

November 2013

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Only Good News For 45 Years

VOLUME 45 NO. 11

How can you not say 'aww'

At annual Halloween costume contest, even the spiders were adorable

By Doug Kates

Halloween is supposed to be all about scary costumes, but if you have four furry legs, a pink tongue that hangs out, and a cute, little, black, button nose, it's really hard to scare anyone - even with spiders on your back!

Twelve On Top of the World pet residents participated in the second annual OTOW News Pet Halloween Costume Contest in mid-October, and while a few challenged for most scary costume, you still couldn't stop from saying, "awwww" to all of them.

The grand prize winner was Harry, whose costume consisted of green fur and a spider web on his back. Attached to the web were several large, black spiders, which would make any normal person scream!

But in this case, Harry took the grand prize for showing spirit, originality and scariness. He won a free doctor's visit from Animal Health Care Clinic in Clearwater.

There were five other awards presented.

Marley took Best in Spirit Award, and how could the judges go wrong? Marley was dressed as Uncle Sam, complete with red, white and blue hat and suit.

Most Original Award went to



Linus, left, and Andrew were two of 12 dogs who took part in the OTOW News' Pet Halloween Costume Contest in late October. Both dogs won awards. (OTOW News photo by George Swiderski)

Tammi, who was dressed as Frankenstein's Bride.

Most Scary Costume was awarded to Andrew, who had a big purple spider on his back with orange and purple legs.

Awards for Best in Spirit, Most Original and Most Scary were supplied by Pet Supplies Plus of Clearwater.

Two new sponsors, for this year's contest, donated gifts for fifth place and sixth place.

Nature's Select Premium Pet Products and Teresa's Mobile Grooming passed out beautiful gift

baskets.

Fifth place went to LuLu, who was a beautiful angel, and sixth place went to Linus, who was a bumble bee.

Each dog was awarded points based on spirit and originality. Some dogs were awarded points based on scariness, while others received points based on the "awwww" factor. In comparing all final scores, the separation from first to 12th was only 40 points.

Judges were Mark from Animal Health Care Clinic, Kristin from Pet Supplies Plus, Teresa from Teresa's Mobile Grooming, and Cindy and Mark from On Top of the World.

Other pets in the contest were Pearlie Mae as a witch, Johnny as a buccaneer, Alice as a buccaneer, ed on spirit and originality. Some some searches while others received witch.

Other pets in the contest were Pearlie Mae as a witch, Johnny as a buccaneer, Alice as a buccaneer, Sasha Annabella as a pumpkin, Sir G as Mickey Mouse and Pearl as a scariness while others received witch

More photos appear on pages 8-9.

Anyone who wants to see highlights of the OTOW News Pet Halloween Costume Contest can tune into OTOW-TV throughout the month of November, Palm Acre







- Palm Acre Real Estate is the only real estate office which EXCLUSIVELY sells On Top of the World.
- With an on-site office open seven days a week, we are able to show the best and broadest selection of properties when it best fits your schedule.

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Working to maintain a quality and cohesive community

Some five months into the 2013 fiscal year and it has been an "interesting" time.

The Board of Administration continues to engage in very substantial renovation projects, dealt with unusually heavy rainfall yet again (but less than 2012), and rules enforce-

You have been solidly behind your Board in its attempt to enforce standards and ensure a well-run and fiscally stable community for all residents. Without your support, the Board could not function. Thank you!

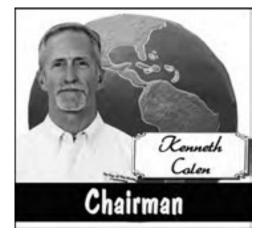
The business of managing a community the size of a small city is very difficult. There are so many moving parts and pieces. The point of all the effort is to give you the type of community and quality living environment you deserve.

Your Board is very much engaged in the community and committed to ensuring quality services for your benefit. I'd like to recognize the members of your Board and how they interact: Sharon Licata oversees day-to-day operational matters and enforcement; Philip Faranda and Corby Ratliff have been tremendous resources of practical information on building construction; Corby has also assumed the role of director of golf; Guy Woolbright is an accoutant and skilled at negotiationg with insurance brokers for quality and thorough coverage; Leslee Colen is very much a driver behind the positive aesthetics of the community and quality programming; and Gail Sanders monitors rules compliance with regard to renters in the community.

From my perspective, it is a privilege to be associated with this community and with its Board that works so hard for you and your community.

The Management Company personnel have worked especially hard to contain costs in the face of great uncertainty. Once again, your Board is beginning to forecast operational costs for the coming year. At this juncture, I cannot say how the budgets will be impacted, but we are challenged with rising operational costs, especially insurance, roofing, and paving. Your Board is considering all opportunities for savings that can be reasonably made without jeopardizing delivery of services.

By now you should have received your first notice of the Annual Meeting to be held 10 a.m., on Dec. 20, 2013, at the East Activity Center. We hope to see many of you at the meet-



The Letter

Some of you may have received notice from the City of Clearwater regarding the status of whether or not you live in a flood prone area. This is nothing to be alarmed about. As of this writing, none of OTOW falls within any known flood prone designation. This is always subject to change as the county and the federal agency (FEMA) review conditions and draw new maps. Should this change, your Board will advise you.

Association **Annual Report and Census**

You should have received notice that the audited Annual Financial Report is now available. This report is produced within 90 days of the close of the fiscal year.

The Association budgets for an independent certified CPA firm to perform an audit every year.

Community Update Work in Progress

Painting/Waterproofing: Buildings 54 and 65 will have new paint coatings applied to the front elevations in November. Remember, all start dates are approximate and inclement weather can affect scheduling.

Flooring replacements in the center cores are continuing on schedule. Building 80 will have the second and third floors improved in November.

Hardwired smoke detector installations are scheduled to begin in Buildings 42, 43, and 44 in November. Management company representatives will continue going door-to-door to advise you of your specific installation time frame (Please be on the lookout for the ORANGE door hanger!). Again, we appreciate your cooperation. So far, installations have been going along well with only minimal delay.

Utility contractors will continue replacing the potable water lines that service individual units during a twostage improvement project that began in October. Once again, these improvements will affect Buildings 1

through 10, and the project is schedearly February.

Utility contractors will also be making a repair to the storm drain pipe at the end of the cul-de-sac at Swedish Drive, barring any inclement weather. This project is anticipated to last for the better part of a week and should not disrupt the area traffic flow.

Ongoing construction projects are as follows: Multiple areas of roadway curb lines will be restored during the month of November and December. Please exercise caution and slow down in areas where workers are making these improvements. Flagmen may temporarily stop traffic if the situation warrants.

The exit to Building 50's west parking lot will also be under construction during the month of November. Crews will do their best to expedite the repair processes, but be aware that the entrance will serve as both exit and entrance while this improvement is un-

Header and window sill repairs are ongoing, as is sidewalk and walkway repairs. Sidewalk panel replacements will continue throughout the fall.

The structural inspections and correction program (an inspection process by the management's construction department that affects repairs on headers, tower elements, walkways, sidewalks, parapets, columns, railings, center core doors, etc.) will continue through the end of the year and into 2014.

As buildings age, more detailed inspection and assessments are required. Timely reporting of maintenance matters by residents is helpful to the continuing success of this program.

Management company utility crews will be performing maintenance on the community's storm water system in November. These repairs are necessary to keep the system operating efficiently throughout the year and shouldn't affect traffic patterns.

Compliance inspections by the Inspection Services division of the management company are ongoing. Particularly, addressing of overplanted or unmaintained landscape around all building common areas remains a priority. Please keep in mind that the condominium association requires a modification request for any landscape alterations. Many times decorative rocks or landscaping is installed without the advance approval of the association, which results in the removal and disposal of the items at the resident's cost.

Clutter enforcement is another uled for completion sometime near item which requires constant monitoring by the management company. This includes the tagging and removal of excessive furnishings placed in the center core, walkways, and end stairwells areas. Remember, much of the material placed there may actually violate the life safety code for building

> Awning inspections continue to take place by the Inspection Services Division of the management company. The Clearwater area has seen an increase in storms and rainfall the last few years, and as a result, many of the awning attachment points have been weakened to the point where the "clam-shell" style awning must be removed to halt any further damage to the structure.

> The management company continues to report the older style awnings in disrepair or with weak attachment points. As noted in prior articles, the "clam-shell" awnings do not meet building code for wind resistance. Fortunately there are new products that do. If you have an awning, please arrange for its inspection through the Community Service Office at the East Activity Center.

> Roof replacement work is complete until January/February of 2014. Asphalt Paving and resurfacing projects will commence again in May of

> It is great news to see the repaving of Belcher Road finally completed!!

Final Thoughts

These are challenging times for our residents, as well as the rest of the nation. That said, OTOW continues to be an incredibly generous and charitable community.

Many projects have been initiated and supported by our residents, which benefit the Pinellas County community. There are numerous closer-tohome examples of kindness.

For instance, the resident who prepares a meal for a sick neighbor or helps the recently widowed are examples of the caring mindset of so many residents. This is a caring and generous community.

It is always worthwhile to pause for a moment, and consider all the positive events that are happening in our lives. Taking stock and being grateful for all we do have is a very positive thing to do. It can change your entire outlook.

Breathe!

Smile!

I wish each of you a very Happy Thanksgiving.



Kenneth Colen, Publisher • Doug Kates, Editor • Dave Hart, Asst. Editor

Press Association Officers

Yvonne Courtney, President

Jackie Dooley, Vice President • Arlene Bergen, Secretary

Gloria Walz, Reporters Coordinator

To advertise in our December edition, checks must be received by Nov. 15*

* Be aware, we may sell out all our ad space before the deadline!

NEXT DELIVERY DATE

December newspapers will be delivered on Dec. 2

ON TOP OF THE WORLD NEWS ADVERTISING POLICY

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

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

On Top of the World News reserves the right to reject any advertiser it believes is not of direct benefit to the residents of On Top of the World. Not every advertiser is acceptable. If you, the resident of On Top of the World, have had a justifiably bad experience with an advertiser and if we have had previous complaints that are justified, we will not accept future advertising from them, BUT ON TOP OF THE WORLD IS NOT A CONSUMER AGENCY.

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

On Top of the World News does not accept an advertiser solely because it is willing to pay to advertise. Contractors, barbers and cosmetologists must all be licensed to advertise. In some cases, background checks are required. All advertisements must contain a local address or a local telephone number.

Anyone submitting a photo or artwork is giving OTOW permission to print the image and possibly use at later dates and in other forms.

The OTOW newspaper may not be reproduced in any way, in any other media, except in print and on the official OTOW Website.

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

*The normal deadline for purchasing ads is the 15th of each month, but our color ad space will likely sell out before the 15th. Black and white ad space could also sell out before the 15th.

This month's volunteers:

Dawn Rubio
Barb Sundberg
Arlene Bergen
Cele Radeloff
Esta-Lee Schwartz
Eileen Bianchi
Theresa Kawalec
Gloria Clifford
Lil Cervinka
Jackie Dooley

Newsroom Hours 9:30-6 Mon-Thur, 9-2 Fri

The newspaper office will be closed Nov. 28 & 29

Around The World

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Special time, day, scheduled for returning Snowbirds to get their new Recreation Cards

With the Thanksgiving holiday fast approaching, and the Snowbirds making their return trek to the South, it's time for the Community Service Office to hold another Recreation Card Special Event.

On Friday, Nov. 22, from 4-7 p.m., On Top of the World will be issuing Recreation Cards in the East Activity Center Veranda Room. This is a special evening time, which may not be offered again.

A reminder to all residents, you must have a new, valid, Recreation Card prior to using any OTOW facility. In order to insure that facilities are being used exclusively by our residents, the SCA staff has been asked to increase the monitoring of Recreation Cards.

Please be prepared to present your current Recreation Card upon request. We have experienced a number of residents sending guests to use the facilities without accompanying them.



While we welcome guests in our community, a resident must be present and must have a valid Recreation Card with

Mark your calendar for the Pinellas County yearly Haz-To-Go Mobil collection, which will be taking place at the East Activity Center on Wednesday, Nov. 6 from 9 a.m. to noon, and at the West Activity Center on Thursday, Nov. 7 from 9 a.m. to noon.

Items, such as paint, fluorescent

can be brought to the specified collection site and dropped off at no cost to

The AAA Senior Defensive Driver Program will hold classes at the East Activity Center over a two-day period. The next class starts Thursday, Nov. 21 from 9 a.m. to noon, and continues on Friday, Nov. 22 from 9 a.m. to noon.

Both classes must be attended to receive a certificate. Cost for the class is \$15, which is payable the first day. Additional classes may be offered in December, but is based on need.

Dates will be announced in this newspaper and on OTOW-TV for future classes.

A registration form for the November class can be found on page 62 and needs to be submitted to the newspaper office no later than Nov. 12.

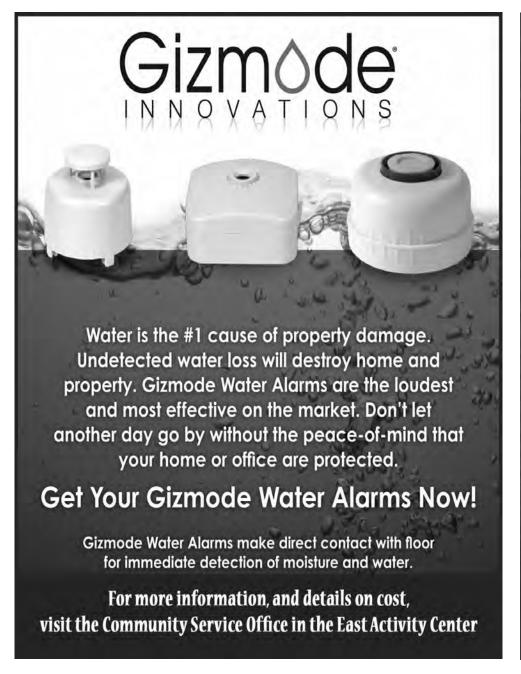
Don't forget, the new Communi-

bulbs, batteries, or household cleaners ty Service Office has many beneficial services now available. If you need to send or receive a fax, make copies, have a document notarized, get a recreation card issued, or purchase a water sensor, you can do so any time the office is open.

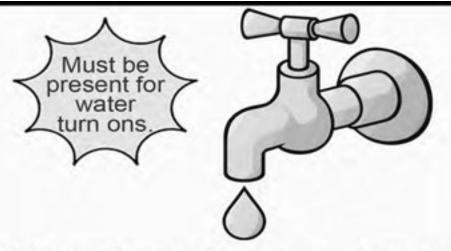
> For your convenience, we gladly accept cash, debit, Visa, MasterCard, Discover or American Express.

> We would also like to welcome a new face to the Community Service Office. Robyn Disney has joined us and is a great addition to the SCA staff. When you have a few minutes, please stop by the CSO to welcome Robyn to the team.

> I want to thank the residents for their patience during our recent renovations. We have additional work scheduled, so keep an eye out for our "work in progress" signage. I would also like to thank the SCA staff for their hard work in maintaining our beautiful facilities.







Did you know there are 4 ways to turn your water on or off?

- (1) CALL: 727-799-3417 (Option 6) Messages are retrieved Mon-Fri, 8-3:30.
- (2) Visit the East Activity Center Service Desk from 8:30-3, Monday-Friday.
- (3) Go Online to otowclearwaterinfo.com and fill out a service request.
- (4) For service after 3 PM call 799-1115.
 A \$35 payment (by check) will be required at the time of service.
- * For timely service, please schedule a request a day in advance.

NOTICE

Important bulletin for all residents of On Top of the World

A new standard has been implemented for sealants that will affect window, awning, and air conditioning contractors performing work for residents at OTOW.

Residents should be aware that due to an extremely high failure rate, silicone sealants are no longer approved for use as a caulking and weatherproofing product within On Top of the World.

Failure of the silicone sealant bond has resulted in water intrusion into units. This has resulted in significant water damage and costly repairs.

WATER INTRUSION is a serious issue that may damage belongings and lead to mold growth.

Protect yourself by asking your contractor in advance if they are using an <u>ACRYLIC URETHANE</u> or <u>POLY URETHANE</u> sealant recommended for use by your Association. Applying the proper sealant in accordance with the manufacturer's specifications may prevent water intrusion.

Detailed information is available at the East Activity Center Service Desk for your convenience. Thank you for your attention in this matter.

We are working harder to make OTOW <u>your</u> wonderful place to live!



Smoke Detector Retrofit Schedule

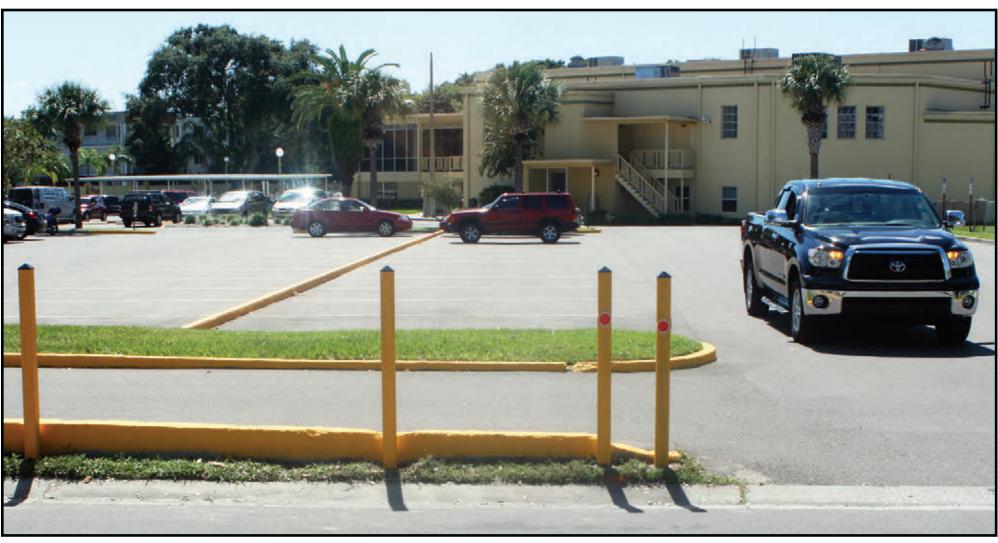
<u>NOVEMBER</u> Building #43, #44, #45 Shown is the schedule for smoke detector replacement work. If you believe you might not be present or available during your building's designated month, please cut out this form and return the information to On Top of the World. Forms can be delivered in person to the East Activity Center Service Desk or they can be mailed to the address below.

On Top of the World Condominium Association Special Projects 2069 World Parkway Blvd E Clearwater, FL, 33763

Bldg #	Unit #	OTOW Address
	Please complete	e the following if you are mailing your key (include):
our Name:		Phone number:
Mailing Address (key return):	
<u></u>	ease complete the	following if you are assigning a personal representative:
	ease complete the	following if you are assigning a personal representative: Phone number:
PI Your name: Representative na		

(note: Building 43 will be split between two months)

New pavement posts



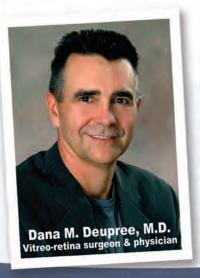
Sometimes, when perched up high in the driver's seat of your vehicle, it's a challenge to see where the East Activity Center parking lot ends and the exit begins. Last month, On Top of the World added some pavement posts to the rear parking lot to help residents better navigate their way to the entrance/exit.

(OTOW News photo by Doug Kates)

RETINA AND MACULA CARE IN CLEARWATER

Dr. Deupree has opened a new state-of-the-art SURGERY CENTER & RETINA CLINIC in Clearwater

Same name... Same doctor... Same great retina care



TREATING: Macular Degeneration, Diabetic Retinopathy, Macular Pucker, Macular Hole, Floaters, Retinal Tears, Retinal Detachment

STATE-OF-THE-ART: Pascal Laser -- Precision Diabetic Laser Treatment; High definition OCT -- A quantum leap in retinal imaging.



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Suite 120, Clearwater
www.MaculaCenter.com

Call today for your appointment **727-789-8770**









2013 WOTO Pet Costume Contest







AHO ANIMAL HEALTH CARE CLINIC

2118 Drew Street, Clearwater 727-446-5501



Mark, from Animal Health Care Clinic, presents Harry with the grand prize - a free doctor's visit. Harry was covered in a spider web and had five 'spiders' crawling on him. Judging was based on spirit, originality and, in Harry's case, scariness.



(all OTOW News photos by George Swiderski)



Kristin, from Pet Supplies Plus, and OTOW News editor, Doug Kates, present Tammi with Most Original Costume.
Tammi was Frankenstein's Bride.

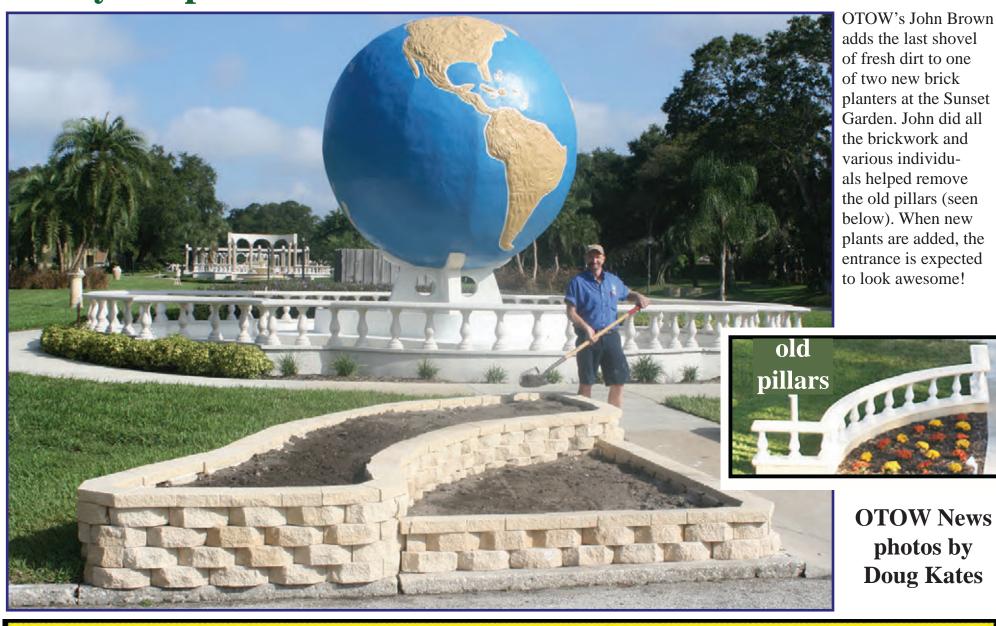


Gift Baskets donated by Nature's Select.





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Free **Energy Star Upgrade** with this ad

OTOW News

photos by

Doug Kates

The Best Value in Replacement Windows Since 1957! VISA MasterCare

Meeting time changed to 5:30 p.m. in Veranda Room

It's simple: No meeting, no story

No one who writes for On Top of the World News is expected to turn into a professional journalist.

We are here to have fun and share stories with the rest of our community.

But this doesn't mean we can take the English language and create our own writing rules.

For example, you will not find any dictionary in the world which uppercases every letter of the word "FREE."

The words "pizza" and "ice cream" are not proper names and therefore are never uppercase, unless a part of a business name.

Some writers, who are in a hurry, think they can use the "&" symbol to replace the word "and" and others use the "@" symbol to replace the word "at"

At the annual Press Association Writer's Workshop in November, the staff is going to take a trip back in time to the days when they sat in first grade and learned how to write for the first time.

We are going to go over basic rules. We are going to point out bad habits. We are going to review the writing



style for this newspaper.

And ... we are going to have fun doing it.

Press Association

We are going to laugh at our mistakes and we are going to learn from them, too.

The meeting is 5:30 p.m., Thursday, Nov. 7, in the Veranda Room, and is mandatory for any club, group, building or sports writer who plans to submit a story in the December edition of the newspaper.

Plain and simple, if you do not attend the workshop, you cannot write for the December newspaper.

If you've never attended a Press Association meeting, this is a good time to start.

"Our community newspaper has 20-30 dedicated members who attend every Press Association meeting we schedule," said editor Doug Kates. "Each month they learn a little. Each month they share ideas with the rest of the staff. Each month they are contributing to the overall quality of the newspaper, rather than just submitting a story for the next edition.

"Why not attend the workshop and improve your writing skills even just a little bit?"

The workshop will take about an hour. Most of the lesson will be a presentation. There will be snacks, beverages and we will keep it fun.

At the Oct. 3 Press Association meeting, President Yvonne Courtney announced the holiday luncheon will be catered by the Green Mint, one of the newspaper's advertisers.

The luncheon will consist of a variety of Asian appetizers, plus a few choices for a main meal.

Cost for the luncheon is \$10 per

reporter. This money will be collected at the Nov. 7 meeting or can be dropped off in the newsroom. Deadline is 2 p.m., Nov. 22.

Anyone who writes, proof reads, takes photos or types, may pay the fee and attend the luncheon, but anyone who does not prepay by Nov. 22 will not be permitted to feast during the Dec. 5 meeting, which begins at 1:30 p.m. in the Large Card Room.

In other Press Association news, an investigation is taking place into the disappearance of newspapers from the Dorado Building, No. 83. For some mysterious reason, bundles of newspapers are simply disappearing. If you have any information into this mystery, please send an anonymous letter to the newspaper office or to Sharon Licata.

