18. The show tickets are \$20.

If you have any questions, please call 727-449-9243 or 215-431-4799.

On behalf of the OTOW Entertainment Committee, enjoy your summer and thank you for supporting our dances.

Louie Bravo Trio



7:30 pm, Saturday, Aug. 16

Tickets on sale at the Entertainment Committee information table on Thursdays from 8:30-10:30 am, EAC Auditorium

(OTOW News photo by Mary Lou Wall)

Committee



Three's Company

**July
Dance!**



**Featuring
Ralph
Rodgers**

**Dance - Saturday, July 19, 7:30 pm
East Activity Center Auditorium - \$10**

Entertainment Committee Calendar

JULY

19 - Three's Company (dance), 7:30 pm, \$10

AUGUST

16 - Louie Bravo Trio (dance), 7:30 pm, \$10

SEPTEMBER

20 - At Large (dance), 7:30 pm, \$10



Pet of the Month



This is Snowpaw, a wonderful Tuxedo cat, who is almost 17 years old and weighs 18 pounds.

He is the gentle giant of Tuxedo cats.

He lives with Mary Anne Nargi in building 58 - the Emerald Isle building.

He has a wonderful and loving disposition. I hope he has a very long life to come.

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 lois-lane96@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.

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.



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 core 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, meaning 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, fighting, distracting the driver, or any other unacceptable actions at the discretion of the driver are strictly prohibited on the bus. Violation of the above guidelines may result in your bus privileges being revoked.
10. All route changes are at the discretion of management.

Bus Schedule July

SCA - OTOW Shuttle Bus
NC - Neighborly Car Bus

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



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On Top of the World News

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Editor: Doug Kates

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On Top of the World News - 2069 World Parkway Boulevard East, Clearwater, FL.,33763

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Proofreaders
This Edition
Joanne Cordes
Donna Gagnon
Tara Still
Patti Branch

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East Activity Center First Floor

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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 Diane Like, Vice Chair Dave Kelly, Treasurer David Everett, Secretary Russell Bolin
Mike Elza, Janet Hooper, Les Meneilly, Dale Prunoske, Kathleen Cassel

Good Neighbors Association making plans for fall season starting Sept. 11

By Sue Trost

Good Neighbors Association is very busy planning all of our fall season activities.

We will begin with our first Get Acquainted Coffee on Thursday, Sept. 11 featuring entertainer Carla Hines, who has provided us with her amazing singing performances at previous Get Acquainted Coffees.

We always look forward to having her entertain us.

Get Acquainted Coffee is from 9 a.m. until 11 a.m. As always, coffee and donuts will be provided free.

Our club's next food and clothing drive will be on Friday, Oct. 10, from 10 a.m. - 2 p.m. East Activity Center parking lot next to the tennis courts. More details will be in our September article.

Our fall social this season is going to be Music Bingo! We have decided to bring this back due to the enormous amount of requests by members of our community to do it again.

The date is Saturday, Oct. 18, from 4-7 p.m. and will include three games of music bingo, a hot dog meal, prizes to the winners of each game and raffles.

The price will be \$13 per ticket.

Tickets will be going on sale beginning all Thursdays in August and then Mondays and Thursdays beginning in September.

The Good Neighbors Association Flea Market & Craft Show will be held



The next Good Neighbors Association Fall Flea Market and Craft Show will be Saturday, Nov. 15.

on Saturday, Nov. 15, at the East Activity Center Auditorium from 10 a.m. - 2 p.m. Tables will go on sale beginning in September on Mondays and Thursdays in the Auditorium from 8:30-10:30 a.m. at the Good Neighbors information table.

Flea market and craft show tables will be \$15 apiece or \$25 for two tables on a first-come, first-serve basis, Stay cool and have a safe and happy summer!



Music Bingo

Coming on Oct. 18 to the EAC Auditorium

Tickets are \$13 per person and includes a hot dog meal.

Mark your calendars!
Be back by Oct. 18!

1

26

41

13

7

Tickets sold 8:30-10:30 am at Good Neighbors information table on Thursdays over the summer

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Don't let a monthly credit card statement go unnoticed - check for unknown charges

Scam Alert: Sometimes there might be a rather small charge that pops up on your credit card statement. Maybe it's from some company you don't remember, or maybe the small purchase is something your don't remember.

You already know what to do, don't you?

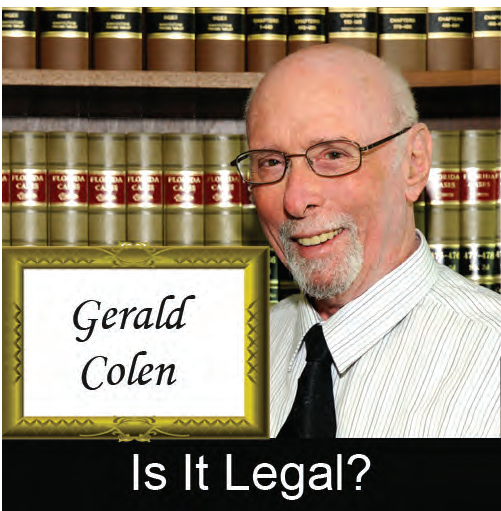
In today's world, you must check your account statements as soon as you get them. If you pay bills online, you must constantly check to make sure you know, for sure, that the charge is valid. It's just the world in which we now live.

Scam Alert: According to the office of the Florida Attorney General, here are a couple of "red flags" that warn you of a data breach, resulting in identity theft:

- (1) Suspicious withdrawals or charges on bank or credit card statements.
- (2) A warning from a bank or a creditor about unusual activity on your account(s).
- (3) A bill for something you don't remember ordering.
- (4) A call from a debt collector about some unknown debt.

There are, of course, many more red flags. The thing to do is what I've been saying over and over and over in this column.

Trust no one.
Check and then check and then check.
If someone calls you and demands money, do not talk to the person. Hang up.
And if you are given any notice to call for information about a credit card,



don't call the number in the notice. Call the number on the back of your credit card or the number from a previous bank statement that you had verified before.

We grew up in a world where we could leave the doors unlocked. That world is gone. We must adjust to this one.

Q. I know I'm an enabler. My son hasn't worked for quite some time. I've been supporting him. Now, he's asked me to support his live-in girlfriend. She claims that legally, I have to support her because she takes care of him. Your thoughts?

A. I don't have any thoughts for you, and even if I did, you would do what you want whether you agreed with me or not.

The most I can tell you is that from a legal perspective, you have no legal obligation to support your son and certainly no legal obligation to support his girlfriend just because she says she

takes care of him.

Q. I've been quite sick lately, but my doctor says he sees good signs of improvement. Yet, who knows what could happen? My daughter suggested that I deed my apartment to her so that when I get better, she will have it for me, but if I don't get better, she won't have to go through probate to get the title. I'm confused.

A. Yeah, well I'm confused, too.
Perhaps you aren't stating precisely what she means. But, if you are stating what she means, my obvious question is why do you need to deed her your apartment now, so she can have it for you, since you already have it.

The second part about her not having to go through probate could make sense, but you can do that by means of a Ladybird Deed, which is where you keep control of the property as long as you live and only when you pass will she get it.

But, since I wonder about your daughter's true motives, I strongly suggest you contact an attorney and have a conference with him/her.

Q. My boyfriend and I are in our 80s. We were on a cruise (far from the U.S., foreign country,) where he bought some (E D medication). A neighbor said it's illegal. My boyfriend doesn't know what he should do. Your thoughts??

A. I'm confused. Are you saying he bought some E D medicine, but he doesn't know what to do with it?

When all else fails, maybe read the directions?

I don't know what the medication

was, but when you came back, the medicine was not hidden and you were not stopped by U.S. Customs, so it probably isn't illegal to have it.

To be clear though, I think it's always risky to purchase drugs in a foreign country, especially when you could just as well ask your doctor for a prescription for what you need and it won't be illegal for sure.

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.

Good Karma Café



Did you hear? We have a new freezer!

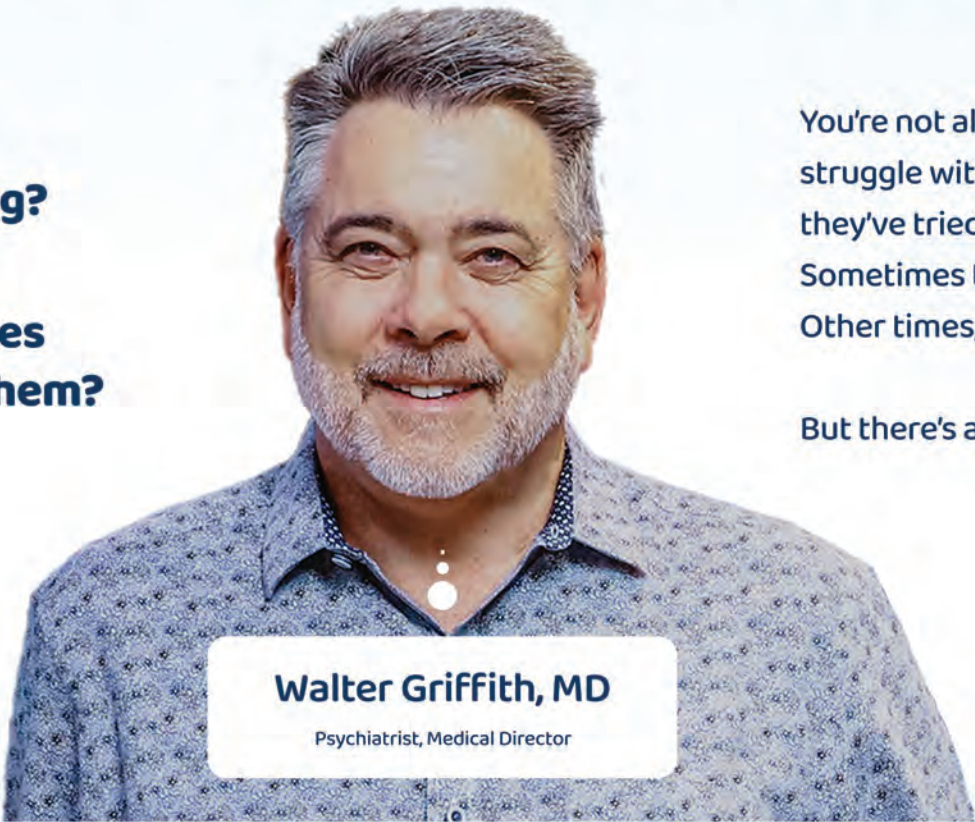


Monday-Friday, 7:30 AM - 3:00 PM



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- ? Are They Working?
- ? Do You Sometimes Forget to Take Them?



