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World Traveler
Settles Down at
OTOW. See Page 45



ON TOP OF THE WORLD NEWS

November 2025 Published Since 1968 57 Years of Only Good News Volume 57 No. 11



A variety of sports shirts were on display as the New York-New Jersey Club hosted an annual tradition in October. (Photo by Mary Lou Wall)

Residents wear a variety of sports shirts and not all were Florida state teams

By Pat Hayes

How many different sports fans can you fit into the East Activity Center Auditorium?

During the New York-New Jersey Club's Sports Shirt Night in October, the Tampa Bay Buccaneers and Tampa Bay Rays were well represented.

So were the Philadelphia Phillies, Chicago Cubs and New York Yankees.

There were also Florida Panthers fans, Clearwater Threshers fans, Philadelphia Eagles fans, Boston Red Sox fans, Green Bay Packers fans, New York Islanders fans and more.

Not only did everyone have a great time, but we all got along.

More than 100 guests and 20 volunteers made the night a success.

Scott McParland played a wide variety of music starting out with "Take me out to the ballgame."

Sports Shirt Night is an annual tradition and will certainly return next year.

Scott will be back, too.

Scott will be our guest disc jockey



New York - New Jersey
Club

as the New York-New Jersey Club prepares for a special Valentine's Day dinner 5 p.m. on Saturday, Feb. 14, 2026, in the Auditorium.

Felice's Italian Catering will be serving meatloaf, mashed potatoes, vegetables, salad and bread. The club

will be serving dessert, coffee, tea, hot chocolate, water and ice.

Cost is just \$25.

The New York-New Jersey Club will finish this year with two events.

First is our fourth annual Ugly Christmas Sweater Party 5 p.m. on Dec. 9 in the Auditorium. Cost is \$28. This year we are very lucky to rebook DJ Frank Lebano from Brooklyn, who also will judge our sweater contests. There will be one award for ugliest sweater and one award for prettiest sweater.

Felice's Italian Catering will be serving ham, mashed sweet potatoes, vegetable medley, salad and bread. The club will be serving dessert, coffee, hot chocolate, coffee, water and ice.

On Sunday, Dec. 14, at 5 p.m., we will be proud to sponsor Christmas karaoke with Kathy Ahrens and Lenny Segal, a free event to all residents of OTOW.

No tickets or club membership will be required.

Santa and Mrs. Claus will make a

guest appearance.

There will be a Christmas attire contest with nice prizes, Christmas trivia and giveaways.

There will be hot apple cider and light snacks. Feel free to bring a dessert or appetizer. Bring your little ones who are visiting.

On Sports Shirt Night, the current board was re-elected by unanimous consent. Patrick Hayes will remain as president, along with Joe Dechiaro vice president and Anna Amature treasurer.

Thank you for volunteering for one more year.

We are still looking for a secretary. If you are interested, stop by the information table on Mondays and Thursdays from 8-10 a.m. Tickets for paid events must be purchased in advance by members.

The New York-New Jersey Club is open to all residents and membership is still only \$5. If you join the club now, it includes all of 2026!



Bryan Shaffer and Danielle La Rochelle sit in their condo decorated for Halloween. This was the perfect location to hold a holiday party for residents - who were not scared of giant spiders sitting over their heads! (OTOW News photo by Pat Cullen-Davis)

Halloween decoration collection makes annual party enjoyable

Danielle La Rochelle and Bryan Shaffer hosted a Halloween party in their New World French condo at the end of October.

This is one of their usual events.

Their condo is fully decorated - even the bathroom.

Danielle has been collecting Halloween decorations for years and has some wonderful items. She first bought a dancing broom and got so excited that she just continued her amazing collection.

This photo, including scary spider, pumpkins,



witches and spooky lights, only shows part of her collection.

As far as we know, everyone who attended the party is accounted for!

In other building news, Hector and Lydia Perez took their first trip to Paris. They did a lot of walking round the tourist sites, attended Mass at Notre Dame and also enjoyed the French pastries.

Audrey Fontaine took a trip to Western Massachusetts for a family get-together and also celebrated her seventh great-grandchild.

I also took a trip to Charleston, S.C., with the Travel Club. This was a great trip as always. Terry Mikszenas always does a great job organizing our tours.



THE SNOWBIRDS ARE HEADED TO FLORIDA!

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

New pool furniture on the way; Activity Center sidewalks getting replaced and board vote nears

SCA Amenities Update

We were rather busy at the East Activity Center in October. Several HVAC systems were replaced, including one unit in the Clearwater Room and one unit in the Largo Room, along with three more units scheduled for repair.

You will notice a difference in the comfort level in these spaces.

A majority of repair work following Hurricane Milton was completed within six months.

This past July, shade covers for Lawn Bowls were damaged from a another weather event - a wind storm. The damaged shades were removed in October. Installation of new, replacement awnings will be happening soon.

The Golf Building steel siding was recently replaced. Finding an exact match of color was not possible from the chosen vendor, so we went with a neutral off-white steel siding. I'm confident we will get another 50 years out of this material. It's nice to have that but-toned up.

New pool furniture is anticipated to be delivered in early November. No big color change here. We just need a durable material to stand up to body oils and applied sunscreen. Who'd have thought?

You also will be noticing some sidewalk replacement work happening at the East Activity Center. The sidewalk at the western parking lot is being replaced. Everything has a useful life, it turns out.

Later in November, the sidewalk adjacent to the east side of the building will be demolished and replaced as well.



Some thoughts on our community structure

For more than 50 years, OTOW-Clearwater has provided a very high quality of life to residents. The operational design of the community was intentional and is straight forward.

The Board is responsible for all legal and financial matters of the Association. Rather than manage the community directly on a day-to-day basis, it hires a management company. The financial matters consist of ensuring the assets of the community are adequately insured (an increasingly costly and difficult proposition); adopt rules of the Association from time to time; ensure the safe and fiscally responsible operation of the Condominium Association and allow the Management Company to carry out its mandated contractual responsibility.

This is the best service residents can receive from any Board.

Your Board contracts and delegates authority to a Management Company (Parkway Maintenance & Management

Pinellas, LLC) to operate the community on a day-to-day basis. The Management Company, as agent for the Board of Administration, is responsible for the day-to-day operation of the community, including the things that you, as a resident, experience every day such as building cleaning, lawn mowing and landscape care, but also larger and deeper matters such as roofing integrity; exterior waterproofing, sidewalk and street maintenance, elevator operational maintenance; managing third-party contractors (such as major elevator repairs); fire alarm and signal equipment maintenance; solid waste removal and much, much more.

The residents have had the ability to elect the community leaders of their choice to the Board since 1984. Residents have had complete control over the Board since then.

Until recently, residents overwhelmingly preferred Management Company personnel to serve on the Board of Administration.

Wisely, residents have understood the importance of a Board capable of having a focus on the welfare of their neighbors and of the community as a whole. This type of Board requires well-trained professionals to lead the community.

For residents, it is, and has always been, about quality of life and affordability. That is probably why you bought here.

Elections here should never be about "taking over" anything.

I've said this before, and I'll repeat it again as I truly believe that the majority of residents want to live in a stable and predictable community. A well-

informed, willing Board is essential in working closely with the Management Company.

You only need to look back to the Surfside Condominium collapse to see the deadly result of a mismanaged condominium.

In the interest of keeping costs affordable, the resident-controlled board voted to defer costly maintenance year after year, until many residents paid with their lives.

This comparison to our community reveals where our current operational structure excels: The Board makes sure the Management Company is fulfilling its contractual obligations to this community by ensuring that buildings and common elements are properly maintained and kept in very good condition, both structurally and aesthetically.

Necessary maintenance is never deferred. On the contrary it is scheduled and funded through the budget.

As a final note, as you prepare to vote for members to your Board, please remember the purpose of the Board is to selflessly serve the community, setting aside their own biases, in favor of the greater good for the community.

True service requires a commitment of time and a willingness to learn and understand community operations in all its complexities. It requires working through the established Board structure to ensure the financial integrity of the community.

Avoid favoritism toward residents or constituencies.

Don't do for one person what couldn't be done for everyone in the community.

Pursue fairness and consistency overall.



PREPARE TODAY FOR A HURRICANE

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

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

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

Your Pre-Storm Checklist

1. Map out an evacuation route and choose a final, fortified destination well-inland. Tell family and friends where you intend to be during a storm. You should have one post-disaster contact - one person who is out of the danger zone, who you can contact and who will share your information with other loved ones. You may be short on power so consider limiting your contacts to one person.
2. If you stay behind, keep the following in stock: 1 week supply of bottled water and non-perishable foods, refill prescriptions, bottle opener, flashlight and battery operated radio. Do you know where these items are stored? Don't go searching for them as a storm is closing in. Keep tape and cardboard handy should a leak develop.
3. Create an inventory of your home. Use photos and videos in case some day you need to replace your items or determine the value of items lost. Special items should be stored away from your home in a safe place. Store important documents in sealable, water proof containers.
4. Bring in porch items and anything outside that could become a projectile.
5. Fill vehicle with gas. Don't wait until the mad rush starts.
6. Don't assume a storm is over. Stay indoors. Please use a flashlight and not candles. Keep refrigerator closed as much as possible.
7. Get cash. Money machines could be out for weeks.
8. Review your insurance policy once a year to make sure you are covered for a major storm. If you need to file a claim, do so immediately after a storm. Make a list of damaged items. Keep receipts. Be patient.
9. The OTOW activity centers are not storm shelters. They will not be open during a storm. If you live on an upper floor or may need assistance after a storm, plan ahead. There are nearby evacuation shelters.
10. OTOW will provide weather updates if possible using RAVE, OTOW-TV 901 and the Box Office (otowboxoffice.com).

WHEN A STORM HAS PASSED

- A. If you evacuated, do not return home until authorities give you the OK.
- B. Do not go outside. Do not begin cleanup on your own. Let OTOW management personnel remove limbs, wires and all damage.
- C. Do not drive into a flooded road. Turn around - don't drown.
- D. Traffic lights may be out. Stop at all intersections where a traffic light is not working. Treat each intersection as a four-way stop.
- E. Do not use sink water until authorities give the OK. Do not eat spoiled food.
- F. Do not wear flipflops outside. Wear sturdy shoes.

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

www.nhc.noaa.gov

Time to start thinking decorations - but

Well now, here we are. November is once again upon us and the holidays are closing in quickly. With that comes quality time with family and friends, lots of decking the halls, cooking and eating, and all of the love and laughter that the season brings. A reminder, when decking the halls, your Management Company has some safety tips and Association rule reminders:

- All outdoor lighting should only be plugged into GFCI receptacles.
- Each building is permitted one common area Christmas tree. Each tree may contain up to 300 miniature lights or 600 reduced wattage LED lights. Please limit power supply cords to one, 50-foot, UL approved cord.
- Extension cords should not cross any walkway in or around any building (to prevent trips and falls). We encourage you to tape them down with painter's tape (for easy removal).
- If you are putting up a holiday sign-up sheet in your building core, please leave off the date of the event and don't list condo apartment or phone numbers for people attending. Let's avoid telling local burglars who will not be home!
- Please be considerate when using holiday decorations which make sounds - singing, talking or sound effects. Please turn them off at reasonable hours and please limit the amount of time they are playing.
- Please do not hang or wrap decorations or extension cords from building lights. This includes emergency lights, exit lights, center core lights, walkway lights, end stairwell lights and pole lights on all floors.
- Please do not hang or wrap decorations or cords from any building railing or pipe work. This includes all stairways and walkway railings, and emergency system pipe work. All wrapped decorations or cords in violation of this guideline will be removed by Parkway without notice as they present a safety hazard.
- Do not hang lighting or decorations on or within any landscaping. This will limit the landscaping department's ability to complete their work and could



- present a safety hazard.
- Do not use any screw-in receptacle extenders with plugs in any building lights or tap into the building power at any controller or light. These are a serious hazard!
 - Do not create penetrations into the common structure for the purpose of hanging holiday lighting. Self-adhering, temporary wall hooks are available at most home improvement and department stores.
 - Do not wrap garland or decorations around the light poles at the end stairwells on any building. This affects the proper operation of the light.
 - Never cover your condo unit numbers with holiday decorations. Your unit number must always be visible to emergency personnel. Don't make it difficult to find your location or a unit near you.
 - All electrical rooms, elevator rooms, telephone rooms and alarm rooms are restricted access. These areas are not accessible to residents or the building maintenance worker - only by Management. Please help make this a safe and happy holiday season! Thank you from the Parkway Maintenance and Management team. We hope you have a safe and wonderful Thanksgiving!