A reminder to all residents, you are never permitted to throw away OTOW newspapers. The newspapers are there to provide valuable information to residents and then are recycled at the end of each month. Individuals throwing away newspapers off the core racks will earn a meeting with OTOW management.

Sunset Grill joins Safety Harbor Resort as Holiday Lights Contest sponsor

Major changes are taking place for the 2013 Holiday Lights Contest. the Safety Harbor Resort & Spa, where all basic ammenities will be included, plus Sunday Brunch. Sec-

For the first time, judging will be on individual, exterior condo units, instead of entire buildings.

Residents who want to enter the contest must preregister at the newspaper office and a time will be scheduled for taking a night photo of your unit.

Pictures will be displayed on a Web page on the On Top of the World News Website. Anyone with a computer will be allowed to cast votes, but only five votes per computer will be permitted.

Online judging will take place for two days only. The results will be posted in the January newspaper, which will be distributed to residents on Dec. 31.

First prize will be a two-day, one-night stay at

the Safety Harbor Resort & Spa, where all basic ammenities will be included, plus Sunday Brunch. Second place, third place, fourth place and fifth place will be certificates to the Sunset Grill, which has become a prize sponsor for the first time.

Everyone who decorates their unit is encouraged to enter the contest. No matter how much decorating you do, a picture of your unit will still be displayed on the Website. Pictures will be taken in front of your unit, so outdoor and indoor lights will show up. However, no pictures will be taken inside your unit.

We are focusing on what your unit looks like from the outside wall/window view. Lawn ornaments will not be in photos and will not be judged. There is no entry fee.

Everyone who decorates, even if you don't enter the contest, must follow OTOW guidelines, which includes no decorations on hallway floors or railings, use outdoor lights only, no nails or screws.

For more information, or to visit the polling Website, go to:

ontopoftheworldnews.com/clearwater/news.html

DATES TO REMEMBER

Dec. 2 - Registration Opens

Dec. 18 - Registration Closes

Dec 18 - Last day for photos

Dec. 21-22 - Online voting

Note new advertisers on OTOW-TV this month

When you tune in to watch OTOW-TV this month, you will notice a lot of new advertisers at 30 minutes past each other. Regular newspaper advertisers will be trying their ads on OTOW-TV and hopefully they will purchase more TV ads in the future.

OTOW-TV welcomes Dr. Pratt Reconstructive Dentistry, Tom Carver Carpet Repair, Care Placement Service, Paint Services, Sunset Jewelers, Unique Touch Spa and Christmas Tree Rentals as newcomers to the market. They will be joining regular TV advertisers, Foot and Ankle Physicians, and Dr. Scott Ray and Dr. Judith Evans. If you see a TV ad you like, please let the advertiser know you saw it on OTOW-TV channels 96 and 720.

Beware of private companies offering you printed copies of a deed for a fee

SCAM ALERT: It is my own opinion that there is yet another deed scam going around.

It appears to be an offshoot of the certified copy of deed scam. This one comes from some company that calls itself Department of Housing & Deeds, LLC.

They want \$76, which I personally feel is OUTRAGEOUS. The document they send appears to be an invoice, although it is not that at all.

At the end of the second page of the "thing" they call a recommendation, there is what they call "Important Disclosure." The disclosure says that "The Department of Housing and Deeds, LLC is a privately owned limited liability company and is not a government agency or department or any state or federal government."

Please, please, please pay attention, and please tell anyone you know that this, in my opinion, it's a scam.

You do not need a copy of your deed. For that matter, if you did want one, you could get it for less than \$10 if you went to the clerk of courts.

You can do better than that because if you go online to the clerk of courts Website, and type in your address, you can download a copy of you deed for NO COST at all.

Toss this letter, and any one like it, into your dumpster.

DO NOT FALL FOR ANY SCAM THAT SUGGESTS THAT YOU NEED ANY KIND OF COPY OF YOUR DEED. YOU DON'T!

Q. I have four children, one of whom is irresponsible, and, when I pass on, if he gets any money at all, he will blow it very quickly. What are my options to protect him from himself?

A. There may be several options, but here are three of them:



(1) you can decide not to worry about what happens and just leave your assets equally to your four children, or in any other proportion that you decide.

If the irresponsible one chooses to dissipate his portion of the funds quickly, that's his problem. By doing that, you will not be controlling from the grave.

(2) You can leave a portion of your estate to one of your other children to hold in trust for the irresponsible one. If you do that, then you have placed a burden on the child you choose as trustee, but at least you will have a family member who can use the funds as you direct for the benefit of the irresponsible.

(3) You can set up your Will so that the person you name as Personal Representative can take a portion of your estate and purchase an annuity for the irresponsible child. The annuity can recite how the funds in it are to be paid out. You would not purchase the annuity while you are alive since it is only to be purchased from your Estate after you have passed on.

You did not ask for my recommendation as to which option to choose, but I am on a roll here, so here goes:

I think that folks often "over think" what they should do with a child, who they love, but who has made bad choices throughout his or her life and will probably continue to do so.

Sometimes, perhaps, it is best that we all do what we can to guide such a child from himself or herself, while we are alive.

However, when we are no longer here, maybe it's time to let that child succeed or not succeed on his own or her own.

I am reminded of the quote allegedly from Casey Stengel: "It is easier Do you agree? to grow old than to grow up."

True

Yet, sometimes, maybe, we need to let our children grow up, whether they want to or they don't.

Q. If I buy a new home from a developer, why do I need title insurance?

A. I keep getting this question and I don't know why. It is my opinion that everyone who buys real estate, whether it is for a new home or a resale, should have, I think must have, a title insurance policy.

It protects you from claims, liens, forgeries, falsely filed deeds, or any form of encumbrance that can call into question the marketability of your title. The cost is not all that significant in relation to the overall purchase price of any property.

If you think there is some encumbrance, you can go against the developer, or the seller of the property, that is, to a real extent, illusory. To do that, you would need to retain your own attorney and then have litigation that could take a long time.

However, if you have title insurance, you just turn over the matter to the title insurance company and they are required to handle everything, including payment of attorney fees and costs.

In most resale situations, the seller pays for the title insurance, but in new sales, typically the builder does not.

In either case, I think that anyone who buys real estate should have title insurance.

Q. My boyfriend and I are 84 and 85, respectively. We are going on a 30-day cruise and have agreed that we will split the costs for everything. He says that this should include his ED drugs. Do you agree?

A. Umm....I'm trying to find a legal question here, but I just can't seem to find one. Oh well.

For what it's worth, it seems to me that whoever needs it, ought to pay for it

Gerald R. Colen is an attorney who is a member of both the National Academy of Elder Law Attorneys and the Academy of Florida Elder Law Attorneys. He concentrates his practice of law in the areas of real estate, elder law, wills, trusts, probate, business law and simple and complex estate planning. He welcomes your questions and comments. This column is not intended to provide legal advice, but is only intended to provide limited information on the specific matters raised in the questions and answers. You should always consult your own attorney for specific advice. Mr. Colen is available for conferences at his law office at 7243 Bryan Dairy Road, Largo, Fl., 33777. His phone number is (727) 545-8114. He is also pleased to respond to email at his email address of gcolen@ tampabay.rr.com or through his Web page at www.gcolen.com. In Ocala, Fl., Mr. Colen is available by appointment for legal conferences at the On Top of the World sales office, which is located near Sid's Cafe.

special evening

Get your new Recreation Card
4-7 p.m., Friday, Nov. 22
East Activity Center Veranda Room
Bring \$3, your old card, proof of address

Avoid pit falls and unacceptable results when planning home improvement projects

Window replacements

Residents who have elected to replace their original, single-pane windows, have not always gotten what they bargained for.

Many times, the windows that you paid for are of a generic size that may or may not match the window openings in your unit. Improper window installations can often result in damage to the exterior structure. Window installers will chip and hammer at the building structure to force a window to fit rather than order a window that fits the opening.

When left uninspected, the gaps left behind may allow rain to enter your unit and leak into your downstairs neighbor's units, causing damage to carpet, furnishings, walls and ceilings.

A common shortcut a window contractor will take is to install second and third floor windows from inside the unit instead of from a platform lift on the outside of the building. In addition to making the job much more difficult and dangerous for the window installer, installing from the interior also affects their ability to make a proper and long-lasting seal between the windows and the building. This allows water intrusion into your unit and the units below, which can cause property damage.

In an effort to protect your units and the buildings, the Maintenance Company has implemented a standard for acceptable window sealants that will maintain a long lasting bond between the windows and the buildings. You will find the approved sealants listed on the **otowclearwaterinfo.com** Website.

HVAC replacements

Mechanical codes and equipment have changed since the original installation of your heating ventilation and air conditioning unit (HVAC).

The compressor units that sit outside of your Florida rooms are much larger now than they were just 10 years



units may hinder access to the water meters. The second- and third-floor platforms are now dwarfed in size by today's AC compressors and require approved structural reinforcements before a new unit can be set there safely.

When replacing the air handlers inside your units, the contractor must be very cautious when tying your new components to the existing drain system that is shared in common with your neighbors.

Again, the new, larger systems often make it challenging to complete the installation without causing damage that will result in water intrusion for you and your neighbors.

The other area of concern on replacement of compressors is that the contractor provides a proper cover against the building, as well as properly flashes and seals the cover in place. Failure to do so will result in leaks and allow vermin to enter your condo.

Patio covers

The common clam shell awnings do not meet current wind resistance requirements and design standards adhered to by your Association. Under the stress from Florida's wind events, these awnings are exposed to terrific torqueing forces. Without regular inspection and maintenance over the years, these awnings have caused damage to the buildings at the anchor points, creating sites for water intrusion to your units.

Approved patio covers must inago. New ground floor compressor clude access ports to your neighbor's tools and equipment to perform a final tiful home basking in a job well done!

HVAC compressor platforms and gutter downspouts may have to be rerouted.

Flooring

Required subflooring products can cost nearly as much as the flooring itself, but without it, your beautiful new floor will have to be taken back up.

Second and third floor units, which have improperly installed floors, transmit excessive noise to your neighbors

The money your contractor "saves you" by eliminating the proper tile or wood floor underlayment and sound insulation, will quickly lose its value when your neighbors are pounding the ceiling or when OTOW Inspection Services asks to review your project documents.

Why should you plan ahead and apply for a modification before signing a contract for these projects?

- Is your contractor currently licensed to do business in Pinellas County?
- Does your contractor carry sufficient liability coverage to pay for damages to your property, your neighbor's property, or the On Top of the World structures in the event of a mis-
- Does their liability insurance include medical coverage for their workers in the event of an injury, or will they subrogate your Home Owners policy to cover that?

Your legal documents

When you successfully submit a completed modification application, the legal documents that answer those questions will be in your hand.

- Is your potential contractor currently in "Good Standing" with the OTOW Association or do they have a trail of unfinished business and unsatisfied customers?
- Do you have the knowledge or time and energy to make sure that substandard work gets corrected?
- Do you have the expertise,

inspection of the job, or will you need a qualified person to do so?

The minimal fee you paid, when submitting the modification application, pays for those services to be performed by a qualified and experienced OTOW inspector.

- What do you do if your new HVAC system is flooding your unit?
- What do you do if your new windows leak every time it rains?
- What do you do if your neighbor's AC contractor can't reach their AC components because your patio cover is blocking access?

The final inspection of your preapproved projects will expose these installation errors before they cause costly damage to your homes or your neighbors' homes.

- Can you afford to pay for the same project twice?
- How will you feel if your twoday project becomes a three-month nightmare?
- What will you do in the event that the contractor, who called you day and night before they got the job, will not return your calls now and your home is in disarray because the job is still not finished?

The main intention of the OTOW modification application requirement is to help you eliminate the aggravating scenarios listed above. It is our desire to help you ensure what you paid for is what you got, that the job is completed in a reasonable time period, and your investments are an improvement to your homes and your lives for years to come.

When you pick up your modification application at the East Activity Center Community Service Office, you will have the opportunity to ask questions and receive guidance that will help ensure that your projects start off on the right foot and are completed in a timely manner.

The two-to-three-day waiting period for application approval will seem like a drop in the bucket when you are relaxing in your comfortable and beau-

When putting up holiday decorations, do not use nails or screws, or place objects on hand rails or floors. No decorations can be placed on lawns.

Before we get busy again, thank someone for entertaining us over the summer

I've already heard it a hundred times - the Snowbirds are coming back and now we can start enjoying life at On Top of the World again.

Well, in case you missed it, this past summer was actually very active and

In fact, a few clubs and groups went on with their business as if the winter season never ended. They provided entertainment, trips, food and even invited Santa to stop here after spending a day at the beach.

It would be very easy to look at the calendar and decide to go into boring mode on May 1, but some people decided they didn't want to be lazy.

Line Dancing has been in full swing the past six months - and not a single class had less than 10 people. Some of the guest dancers included friends and relatives visiting over the summer.

The Baby Boomers had barbeques and picnics, plus short trips to local



Theater.

Singles Club went to the Vinoy Hotel and had an ice cream social.

New York-New Jersey Club had a wine and cheese party, several trips, and Christmas in July. Normally, this club takes the summer off, but this year decided to stay active. I think the club made a lot of people happy.

Lambda just partied all summer. entertainment spots, such as the Straz They had a club anniversary party, a

beach party and an '80s night.

Snowbirds Club held a couple trips even though only "Sunbirds" partici-

The Entertainment Committee had five shows, nine dances, seven Sundays-In-The-Park and even a golf tourna-

Wii Bowling gave us something to do on Sunday afternoons.

And perhaps the most-busy club over the summer was the Travel Club, which didn't slow down at all because it was 90-degrees outside.

Travel Club went to the Mosi "Under the Sea" exhibit, went to Pigeon Forge, went to the Armed Forces Museum, and the Tampa Theater for starters.

There were also several day trips and lunch trips.

Good Neighbors continued to provide entertainment once a month, and your On Top of the World newspaper produced six quality publications by dedicated residents who stayed home

- some even wrote stories from their homes up north.

Bingo, Philosophy Club, Computer Club and several dance classes remained active.

The billiards room was never empty and the East Activity Center swimming pool was full every weekday

People were drilling in the Woodshop, and as early as June, people were making holiday decorations in the Crafts Room.

So, as you settle in for the fall, be careful thinking the fun is just beginning to take place again.

Thanks to club and group presidents throughout OTOW, the fun actually never left.

Before you get too busy and crazy this month, stop and thank someone for keeping your favorite club active over the summer. November is not the start of anything new - it just gets a little

Kay Kyser preferred military bases to concert stages

Kay Kyser was one of the most outrageous, over-the-top performers of the entire big band swing era

His band was different because it had the best musicians available. It had the most popular vocalists, including Ginny Simms, Harry Babbitt and Sully Mason. It had great comedy by Ish Kabibble, plus it had Kay's endearing personality.

Kay and his band were first to play Army bases and Service Clubs all over the country.

All during the war, he refused all engagements, choosing instead to perform on military bases.

The band was paid by sponsors of his radio show and many movie ap-

Kay was instrumental in starting

484-5869



Walter Balderson

Inside Showbiz

the Hollywood Canteen, along with Betty Davis and John Garfield, where stars came and danced with the ser-

The Hollywood Canteen carried over into New York City, forming the Stage Door Canteen.

Kay's band provided music and comedy for thriller films, which starred such actors as Peter Lorre,

492-4598

Bette Davis, Bela Lugosi and Boris Karloff.

A popular feature in Kay's radio show, which also was featured in several movies, was a musical segment called, "Kay Kyser's Kollege of Musical Knowledge," where contestants from the audience were invited on stage to answer questions to a musical quiz.

The band changed personnel many times during the war years as members were drafted or volunteered.

Ginny Simms left the band to go out on her own as a solo artist. She was replaced by Georgia Carroll.

Harry Babbitt had left the band to join the Army, but returned when the

1590 10th Street South

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Safety Harbor, Fl, 34695

Kay tried several times to retire,

but was unable to because of contracts. He wanted to devote his life to the Christian Science Ministry, which he did when he finally retired.

He married Georgia Carroll and remained married until his death in

Kay retired without any fanfare and returned to his hometown, Rocky Mount, NY, where he became very active in his religious work. He and his wife were popular and active in the community.

Kay was also instrumental in bringing educational TV to North Carolina, which is now PBS.

I am sure there are still people who will remember his song, "Thinking of You," a theme that resonated with his audience.

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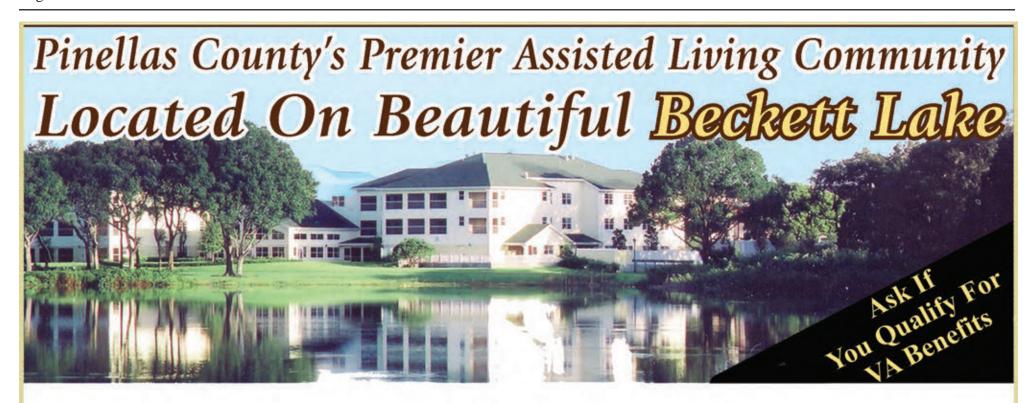
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Travel Club squeezes in Pigeon Forge trip just before government shutdown



By Pat Zorland

Our trip to Pigeon Forge was a great success.

The weather was great with only one day of rain. This was a show trip, so we sometimes attended two shows a day.

While we were in Pigeon Forge, we met up with three other buses from the same tour company.

It was very lucky for us that we were able to complete the trip before the Smoky Mountains National Forest closed because of the government shutdown.

Our next trip will be Dec. 1-7 and we are going to New Orleans for seven days and six nights. Watch for the report on this trip in the January 2014 edition of this newspaper.

On Dec. 13 we will have our annul Christmas Party. This year it will be at the Star Restaurant, which is located on state Route 580 (Main Street). For paid members, cost is \$15 and for nonmembers \$18. The party time I believe is 6:30 p.m.

On Dec. 18 there will be a daytrip to see a performance of the Radio City Rockettes.

The 2014 season starts with a three-day, two-night trip to Orlando from Jan. 14-16.

From April 2-10 we will take a trip to New York City for nine days and eight nights.



Travel Club members pose for a photo at Pigeon Forge.

From Oct. 18-24 we're going to San Antonio for nine days and eight found on Channel 96/720 and on the be distributed at the Nov. 1 monthly nights.

From Nov. 30 to Dec. 5 we are off to Ashville, N.C., for six days and five nights.

Roxie will continue with her "Lunch Bunch" every month. She is also putting together a trip to Mount Dora on Nov. 30 for \$69 with full payment due on Nov. 10. For more information call Roxie at 474-5040.

Our club information can be Top Of The World Box Office Web-

If you are in need of information on what the club will be doing for the remainder of the year, please give Audrey Jones a call at 726-5856 and she will respond as quickly as possible.

In business news, our bylaws were presented and voted upon at our October meeting.

A copy of the amended bylaws will meeting.

Our meetings are held on the first Friday of each month, 2 p.m., in the West Activity Center Sunrise Room. We need volunteers to be at our tables in the East Activity Center on Mondays and Thursdays from 9-10:30 a.m. to assist with answering questions about our club and what is happening.





Jessie Williams of South Carolina



Patty Baldwin of California



Georgia Nolati of Washington St.

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Registration night set for Nov. 22 and Christmas dinner dance set for Dec. 4



Canadian Club

By Rick McLauchlan

To get the 2013-14 season started, we need to get the administration out of the way.

So, here are the details about Registration Night. It will be held on Friday, Nov. 22 at 6 p.m. in the the East Activity Center auditorium, followed by the first general meeting of the year.

Here you will be able to obtain your 2013-14 Canadian Club membership (\$5 per person), and sign up as volunteers for various activities during the coming months.

This year we plan to have volunteer sheets available so you can choose to volunteer for one or all of the events. We will provide information about what help is needed for each event so you can decide where to apply your volunteer skills.

Subsequently, the person responsible for the event will do their utmost to contact each volunteer to confirm whether their services are required. A wine and cheese get-together will close the evening. New members are always welcome.

On Wednesday Dec. 4, you are invited to our Christmas dinner and dance in the East Activity Center auditorium commencing at 5:30 p.m. Tick-



Jim Rudderham, Rita Rudderham, Barb Morrison and Harry Morrison take part in the 2012 Registration Night.

ets are \$13 per member and \$15 for after that date. non-members.

Due to the early date of the event, tickets will be on sale at the EAC on Friday, Nov. 22 from 6:30 to 8:30 p.m., Monday, Nov. 25 from 8:30 to 10:30 a.m. and Monday, Dec. 2 from 8:30 to 10:30 a.m. No tickets will be available

Come and enjoy a traditional Christmas dinner, and if you wish, BYOB and munchies, as these will not be supplied.

A dance will follow complete with prizes and a 50/50 drawing.

For information call Shirley Hunt-

er at 727-726-8086.

You can also follow information on the On Top of the World Box Office Website. Visit www.otowclearwaterinfo.com. Click Rec. Centers and Amenities and look for the Box Office link. Once there, bookmark the home page for an easier return.

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Call Phyllis at 330-6733 for rates or to set up an appointment.



November meeting is a chance to share summer adventures in family studies

By Anne B. Watkins

It's a new season and a new beginning.

If you've wanted to get those family pictures and notes together into a meaningful way, maybe this is your year to join us the second Monday of each month, November through May, to brush up on your family history.

We're looking forward to hearing tales of what all our group members did this summer to further their family studies.

Two of us ventured all the way to Spain, so one of us could see the



Family History

area where her ancestor, Charlemagne, came down through the Pyrenees from France in 778 to help the Saragossan

king fight the Moors.

Unfortunately, the king had changed his mind by the time Charlemagne arrived, and after besieging the city without success, the Frenchman retreated, losing his rearguard to attack

You may recognize the story as it was immortalized in the medieval Chanson de Geste, the Song of Roland.

Others of our number will have visited archives, court houses, and cemeteries, and will have equally interesting tales to tell of their successes and defeats (which, in genealogy, are called "our brick walls").

Our first meeting Nov. 11 will be to plan the program for the year. New ideas are always welcome, so come and add yours.

We already have planned a very special meeting for January, when the husband and wife team of Dolores and Jim Rollins will give details of her search for her Quebec ancestry, and then they will entertain us with French and Cajun music, chanteuse Dolores accompanied by Jim on the accordion.

We will meet 1-3 p.m. in the East Activity Center Classroom No. 1.

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Group celebrates Halloween party - Boomers style

By Rita Kress

October was another fun-filled month.

On Oct. 22, we held our Boomer's Halloween Costume Party, with an overwhelming turnout.

On Oct. 28, our members went on a planned five-day Carnival cruise to Cozumel and the Cayman Islands.

Fun and extra pounds were had by all.

Other activities included dancing, dining out, kayaking, bicycle riding, music festivals, concerts, Octoberfest, and a trip to the beautiful Sunken Gardens.

One of our members had a very successful deep sea fishing excursion. More than 20 members attended.

We have scheduled a Boomerang Welcome Back Party for our Snowbirds from 7-10 p.m., Saturday, Nov. 16. There will be a live band and dancing. Please come to our monthly meeting for more details and to purchase tickets. Cost will be \$10.

Our Baby Boomers Christmas Party is planned for Dec. 18, from 5-9 p.m. in the West Activity Center Sun-



Baby Boomers

rise Room. This will be a potluck dinner with lots of prizes and socializing. Cost will be \$3.

Our meetings are the first Wednesday and third Thursday of every month, 6 p.m., in the Veranda Room. Meetings for this month will be on Nov. 6 and Nov. 21.

Anyone interested in joining the Baby Boomers group is welcome to the meetings and should bring their current On Top of the World Recreation Card. There is no membership

Our meetings usually consist of everyone participating in creating monthly activities. After the meetings,



Bea and Boyd were voted best female and male Halloween costume winners.

we usually continue with a fun-filled ditional socializing. activity, such as dining out, dancing, or visiting a local club or festival for ad-

Watch our ads on OTOW-TV and visit our Web page on the Box Office.

This month will see board nominations and holiday party

By Jack Casey

At the New York-New Jersey Club meeting on Nov. 27 at 6 p.m., we will meet to discuss nominations for the new year.

Many positions will be available to fill. I am informing everyone that I will not be accepting the nomination to run again for president. Anne and I will continue to be active members, as we believe in this club and would like to see it continue. We have enjoyed



the challenge of taking on the responsibilities this past year and enjoyed seeing the events come to fruition. We are hopeful for an easy transition with the new board in place for 2014.

The events already planned will take place, such as the Nov. 15 holiday party hosted in collaboration by our club and the Italian-American Club. Great food and fun are expected.

Also planned is the Jan. 22 Roaring '20s dinner dance. A Charleston contest and great food are included. Bobby Palermo will be entertaining.

I want to thank all who became members, those who attended the functions and all who pitched in and supported us when needed, to help rebuild and make the club a success during my time in office.