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Walter Griffith, MD
Psychiatrist, Medical Director

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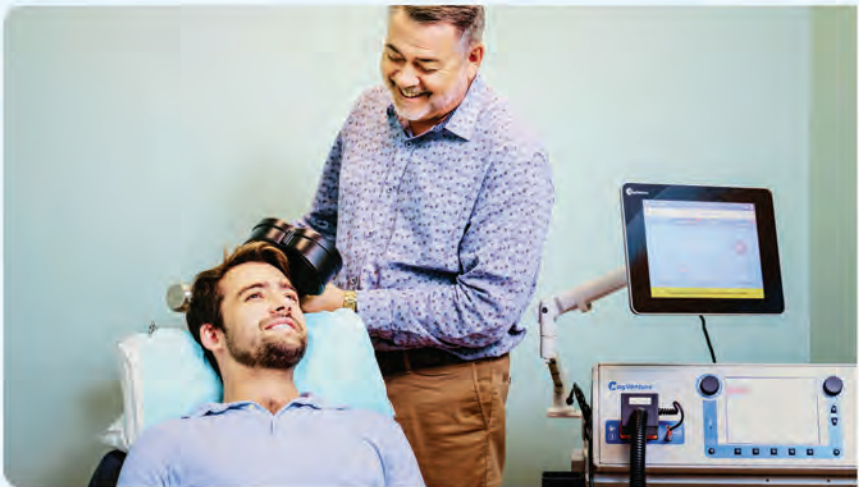
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ACTIVITY REPORTS



More than 20 residents attended a 90th birthday party and 26 years of teaching celebration for our own Ruth Pittman, whose specialty is Tai Chi and Qigong. Below is a plaque Ruth received from her students to mark the occasion. (OTOW News photos by Doug Kates)



This party marked a 90th birthday and 26 years of teaching

Residents who take Tai Chi and Qigong wanted to thank instructor Ruth Pittman for her 26 years of service to On Top of the World.

But when the students discovered that Ruth would be celebrating her 90th birthday in June, the “thank you” celebration turned into one heck of a party. The thank you celebration was then combined with a 90th birthday party and the East Activity Center Kitchen filled up with people who really appreciate Ruth.

Ruth wore a 90th birthday crown that said “it’s my birthday.”

She received a plaque from her students which read, “Thank you from everyone who has ever taken your class.”

Wow! After 26 years ... that’s probably well over 200 different students.

There was healthy food, plenty of congratulations, a lot of thank yous and even more “happy birthday” wishes all rolled into one.

And this day almost didn’t happen.

Last year, On Top of the World mandated that class instructors be certified and insured. Ruth wasn’t sure she wanted to go through the hassle. At first she said 25 years is long enough. At another point she thought 90 was a good time to retire. But with encouragement from her students, she stuck with it. Kind of like her class motto.

Ruth likes to quote Albert Einstein who said, “Life is like riding a bicycle. To keep your balance, you must keep moving.”

And so classes continued the rest of the week and the rest of the month. There are also early discussions for a 30-year party in 2029.

Another favorite quote Ruth has is, “Imagination is more important than knowledge.” She stole that quote from Albert Einstein, too.

Tai Chi and Qigong are designed to improve balance, stability and strength. You also find yourself in a peaceful world for about an hour.

Tai Chi is 3:15-4:15 p.m., Mondays, Wednesdays and Fridays in the East Activity Center Exercise Room. Qigong is 3-4 p.m. on Tuesdays and Thursdays. Classes are free.

A live exercise class with a certified instructor

KABoom is a fun, 45 minute class divided into segments consisting of warmup, moderate to high intensity cardio, exercises using light weights, cool down and stretching.

It also focuses on improving balance, agility and mental acuity.

No chairs. KABoom will get its first tryout here at On Top of the World in July.

Scheduled times are 11 a.m., Tuesdays and Thursdays in the East Activity Center Exercise Room. Please arrive before 11 a.m. to pre-register.

The instructor is Kevin Archibald, a certified instructor. This class will be free to all Silver Sneakers members and \$2 a class to non-members. Class size will be limited to 30. Bring your activity card.

KABOOM!
Fun Fitness
with *Kevin*

Finals table for May



The Texas Card Game Club was back to normal for attendance in May. More than 25 people participated and many brought sweets and snacks for everyone to enjoy. Three people were left at the finals table before time expired and all three agreed to split the pot. There was no tournament in June. The next two tournaments will take place Friday, July 25 and Friday, Aug. 29. Before you can participate, you must update your activity card. For more information on our club, send an email to joegdechiaro@ yahoo.com.

Democratic Club already reminding voters to prepare for next election

By David Beaven
I want to thank all of our Democratic Club members for their activity over the past month.
Many of you participated in the Democratic rally in Palm Harbor on June 14. We also worked phones to contact voters to tell them to renew their vote-by-mail status.
In case you are unaware, voters in Florida must now renew their request for a mail-in ballot every two years. If you have not done this, you can contact the Elections Office at 727-464-8683 or go online at: votepinellas.gov/votemail.
Our club meets on the second Tuesday of each month at 2 p.m. in the West Activity Center Learning Lab. We often have guest speakers or watch informative videos to learn about important issues affecting our country and our state.
At our meeting in June, we hosted Mary Fahy. She is the co-founder of the group "Vote Pinellas Action" which works to register voters and get out the vote in the county.
Their site is voteractionpinellas.org.
Mary spoke to us about using a phone app to contact people that we



know to encourage them to vote and to provide information on candidates. We are looking to work with her group in the coming months.
On Thursdays from 8:30-10:15 a.m., our club has an information table in the East Activity Center Auditorium with literature that may be helpful to you. Our members normally drop by to chat and we welcome newcomers. Join us for some friendly liberal conversation. You can also sign up for our club mailing list.
For additional information about the club, go online to worldddemclub.blogspot.com. We are also on the Box Office at otowboxoffice.com.



Democratic Club President David Beaven welcomes Mary Fahy to June's meeting.

Tricks of a Scammer

10:30-11:30 am, Wednesday, July 9
East Activity Center Auditorium

Sometimes it is hard to spot a scam.
Con artists use various schemes to defraud millions of dollars from people every year. A combination of sophisticated technology and age-old tricks can fool people into sending money or giving out their personal information.

You can learn how to protect yourself by recognizing tricks used by scammers.

Join Pinellas County Consumer Protection to learn how to spot a scam and steps you can take to avoid becoming the victim of a scam.

A cartoon illustration of a man in a brown suit and hat, running and carrying a large money bag with a dollar sign on it.The logo for Pinellas County Consumer Protection, featuring a stylized sun and the text "Pinellas County Consumer Protection".



Members of the Plant-Based Living Club are doing something - we will find out soon.

That chicken you just bought - it may contain more salt than you can pour out of a salt shaker

By Kathy Brumbaugh
The answer? Chicken.
The poultry industry commonly injects chicken carcasses with salt water to artificially inflate their weight, yet the sale item can still be labeled “100 percent natural.”
Consumer Reports found that some supermarket chickens were pumped so full of salt that they registered a whopping 850 milligrams of sodium per serving. That could mean more than a full day’s worth of sodium in just one chicken breast.
It’s not easy avoiding sodium on the Standard American Diet (SAD), since three-quarters of salt comes from processed foods rather than a salt shaker.



It is easy to become addicted to hypersweet and hypersalty.

In most countries studied, processed foods provide only about half of people’s sodium intake. In the United States, we consume so much sodium from processed foods that even if we completely stopped adding salt in the kitchen and dining room, we’d still only reduce our salt intake by a small fraction.
In many current documented studies, the more meat, eggs and dairy are minimized in favor of plant foods, the lower the risk of premature death.
On the other hand, the consumption of unhealthy processed plant foods were shown to increase the risk of death overall even if animal product consumption remained low.

Tastes great and helps us live longer, fuller lives?
That is what plant-based eating is all about.
Join us at our next Plant-Base Living Club meeting on Wednesday, July 11, at the West Activity Center Learning Lab. We are always discovering new ways to incorporate more healthy plant foods into our diets.
For more information on our club, visit OTOWboxoffice.com or email me at kbrumbaugh51@gmail.com.
Also, see nutritionfacts.org and/or VeganSalvation.com for the many benefits of eating a plant-based diet.



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No Snowbirds! This event is for Floridians who love summer

Strawberry shortcake with Carla



Carla Hines is here for your summer entertainment on July 15.
(OTOW News file photo by Doug Kates)

By Pat Hayes

The New York-New Jersey Club cordially invites you to join us for a summer of fun!

We have three events left before those pesky Snowbirds return from wherever it is they go. Why do they leave? Who knows. We know On Top of the World is the place to be all summer.

On Tuesday, July 15, Carla Hines will be here at 6 p.m. Join us in the East Activity Center Auditorium for music and strawberry shortcake. Cost is \$10.

Carla is the lead vocalist for the trio band “In Perspective.” Her performances focus on The Motown Sound and music from the ‘60s and ‘70s.

We will be serving fresh strawberries on pound cake with whipped cream. Of course we will serve coffee, water and ice.

On Tuesday, Aug. 12, our club will host a New York Block Party at 5 p.m. in the Auditorium. Cost is \$10.

The evening will feature New York-style, dirty water hot dogs, along with beans, chips and dessert. Coffee, water and ice will be provided.

Our guest DJ will be Frank Lebank from Brooklyn.

Summer concludes on Tuesday, Oct. 7, with Sports Shirt Night at 5 p.m. in the Auditorium. Cost is \$18.

Come out wearing your favorite sports shirt or hat! We don’t discriminate. Red Sox fans welcome, although this year you may not want to admit it.

We will serve Felice’s Italian Catering pork subs with pasta salad. You can choose sausage and peppers, meatball parmigiana, chicken parmigiana, Ital-



New York - New Jersey Club

ian (Godfather), and tuna or turkey with Swiss cheese.

Our DJ will be Scott McParland. “Desserts by Lou” will be served. Coffee, water and ice will be provided.

When the Snowbirds return, we welcome them to our annual Ugly Christmas Sweater Party on Tuesday, Dec. 9 in the EAC. Cost is \$28.

Frank Lebank will be the DJ. The menu and cost will be announced later.

The New York-New Jersey Club does not sell tickets at the door. Membership to our club is \$5. If you join now, your membership covers 2025 and 2026.

So come meet our friendly volunteers at our information table. If you would like to volunteer, stop by our table on Thursday mornings and say hello to Vicky Cicia, Laura O’Conner, Ray Willis, and Anna and Gene Amature.

‘The Times of Your Life’ will feature all of your special life events

By Rodger Hillier

The Jesters are on hiatus this summer, but will be back at it in September. In the meantime, the creative team has been developing next year’s show. It is titled, “The Times of Your Life.”

The show will revisit some of your more important “life events” like school, dating, marriage, family and even retirement.

The Fourth of July has always been a life event for most of us. The parades, fireworks and carnivals are always special.