Did You Know Thank You, But No Tipping/Gifting

With the return of residents, and the holidays fast approaching, I want to remind you that the Management Company and your Association do not support (nor encourage) tipping or gifting

to individual employees. We do understand that many of you like to show your appreciation and thanks in some manner. If you are so inclined, we recommend that you donate a gift or a check to the On Top of the World Clearwater Employee Gift Fund, as opposed to giving a worker a tip directly. The Management Company will then combine its annual thank you gift distribution with this Employee Gift Fund to make overall distributions to employees during its annual appreciation luncheon. You may make these donations at the Community Service Office or by mail at On Top of the World - Clearwater Employee Gift Fund, 2069 World Parkway Blvd. E., Clearwater, FL. 33763. Make checks payable to Parkway Maintenance and Management - Employee Gift Fund. Donations and gifting are purely discretionary.

After-Hours Emergency Information

The OTOW emergency after-hours phone number is 727-799-1115. Please call this number, after hours, in the event of an emergency, such as a water intrusion into your condo. For all other inquiries regarding general issues or questions that are not service-related, you will need to come in person to the Community Service Office.

OTOW RAVE Alerts

Signing up for OTOW-ALERTS (powered by RAVE) is incredibly easy. Simply go to www.otowclearwaterinfo.com and from the home page scroll down to the bottom of the page and the "Sign Up Now" box will be located to the left of the screen. Click to enroll. You can also sign up from the "Stay Informed" tab located at the top of the home page. Alternatively, you may visit the Community Service Office to apply. This is without obligation or cost to you. Your email and cell phone numbers are secure, never shared, and never solicited.

OTOW-ALERTS provides advance warning of severe weather events as well as other matters of critical concern to the residents of OTOW Clearwater Condominium Community. It is not hyperbole to say an advanced warning may save lives! As a reminder, when signing up for community and emergency alerts, be sure to enter your building number. You can select to receive notifications via text, telephone call, and/or email. You can select one, two, or all three notification options. Should you wish to change your notification options you can do that by visiting the Community Service Office, calling 727-683-6981, or email at clearwaterinfo@otowfl.net.

What To Do When

Do you know what to do if you find yourself in a situation where you feel threatened? If the situation is an emergency, you should contact 911. If the situation is not an emergency, you can contact the non-emergency number for the Pinellas County Sheriff's Office at 727-582-6200. When speaking with the responding deputy, be prepared to provide them with specific details of statements made and make them aware that you fear for your personal safety. If you are dissatisfied with how the deputy handles your concerns, you can contact the non-emergency number provided above and request a supervisor to speak with for further clarification. They can do their due diligence and find out why the call was handled in a particular manner. Remember, there are factors that go into deciding to arrest someone. Each situation is unique and whether a threat is considered credible depends on various factors. A vague or ambiguous statement might not necessarily be considered a credible threat unless it can be backed by actions or other evidence to suggest that there is real intent to do harm.

(Continued on page 4)

Know Your Water Heater



Water heaters traditionally last 10-15 years.

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

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

visit otowclearwaterinfo.com

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SIGN UP FOR OTOW ALERTS

RAVE

MOBILE SAFETY

Signing up for OTOW-ALERTS (powered by RAVE) is incredibly easy. Simply go to www.otowclearwaterinfo.com and click the "Stay Informed" tab at the top of the home page and then click "Stay Informed" in the gray box. Signing up for RAVE is without obligation or cost to you. Your email and cell phone numbers are secure, never shared, and never solicited. Alternatively, you may visit the Community Service Office to apply. OTOW-ALERTS can provide information of critical concern to the residents.

first, please review community guidelines

Community Service Office Information

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

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

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

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

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

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

From time to time, it may become necessary for us to contact you with questions or clarification of your request. It is not necessary to report service requests more than once.

If you have any questions regarding your request, and until the Community Service Office reopens, please call the Service Request Line at 727-683-6981.

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

Paint/Waterproofing

The fronts of Building 85 and Building 87 will be the next two structures to see crews from the community's painting contractor arriving in November.

The recoating of the specialty element along the roofline of Building 22, that was substantially damaged by Hurricane Milton last year, is another painting project anticipated to take place in November. The project will require the use of aerial lift equipment and will take roughly two weeks to complete.

As always, please keep in mind that the painting contractor will be operating closely to parking areas and front/

rear porches which may require the temporary displacement of vehicles or property. Thank you for your cooperation in advance and keep in mind that inclement weather can affect start and completion dates.

Construction, Roofing and Large Scope Projects

As of this November's update, there are no large-scale construction projects scheduled for November.

Recurring Reminders for All Community Residents

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

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

These ongoing efforts help keep the areas safe for first responders as well as maintain an aesthetically pleasing community for all to reside in. We ask that residents help keep the community's common areas in compliance by reporting violations of this nature to the Management Company. We appreciate the community's cooperation and support in reporting any violations of this nature so the Management Company can investigate and correct if necessary.

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

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

Once again, thank you for your sup-

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

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

Inspection Services Division

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

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

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

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

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

your cooperation in making this project a success across the community.

First floor unit owners will continue receiving notification from the Inspection Services Department as the Management Company works toward the removal of all unapproved decorative stones throughout the community.

The stones are not only an unapproved item for use in landscaping, but have the propensity to damage association and personal property alike.

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

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

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

The Management Company would like to remind residents that all water softening equipment installations require advance association approval via a modification permit. A permit application package may be obtained by visiting the Community Service Office in the East Activity Center at 2069 World Parkway Boulevard East.

Residents are also reminded that only resin-style, not ion exchange or salt, water softeners are permissible in the community.

Please make sure you apply for a permit and receive approval prior to contracting with a service to avoid a compliance visit by the Management Company. Thanks for your advanced cooperation.



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**Don't Be Fooled
How to Spot and Stop a Scam**

**11:00-12:00 p.m.
Thursday, November 20
East Activity Center Auditorium**

Scammers are becoming increasingly sophisticated, with the use of artificial intelligence and spoofing real phone numbers to deceive unsuspecting victims. In recognition of Fraud Awareness Week, join Pinellas County Consumer Protection to learn about the latest scams, ways to spot a scam and hear the stories from people who have fallen victim.

No preregistration required. Everyone who attends will be entered in a raffle.



Storm Shelters - Get Informed Before A Hurricane Arrives

Pinellas County has 3 storm shelters available to people who are dependent on electricity or need assistance with medications. But the time to get informed about these shelters is not when a hurricane is here. The time is now. You must be pre-registered to be accepted at a county shelter.

Please note, during inclement weather, you may experience loss of elevator service or loss of power. Please plan ahead.

The shelters are available through the Pinellas County Special Needs Evacuation Program. Transportation to shelters is available. No pets are allowed. If you cannot find someone to take care of your pet, Pinellas County Animal Services may be able to help. If you choose to stay at a shelter, you must bring your own medical equipment, medications, blankets, pillows, change of clothing, batteries, special dietary items, sources of activities, personal hygiene products, radios, ear plugs, important papers and a list of emergency contacts.

For more information, please visit [PinellasCounty.org/specialneeds](https://www.pinellascounty.org/specialneeds) or call (727) 464-3800



Residents share a variety of comments at October board meeting as December elections get closer

At the Association Board Meeting in October, residents had the opportunity to share comments and ask questions. Below are some of the key topics discussed.

Parking in Fire Lanes

Florida Statute 316.1945 and Pinellas County Codes prohibit parking or standing in fire lanes or any area marked “No Parking.” Our community’s fire lanes are properly marked and vehicles parked there may be reported to the Community Service Office at 727-683-6981. Reported vehicles will be tagged and may be towed.

Visitor Parking

Visitor spaces marked with a “V” are for short-term guests only and not for resident use. Residents with multiple vehicles should use their assigned space or street parking in areas without “No Parking” signs. Please do not park in bike lanes, fire lanes, cul-de-sacs, or at the end of streets marked as fire lanes.

Multiple Vehicles

Each condominium unit is assigned at least one parking space. If you notice vehicles being parked improperly or in violation of these guidelines, please contact the Inspection Services Department located in the Community Service Office.



Pedestrian Safety When Walking

Florida law requires pedestrians to walk facing oncoming traffic. All bicycle traffic must follow the rules of the road which are the same as motor vehicles follow. Bicyclists and all non-motorized vehicles, for example scooters or skateboards, must also yield to pedestrians.

A suggestion was made to add pedestrian symbols to existing bike lanes and the board is reviewing the potential cost. Until then, for your safety, please continue to walk facing traffic for safety.

Tennis Court Access and Lighting

A suggestion was made to add a sidewalk from Columbia Avenue to the back tennis court gate for emergency access.

The Clearwater assistant fire marshal confirmed that emergency person-

nel already have the combination to unlock the gate when needed. For your safety, entry to the tennis courts will remain through the gate by the Pavilion.

Tennis court lights are on timers and stay lit until 10 p.m. Players can press the button to extend lighting for about two hours per use. Suggestions for lighting changes are being shared with the SCA for review.

Unauthorized Renters

Concerns about unapproved renters were raised.

Please note that resolving occupancy issues takes time and often involves legal proceedings, which the Association cannot expedite or handle directly.

When a complaint is received, the owner is contacted, and if unresolved, the matter is referred to legal counsel.

Reports, including photos, if safe to obtain, should be sent to the Association or reported to the Community Service Office.

Under Review

We appreciate everyone who took the time to share questions, ideas and feedback. Every suggestion is reviewed with the best interests of everyone in mind, especially when it comes to cost, safety and overall benefit of the entire community.

Many common concerns can be easily avoided by taking a moment to

review and follow the Association’s Bylaws and Rules. Both can be obtained via the AppFolio owner’s portal or by visiting our official website at otowclearwaterinfo.com.

Upcoming Board Election Get Involved!

Soon, you will receive the Second Notice of Election along with a list of candidates running for the Association’s Board of Administration.

As On Top of the World celebrates more than 55 years of history, we have much to appreciate. Our community’s legacy is one of care, cooperation and pride. At the same time, it’s essential that the Association Board continues to embrace thoughtful improvements and meaningful change, always working together with transparency and respect.

From experience, I can say that serving on the board requires balancing tradition with progress and keeping a careful eye on costs. This upcoming election is vital to the continued health and vibrancy of our OTOW community.

I encourage every resident to participate: Ask questions, engage respectfully, and, most importantly, VOTE.

Please join us for “Meet the Candidates” sessions on Monday, Nov. 24, at 1 p.m. and 6 p.m. in the East Activity Center Auditorium. The afternoon session will be televised on OTOW-TV channel 901 (Summit) for your convenience. There will be no broadcast of the evening session.

Thank you for staying involved and helping OTOW remain a safe, welcoming community, and an enjoyable place to call home.



Community Gate & Security Services Survey

The Board is reviewing options for our community’s gate services and security staffing. Your feedback is essential to help guide future decisions. Please take a moment to complete this short survey. If you do this paper survey, please return it to the Community Service Office in the East Activity Center or mail it to:

Association Survey
2069 World Parkway Blvd.
Clearwater, FL 33763

Question 1 (Select ONE answer):

Which option do you prefer for community gate security?

☐ No greeters at the entrances (decrease to HOA Fees)

☐ No greeters at the entrances, but have roving patrol car(s) from 7:00 PM to 7:00 AM (Minimal change to HOA Fees)

☐ Greeters at the entrances from 7:00 PM to 7:00 AM at the Sunset Point and West Belcher entrance and 7:00 pm to 11:00 pm at the East Belcher entrance. *(No change to HOA Fees)*

☐ Greeters at the entrances 24/7 (Significant increase to HOA Fees)

Question 2 (Optional – Open Text):

Do you have any additional comments or suggestions about gate services or security?
(Open text box for responses)

The Board on OTOW-TV 901

OTOW-TV channel 901 will televise a Nov. 5 board meeting live at 1 p.m. from the Auditorium.

The broadcast also can be viewed on the Box Office (otowboxoffice.com).

An edited version of the broadcast will be uploaded to the Box Office on the past board meetings web page.

OTOW-TV also will broadcast live the Meet The Candidates forum on Nov. 24. Only the 1 p.m. session will be televised.

OTOW-TV will broadcast live a board meeting at 10 a.m. on Dec. 10, which is also board election day.

Pet of the Month



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

The owner will be contacted when each portrait is finished.

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

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

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

Cheyenne

Cheyenne is not only the Pet of the Month for November, but she is a stage 3 cancer survivor. She wanted to celebrate beating cancer by winning this award. Cheyenne is 13 years old and lives in the Modernage building with Theresa and Michael Chirco. She is a Cockapoo. "She has survived 2 1/2 years and has given us nothing but pure joy all of her life," said Theresa. "We would love to honor her with this award."



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

The Pet of the Month contest is out of cats! Where are all the OTOW cats?