I want to wish everyone a very Happy Thanksgiving and Happy Chanukah.



Detectives want to know if love affair is clue to murder



By Marvin Flam

The rehearsal phase for the Jesters' 35th annual musical "50 Shades - The Musical" is well under way.

Choreographer Donna Ryan reports that Jesters dance groups are having fun as they perform the steps to what will be a crowd-pleasing variety of music from the Charlie Chaplin Walk, to today's popular Shim Sham.

Musical Director Bernee Krause is rehearsing the singers and says they are at a point where they are eagerly memorizing the lyrics and getting comfortable with the songs that have been specifically designed for their vocal talents.

Bernee sees joy on the singers' faces as they grow younger by the minute and successfully wrap their voices around great movie music that the audience will know and enjoy.

The directing team of Evelyn Flam and Remo Melucci report that "the movie detectives are busily chasing down leads left by the prime suspects."

Shown on this page are three prime suspects, who were caught in a "love quadrangle." Movie Producer Samuel Butler pleads with his wife, Bonnie Butler, to forgive his momentary infidelity, while his love interest, movie star Mame Madison, gloats in the background.

Sound complicated? Just wait!

Actually, Mame's husband was murdered, and the rumor is, he was attend this fun show. having an affair with Bonnie!



Movie Producer Samuel Butler (Tony Baker) pleads with his wife, singer/dancer Bonnie Butler (Betty Baker), for forgiveness while his love interest, movie star Mame Madison (Joanne Marick) glows in amusement in the background. (OTOW News photo by Doug Kates)

crime, the humor keeps coming.

Dancing, singing and comedy, along with costumes, stage sets and technical support, are guaranteed to add to a delightful evening when you

Tickets are still only \$5 and make Despite the seriousness of the great holiday gifts for your family and

We welcome back our Snowbirds and those who want to be a part of the fun. Visit us on Mondays and Thursdays, 8:30-10:30 a.m. in the East Activity Center auditorium, or come to the Jesters general meeting, 7:30 p.m., Wednesday, Nov. 13, in the EAC audi-

We look forward to you joining us. Contact Marvin at 797-1761 or email us at jestfun21@gmail.com or visit us on the OTOW Box Office Site for more information.

> Let's get together "JEST FOR FUN"

our annual food drive meeting takes place on Nov. 2

By Mary Widman

A good time was had by all at our October meeting. The hot dog party was a big success, thanks to Dorothy Carpenito and the hospitality ladies. Forty-four members attended.

Mark your calendars for our next meeting on Saturday, Nov. 2. We will play free bingo with cash prizes. Please

remember, this meeting is our annual food collection. Bring canned goods and non-perishable items to be donated from our members.

Now is the time to sign up for our annual holiday luncheon. We will be dining at the Beachcomber Restaurant. Order from the menu. Mark the date for Wednesday, Dec. 4. Transporta-

tion via the Jolley Trolley. Cost is \$10 for members, \$15 for non-members. Sign up at the East Activity Center on Monday or Thursday from 9-10:30 a.m. Sign up now to be guaranteed a seat on the bus.

If you know of any member who is ill and needs a card from all of us, call Mary at 796-1184.



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Play our Fixers Club quiz



Fixers Club

By John Koning

Read each question and see if you can answer it before reading the response.

Before proceeding with this quiz, you need to answer a skill testing question. Divide 2,500 pennies by 365. The answer is ... (hang on while I get my calculator) ... 6.85 pennies. That's how much it costs to belong to the Fixers Club. That's less than seven pennies

Here are our most frequently asked questions.

Q. What are the Fixers' woodshop hours of operation?

A. The woodshop is open weekdays from 8 a.m. until 4 p.m.

Q. What does my 6.85 cents get me?

A. You get access to an impressive array of power tools and hand tools that can be used in the shop or signed out for home use. You get access to a library of books and videos to educate and inspire you.

Q. I am a woman and I thought the woodshop was for men only. Is this true?

A. It can't be further from the



Jay Chang completes a wooden planter to adorn his OTOW patio. (Photo by Doug Erickson)

truth! We have several female members who make a wide variety of projects in the shop. They also brighten the shop with their wit, knowledge and smiles.

Q. I have never worked with wood or power tools. May I join?

A. Yes, provided that you are willing to learn how to use the tools safely and properly.

Q. I have heard about a section of the woodshop called the Toy Shop. May I use the Toy Shop to make my projects?

A. The Toy Shop is dedicated to the fabrication of toys for underprivileged kids. The toys that are made there are for that purpose only. By joining the Fixers Club, part of your

6.85 cents helps buy the materials used to make toys for these kids.

Q. This 6.85 cent deal seems too good to be true. How can I learn more?

A. It's easy! Go to www.fixersfiddlersandfumblers.com or stop by the shop, located at the East Activity Center, beside the heated pool. A shop supervisor will show you around.





What if we gave our shopping money to good causes instead?

When Santa Claus appears at the end of the Thanksgiving Day parade, an invisible ribbon is cut, marking the official beginning of chaos, stress and the Christmas shopping season.

Thus, Black Friday is born, and a whole new meaning to the Thanksgiving holiday was created.

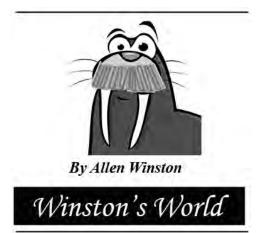
Soon after creating Black Friday, we invented Cyber Black Friday for those who prefer to sit on their butts and do all their shopping on the In-

Since Black Friday was such a huge success, why not add a Cyber Black Thursday, too?

Just like that, Thanksgiving quickly became another retail holiday, with stores no longer closed and people discovering a much more important holiday tradition ... collecting mountains of sales receipts.

Well, I've got a plan to bring Thanksgiving back to its original roots.

Statistics show, from 2005-2012, Thanksgiving weekends, we spent more than two trillion dollars - \$2,914,000,000,000 on Christmas shopping, and this has nothing to do with the rest of the holiday shopping season.



Imagine if we just eliminated all the holiday shopping stress and just used that money to fight hunger, help the homeless, honor everyone's civil rights, rehabilitate our wounded veterans, find a cure for cancer, fight mental disease, aid child protection services, educate people against hatred, help the disabled, improve America's literacy, help the terminally and chronically ill, reinvest in our senior citizens, support animal rights, consumer protection laws, fight crime, find a cure for Alzheimer's Disease, fight breast cancer, help the blind and visually impaired, grant holiday wishes to terminally ill children, make donations to the Red Cross and Salvation

Very rare for Thanksgiving, Chanukah to fall on same day

This year an unusual calendar configuration will impact family holiday shopping plans. This year Thanksgiving and the Jewish holiday of Chanukah fall on the same day.

All that food, all that shopping, all those visiting families, all at the same time! Oh, the agony!

These two holidays similarly coincided in 1861, but that was before Lincoln actually established the date of Thanksgiving. It happened again in 1888. Now, 125 years later, it's happening again. And the next time Thanksgiving falls on the first day of Chanukah will be in the year 79,043 (that's 77,030 years from now).

Mark your calendars so you don't miss the next one.

Army, and contribute to numerous charitable organizations.

Imagine telling everyone on your holiday shopping list you are making a charitable donation in Their Name as their holiday gift.

Now that would truly be a Thanksgiving!

Of course, food, football, family, friends, leftovers and Alka-Seltzer are good, too.

Never hesitate to give thanks for all we have, and all we've been blessed with. That's what Thanksgiving originally celebrated when the Pilgrims first landed on these shores.

The pilgrims couldn't have celebrated that first harvest without the Wampanoag Indians helping them survive their first winter.

The times may have changed, but the message remains the same. Man helping man. That's how it always should be.

A happy Thanksgiving to everyone - enjoy that turkey!

May your turkey be plump, your pies win a prize - but most of all, keep food off your thighs

It was the night of Thanksgiving And I couldn't sleep.

I tried counting backwards and tried counting sheep.

Those leftovers called to me – the dark meat and white.

I fought the temptation with all my might.

Tossing and turning with anticipa-

The thought of a snack became infatuation.

I raced to the fridge and flung open the door

I gobbled up turkey, sweet potatoes, stuffing, beans and more.

I felt myself swelling so plump and so round.

All of a sudden I inflated and rose off the ground.



I crashed through the ceiling floating into the sky

With a mouthful of pudding and handful of pie.

I managed to yell as I soared past the trees:

Happy eating to all – pass the cranberries, please.

TASTY POEM

turkey plump

Your potatoes fluffy and gravy no Generation Y?

May your vams be delicious, your pies take the prize.

May your Thanksgiving dinner stay off your thighs.

HAPPY TURKEY DAY!

Finally, an answer that makes

People born before 1946 were called The Silent and Powerful Generation.

People born between 1946 and 1964 are called The Baby Boomers.

People born between 1965 and when I can use yours? 1979 are called Generation X.

And people born between 1980 May your stuffing be tasty, your and 2010 are called Generation Y.

Why do we call the last group

Y should I get a job?

Y should I leave home and find my own place?

Y should I get a car when I can borrow yours?

Y should I clean my room?

Y should I wash and iron my own

Y should I buy any food?

Y should I take a trade, I'm doing fine with my GED?

Y should I save what is given to me by my parents?

Y should I buy my own cell phone

Welcome Back Party set for Nov. 8

Big crowd attends first seasonal meeting

By Mary Skaarer

Our first meeting of the season was held on Oct. 11 in the East Activity Center Starlite Room and was very well attended with 50 members.

It is encouraging to see so many new faces mingling with our regular faces and returning club members.

I'm happy to observe our club is off to a good start.

After a business discussion and a



review of upcoming events, members enjoyed delicious cake and beverages, together with beautiful bagpipe music, so generously shared by our very own and talented bagpiper, Mr. Ray Willis.

I thank you, Ray, so very much for sharing your wonderful talent! Your music was indeed the highlight of the evening. Ray has promised to visit us at future events throughout the season.

Moving forward, please mark your calendars for our "Welcome Back Party"scheduled on Friday, Nov. 8, at

6 p.m. and also our "Christmas Party" for Friday, Dec. 13, at 7 p.m. - both parties will be held in the EAC auditorium. Music, dancing and good food will be enjoyed by all.

Members can purchase their tickets in advance for above events every Monday and Thursday from 8:30-10:30 a.m. at the EAC. I look forward to seeing you and sharing in the above fun events.

Hazardous junk pickup set for Nov. 6 and 7

The Pinellas County Haz-To-Go trailer will be visiting On Top of the World in November and will give residents an opportunity to remove household electronic and chemical products which could otherwise pose a hazardous threat.

The trailer will be available to Eastside residents from 9 a.m. to noon on Wednesday, Nov. 6, at the East Activity Center near the tennis

Haz-To-Go

courts

The trailer will be available to Westside residents from 9 a.m. to noon on Thursday, Nov. 7, at the West Activity Center near the dog park.

Disposable electronic equipment consists of camcorders, CD players,

cell phones, smartphones, computers, copiers, digital cameras, DVD players, Fax machines, GPS units, marine depth finders, microwave ovens, pagers, portable music players, printers, toner cartridges, stereo equipment, telephones, TVs, VCRs and video game players.

Accepted chemicals include, automotive fluids, batteries, cleaners, cooking oils, fertilizers, fluorescent

bulbs, mercury-containing devices, fuels, fungicides, herbicides, insecticides, motor oil, paint, paint remover, paint thinner, pesticides, pool chemicals, smoke detectors, solvents and wood preservatives.

There is no cost to On Top of the World residents. For more information, contact Pinellas County at 727-464-7500 or visit www.pinellascounty.org/utilities.



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USO Show details to be unveiled at Nov. 6 meeting

By Lilli Scheifen

It is hard to believe that Thanksgiving is weeks away and Christmas is not far behind.

We hope that members of Theater Workshop don't eat too much so their costumes will need to be altered!

But then, we do have until mid-March to get back in "fighting" shape.

Back to the present, our November meeting date is Nov. 6 at 7:30 p.m., and we will have much more information regarding "Swingin' with the

specific roles that need to be filled, will be explored at this meeting. We hope to see many new members.

If you think you have the talent and dedication to see this performance through, please come and see what we have to offer. You can also sign up on Mondays and Thursdays at the East Activity Center, 8:30-10:30 a.m. Our formal rehearsals will begin in January

We are going to celebrate our The gist of the show, along with Christmas/Holiday Party on Dec. 4 at the Beachcomber Restaurant. We will be in the large party room, which is decorated beautifully for the holiday

> The food is great and the "ambience" (I love that word) is exceptional. Please join us – more information at our November meeting.

Thanks for visiting with us each month. See you soon, and Happy Thanksgiving to all!





On Top of the World Computer Club

www.otowcc.com

Classes, Presentations, Problem Solving One-on-One Assistance

We hold a business session, presentations, and advanced and beginners classes every Saturday morning from 8:30-10 a.m. in the East Activity Center main card room.

We help members with hardware and software issues from 9-10 a.m., Monday mornings, no appointments necessary, or you can schedule an appointment from 9-10 a.m., Tuesday-Thursday.

We will help any member with Windows XP or Windows 7 instruction from 9-10 a.m., on Fridays. Our club offers free Wi-Fi in the EAC, and a computer equipment recycling service to members for a small, modest fee.

The computer lab is located opposite the large card room. By joining our club, you can ask all your computer questions in a relaxed, friendly environment, and your questions may help others with similar situations. You are also encouraged to share your own past computer experiences - both good and bad.



Special Evening Session for new Recreation Cards Friday, Nov. 22 from 4-7. See page 5 for details.

No stadium needed for a tailgate party

By Dave Beaven

The year is passing quickly.

How many shopping days until Christmas?

Well, we still have November, as a bit of a breather, before plunging into the shopping season.

Lambda Club is having a Tailgate Party at its monthly social on Friday, Nov. 8 at 7:30 p.m.

No, we won't be driving cars into the Craft Room. But we will be dressing up in T-shirts or jerseys of our favorite football teams – professional or college.

We are getting into the bowl season soon, so it's a good time to support our favorite teams.

We'll have tailgate food, of course. Hotdogs, potato chips, beer, etc.

Cheerleaders?

Why not?

So if you're in a party mood, come join us. It's all in good fun.

Besides football games, November is the month of my favorite holiday – Thanksgiving. No running around for gifts. Just getting together with family and friends to spend time together.

Lambdans will be doing a potluck dinner in the East Activity Center kitchen on Thanksgiving Day at 2 p.m. The club will make a turkey.

Attendees are asked to bring a dish to share. RSVP with what you're bringing. I will put up the menu on the club Webpage so people can check on what others are making. That way we won't have 10 pies and no vegetables. Actually, some might prefer that!



Lambda

Lambda is a social club for lesbian, gay, bisexual and transgender (LGBT) residents of On Top of the World. We are an informal group that gets together for various activities. Regular events include cocktail parties, dine-outs, game nights and movie nights. Also, we have a group, the Mall Walkers, which meets weekly to walk at Countryside Mall.

We look to expand our circle to all LGBT residents in the OTOW community, and we also welcome participation by other OTOW residents who would like to meet their gay neighbors. There are people from many different backgrounds and areas here at OTOW. Lambda Club is just one more reflection of that.

Lambda gets together monthly for a social every second Friday of the month at 7:30 p.m. in the Crafts Room. If you are interested in finding out more about the club, visit our Webpage: http://lambdaclearwater.blogspot.com, or look us up on the Box Office.

You can contact us by e-mail at lambdaclw@yahoo.com or call Dave at 727-410-7566.

Entertainment Committee

Thanksgiving Dinner

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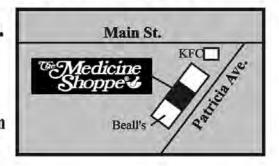
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Welcome Back Snowbirds!



Snowbirds Club

By John Koning

November is arguably the most beautiful month here at On Top of the World.

The weather is fabulous, the Gulf is still warm, and our northern friends are trickling back daily.

It also happens to be the beginning of another Snowbirds Club season. As we start our fifth season, we are delighted to welcome back more than 500 returning members.

Why do our club members keep coming back?

We're not exactly sure, but it could have something to do with our exciting array of activities and trips, our user-friendly booking options, and our friendly volunteers at the sales desk.

Of course, without our volunteers, none of this good stuff would be possible.

Here's some advice for our returning northerners: Get your clothes unpacked and hurry over to the East Activity Center on Monday or Thursday morning because we're starting our year in grand style with our annual Welcome Back Party.

As in past years, there will be great food, fabulous entertainment by "At Large" and some line dancing to boot! It's only \$10 for members and \$15 for non-members.



Tim Bernard of 'At Large' and Ginny and Lenny Tousignant will no doubt get up close and personal again at our Welcome Back party.

On the other hand, forget my advice about unpacking because we are offering an impressive and diverse list of destinations to lure you away from OTOW.

If you like cruising, we've got you covered with two cruises to the western Caribbean and another two cruises to the Bahamas. If you're a landlubber, we have charter bus tours to Cedar Key, Mount Dora, Busch Gardens and Key West, to name a few.

If you just want an afternoon or evening out, we can offer that too, with shows at the Show Palace, Ruth Eckerd Hall and Early Bird Dinner Theater.

Make your Thanksgiving Day unforgettable by joining us at the Show Palace for a mouth-watering buffet, followed by Irving Berlin's spectacular musical, "White Christmas." It's an allinclusive, disappointment-proof way to start the holidays!

Visit our sales table or go to www. snowbirdsotow.com and click on the big blue "Events" button, or call Sandy Sanborn at 727-216-7922.



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Monday, January 13, 2014

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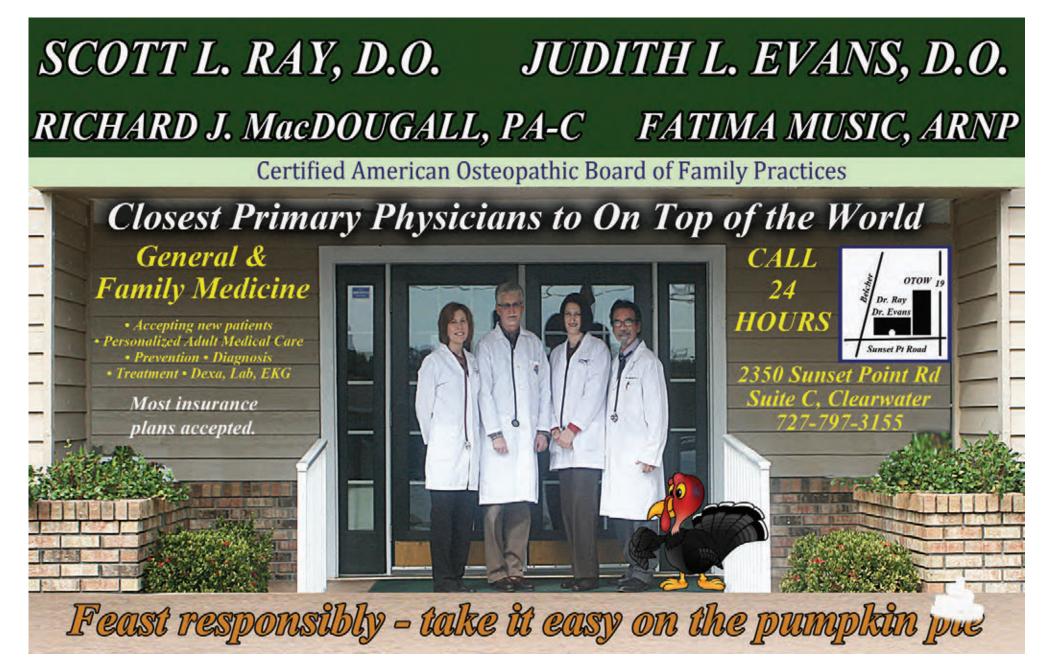
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Rich Hayes - Man of Steel

Former Entertainment Committee Chairman Rich Hayes, is probably not the first face you picture when you think of a man of steel. After all, he doesn't run around wearing blue tights and a red cape, at least not when folks are watching.

Regrettably, he doesn't have X-ray vision, nor is he faster than a speeding bullet (unless you include the buffet line), but he is definitely a man of steel.

Rich was a 95-pound lightweight when he finished his structural iron-worker apprenticeship and was hired by the Harris Structural Steel Company to work on the 692-foot towers of New York's Varrazano-Narrows bridge.

It was the longest suspension bridge in the world at the time and remains the longest in America to this day.

The bridge was named for Giovani Verrazano, the first European explorer to sail into New York Harbor. It was completed in 1964, just in time for the World's Fair, as a vital link between Brooklyn and Staten Island.

Its gaping 4,260 foot span had to be high enough to allow ocean going vessels to pass under, even in summer when the bridge is 12 feet lower, due to steel cable expansion.

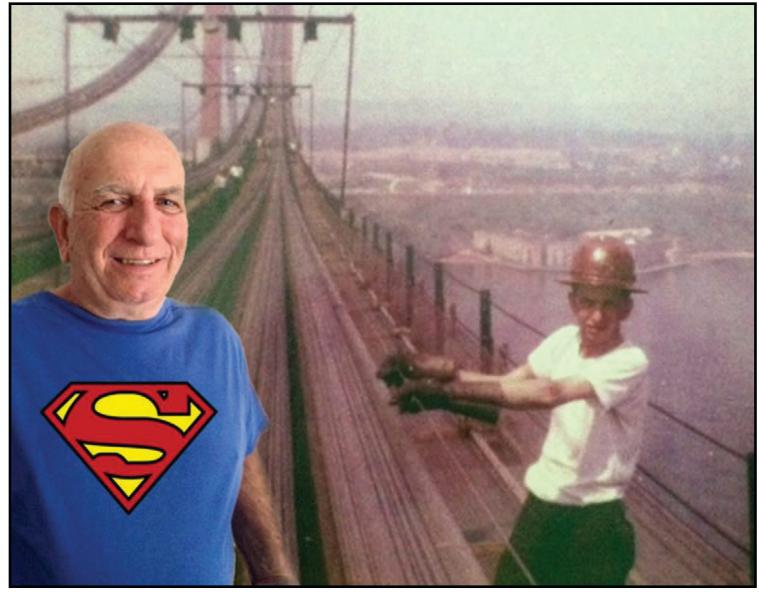
Less than a day after being hired, Rich was summarily fired. The problem was not his diminutive stature, but the fact that he was still only 17 years old.

Rich sat for three weeks in the union office mulling over his dismissal and wondering what he'd done wrong, until, on his 18th birthday, his union representative called out his name and then broke into a snappy rendition of "Happy Birthday." The last verse ended, "there's a job for you!" and sent Rich off to a different gig.

Once the towers were erected, Rich worked for the American Bridge Company, spinning the massive cables that give suspension bridges their awesome strength and distinctive profile. It was hard, unforgiving work, and not for the faint of heart.

The first step onto the catwalk, where these men of steel spent freezing January mornings and scorching July afternoons, was a step to remember.

If you can picture a 20-foot wide,





unenclosed, trampoline, made of cyclone fencing, suspended 400 feet or more above the gray, frigid water, you will have an idea of what it was like.

The water temperature wasn't even a concern because, if you fell from that height, hitting the water was like hitting concrete.

After the first few tentative steps, these steel monkeys soon felt right at home, so much so that they were known to slide down the cables on scraps of cardboard like kids on a toboggan hill.

It was great fun, until one inevitable day, when Rich and his buddies watched their friend and co-worker plunge to his death when his makeshift sled went awry. One of them was left holding his torn shirt sleeve after a desperate, unsuccessful attempt to halt his fall.

Rich worked on the bridge un-

til its official opening on Nov. 21, 1964, and he continued to work on the unopened lower deck for another year and a half. Ironically, those who worked on the bridge after its opening, had to pay the 50-cent bridge toll to go to work. This provoked some of them so much that they threw

their commemorative "thank you" pins from the New York Port Authority into the toll basket in place of the required change.

When the bridge opened, its price tag was \$365 million. Today it brings in more than that annually, thanks to a toll rate of \$13.

Rich and his fellow steel workers can be proud of what they've done in creating a majestic 49-year-old monument to human ingenuity. They may not have the ability to leap tall buildings in a single bound, but they are, indeed, men of steel.





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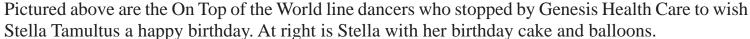
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Line Dancers help make 104th birthday special

By Julie Narancich

A group of line dancers recently traveled to Genesis Health Care on Sunset Point to help celebrate the 104th birthday of Stella Tamultus, who was born on Sept.22, 1909.

Stella came to the United States from Lithuania when she was 21 years old.

She married her husband, Jerome, on July 17, 1947, and later in life, they moved to Florida and lived on Belcher Road for about 18 years.

Stella moved to On Top of the World after Jerome died.

Stella was a seamstress by trade



Line Dancing

and loved to knit and play bingo at OTOW.

Her granddaughter, Tina Paclagus, came to Florida from Lintenhouse, N.Y., to celebrate her grandmother's birthday.

We want to thank Connie Giudice,

one of our line dancers, for arranging our performance at Genesis Health Care.

Mary Becker is currently collecting our annual membership fee of \$5 from our members. Please remember to present your On Top of the World identification card along with your money to Mary.

Please join us as any time is a great time to learn line dancing. We have wonderful individual instruction and provide patience and moral support, so please join us every Tuesday at 1 p.m. and Saturday at 8:30 a.m. for two hours of fun and

fitness in the East Activity Center auditorium.