I remember when I could ride the tilt-a-whirl and the merry-go-round for a quarter. There was always cotton candy and games of skill. So much fun.

My community also would have a street dance at this time. A local rock band would play hits from transistor radio days. Songs like “Runaround Sue” and “Ain’t No Mountain High Enough,” which we plan to perform in our Jesters’ show.

“The Times of Your Life” will have plenty of music, dancing and, of course, comedy.

One thing everybody already knows is that music is a very big part of our lives. Dick Clark famously stated, “Music is the soundtrack of your life.”

I had the opportunity to listen to a lot of music between my older brother’s ‘45’ records (I hated having to put those

little plastic things in the hole of the record) and my mother’s ‘78’ records. But I enjoyed them all.

I remember my grandmother had a crank up record player. She had a record I loved with no singing. It was of different people laughing.

After a minute of listening, I was on the floor laughing.

So, if you like a few laughs and great entertainment, I encourage you to come or participate in this year’s show on Jan. 30, 31 and Feb. 1.

Our next meeting and auditions will be in September. More details to come.

“See you in September.” Remember, Jesters are “Jest for Fun.”



Lambda Club turns 16 - good reason for a party

By David Beaven

It’s our anniversary!
Lambda Club turns sweet 16 this year.

By tradition, 16 is a coming of age. Founded in July 2009 means 16 years of parties, outings and friendships here at On Top of the World.

Lambda Club is happily and firmly established as one of the many social clubs here at OTOW. We operate year round.

The club is grateful to OTOW News Editor Doug Kates for making sure our articles and photos show our best side.

Also many thanks to Nancy Rogers for helping us with room scheduling and suggestions over the years.

Our club serves the Lesbian, Gay, Bisexual and Transgender (LGBT) residents here, and we have welcomed and enjoyed the participation by many



other residents who don’t fit those initials - our OTOW neighbors.

In keeping with an anniversary, we will be having a party on Friday, July 11 at 6 p.m. in the Oldsmar Room. There will be cake to celebrate and presents.

As usual, our members will be bring-



It’s time to mark 16 years of parties.

ing tasty dishes for our potluck buffet and the bar will be open with a variety of beverages. The music system will play happy songs. Hope to see you there.

If you would like to find out more about our club, go to our webpage: lambdaclearwater.blogspot.com.

Or you can call David Beaven at 727-410-7566.

Do you believe in dragons? Did you know they watch over us and protect our treasures?

By Laurie LeClaire

Many people who attend High Vibe Tribe events have noticed the quiet wisdom that is shared by Mark Blair. He has been my co-chair for four years and I have bounced ideas off of him and discovered speakers through his recommendations.

So when I asked if he would be willing to be our guest speaker for July, he graciously accepted to do a presentation.

Since I share the whimsical love of dragons, fairies and unicorns, I suggested his presentation topic be just that. Mark openly speaks of his personal relationship to his dragons and unicorns. So on July 8, Mark has agreed to speak a little more in depth about these magical beings.

This is the best time to discuss the truth about the history of dragons. Most people see the scary looking creatures, but don't truly know their origins.



They are wise beings of the angelic realms, who work on different wavelengths from angels, but work together for the highest good.

Dragons have a great love for hu-

mans and the Earth. If one becomes your companion, it supports you and the bond is unbreakable.

Your dragon will return to you whenever you need it.

Dragons watch over us and they guard the treasures of the world.

Treasures could be caches of wisdom held in crystals, rocks and trees. Treasures could be magic hidden in caves, songs of the mountains and mysteries of the natural world.

Dragons can create matter ... and deconstruct it.

Dragons are elementals, meaning they can have earth, air, fire or water origins.

Angels, fairies and unicorns are air elementals.

All elementals are of the angelic kingdom, but have different roles.

Dragons, angels, unicorns and natural spirits do not have free will. Their role is to serve God and help people,

animals and the natural world.

They have been serving our planet since its inception.

Mark will share the history of dragons and tell us personal stories of unicorns and fairies.

He will invite further conversations from the group.

If time allows, there will be an opportunity for group participants to draw their own personal dragon card or unicorn card from card decks supplied by both Mark and me.

Our metaphysical society is a free group open to any resident from On Top of the World. We meet once a month on the second Tuesday evening in the Clearwater/Kitchen Room in the East Activity Center from 7-9 p.m.

You may bring one guest. If you have questions, you may reach Laurie LeClaire at otowoowoo@gmail.com.

Republican Club picnic delayed until August

By Deborah Russell

The Ronald Reagan Republican Club will not be holding summer meetings in June, July or August this year.

We will resume on Sept. 2 at 6 p.m. at the West Activity Center Bellaire Room. Please come join us for a light supper of finger foods and dessert from 6-6:45 p.m. The meeting will commence at 7 p.m. Our guest speaker will be Adam Ross, tax collector for Pinellas County.

We were planning on celebrating Independence Day with a barbecue picnic at the Pavilion on July 5, but that event was postponed until August.

Hot dogs and hamburgers, along with cold beverages, will be provided. Please bring your favorite side dish or dessert to share with the group and a \$5 donation to the club to help fund future events. This will be a BYOB event.

Feel free to bring a guest. It is important that you R.S.V.P. to me, Debo-



rah Russell, at debruss11@gmail.com or call me at 727-515-8211 and leave a detailed message with your name, phone number, how many people will be attending.

If you haven't updated your email address with our treasurer, Karen Tatge, please email her at khtatge@gmail.com.

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If you visit the East Activity Center Auditorium on Thursday mornings this summer, you will find Pete Caffentzis and Neda Ceriano at the On Top of the World Veterans Club information table. Anyone is welcome to stop by the table and request club information or ask about benefits for local veterans. Need some help? Peter and Neda should be able to lead you to the right people. (OTOW News photo by Doug Kates)

Veterans Group information table back open for business

By Pat Hayes
The On Top of the World Veterans Group cordially invites you to come visit our information table in the East Activity Center on Thursdays from 8:30 to 10:30 a.m.
Pete Caffentzis will be there to greet you with his warm smile. Pete is a Korean War era veteran with a vast knowledge of benefits for veterans and their families. He will be joined at the table by Neda Ceriani.
There are no membership dues for joining the Veterans Group and membership is open to all OTOW residents.

Please come join us whether you are a veteran, family member or just want to thank those who served.
We can always use new volunteers to assist us in serving the veterans at our social events.
The primary function of the group is to ensure all veterans are treated with the respect and dignity they deserve.
We sponsor several social functions each year and we promote the work Terri Mikszenas does as our Honor Flight liason.
On March 1, 2026, we will co-sponsor a Salute to Veterans night. We will

be assisted by many other community clubs, including Good Neighbors Association, Snowbirds Club, Canadian Club and The New York-New Jersey Club.
This event was a huge success last year and we are looking forward to it again this year.
If there are any other clubs looking to co-sponsor this wonderful event, please contact any of the clubs which are already involved.
More details on this joint venture will be published in articles this fall.



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This fall we shoot for 50 events

Time to refill the gas tank

By Tom Chalupka

The On Top of the World Travel Club is active for 10 months out of the year, taking a break in the months of July and August.

In 2024 we had a very busy year with a total of 29 events in those 10 months. We experienced a wide variety of different activities from monthly lunches at many different restaurants in the area, to cookouts and an Ice Cream Social right here at On Top of the World.

We went on trips that took us all over the state of Florida, from casino cruises and the Kennedy Space Center on the east coast, to nature adventures in Gainesville and Crystal River.

We went to museums and a sunset cruise in St Petersburg. In Tampa we went to the zoo and had a historical cruise describing the many important buildings and bridges along the way.

Our annual five-day trip took us to Miami and the Florida Keys so our travel through Florida continued.

The club finished out 2024 with our annual Christmas Party and Jolly Trolley Christmas Light Tours in the area.

In 2025 the OTOW Travel Club is on pace to smash the record that we set last year with a total of 29 events in just the first six months of this year. We already have another 10 events scheduled with more to come when we return in September.



Some of the events that we have already planned are lunches at Diesel's Garage Grill & Bar and Bahama Breeze Restaurant, and we are also starting a monthly breakfast at various restaurants.

Trips will include private tours of the Dali Museum, Solomon's Castle and the Edison/Ford Winter Estates, along with a Christmas Dinner Murder Mystery Train Ride in Ft. Myers and St Pete's Shopapalooza.

In May, the Travel Club went on tour of the Glenview Clydesdale Farm in Ocala and our members enjoyed it so much that we will be returning in December for the Clydesdale Christmas Experience.

With the amazing support of our members, our goal for this year is 50 events.

And keeping up with our motto, "We're Going Places."



Janice and Dave Berman check out one of the Clydesdale horses at the Grandview Clydesdale Farm in Ocala.

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Many of the painters and advisors who helped with the Fujiwara mural project are shown above. From left to right are Julie Awot (OTOW Art Guild painter), Marsha Stoller (building resident), Kathy Raubenstine (building resident), Katie Slater (building resident), John Fier (OTOW Art Guild member and project advisor), Janice Capatano (building coordinator), Rick Slater (OTOW Art Guild president 2023-2025 and project visionary) and Karen Tatge (building resident, painter and quilter).



‘The Grand View’ featuring Mount Fuji, a torii, the Rising Sun and Great Waves of Kanagawa are enclosed behind a wooden picture frame, which is also a part of the mural. (OTOW News photos by Doug Kates)

Fujiwara has a new mural and it is peacefully serene

By Doug Kates

Imagine if you were able to look through a magic window and be able to see Mt. Fuji in Honshu, Japan, and a culturally-famous torii, where spirits travel in and out from the mundane world to a scared world.

Well, you don’t have to imagine the scene anymore. Just stop by the Fujiwara building (30) center core and take a few moments to reflect while viewing its new mural.

As one resident said, “It’s peaceful serenity.”

Rick Slater, former president of the Art Guild, formally calls this creation “The Grand View.” He was the mastermind behind a project that started last fall, survived interference from two hurricanes, two minor floods and tested the patience of residents while some sanding noise took place at times.

But now, the painting above is what every resident sees while passing through the core. The residents say, if you stop for a moment and look, “it will bring you down” from your busy, hectic lifestyle.

Mt. Fuji, a volcano, is in the background. A torii gets your imagination to consider what or who might be passing by. To the left is a beautiful dogwood tree with amazing flowers. To the right are the Great Waves of Kanagawa where beauty is reflected under a stormy sea. In the center is the rising sun.

You can’t just walk by without taking a moment to reflect.

Back in 1996, On Top of the World artist Victor Sutcliffe created the original Fujiwara mural for the center core wall. But over the years, time and weather started to not only deteriorate the painting, but the wall itself.

Rick approached Parkway Management and asked for permission to refurbish the mural. He was awarded the proper permits, put together a team of helpers, and everyone began working on the new mural.