Nearly 50 years of service
Family Owned & Operated proudly since 1976

1976 License # CFC 1432281 **2021**

**Free Estimates
No Service Charge**

**Show this ad and receive
\$15 off any service.**
(Offer expires 11/30/25
One coupon per month)

\$65 Washer Box Inspection

**Repair / Replace All Plumbing Fixtures • Water Heaters • Toilets
Kitchen / Lavatory Faucets • Garbage Disposals
Tub / Shower Valves • Washer Box Inspection / Installation**

727-581-9883

24 Hour Emergency Service

“Where There is a Will, There is a Way”

By Marchell Short
(513) 404-0819 | mgshorttaxsvc.com

Meet Marchell at the Fall Festival
10 am - 2 pm, Nov. 1, East Activity Center

A user-friendly estate planning guide designed to help you get organized - whether you're creating a will or leaving instructions for your executor. Topics include: Power of Attorney, Living Will & Health Directives, Beneficiaries & Social Security, Passwords, Monthly Bills and Subscriptions, and Estate Planning Essentials.

This book has large print and short chapters, real-life scenarios, space for taking notes, and one-page sample will worksheets. It is on sale now for \$30.

Marchell Short is a year-round On Top of the World resident. She is an income tax preparer, and former high school teacher.

HARBORSIDE ANIMAL HOSPITAL
1590 N McMullen Booth Road, Clearwater

(727) 726-1616 • harborsideanimalhospital.com

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Now offering Ultrasound and CT Imaging • Open 6 days a week

Melissa Walk, DVM
University of Florida
Veterinary Medical School

Kimberly Garcia, DVM
Tufts University
Veterinary Medicine

50% off first exam and/or consultation

* Valid for new clients only.
Good for one pet on the same visit.
Must present coupon. One coupon per household.
May not be combined with any other offer on the same pet.

Expires 11-30-25

Get Acquainted Coffee Saturday coming back in January

Movie Night, Food Truck Night return in December

Happy Thanksgiving!
As we approach Thanksgiving, it's a wonderful time to reflect on the importance of practicing gratitude in our daily lives. Taking a moment each day to acknowledge what we are thankful for can profoundly impact on our well-being and outlook, whether it's appreciating a friendly smile, a beautiful sunset, or the warmth of our On Top of the World community.

Cultivating gratitude helps us focus on the positives, even during challenging times.

How does practicing gratitude daily impact well-being?

Studies have shown this type of practice can reduce cortisol levels, boost serotonin and dopamine - two neurotransmitters that help us experience pleasure and regulate mood, as well as improve cognitive function among older adults.

I have experimented with this practice daily over the past six months and now keep a gratitude journal on my bedstand. It's the first thing I see in the morning.

I try to write down at least five things I'm grateful for upon waking up.

On the day I wrote this column, I was grateful for the good forecast with no tropical storms or hurricanes on the radar. I wrote down a few other little personal blessings. It doesn't have to be anything monumental to start your day off right.

Practicing gratitude daily can also significantly improve mental health, increase resilience, enhance relationships, physical health, greater life satisfaction and better sleep.

I believe this practice has helped me reduce stress and increase happiness, and I hope it does the same for you.

As for the hurricanes, the season runs through Nov. 30, but the peak activity typically occurs between mid-August and mid-October. So, I'm feeling some gratitude right now.

Of course, I will not forget what I learned last year which is the three "Ps": Prepare, Prepare and Prepare.

Let's all remain prepared until the hurricane season is officially over.

Wishing you a happy and peaceful Thanksgiving!

Fraud Awareness Day
Don't be fooled: How to spot and stop a scam.

Scammers are becoming increasingly sophisticated with the use of artificial intelligence and spoofing real phone numbers to deceive unsuspecting victims.

In recognition of Fraud Awareness Week, please join me and Pinellas County Consumer Protection in the East Activity Center Auditorium on Thursday, Nov. 20 at 11 a.m. to learn about the latest scams, ways to spot a scam and hear the stories from people who have fallen victim.

Please mark your calendar and plan to attend. Registration is not required and you have a chance to win a raffle



prize.
We look forward to seeing everyone!

Holiday Movie Night
Movie night in December will be Holiday Movie Night.
We will be showing National Lampoon's Christmas Vacation at 4 p.m. on Wednesday, Dec. 3, in the East Activity Center Auditorium.

This movie is from 1989. It was directed by Jeremiah Chechik and distributed by Warner Brothers.

It is rated PG-13 and has a runtime of 97 minutes.

The cast includes Chevy Chase, Beverly D'Angelo, Randy Quaid, Juliette Lewis and Johnny Galecki.

This movie is the sequel to two other Lampoon vacation flicks and has the Griswold family staying home for the holidays and being invaded by bickering relatives.

Seating is available for 80 residents, first come, first served. No reservations are required. Popcorn is free - one bag per resident.

Food Truck Night
Food Truck Night will take place 3-7 p.m. on Wednesday, Dec. 17 in the East Activity Center back parking lot.

Come join the fun, make new acquaintances or reconnect with friends and neighbors. Enjoy some delicious food that you don't have every day.

The vendors will be Stevie D's Philly Cheese, Saucy Lady and Cousins Lobster.

Tables for dining will be set up under the stars to a holiday soundtrack or you can pick up your meal to take home.

We look forward to seeing everyone!

One Blood
The Big Red Bus will be back at the East Activity Center front parking lot from 10 a.m. to 3 p.m. on Thursday, Nov. 13.

Residents can register at Nancy's Bulletin Board at the Clearwater website (otowclearwaterinfo.com), in the Community Service Office or just show up that day.

All donors will receive a \$20 Ecard, power bank for charging and mini wellness checkup, including blood pressure, temperature, iron count, pulse, and cholesterol screening.

Take this opportunity to save lives!
The Honor Rolls for October is Cathy

Hanna, Roger Bruton, Thomas Petit, Diana Carraluro, Jeffrey Martin, Camile Karnoutsos, George Mead and Stephen Pheeny.

Angel Tree 2025
Angel Trees will be back after Thanksgiving. You will find Christmas trees in the East and West Activity Centers with angel tags. I will provide you with more information regarding the children that we sponsor (Pinellas County Foster and Adoptive Parents Association (PCFAPA) in my December column.

Local Shredding Events
Each month I will Google shredding events closest to our area and post here. The city of Dunedin, and Largo typically host shredding events in the winter. The 2026 events will be published soon.

A Pinellas County Consumer Protection shredding event will take place in Tarpon Springs from 9-11 a.m. on Saturday, Nov. 15 at East Lake High School, 1300 Silver Eagle Drive.

Do you have any documents with personal information that should be disposed of properly to keep your identity safe?

Bring your personal papers for safe disposal. A deputy will be in attendance to answer any questions.

Get Acquainted Coffee Saturday
A message to all On Top of the World clubs and groups. Get Acquainted Coffee Saturday will return from 10 a.m. to noon, on Jan. 10, 2026.

This event was coordinated for our OTOW clubs and community last year and was a big hit! Let's start the new year off right and do it again.

If you are an OTOW club or activity, and would like to host a table, please email me at general_activity@scacw.com. In the subject line put Get Acquainted Coffee Saturday and your club name.

In the body of your email please include your return email address, phone number and how many free tables you need (two max). Please include one email address and one phone number of another club member who can be contacted in your absence.

Get Acquainted Coffee Saturday will be an opportunity for residents who work or are not available to purchase tickets during the week. It will also be a great opportunity for clubs to recruit new members.

Summit Broadband will be sponsoring the donuts and coffee. As always, our Good Neighbors Association volunteers will be serving the free donuts and coffee from the Good Karma Outpost.

Susan Trost, president of the Good Neighbors Association, will be coordinating raffle giveaways with all clubs that want to participate. Please stop by to see her in the Auditorium on a Monday or Thursday morning in November if your club is interested in taking part in the raffle give aways.

The Entertainment Committee sound and techs engineers will bring us a light music soundtrack throughout the morning.

These are the only rules for participation:

1. Tables are for OTOW clubs and groups only.
2. Clubs must have at least one member that can host the table as back up.

The deadline to register for tables is Thursday, Dec. 11.

Please note, there will be no Get Acquainted Coffee on Thursday, Jan. 8.

Thank you and I look forward to hearing from you soon. Enjoy this wonderful Saturday morning with everyone on January 10, 2026.

How do I make a reservation on the calendar?

The first step for making a reservation on the calendar is to email or call the Activity Office with the type of event you are planning, and preferred date and location.

Send an email to: general_activity@scacw.com or call 799-2734. This starts the process.

Once we confirm all the details, you will fill out the online Facility Request Form.

Visit otowclearwaterinfo.com, click on "Community Activities" and "Forms" and select the SCA Online Facility Request Form. Complete and sign the form with your mouse or finger and click submit.

I will acknowledge receipt in an email. This form works better if you use Google as your browser.

Paper forms are still available and can be picked up and dropped off in the Community Service Office where I have a mailbox. Please complete the form outside of that busy office and then drop it off. I will acknowledge receipt in an email or phone call.

Activity Card Renewal
The Community Service Office (CSO) is open Monday through Friday from 8:30 a.m. to 3 p.m. (closed from noon to 12:30 p.m. for lunch).

You must bring a valid, government issued photo ID, a recent piece of mail showing your name and OTOW address, and your most recently issued Activity Card.

There is no fee for renewals, however, if your card has expired (all fiscal years have been punched at the bottom), a new card is required and the fee is \$3.

If you do not have your most recently issued Activity Card or Access Card, the fee is \$25 for a replacement. If you already have an Access Card, there is no charge to renew. If you need an Access Card, there is a \$7 charge.

As a reminder, you must bring your valid activity card with you when using SCA facilities and be prepared to show it upon staff request. Noncompliance matters will be directed to On Top of the World Association.

Join The Honor Roll

DONATE BLOOD

YOU HAVE GREATER POWERS THAN YOU KNOW.



On Top of the World

Thursday, November 13
10 am - 3 pm

oneblood

Share your power.

\$20 Ecard

Blood pressure check
cholesterol screening
pulse, iron count,
temperature.

Donors receive a power bank!

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

ID REQUIRED

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

Six new Mah Jongg classes in November

By Rose Fiore
Beginner Mah Jongg is introducing six new classes for residents who want to learn how to play.
Pre-registration is required and classroom space is limited.
The classes will take place from Nov. 3-19, on Mondays and Wednesdays, from 3-5 p.m.
You can call Rose at (609) 330-7788 or Barb (727) 215-1034 for more information.



November Calendar

Nov. 28 is
Don't Spend a
Single Penny
on Anything Day



Special Events

Saturday, Nov. 1, 10 am - 2 pm, 2025 On Top of the World Fall Festival & Expo, East Activity Center indoors and outdoors
Wednesday, Nov. 5 - Association Board Meeting, 1 pm, East Activity Center Auditorium (also Live OTOW-TV)
Thursday, Nov. 6 - Press Association Writers Workshop, 7 pm, East Activity Center Auditorium (newspaper staff only)
Saturday, Nov. 8, 15, 22, 29 - Farmers Markets, 11 am - 4 pm, East Activity Center Front Parking Lot
Wedesday, Nov. 12, Canadian Club Registration Night, 6-9:30 pm, East Activity Center Auditorium
Thursday, Nov. 13 - Good Neighbors Association Get Acquainted Coffee, 9 - 11 am, EAC Auditorium
Thursday, Nov. 13 - OneBlood, 10 am - 3 pm, East Activity Center Front Parking Lot
Saturday, Nov. 15 - Good Neighbors Association Flea Market/Craft Show, 10 am - 2 pm, East Activity Center Auditorium
Wednesday, Nov. 19 - Italian-American Club Pizza Night, 5-9 pm, East Activity Center Auditorium
Thursday, Nov. 20 - Fraud Awareness Week, 1 am - 12 pm, East Activity Center Auditorium
Thursday, Nov. 20, Entertainment Commitee Show, '70s and '80s Divas, 7:30 - 9:15 pm, East Activity Center Auditorium
Saturday, Nov. 22 - Entertainment Committee Dance, Flashback, 7:30 - 10:30 pm, EAC Auditorium
Wednesday, Nov. 26 - Lambda Thanksgiving Dinner, 4:30 - 7:30 pm, EAC Oldsmar Room
Club Information Tables, Mondays and Thursdays, 8:30 - 10:30 am, East Activity Center Auditorium