Beginner lessons start at 1 p.m. on Tuesday and 8:30 a.m. on Saturday for 30 minutes. The beginner lessons are extremely helpful. We welcome everyone and encourage you to bring your friends. Line dancing is great for men and women of all ages.

For any questions regarding Line Dancing, please contact Mary Becker at 253-4874 or Julie Narancich at 574-323-4100. Hope to see you soon!

We hope you are blessed with many reasons to be thankful this Thanksgiving.

Never too late in life to learn how to draw

By Jean E. Doane

A new season has begun and the Art Guild will have its first meeting on Friday, Nov. 8, at 1 p.m. in the East Activity Center Art Room.

The Art Guild welcomes new members who are interested in trying their hand at a new skill. Our group has many levels of art abilities, but we all enjoy seeing art in progress and learning new methods.

Our program on Nov. 8 will be a critique of completed paintings and new work in progress. The purpose



Art Guild

of the critique is to get new ideas and help create even better works of art. All of us are into learning to improve our work. for "Artist of the Month." If your picture or art work wins, you get to display your work in the lobby of the EAC in the Art Guild's display cabinet for one month. Residents of On Top of the World enjoy seeing the art of fellow residents.

The guild sponsors a drawing class, led by John Fier, on Thursdays from 1-3 p.m. There are many levels of abilities in the class, and it is a great place to try your hand at art. Several of us started this skill as seniors. The

At our meetings, we have an award cost is \$2 a session as John provides "Artist of the Month." If your references for drawing. Bring your own drawing paper, pencils, charcoal olay your work in the lobby of the

You can join the class to see if you like drawing. You can join the Art Guild if you want to be a continuing member.

Membership dues for the Art Guild are \$15 per year. This money is used to pay presenters for our programs, costs to support the annual art show, and some refreshments at our meetings.

October Photo Search Answers

- 1. Two window shutters (left side)
- 2. Lamp post missing (left side)
- 3. Fountain width

- 4. Shadow different (lower left corner)
- 5. Building facade lower (middle, right of tree)
- 6. Neck color of one bird
- 7. Beak switched to in front (third goose from left)
- 8. Fire hydrant missing (middle)
- 9. Extra Goose
- 10. Thicker tree trunk (right)



Now that the holiday season is here, we once again count our many blessings. We are especially thankful for our families & friends, our health, and the opportunity to serve you, our valued clients.

It is our privilege to pause and take the time to express our sincere gratitude for the wonderful gift of your friendship and goodwill. We are deeply appreciative of the trust and confidence you have placed in our staff.

Best wishes for your health and happiness this holiday season!

Bill & Kris

David, Porcia & Linda

And the rest of the Staff of Ships-N-Trips Travel







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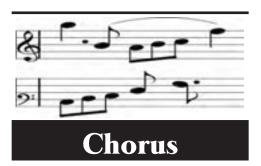
Holiday concert titled 'Still the Best Time of the Year!'

By Ilene Bargerstock

Phillips Brooks, Bishop of Massachusetts for the Episcopal Church in the 1890s, who is credited for the lyrics to "O Little Town of Bethlehem," also penned these words:

"The earth has grown old with its burden of care, but at Christmas it always is young, the heart of the jewel burns lustrous and fair, and its soul full of music breaks the air, when the song of angels is sung."

On Top of the World Chorus is back in session with a good turnout at



our first rehearsal!

We are off to a good start preparing for our annual holiday concert titled, "Still the Best Time of the Year!"

We are excited to welcome four new

singers: Thelma Malloy, Ernest Rogers, and Liz and Gary Thompson. We are also looking forward to the return of some of our Snowbird members.

Our director, Beth Kendall, has put together a wonderful variety of holiday music that we think everyone will enjoy. Rehearsals will be held Monday mornings from 10-11 in the East Activity Center Large Card Room and Tuesday evenings from 7-9 in the East Activity Center auditorium.

We are always open to new members. If you have been in a choir/

chorus and enjoy singing, please consider coming to one of our rehearsals. It might just be the friendly and fun group you are looking for!

Unlike previous years, our holiday concert will be held one day only, Sunday, Dec. 8, with performances at 3 p.m. and 7 p.m. Tickets are \$5 and can be purchased from chorus members and in the EAC on Tuesdays and Thursday mornings.

Bring your family, friends and neighbors and let's kick off this wonderfully musical season together!

Welcome back party, river cruise and holiday dinner highlight November

By Walt Copeland

Exciting times abound for our club beginning with our Welcome Back Party on Thursday, Nov. 14, at 5 p.m. in the East Activity Center.

Following the catered dinner will be entertainment, including dancing.

On Tuesday, Nov. 19, we'll have a one-day trip to the Homasassa Riverside Resort for lunch and a cruise. Cost is \$69.

On Thursday, Nov. 28, Thanksgiving, at 3:30 p.m., we'll enjoy a turkey dinner buffet at the new Early Bird Dinner Theater, followed by a very funny comedy. Cost is \$35.



Pennsylvania Club

On Saturday, Nov. 30, we'll travel to Mt. Dora to attend a Million Lights evening spectacle to usher in the holiday season. This will be preceded by a stop at the German Bakery and lunch at the Mission Inn Resort. Cost is \$69.

Weisdale, Fla., after stops at the Russell Stover Candy factory and lunch in Leesburg. Then we'll enjoy the Orange Blossom Opry featuring music and comedy.

Sunday, Dec. 8, is our annual holiday party at the Island Way Grill. We will enjoy their famous all-you-caneat champagne brunch from noon to 3 p.m., followed by gifts for every household and entertainment. Cost is \$35, and transportation is available for

Thursday, Jan. 16, 2014, we'll travel to

On Saturday, Dec. 7, we'll travel to Fort Myers to take in the Broadway Palm Matinee Theater, featuring lunch and the musical "South Pacific."

> In the evening we'll dine aboard the Seminole Gulf Mystery Train.

> The following day, after breakfast, we'll board the Captain JP paddleboat for lunch and cruise. Afterward, we'll visit the Edison/Ford Museum. Cost is \$349 double occupancy and \$399 single occupancy. Payment is due by Nov. 15.

Come to our East Activity Center table on Mondays and Thursdays, On Wednesday, Jan. 15, 2014, and from 8:30-10:30 a.m., to pick up flyers for future events in 2014.

See NY-NJ Club table for holiday party tickets

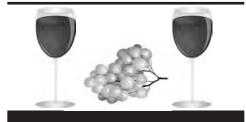
By Jerry Kaplano

We hope everyone had a safe summer and everyone enjoyed our spaghetti dinner in October.

Our holiday party will be with the New York/New Jersey Club on Nov 15 in the East Activity Center. The menu is sausage and peppers, ziti, roast beef with gravy, potatoes, green beans, bread and butter, and tossed

Music will be provided by DJ with a Twist. The cost is \$15 for members and \$20 for non-members.

Tickets are being sold at the New



Italian American

York/New Jersey Club table at the EAC on Mondays and Thursdays.

Our next club meeting will be Nov. 20 when we will have wine, cheese and entertainment. This function is for members only.





Pictured above are the Golden Line Dancers of Highland Lakes, which performed for the Good Neighbors Get Acquainted Coffee meeting in October. These five ladies are originally from Pennsylvania, Ohio, Kentucky and Michigan. They change into a variety of costumes right on stage.

(OTOW News photo by Doug Kates)

Craft Show set for Nov. 17

Hello, Good Neighbors!

Well, our Snowbird friends are coming back and things are picking up around here - and that's a good thing.

I want to thank Sharon Licata for taking over the Emcee job on Good Neighbor Thursday. She is doing a great job.

Our big event this month is the Craft Show on Sunday, Nov. 17, so

Good Neighbors



President Doris Paino

come on out and get those crafts. It is a great place to do some Christmas

shopping. The items are nice and the prices are good.

noon one morning a month. I also need someone to work Wednesdays

If you want to rent a table, some are still available. You can stop by on a Monday and Thursday morning in front of the Gift Shoppe and someone will be happy to rent a table to you for the show.

We are looking for volunteers to work in the Gift Shoppe from 9 a.m.-

noon one morning a month. I also need someone to work Wednesdays from 9-10:30 a.m. to help with consignments.

Building reps, don't forget your meeting. Contact Shirley Miller for time. If your building doesn't have a rep, you should try to get one.

Have a good month, and a Happy Thanksgiving.

OTOW-TV 96/720

Clean-ups Clean-outs Move-ins Move-outs Hauling Shopping/RX Notary \$10 Serving OTOW since 1991

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We have added 18 new books

By Katy Gerritt

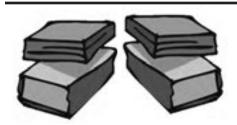
The move to the new library is over and the space is beautiful!

Thanks to all who had a part in making our new library shine.

We are now open three days a week, Mondays from 9 a.m.-noon, and Wednesdays and Fridays from noon-3 p.m.

We also have lots of new books on the shelves. In September we added to large print "Big Sky Wedding" by Linda Lael Miller, "First Sight" by Danielle Steele, "The Beast" by Faye Kellerman, "Rose Harbor in Bloom" by Debbie Macomber, "Left For Dead" by J.A. Jance, "Rosemary Cottage" by Colleen Coble, "Protector" by Diana Palmer, "The Final Cut" by Catherine Coulter, and "The Ideal Man" by Julie Garwood.

In August we also added to large



OPEN HOURS Mondays 9 am-noon Wednesdays & Fridays Noon-3 p.m.

Library News

print "Hot Shot" by Julie Garwood, "Mistress" by James Patterson, "Three Little Words" by Susan Mallory, "Ready to Die" by Lisa Jackson, "True Love"

by Jude Deveraux, "Never Go Back" by Lee Child, "Gone" by James Patterson, "Deadline" by Sandra Brown and "Classified" by Fern Michaels.

New books can be found on the first shelf on the left as you enter the library. Also, if you renew or become a new member, now until the end of the year, your card is good through all of 2014.

The cost of membership remains only \$2.

Cards are necessary to borrow books, but for those who like to purchase, we have a large selection of paperback novels and mysteries for only 25 cents each and hardbound books for 50 cents each.

We will continue our very successful First Friday sales, so come by to see what specials we have goin on!

Trips, dinners, currently offered to returning Hoosier Club members

By Dan Hyden

Greetings to all Hoosier Club members and friends, who have spent the summer months away are now returning.

Hoosier Club activities will soon begin. Our president, Mary Beth Hufty, and the executive board, have planned many interesting events and activities for 2013-2014.

Our first meeting for fall of 2013 is set for 6:30 p.m., Tuesday, Nov.



5, at the East Activity Center. David Moorcroft, from Ships 'N Trips travel agency, will be our speaker for

this meeting and he will present some night is planned for 6:30 p.m. at the ideas for group trips for club members who may enjoy traveling togeth-

Several Hoosier Club members are scheduled to cruise the eastern Caribbean in March, 2014, aboard Royal Caribbean Cruise Lines Ship "Independence Of The Seas." Cabins are still available if anyone wishes

On Wednesday, Nov. 20, a game

East Activity Center.

Hoosier Club members and guests are invited to a dinner-night-out on Wednesday, Nov. 27, at BJ's Brewhouse at 5 p.m.

A Christmas dinner will take place 4-6 p.m. at the Island Way Grill on Wednesday, Dec. 11.

A full schedule of activities for the coming year will be made available at our first fall meeting on Nov. 5.

Vendor List

Windows, Awnings and Doors

- Affordable Aluminum
- Home Exel
- Clearwater Windows & Doors
- West Coast Awning

Air Conditioning and Heating

- Air Doctor
- Bay Area Heating & Cooling

Flooring

- Home Depot
- Midway Services
- KAS Construction

Plumbing

- Midway Services
- Roy White

Water Restoration

- Paul Davis
- Service Masters
- Avanta Clean

This list does not, in any way, guarantee nor endorse the product used, or the performance of the vendor. It does provide you with a list of licensed and insured vendors who meet On Top of the World standards and are in compliance with Pinellas County codes and permitting.

Interior Painting

- Paint Services
- Midway Services
- KAS Construction

Electricians

- Tardiff Electric
- Live Wire Electric

Dryer Vent Cleaning

• Dryer Vent Wizard

Junk Removal

- Joe's Junk Removal
- Got Junk?

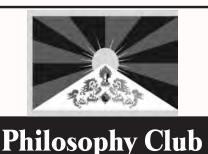
Concrete Patios

- Birges Concrete
- Paul's Masonry

Cabinets & Interior Renovations

KAS Construction

This list could change monthly.



Express views

By Bob Reis

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

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

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

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

OTOW-TV Channels 96/720

ENTERTAINMENT COMMITTEE



Introducing Gregg Clemons, who will sing to you Las Vegas-style

We open this month's events on Thursday, Nov. 7 at 7:30 p.m. with the Gregg Clemons Show.

Gregg is an exciting entertainer, who we were fortunate to get to replace "The Sweethearts" of Branson Show, which was canceled because of illness.

Gregg, a Naples resident, has recently returned to America after living and performing on the island of Madeira, Portugal, for the past year. His Las Vegas-style show in Madeira included songs from Elvis, Sinatra, Motown, Tom Jones, Ray Charles, Michael Buble, Louis Prima, Tina Turner, and Van Morrison.



Chairperson

We believe you'll enjoy this lively evening.

This month's dance will be Saturday, Nov. 9 at 8 p.m., and will feature another group new to On Top of the World, The Mix.

Our scouts, who saw them perform, tell us this group of musicians is "perfect for a night of dancing and fun."

On Nov. 10 at 2 p.m. is our free Sunday-in-the-Park at the East Activity Center. This month we feature the popular Phil Ferrazano for your listening pleasure, followed by a brief meeting to elect next year's slate of officers.

There's a chance to go home a winner if you buy 50-50 drawing tickbe free refreshments.

A reminder that our Community Thanksgiving Dinner (here at OTOW)

will be \$24.95 and is being catered by Marguerite. Entertainment will be provided by the DJ with a Twist, Denise Looney. The dinner will be held on Thanksgiving Day, Thursday, Nov. 28 with cocktail hour at 3 p.m. and dinner at 4 p.m.

November is the time to treat yourself to season tickets for the 2014 lineup of shows and dances. For information about 2014 tickets call Tony Baker at 474-2999.

Come in on Monday or Thursday ets when you come in, and there will between 8:30-10:30 a.m. and we'll be happy to help you. We look forward to saying "hi" when you stop by and become part of the fun.

Scenes from the USO show in October



(photos by Stormy)



ENTERTAINMENT COMMITTEE



2013 ENTERTAINMENT COMMITTEE - HAZEL KELLY, CHAIR

NOVEMBER 2013

For Information call: 797-4106 or Email: entcom13@aol.com

THUR 7



THURSDAY NITE SHOW-7:30pm-\$15

GREGG CLEMONS

YOU'LL ENJOY THE SONG STYLINGS OF THIS EXTRAORDINARY PERFORMER

SAT 9



SATURDAY NIGHT DANCE-8pm-\$8
VETERAN'S DAY DANCE

THE MIX

GREAT MUSIC TO DANCE TO

3UN 10



SUNDAY-IN-THE-PARK - 2pm - FREE

PHIL FERRAZANO

PHIL IS BACK FOR ANOTHER
AFTERNOON OF MUSICAL FUN

Thanksgiving Dinner

OPEN TO ALL OTOW RESIDENTS AND THEIR FRIENDS OR RELATIVES

NOVEMBER 28

3:00 Social Hour - 4:00 Dinner - BYOB Enjoy Thanksgiving With Your Friends Right Here at OTOW

DECEMBER PREVIEW

Dec 5 - NEW DAWN SINGERS

Dec 7 - HOLIDAY JOY DANCE

with REBOUND

Dec 22 - HOLIDAY PARTY - 2:00 SANTA VISITS WITH TOYS FOR THE KIDS,

CAROLING AND LOTS of FUN

Dec 31 - THE SUPER NEW YEAR'S EVE DANCE with FLASHBACK!

TICKETS ON SALE MONDAY AND THURSDAY AT THE EAC - 8:30 TO 10:30



First points of new season already awarded

By Pat Eastman

The Ladies 18-Hole Golf Association has started its new season and points are now being accumulated for prize money to be awarded at the season's end.

Good Luck, Ladies!

The top points getters of last season were: First place-Carole Whynot, second place (tie)-Wendy Colquhoun and Pat Eastman, and third place-Natsue Dawson.

Congrats to all the women who collected money.

Linda Rice was in charge of recording all the accumulated points for last season and awarding all the winners their envelopes of money -all 86 of them. Thanks, Linda.

This season, Carole Lacey has the honor of keeping track of all points. Have fun Carole.

New officers recently met at President Sheila Meneilly's condo to get the new season off to a good start. I'm sure it will be another fun season.

The OTOW 18-Hole course is still improving. The greens are magnif-



Pictured above are the new officers. From left are Wendy Colquhoun, secretary; Sharon Hackenmiller, treasurer; Elaine Stretavski, vice president; Sheila Meneilly, president; Sherry Ivey, tournament and handicap chairperson, and Dottie Meissner, advisor

icent. Especially the 12th hole green, which is now a green instead of mostly bare ground. Great work Drew and

Tournament Results October 8 Flight A Low Gross Pat Eastman Low Net Terry Kuplen

18-hole Ladies Golf

Flight B Low Gross Carole Lacey Low Net Cindy Schell Flight C Low Gross Pauline Jones Low Net Elaine Stretavski Flight D Low Gross Muriel Salo Low Net Dottie Meissner

October 1 Flight A Low Gross Claire Bruyere Low Net Katie Quelch Flight B Low Gross Donna Smerz Low Net Cindy Schell Flight C Low Gross Elaine Stretavski, Pauline

Low Net Nanette Rudolph Flight D Low Gross Muriel Salo Low Net Nancy McCall

November golf event schedule released

By Mary Ann O'Neil

The 2013-14 golf season is underway and it looks like a fun time ahead.

Upcoming scheduled events are posted on the bulletin board as well as in this article, so please be sure to check it out so you will know what is going on.

If you are interested in joining the Ladies 9-hole Golf League, please

9-hole **Ladies Golf**

stop by on Tuesday mornings before 9 a.m., or call Connie Saylor 797-3167 or Marge Jacobs 386-0414 for more information.

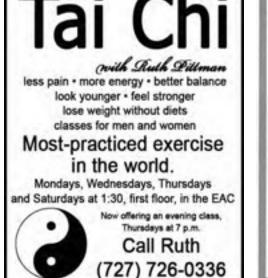
On behalf of our league, we 12: Mystery Hole – Board Meeting would like to wish the On Top of the World community a Happy Thanksgiving. Holidays are times of tradition and celebration. They are the perfect times to reach out to your loved ones.

Schedule of events November 5: Low Gross/Low Net

2:30: Starlite Room

19: Throw Out Worst Hole - General Meeting and Welcome Back Party 2:30 p.m., Starlite Room. This is a very important meeting. Please plan on attending.

26: 9 a.m. Shotgun Start - Low Gross/ Low Net – 50/50 - bring snacks & drinks for a little social time after golf.





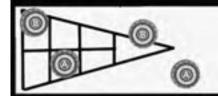
Basic Italian

Do you want to learn some basic Italian conversation and grammar rules?

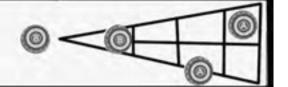
Get familiar with the history, geography and culture of beautiful Italy. Listen and sing Italian songs.

The classes will be held once a week. They are free of charge and will start on Thursday, Jan. 9, 2014, from 3:30-5 p.m. in the East Activity Center computer room. The last class will be on Thursday, April 24,

For more information, call 669-2512 or 286-6051.



SPORTS



New season tees off on Nov. 7

A new season starts Nov. 7 for the Thursday Golf League.

The league, in its third year, continues to grow. Each season we try to add new and interesting competitions.

A two-person alternate shot, a skills challenge and a second, fourperson scramble are planned.

The course has dried out considerably and is in great condition. The men will notice new blue tee markers on hole No. 9, which adds about 20 yards to an already demanding tee

Our weekly off-season competitions continue:

Thursday Golf

Baker. Paul Meyers placed second and Fred Schick was third. Patti Cook, Paul Meyers, Bill Higgins and Gary Bronson all collected one skin each.

Bill Higgins took first place in Week 19. Don Learny placed second and Don Baker was third. Bill Higgins won four skins. Don Leamy, John Maloof and Dutch Michael had one skin each.

Week 20 saw Bruce MacPherson Our week 18 champion was Don take first place. Gary Bronson was second and Ada Culbertson placed third. Gary Bronson won two skins. Bill Cook, Pete Dominguez, Ron Parham and Mike Tomaselli all had one skin each.

John Maloof was the Week 21 champion. Bruce MacPherson placed second and Bill Cook took third. Bruce MacPherson collected three skins. Paul Meyers had two skins. Jahn Lawson, Don Hunter and Bill Cook had one skin each.

The Thursday League is a mixed league. All skill levels compete on an equal basis using the USGA Stableford format. Our league welcomes new members at any time and all On Top of the World residents are welcome to join.

Weekly play is not mandatory and guests are welcome. There is no weekly sign up. If you show up, you play. If you are interested in playing competitive golf using USGA rules, our league is for you.

Play begins at 11 a.m. and sign in starts at 10:30 a.m. every Thursday.

We play the course to a Par 67 using the USGA Stableford format. Men play from the blue tees where available. Women play from the red tees and yellow where available. For information call Paul @ 727-474-2344 or email blackdoggolf@aol.com.

Time to relearn the layout of our dried-out golf course

By Pete Milner

The weather is finally cooperating, and the Men's Golf Association recently played golf for only the ninth time since May.

I'm surprised we didn't have to have GPSes installed on the golf carts so they could find their way around the north 40.

For those who haven't played the entire course for a while, it was like playing at a different place.

I noticed at our weekly sign-ups, quite a few of our Snowbird friends had returned. It's good to see old familiar faces again.

The next time you see Phil Smerz, please congratulate him on his hole-inone. He knocked it into the third hole cup with one shot, a 160-yarder with a 4-iron. I would have loved to have witnessed that one. Great shot, Phil.

Some good scores have been postcaps and winnings that are posted behind our scoreboard on the sidewall of our 19th hole.

I hope everyone read the article in the October edition about the three golf pros who will be offering group lessons soon. Everyone, I'm sure, can use a few pointers and possibly help cure some of our bad habits. This is an opportunity that shouldn't be passed

Men's Golf

up. Think about how easy it might be to save half a dozen shots during a

December will have a few events that are important to our 2014 season. Kicking off the new season will be our annual Christmas Party and the election of officers for next year.

Please come and enjoy good golf and fellowship, especially on the third Wednesdays of the month, when we have food and cold beverages after golf. Your president and presidentelect work hard to provide good food. Come see your friends and toss back a cold beverage or two after a hard day's

According to a book recommended even though we haven't had a lot of ed to me by Charlie Christ, the defileague play. Check your scores, handinition of golf is 18 irregular intervals of frustration, mixed with several columns of poor arithmetic. This came from a book entitled "The World's Greatest Golf Jokes" by Stan Mc-Dougal. Whenever I look through it, I think he's writing about me.

Please enjoy the game. We have all been put here to play a certain number of golf games. I haven't even teed off on the second yet.



CLEARWATER GOLF CLINICS



Chipping Friday, November 15th

SHORT GAME

9:00 am - 10:00 am Session 1-Session 2 -11:00 am - Noon

\$20.00 per person (cash) Minimum 10 People per session with a Maximum of 20 people per session.

Instructors for these clinics will be one or more of the following, depending on participation.

Matt Hibbs, PGA Director of Golf Denise A. Mullen, LPGA Head Golf Professional Russ Smith, Apprentice Assistant Logan Stringer, Apprentice Assistant

Registration Deadline is Sunday, November 10 at 5:00 pm Any questions, contact Corby Ratliff at the OTOW Golf Shop.





Fun day and barbeque event kicks off new season play on Nov. 21

By Bob Laplante

The end of October is usually associated with Halloween, but, at On Top of the World, it is the commencement of the northern migration of the Snowbirds and a return to a full range of social activities.

Nowhere is this more noticeable than on the Lawn Bowl greens.

With repairs and upgrades performed by SCA over the summer, all are looking forward to a season of bowling and special activities.

Our new president, Wendy Colquhoun, has garnered a reputation for having a great time, often putting a twist to an activity to make it a blast

Lawn Bowling

for all participants. This bodes well for the new season.

The season will begin with an executive meeting in the Veranda Room at 1:30 p.m. on Nov. 18. The purpose of this meeting is to review the calendar and responsibilities for the various events for the coming year and to set the agenda for the general meeting.

All members are encouraged to attend the general meeting on Nov. 20 at 1:30 p.m. in the Veranda Room. The calendar for the year and changes from

last year will be presented.

This year, the OTOW SCA recreation employees are being more diligent in ensuring that individuals are in possession of a current recreation card, or, if a visitor, are in the company of a card holder. Members are thus asked to carry their OTOW Recreation Card whenever using facilities, including the lawn bowls courts.

Special games to be held in November include the opening fun day and BBQ on Nov. 21 and a new way to celebrate Thanksgiving ... a Turkey Bowl on the Nov. 28 with a brown bag lunch. More about this at the general meeting.

If you are not a bowler, but are interested in learning how it is played, the club offers an introduction and training for new bowlers.