Rick highly respected the work Victor did nearly 30 years ago. Victor was the Art Guild president when he painted his mural. Rick was the Art Guild president last year when he started his mural. There was a mutual respect when the refurbishment started and Rick wanted a piece of Victor’s mural to live on in the new mural. This would be the torii. The torii Victor painted in 1996 was preserved in the new version.

“I wanted to seal it in,” Rick said. “It was only kind of fitting.”

The rest of Rick’s inspiration came from a quilt that resident Karen

Tatge made. Rick saw the quilt and said that’s our mural.

At first, some residents were not sure that they wanted their mural changed. As work began though, more than \$350 in donations came in. Next came the sanding to fix the damaged wall. Residents were very patient as the noisy sanders did their work.

Next came the hurricanes. At one point there was 5 inches of water on the floor after Helene and then 8 inches of water after Milton. The mural was high enough to avoid water damage, but painting was delayed as it took time for the core to dry.

Rick, who resides in the building, was the primary painter, but many others also added brush strokes.

Over time, people stopped by and chatted with Rick. The project not only was an art challenge, but it also became a social project. Rick said he met many residents from the building he had never met before. And then there were other non-residents who passed by and were friendly.

Finally, “The Grand View” was finished. And while you may not know exactly where building 30 is located, it might be worth your time to find it and stop by for a glimpse.

How many different colors are in the painting? Twenty? Thirty? Too many to count.

Karen, Napoleon Grantsaris, Kathy Raubenstine and Julie Awot all helped with the painting. John Fier, Rosemarie Lugg and Michael Hopkins all provided guidance. More than a dozen more people made donations, bought brushes, bought paint and provided advice.

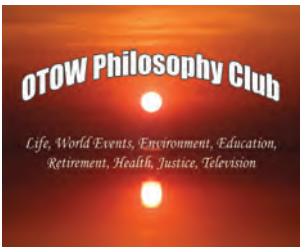
“I am deeply appreciative for their support,” Rick said. “They really stepped up. It took some time and some out-of-pocket money to push this through, but we did it.”

Asked if he would consider painting a mural for another building, Rick paused to think. He said “one, maybe two” but it would all depend on the culture behind a particular building and the support from residents.

As for now, the sun will always rise in the Fujiwara center core and anyone can stop by to image passing through a torii. Building 30 is on the east side. Look for the unique towers when you are driving by.

Anyone who wants to see artwork by Victor Sutcliffe can go to the Box Office website (otowboxoffice.com). Several pieces of his work were preserved in photos by OTOW News and are on display on that website. Look for the Victor Sutcliffe art link.

Recalling days of playing LSU football



(Photo by Constance McDonald)

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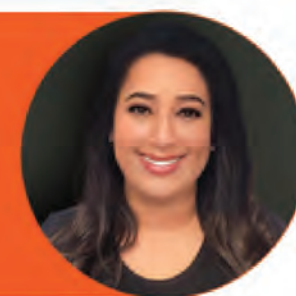
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Start your summer morning with exercises in a swimming pool.

Aqua Aerobics is now a club with two accredited instructors



By Irene Pappas

Summer aqua aerobics has officially opened and continues through the end of October.

Aqua aerobics will be operational Monday through Friday from 9-10 a.m., weather permitting.

The benefits of aerobics in a swimming pool include balance, memory, strength and pain reduction.

Aqua aerobics is officially a club and requires a small yearly membership fee. This class is open to men and women with a valid activity card.

Lillian Foy and Irene Pappas are the two instructors who now have accreditation and liability insurance in accordance with On Top of the World's new policy.

We encourage everyone to wear sunscreen, water shoes, sunglasses, a hat, and even a sun protective jacket or swim shirt.

Please come and join us not only for your physical health, but for your mental health as well. We really enjoy our camaraderie.




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Rick Muchler shoots 67 as Mixed League begins summer part of league play

By Sheryl A. Barbin

Even though the championship season has ended, the Friday Mixed Golf League continues play during the summer.

Here are the results from play on Friday, May 30.

We had 33 players on a warm Florida day and we played in three hours. First place went to Kyong No with a plus-9, second place went to Chris Regan with a plus-5, third place was Jerry Jordan with a plus-5, fourth place was Rick Muchler with a plus-5 and fifth place went to Deb Young with a plus-4.

Ties were broken by a match of cards.

Closest-to-the-pin on Hole Nos. 3 and No. 5 was Mike Schuyler, hole No. 6 was Fred Schick, hole No. 9 was Andy Polselli, hole No. 13 was David Saccone, hole No. 15 was Len Picone and hole No. 16 was Andy Watson.

Skins were awarded on hole No. 2 to Rick Muchler, hole No. 4 to Bob Beals, hole No. 5 to Mike Schuyler, hole No. 7 to Joyce Majewski, hole No. 8 to Kyong No, hole No. 10 to Harry Barbin and hole No. 15 to Len Picone.

Low gross went to Rick Muchler for a score of 67 for 34 points. Nice round Rick!

Remember to sign up by Wednesday at 6 p.m. for Friday's play. Friday sign in is between 8:30-8:45 a.m. for a 9 a.m. shotgun start.

For more information on our league, please contact Harry Barbin



at 215-514-1280 or email him at harrybarbin1@gmail.com.

Now for golf class.

Getting out of bunkers can be challenging, but with the right techniques, you can do it effectively.

Here are some tips from the United States Golf Association for hitting better bunker shots:

1. Club Selection: Choose a lofted club, such as a sand wedge or lob wedge.
2. Ball Position: Position the ball slightly forward, closer to your front foot.
3. Swing: Hit 1 to 2 inches behind the ball, allowing the sand to do the work. This will create a splash that launches the ball out of the bunker.



In the rare instance you may end up in a sand bunker, this story contains some tips on how to get out with success.

4. Footwork: Dig your feet into the sand for a stable base and place more weight on your front foot.
5. Open the clubface: Open the clubface slightly to help propel the ball.
6. Backswing: Lengthen your backswing to generate more power.

Practice these steps and you'll find yourself getting out of bunkers more easily. Oh, don't forget to rake.

Good luck!

Guy Bertuzzi scores first ace

By Barney Hanrahan

The Men's Golf Association is excited to announce that Guy Bertuzzi scored a hole-in-one on hole 15 with a 7-iron on May 21.

Guy said right after hitting the ball, "I knew it was going in."

Guy is a standard in the On Top of the Men's League and one of the most respected and admired players. He always has a good thing to say about people and golf.

We congratulate him. This is his first hole-in-one.

He received the customary "Hole in One" hat from Jay Schwallie and we hope Guy wears it proudly.

As we enter the Fourth of July holiday, we have a great deal to be thankful for. Although we are into the 58th year (1967) of our group, we must thank Mr. Sidney Colen for his insight and generosity. He was the first president of the OTOW Men's Golf League, however not sure he was a golfer.

From 1969-1970, Bert Andrews was elected the first official president of the OTOW Men's Golf League. Today in 2025, Jay Laracuenta follows the many past presidents.

We recognize all those past presidents on a trophy held in the starters golf shop.

So much history has passed since the beginning of our historic club and we owe all of it to the kindness and foresight of Mr. Colen.

At the beginning of the league, there were fewer players because the course was still under development. But at one time there were more than 500 members. Now we have approximately 200 active members.

Mr. Colen's legacy will be honored as golfers continue to play every Wednes-



day. Thank you.

On a side note, it is interesting to note that although we show the final net score with handicap, most of the players that register their gross score would still be leading their flights.

I have often questioned the handicap scores as the winning score, yet most players who register their gross score would have won their flights.

Example:

In the last day of play on this list, Nilson Sabadin's gross score for flight A was 65 and net handicap 62. So technically he won in both categories. Handicap serves value after all. Your opinion is welcome.

We wish everyone a safe and Happy Fourth of July!

**May 21
Flight A**

Low Scores: David Johnson, 67, Lester Whynot, 67, Nilson Sabadin, 67, Jay Schwallie, 68, Stanley Doran, 68.



Guy Bertuzzi

Flight B

Low Scores: Mike Smith, 62, Roger Amundson, 64, Len Picone, 67, Sal Vasapolle, 67, Pete Gagnon, 67.

Flight C

Low Scores: Guy Bertuzzi, 64, Keith Miles, 65, Henry Rejman, 65, Vincenzo Maranto, 65 Marc Schell, 67.

Flight D

Low Scores: Irving Hernandez, 64, Jack Gow, 64, Joseph Dowe, 64, Jeff Martin, 64, Robin Hendricks, 66.

**May 28
Flight A**

Low Scores: Nilson Sabadin, 59, Jere Keiser, 62, Mike Crittendon, 64, Jay Schwallie, 64, Lester Whynot, 66.

Flight B

Low Scores: Mike Smith, 65, Tom Sullivan, 65, Bill Haener, 66, Pete Gagnon, 67, Len Picone, 68.

Flight C

Low Scores: Jack Drewiega, 62,

Jack Sousa, 62, Jim Cadwell, 62, Marc Schell, 63, Roger Shockley, 63.

Flight D

Low Scores: Jeff Martin, 61, Tim Palmquist, 64, Sonny Morris, 64, Jack Gow, 66, Ken Nield, 72.

**June 4
Flight A**

Low Scores: Nilson Sabadin, 62, Lester Whynot, 62, Mike Crittendon, 63, Bob Beales, 70, David Saccone, 68.

Flight B

Low Scores: Pete Gagnon, 62, Ron LaFond, 62, Tom Sullivan, 64, Mike Smith, 66, Len Picone, 67.

Flight C

Low Scores: Vincenzo, Maranto, 57, Glenn Meyers, 59, Jerry Jordan, 63, Jack Sousa, 64, Jay Laracuenta, 66.

Flight D

Low Scores: Jim Valloreo, 62, Tim Palmquist, 64, Jeff Martin, 65, Joseph Dowe, 66, Harry Crawford, 68.

**June 11
Flight A**

Low Scores: David Saccone, 65, Jay Schwallie, 67, David Johnson, 69, Mike Schuyler, 69, Jere Keiser, 69.

Flight B

Low Scores: Ron LaFond, 63, Pete Gagnon, 63, Tom Sullivan, 66, Bill Haener, 66, Andy Polselli, 68.

Flight C

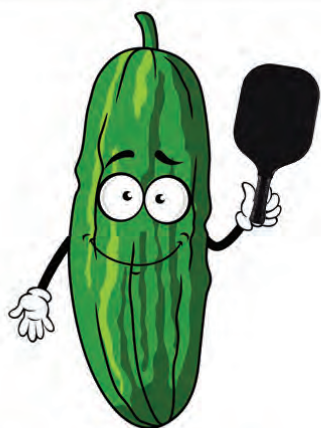
Low Scores: Jack Sousa, 59, Henry Rejman, 61, Sal Vasapolle, 62, Jack Drewiega, 69, Jay Laracuenta, 70.