Clubs and Groups

-  Art Guild - 3-5 pm, Thursday, Nov. 6, Largo Room
Art Guild - Business Meeting: 1-3 pm, Friday, Nov. 14, Largo Room
Art Guild - Club Meeting: none.
Art Guild - Painting Pals: 1-4 pm, Wednesdays, room open to club members
Art Guild - Acrylic Painting: 1-4 pm, Thursdays, room open to club members
Art Guild - Drawing Class: Times and dates to be announced later
-  Baby Boomers: 5:30-6:30 pm, Wed., Nov. 5 and Thur., Nov. 20, Largo Room
Baby Boomers Acoustic Jam: 10 am-1 pm, Thursdays, Learning Lab
-  Bible Study: 2-3 pm, Fridays, Crystal Beach Room
-  Bingo: 6 - 10 pm, Mondays, East Activity Center Auditorium (none Nov. 24)
-  Canadian Club: Registration Night, 6-9:30 pm, Wednesday, Nov. 12, EAC.
Caring and Sharing: 9 am-12 pm, Tuesdays, Clearwater Room
-  Chorus: Last day to join is Oct. 21
-  Coloring Book Club: 12-3 pm, Wednesdays, Crystal Beach Room
-  Computer Club: 8:30-10 am, Wednesdays and Saturdays, Learning Lab
-  Democratic Club Board: 2-4 pm, Thursday, Nov. 20, Crystal Beach Room
-  Democratic Club Meeting: 2-4 pm, Thursday, Nov. 25, Learning Lab
Democratic Club Happy Hour: 7-8 pm, Tuesday, Nov. 25, Learning Lab
-  Entertainment Com. Board: 10:30-11:30 am, Monday, Nov. 10, Crystal Beach
-  Fixers, Fiddlers, Fumblers: No upcoming events
-  Freebirdz Weight Loss Group: 10:30 am-12 pm, Fridays, Crystal Beach
-  French Language & Culture: 11 am-12 pm, Wednesdays, Dunedin Room
-  Good Karma Book Club: 10-11:30 am, Thursday, Nov. 20, Crystal Beach Rm
-  Good Neighbors: 9-11 am, Thursday, Nov. 13, Get Acquainted Coffee
-  High Vibe Tribe: 7-9 pm, Tuesday, Nov. 11, Kitchen
-  Irish Club - no events.
-  Italian-American Club: Pizza Party, Wednesday, Nov. 19, 5-9 pm, EAC Aud.
-  Jesters Board Meeting: 11 am-12 pm, Tuesday, Nov. 11, Dunedin Room
Jesters Meeting: 6:30-8:30 pm, Wednesday, Nov. 12, Clearwater Room
-  Kibitz Corner: 9-10 am, Mondays and Wednesdays, Kitchen
-  Knitting Group: 9-11 am, Wednesdays, Crystal Beach Room
-  Lambda Social: 7-10 pm, Friday, Nov. 14, Clearwater Room
Lambda Chat: 10:30-12, Fridays, Safety Harbor Room
-  Lawn Bowl Club: No upcoming events
-  Music Group: 3-6 pm, Tuesdays, Dunedin Room
-  New York-New Jersey: Nothing scheduled
-  Philosophy Club: 10-11:30 am, Tuesdays, Crystal Beach Rom
-  Plant-Based Living Club: 3-4 pm, Wednesday, Nov. 12, Learning Lab
-  Pickleball Club Board Meeting: 1-3 pm, Monday, Nov. 17, Crystal Beach
Pickleball Club Game Night: 6:30-9:30 pm, Monday, Nov. 17, Belleair Rm
-  Pray For America: 10 am-12 pm, Saturdays, Crystal Beach Room
-  Press Association: 7-8 pm, Thursday, Nov. 6, Auditorium
-  Republican Club Meeting: 7-9 pm, Tuesday, Nov. 4, WAC Belleair
Republican Club Events: None scheduled
Speak English: 10-11 a.m., Thursdays, EAC Dunedin Room (all winter)
-  Tennis Club: Thanksgiving dinner, 5-9 pm, Wednesday, Nov. 18, Clrwtr Rm
-  Texas Card Game Club: 3-10 pm, Friday, Nov. 21, Clearwater Room
-  Theater Workshop Meeting: 6-8:30, Wednesday, Nov. 5, Belleair Room
-  Travel Club: 2-4 pm, Friday, Nov. 7, EAC Oldsmar Room
-  Veterans Club: No upcoming events
-  World Quilters: 9 am-2 pm, Tuesdays, Largo Room
-  Writer's Ink: 1:30-3:30 pm, Thursdays, Dunedin Room

Exercises and Games

- Aqua Aerobics: 9-10 am, Mondays through Fridays, EAC Pool
Bonesavers: 8-9 am, Mondays, Wednesdays, Fridays, Largo Room
Co-Ed Exercises: 10-10:45 am, Mondays, Wednesdays, Fridays, Exercise Room
Cornhole: 1-3 pm, Mondays, Belleair Room
Gentle Movement Exercises: 11 am-12 pm, Tuesdays and 3-4 pm, Fridays, Auditorium (No 11/14)
Kaboom: 11-11:45 am, Mondays, Wednesdays, Fridays, EAC Exercise Room (No class Nov. 28)
Ladies Exercises: 8-9 am, Monday-Friday, Exercise Room
Line Dance Club: 1-3 pm, Tuesdays, Auditorium
Line Dance Club Practice: 9-10 am, Mondays & Thursdays, East Activity Center Largo Room
Moving 'n Grooving Line Dance: 9-10:45 am; Tuesdays | 1-2:45; Fridays, EAC Auditorium (No 11/14)
Qigong: 3-4 pm, Tuesdays and Thursdays, Exercise Room
Sliimnastics: 9-10 am, Monday through Friday, Exercise Room
Snowbirds Line Dancing: 8 am-12 pm, Wednesdays, Auditorium
Social Dance with Howard: 1-3 pm, Thursdays, West Activity Center Belleair Room
Tai Chi Flow: 3:15-4:15 pm, Mondays, Wednesdays, Fridays, Exercise Room
Yoga Align and Stretch: 10-11:30 am, Mondays, WAC Belleair Room and Thursdays, EAC Exercise Room
- 9 Ladies Golf: 8:30 am, Tuesdays
18 Ladies Golf: 8:30 am, Tuesdays
Billiards 8 ball: 6-10 pm, Mondays and Tuesdays
Billiards 9 ball: 1-3 pm, Tuesdays and Fridays; 6 - 10 pm, Thursdays;
Billiards Events: 2-7 pm, Friday, Oct. 3, Cookout at the Pavilion
Mens Golf: 8 am, Wednesdays
Mixed Golf: 9 am, Fridays
Lawn Bowling: 9:30 a.m. Monday through Friday, Lawn Bowl Courts
Lawn Bowling: 9:30 am, Sunday, Nov. 19, Welcome Back Tournament and Lunch, EAC
Pickleball: 10am-1pm Mon, Wed, Fri | 8-10am, Tue, Thu, Sat | 5:30 to 7:30pm Tue, Wed, Thu | 9-12 Sun.
Ping Pong: 10-1, Tuesdays-Fridays, Belleair Room
Shuffleboard: 4 pm, Mondays, Tuesdays and Wednesdays
- Swimming Pools (October-April): 8-6:30 Mondays-Saturdays, 9-6:30 Sundays
Swimming Pools (May-September): 8-8 Mondays-Saturdays, 9-8 Sundays
Library: 10-12 Mondays & Thursdays, 1-3 Wednesdays
- All-In: 2-4 pm, Wednesday, Oct. 1, Crystal Beach Room
Board Games: 1-3 pm, Wednesdays, Palm Harbor or Belleair Room
Blackout: 6:30-9:30 pm, Thursdays all year, Belleair Room (Canadian Club members)
Bid Euchre: 6:30-9:30 pm, Tuesdays, Crystal Beach Room
Casual Bridge: 1-4 pm, Tuesdays | 9 am-12 pm, Thursdays, Ozona Room
Cribbage: 10 am-12 pm, Wednesdays, Ozona Room
Dominos: 5:30-8 pm, Tuesdays, Ozona Room
Double Deck Pinochle: 1-3:30 pm, Wednesdays and Sundays, Ozona Room
Ladies Bunco: 6-9:30 pm, Wednesday, Nov. 19, Crystal Beach Room
Mahjong: 1-4 pm, Tuesdays, Fridays, Palm Harbor Room
Beginner Mahjong: 3-5 pm, Sundays, Safety Harbor Room
Mexican Train: 1-5 pm, Thursdays, Safety Harbor Room
Qwirkle: 1-4 pm, Mondays, Dunedin Room
Rummikub: 12:30 - 3:30 pm, Mondays, Ozona Room
Samba Hand & Foot Canasta: 5:30 - 9:30 pm, Fridays, Ozona Room
- Alonzo Poker: 5-8 pm, Mondays, Safety Harbor Room
Barry's Poker: 6:30 - 9:30 pm, Mondays and Wednesdays, Ozona Room
Bob's Poker: 6-9:30 pm, Tuesdays, Safety Harbor Room
Carol's Poker: 6-9 pm, Wednesdays and Fridays, Safety Harbor Room
Laura's Poker: 5-9 pm, Fridays, Safety Harbor Room
Richie's Poker: 5-8 pm, Mondays and Wednesdays, Ozona Room
Tom's Poker: 5-9 pm, Wednesdays, Safety Harbor Room
- Modernage, Welcome Back Party, Saturday, Nov. 8, 2-5 pm, Pavilion
Chinese Cathay, Sunday, Nov. 16, 4:30-8 pm, Clearwater Room or Pavilion
Swedish Traditional, Friday, Nov. 21, 4-7 pm, Pavilion
Queen Victoria, Friday, Nov. 28, 1-5 pm, Clearwater Room

Building Events

- Woodshop: 8 am-4 pm Monday-Friday, EAC Woodshop
Lapidary: 1-3 pm, Monday-Friday, EAC Lapidary Room



2025 Howl-A-Ween Pet Costume Contest



Officer Pooper takes first place with 67 of 209 votes placed!



Abby and Daisy - Pumpkins
Owner: Ginny McDowell
Building: 11



Willow - Krypto the Superdog
Owner: Carolyn Rodriguez
Building: 45



Princess
Penelope
Rose

Frog

Owner
Jenne
Harrison

Building 95



Roxie - Officer Pooper
Owner: Joan Walton
Building: 42



Maddie - Lioness
Owner: Sherry Sullivan.
Building: 45.



Sammy - Great Pumpkin
Owner: Tara Still
Building: 27



London - Exotic Dancer
Owner: Lidia Rosa
Building: 10

FIRST
Rosie,
Officer
Pooper
67 votes

SECOND
Maddie,
Lioness
48 votes

209
votes
were
placed.

People
voted
from
15
different
states.

More in
December.

Computer Club members learn about Google Voice and Password Check

By Joe Wisinski
Everyone knows the value of using Google Search to find information. But did you know that Google also offers dozens of other free and useful apps? On Top of the World Computer Club members Rowland Hetrick and Joe Wisinski recently led a session about some of those apps, including Google Voice and Google Password Checkup. Both Google Voice and Password Checkup require a free Google account. You can create an account on google.com.

Google Voice

Google Voice provides users with a free phone number. Just like the number that comes with your phone. You can get calls, texts and voicemails on Voice. Rowland suggested that we get a free Voice number to use as a “junk” phone number. For example, when a website requires a phone number, but we don’t want anyone from that site to call or text us, we can give them our Google Voice number. We can then set the Voice number to



Computer Club

“do not disturb.” All incoming calls will then be sent to voicemail. You won’t see text notifications either. To set up your free Google Voice number, go to voice.google.com. Alternatively, you can install the Google Voice app from the Google Play Store (for Android phones) or the App Store (for iPhones).



Computer Club Vice President
Rowland Hetrick teaches about
Google Voice.

Password Checkup

If you’ve saved passwords in your browser, you can use Google’s free Password Checkup service to check the security of those passwords. Here’s how:
1. Type “passwords.google.com” into your computer browser (for example, Chrome or Edge).
2. Click on “Go to Password Checkup.” This is what you’ll read: “Check

the security of passwords you’ve saved to your Google Account. Learn if they were compromised, see how strong they are and if you’ve used any more than once.”
3. Click on “Check Passwords.” You’ll be asked to sign into your Google account.
4. Click on “Next” and you’ll see a password checkup report, along with suggestions for improving your password security.
For more help with these topics, come to a Computer Club help session. We are available every Wednesday morning from 8:30 to 10 in the Learning Lab, which is in the West Activity Center. Please arrive before 9:30 a.m. so we have enough time to help you.
About the Computer Club
The Computer Club meets every Saturday morning from 8:30 to 10 a.m. Meetings take place both in person at the West Activity Center Learning Lab and using the Zoom virtual meeting platform. Visitors are welcome. Sessions usually consist of presentations or discussions led by club members or guest speakers. Time is also made available to ask questions.

2025 Press Association Writers Workshop

If you are on the newspaper staff, please attend the Writers Workshop on Nov. 6



By Doug Kates

It's that time of the year when On Top of the World residents can skip four years of college classes and still get a degree in journalism.