The introductory program provides a trainer who presents the rules and protocol, as well as the opportunity to practice to see if a player enjoys the game. Any resident with a valid Recreation Card, and a pair of shoes without heels or treads, may avail themselves of this opportunity.

If interested, drop by the courts any morning or call Wendy Colquhoun at 723-7504 or Margo Smith at 754-3507 to arrange for training.

Meet you on the greens!

Welcome back tennis party set for Nov. 9

By Joe Spahalski

A welcome back tennis party will take place at 3 p.m., Nov. 9 at the tennis courts on the east side.

During the party, a mixed doubles tournament will take place, followed by hotdogs, sloppy joes and dessert. Bring your racquets, munchies, beverage and a chair. Tables will be provided. Sign up at the bulletin board New members are welcomed.

Here are some facts about the On Top of the World Tennis Club: Beside honing some new or long-forgotten

Tennis

tennis skills, the overall objective is to get ongoing exercise.

To stay fit, limber, alert and somewhat competitive, would be the major benefits derived from this sport.

The secondary function is to meet and build relationships with a great bunch of people. We extend an invitation to anyone wishing to join us for

Membership is \$10 per year. The

OTOW Tennis Club has the courts reserved for club members from 7:30-10 a.m. Women play Mondays, Wednesdays and Fridays from 7:30-9 a.m. Men play Monday thru Saturday.

Only club members can play in our annual tournament that is held in January. The tournament features singles, doubles and team tennis. The highlight of the year is the presentation of the Nov. 21, in the West Activity Center trophies at the annual dinner party.

Our playing rules have been modified over the years. The ultimate purpose is to make sure everybody gets the maximum amount of playing time, along with a chance to play with as many different members as possible, regardless of their respective ability. This keeps the waiting times very short.

We use a unique scoring method. You can check the October newspaper for details.

Our next meeting is 6 p.m. on Sunrise Room. New members are welcomed. We will be raffling off a Rays Logo afghan. Tickets are on sale every Monday in the East Activity Center.





Bobbi - 557-7012 Doris 686-1793

now at Salon Italia

26240 US HWY 19 (off Enterprise Road and north of Cody's)

Bobbi and Doris want their Sunset Family Salon and Regency Room customers to find them at their new location: Salon Italia

Check out our new Coupon Page on the Box Office Website



SPORTS



Tony Baker collects 10 top-three finishes in latest round of men's billiards tournaments



Men's Billiards

Tony Baker took high honors in eight-ball, nine-ball and Scotch Doubles action over the last session.

In four very competitive eight-ball tournaments, Tony captured one win, two seconds and one third.

On Sept. 23, Tony started the session with a third place finish in A Flight behind champion Denny Balderson and runner-up Hugo Orantes.

One week later, Tony took second place behind winner Hugo Orantes. Marc Schell and Joe Doire were tied for third.

The following week, Tony maintained his second place status - this time behind tournament winner Andy Suhar. Hugo Orantes was third.

Finally, on Oct. 14, Tony was on



Pictured from left to right are Tony Baker, Denny Balderson and Hugo Orantes, top three placewinners from the Sept. 23 A Flight tournament.

top of the tournament results. This time Jim Anzalone and Hugo Orantes finished in a tie for second place.

Tony's success carried over to Scotch Doubles.

On Sept. 19 and Oct. 3, Tony finished A Flight in second place. The first time, Hugo Orantes was the champion and the second time Joe Doire was the

champion.

In nine-ball results, Tony did most of his damage. He captured first place on Sept. 17, Sept. 24 and Oct. 1.

On Sept. 17 and Sept. 24, Bob Eads was the runner-up. On Oct. 1 Frank English took second place.

On Oct. 8, Howard Wilson was first and Joe Doire was second.

On Oct. 15, Tony and Frank English finished in a tie and a playoff was necessary to declare a winner. Frank won the playoff for the honor.

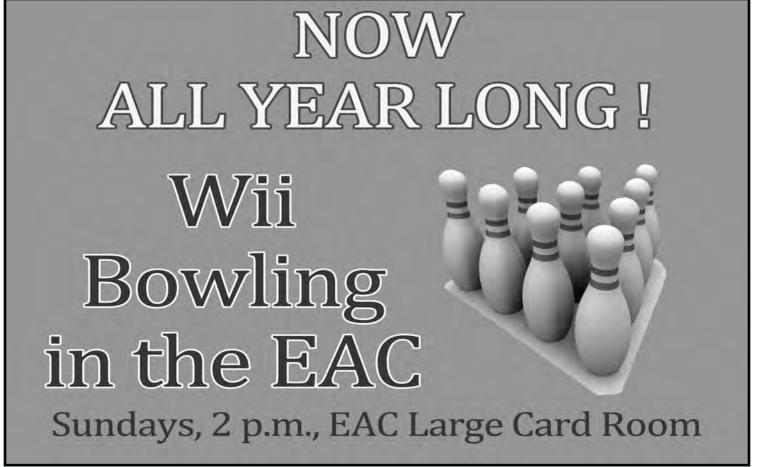
Back in eight-ball action, there were four B Flight tournaments. In the first, Ed Ramirez was the winner, followed by Joe Ventimiglia and Ron Baltrunas. In the second event, Nick Sapienza was the champion, John Shearer was second and Ray Quirion was third.

In the third tournament, Gene Baranowski was the winner, followed by Marc Schell and John Shearer. In the final event, Gene won back-to-back titles and Mario Rodriguez was second.

Scotch Doubles B Flight winners were Nick Sapienza, Ray Quirion and Joe Ventimiglia.

There was one Scotch Doubles team tournament on Oct. 10. Joe and Maureen Doire captured top honors, Ed Ramirez and Mario Rodriguez were second, and Joe Ventimiglia and Howard Wilson were third.

Join us on Tuesday afternoons at 1 p.m. in the West Activity Center Billiard Room. Bring your Recreation Card, get in on the 9-ball action and have some fun with our round-robin style of play.





bookmark it for easy return.

5. Click 'come on in.' Halfway down you will see the Coupon Page link.

Everything advertised on this page is free!



Polar Bears

The Polar Bear group meets 9-10 a.m. every weekday morning in the East Activity Center swimming pool as long as the temperature outside is above 62 degrees.

Cost is free. We meet, exercise and build friendships. Come and join us.

Slimnastics

What is slimnastics?

Walking, stretching and getting your blood flowing.

We do not do floor exercises.

Slimnastics meets in the East Activity Center gym at 9 a.m. every weekday morning.

Every class is free to On Top of the World residents.

Morning exercises

Come join us for the 8 a.m. exercise class in the lower gym room in the East Activity Center.

Monday, Tuesday and Thursday mornings our workouts include stretching, building balance and coordination, improving flexibility, and strengthening the body's core.

Bring a towel or mat because we do floor exercises. Each day we work different muscle groups. Also bring your hand weights to our strength training/weight lifting classes on Wednesday and Friday mornings, while we work on improving muscle tone.

We have incorporated music to our daily cardio workout

As always, our classes are free. If you have any questions, please contact Barb Sundberg at 847-946-4214, or Julie Narancich at 574-323-4100.

Bonesavers

Did you know that the Bonesavers exercise class helps prevent bone loss?

We use hand weights and ankle weights in exercises that were developed by Tufts University in an effort to prevent further bone loss. We never do floor exercises. There is no charge for this class. Men and women are both welcome to participate. We meet Mondays, Wednesdays and Fridays from 8-9 a.m., in the large card room on the lower level of the East Activity Center. We hope to see you there.

For further information, please call Libby at 727-669-1486.

Bridge and pinochle lessons

We have approximately five different Pinochle groups days and Thursdays, in the East Activity Center Large in existence at On Top of the World.

We have just as many Bridge-playing groups here, too. You can check this newspaper or the hallway listings to see the variety that are offered.

If you want to learn how to play Pinochle or Bridge, or simply brush up your game, you might consider taking

Pinochle lessons will be offered 3:30-4:30 p.m., Tues-

Card Room.

Lessons will cover single deck, double deck, cutthroat (3-handed), fives and sixes.

Contract Bridge lessons will be offered 3:30-4:30 p.m., Mondays, Wednesdays and Fridays in the East Activity Center Small Card Room.

No preregistration is necessary for either class. Just show up or you can call 754-6749 for more information.

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Breadsticks: \$3.99

Breadsticks baked to a golden brown. Includes Marinara sauce for dipping. 8 per order.

Stuffed Cheesy Breads: \$5.99

Oven baked breadsticks stuffed with cheese and covered in a blend of cheese made with 100% mozzarella and cheddar. Seasoned with a sprinkling of garlic, parsley and Romano cheese. Stuffed With Bacon & Jalapeño, Spinach & Feta & Cheese Only

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8pc \$5.99 • 14pc \$9.99 • 40pc \$24.99 Lightly breaded with savory herbs, made with 100% whole white breast meat. Customize with your choice of dipping sauce: Sweet Mango Habanero, BBQ, Kicker Hot Sauce, Blue Cheese or Ranch.

Cinna Stix®: \$3.99

Sprinkled with Cinnamon and Sugar, then baked to perfection. Includes Sweet Vanilla Icing. 8 per order.

Domino's Chocolate Lava Crunch Cakes: \$3.99

Oven baked chocolate cakes, crunchy on the outside with rich, warm & flowing chocolate on the inside. Enjoy an order of two!

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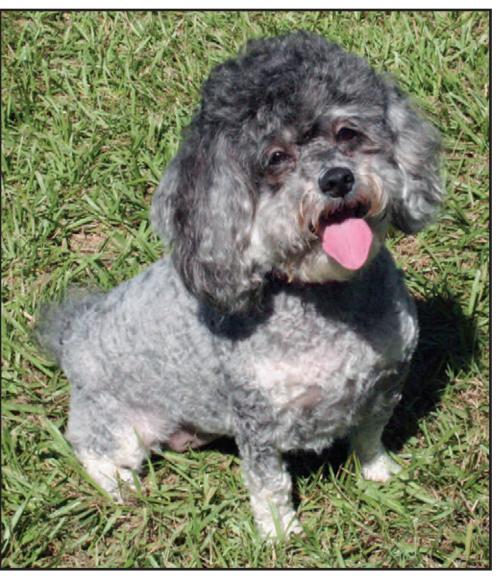












Miss Tara O'Hara

Miss Tara O'Hara is a 4 1/2 year old Phantom Toy Poodle.

Her owners are Paul and Wendye Juneau of the Saratoga Building.

Paul and Wendye feel Miss Tara should be Pet of the Month because she totally loves everyone and every pup, and she loves to Meerkat.

Miss Tara was born in Valdosta, Ga., the daughter of Dixie Doodle, a toy poodle.

Miss Tara lives half the year in Ottawa, Canada, and half the year at OTOW.

She loves to talk and sing, play ball and Meerkat for a tummy rub

Miss Tara especially likes babies. She is Daddy's-gorgeousgirl. She has him wrapped around her little dewclaw.

A simply mah-velous addition to our family. She is our teeny, tiny, totally-too-cute Tara.

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

OTOW NEWS PHOTO SEARCH

Find 10 Differences In The Two Photos Below (answers will appear in next month's newspaper)







Exploring the wonders of Canada by rail, air and coach



Traveling is a marvelous thing. It's a privilege we often take for granted. I was reminded of this recently when Jim and I flew to Calgary where we spent the afternoon prior to our wonderful journey aboard the "Rocky Mountaineer" train.

So we headed over to the Calgary Tower, which has become Calgary's most famous and identifiable physical landmark. From the observation deck we were able to virtually step out into space on the glass floor.

Imagine standing 525 feet above the ground in the heart of Calgary and being able to look straight down and directly out in front of you into the heart of the city.

The next day we left by motorcoach to Banff. Our first stop was the Banff Gondola with its spectacular ride to the top of Sulphur Mountain, with views of the Banff townsite and its surrounding mountains.

Highlights included Bow Falls,



The spectacle of Canada's famous Lake Louise is captured on a summer day.

Lake Minnewanka, Surprise Corner and the Hoodoos.

We continued on to Kananaskis for a helicopter tour over the remarkable landscape of the Canadian Rockies.

Our tour concluded at Lake Louise where we spent the evening at the Fairmont Chateau Lake Louise. Got up early for a morning run along the shoreline of Lake Louise and then canoed the lake before leaving by motorcoach to the Yoho National Park.

Our first stop there was the Spiral Tunnels. This engineering marvel was built to improve safety on a steep hill, and trains can be seen travelling through Mount Ogden and Cathedral Mountain.

We then visited Emerald Lake, with its vivid emerald colored waters. This is the largest lake in Yoho National Park.

The last stop was a natural rock bridge formation that spans the flow of the Kicking Horse River. The bridge is sculpted by the erosive forces of rushing water over what had once been a waterfall.

Next was a scenic tour of Jasper National Park which is Canada's largest National Park and traveled along the Icefields Parkway with a stop at Athabasca Falls, a powerful, picturesque waterfall.

Then back to Banff where we boarded the Rocky Mountaineer train with its fully-domed windows with panoramic views, private dining

(Photos by Jim and Barbara Sundberg)
room with world-class service and

Landmarks and scenic vistas are relentless as the train winds through the half-dozen mountain ranges popularly

known as the Rocky Mountains.

five-star cuisine.

We continued west along the banks of the Fraser River as it winds to the Pacific Ocean and the coastal city of Vancouver. Situated high above Vancouver, the Lookout provides a fascinating bird's-eye view of the city.

Glass elevators whisk visitors 130 meters (430 feet) skyward from street level to the Observation Deck in a mere 40 seconds. Here we enjoyed a riveting and spectacular 360-degree view of Metro Vancouver's cosmopolitan downtown and the suburbs beyond, the vast Pacific Ocean, bustling Coal Harbour, Stanley Park and the majestic North Shore Mountains including admission to the Capilano Suspension Bridge and Grouse Mountain before flying home.

A truly fine travel experience is enjoyed not once but three times: the anticipation, the journey itself and the lifelong memories.



The Banff Gondola was built in 1959 to easily carry sightseers up to the 2,276-meter peak of Sulphur Mountain in a ride lasting less than 10 minutes. It was refurbished in 1998.







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At local event, police horse has suspicions about this 'cow'

"It is impossible to live without failing at something, unless you live so cautiously that you might as well not have lived at all." — J.K. Rowling

A group of friends and I attended the recent annual "Night Out Anniversary." The Clearwater Police Department partners with Super Target and other local businesses for an evening of neighborhood safety awareness. There are always give-always and free food.

There was plenty to see and do including a big cat in his cage. You can pet the horses and eat your way through the place. There were at least 18 food vendors there giving out free samples and coupons.

The highlight of my evening was when a man dressed in a cow's suit went up to the police horses. When the horse I liked took a look at this weird "cow," his ears went up and he went over to investigate the cow.

Probably thinking that was the strangest cow he had ever seen, he put his nose right against the cow's nose (see photo). Very sweet!

A group of friends and I went to the Southeastern Guide Dogs Facility in Sarasota. What a treat! These dogs are



bred, raised and trained at the facility for visually impaired individuals — it's the gift of an independent lifestyle.

Also they are involved for "Paws for Patriots." On behalf of American heroes who have sacrificed much, this program serves active duty soldiers and retired servicemen and women with the respect and dignity they deserve.

The organization pairs highlytrained guide dogs with visually impaired veterans.

We were allowed to take the older dogs (about 14 months old) for a walk around the dog paths. I had a real sweetie named Star. She would walk a while and then jump on me, give me a kiss and then off we would go again.



This mounted police horse does not know what to make of this 'cow' who showed up at a recent Clearwater Police 'Nights Out' event, visited by reporter Sally Simmonds.

Before walking the dogs we were in the puppy facility. We all sat around in a circle and the volunteers brought out five 6-month-old puppies. They climbed all over everything, including us, gave us kisses and sat on our laps.

What a special day it was! Southeastern Guide dogs is accredited by the International Guide Dog Federation headquartered in Reading, England, and is a member of the Council of U.S. Guide Dog Schools.

It is with great pleasure that we welcome Brenda Sue Powell to our building. Brenda comes to us from nearby Clearwater and has purchased a wonderful On Top of the World apartment. Please welcome her to OTOW and our building.

Tip: Cleaning corn can be a pain, but not if you use a toothbrush! Use the bristles to brush away stray threads of silk without straining your hands or wrists.

Arrivals, departures and a big hello to new residents

Happy autumn! This time of year always brings back thoughts from school days past...

A fresh start, new and exciting projects begin drawing in all the fun memories and stored energy from the summer to settle back into a more organized way of life.

Even though many of us are now in a different stage of life, I think we may still find autumn as a time to startup activities that were in a hiatus during the summer. How is it for you? It might make a fun and interesting topic of conversation with your friends!

Obviously, here at On Top of the World we see our Snowbirds coming back into town, and we begin participating in all of our great clubs and activities again!

We welcome back our Flamenco friends. It's great to see most everyone here (and looking forward to others soon, we hope)!

Then, there are some who must leave us, like the Sabatinos who have been lovely neighbors. We understand their need to be near grandchildren and family and wish you the best. Come visit us often!

We also welcome Don and Jeri Hunter to our building. Don is a retired engineer and enjoys golfing. Jeri quilts and sews for charity. They have three children, 10 grandchildren and



seven great-grandchildren in Indiana. We look forward to getting to know

In other items of interest, Dawn Rubio and daughter Jeanne, and friend Jim, had a fun day of good music and food at Oktoberfest in Pinellas Park at the German-American Society. Maybe next year a group of us should go!

Tidbit: Did you know that Helen Peter's cat Harley likes ice cubes in his drinking water? Peter Geyer learned this when helping her with some household tasks!

Many of us keep the sights and sounds of a northern fall in mind, with the colorful leaves blowing in swirls around us. We can relish in those memories even as we find joy in the warm sunny autumn days in Florida. Happy autumn everyone!

ANTHONY R. CHESLOCK, D.D.S. AND ASSOCIATES

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Newcomers are welcomed to Modernage

We have a few people to welcome into our friendly building. First are Gary Closs and his mother, Mary. They've been in Florida eight years and previously lived on Persian Drive. They are originally from upstate New York and central Ohio. They like to read and enjoy outdoor activities, parks and sports.

Nancy Hoch is an RN who attended school in Toronto. She comes to us from New York State. She recently went to her 50th reunion. Nancy is a real animal lover and likes to read and do crewel work.

Jeannette Walsh hails from Pennsylvania and brought her dog, Maris, with her. She has three daughters, two granddaughters and one grandson. Jeanette is into longarm quilting and enjoys walking. Of course, her dog likes to accompany her on her walks.

Be sure to check our bulletin board for eat-out times and places, especially for our Christmas celebrating. It will be here before long and you don't want to miss it.

Did you know our On Top of the World paper is read on the computer in 25 states and a number of foreign countries? We sure get around, don't we?

(Ed. Note: To read the paper online, the first thing you do is go to **otowclearwaterinfo.com**. Then click on the "Community Information" link at the top of the page. Then scroll down to the OTOW Newspaper banner. Just below that is the Clearwater Press Association heading. Click where it says "Click Here." At the Press Association site you will see a thumbnail image of the current issue's front page. Directly underneath is a "Click Here" link.)





A photo montage of Canadian Geese in a frequent predicament — trying to cross the road.

(Photos and composite by Don Jones)

Canadians (geese and folks) heading south

Geese have a built in mechanism to fly South in the winter. It is a scientific fact that they have iron in the beak which helps them navigate – a built in compass!

The compass should point north, but Canadians (people) and the Canadian Geese both head south in the autumn.

In fact Canadian Geese were becoming extinct in the 1950s and 1960s. As a result, there was an attempt to repopulate them.

It was a very well-managed project all over North America. Consequently there are many Canadian Geese all over the U.S. and Canada. Every pair of geese, (they are monogamous) have from two to nine goslings each year, averaging five per pair.

The repopulation efforts, however, created geese who are not so worried about migrating, so wherever they were raised, they tend to stay and repopulate that area. They stay as long as there is open water and the temperature does not go below about 10 degrees Fahrenheit.

Many Canadians are not fond of temperatures below 10 degrees



Fahrenheit either, and so they head south themselves!

That migration has increased since the 1960s – greatly. Canadian people, it seems, are still the migratory variety and those that can, migrate back to Florida as soon as the weather turns cool in Canada – not waiting until the temperature reaches 10 degrees F.

As you read this, this writer is expecting to be newly-arrived in Florida for another wonderful winter with friends in this On Top of the World community. The clubs will be starting, new residents will be introduced at

the Good Neighbors meeting and Canadians will once again be meeting in the Canadian Club to plan their year of social activities.

There will be renewed social activities within our Dorado building as well which I anticipate happily.

The idea for this article was "hatched" one day as I drove by Springbank Park, near my home in London, Ontario, Canada. We have a very large colony of Canadian Geese living in Springbank Park which does not migrate. They have lots of water and nesting areas and reproduce in great numbers.

The pictures relate one of the problems arising lately as the geese decide to walk slowly across the road. They sometimes take flight if the "fear-factor" of the cars gets to them.

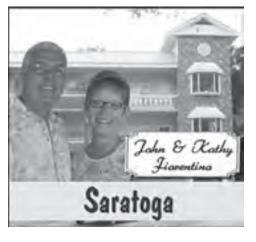
Canadians have been very cooperative as they slow down and flash their phone cameras. I caught this series of pictures during one such occasion late in September and it made me think of Florida and my own migration in October to our friends and neighbors in Clearwater OTOW.

Hard to believe it's nearly the end of the year

October was here and gone before we could even say "Boo!" It is still hard to believe that there are only two months left of this year. Guess it's true what that say about "time flying as you get older" But I like the one that says "time flies when you are having fun!"

In the Saratoga building, we all need to get our creative hats on for the Christmas season. The OTOW News is going to conduct another Christmas Decorating Contest this year, but it will not be for buildings — it will be for individual condos wishing to compete. There will be some awesome prizes: First prize is a Safety Harbor Spa getaway. Second through fifth prizes are gift certificates from the Sunset Grill.

The newspaper will start taking photos of outside-decorated condo units starting Dec. 2 and will continue through Dec. 18. So dig out those lights, garland and Santa trinkets and let's see if we can win some of the prizes.



See page 11 for more information. Start thinking "Ho-Ho-Ho" and singing "Here Comes Santa Claus."

Our neighbors Paul and Ida recently had a nice visit from Ida's daughter Renee and son Michael from Naples, Fla., and a granddaughter from Knoxville, Tenn. Paul and Ida said that they enjoyed sitting on their patio with refreshing drinks and visiting with all

the neighbors as they strolled by.

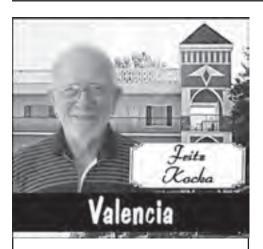
One of the things their daughter and son said was that it was cooler and less humid in Clearwater than in Naples.

Paul and Ida said that the important thing they discovered was that it is always fun and also interesting to be together, remembering the good times and experiences of the years from childhood to the present day. So many memories to share and the opportunity to make more of them.

They said that although the sleeping arrangements were a little crowded, it made it more family-enjoyable in the fact of just being together.

The Saratoga Building will be having a building meeting on Nov. 18 at 5 p.m. Watch the bulletin board for more info.

Happy Thanksgiving!



Don't forget Haz-to-Go pickup Nov. 7

Our potluck dinner at the Sunrise Room last month was well-attended. We could have invited our neighbors in the next building and still had leftovers. Thanks for your participation.

The business portion of our "potluck" was not as harmonious, but a decision was made on where and when we would have our Christmas dinner. See the bulletin board.

The ladies and men's luncheon was held Oct. 10. The ladies went to Cheddars in Largo, and the men went to Golden Coin on Highland Ave. Both were excellent choices.

Our October outing was postponed due to some scheduling problems.

We all thank the good fairy for the "trick and treat" goodies that appeared mysteriously in the core.

Last call: West side pickup for hazardous material will be Thursday, Nov. 7, from 9 a.m. – noon (near the dog park).

Daylight saving time ends Sunday, Nov. 3. All you golfers, dry your eyes.

Mama sez: Happiness is having a large, caring, close-knit family in another city.

COFFEE CORNER

Coffee and donuts are served from 7 to 10 a.m. every weekday morning in the East Activity

Center main ballroom.

Come visit and have a cup of coffee! The cost is a minimal 40 cents; a donut is 60 cents. The proceeds help other clubs and groups here at OTOW.

So come visit your recreation center, see the changes and enjoy a cup of coffee at your Coffee Corner!

Watch out for new 'medical ID' phone scam

The Tampa Bay Times had a very interesting article regarding a new scam. NBC has had the same info on the Today Show.

A caller says they need to verify personal info including your age, address and bank account number in order for you to receive a new medical ID card for seniors. The caller claims to be from Washington, D.C., and says that the new government-issued card would cover any medical expenses not covered by Medicare. They say that they need your bank account number so they can put money in to pay for your health care.

It's a scam and the Tampa Bay Times suggests that you hang up on any unsolicited callers who ask for your bank account or other personal info.

Remember, the government will not call, text, or email to ask for your Social Security number or your address. The government already knows those things.

Virginia Rudolph and her friend Anne Watkins have just returned from a 10-day trip to Spain with the University of Ohio Alumni Association.

Their first stop was Barcelona, which is located on the Mediterranean Sea. Virginia said that Barcelona felt a bit surreal due to its history. Salvador Dali spent time there, and Spanish Catalan architect Antoni Gaudi designed several



of the city's buildings. Among many other places, they toured the Palace of Catalan Music. They were privileged to do that because you can only enter with a guided tour. They also toured several museums.