Flight D

Low Scores: Irving Hernandez, 67, Joseph Dowe, 67, Sonny Morris, 68, Tim Palmquist, 70, Jack Gow, 71.

SPORTS

Yes. Pickleball in the summer



Pickleball



Before and after Florida temperatures break triple digits, the On Top of the World Pickleball Club is playing and getting its exercise. You can see by this photo, we still have many residents playing pickleball during the summer. Please join us. Pickleball is played 8-10 a.m. on Tuesdays, Thursdays and Saturdays, and 5:30-7:30 p.m. on Tuesdays, Wednesdays and Thursdays. These are the coolest times we meet.



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SPORTS



Tennis Club to honor Wimbledon



The On Top of the World Tennis Club recently enjoyed a nice lunch at Taco-Quilas Mexican Kitchen and Cantina. The club also has a Wimbledon party and play scheduled for July. All members will be wearing white in tradition with Wimbledon rules. The Snowbirds have flown north, but the summer turnout for tennis has been strong. On most days we have at least two courts going. Our hours of play are Monday, Wednesday and Friday from 7:30-10 a.m., Tuesday, Thursday and Saturday from 10 a.m. - noon, and Sunday 6-7:30 p.m. Come out and join the fun.

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SPORTS

Quilt art is a reminder, the Little House can overcome anything and so can we

By Paula Ergang

If you've been reading my articles about the On Top of the World Ladies 9-Hole Golf League, then the picture at right might be familiar.

I received this "Little House" replica for my birthday. It was created by my daughter's friend, Molly Gesenhues, who made a pattern and did the embroidery.

She put in every detail right down to the shutters, the light, the sign-in sheet holder and the trellis border at the bottom.

Molly has golfed on the course and has also heard about, and seen, pictures of the hurricane aftermath. She included a very meaningful message saying how I have been resilient during tough times this past year - just like the little house.

This was such a thoughtful, personal gift that I wanted to share its story.

I'll be taking a break after this article since league play ended May 27. Now we're on our summer hiatus. We really had a skeletal group those last few weeks. You'll see in the scores that there were weeks where some flights didn't have any players.

Our May 6 event was a Play Best Drive Tournament. This event was well-liked because after using the best drive, many of us take advantage of our next hits.

Low scorers were:

Flight A: Paula Ergang had a 37 and Anne Jarvis 41.



Flight B: Jan Pettit shot a 46.
Flight C: Carole Whynot had a 40.
Sheri Blaa and Marge Sivek both had 42s.
Flight D: Theresa Gates had 41 and Ava Ciolli 47.
Birdies: Sheri Blaa had a birdie on hole No. 1 and Paula Ergang on No. 5.

May 13: Low Gross/Low Net
Flight A: Anne Jarvis had a 38 and Paula Ergang 41.
Flight C: Marge Sivek shot a 48, Joan Yorkery 49 and Sheri Blaa 51.
Birdies: Paula Ergang had a birdie on hole No. 5.

May 20: Low Gross/Low Net
Flight A: Paula Ergang shot 39 and Anne Jarvis 42.
Flight B: Lainey Quarello had a 48.
Flight C: Mary Ann O'Neil had 46,



Marge Sivek 45 and Sheri Blaa had 48.
Birdies: Anne Jarvis and Paula Ergang both had birdies on hole No. 2.

May 27: Low Gross/LowNet
Flight A: Paula Ergang had 41 and Anne Jarvis 43.
Flight C: Carole Whynot shot a 43, Sheri Blaa 49, Sheryl Barbin 47 and Carroll Harris 50.
Birdies: Anne Jarvis had a birdie on hole No.2.

Well, that's a wrap up for the league until fall. But keep playing over the summer.

Our first day of league play is Oct. 7 and you know how time flies when we're having fun.

Considering joining the league? Contact Carroll Harris at 432-528-8694 for more information.

Have a great summer!

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COMMUNITY REPORTS



Watch 'Hats Off to Love' and look for Fujiwara actress Lisa Rayel Jeffrey

With a community as large and diverse as On Top of the World, there's no doubt that several buildings can claim a retired professional actor or actress among their occupants.

But I'm sure only a very few can brag about a neighbor that is currently being seen on TV.

Fujiwara resident Lisa Rayel Jeffrey was recently featured in the Hallmark movie, "Hats Off to Love," a romance based around the annual hat competition at the Kentucky Derby.

Lisa portrayed the role of Mimi, a fashion rival of lead character Rosalind, played by veteran actress, Holly Robinson Peete.

Lisa had previous acting experience, but was thrilled to jump back onto the stage once she was offered this role.

Originally from Chicago, Lisa's acting career started many years ago in Los Angeles. She was seen in a dozen national commercials and eventually landed a correspondent position on a PBS-TV series.

With her varied talents in acting, writing and music, she has participated in numerous projects, including Stevie Wonder's last album.



She is a published author and her music is available on iTunes and ReverbNation.com.

She also lends her voice to Urban Praise, a Gospel music program on Moody Bible Radio.

In addition to her recent acting roles, Lisa is currently working as a health-care advocate, serving as a professional guardian and wound care coordinator.

You may see her walking around OTOW with her two dogs, Layla and Scarlett.



From melting heat to frozen glaciers, Jerrie and Brian Lance get a change of scenery



Happy Fourth of July to all at Viennese Villa.

Jerrie and Brian Lance recently returned from their most recent western adventure. You'll note by looking at the photo that they had to wear jackets. It was definitely a bit cooler than Florida.

These two certainly have jack rabbits in their boots as they love to travel. Welcome back.

Also, thank you for decking the Villa with flags for Flag Day and all other flag holidays. It's a big job and we very much appreciate it.

Our elevator, affectionately known as "Ellie," needs our help to keep her running. Please advise workmen and guests to not hold the door open too long as it trips the "off" switch. Then On Top of the World maintenance has to get it up and running again.

This recently happened here one morning. We lost Elle for a weekend.

Thank you to Chris Costanza who carried my pooch, Kevin, up the stairs for which I am forever grateful.

Thanks to Lynn Costanza for caring for Kevin while I took a cruise. Kevin loves to visit the Costanzas and their two kittens - its his second home.

Former neighbors Frank and Kathy



Jerrie and Brian Lance at Glacier National Park in Montana.

Digrazia keep in touch with their friends at the Villa. They send regards to all. They are now living in Indiana close to family.

I took advantage of our new Saturday Farmer's Market and bought some marvelous fruit at very reasonable prices. The event now takes place every Saturday morning, instead of Wednes-

days. You have no excuse to not get fresh fruits and vegetables. The Farmer's Market takes place in the East Activity Center front parking lot.

If you enjoy pinochle, we play 1 p.m., Wednesdays and Sundays in the East Activity Ozona Room. Come join us and give it a try.

Well that's about it for July.

Enjoy the fireworks, cookouts and have a fun, safe Fourth of July.

Until we meet again, anniversary and birthday greetings to all, especially to my son, Mike, and daughter-in-law, Colleen.

Any news fit to print, send email to fresca@maine.rr.com.



July 2000

By Randae Van Denover

World News

July 10 – King Hafez al-Assad ruled Syria from 1970 to 2000. Upon his death, Bashar al-Assad, his son, is confirmed as Syria’s leader. Bashar al-Assad made significant political transitions in the Middle Eastern nation deviating from his father’s long-standing rule. On Dec. 8, 2024, al-Assad fled to Russia, having lost support from Iran and Russia. Ahmed al-Sharaa, a former Islamist militant with ties to al Qaeda, was leader of the revolt against Assad and subsequently became the interim President of Syria.

U.S. Events

The national July 4, 2000, celebration of Independence Day was honored with the gathering of the largest assemblage ever of tall ships and naval vessels. It involved 150 wind-driven tall ships from 50 countries, 40 modern warships and up to 70,000 pleasure craft. Four million spectators watched the stirring event, which ended after dark with a display of some 60,000 fireworks.

Florida News

In the largest damage award in U.S. history, a jury in Miami-Dade County ordered the tobacco industry in July 2000 to pay \$144.8 billion in punitive damages to 500,000 sick Florida smokers. It was the largest tort judgment in the history of law. Many predicted it would be the end of Big Tobacco. In May 2003, the Third District Court of Appeals in Florida issued a decision that wiped that judgment off the face of the Earth. It brought to an end one of the most important episodes of American law - the use of huge lawsuits to change a politically powerful industry.

Sports

July 8: Venus Williams wins her first career Wimbledon Grand Slam singles title by beating fellow American Lindsay Davenport 6-3, 7-6. Two years later she would go on to achieve the world’s No. 1 ranking in singles, holding the top spot for 11 weeks. Williams won seven Grand Slam titles. She is considered one of the greatest tennis players in the history of the sport.

Music Contribution

The No. 1 song in the U.S. in July 2000 is “We Will Rock You” by Queen. Brian May, guitarist, had a motivation for “We Will Rock You” when he wrote it in 1977. He wanted to encourage audience participation and, ultimately, have the crowd lead the band. “The ‘We Will Rock You’ audience participation thing was astonishingly new at the time. Many are now familiar with its stomp, stomp, clap rhythm. The song is a still a popular rallying cry common at opening of football games.

OTOW News

The July issue of the OTOW News contained an ad for a new 2000 Malibu V-6, starting from \$14,495. Doesn’t that price sound nice? First launched in 1969, the popular family sedan was named for the quiet, affluent California town of the same name. As of 2025, its production will cease as Chevrolet’s last sedan in their lineup. Chevrolet is shifting its resources to making more electrical vehicles.



Residents gather in the lawn outside Emerald Isle for ice cream, socializing and other treats.

Emerald Isle has ice cream social to beat the heat

The residents of Emerald Isle got together in June to try to beat the first heat of the summer. We hosted an ice cream social and had a blast. There was a lot of laughing and fun. We welcomed back Lance Goonan who has been recuperating. We were all glad to see him out and about. We have a core group at Emerald Isle which loves to socialize and we’ll take advantage of any opportunity to get together and party. Our outings include lunches, picnics, Halloween parties and so much more.

We are privileged to have a terrific building manager, Cheryl Butcher, who is always coming up with new ideas and her husband, Tom, who cooks magnificent meals.



We also have a great group of people who help out to make these events happen.



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Kentucky Derby continues to grow in popularity at OTOW



Food and friendship are the cornerstones of Melbourne building social events.

In April, residents held our third annual pizza party which was attended by more than 40 residents.

We welcomed new neighbors Pauline Schmidt, David Friedrichsen, Nives Malara and Andy James.

The lucky winners of a raffle were Bob and Marge Hamelinck.