Well. Actually. We are going to go back to your elementary school days and remind everyone what you learned in basic English class.

The 2025 Press Association Writers Workshop will be taking place 7 p.m. on Thursday, Nov. 6 in the East Activity Center Auditorium. This class is only for members of the Press Association.

If you are a staff writer for OTOW News, or plan on becoming a staff writer for your community newspaper, you should be attending this class – it's only one hour.

This class is not mandatory, but it is pretty close to mandatory. Our staff has a lot of bad writing habits. You should attend just to take a refresher course on how to write basic English.



The annual Writers Workshop is the only time all year when OTOW News staffers get a chance to learn how to become better writers.

New to the staff? Please attend.
Been on the staff for a while? Please attend.

Never been to a Press Association meeting? Please attend.

Bring a pad and a pen. There will be class participation, and yes, there may even be a quiz.

Did you know that the & sign is not actually a word? Seriously! It's just a symbol. It does not replace the word "and" in the English language when writing a sentence.

Did you know that the word "pizza" is not a proper name? Seriously! It's just a common word and should never be

uppercase in mid-sentence.

And did you know that the word "free" is not spelled with all uppercase letters? Seriously. If I use the word FREE in all uppercase letters, doesn't it look silly?

DID YOU KNOW THAT UPPER-CASING EVERY LETTER IN EVERY WORD IS JUST PLAIN ANNOYING? Then please stop doing it.

Press Association President Tom Butcher is cooking dinner. Assistant Editor Chilly is providing wine. There is no reason not to attend.

If you think your stories in the newspaper are written perfectly, then stay

home. But if you want to become a better writer and improve your journalism skills, then please join us.

"Do you think a period always goes after quotation marks". If you do, you better attend.

"Quotation marks always go after the period."

There is no sign-up sheet. Just show up, grab a chair and take out your pen and paper.

After the Writers Workshop, the next Press Association meeting is 1:30 p.m., Thursday, Dec. 4 in the East Activity Center Crystal Beach Room.

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Let state sizing guidelines help you make the correct A/C purchase

Editor's Note: The following column is written by On Top of the World resident Larry Harkins, state licensed in Heating and Air Conditioning Installations and now retired from owning his own business. Larry submitted a guest column to share his professional insights with other residents for when the time comes to purchase a new air conditioning unit.

As a newly retired heating, ventilation and air conditioning (HVAC) professional, and recent resident of On Top of the World-Clearwater, I've spent more than 40 years in the heating and air conditioning trade. I have been certified in both Florida and Texas.

After settling into my own condo, I noticed a persistent musty odor and visible mold growth in the bathroom grout. These are all signs pointed to excessive indoor humidity and prompted me to investigate further.

The Problem: Humidity and Mold
Despite having upgraded double-pane, shatter resistant windows, my condo's air conditioning system remained the same size as before a

Guest Columnist Larry Harkins

renovation. This mismatch raised a red flag. I consulted a professional in a newer HVAC category recognized by the State of Florida – an Air Man, who conducted a thorough assessment of my system. By doing it this way, you can shop all the different HVAC companies with this knowledge.

The results were eye-opening.
My existing 2.5 ton unit was oversized for the condo's current insulation

and window efficiency. The correct size was determined to be 1.5 tons – a significant reduction that made a noticeable difference in comfort and air quality, as well as reducing the initial cost and monthly utility expense.

Why A/C Sizing is Critical in Florida
In Florida, a state certified air conditioning contractor is responsible for ensuring that any installed system is properly sized. This isn't just a best practice – it's a legal requirement under the Florida Building Code.

Key Requirements
• Mandatory Sizing Calculations: HVAC systems must be sized using established methods like ACCA manual J (Air Conditioning Contractors of America) or equivalent procedures.

• Permit Applications: For full system replacements, contractors or licensed Florida professional engineers (PEs) must submit nationally recognized sizing calculations to the code official.

Consequences of Improper Sizing
• Oversized units: These cool the space too quickly, leading to a short cycle. The system doesn't run long enough to dehumidify the air, resulting

in a clammy, uncomfortable environment.

• Undersized units: These units struggle to maintain desired temperatures, running constantly and driving up energy costs.

What Goes Into Proper Sizing?
Accurate A/C sizing involves evaluating multiple factors, including square footage of the home, insulation levels, window type and quality, orientation and sun exposure, ceiling height and internal heat sources (appliances and number of occupants).

The Bottom Line
Following Florida's HVAC sizing guidelines not only ensures compliance, but also improves comfort, reduces mold risk and lowers utility bills. If you're experiencing similar issues, I strongly recommend consulting a certified professional to assess your system.

Proper sizing is more than a technical detail – it's essential to healthy, efficient living in Florida's climate.

Larry Harkins is state certified. His license is CAC045902.

Fall Festival 10 a.m. to 2 p.m., Saturday, Nov. 1 East Activity Center

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The final ‘Inside Showbiz’ column on our friend who created ‘Inside Showbiz’

Did you know On Top of the World News had an Emmy winner on its news staff? Yes. You did.

For 13 years Walter Balderson wrote the “Inside Showbiz” column for this newspaper. From 2009 – 2022, he wrote approximately 160 columns on showbiz celebrities – their lifestyles, their treasured moments and their troubled times.

Walter wrote his columns based on first-hand knowledge and internet research. His first three celebrity columns were about Jimmy Durante, Dinah Shore and Dean Martin. His final three celebrity columns were about James Dean, Lucille Ball and Don Rickles.

Sadly, we recently lost Walter. He got promoted, left us with no fanfare and that’s just not right.

Everyone here has read at least some of Walter’s columns over 13 years. But OTOW News never ran an “Inside Showbiz” column about Walter.

Until now. This story is well overdue. This is not an obituary. This is a tribute to a celebrity who made sure people who read OTOW News were entertained each month.

This story is written as Walter would have written his own Inside Showbiz column. Please enjoy:

Inside Showbiz Nov 2025
Walter Balderson was born in 1926 in Virginia. He studied at the Central Technical Institute in Kansas City. He was a World War II veteran serving aboard the US Navy destroyer George K MacKenzie. He would become a pioneer in the TV journalism field from 1949-1984, working 35 years for NBC.

Walter not only did broad-



casting, he changed broad-

casting. When TV began the monumental transition from black and white to color, Walter was one of the lead engineers.

When Bob Hope did his first TV special in color, Walter was the engineer.

When sports began using instant replay, Walter was there.

He was also a key figure in the development and refinement of early videotape editing.

Walter was there for Lyndon B Johnson’s inauguration. He was the lone TV rep when Harry S. Truman handed over the gavel. Walter was responsible for “feeding” media updates to all three major TV networks during the inauguration.

Walter called that moment the greatest memory of his career.

Walter later flew with President Johnson to Vietnam.

Walter covered every Democratic and Republican Convention from 1951-1984.

He was nominated for three Emmy Awards and won one in 1977 for outstanding achievement in broadcast engineering.

In 1984 Walter retired from NBC. He eventually found his way to Florida and moved into On Top of the World-Clearwater.

In April 2009, OTOW News Building Reporter Marge Mayer wrote a story about Walter. The headline asked the ques-

tion, “Did you know OTOW has an Emmy Award winner?”

We certainly found out.

Seven months after that article was published, Walter volunteered to write a monthly column for this newspaper. Most of the “Inside Showbiz” people he wrote about were people whom he met, filmed, worked with or socialized with. What he didn’t know, he researched on the internet to fill in the blanks.

Walter may have been a pioneer in turning black and white TV into color TV, but he was old-fashioned when it came to submitting his newspaper stories. Every article was written by hand or typed on a typewriter. A third person, usually his editor, had to retype each report on a computer for news print.

Walter attended annual Press Association Writers Workshops. He attended end-of-the-season Appreciation Dinners. When the Press Association had functions involving wine, I asked Walter to be the guest bartender. It only seemed appropriate to me to have our Emmy winner pouring and passing out the wine.

Walter gladly did so.

Finally, in December 2021, there was a note attached to one of Walter’s columns. At age 95, he admitted he was slowing down and was submitting his final column. He wrote about the Showboat Dinner Theatre in Clearwater and talked about how, in the old days, people loved to eat and get entertained at the same time. It is a scenario still around today, but not nearly as popular as during Walter’s glory years.

Walter’s final column ran in the January 2022 edition of OTOW News. In that same column, he said we live in the



To date, Walter Balderson is the only OTOW News reporter with an Emmy Award. He was a columnist for this newspaper for more than 13 years.

greatest country in the world. He reminded everyone to hug each grandchild at Christmas time. He told people not to take anything for granted.

He thanked everyone in this community for their support as he went from world famous TV engineer to On Top of the World column writer.

Walter then quietly got promoted at age 96.

If you are curious, you can go back and read his columns on the Box Office (otowboxoffice.com) website. Click on the newspaper link and click past editions. From 2010-2021 he rarely missed a newspaper. His column was always in the

first section.

Why is this story appearing now in OTOW News?

Every November, I personally tell the current OTOW News staff, never put off writing a story. If you wait too long, it may be too late.

I admit. I’m guilty of my own lesson. I lost track of Walter after his final column.

But after 160 Inside Showbiz columns, he still deserves to be the subject of the final one.

This Inside Showbiz should have been written a long time ago.

I know OTOW News is read all over the world. Hopefully, in the next world, too.

Press Association Writers Workshop, 7 pm, Thursday, Nov. 6, EAC Auditorium.
If you are on the staff, you should be in attendance.

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Remember those fabulous female performers from the ‘70s and ‘80s? Relive their music in November

By Mary Ann O’Neil

Here we are in November and hopefully we are all looking forward to another holiday to celebrate with family and friends.

But let’s talk about October first!

What a month it was for the Entertainment Committee!

On Oct. 23, Beatle Maniacs was an enormous success. The group sang songs that the Beatles brought to us and were enjoyed by all our residents.

If you missed this show because it was sold out, you haven’t been paying attention. Most of our shows this year have been sold out, so do not wait until the last minute to purchase your ticket.

Beatle Maniacs was a very enjoyable evening and it was great seeing so many of our residents enjoying the fun.

Our annual Halloween Dance was on Oct. 25 with the Southshore Cruisers entertaining us with great music. Everyone danced the night away.

As usual for this dance, the Entertainment Committee spent many hours decorating the activity center so that our residents could enjoy a spooky Halloween.

Our Halloween costume contest was a remarkable success. It is always hard to select a winner, but we give a big round of applause to all those who wore fabu-

lous costumes.

On Thursday, Nov. 20, The Divas of the ‘70s & ‘80s will present a tribute to the greatest female artists of that era.

The diva show transports audiences back to that era of fantastic hit songs and soulful classics when female vocalists changed the music scene in America.

The divas dominated the airwaves of the ‘70s and ‘80s with hundreds of hit songs and superstar female artists. You will hear hits by Donna Summer, Whitney Houston, Madonna, Diana Ross, Gloria Estefan, Barbra Streisand, The Pointer Sisters and many more!

Get ready to sing along and get up and dance.

Flashback will be returning on Nov. 22 for our monthly dance. This group is local and performs around the area. So, get your dancing shoes on and bring that special someone for an evening of dancing.

The Entertainment Committee Executive Board will be sworn in at our Sunday Meet and Greet on Nov. 23. Your Entertainment Committee Executive Board, along with all of our volunteers, work hard to provide the best entertainment we can for the cost you pay. We appreciate every one of you who comes out to support us throughout the year.

After a short meeting there will be

horse racing, along with a raffle and lite refreshments. Be sure to bring your dollar bills to bet on your favorite jockey and horse.

Remember, Sunday Meet and Greet is free and goes from 2-4 p.m. Come early to get your raffle tickets and your seat before the activities begin.

New Year’s Eve tickets are still available, but going fast. No tickets will be sold at the door.

Over the Edge Band will be performing for us this year and helping us bring in the new year.

If you have not purchased your ticket(s), please stop by the Entertainment Committee information table. We would hate for you to miss helping bring in the new year with your OTOW community.

Tickets are \$30. We provide coffee, pastry and ice. There will be a toast at midnight.

The Entertainment Committee will be selling 2026 show and dance tickets in the East Activity Center Crystal Beach Room on Saturday, Nov. 1, during the On Top of the World Fall Festival and Expo from 10 a.m.-2 p.m. Be sure to stop by and check out the shows and dances for 2026.

If you are out walking or riding by the East Activity Center on Mondays

and Thursdays, you will notice a banner hanging on the railing. This is to let you know that tickets sales and information for all clubs are going on here at On Top of the World. So be sure to go inside the Auditorium and check out all the activities that are offered in our community.

The Entertainment Committee information table is in front of the stage in the East Activity Center. Just look for our banner.