After several days in Barcelona, they went to San Sebastian, Spain, which is located in northern Spain next to France. I received quite an education as Virginia told me about her trip.

She explained how San Sebastian is on the Bay of Biscay. A picturesque island, Santa Clara, is situated closely off shore. Virginia said she was so very glad she took her good old sneakers with her, due to all the walking.

Surprise, surprise. The other day, I saw some men digging in our triangle. Of course, I asked if they were looking for gold. They laughed and said that

they were installing electric lines and that we were going to get street lights in both of our triangles. Isn't that great? Now you know why we had so many different colored flags in the yard. Keep an eye out for the new lights.

Last month I told you about an article in the Tampa Bay Times about Dee Cotter's grandson, a senior at Palm Harbor University High School and a football star.

Of course I couldn't have known that she also had a great-grandson who is a sophomore at the same school and has just been promoted to Senior Varsity as a kicker. In his first senior varsity game, Robert converted the fourth-down extra point to give his school the overtime victory. Dee, you have some real athletes in your family and we will have to continue watching them.

Happy Thanksgiving and don't eat too much turkey!





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Veterans Day Feature: 'The Marines taught me discipline'

By Dawn Rubio

I met Mike about 10 months following the death of his second wife. Widowed twice, Mike was a pretty sad individual, wondering what life held next for him.

One of the first things he told me was that he had been a Marine in the 1950s. "The Marines taught me discipline," he said with great pride.

Graduating high school in 1953 and finding nothing but dead-end jobs, Mike called himself a punk. He recalled an experience where he and some of his rough-neck buddies were jumping from roof to roof in their Chicago neighborhood when one of the boys miscalculated and landed "on his buttocks" as Forrest Gump would say, on a wrought-iron fence. Something broke the kid's fall and the boy was not seriously injured, but it took the assistance of the fire department to get him off the fence.

Another time, Mike and his buddies thought it would be hilarious to get up to a second-floor screened-in porch where one of their friends slept on warm summer nights.

The plan was to carry their buddy's cot, with him sleeping in his underwear, down to the street. About half-way down the steps, they discovered that it wasn't their friend but his immigrant

father on the cot. They ditched the cot and ran into the street with the old man chasing them and cussin' in Russian.

Mike's escapades didn't end with his enlistment in 1954. Mike was the one who got caught smoking the forbidden cigarette and who had to dig a six-foot hole in the sand to bury it. More than once he had to run around a track near the barracks at 3 a.m. as punishment for some minor infraction.

Because Mike was somewhat of a hellraiser and a risk taker, he was chosen to go to Indo-China after the French had been run out of there. This was a covert operation, and Mike's parents were not apprised of his whereabouts. America had advisers in Vietnam at that time, but there were to be no soldiers or Marines — no "boots on the ground." Marines were killed in the jungles of Vietnam then, and Mike said they all knew this would turn into a real war.

Mike was wounded by a sniper (a minor wound) and spent three weeks aboard a Navy hospital ship. I asked Mike what the government would have told his parents if he had been killed there, and he answered, "Well, not the truth."

Mike was the kind of guy who made friends easily. All the little Vietnamese kids liked him and sought his favor and called him "Sargy Mike."



"Sargy" Mike Alfonso, U.S. Marine Corps, in the early days of his proud service career.

But you couldn't take the boy out of the man; once on R&R in Tokyo, Mike and his Marine buddies were in a bar when several U.S. Army guys walked in. A fight broke out, chairs were thrown, and the Japanese barkeep chased them into the street, shaking his fist and yelling, "You not come back, Yank!"

I asked Mike why they picked a fight with our own guys. He said it was

just something Marines did.

Mike came from a large, closeknit Italian-American family. Once when he was a bratty 10-year-old, he stuck his bare foot under the nose of his teen-aged sister who was napping on the couch. "Rita, Rita, smell my feeta." Rita lost her cool and threw a high-heeled shoe at him, hitting him just above his eye. Years later, he would tease her about it, never harboring any ill-will. Poor Rita would hang her head and become so embarrassed. Mike just laughed and told her he probably deserved something worse.

Mike made many friends through the years. A Russian immigrant here at On Top of the World told me, in his broken English, "Michael very nice man; I never know such nice man."

I felt honored to know Mike and his family. Unfortunately, he passed away following heart surgery about two years ago and is interred at Bay Pines Cemetery.

He is listed as a Korean War vet no mention of his service in Vietnam. In 1996 the TV show "60 Minutes" aired a program about our involvement in Vietnam in the mid-1950s. Mike told me, "Finally, some validation."

I remain close with Mike's daughter and two grandchildren.

I miss my Sargy Mike.

Give kudos to these former and present building leaders

Generally speaking, this is the start of the holiday seasons with Halloween, Thanksgiving, Hanukkah, and Christmas in the offing. It's also the onset of the return of the Snowbird friends.

Thus we welcome back Eva Bishop who spent the summer in Tonawanda, N.Y., with brother Jim. John Dill is in the area again having spent time in Ohio, and Radavon and Branka Stajanovic made the long trip from their home in Serbia.

Donna Cameron had a very happy week when her daughter Susan and hubby Don visited for a week.

Jan Guyton's son Kevin, wife Beth and their daughter came from Michigan for a week and enjoyed for a month's stay. A granddaughter and



getting together with brother Richard (a 20-plus-year Alaskan resident) who came friend joined the group to make for a good family reunion.

Gin Upton spent a few days in Atlanta to attend a high school reunion. A few days after her return home, she went back to that city to give some TLC to her former neighbor.

Jeannette Marsden spent several weeks traveling in the southwest and California doing work for the "Daughters of Scotia."

Deanna Denton entertained an uncle and family from Kentucky.

The building sale was successful, but those of us who had tables felt the hard work had us all thinking "never again!" Our monthly luncheons continue, so check the bulletin boards..

In my first years here at New World French, it was the Surbecks, Johnsons, Hanrahans, Dills, Feldans, Kresses, and some whose names escape me, who were the leaders who did everything to enhance our lives here.

Now we have a debt of gratitude to the Tousignauts, Hubers, Carneys, Ralph Wells, Gin Upton, Pat Volheim, Judy Boley, Ron Topa and Esther, and most especially, to Jan Guyton who is our official treasurer, party and building organizer, good will lady - you name it – she's doing it.

So on "Turkey Day" especially, let us give thanks for having these kind, generous people who are the reason for this being such a great place to live.

Year-round residents spent the summer in interesting ways

As much as I love summer, I love even more being able to turn the air conditioner off and have the windows open. I notice a few of our neighbors are letting the fresh air blow through also.

It's been a busy summer for our Fujiwara residents. Janis Catapano has quite a following of dogs in the neighborhood and can be seen walking the streets at any given moment with either a poodle, terrier, dachshund or Heinz 57 variety.

Marge Patric and Grace Sulkowsky are also pounding the pavements every morning with their daily walks. Floyd Thrower and his friend, Ann, have not



let any grass grow under their feet either. I never know if they are coming or going, as a suitcase is always nearby.

Marilyn Woolway seems to be daily basis this summer. Tried to get in a enjoying her newfound freedom from the working world, and has not had any problem adapting to the wonderful world of retirement.

Marilyn, Shirley Windisch, and myself enjoy a weekly game of Phase 10. If anyone would like to join us, give me a call — the more the merrier.

June White and a group of her friends get together on a weekly basis for lunch and cutthroat dominoes.

Ellie Maier knows how to keep cool at the East Side pool. Al Leblanc is also a frequent sun worshiper at the pool. I too, have enjoyed the pool on a few laps between the thunderstorms.

Barry and Lola Bolton spent a few weeks in a cottage on Redington Beach. While there, they helped their daughter plan her beachfront wedding.

I'm closing this article with a tip from Joy Prolifko. To keep your Saran Wrap tangle free while trying to cover a dish, punch in the little tabs on the side of the box and they will hold the roll inside securely while you pull the paper out and tear it.

Remember to keep a smile on your lips and love in your heart!

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Don't forget Capistrano holiday bash Dec. 6

Happy Thanksgiving, everyone, hope you all enjoy the turkey or whatever food you like.

We all "think turkey" at Thanksgiving, but not everyone is a turkey eater. I am sure some would rather have ham or a steak or if you are a vegan maybe a tomato sandwich. Whatever is your pleasure have a great Thanksgiving and don't eat too many desserts!

If you are a candidate for elected office, good luck. Remember, Election Day is the first Tuesday after the first Monday in November. I wonder how many people know that little tidbit of information.

The October Capistrano board meeting was a round table discussion and no food was served. The roundtable discussion worked great. Many ideas were pondered, among them the activities for the remainder of the year and for 2014.

A possible dessert contest for November was discussed; there could be an additional contest to pick



the judges for the dessert contest.

The annual Christmas bash at Kally K's Dec. 6 is a definite, so mark your calendar.

Anyone interested in joining the Capistrano board should see one of the current board members for directions and contact committee.

Several folks lunched at the Sunset Grill on Oct. 21, among them Sam and Julia Galpin, who were celebrating their 13th wedding anniversary. Sam treated Julia to lunch. Happy Anniversary, Sam and Julia. Did you know that October is the second most popular month for a wedding after June?

A note to the new folks and some of the others: The lunches are a great way to meet and socialize a little with your neighbors at Capistrano. The lunch dates are posted on the bulletin board in the foyer by the elevator.

The On top of the World Chorus Christmas show Dec. 8 will be presented at 3 p.m. and again at 7 p.m. That's correct — twice in one day.

Julia Galpin, chorus president tells me the show is super spectacular this year. Remember 3 p.m. or 7 p.m., or maybe you will want to see it both times!

Did you know that November has two birthstones: topaz and citrine? June also has two birthstones.

If you like deviled eggs, Nov. 2 is Deviled Egg Day, and for sandwich fanciers, Nov. 3 is Sandwich Lovers Day.

Happy Thanksgiving!

CONDOMINIUM OWNERS WHO RENT THEIR UNITS

OWNERS who rent direct must request necessary forms for securing recreation cards for their renters by submitting a written request giving Building Number, Apartment Number, the address of the Apartment and enclosing a legal-sized self-addressed, stamped return envelope to:

On Top of the World Recreation Card Dept. 2069 World Parkway Blvd. E. Clearwater FL 33763

This application can ONLY be sent to OWNERS of apartments here at On Top of the World and the OWNER shall process applications for rental recreation cards.

Applications are NOT available at any On Top of the World office or the Palm Acre Real Estate office. They MUST be obtained BY MAIL and MUST be requested BY THE OWNER.

Coffee Corner satisfies early morning cravings

By Thomas Brennan

Hi, neighbors, how in the world RU? Monday, Monday, the day after Sunday. When I was working in New York City, we referred to it as "Blue Monday." Here at On Top of the World, there's no such thing as a "blue" Monday.

Recently, I awoke early one Monday and was longing for a good cup of coffee, so I decided to join the Coffee Corner at the East Activity Center. I was served by a smiling volunteer, Dan Moran, a cup of coffee for 40 cents and a pastry for 70 cents.

I found a spot at the table next to a former Marine, Pete Ballew, and Jean Sibbald. The conversation was interesting, and everyone seemed to be enjoying this early start of their day. At the other end of the table was John Grasso, who recently celebrated his 87th birthday with his family at our Saturday night dance. That was when his daughter Lisa brought in a delicious cake, which was shared by many well-wishers.

When I finished my visit with the coffee group, I walked over to talk with Eugene Paino, manager of the Gift Shoppe. He said the Shoppe has many new "holiday items" (all are handmade by our residents). Their hours are Monday – Friday from 9 a.m. until noon. I saw Bernice Dow there, and she told me about her recent birthday celebration with her family. They spent three days at a timeshare on Clearwater Beach. I also met Doris Paino, president of Good Neighbors, talking with Shirley Miller. Shirley is working on the Senior Workshop, which was formerly known as the Senior Expo.

From there I came upon the Snowbird Club table, which had a crowd seeking information on the club's many trips, so I waved to Pat Grace and Magdalene Nawrocky as I went by. My next stop was at the Theater Workshop table where Roger Nicoll told me about their upcoming production, "Swingin' with the USO."

There were representatives at tables for all the many clubs here at

OTOW. The Entertainment Committee was selling tickets for the Saturday night dances and the live shows on Thursday evenings. They have a good deal; when you buy a season ticket you get a ten percent discount and you're guaranteed a seat. Hazel and Leo Kelly told me the remaining tickets for the New Year's Eve dance are going fast. So hurry and get your tickets on Monday or Thursday mornings between 8:30 and 10:30 a.m. in the EAC.

Now, let's hear it from Sweetie Pie. "Thomas, were you mad at me last month?" "Of course not, I'm just mad about you. Why do you ask?" "Well, you left me out of your column in October." "It was an oversight." "I've heard of overbooked and overcooked, but oversight?"

"Now, Sweetie Pie, let's get on with it. Do you or do you not have anything you would like to tell our readers?" "Yes, Thomas. Remember this. Enjoy the little you have while the fool is looking for more." Thank you, dear, see you next month.



COUPONS!

Check out the new
Coupon Page on your
OTOW Box Office
Website

- 1. Go to otowclearwaterinfo.com
- 2. Click Rec Centers and Amenities
- 3. Under Quick Links click Box Office
- 4. Once at the Box Office home page, bookmark it for easy return
- 5. Click Come On In. Halfway down (below the daily calendar schedule) you will see the Coupon Page link.



THE WAY WE WERE

A look back at the *OTOW News* (Part 54: November, 1975)

By Dolores Burm and Elaine Gotler

9

- November 1975 offered something for everybody!

 Nov. 2, Organ Concert at 3 p.m. in the auditorium. \$1 at the door.
- Nov. 8, "Best of Broadway" at 1 p.m. with Gene Kelly Bayfront Center
- Nov. 12, Fashion Show at 1:30 p.m. 25 gals from three sewing classes will model their own outfits.
- Nov. 13, Disney World trip leaves at 9 a.m. \$12 per person includes bus and all attractions.
- Nov. 15, Raggedy Ann and Andy Dance at 8 p.m. \$1.50 per person. Dress as the dolls or do your own thing.
- Nov. 21, "Stars Hall of Fame" at 9:30 a.m. in Winter Park \$12 per person. Two-hundred stars recreated in original scenes.
- Nov. 23, St. Petersburg Concert Ballet Co. at 8 p.m. Bayfront Center: "A Salute to 76."

See you next time!

November has plenty of special dates and holidays

This year is going by so quickly—it is November already! The holidays are getting closer, however don't let some special days pass you by before the big ones arrive. Here are a few to remember.

Nov. 1 is All Saints Day, the day the Christian church celebrates and honors all the saints of the church known and unknown. Roman Catholics attend church in their honor.

Nov. 10 marks the birth of the United States Marine Corps. The Marine Corps was created during the Revolutionary War and has proudly participated in every war. If you to see a Marine on the 10th say "thank you" for protecting our country. Semper Fi!

On Nov. 11 we honor those men and women who have served and died in any war. This day was known as Armistice Day until President Eisenhower changed the name to Veterans Day in 1954.

Nov. 17 is World Peace Day and is meant to remind each of us to be kind to one another and live in peace! The words of a song come to mind: "Let There Be Peace on Earth and let it begin with me. Let There Be Peace on Earth, the peace that was meant to be."

Thanksgiving is tucked between Halloween and Christmas.

The first Thanksgiving was celebrated by the Pilgrims and the Indians in 1621. The first winter in this new land had been rough and many



did not survive. The next year was important in learning to grow crops and hunt the land. The fall harvest was a time of celebration and included a huge feast with a variety of fruits, vegetables, animals and fowl.

Many family traditions are enjoyed on the day. Many foods have become a traditional part of our celebration. A family tradition in our family is for every person present to share one thing for which they are thankful before we share a specific prayer of thanks.

The Friday after Thanksgiving is known as "Black Friday." It is one of the two busiest shopping days of the year. Retailers are often losing money prior to this day and are "in the red" until the holiday shopping begins! Many shoppers rise very early in the morning to get special deals from retailers.

Happy November. Enjoy each day!



Dave Shelmon and Ted Admire just sittin' and rockin' on a pleasant OTOW afternoon.

Nice weather prompts return of outdoor activities

It's November already, hard to believe. Soon we will be eating Thanksgiving dinner, doing holiday shopping, and enjoying the holidays.

But before any of this begins, I would like to inform you that the OTOW News is having a contest for the outside holiday lighting. Everyone can be a part of this. It will be on the unit you are in, not the building, so get busy with some ideas. Information appears on page 11 of this paper and on OTOW-TV channels (96 and 720).

Now that we are having such nice weather, we see many more people outside. Just the other day I came upon two men just sitting out. The men, Dave Shelmon and Ted Admire, were enjoying two of Dave's very nice rocking chairs. They were rocking very slowly, having a smoke and a beverage of choice.

This was a sight that brought back memories to me. I could remember



as a child my relatives who lived in the mountains of Tennessee. Men and women would sit and rock, smoke their corn cob pipes, and drink their moonshine. Such total days of relaxation...

Remember to check our bulletin board for the happenings in our building.

Happy Thanksgiving to all!



Sunday, Nov. 3, marks the end of Daylight Saving Time. Don't forget to turn your clocks back one hour!









FLORIDA'S MOUNTAINS

By Donna Lehman

'Tis the mountains I miss from whence I came
Here in Florida it's just not the same.
You can search the horizon for a peak,
And without them it seems so bleak.
If you look about just a short while
You realize you can see for a mile.
The Fall foliage I do miss so
But please don't let it snow.
And where oh where are the four seasons?
For the holidays there seems no reason.
Up North you could look over hill and dale
And you just might see a covey of quail.
But never mind, that's all in the past...
Unless we become Snowbirds at last.

Oh! Look at that majestic cloud
Sitting above us it seems so proud.
In the sky they seem to abound
But they seldom make a sound.
I marvel as I see them floating by
Always changing shape in the distant sky.
They are sometimes fluffy and white,
Sometimes golden, sometimes dark as night.
Never do they seem the same hue
As you see them contrasted against the sky of blue.
Look! there is a dragon in the sky,
And over yonder a butterfly.
The clouds are Florida's mountains they say
So I am sure it's here that I will stay...

THE SAILING

By Alma W. Hudson

It's high noon and the ship is ready to sail,
One chilling blast on the whistle and
passengers crowd the rail
To wave goodbye to loved ones who
have come to bid "Bon Voyage."
To those dear and fortunate people,
like membership in a lodge,
They'll sail together on shipboard
They'll sail for just one reason:
To have a wonderful time.
So wave "goodbye" and throw kisses
To shorebound crowds below
You're off for a week of pleasure
So, put on a darn good show.

HOMEWARD BOUND

By Alma W. Hudson

Oh, Look! There's a view of the High Bridge We're on our way home, don't you know But, life on the water's great highway Has been just a wonderful show. We sailed over lovely Gulf waters We sailed to some lands far away With cities and towns at close quarters We saw them night and by day. So, now we are in to our landing And soon we'll tie up at the pier Our voyage has been simply outstanding But, home beckons ever so dear. What a wonderful way to vacation What a wonderful way to enjoy All the wonders of cruise ships and cruising These fun trips we'll always enjoy.

HAPPY THANKSGIVING

By Madeleine Wanda

It's a while since you heard from me
I really missed you, too.
"Where were you?" someone said,
"Do you live alone?"
Reluctantly I said, "Yes, I do, but I do have a phone."
Thank God, the intense heat has gone,
I'd like to feel the breeze
And cozy up to you, my dear, so we won't freeze.

CELL PHONE

By Madeleine Wanda

Now I have a cell phone Don't know how good that'll be, I learned to call a number For a real emergency.

I'm kinda' hard of hearing So please get back to me, I don't know if I'll hear you So how good can a cell phone be?

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-	Driver's Safety Course
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Class is 9-Noon, Nov. 21 & 22 in the East Activity Center Starlite Room

(Please fill out one form per person. Completed forms must be dropped off at the OTOW newsroom by Nov. 12.)

Your name:

Date of birth:

Driver's license number:

Street address:

Building number:

Telephone:

You must bring a check for \$15 to the first class. Make check payable to AAA.

'Tis the season to think about donating to the less fortunate

Hello from Rila Renaissance. We have a great deal of news to report this month. You will find it interesting and helpful.

This reporter had a blast trick or treating on Halloween Day. I visited some of my neighbors dressed up as a snowman. Instead of the neighbors giving a treat, I gave them a bag of goodies. We all had a lot of fun!

In the months of November and December, please remember that there are many families in need. All churches, groups, organizations work tirelessly to prepare for these seasons. If you can donate food for food drives, toys, used clothes even some cash, it would help out tremendously.

The red kettles will be outside many of the stores soon. Many organizations put up trees with tags on them. When you take a tag, it shows what a child or adult could use for Christmas. Simply donate that item to the organization and they will pass it on to the individual. It is a great feeling when you can help in some small way.

I want to report exciting news about a new holiday lighting contest. This year the newspaper will be judging individual condos. If you



wish to participate, call the newspaper editor, Doug Kates at 727-799-3216. The contest will run from Dec. 2 through Dec. 22.

The picture of your condo will then be put on the website and everyone will be able to vote for the best condos on Dec. 22 and Dec. 23 (only).

There will be five winners. First prize will be two nights for two at the Safety Harbor Spa Resort. The second through fifth place will win a gift certificate for the Sunset Grill. I hope many of our neighbors participate. (See page 11 for more information.)

If you have any interesting news about a family member, interesting



Reporter Arlene Bergen all dressed up for Halloween. (Photo by Bill Bergen)

trips, new births etc., please let me know. How about our snowbirds who have just returned, I bet you have some interesting news to report. We wish all our neighbors a Happy Thanksgiving.

News from our building captain, Gerri Jaeger:

"Thanksgiving is very late this year. Please save Saturday, Nov. 30, on your calendar. We will have a building meeting on the first floor core at 9 a.m. It is important that

as many residents as possible attend the meeting.

"Afterwards, I am asking that our neighbors stay and help decorate our building. Lights need to be hung on the second floor railings. This year we will be hanging garland on the second and third floor railings.

"The trees on the first and third floor need to be put up and decorated as well as wreaths hung. I also need strong men to help move out the boxes from the closets. Thank you in advance for all your help.

"Don't forget the hazardous pick-up at the East Activity Center on Nov. 6 and at the West Activity Center on Nov. 7 from 9 a.m. to noon. Check on the website for what is being collected or in last month's newspaper."





New residents find OTOW a 'fine place for pets'

We welcome Jean and Joe, two of our newest residents, as they undergo renovations and get settled in to enjoy their time here with fellow Bohemians.

Jean retired from a social work career in Trenton, N.J., while Joe had a landscaping career. He tells us the papaya is his favorite plant because it can grow 10 feet in a year and all of the plant can be used.

He is a native of Italy and has two sons. His hobbies are "fixing up" and art. Jean has a son that lives in Australia. Her favorite pastime is cooking.

She has a dog, Harvey, a Chihuahua. Jean believes that On Top of the World is a fine place for pets. She also has a cockatoo named Buddy who is 4 years old and can laugh and say "hello, baby" and "O, my God."

Sue Branham enjoyed attending her granddaughter's marriage at the Vinoy Hotel in St. Petersburg. The groom recently graduated from UCF in Orlando.

Paula was traveling once again, this time to Washington State on a



trip given to her as a birthday present by her son. First stop was Olympia, the capital, for two days. Then up to Chelan for four days in a mountain paradise. Chelan features a beautiful mix of Washington apple orchards, vineyards with great tasting rooms, scenic beaches, and enough history to keep tourists occupied.

A highlight was the Bavarian town of Levenworth, where folks feel like they are truly in Germany.

Mary Bronstein spent the summer in the Poconos in Pennsylvania finding



Pat and Nancy Kennedy celebrated their 50th wedding anniversary in Chicago with family and fellow Bohemia residents the Marinis and the MaKenzies.

tranquility, "studying her navel" and "watching the grass grow." That's sure one way to find peace and rest, especially when you're on the right side of the grass!

Nancy and Pat Kennedy are good at finding things to celebrate. So this summer in Chicago, along with fellow Bohemians the Marinis and

MacKenzies, they celebrated 50 years together (see photo above). Their 50th wedding anniversary was hosted by their children.

Guests were greeted on "The Red Carpet" and served a glass of champagne. Dinner was outstanding, followed by music for dancing and Irish Step Dancers for entertainment.



Elaine and Leonard Gotlers pose on the set of "Wheel of Fortune" during a Sony Pictures studio tour in Los Angeles last month. This particular "Wheel" program, in which they were audience members, is scheduled to be aired Nov 14. Look for them!

Malagueña couple enjoys visit to Los Angeles area

What do you do when your daughter, her husband and two grandkids move to California?

Of course, you visit them! Elaine and Leonard Gotler just returned from a month in Los Angeles, sightseeing, visiting friends and relatives, and eating too much.

A tour of the Sony Studios in Culver City where they viewed tapings of Jeopardy and Wheel of Fortune were highlights of the trip (see photo).

Beverly Hills and Malibu are beautiful but the traffic everywhere was horrid. The beautiful weather (65–80 degrees at all times) made up for the bad traffic.