In May, we celebrated with our first ever Kentucky Derby Party. While residents enjoyed finger foods, ladies modeled their decorated Derby sun hats. It was decided that our Kentucky Belle, Carolyn Hendrickson, epitomized the



Ladies from the Melbourne building display their Kentucky Derby hats during a pre-race party in the center core.

Derby with her purchased chapeaux.

We learned about the Derby with a trivia quiz. Facts were posted around the core which residents could use to help answer questions.

Again, we welcomed new neighbors Sal and Sandy Cumella, and Don and Jackie Hays.

Residents departed in time to watch the actual race. Although there were no known monetary winners, it was a fun evening.

On May 9 we held a luncheon at the Rooster Fish Grill. Although many residents enjoyed seafood, several intrepid diners tried liver and onions and

encouraged others to broaden their culinary experience on our next visit.

On June 8, our group traveled to Palm Harbor and dined at Ozona Blue Grilling Company. The group enjoyed the ambiance and the food.

We wish all the OTOW Community a happy and safe Fourth of July.

Movie Night - Wednesday, July 16 at 4 p.m., EAC Auditorium
“Bob Trevino Likes It”



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One more Bavarian Chalet picnic to wish late-Snowbirds happy travels

On a recent warm Saturday evening, Bavarian Chalet residents gathered for a hot dog picnic with all the trimmings, including grilled onions and sauerkraut, and of course mustard - yellow and spicy.

As always, we gave thanks for our food and the blessing we are given each day.

I sang the Doxology for our prayer. I think I did a pretty good job!

Each resident brought a dish to share and we were certainly blessed with wonderful cooks and bakers in our building.

This picnic was planned to wish the remaining Snowbirds safe travels and wishes to hurry back. It was a fun time



to chat with neighbors and get to know each other better.

We have a new neighbor, Phil Robil-

lard, who recently moved into our building. He invited his daughter to come along, which was so very nice.

Another resident who we have missed seeing this spring, Lenny Devlin, along with his sister, was present.

Our official building greeter, Madeline Fontaine, made sure everyone had a name tag and signed it.

Diane Kozojed, our event planner, created American flag centerpieces of American Flags.

Three hostesses - Joanne Wallend, Yvonne Rodriguez and myself, all wrapped hotdogs in buns as soon as they came off the grill.

Our building captains work so closely to make sure all team members help

each other and not burden one person with the event.

We were so thrilled to have Jose Rodriguez and John Kozojed take care of the grilling. These men are always willing to help our team.

We had 27 present and Diane passed out survey sheets to get names of restaurants the group would like to gather for a late lunch/early dinner on a Friday, Saturday or Sunday over the next two months. We hope this will give those working folks an opportunity to join us.

Hope you are having a great summer and are spending time together.



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Even in the summer months, Rural French enjoys a lunch trip



Summer is here and the crowds are scarce, but that didn't stop Joanne Storen from getting the Rural French building together for a luncheon. We met on Thursday, May 22. Joanne's restaurant of choice was Cricketers British Pub and Restaurant in Dunedin. We had 10 neighbors who were able to join us. We all enjoyed good food, conversation and air conditioning. Joanne supplied vases with red white and blue bouquets in honor of Memorial Day. Not only were those flowers patriotic, but they also decorated and livened up our tables. At the end of our lunch, Joanne handed each of us a number. Then a random number was drawn and the winner was Carmel LeBlanc, who got to take home the flowers and vase. This was a small but enjoyable luncheon and we thank Joanne for hosting



Rural French residents enjoy an air conditioned lunch at Cricketers in Dunedin. (OTOW News photo by Jim LeBlanc)

it. Our building is looking for a new wing captain for the Rhodesian side. After years of being our wing captain, Joyce Krauss retired from the position. We must say Joyce did a great job informing and helping all the new and existing residents with orientation and answers. Thank You Joyce. This may be a slow time of year, but you can still host a luncheon or a dinner. Just make the arrangements and put it on the bulletin board. An air con-

ditioned establishment this time of year would be preferred by all. Do you have anything of interest you'd like to share with our readers? Contact your building reporter and let's turn it into a story for our readers to enjoy.

Every Granada resident deserves their name on a birthday banner

Granadians love gearing up for some big patriotic celebrations, including the 250th Anniversary of the U.S. Army, Flag Day, the President's 79th birthday, and the Fourth of July. Randy and Linda Faust are leading the decoration efforts. They've also started a birthday project to celebrate residents' birthdays. This project is all about making everyone feel special on their big day! The plan is to decorate the core with a birthday banner and a personalized recognition card for you. Please fill out the paper sent to you for your birthday and put the information in the special box provided for that purpose. Special belated shoutouts go to James Hayes, Ruthann Richwine, Linda Faust, Connie Bernier and Bella Houser for their June birthdays, and happy birthday to Lenore Bernier and Lee Seymore for their birthdays in July. Our monthly building luncheon will be held at Abe's Place Tap and Grill, 1250. S. Missouri Ave. in Clearwater. We will meet on Monday, July 14 at 2 p.m. Please join us for a casual get-together. It's a great opportunity to socialize



and enjoy each other's company. Sign up sheets are on the core bulletin board so we can make reservations. Our monthly "Meeting on the Green" will be held on Thursday, July 24, from 4-5 p.m.-ish. We will sit outside the core. Bring a chair, your favorite libation and snacks. Feel free to bring questions and information to share. Someone will try to have the answers. Until next time, as always, stay safe, be blessed and let not your hearts be troubled!



Granada building during a patriotic holiday. From left to right are Suzanne Cox, Randy Cox, Linda Faust and Jeff Young.



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Valencia welcomes new resident



The Valencia building is pleased to welcome our new neighbors, Pamela Braxton, and her mom, Mary.

After Pamela retired, they moved here from the Bronx and Rockland County, N.Y.

Pamela loves the beach, the sun and fun, so her Florida family and friends were quick to encourage her to check out On Top of the World, Clearwater. She found our community attractive with our park-like grounds, vibrant activities, good-sized condos, our resort-style amenities and our proximity to so



Pictured above is Mexican Night for Valencia building residents. At right is Pamela Braxton, the newest resident to our building family.



much in our area.

She is a real Whitney Houston fan, so she was delighted when the Entertainment Committee managed to find her a good seat at the sold out “Crystal Stark - Tribute to Whitney Houston” show back in April.

Pamela enjoys socials, knitting, crocheting and travel, so she looks for-

ward to joining in on clubs and social activities.

The Valencia building gang had a rollicking good time in their private room at Carmelita’s Mexican Restaurant in May.

Joy and Gus Longo and Paul Fitzgerald (who was sporting a “taco hat”) put their heads together and hosted a pi-

nata and some fun games.

In June we celebrated Flag Day by Saluting the Flags that proudly wave at our building entries and then shared in a group breakfast. In July, we usually enjoy a Threshers baseball game.

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Can I make a suggestion for the Fourth of July?

Barbecue is a traditional, quintessential part of American culture, especially in the south.

The concept to cook meats in a pit over fire was first introduced to Christopher Columbus by the Taino (indigenous people in the Caribbean islands), and later by the Spanish during the colonization of North America.

Cooking over a fire pit adds a distinctive smoky taste to meat.

Over the years, American barbecues became centered around conventional backyard grills, as well as at restaurants.

Barbecues started to become really popular during the 1950s when grills became inexpensive and commonplace in backyards.

Today, barbecues can be found across the United States and regional cooking styles can be found across the country.

Barbecues are often held on weekends, and also special holiday celebrations, such as Memorial Day and Independence Day.

The popularity of barbecuing began to rise during the 20th century, fueled by advancements in technology and the growing popularity of outdoor cooking. The invention of charcoal grills in the 1950s, popularized by brands like Weber, made backyard barbecues a staple of suburban life. Barbecue became synonymous with leisure and family gatherings.

In addition to its role in the American domestic life, barbecue gained prominence in the restaurant industry. “Barbecue joints” emerged across the country, ranging from small roadside stands to iconic establishments revered for their mastery of the craft.

Competitive barbecue also became a phenomenon with contests like the World Championship in Memphis, which attracts enthusiasts from around the world every year.

Today, barbecue continues to evolve, blending tradition with innovation.

Pit masters experiment with new techniques, flavors and equipment, such as pellet smokers and sous-vide methods.

Chefs also incorporate global flavors like harissa, gochujang and chimichurri into their barbecue.

Moreover, barbecue has become a platform for celebrating diversity and exploring history. Events like Juneteenth cookouts highlights the role of barbecue in African American culture.

There are four major barbecue styles commonly known, Carolina and Memphis, which rely on pork and represent the oldest styles, and Kansas City and Texas, which use beef as well as pork, and represent the latest evolution.

Carolina Style

Throughout the Carolinas, barbecue is exclusively pork, which can be either prepared as the entire animal (whole hog) or prepared by the individual cut, typically the shoulder.

Meat is served pulled, shredded, chopped and occasionally sliced. It is cooked with hardwood and or charcoal. It is served with a vinegar-based sauce.

Kansas City

Barbecue was introduced to Kansas City by Memphian Henry Perry. Despite these origins, the Kansas City style is characterized by a wide variety in meat, including beef, pork and lamb, a strong emphasis on the sauce.

Memphis

Memphis barbecue is primarily ribs, which comes “wet” or dry” and barbecue sandwiches. Wet ribs are brushed with sauce before and after cooking, and dry ribs are seasoned with a dry rub. Barbecue sandwiches in Memphis are typically pulled pork (that is shredded by hand and not chopped with a blade) served on a simple bun and topped with barbecue sauce and coleslaw.

Texas

Texas barbecue is unique because it covers different styles that differ region-to-region within the state.

Central, south, west and east Texas all have different approaches to meat prep and cooking. However, when a food is listed as “Texas Style” it usually means that it has been prepared in line with Central Style barbecue.

Central Texas Style is large cuts of meat, like brisket, seasoned with just salt and black pepper, and then cooked low and slow over indirect heat. Hickory and post oak are popular smoking woods.

Brisket is the star of the show. While the cooking style does enjoy pork ribs, beef ribs and pulled pork, these are often served as a platter around the beef centerpiece.

No Texas combo plate is complete without brisket and so it follows that any pit master worth their salt needs to be able to serve up a plate of the meat.



PORK LOIN
Carolina
Kansas City
Memphis
Texas



Ingredients

- 1 pork loin (4 to 6 pounds)
- 1 can (6 ounces) frozen apple juice
- 1/3 cup apple jelly
- ¼ cup vegetable oil
- 3 tablespoon apple cider vinegar
- 1 tablespoon Worcestershire sauce
- 2 tablespoons Dijon mustard
- 2 tablespoons dried rosemary
- 1 teaspoon sage, crumbled
- 2 teaspoons kosher salt
- 1 teaspoon ground black pepper

Directions

Set the pork loin in a shallow pan. Combine all the ingredients in a blender and blend until creamy. Pour the marinade over the pork loin, coating thoroughly. Marinate, covered and chilled for 24 hours. Discard the marinade. Place the pork loin on indirect grill heat and grill for about four hours or until the internal temperature measures 150 degrees. Or place in a 350 degree oven and bake until internal temperature is 150 degrees. Let it rest for 10 minutes before carving.