Our 2026 schedule of events is available at the information table. The complete annual list also has been posted on the Box Office (otowboxoffice.com). Just look for the Entertainment Committee 2026 schedule, click and browse.

If you have any questions, one of our volunteers will be more than happy to assist you.

Tickets sales are on Monday and Thursday mornings from 8:30-10:30 a.m.

For more information regarding tickets, please call (727) 449-9243 or (215) 431-4799.

There are several ways to keep track of our events. We promote on OTOW-TV channel 901, on the Box Office, and on your building and activity center bulletin boards.

On behalf of your On Top of the World Entertainment Committee, we wish each of you a happy Thanksgiving!

Entertainment Committee Calendar

NOVEMBER

20 - Divas of the ‘70s and ‘80s (show), 7:30 pm, \$20

22 - Flashback (dance), 7:30 pm, \$10

23 - Sunday Meet and Greet - Horse Races

Annual Entertainment Committee Meeting

DECEMBER

18 - Voices of Jazz (show), 7:30 pm, \$20

31 - New Year’s Eve Ball (dance), 9:00 pm, \$30 (no tickets sold at door)

JANUARY

15 - Beautiful Loser - A Tribute to Bob Seger (show), 7:30 pm, \$20

17 - Sequel (dance), 7:30 pm, \$10



7:30 pm, Thursday, Nov. 20, EAC Auditorium

Below is At Large, which had the dance floor full in September.
(OTOW News photo by Mary Lou Wall)





The Good Neighbors Association fall food and clothing drive was another success story. People dropped off items at the Pavilion and our staff delivered to local charities who could get the items to people less fortunate. (OTOW News photo by Doug Kates)

Flea market, craft fair set for Nov. 15



Fall Flea Market & Craft Fair

Saturday, November 15th 2025
10:00 AM until 2:00 PM

East Activity Center Auditorium

Tables are \$15 or 2 for \$25
and are on sale at
The Good Neighbors table
on Mondays and Thursdays
From 8:30 AM until 10:30 AM

First Come, First Served!



By Sue Trost

The Good Neighbors Association Fall Flea Market and Craft Fair will be held on Saturday, Nov. 15, from 10 a.m. until 2 p.m. in the East Activity Center Auditorium.

We are selling display tables every Monday and Thursday at the Good Neighbors information table in the Auditorium from 8:30-10:30 a.m. Tables are \$15 apiece or two tables for \$25. First come first served. We have sold most of the tables, but there are a few still available.

Our next Get Acquainted Coffee will be on Thursday, Nov. 13 from 9-11 a.m. in the Auditorium. We will not be having entertainment, but you will have an opportunity to visit all of our clubs and vendors.

There will be bistro tables and chairs setup in the middle of the room for you to enjoy your coffee and donuts and have conversations with the neighbors in our community. We will play music in the background.

Special thank you to everyone who dropped off food and clothing during our drive in October. If you missed it, you will get another chance next year.

Looking forward to seeing everyone this coming fall!





New Residents

Welcome To
On Top of the World

(OTOW News photos by Mary Lou Wall)



Joan Cornell Moore
of Illinois



George McNeil of Ontario
and Kim McNeil of New York

On Top of the World News

Only Good News since 1968

Publisher: Kenneth Colen

Editor: Doug Kates

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

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On Top of the World News is located at 2069 World Parkway Boulevard East, Clearwater, Fla., 33763. The office phone is 727-799-3216. The newspaper and advertising rate sheet are available by visiting the Box Office website and clicking the link for downloading the current newspaper. Look for the rate sheet icon. Past editions of OTOW News are also available on the same website. Each edition is uploaded about the first of each month.

Proofreaders This Edition

Joanne Cordes
Pat Hayes
Patti Branch
Tara Still
Donna Gagnon
Lyn Taecker

Around The World

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East Activity Center Ground Floor

East Activity Center First Floor

East Activity Center Second Floor

West Activity Center

Pavilion Park

East and West Activity Centers Room Maps

EAC Pavilion Park Grill Map

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Activities Office
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Water Turn-On/Water Turn-Off
727-799-3417 Option 6
Emergency After Hours/Weekends
727-799-1115

Association Board Members: Chairperson Diane Like, Vice Chair Dave Kelly, Treasurer David Everett, Secretary Russell Bolin, Mike Elza, Janet Hooper, Les Meneilly, Dale Prunoske, Kathleen Cassel.

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

‘Silent Night, Winter Light’ will be a Chorus concert filled with holiday joy



Chorus

By Ka-Rim Troyli

The On Top of the World Chorus has been meeting on Tuesday evenings since Sept. 23 and we are in full swing as we sculpt and refine our winter concert, “Silent Night, Winter Light.”

The Chorus is comprised of a group of OTOW residents - all with different levels of experience - who share a love of music. We are comprised of sopranos, altos, tenors and basses and are led by our patient and supportive director, Gordon McMann, and guided on the piano by our accompanist extraordinaire, Caroline Veach.

It is still hard to believe that at this time last year, I was new to the OTOW Chorus. Looking back, I am so happy



Decorations and props truly make this concert feel like Christmas every year.

I joined Chorus. It was a new and exciting way for me to honor my nostalgia for choral singing in my youth while becoming a part of the On Top of the World community.

And Chorus has grown this season! To date, we number about 40 singers – each of us stumbling through, practicing together and supporting one another as we become a single voice for December!

The On Top of the World Chorus

meets and rehearses on Tuesday evenings. We are currently working on a festive family-friendly winter program.

And I’ll let you in on a little secret - you’re in for a treat.

Be sure to mark your calendars. Performances will be on Saturday, Dec. 6 at 7 p.m. and Sunday, Dec. 7 at 3 pm in the East Activity Center Auditorium.

Tickets can be acquired by reaching out to a Chorus member in or near your building.

You can also purchase tickets in advance at our information table on Mondays and Thursdays from 8:30-10:30 a.m. in the East Activity Center Auditorium.

Additionally, tickets will be available at the door the evening and afternoon of the concerts.

Suggested donation for tickets is \$5 and both performances are open seating.

At this point in our rehearsal process, we are unable to welcome new members until spring, however, there are still opportunities to lend your hands - if not your voice - to the On Top of the World Chorus. We are looking for folks who are willing to contribute some of their time before, during or after the performances. Are you are interested in helping us with concert setup or break down? How about ticket sales at the door? Are you available one or both days?

If you are, please reach out to a Chorus member or email me at FrizzyLocks1@yahoo.com and provide us with your name, email address and phone number so we can contact you.

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‘Over-55’ is federal legislation that allows ‘older’ people to live together

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

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

Before HOPA was passed by Congress, condominium and HOA Associations could exclude occupancy of its units to persons below a certain age, usually to prevent minors or other folks, perhaps too young or pregnant, to reside in the community.

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

Basically, in that type of community, HOPA provides that in order to maintain an over 55 status, at least 80 percent of the units must be occupied by at least one person who is 55 years of age or older.

Notice that I’ve emphasized “occupied,” not owned.

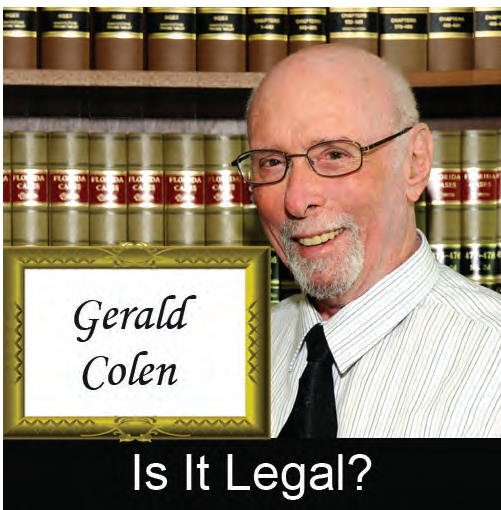
If the over 55 status is lost, then Federal Law prohibits discrimination in housing, based on age, race, sex, etc.

So, keeping that status is critical for Associations who have older persons who want to live in an adult environment.

What does this all mean for folks who live in AND who occupy a dwelling in either of the On Top of the World communities over-55 sections in Ocala or in Clearwater?

Example: A 60-year-old person occupies a unit with his/her 50-year-old spouse. This complies with HOPA.

Suppose the 60-year-old passes on. Can the 50-year-old remain in occu-



pancy with all the privileges of anyone in occupancy. Yes. Why? Remember that 20 percent part? Well, at OTOW that 20 percent part is available for persons who survive the one who is 55 or older.

Now, what about someone who inherits a dwelling at OTOW? Can a child, who inherits a condo, move in and occupy?

I think the child has to be over 14, but other than that type of issue, yes, the beneficiary can occupy.

Why?

Same reason.

At OTOW, that 20 percent figure is kept available for just these purposes.

Ownership?

Well, remember what I said about occupancy? It’s occupancy that matters, not ownership. So, people under 55 can own regardless of whether they also occupy.

OK. So what about the over 55 person who lives with his/her 10-year-old grandchild? If the over-55 passes, can the 10-year-old continue to occupy?

Thank heavens it hasn’t happened,

but if it did, the answer is no.

There are some age restrictions that can be legally maintained. It might be 14 or younger, but I am not sure on that one.

Can someone “get away” with violating the over-55 rules?

I suppose so.

There’s many other types of examples, but I’ve just outlined the basics.

Q. How do you see artificial intelligence affecting the practice of law?

A. Neat question. Thanks. I’m sure it will affect how lawyers use information gleaned from their clients to draft documents. Good lawyers will use it as a tool to assist with drafting. Lazy lawyers will use it to draft forms they can then use for any document into which the form can be made to fit, regardless of the nuances and complexity of a client’s problem.

Also, the various Bar Associations around the country will have to teach its attorney-members valid and professional methods for using AI for the betterment of clients. The Florida Bar Association is already doing that with seminars designed to help lawyers adapt to the changing landscape of the legal profession.

As for clients, if they haven’t already done so, soon enough they’ll adopt AI as a method of educating themselves on the legal issues that concern them. That means lawyers are going to meet with clients who’ve already educated themselves on their legal concerns.

Clients are going to have smart questions for their lawyers. For me, personally, I love that. The more my clients know about the issue they are facing, the wiser they are about what

needs to be done to accomplish their goals.

That’s great for good lawyers who care about their clients. The lazy ones will just have to set aside their printed forms and look and listen to what the clients have to say.

Nothing better than looking and listening, if you ask me.

Bottom line on AI, and the practice of law, some good things. Some bad things. Some things we’ll have to wait-and see. I suspect I will have more AI questions and I’ll print some if I can.

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

Who is allowed to use a bicycle lane?

By Tara Still

Do you know how to use bike lanes?

Bike lanes are for the exclusive use of pedestrians, bicyclists and tricyclists, and motorized wheelchairs or scooters.

When can you park in a bike lane?

NEVER!

No parking in the bike lanes, even if you have to make a longer trek to your destination.

No loading/unloading moving vans in a bike lane, even if your mover says it will cost you more to find another spot.

No running errands in the bike lane, even if it’s going to be less than five minutes.

No stopping in a bike lane to chat with a friend.

Florida Law

s. 316.1945 – Stopping, Standing, or Parking Prohibited in Specified Places

(1) Except when necessary to avoid conflict with other traffic, or in compliance with law or the directions of a police officer or official traffic control device, no person shall:

(b) Stand or park a vehicle, whether occupied or not, except momentarily to pick up or discharge a passenger or

passengers:

6. On an exclusive bicycle lane.

Clearly, the intent of the law is to give preferential use to bicyclists and not allow parking or standing for more than a very short time, and then only to embark or discharge passengers.

Link

https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0300-0399/0316/Sections/0316.1945.html





Guidelines for Riding the Shuttle Bus

1. You **MUST** have a valid Activity Card and present it to the driver upon entering the bus. The SCA bus service is exclusively for use by Association-approved residents and tenants only. If you do not have a valid Activity Card, you may not ride the shuttle bus.
2. Reservations are **REQUIRED** - please call 727-799-3417 Option 7 no later than 10 a.m. the day prior to your planned trip. Monday’s trip deadline is 10 a.m. Friday. Please be present in the core of your building at your scheduled pick up time.
3. Shopping time is one hour for grocery stores and one hour for Walmart. Shopping time begins when you are dropped off at your destination.
4. Although appreciated, the driver is prohibited from accepting gifts and tips.
5. The driver may not assist you with entering or exiting the bus, or with your packages. Please do not ask the driver to do so.
6. The start time listed is when the shuttle bus departs the Community Service Office. The pick-up schedule will rotate weekly between low and high buildings, meaning one week pick-up will start with lower-numbered buildings and the following week it will start with the higher-numbered buildings.
7. Seats are not assigned. They are first-come, first-served.
8. Seatbelts must be fastened during bus movement and must remain fastened until the bus comes to a complete stop.
9. Eating, drinking, smoking, vaping, fighting, distracting the driver, or any other unacceptable actions at the discretion of the driver are strictly prohibited on the bus. Violation of the above guidelines may result in your bus privileges being revoked.
10. All route changes are at the discretion of management.