WWII vet attends unit's 68th reunion in Maryland

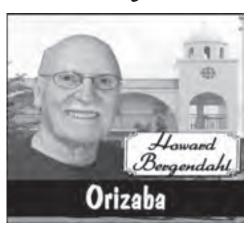
We are in the "Sunny South," so we do not have the changing of the leaves to look forward to, but we do have bright sunny days (except when it rains).

It is time again for the celebration of Thanksgiving. The time for looking back at the good times we have had and the advances our country has made and, hopefully, will continue to make. My best wishes to all and try not to overeat on this special day.

Flo Gracia's sister is coming for a visit and I hope she enjoys our little bit of paradise. Flo has many times performed Taps at Veterans Rites ceremonies but recently had an occasion where the bugle failed to sound but instead of panicking, she stepped up and began singing the words. Everyone present all but applauded. This information was reported in the Korean War Veterans Association newsletter.

A quick look at our parking lot (just the south side) reveals that we have more and more cars parking regularly in visitor spaces. We have 13 cars for only six apartments and others who park in visitor spaces instead of their assigned space. This does not include residents of other buildings that use our lot during the busy season. Do the math.

Ran into Jack Soll at Sunset Grill where he was entertaining a group that included his son. There was quite a bit



of animation and laughter emanating from their table, always a good thing.

Our own Ed Fournier, a veteran of the USAF in WWII, along with Jackie Blair, traveled to Maryland to attend his unit's 68th annual reunion. They report having a great time renewing friendships developed over the years. Next reunion is scheduled for the Tampa Bay area.

Association newsletter. Bernadette and Bob Rittner are A quick look at our parking lot (just the south side) reveals that we have more and more cars parking regularly in Bernadette and Bob Rittner are awaiting the visit of their daughter and grandson, due shortly and the anticipation is evident.

Thoughts as I age: It's hard to make a comeback if you haven't been anywhere.

It was a whole lot easier to get older than to get wiser.

I started out with nothing and still have most of it.

A whale swims all day, eats fish, drinks water but is still fat.









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- Laser Surgery for Wrinkles, Scars & Acne
- Skin Surgery
- Phototherapy

AND THE TREATMENT OF

- Skin Cancer/Mohs Surgery
- Age Spots
- Broken Blood Vessels
- Warts
- Spider Veins
- Port Wine Stains
- Hemangiomas
- Other Birthmarks
- Stretchmarks

CELEBRATING YEARS!

Covered by Medicare and most major insurances. We also accept Cigna, Aetna, United, and Blue Cross Blue Shield.



A potpourri of recent happenings at the Englander

The energy and enthusiasm has returned now that the humidity has dropped. October and November are always such beautiful months in Florida.

There's been a lot going on at the Englander besides the arrival of our Snowbirds. Windows are getting washed, storage rooms are being cleaned out and organized, new windows were installed in one apartment, new carpeting in another and a couple of new air conditioners have arrived.

A 10-year-old two-story cactus and a troublesome tall tree were removed because of their close proximity to the building and we have some new bulletin boards (see photos). Now, with all that out of the way, we can begin the season of fun and frolic!

Let's begin the fun by telling you about the trip that Bob and Sue Peirson took to Portland, Ore. It started in August when Bob and his brother-in-law Paul, drove Bob's RV to Portland to visit Bob and Sue's daughter and her family.

Once they arrived, Bob and Paul visited all of the wonderful features around Portland, including Mt. St.





Luman Highsmith and Joel Gonzalez of OTOW's Construction Maintenance crew level off the new bulletin boards during their recent installation at the Englander.

Helen's in Washington State and learning about the 1980 eruption there and hiking on Mt. Hood in Oregon.

In September, after the "rush" season at her job in financial aid at

St. Petersburg College, Sue flew to Portland to join them and to celebrate their grandson's 6th birthday.

They all drove the 3,200 miles back to Florida in the RV, with Sue vowing never to visit Nebraska again (it's too flat), but really enjoying seeing parts of the country where they had never been.

They stopped at a casino in Gulfport, Miss., and saw firsthand the bare lots across from the beach where there had been businesses prior to Hurricane Katrina in 2005. As fun as travelling was, they all agreed that it was good to be back in Florida.

A trip to Hawaii was on the agenda for Ron and Polly Irwin recently. "We went to Hawaii to visit a friend of many years (over 60) who is encountering some physical challenges while her brain is sharp as ever.

"We were not tourists — we focused on spending time each day with her. No pictures, even!

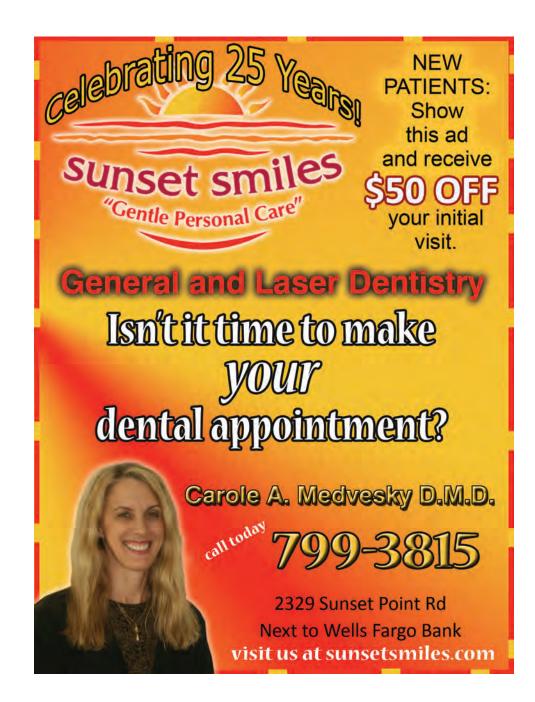
"On our way home we stopped in California to visit with our son and his wife. We had a lovely time with them. The four of us enjoyed a long weekend in Solvang, Calif., a marvelous Danish town full of restaurants, gift shops and history!"



This cactus, which was nurtured by Dick Mikszenas, was only 18 inches high when planted 10 years ago. The former resident, Gerry Stafford, said "In case of fire, I'll just shimmy down the cactus!" Parts of the plant are being rooted for placement elsewhere in the community.

You can search Google Images for this beautiful town of Solvang. It is definitely eye candy and worth the Web search!

Hope the Halloween goblins didn't get you and that you all enjoy a very Happy Thanksgiving!





Travels take couple to Alaska and far Northwest

Happy November! One look at the parking lots sprinkled with various vehicles license plates from every corner of the country is a sure sign that the Snowbirds have flocked back to their winter nests. Welcome back to one and all.

Dom and Minnie Bucella have been on the go checking things off their bucket list and fulfilling that list was an enjoyable Alaskan cruise. "It was simply marvelous." They stayed an extra day in Seattle to dine on top of the Space Needle.

While traveling they also visited the Chihuly Glass Museum along with the fabled gardens of the area (see photo).

After the cruise it was a wonderful week with friends on Cape Cod, Mass., and then it was on to a glorious 10-day visit to the Poconos where their son and family live. The children had planned a beautiful 63rd anniversary dinner celebration at their favorite restaurant.

After that trip they were back to Clearwater to re-pack and then off again to Cape Cod for a wedding in October. Next month I hope for pictures and a story about their October Panama Canal cruise.



Steve Mazurek, Viennese Villa's official keeper of the flags, and Orrin Fanter have been quite busy wining and dining the wave of house guests from far and wide: Ireland as well as Peoria, Ill., Grand Rapids, Mich.

Steve's niece and husband of Grand Blanc, Mich., celebrated their 10th anniversary while visiting. As Steve mentioned they kept E and E Steakout and Bon Appetit quite busy.

It's time to make reservations for Thanksgiving dinner or start thinking about locating that roasting pan. We plan the traditional New England turkey dinner with pals, but I do waver and bake a key lime pie to sit alongside the pumpkin, and of course, apple

with the slice of sharp cheddar.

Polar Bear aerobic swimmers, lead by Elsie Jane Anderson, are again having a fun time at 9 a.m. daily in the East Side pool. We are a happy bunch indeed — come join us.

It's nice we are now able to get or renew our activity cards at the East Activity Center.

Viennese Villa is our neighborhood and a luncheon every month to catch up would be nice. Cheese, crackers and spirits or picnics would be fun, too. We see each other with a brief hello at mail time or in the parking areas and usually we are in a hurry.

It would be lovely if we had a few benches and a table or two around to sit outside and visit too. Carting a chair has disadvantages.

Our son, Mike Leonard, hosted one of the Worldwide Photo walks in Boothbay Harbor, Maine, last month. More than 37 people participated in the walk and some beautiful images were made. This walk is done yearly and is free of charge to participate.

You can see images from the walks from all over the world at the Flickr.com website by searching for the keyword Worldwide Photowalk.



While traveling in the Seattle area, Dom and Minnie Bucella visited the Chihuly Glass Museum and fabled gardens.

One of Mike's images was recently used on a "National Geographic Wild" television program.

Happy birthday and anniversary to all November celebrants and of course Thanksgiving greetings to everyone. Don't eat too much "whatever."

Hint of the month: Liquid hand sanitizer again: It removes pine pitch from hands as well as car windshields in a jiffy.

If you have any news fit to print, please send to me at fresca@maine. rr.com.



HAPPY THANKSGIVING FROM THE STAFF AND VOLUNTEERS OF OTOW NEWS



Building holiday party will be held at Island Way Grill

On Thursday, Nov. 14, we will have our building luncheon at the Rumba Restaurant at 12:30 p.m.

Time to think about Christmas. Our Building Christmas Party will be held at the Island Way Grill on Wednesday, Dec. 11, at 4 p.m.

Two buses will transport us. The entree will consist of three choices: Filet mignon kabob, chicken Rockefeller, or fresh fish. All come with salad, rolls and non-alcoholic beverages. Dessert will be Chef's Cobbler. The cost is \$16 per person and \$1 for the bus. The bus leaves at 3:30 p.m. A sign-up sheet will be on the bulletin board. You may also select your entrée at sign-up.

Details of the Oct. 29 Business Meeting and Pizza Party will be in my December column.

The Press Association is doing something different this year. Instead of having a Building Christmas Decorating Contest, the contest will be for individual condos.

If you wish to enter your condo in the contest, call Editor Doug Kates at the Press Room, 799-3216. Deadline to enter is Dec. 18.

First place winner will win two nights at the Safety Harbor Spa with all the amenities. There are also second, third, fourth and fifth place prizes that are very nice.



You cannot win unless you sign up with Doug. The winners will be announced in the January issue. (See page 11 for more information.)

Theresa and John Kawalec flew up to Asheville, N.C., in October for a week's visit with daughter and hubby who live in the Blue Ridge Mountains. All enjoyed the spectacular autumn leaves.

At the end of October, John Kawalec was picked up at the Las Vegas airport by son Larry and his wife Marina to enjoy a show and then go off to Death Valley, where Larry did the "Century," a 100-mile bicycle ride in which he participates each year.

Happy Thanksgiving to all, and please remember all those less fortunate.

Wintertime heralds the start of the OTOW "Polar Bear Club" morning swim classes.

'Polar Bears' begin their annual wintertime classes

Yes it's October and lots of activities are coming up.

First of all, my New York friends of 20 years spent a few days here just catching up on things, eating, and having a giggle over blowing up balloons for my neighbor's birthday.

The reason for the laughs: The gun misfired — it went one way and the balloon another, but my kitty is still out in space!

Now to the birthday. Joyce LeVay celebrated her 75th on Oct. 3, with friends coming from Williamsburg to visit her. They have been close friends since first grade and through high school. The big celebration was at the Bahama Breeze Restaurant. Lots of fun was had with her son, his friends and Joan Williams.

The Mermaids had a luncheon and fashion show Oct. 25 at the Dunedin Country Club. They now get ready for the Polar Bear winter classes (see photo above). Please come and see how much fun this activity is. Classes run from October to May, but not for me — I'm a turnip!

Gradually the Snowbirds are arriving. Anxious to hear news from them.

Will anyone host the November restaurant get-together? Just sign the bulletin board. We have newcomers and Snowbirds to welcome.



We had a very informative meeting of the reporters. This holiday we will be decorating our own condos for prizes.

The old-timers from here will remember how much fun it was. Look above the mail boxes and you'll see our trophy.

Let's get a meeting started to get help doing our individual condos. Bring ideas. First prize is two nights at the Safety Harbor Spa. If you're interested call Doug at the newsroom: 799-3216.

Trivia: Alaska — one out of 64 people has pilot licenses.

Colorado: In 1976 became the only state to turn down the Olympics.

Happy Thanksgiving. Get ready for "calorie day." Next to Christmas, it's a yummy day!

Be good to one another.

Time to greet the Snowbirds

Happy fall to our residents. Our leaves are starting to fall and our Canadian residents are driving in, it's a good time to be here at OTOW.

A few of our residents used their summer to visit friends and family. Cecile Sangiamo flew into Newark Airport where she was met amid a crush of cars by her brother-in-law Nick who, with sister-in-law Dorothy, were her hosts while she took the time to meet New Jersey chums for lunch.

She then traveled by train to NYC and further on the Long Island Railroad, to stay with her cousin Dottie and her cat Conrad. They had fun visiting a local farm for the weekly market and brought a picnic lunch.

Annmarie and Barry Haskell's grandson came here for two weeks at the end of July. He had a great time visiting. He loved the beach, swimming with Koko, and fishing, He is now attending his first year of high school.

In OTOW news, all had a good time at The Lucky Dill recently, with plenty of great conversation and big portions. I think everyone brought food home.



My out-of-town trip was a return to my old stomping grounds in a tiny town of 29,000 residents in East Peoria, Ill. Our graduating class was having a special weekend with pizza on Friday night, golf for those who participate, a tour of the old school and a sit down dinner on Saturday night.

Out of a graduation class of 236, we have lost 72. Only 41 and their spouses or significant others came to the event. A good time was had by all who attended.

We will announce more events to come during the next few months.

ATTENTION WEST-SIDE DRIVERS

As you enter on World Parkway and approach Americus Boulevard, remember to come to a complete stop before making your turn. Do not pass a left-turning car on the right, inasmuch as that blocks the other driver's vision and could cause an accident. Thanks!

Calendar of Monthly OTOW Activities — November 2013

1	Fridav	9:30 AM	Good Neighbors Board Meeting	Large Card Room
1			Travel Club Meeting	
2	•		Singles Club Meeting	
4	•		Snowbirds Club Meeting	
4	•		Entertainment Committee Board Meeting	
5	•		Hoosier Club Meeting	
5	•		Mens Billiards Meeting	
5	•		No. 82 Capistrano Meeting	
6	•		Haz-To-Go Mobile Collection	
6	•		Theater Workshop Meeting	•
6	•		Theater Workshop Board Meeting	
6	•		No. 74 Brahman Meeting	
6	•		Baby Boomers Meeting	
7	•		Press Association Meeting	
7	•		Entertainment Committee Show	
7	•		No. 50 Azores Meeting	
7	•		Haz-To-Go Mobile Collection	
7	•		Pennsylvania Club Meeting	•
8	•		Art Guild Meeting	
8	•		Lambda Club Meeting	
8	•		Irish Club Party	
9	•		Entertainment Committee Dance	
10	•		Snowbirds Club Party	
10	•		Entertainment Committee Sunday In The Park	
11	•		Entertainment Committee Blood Pressure Screening	
11	•		German Interest Group Meeting	
13	•		Jesters Meeting	
	•			
			NY-NJ Club Dance	
	•			
			Baby Boomers Party	
17	•		Good Neighbors Crafts	
	•		Good Neighbors Free Eye & Ear Testing	
	•		Lawn Bowlers Board Meeting	
19	•		No. 74 Brahman Dinner	
10	•		Ladies 9 Hole Golf Meeting	
20	•		Italian Club Party	
20	•		No. 43 American Gothic Potluck	
20	•			
20	•		Lawn Bowlers Meeting	
20	•		AAA Driver Course	
21	•			
21			Tennis (Womens) Party	
21	•		Greyhound Club Meeting	
21	•		Baby Boomers Meeting	
22				
22	•		Photo IDs	
22	•			
23	•		Lambda Club Social	
23	•		Sensational Seniors Meeting	
27	•			
27			NY-NJ Club Meeting	
28	•		Entertainment Committee Dinner	
28	•		Lambda Club Potluck	
30	Saturday	6:00 PM	Lambda Club Game Night	Crafts Room

Daylight Saving Time Ends Sunday, Nov. 3

Veterans Day Monday, Nov. 11

Thanksgiving Day Thursday, Nov. 28

First Day of Hanukkah Thursday, Nov. 28

Daily OTOW Activities

IVIUI	VDAY	
7:00	Coffee Corner	Auditoriun
7:30	Tennis (Womens)	Outdoor
8:00	Ladies Exercise Class	East Side Gyn
8:00	Bonesavers Exercise	Large Card Roon
8:30	Exercise Class	_
8:30	Ent. Comm/Clubs Ticket S	•
9:00	Computer Club Help	
9:00	Polar Bear Swim	•
9:00	Library	
9:00		
9:00	Lawn Bowlers	_
9:00		
	Photo IDs	•
	Mens Exercise Class	•
	Aerobics Exercise	•
) Dancercize	•
	Duplicate Bridge	-
11:30	Contract Bridge	Yellow Roon
12:30	Family History Meeting	Computer Roon
12:30) Mahjongg	Rainbow Roon
1:00	Canasta	.Small Classroon
1:30	Shuffleboard	Outdoor
1:30	Tai Chi Beginners Exercise	East Side Gyn
2:30	Tai Chi Advanced Exercise	East Side Gyn
5:00	Mahjongg	Rainbow Roon
6:00	Bingo	Auditoriun
	C + + D 11	
6:30	Contract Bridge	Large Card Roon
	Contract Bridge Mens 8-Ball Tournament	
6:30	Mens 8-Ball Tournament	
6:30 TUE	Mens 8-Ball Tournament	Billiards Roon
6:30 TUE 7:00	Mens 8-Ball Tournament SDAY Coffee Corner	Billiards Roon
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1:00	Oil Painting Art Room
1:00	Music GroupLarge Card Room
1:00	CanastaSmall Classroom
2:00	French Speaking Yellow Room
2:00	Chess Rainbow Room
3:00	French Speaking Class Yellow Room
5:30	DominosSmall Classroom
6:00	Euchre Card GameStarlite Room
6:00	MahjonggRainbow Room
6:00	PinochleLarge Card Room
7:00	Bible Study Meeting Veranda
WED	NESDAY
7:00	Coffee CornerAuditorium
7:30	Tennis (Womens)Outdoors
8:00	Ladies Strength Training East Side Gym
8:00	Bonesavers ExerciseLarge Card Room
8:30	Exercise Class West Side Gym
9:00	Zumba Gold ExerciseLarge Card Room
9:00	Computer Club HelpComputer Room
9:00	Sewing ClassStarlite Room
9:00	Knitting Group Veranda
9:00	Polar Bear Swim East Side Pool
9:00	Lawn BowlersOutdoors
9:00	Good Neighbors CraftsCrafts Room
9:00	Slimnastics Exercise East Side Gym
9:00	Photo IDsAuditorium
	Cribbage Small Classroom
	Mens Exercise Class West Side Gym
	Zumba ExerciseLarge Card Room
	Aerobics Exercise East Side Gym
	Jazz Dance ClassAuditorium
	Dancercize Exercise East Side Gym
	Duplicate BridgeLarge Card Room
	Mahjongg Rainbow Room
	Library Library
	500 Card Game
	Painting Pals
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	Tai Chi BeginnersExercise East Side Gym
	Tai Chi Advanced Exercise East Side Gym
6:30	Contract BridgeLarge Card Room
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	RSDAY
7:00	Coffee CornerAuditorium
8:00	Ladies Exercise Class East Side Gym
8:00	Snowbirds Club Line Dancing Sunrise Room
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	Exercise Class
9:00	Computer Club HelpComputer Room
	Polar Bear Swim East Side Pool
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9:00	Slimnastics Exercise East Side Gym

9:00	Photo IDsAuditorium
9:00	Snowbirds Club Line Dancing Sunrise Room
10:00	Aerobics Exercise East Side Gym
11:00	Yoga Exercise East Side Gym
11:30	Contract BridgeLarge Card Room
	Belly Dancing Class East Side Gym
12:30	Writers InkComputer Room
1:00	Mahjongg Small Classroom
1:00	Drawing Class Art Room
1:30	Tai Chi First-Timers East Side Gym
1:30	ShuffleboardOutdoors
2:00	ChessRainbow Room
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6:30	Canadian Club GamesLarge Card Room
7:00	Tai Chi Beginners Exercise East Side Gym
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7:00	Coffee CornerAuditorium
7:30	Tennis (Womens)Outdoors
8:00	Ladies Strength Training East Side Gym
8:00	Bonesavers ExerciseLarge Card Room
8:30	Exercise Class West Side Gym
9:00	Computer Club HelpComputer Room
9:00	PinochleSmall Classroom
9:00	Polar Bear Swim East Side Pool
9:00	Zumba ExerciseLarge Card Room
9:00	Lawn BowlersOutdoors
9:00	CeramicsCrafts Room
9:00	Slimnastics Exercise East Side Gym
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10:00	Hula Hooping Exercise East Side Gym
10:00	Mens Exercise Class West Side Gym
1:00	ChessRainbow Room
1:00	Music GroupLarge Card Room
1:00	Mahjongg Small Classroom
6:30	Contract BridgeLarge Card Room
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SAT	URDAY
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8:30	Line DancingAuditorium
9:00	Lawn BowlersOutdoors
11:30	Duplicate BridgeLarge Card Room
1:30	Tai Chi Beginners Exercise East Side Gym
2:30	Tai Chi Advanced Exercise East Side Gym
SUN	DAY
1:00	PinochleSmall Classroom
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6:00	BridgeLarge Card Room
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NEWSPAPER IS ON THE WEB

The OTOW News is online, and you can easily download and view the complete current issue, as well as issues from the past 12 months.

The first thing you do is go to **otowclearwaterinfo.com**. Then click on the "Community Information" link at the top of the page. Then scroll down to the OTOW Newspaper banner. Just below that is the Clearwater Press Association heading. Click where it says "Click Here."

At the Press Association site you will see a thumbnail image of the current issue's front page. Directly underneath is a "Click Here" link.

Be sure to bookmark the link. You may want to send the link to your family and friends up North so they can keep up with all the happenings at On Top of the World.

Seasonal activities cranking up at Azores

October, with the best weather possible, started with a fella on a ladder painting our world at the front entrance of On Top of the World.

It sure looks sharp, but I kept expecting him to add a star on the left coast of Florida with a caption, "You Are Here!" Guess not; maybe next time.

One of the first happenings at the Azores was a surprise birthday party for John Warner. John and his wife Bettie are two neighbors held in high esteem. They manage our fall food drive and stay involved in all the building activities. You probably wouldn't guess it looking at John's picture (photo at far right), but he is 90 years young... Wow!

Cake and well-wishing was the theme as friends and family enjoyed an evening with John.

On Oct. 3, at least 31 Azoreans got together at the Bon Appétit Restaurant for Oktoberfest. Marie Pirrello organized the party. She visited with the restaurant staff weeks before the outing and again two days before. She was assured that all would be just as they had planned together ... German food and all.

Party day seemed to be a complete surprise for Bon Appétit. No German food! We had a great time anyway.

On Oct. 24, two dozen Azoreans



with a sweet tooth gathered for an old-time ice cream social in the Sunrise Room. Lots of flavors of ice cream, lots of toppings and lots of calories (but who counts?). Maryann Staffieri along with Frank pulled this party together. With any luck, I'll have a picture of Maryann next month.

John and Dolores Parham recently celebrated their 60th wedding anniversary. You may recall that in last month's write-up, I mentioned that John and Dolores had a great many offspring, grand-offspring and great-grand-offspring. Well, it never stops. Number 11 great-granddaughter arrived as I write this and number 12 is due in February. They are hoping that the February gift will be a boy so they will have six of each gender.

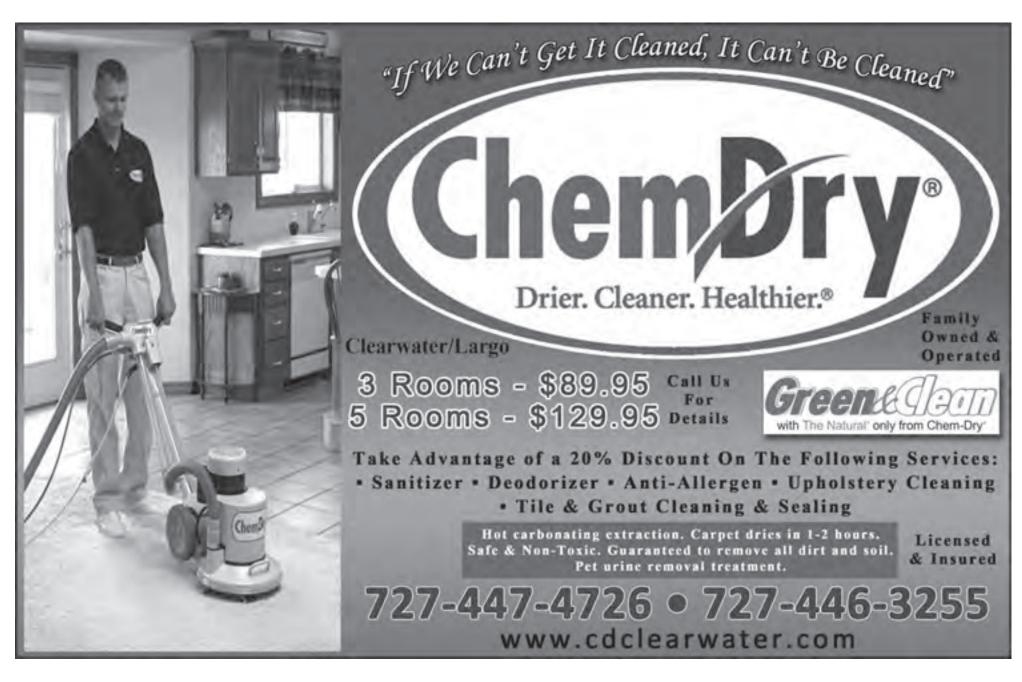


Azores resident John Warner celebrated his 90th birthday at a surprise party.