Barbecue Pork Loin

Tom's Homemade Barbecue Sauce Ingredients

- 1 cup light corn syrup
- 1 cup white vinegar
- ½ cup water
- 3 tablespoons sugar
- 1 tablespoon molasses
- 1 ½ teaspoons pectin (such as Sure-Jell)
- 2 teaspoons prepared yellow mustard
- 1 teaspoon non iodized salt
- 1 ½ teaspoons ground black pepper
- 1 12 teaspoons red pepper flakes
- ½ teaspoon paprika

Directions

Blend all the ingredients together in a medium saucepan over medium-low heat. Slowly bring to a boil, stirring continually. Remove from the heat, cool and transfer to airtight containers. Store in the refrigerator.





A Fourth of July southern classic - baked penne mac ‘n cheese

Calling all foodies.

Cottage cheese is being featured on social media in a variety of creative dishes. Cottage cheese is being celebrated for its high protein, low calorie and creamy mouthfeel. It's easy to consume and affordable while offering enough health benefits to warrant space on your dinner table.

Baked Penne Mac ‘n Cheese is a southern classic, timely for summer picnics. It elevates basic mac ‘n cheese. Homemade definitely surpasses the uninspired tastes and poor nutritional value of the highly-processed boxed version.

Penne pasta, with its tubular shape and ridges, is a popular alternative to traditional elbow pasta for mac ‘n cheese. Penne is a ridged, straight, tube-shaped pasta whereas elbow is a smooth, curved pasta.

The ridges on penne pasta help sauce stick to the surface of the pasta whereas elbow pasta tends to interlock when cooked so the sauce clings to blocks of noodles.

Both penne and elbow pasta are great for saucy dishes.

The Science

Evaporated and half-and-half milks are highly concentrated sources of milk



protein micelles — bundles of proteins that can act as powerful emulsifying agents, which help to keep the sauce creamy and smooth.

This is what makes mac ‘n cheese southern, whereas a flour roux is more commonly used elsewhere. Plus, a southern version typically includes eggs to help bind. The result is a custard-like base for the pasta.

Cottage cheese has the same function, but it also helps to create a lighter, more nutritious version of mac ‘n cheese.

Whole milk cottage cheese generally has more protein and less fat than many other types of cheese, especially harder cheeses like cheddar or parmesan. While cottage cheese contains fat

(around 4 percent), it's still significantly lower in saturated fat.

Additionally, cottage cheese introduces a pleasant, slightly tangy flavor.

Nutritional Value

Mac ‘n cheese is a source of protein, but is also high in carbohydrates, calories and fat.

Homemade variations of the dish can lessen the negative health aspects. For example, this recipe adds spinach to cottage cheese to lower fat values and to add color.

Beginning in the 1970s, Americans were told fat consumption was the primary cause of obesity. In fact, it is now accepted that reasonable fat intake is good for general health and specifically brain health.

Tips

- Flexibility: You can prepare baked penne mac ‘n cheese the day before. Cover the baking pan and refrigerate. Set on kitchen counter 30 minutes prior to baking to bring to room temperature. If you need to reheat, add about eight tablespoons of water over the top, cover and heat for 15-25 minutes.
- Pasta: Make sure to cook it al dente. Fully-cooked pasta won't soak

in milk and cheese properly, leading to excess liquid after baking. Drain (but don't wash) the pasta really well to avoid adding extra moisture.

- Resting Time: Allow the pasta to rest for at least 15 minutes after baking. This gives it time to thicken up. The cheesy milk mixture is “wet” and as it cooks and rests, it will settle and firm up.
- Type of Cheese: Different brands and types of cheese can have varying melting properties. For optimal results, it is crucial to use a high-quality cheese that melts well. Also, some pre-shredded cheese often contains anti-caking agents that might affect the melting process, thus, block cheeses are a better choice although you then have to shred it.
- Cheese Incorporation: Ensure that the cheese is evenly distributed in the mixture. Sometimes, if the cheese is not well-mixed or evenly layered, certain parts of the dish may not melt as expected.

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

Southern Style Baked Penne Mac ‘n Cheese

Ingredients

All ingredients should be at room temperature before starting.

- 1 pound penne macaroni (uncooked)
- 2 large eggs
- 1 (12-ounce) can evaporated milk
- 1½ cup half and half (or whole milk)
- ½ cup chopped peppers, stir-fried
- 2 cups of fresh spinach, steamed
- 1 (8-ounce) block Monterey Jack cheese shredded
- 1 (8-ounce) block sharp cheddar cheese shredded
- ½ cup cottage cheese, large curd, 4 percent fat
- 1 teaspoons salt
- ½ teaspoon mustard powder
- ½ teaspoon ground black pepper
- ½ teaspoon ground basil
- ½ teaspoon turmeric

Instructions

1. Preheat oven to 350°F.
2. Bring a large pot of water to a boil. Cook macaroni for 2 two minutes less than package instructions. Drain well and set aside. Let cool.
3. Whip eggs in a large bowl until frothy. Add evaporated milk and stir. Pour in half and half and keep stirring until blended well.
4. Add shredded cheese and cottage cheese to the mixture, but reserve ½ cup of sharp cheddar and ½ cup of Monterey Jack cheese for later. Then stir in cooked peppers and spinach.
5. Gently fold in cooked pasta into the cheesy milk mixture. Season with salt and black pepper, and additional seasonings. Stir until well-coated.
6. Spray baking dish with non-stick cooking spray then transfer mac-n-cheese to greased dish. Use a standard size 9 inch by 13 inch baking dish.
7. Sprinkle reserved shredded sharp cheddar and Monterey Jack cheese on top of casserole.
8. Bake at 350°F uncovered for about 20-30 minutes or until it is golden and bubbly. Watch that the surface does not burn.
9. Allow it to sit for 10-15 minutes before serving so that it can settle and thicken.

Servings: 4-6.

Did you hear our bugler? Perhaps the guitar? Nagoya marks Taps Across America



Taps Across America was celebrated simultaneously by buglers across the United States on Memorial Day. Nagoya residents and neighbors from other buildings gathered to pay tribute in the nationwide observance. On Top of the World's Laurie LeClaire trumpeted "Taps" at 3 p.m. sharp, which is a designated national time to perform the tune, followed by a moment to pause and remember. Don Bice led the Pledge of Allegiance. Marianne Segal played guitar and led everyone in inspirational patriotic songs. Taps Across America was brainstormed in 2020 when Americans could not celebrate Memorial Day together during COVID pandemic days. Buglers



Don Bice, Marianne Segal and Laurie LeClaire led Taps Across America ceremonies at the Nagoya building, and residents at other buildings joined in. (OTOW News photo by Barbara Rice)

were invited to play "Taps" from their front porches at the same time across the country. The time 3 p.m. was first proclaimed as the national moment to pause and remember in May 2020. It was put into law by the United States Congress in December 2020. This was the fourth Memorial Day Laurie has participated in Taps Across America.



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Limited editions of OTOW News are available at Iguazu Falls in Argentina. If the supply runs out, you can still read OTOW News online by visiting the Box Office website.

Go to otowboxoffice.com,
click the front page and
download to your desktop



Argentina



Set your alarm for midnight

During the summer, every year, On Top of the World has two mysterious plants that only bloom for about eight hours.

This cactus-type plant is called a cereus. There is one on the west side near the lake and one on the east side near Irish Lane.

This past June, the one on the east side bloomed in all of its glory. But as soon as the sun appears, the flower closes and droops.


Healthy plants may produce multiple blooms over several weeks, but only opening for one night.

Cereus also goes by the name “Queen of the Night.”

The bloom time is usually during the summer months, from May or June through October.

The cereus is a threatened plant because it is rare and difficult to cultivate. The plant originates in South America.

The photo at left was taken by Jane McQuire with a flash to show the blooms at night.



Philosophy Club

Guest speakers. Share options.
No politics. No religion. No complaints.

Every Tuesday
10-11:30 am
EAC Crystal Beach Room

Freebirdz

(formerly TOPS)

10:30 am -12:00 pm, Fridays

Crystal Beach Room

Sit, talk and lose weight.

No membership.



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Flamenco takes Memorial Day very seriously

Flamenco building residents held their annual Memorial Day celebration in May. It was a chance to remember all the sacrifices of our military and the fact that we might not be here safe and sound without them.

We remembered our neighbor, Raymond Spigarelli, who was a Vietnam veteran with 22 years of service.

The gala was organized and graciously hosted by Lorain Gendron with the assistance of several others.

The room was filled with all kinds of goodies from hot dogs, chili and meatballs to fresh shrimp.

There was, of course, plenty of super fattening desserts and liquid heaven.

Army Veteran Ed Cichon and his wife, Mary Lou, joined us at the table.

It was a smaller, bittersweet gathering this year. Some of our friends have moved, such as Dick and Charlotte Smedley, while others have moved on, too. Still it was enjoyable to see everyone again.



Memorial Day is a day to remember service personnel we lost, who sacrificed their lives to keep us free. But it's also a day to eat as much shrimp as possible. Anyone want a spoonful?

Membership Appreciation Night

January 23
5:00 pm

EAC Auditorium

A free pizza dinner-dance for all club members.

OTOW Canadian Club 50th Anniversary 1975-2025

On Top of the World

Canadian Club

Membership Appreciation Night

BYOB • Share the Wealth Drawings

Coming in 2026

People visiting Abe Lincoln's memorial tomb in Springfield, Illinois, often stop to read OTOW News. You can, too. Visit otowboxoffice.com.

Miss a Board Meeting? Need To Watch Again?

The Box Office has you covered.

The Box Office

On Top of the World-Clearwater, FL

otowboxoffice.com • More than 670,000 views.

Can't watch meetings on OTOW-TV 901?

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
April 5, 2024	February 20, 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, downloading and uploading are prohibited.

OTOW resident writes first book based on life lessons from family

By Marchell G Short

Have you ever felt like every time you get a call from a friend or family member that something has gone wrong?

When that day happens, are you prepared?

Is all of your important information in order?

If you answered “no,” my new book might be for you.

If you answered “yes,” then my book still might be for you.

My name is Marchell G. Short. I am a five-year resident of the Middle Eastern Moorish building (10). My Florida room at On Top of the World has provided the perfect atmosphere for me to write my first book, “Where There Is A Will, There Is A Way: Estate Planning Made Easy For You.”

My book includes topics such as guardianship of children/pets, power of attorney, beneficiaries, passwords, personal assets, estate planning and it is now available for purchase for \$30.