Bus Schedule November

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

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NC - Neighborly Car Bus



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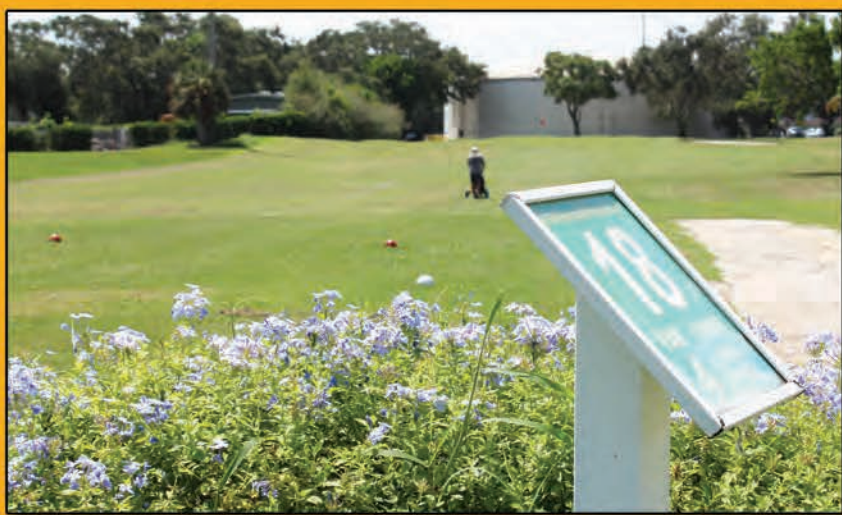


Christmas Eve Service 6 pm, Wednesday, Dec. 24
New Year's Eve Service 6 pm, Wednesday, Dec. 31

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ACTIVITY REPORTS



OTOW residents spend five days together in Charleston



By Tom Chalupka

The On Top of the World Travel Club took a wonderful five-day trip to Charleston in September.

It was a great success in many ways. This well-organized trip was arranged by Terri Mikszenas and our itinerary kept us very busy touring many interesting locations throughout the low country of South Carolina.

From the only commercial tea plantation in the United States, to an estimated 450-year-old massive Angel Oak Tree, to a very relaxing and educational cruise of Charleston Harbor, everything went perfectly.

This historical area played a very important role in shaping the history of our great country from the first settlers to present day, and this was all on display at well-preserved historical sites.

Besides all the history, the trip was a great opportunity to get to know our fellow travelers and members of the Travel Club. With more than 400 members in our club, it is difficult to really get to know all the members, but when you travel together in a small group, and sit together for meals, you become



More than 40 Travel Club members pause for a group photo in front of an historic 420 year old oak tree in Charleston, S.C.

more than club members, you become friends.

The Travel Club is open to all residents of our community and every month (except for July and August) we plan at least one trip, and lunch or breakfast.

So far in 2025, we have hosted more than 33 different events with many more scheduled for the rest of this year. We are starting to book events into 2026.

For more information about our club, we are available at our Travel Club information tables in the East Ac-

tivity Center Auditorium on Mondays and Thursdays from 8:30-10 a.m. and we have a monthly meeting on the first Friday of the month in the EAC Oldsmar Room at 2 p.m.

Please join us.

30th parade

By Barbara Rice

On Top of the World neighbors have loved the Irish Club's St. Patrick's Day Parade for many years.

You are sure to love the parade set to step off on March 7, 2026, at 10 a.m. This will be the 30th parade to march down World Parkway Boulevard East.



Plans for the Irish Club's milestone celebration are underway. A party will follow in the East Activity Center back parking lot.

Clubs and individuals are invited to create parade entries.

Registration forms will be available soon. The completed forms are needed to provide information for the parade announcers and to plan the parade line-up.

Parade meetings will be scheduled. Parade committee members appreciate residents' participation at these upcoming meetings to help plan a smooth parade day.

Parade day is busy. Volunteers are needed to assist with tasks such as traffic control, greeters and party help.

If you know of a group or entertainer you

think would be a great addition to the parade, please share this information with the Irish Club.

For 30 years, Irish Club members have worked to raise funds for this special Saturday in March. Once again, the club is bringing evenings of entertainment to the community. Enjoy an evening out and support parade day. Proceeds from ticket sales will be used to help fund the parade and party.

The Eddie Coffey Variety Show will take stage in the EAC on Jan. 22, 2026, at 6:30 p.m.

Paul Duffy will perform on Feb. 26, 2026, beginning at 6:30 p.m. in the EAC.

Tickets for both shows are \$15 each.

Members will take time to enjoy the holidays. The club's Christmas brunch will be on Dec. 7 at 11 a.m. in the West Activity Center Belleair Room. Tickets are \$30 each.

Tickets for the shows and brunch may be purchased at the Irish Club table in the EAC on Monday and Thursday mornings.

St. Patrick's Day Parade Committee Chairman Tom O'Riordan may be contacted at 845-664-0504 or by email at tj050659@gmail.com.

Irish Club President Colman Weir may be contacted at 914-584-3370 or Colman.weir@yahoo.com.



Soon it will be time to clean-up your favorite green suit and velvet green hat. The Irish Club will present its 30th parade at 10 a.m., Saturday, March 7. You might want to start practicing your dance steps, too.

First new event is successful - now it's time for everyone to wear PJs

Italian American Club



By Renee Ingrassia

The Italian-American Club had an amazing night on Sept. 24 with its "A Little Latin Twist" event that was held during Latin Heritage month.

This was a new event at the suggestion of club member Millie Cantone.

DJ Frank Lebano from Brooklyn had the floor packed all night with Latin music, along with songs from the '50s-'70s.

There was line dancing and some slow numbers.

The response was so great that we will be repeating this event on Sept. 23, 2026. Get your tickets as soon as they come out.

Our next club event will be on Nov. 19. This will be our Holiday PJs, Pizza and Game Party.

This is also a new idea brought to us by two club members.

If you want to attend, wear your favorite holiday PJs or anything comfortable.

Pick your type of pizza from cheese, vegetable, pepperoni or sausage.

Bring your own beverage.

Cost is \$10 for members and \$13 for non-members.

Bring your favorite game from home, including playing cards, board games, dice, dominoes or whatever you like to play.

Join in on a game someone else brings!

Meet new people or bring your friends, but make sure you have your ticket and pizza order in.

Thank you to Carlee Layton of the Cornhole Club. She will bring some cornhole boards and bags for your enjoyment.

The pirates are coming!

On Jan. 21, 2026, pirates are expected to join the Italian-American Club when during Gasparilla Night.

You do not have to travel to Tampa to see pirates. They will be in our East Activity Center.



Pictured above and below are some of the scenes from A Little Latin Twist Night held in September.

(OTOW News photos by Mary Lou Wall)



Come in a pirate costume and enter our contest. Put on a scarf or wear an eye patch.

In addition to a Share the Wealth drawing, we will have a separate free raffle so everyone has a chance to win a cash prize.

Future club events include Tampa

Bay Downs in February 2026, St Joseph's Dinner Dance in March 2026 and an Ice Cream Social in April 2026.

For more information and to purchase tickets, stop by our information table on Mondays and Thursdays at the East Activity Center Auditorium from 8:30-10:30 a.m.

Check out our web page on the Box Office (otowboxoffice.com), our Facebook page (OTOW Italian-American Club) and watch for our slides on OTOW-TV channel 901.

Our president, Barbara Walsh, is always open to new ideas and volunteers. Until next month, be happy.

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Before



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Before



After





On Top of the World residents and guests, who enjoy the performing arts, attended a cookout at the Pavilion in October.

(Photo by Rowland Hetrick)

Theater Workshop starts winter season with a cookout, followed by additional casting through November

By Maxine Sutcliffe

Do you realize what is in store for you as our On Top of the World theater season kicked off in October and will extend right through May 2026?

Our Entertainment Committee will host a professional show over the next seven months.

Three clubs will perform on the same stage - Chorus first in December and in April, Jesters at the end of January and then Theater Workshop in mid-March.

With more than 8,000 residents spending their winter here in Clearwater, this community can make these club activities a tremendous success. Your enthusiasm, enjoyment and support make all the difference since these performances are by residents, for residents.

Although Theater Workshop is an



annual club, our current season started Oct. 1 with a cookout at the Pavilion.

In the picture above, you can see the turnout as our grilling host, Joe DeChiaro, prepared complimentary cooked goodies along with salads/desserts contributed by our membership. Rowland Hetrick took our group photo.

The event was open to OTOW residents interested in the performing arts.

Everyone was welcomed and we encouraged the same camaraderie for which Theater Workshop is well known.

During recent years, Theater Workshop has performed a variety of shows, although not exactly vaudeville since there is always an original theme and story line. This year one of our new members, Audrey Strong, has written and is directing, a musical play called, "Welcome to our Speakeasy!" This will be our next production in March, re-awakening our theatrical roots.

By definition, a musical play, or musical theater production, is a theatrical work that tells a story through the integration of spoken dialogue, songs, acting and dance, with each element contributing equally to the narrative and emotional content.

Casting will continue through part of November during upcoming club meetings to allow late-arriving Snowbirds the opportunity to be a part of our performance.

We have upcoming meetings Wednesday, Nov. 5, and Wednesday, Nov. 12, from 6:30-8:30 p.m. in the West Activity Center Belleair Room.

Come join us for an ice cream social 6-6:30 p.m. before our Nov. 5 in the Belleair Room. The club meeting will take place 6:30-7 p.m, followed by a script read through with Audrey in the Palm Harbor Room.

Look for the Theater Workshop information table at the Fall Festival on Saturday, Nov. 1.

Get Acquainted Coffee, Thursday, Nov. 13, 9-11 a.m.



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Herbs are one of natures best preventative foods and there are a variety of ways to use them

By Kathy Brumbaugh
At the October meeting of the Plant-Based Living Club, we discussed the benefits of incorporating a variety of herbs into our daily diets.

Intense colors (such as tumeric and red onions) and intense flavors (such as garlic and ginger) can be signs of intense healthy benefits.

A medicinal herb is defined as any plant that can be used in healing. But more important than “curing,” plants play a beneficial role in preventing illnesses.

Rich in nutrients, herbs are the supreme preventive medicine, bolstering our body’s ability to fight off pathogens that cause illness. Many common herb plants are still our best and most popular remedies for common ailments.

If there is anything that enhances the flavor of food more, or improves health better than garlic, it’s yet to be discovered. Add garlic freely to soups, casseroles, pastas and other recipes.

For complete medicinal benefits, eat it raw.

At the Plant-Based Living Club’s October meeting, we learned a great way to eat garlic raw.

Pickled garlic is quite delicious, with a sweet, hot, pungent flavor. This is a great way to eat raw garlic with all of its virtues intact, without fear of stomach distress that raw garlic is known to sometimes cause.

Pickled Garlic

Fill a widemouth glass jar with whole peeled garlic cloves. Add enough unpasteurized apple cider vinegar to completely cover the garlic. Cap and place the jar in a warm spot (near a sunny window is fine) and let it sit for



3-4 weeks.
Strain off the liquid. Set half of the liquid aside to be used in salad dressings and marinades.