Upcoming is our fall business meeting Nov. 7. Building activity dues will be collected and more planning for spring events will be on the agenda. Please plan to attend. Coffee, tea and some super cookies will be served. Nov. 12 will be the Azores "Italian Night." Watch the bulletin board for the details.

Our traditional "Core Party" will be held on Dec. 5 with lots of good home cooking and some Christmas carols to slide us into the holiday mood.

Welcome back all you Snowbirds — we have missed you. Please share some of your adventures by putting a little write-up in my box. Thanks.



Reporter and friend attend camp for cancer survivors

Welcome back, Snowbirds! You were missed.

This article was inadvertently omitted last month, and we apologize to Ms. Ethyle Lee, who turned 91 in September. She celebrated with six of her friends by having lunch in the Olive Garden, where she was presented with a free dessert by the management.

Ms. Ethyle is one of the five original residents remaining in the Siboney. Belated congratulations!

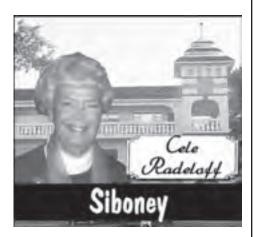
The building luncheon was held at Cricketers, as everyone loves their fish and chips. I could not attend, as my two daughters, Kathy and Carol, were visiting and we traveled to the "Villages" to visit friends.

We also enjoyed our boat ride "Encounters with the Dolphins" out of Clearwater Beach, and then ate at Crabby Bill's. Weather was beautiful, but the visit was too short!

Bob and Barbara Stone traveled to Kill Devil Hills, N.C., to a beautiful beachside resort for their oldest granddaughter's wedding. It was a lovely ceremony on the beach. They also spent a wonderful weekend with all four of their children.

Before leaving for North Carolina, Frank and Dee Patille, who lived in the Siboney a few years ago and who have been their friends for many years, spent a couple of days with them.

In early October, Bob and Barbara's daughter and granddaughter flew from New Jersey and then the



four of them drove to Plano, Texas, to visit Bob's brother Ron. They were reunited with Ron and his wife Judy and their many nieces and nephews. On the three-day trip home, they stopped at several historic sites along the way.

This reporter and Audrey Jones enjoyed a beautiful weekend at Camp Living Springs near Ellenton, a camp for adult cancer survivors. Morton Plant Mease sponsors this event with wonderful young volunteers from the area, the YMCA and Duke Energy, who paddled the canoes for us.

Singing, dancing, entertainment, arts and crafts and even a campfire were included. We met many new friends who just love life and were fun to be with.

Our next building meeting will be on Wednesday, Nov. 27, at 7 p.m. Several of us will be having Thanksgiving dinner in the East Activity Center auditorium.

Happy Thanksgiving to all!

Building's Thanksgiving celebration set for Nov. 16

For those who have the benefit of close interaction with our Snowbirds, there is no doubt that their lives are enriched by time spent together.

One only needs to think of the lasting friendships that have been forged over the years between the locals and the winter visitors to understand the importance of such interaction.

So, on behalf of all of the English Gothic residents, we are thrilled to welcome back all of our Snowbirds once again.

Thanksgiving Day is a wonderful time of year to gather with friends and family and to give thanks for all of life's simple pleasures. Thanksgiving means many different things to people and other cultures, but for most people, Thanksgiving is filled with festive meals, parades, football, family and friends, and, of course, lots of turkey. For many, it is about spending time together and enjoying one another's company.

Thanksgiving means planning a lively celebration, which is what our residents are planning to do on Saturday, Nov. 16, from 12 noon to 5 p.m. Our celebration will be held at the East Activity Center, where the kitchen and big craft room have been reserved for our dinner. There are tables and chairs



for our use. Our building will provide ham, fried chicken, and drinks.

So think back to your childhood days of your own family traditions and dig out a classic recipe for our celebration dinner.

There is a sign-up sheet on the bulletin board where you can indicate your name, what item of food you are bringing and if you need a ride over to the activity center. Please sign up by Nov. 11 so that we can have an accurate count of people who will be coming to the dinner.

We will need people to volunteer for the set-up as well as the clean-up of our dinner. Thanks!



Have a safe and enjoyable Thanksgiving!



Already anticipating that holiday feeling

It's November already and the holiday season is almost upon us. Well I will rephrase that — it's here (just take a trip over to Countryside Mall). I think they are trying to confuse us about what holiday it actually is.

Is it Halloween? Well, no, that's over but you see all the Halloween closeouts at really great prices. But just as last year I think it's way too early to buy Halloween decorations. Then with almost four weeks to go you see Thanksgiving decorations which were out before Halloween,

Oh and let's not forget and how could we, the Christmas trees and all the beautiful Christmas decorations which just happen to have been put on display again before Halloween.

Just wondering how many of us purchase these decorations. Most people I know save them from year to year. Oh and here's a thought: Maybe they are just there to get us in the holiday spirit to spend, spend, and spend to save the economy and their bottom line, you think!

However, I love the holidays. It's that one time of the year when friends and relatives open up their homes and their hearts to each other to share special moments and good food.

But my very special part of the holidays is that feeling I get deep down in my heart watching all the happiness and joy that surrounds us. We seem to



all be a little nicer to each other, we seem to give a little more to each other and we seem not to get offended so fast. We seem to forget the everyday world for a while.

My only question is: If we can do this over the holidays, then why not all year? What a beautiful world this would be!

We had a great attendance of 10 ladies at our last girl's night out at Rumbas in Clearwater.

So far, no tropical storms or hurricanes, but please remember we are not out of the woods yet. Hurricane season goes till the end of November.

Let's not forget to turn our clocks back on Nov. 3.

This month we wish a happy birthday to Allen Pier on the 10th.

Happy Thanksgiving to all! See you next month.



(Photo by Mary Lou Wall) his year-old great-grandson from California.

101-year-old claims OTOW climate leads to long life

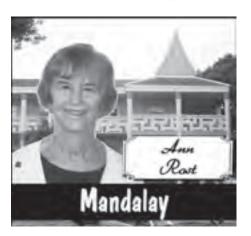
It felt very good to get home after a summer away. But then calamity struck. I had nothing to read!

Our On Top of the World library came to my rescue with its new extended hours. Not only was the library open on that Friday, Oct. 4; it was also the first Friday of the month, which is now book sale day. Paperback books sell five per dollar and hard covers three per dollar on sale day.

The library has moved across the hall and is now open three days per week. The new hours are Monday from 9 a.m. until noon and Wednesday and Friday noon until 3 p.m. The library is staffed entirely by volunteers, some 10 to 15 persons at present. It is a professional-type operation run by professional-quality laypeople. Volunteers are always welcome.

The new library location is very bright, with various types of books conveniently located. Those available on loan are shelved down both sides of the room and across the back. Middle shelves form the "for sale" section. The entire rear wall contains mysteries. Facing rear, the left wall gives space first to new books, then to novels. The right wall houses the large print section.

explained that this library carries fiction and many more!



only. She tries to order eight to 10 new books per month. Their purchase is funded entirely through donations and by book sales.

We can be very proud to have this library organized, operated, and largely funded by OTOW residents. Our thanks to our volunteers. Good job!

Mandalay is the site of a very big October birthday event. Our own Ralph Baxter celebrated 101 years as of Oct. 14 (see photo at top). Relatives came from California and West Virginia to share the big day and enjoy the back yard barbeque ending (of course) with birthday cake.

Ralph, a 16-year Mandalay resident, attributes his longevity to the Florida Volunteer Diane Norwood climate. Happy birthday, Ralph —



Seasonal Residents-Temporary Address Change

To ensure timely delivery of On Top of the World mailings, please use this change of address form.

This form will allow for a temporary change of address as you move to your seasonal address. You will still need to make a temporary change of address through the U.S. Postal Service for your regular mail service.

OTOW Change of Address Form

Building #	Apartment/Unit #	Today's Date	
Unit Owner Name:			
Current Address:			- CO.)
Current Phone:			
Forwarding Addres	s:		
Forwarding Phone	Number:		South Francisco
Date Leaving OTOV	V Home:		Silowoira
You may mail	Complete a new form in the future if your return date is unknown at this time.		

THE OTOW BUS COMES DIRECTLY TO YOU!

For reservations, call 799-3417, then press #7 of the voice menu. Seating is limited. Make reservations 24 hours in advance.

Reservations for transportation to and from the East and West Activity Centers will be accepted following the schedules listed below.

Tuesday Morning Specials

See Posting in Bus
Paradise/West Side......9 to 9:20 a.m.
East Side............ 9:25 to 9:45 a.m.

Tuesday Afternoon

K-Mart & Countryside Mall Paradise/West Side 12:30 to 12:50 p.m. East Side...... 12:55 to 1:15 p.m.

Wednesday Morning

Publix (Sunset & Belcher)
Paradise/West Side......8 to 8:20 a.m.
East Side......8:25 to 8:45 a.m.

Wednesday Afternoon

Publix (Sunset & Belcher)
Paradise/West Side....11 to 11:20 a.m.
East Side.....11:25 to 11:45 a.m.

Thursday Morning

Publix (Sunset & Belcher)
Paradise/West Side......8 to 8:20 a.m.
East Side......8:25 to 8:45 a.m.

Thursday Afternoon

Publix (Sunset & Belcher)
Paradise/West Side....11 to 11:20 a.m.
East Side......11:25 to 11:45 a.m.

Friday Morning

Super Walmart

Paradise/West Side......8 to 8:20 a.m. East Side...... 8:25 to 8:45 a.m.

Friday Afternoon

Super Walmart

Paradise/West Side 11 to 11:20 a.m. East Side 11:25 to 11:45 a.m.

Guidelines for Riding the Bus

- The OTOW bus service is for the exclusive use of OTOW residents with a valid recreation card.
- This service is provided to our residents at no charge.
- Thank you, but the driver is prohibited from accepting tips.
- The bus driver picks up passengers with reservations only.
- You must be able to transfer on your own to ride the bus.
- Medical devices may be restricted due to passenger load.
- Eating and drinking on the bus is prohibited.
- Shopping bag limits and size restrictions are at the driver's discretion.
- If space allows, residents with current recreation cards may catch a one-way ride home on the bus.
- If you create a safety hazard or cause

- unsafe distractions to the driver, you will not be permitted on the bus.
- Shopping time is 90 minutes and begins at the first drop off.
- Due to limited seating, we cannot accept multi-day reservations.
- Reservations are first come, first served, and may only be made 24 hours in advance.
- The reservation phone number is for seat reservations only. Please leave your name, trip request, building and unit number, and phone number.
- If you live on the second floor of a two-story building, or if your building's elevator is out of service, the driver will carry your bags to your front door. The driver is strictly prohibited from entering your unit.
- The SCA staff takes their directions from SCA management. Please refer all questions and concerns to the Service Department.

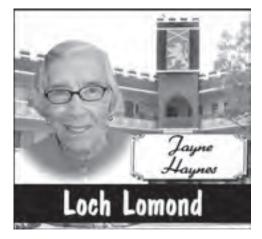
Interest builds for Holiday Lights Contest

Do you remember only a few years ago when On Top of the World was considered a sparkling community to be visited by adjacent neighbors to enjoy the Christmas lights?

Much planning and lots of legwork and actual work by residents of almost all buildings produced a true holiday season spectacular. This didn't happen magically – there were small groups soliciting ideas, coordinating and posting schedules, but somehow it would all come together. Everyone would drive around after dark and speculate on which buildings deserved the awards. Loch Lomond won so many awards that we had two big cases on the core walls.

Then safety factors regarding power loads, changes in electrical cords and other real factors began to slow down enthusiasm, plus we do get older and outdoor decorating becomes more difficult, and many residents stayed away 'til after Christmas, so emphasis at our building retreated into Florida rooms and the big trees and ornaments inside the core.

Some recent residents brought up this general topic to the Press Association, and Doug Kates and Mr. Colen agreed to encourage a decoration project. A couple of years ago, decorating



was encouraged in the OTOW News, and several press members agreed to promote a competition with prizes with commercial sponsors for those wishing to enter. So restaurant trips, spa trips, etc., have gone to winner residents.

This year, individuals may enter their units – one in a building or several in a building – it's an individual decision.

Doug will accept your applications and will come, after dark, to photograph your entry. These photos will circulate online, and every resident may vote. Registration runs from Dec. 2 until Dec. 18. So, if you are interested, call the Press office to start your 2013 entry procedure – Phone (727) 799-3216, hours 9:30 to 6 p.m.,

Monday through Thursday, and 9 to 2 on Friday. (See page 11 of this paper for more information.)

Remember – only outdoor lights can be photographed and entered, but all residents can light up the community by letting what is behind the windows show through just for the holiday spirit and our own enjoyment.

As to Loch Lomond, we will do the core setup using our lovely tree and lights and our balcony wreaths, and all can help with that. Look for notices in the core and do come out and help. We always have a good showing and get-togethers.



Bible Study Club

Bob Reis, President

The OTOW Bible Study Club is a non-denominational Bible study group to explore the word of God, and how it relates to our everyday lives. Our teacher, Woodie Tully, brings 45 years of Bible teaching experience to help understand the Scriptures.

The club meets each Tuesday evening at 7 p.m. in the Veranda Room of the East Activities Center. Occasionally we use a third Tuesday evening for refreshments, music and singing.

We welcome everyone to our club. You do not need to have any knowledge of Scripture to join, and there are no club fees required. We are not a church; those attending are from a variety of denominations.

Every first-time guest receives a complete copy of the Bible to keep as their own.

For more information, call either Bob Reis, 798-2443, or Woodie Tully, 399-1773.









OTOW CLEARWATER WEB SITE www.otowclearwaterinfo.com

Good to see all the returning Snowbirds

Thanksgiving Dinner

Last year his kin were entertained; You should have heard how she complained! This year she heams and sings and purrs; The visiting family will be hers.

I'm enjoying the anticipation of the holiday season and watching the trip of the sun back south. Along with the special fall foliage that is typically Florida, it is a wonderful change of pace.

So glad to see 15 out for our monthly dinner on Sept. 28. This time it was at the Sea Dog Brewing Company restaurant. It was nice and we were able to really visit as we had a private dining room.

We are having an October-November outing on Nov. 2 at the Chinese-American Buffet on Gulf to Bay. This seems like good timing as we can eat all we want and have time to get it off our hips before Thanksgiving dinner. Then we can eat too much again! Hope you are all signed up.

Our December holiday dinner will be on Dec. 14. Put it on your calendar and watch for details and sign-up sheet on the Melbourne bulletin board. Hope to see you at both of these dinners.



The Haitian side is beginning to fill up with returning Snowbirds. Glad to see Bob and Marge Hamelinck are back in their residence. And Ruth LaHoy has returned. Her daughter came along with her to help her get resettled.

Oops! My memory again is faulty. Verna Olson's birthday and special celebration is in December. We wish her a happy, healthy one and hope to hear about it later.

Have a blessed Thanksgiving, whether it is with his family, her family, your On Top of the World family or your favorite restaurant. Looking forward to seeing you and hearing your news!

Resident assists 'Honor Flight'

Although it did not take top billing in the evening news for opening the World War II monument in Washington, D.C., during the government shutdown, Honor Flight of West Central Florida could have done.

The flight, which took off from St. Petersburg-Clearwater Airport on Oct. 9 at 5:20 a.m., had on board 80 veterans, 80 guardians and four staff members all bound for the nation's capital.

American Gothic's building captain, Larry Pata, was honored to be one of the Guardians assigned one-on-one to accompany a veteran. A Guardian is responsible for his individual throughout the trip until safely returned home.

In light of the partial government shutdown, the group was unable to go into all the memorials, but did slowly drive by some for photo ops.

A box lunch was supplied by Arby's at the Air Force Memorial. They were able to visit the WW II, the Korean and the Vietnam Memorials.

At 6 p.m. they boarded their return flight, and upon arriving in Clearwater, each veteran received a packet containing "mail call" letters from family, friends, and school children.

As they walked down the concourse they became aware of the literally hundreds of people from the area lined up to welcome them home. Bands



played, soldiers saluted and flags were waved. The vets even had their pictures taken with young ladies in 1947 attire!

Larry states: "Only then did my day end. It was 9:15 p.m. That was an 18-hour day and I would not trade the experience for anything. To honor the men and women who served our country during World War II was truly my honor and my privilege. God Bless America".

As an anti-climax to this stirring, patriotic moment, I need to let you know that a building pot-luck/business meeting will be held Wednesday, Nov. 20 at 5 p.m. in the Sunrise Room of the West Activity Center. Please decide what you will bring and look for the sign-up sheet on the bulletin board.

Have a Happy Thanksgiving. We do have a lot to be thankful for.



JA-NAN CARPET CLEANING 727-734-0450





Dale and Richard Stackhouse pose in the town of Colmar, in the Alsace region of France.

Couple enjoys historic European river cruise

Richard and Dale Stackhouse just returned from a riverboat cruise up the Rhine River, followed by four days of land extension in Switzerland.

They started in Amsterdam and cruised through Germany and parts of France before disembarking in Basel, Switzerland, and going on to Lucerne and Zurich. It was a lovely trip. The boats are small, only 148 passengers, so you get a chance to meet lots of people.

The photo shown here was taken in the town of Colmar, in the Alsace region of France, one of the prettiest places they had ever seen! Beautiful old buildings, winding streets, canals and lots of gorgeous flowers everywhere.

It was the home town of sculptor Frederic Bartholdi, who designed the Statue of Liberty. When they left there, they visited an even smaller old village called Riquewihr with only 1,500 inhabitants. It has largely remained unchanged since the 16th and 17th centuries. They also visited Strasbourg, also in Alsace.

In Germany, the trip included Cologne, Heidelberg and Rudesheim, where they went wine-tasting. They also visited Seigfried's Mechanical Music Museum. Dale and Richard saw a large collection of old self-playing musical instruments that were amazing.



They got off the boat in Basel, Switzerland, and from there went to Lucerne for two days, and Zurich for two days and flew home from there.

As the extension was still part of the trip, albeit an option, tours of the cities were still offered, including a boat cruise on Lake Lucerne, but were on their own for meals, other than breakfast at the hotel.

The nice thing about river cruises is that all the excursions are included in the price. You pay more up front, but then that's it, except for any gratuities you wish to make.

Dale said service was really wonderful. Wine, beer or soft drinks are included at meals and very generously.

Sounds like a great way to travel! "Till We Meet Again"



STAN'S HANDYMAN SERVICE "An OTOW Resident" Call Stanley for a FREE estimate: 772-3994

CLASSIFIED ADS

This Classified section is a service to the OTOW community. There is no charge to residents for this service. Items must be priced under \$500 and copy must be 20 words or less including phone number (or four column lines). Submitter's name and building name must be included, but will not be published. If the submitters's name and building is not included with the ad, it will not be accepted for publication.

Please note: We do not accept ads for automobiles, firearms, yard/building sales, apartments for sale or rent, or employment. Ads must be placed in the boxes marked OTOW News in the East and West Activity Centers or dropped off at the newspaper office. We cannot accept ads over the phone. Ad deadline is the 15th of the month preceding publication date. Ads received late will be placed in the next available issue. Only one (1) ad per person per month will be accepted.

FOR SALE

Hoover shampooer, 1 year old \$100; 2 lamps \$10 each; men's and women's golf clubs & bags \$40 each. 475-9231

Bedroom set, queen/king, 6 pieces, ivory basket weave. 480-9456

Entertainment unit 56"W x 56"H, center opening 36"x36", glass shelves & doors, solid oak, orig. cost \$1,200, no reasonable offer refused, you pick up; many Reminisce magazines for free.

726-8210

Two extra-large suitcases, 30"x22", grey, \$15 each; one extra-large suitcase, 30"x22", red, \$20; Dejur movie projector, screen and tripod \$50.

366-7040

Free: Two twin Craftomatic beds, excellent condition. 791-8107

All-wood futon w/new mattress \$275; matching coffee table \$50; Oster food steamer \$15; metal 3-step ladder \$10. 791-3894

Sofa & loveseat, excellent condition, neutral colors, priced to sell at \$175. 791-7047

Have quantity of white yarn. Will trade for colored yarn. 797-6088

Men's and women's right-handed golf clubs, club covers & bags \$40 each. 725-3708

Dining area table w/four chairs & leaf; three matching end tables; two designer chairs; three framed mirrors. 723-1854

30-inch round metal table plus two chairs w/ wicker \$60; Coleman power drill in case, like new \$50; tool box with tools \$25.253-4596

Two twin comforters with sham and bed skirt, blue surfing design, excellent condition \$30 OBO; small Sentry safe with 2 keys \$10; old wooden kayak paddle \$30. 723-3121

Nativity set with manger \$75 OBO. 799-4551

Queen sofa bed and loveseat, rattan arms, floral pattern, great condition \$350; six-foot aluminum ladder \$15. 692-7028

Silver plate for eight \$30; attractive clothes tree, great gift on which to hang hat, jacket & pants, has money tray, metal gold finish, 4-½ feet tall \$30 (orig. \$70). 796-7890

Beautiful black leather jacket, size 10/12, lined, inside pockets, belted, zipper front closure, zippered side & breast pockets, exc. cond. \$50. 726-4619

Various furniture, dressers, beautiful curio cabinets, sectional, great shape, TVs, reasonable. Great values. 373-1028

Set of men's golf clubs, set of women's golf clubs, both with bag and cart. Men's \$125, womens's \$100.

339-222-3247

Music collection for piano, guitar and organ; cabinet full of sheet music, music books, etc. Call for information. 797-9616

Set of three ceramic blue and white planters: small, medium and large \$30. 796-2003

Birch bent wood frame chair, contoured to body shape \$40; three-shelf bookcase 33.5"H x 22.5"W x 9"D \$5. 723-8416

Golf clubs, bag and cart, right-hand women's, very good condition, with balls and tees \$25.

796-4212

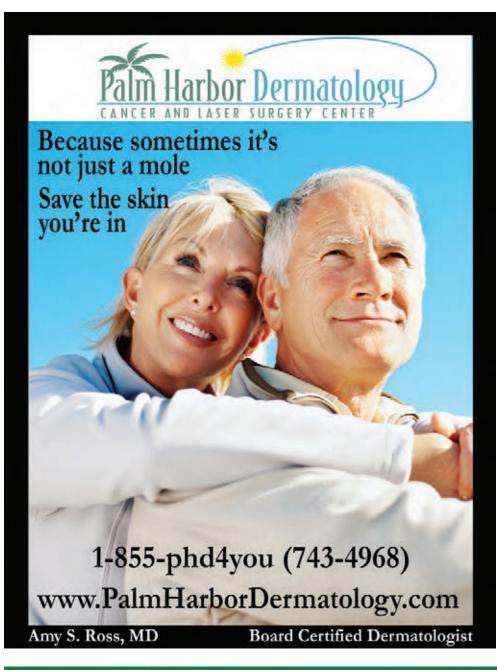
Oriental statues, English music box with "snow globe," and English angel music box. 813-850-8056

WANTED

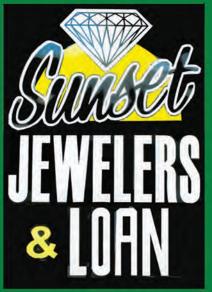
Sign up now for fall duplicate bridge lessons. Call Walter 791-4574

Will pick up unwanted stepping stones or border stones. 400-6097









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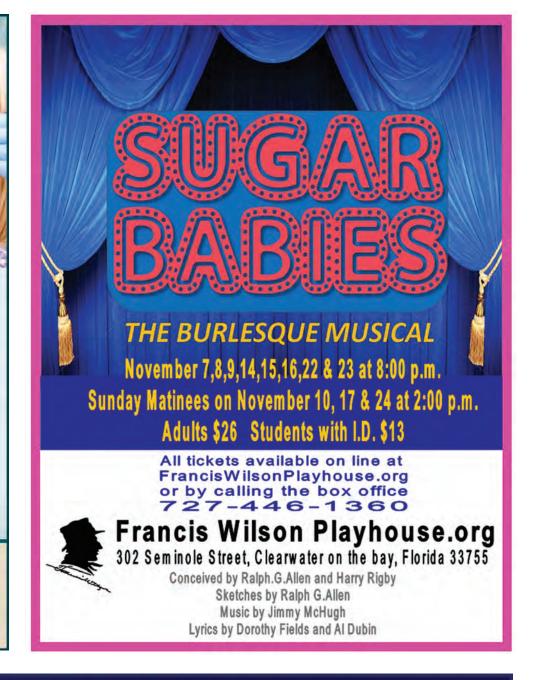
\$500 off a total

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(not valid with other offers - ex. 11/30/13)