Why did I write a book about estate planning?

I have lived my entire life dedicated to helping others. For 30 years I was a public school teacher, income tax preparer, financial coach, a minister’s wife and now an author. Helping people is exactly what I hope to do through my book.

My husband, Howard, and I are coming up on our 50th wedding anniversary this October. We are the proud parents of four adult children and three grandchildren.

By 2015, Howard and I had both retired from public service. In the winter of 2017, we visited friends who lived here at On Top of the World. In 2018 and 2019, we rented an Airbnb in downtown Clearwater and spent as much time as we could visiting our friends here at On Top of the World.

After that first year as Snowbirds, we were hooked on the lifestyle and couldn’t wait to visit again and again.

Leaving Cincinnati’s snow and ice and coming to Clearwater for 361 days of sunshine was a dream come true.

We were Snowbirds for three years, and after the death of my parents, my husband and I realized we weren’t getting any younger. If we were going to make a move, we’d better do it now. We relocated from Cincinnati to Clearwater in July 2020 and ever since we absolutely love living on the east side of On Top of the World.

We have made many great friends. I have participated and joined several clubs, including Spades, Pray for America, Travel Club, Computer Club, Library and Water Aerobics. After a great workout in the pool with Lillian Foy and the others, I enjoy visiting the Good Karma Cafe for a delicious, hot cup of



Marchell G. Short was inspired to write a book about estate planning and hopes this book might make things easier for others. Marchell has lived at On Top of the World for five years.

coffee and a friendly conversation.

My husband and I love taking long morning/evening walks from the globe to the end of the golf course and back around.

Some days I wake up and want to enjoy a day by the water. How convenient! Ten minutes to the west and I am in Dunedin. Ten minutes to the east and I am in Safety Harbor.

After we settled into our wonderful new life at On Top of The World, I started to think about how I was able to move to Florida. This thought is what encouraged me to write my book.



Prior to losing my father, Clarence, he jotted down for me a list of important contacts, such as the local funeral director, his attorney, his banker, his insurance agent, his investment broker and his final wishes, etc.

Once I was done compiling his pertinent information, I titled it “One-Page Will.”

My father always had a will and trust, but I can tell you that having that One-Page Will made settling his estate manageable. I was able to go down the list and check off each task as I completed it.

My personal experience as the executor of my parents’ estate caused me to want to share the experience to help others navigate through settling a loved one’s estate.

You might be thinking, “Well how can this book be beneficial to me? I already have my will and trust in order.”

Since my book release on April 12, I have received several outstanding reviews from readers who have shared how this book has been beneficial to them.

I’ll share one review:

A reader purchased a book on a Thursday, read it on a Friday and by Saturday was able to use the detailed worksheet in (Appendix C) to gather and organize her father’s documents to take to a lawyer to have them drafted into her father’s last will and testament.

“Where There Is A Will, There Is A Way” is a user-friendly guide to creating a will. It comes in large print, short chapters and a workbook format with space for notes.

It includes a glossary, fact section and a sample worksheet for a One-Page Will document.

Interested? Visit mgshorttaxsvc.com or feel free to call me at 513-404-0819.

Food Truck Saturday

3 pm - 7:30 pm, July 12



Zeppole Italian Donuts



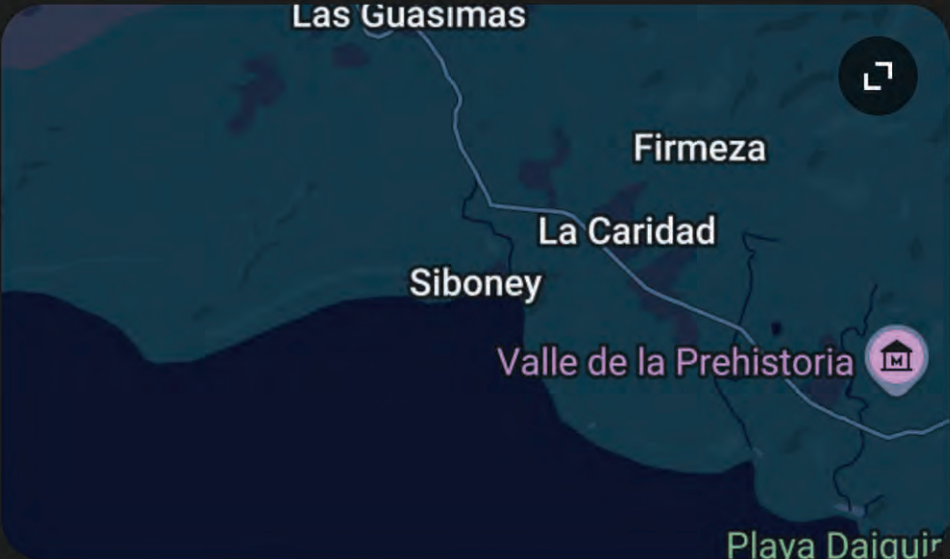
Pamz Pizza Conez

East Activity Center

10:40

Siboney

Village in Cuba



Siboney is a charming coastal village in eastern Cuba, located about 20 km east of Santiago de Cuba. It's known for its beautiful beaches, vibrant culture, and delicious cuisine. Siboney is also historically significant, as it was a location where American forces landed during the Spanish-American War and where Fidel Castro and his men gathered before the attack on the Moncada Barracks.

Here's a more detailed look at Siboney:

Location:

Siboney is a village and consejo popular (local council) in the municipality of Santiago de Cuba.

Q siboney cuba

(Graphic from Wikipedia)

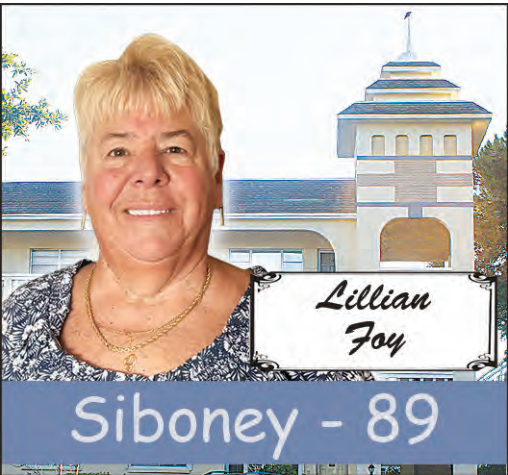
Anonymous flag decorator strikes again at Siboney

Things here at Siboney have been very quiet. We are all busy planning our summer and making sure our air conditioning units are functioning correctly. We are now in hurricane season. We are stocking up on bottled water and easy opening cans of food. We are finding supplies to tie down our outdoor furniture in case it becomes necessary. It's always very important to make sure hurricane winds don't damage your condo or your neighbor's condo.

On Memorial Day, Siboney residents were surprised to see all the flags put in the ground around our building. A special thank you to the anonymous person who does this every year. God bless you and God bless America.

I attended Taps across America here in our community on Memorial Day. Many residents and neighbors attended. Taps was played in recognition of veterans we have lost. There were patriotic songs sung by neighbors and others attending.

Hope everybody enjoys their Fourth of July. Hope your day includes a pic-



nic, barbecue and watching fireworks. Many of our fur babies get very upset hearing fireworks and fire crackers going off in the area. Please consider this while celebrating this year.


Above my article is a graphic I found online explaining Siboney. Did you ever wonder what a Siboney was or where it was located?

Surprise! It's a beautiful beach. Just thought I'd share.

Enjoy the holiday.

New 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.

Blackout

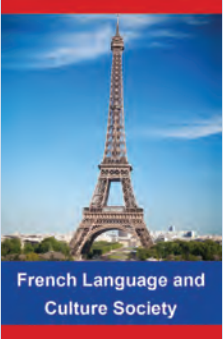
Year-Round
Thursdays
6:30-9:30 pm
WAC Belleair Room
Must have a valid activity card and be a member of the Canadian Club.
Bring spare change.



Learn how to play at 5:50 pm

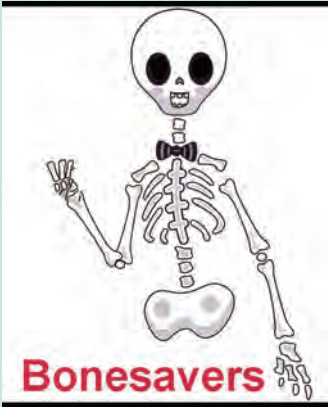
French Language and Culture Society


11 am - 12 pm
Wednesdays
EAC Dunedin Room



Bonesavers

Mondays, Wednesdays,
Fridays
8:00 - 9:00 am
Clearwater Room



 Speak English

A new class at On Top of the World taught by Lola Dickert and Eugene 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.

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.

Social Dance with Howard

1:00 - 3:00, Thursdays
WAC Belleair Room
You select the dances to practice
Men and Women welcome

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



Classified

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.

Speed Bike

For sale: Nakto Cargo Electric 6 speed bike, 26 inches, white. Like new. Only ridden a few times. Asking \$500. Call Diane at 260-705-6616.

Correction

In the June edition of OTOW News, on page 26, there was a Theater Workshop story. The first paragraph in the story stated, “As we move on from the success of our show ‘Derby Daze’ ...” but didn’t mention the name of the club.

After the editor cut down the story from 1,004 words to 530 words, the word “we” was replaced with “The Jesters.” The word “we” should have been replaced with “Theater Workshop.” OTOW News apologizes for the editing mistake.

BRAIN TEASE

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					8				
0	9	4		2		3	8	7	5
5	8		3		9		0	2	4
			8	3		9	6		
	1	8	5		0	7		3	9

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.

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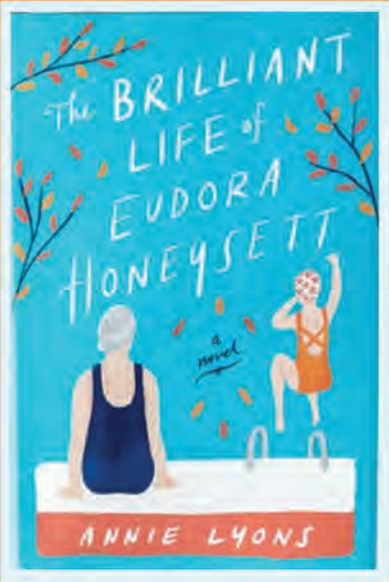
E

SECRET WORD:

Last month's scrambled words: party, actor, retire, auntie, deposit, emerald. Secret Word Last Month: parade

Good Karma Book Club

A post-read book discussion group.



10 am, Thursday, July 17
“The Brilliant Life of Eudora Honeysett”
By Annie Lyons

10 am, Thursday, August 21
“Founding Mothers ... Raised Our Nation”
By Cokie Roberts

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

“Nightshade” by Michael Connelly
“Finders Keepers” by Stuart Woods
“Hidden Nature” by Nora Roberts

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