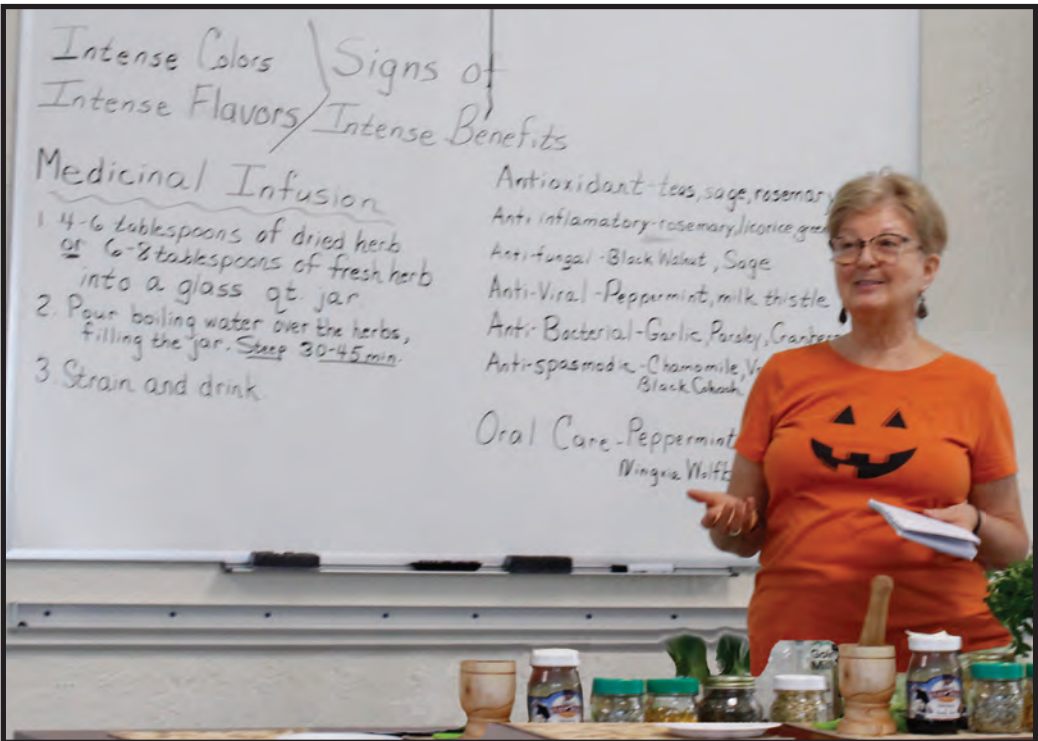
Place the rest of the liquid in a saucepan and add an equal amount of honey. Warm over very low heat, stirring, until the honey is thoroughly mixed into the vinegar. Pour this sauce back over the garlic, recap and let it sit another 3-4 weeks.

The garlic should be stored in a cool, dark location, where it will keep for a year or longer - though it never lasts that long.

Join the Plant-Based Living Club’s next meeting on Wednesday, Nov. 12 in the West Activity Center Learning Lab at 3 p.m. We will discuss types of sweeteners and their best uses.

Come and discover different ways to enjoy healthier holiday sweets.

For more information on our club, email me at: kbrumbaugh51@gmail.com. Also see nutritionfacts.org and/or VeganSalvation.com for the many benefits of eating a plant-based diet.



Above is a cooking demonstration on herbs and garlic that took place in October. Below, members of the Plant-Based Living Club enjoy lunch at Mr. LC Sushi Hibachi Asian Bistro in Dunedin.





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Fixers Club members will listen to your project ideas at Fall Festival

By Jesse Tiamson
The Fixers, Fiddlers and Fumblers Club is back in full schedule from 8 a.m. to 4 p.m., Monday through Friday.
New members can sign up for 2026, giving them the last three months of 2025 at no charge.

The Fixers Club will participate at this year’s Fall Festival on Nov. 1. Shop representatives have been working on many projects all year and some of those projects will be on display.

Come speak to a representative. We may be able to do a project for you for a donation.

The Fixers Club’s Christmas Party will be held on Friday, Dec. 19, from 1-6 p.m. at the Belleair Room at the West Activity Center. It will be a potluck luncheon. A sign up sheet for dishes and desserts will be posted at the shop’s bulletin board.



The Fixers Club’s annual general meeting will be held on Wednesday, Jan. 14, 2026, at 9 a.m. at the East Activity Center Clearwater Room (next to the Fitness Center). All members are encouraged to attend.

Except for the presidency, all board positions are up for election. Nominations will be accepted from the floor. It will also be a good time for renewing annual membership. The fee remains at \$35 a year.

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Painting autumn scenes set for Nov. 6 and 13

By Katie Bajis
The On Top of the World Art Guild has several activities scheduled from November-December.
All activities will be held in the East Activity Center Largo Room at 1 p.m. on the scheduled date below.

Nov. 6 and 13 - Autumn scene with acrylics.

Nov. 20 and Dec. 4 - Topic, scene and medium to be decided later.

Dec. 11 and 18 - Indoor candle with an emphasis on lighting and cast shadows, in acrylic medium.

Reservations are required. Participants should email Maggie Reinhart (maggie.reinhart@yahoo.com) to reserve a seat.

The cost is \$5 for Art Guild members,



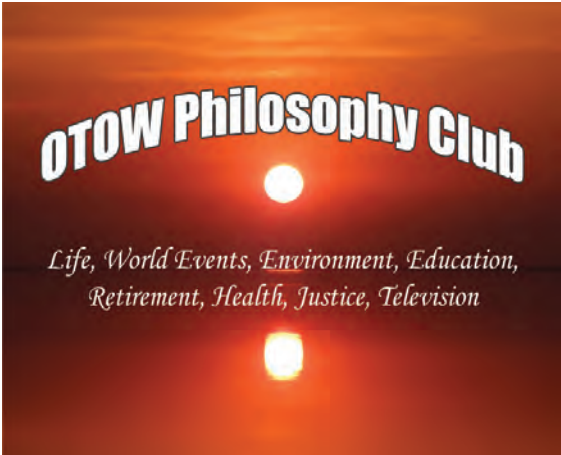
and \$10 for non-members.
Participants must bring their own supplies. A list of necessary supplies will be emailed to participants prior to the class.

Philosophy Club focuses on TV speakers



Jerry McDonald steps down after two years as full-time moderator of Philosophy Club.

The Philosophy Club is trying out a new format. Instead of a club moderator leading discussions about topics with club members, the group is now going to watch public speakers on TV and then engage in discussions after a show. The TV network is TED and it is full of speakers who like to talk about various subjects. Philosophy Club members watch and listen to the chosen speaker of the day. After the show concludes, members engage in their own discussions. The first facilitator of the revised Philosophy Club is Bill Norsworthy. In October, people came and listened. The programs were interesting and well received.



Any On Top of the World resident with a valid Activity Card is allowed to participate. There are no dues, no board mem-

bers and no officers. There is no discussion about politics or religion. Club members are friendly and a diverse group of men and women with all levels of education. The club meets on Tuesday mornings from 10-11:30 a.m. The new Philosophy Club format means the end to a club moderator. Jerry McDonald was the moderator since taking over full-time in October 2023. Club members took the time to thank Jerry for being the moderator over the past two years and for all of his contributions to the club over the past 10 years. The facilitator will now take over leading weekly discussions. Subjects can be chosen by club members.



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Here is the entire Canadian Club 2025-26 season in just 680 words



By Connie Stanley
Happy Thanksgiving from the On Top of the World Canadian Club to our American members, neighbors and friends.
I hope all of our Canadian residents had a thankful and bountiful Thanksgiving back up north in October. And so, too, our American neighbors in November.
We're so fortunate to live at OTOW as we can enjoy two Thanksgivings every year.
We get to enjoy a twofer!
The Canadian Club Executive Committee is excited to kick off a new season this month, starting Nov. 1 at the Fall Festival and Expo.
Come find our information table in the East Activity Center Auditorium and register to join our club for only \$5!
If you want to play Blackout, you must be a member of our club.
Registration Night will convene on Wednesday, Nov. 12, in the EAC Auditorium at 6 p.m. All you need to bring is a valid OTOW Activity Card and \$5.
By registering, you'll receive a ticket for a chance to win a gift basket and other trinkets.
Also, please sign up as a volunteer at the volunteer table because, as they say, "Many hands make light work!"
Like each club at OTOW, we always need folks to help, and it's a great way to get involved and meet new people. If you signed up last year to volunteer, but were not called, don't feel you were overlooked. We will be reaching out.
Following a general meeting on Registration Night, you will have an opportunity to enjoy a wine and cheese social hour. It's a great time to make new friends and renew old acquaintances.
By joining our club, you are eligible to play Blackout (which runs weekly, year-round), a Golf Fun Day, take in



Above is every Canadian Club Past President from 1993-2025 as compiled by Don Jones, a former long-time member, photographer, webmaster, Co-Registrar-Secretary and a very dedicated friend committed to our organization.

a Blue Jays spring training game, attend A Day at the Races (Tampa Bay Downs), attend our annual picnic, join our happy hour karaokes and enjoy member's pricing for any or all three dinner-dances.
This year, for the first time, we've also added a Membership Appreciation Night. All members are welcome at no additional cost.
We've added a Holiday Happy Hour in the West Activity Center Belleair Room from 4:30-7 p.m. on Friday, Dec. 5 at no additional cost. Our happy hours are bring your own favorite beverage and a snack to share – maybe some Christmas baking would be nice.
Vice President Harold Côté will be selling share the wealth tickets, so don't forget to bring a few bucks for your chance to win! Tickets are singles \$2, three for \$5, or 10 for \$10.

On Registration Night, we will have volunteers ready for you to purchase tickets for the following events:
Dec 8: Christmas Dinner-Dance. Members: \$25. Guests: \$30. We're asking you to bring a new, unwrapped toy for a child to support Pinellas County's Marines "Toys for Tots" campaign for Christmas. The gifts are needed mostly for children 0-2 and 10-12 years of age.
Jan. 14, 2026: A Day at the Races. Cost \$45 per person. This year we are going with the Italian-American Club and Travel Club as a trio of OTOW clubs.
Jan. 16, 2026: Happy Hour-Karaoke. Cost \$5 per person. Scott McParland will run the karaoke, sing and play his guitar, and line dancers are always welcome.
Jan. 31, 2026: Ed Fletcher's Early Bird Matinée Theatre. We are going to the luncheon buffet. Cost is \$55, which

includes lunch, taxes, gratuities and the show "Where You Are" by Kristen Da Silva.
Feb. 15, 2026: Golf Fun Day. Harry Morrison will be coordinating your registration and sign-up. Cost is \$12, including golfing, luncheon and beverages. Share the wealth tickets will be on sale for a chance at a cash draw.
From Nov. 13-Dec. 4 at the Canadian Club information table, you'll find Lydia Côté, Harold Côté and me selling Christmas party tickets Monday and Thursday mornings in the East Activity Center (8:30-10:30 a.m.). We will not be there Nov. 27 in honor of Thanksgiving.
Susan Cober, club registrar, will be registering new and returning members.
May your abundance overflow with an endless number of blessings, bounty, love harmony and peace on Thanksgiving Day.

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Jesters turn life's unexpected problems into a show

By Rodger Hillier
"The Times of Your Life" is the title of the show the Jesters are going to perform this upcoming theater season.
The Jesters are hard at work, taking time to memorize their lines, learning the words to music and practicing their many dance steps.
That is only a small part of putting on this show.
There is also planning the scenery, costumes and props that will be used.
Our theme for the show is life events most people experience as they grow older.
Remember the game of "Life" that was very popular in the '60s - a three-dimensional board with a plastic spinner, which set it apart from other board games. This was the type of game that resonated with baby boomers by the way it simulated various life experiences like careers, marriage, children and retirement.

In our show, we touch on the same subjects and more, but with a twist. That is, we learn that life does not always turn out the way we planned it.
You may not get that dream job or perfect mate and that is when the laughs start.
We are confident you will find our show amusing, along with the many wonderful dances and songs.
Please mark your calendar for the Jesters show at the East Activity Center Auditorium on Jan. 30, 2026, at 7:30 p.m., Jan. 31, 2026, at 7:30 p.m., and Feb. 1, 2026, at 2 p.m.
See you there!
Reminder: We will have an information table at the Fall Festival and Expo on Nov. 1 between 10 a.m. and 2 p.m. in the Auditorium.
We also have an information table every Monday and Thursday between 8:30 and 10:30 a.m. in the Auditorium. Come and meet us.
A Jester will always tell you, we are "Jest for Fun."



Democrats welcome Bryan Beckman

By Dave Beaven

The Democratic Club had a fine turnout for its October meeting in the Pavilion. The theme was Chicago Hot Dogs.

We had all the fixings: Onions, mustard, tomatoes, relish and on and on.

Thanks to Don Ladner and Joyce Manahan, members of our club who are former Chicago residents. They provided tips on Windy City hot dog protocol.

Our meeting was also notable for the visit by guest speaker Bryan Beckman. He is running for State House Representative as a Democrat in our District 58.

Bryan talked about his campaign to make Florida more affordable. Costs for housing, insurance and healthcare have been rising every year.

Bryan wants to focus on these issues for all residents in our district, county and state.

We are collecting petitions at our information table to help qualify Bryan for the ballot. Our information table is open 8:30-10:30 a.m., Mondays and Thursdays, in the East Activity Center Auditorium.

For more information, visit
bryanbeckmanfl.com.

Going forward, our club is looking to bring David Jolly to On Top of the World to speak. He is running as a Democratic candidate for governor of Florida.



David is a resident of Pinellas County, so I think he can fit us into his schedule. His website is davidjolly.com.

This is a reminder that the next general election is coming up in 2026. As such, it's a good time to check on your voting status, especially if you like to vote by mail.

Due to a change in voting laws, voters need to request a mail ballot every two years. It's simple to do this. Just call the Supervisor of Elections office at 727-464-8683 or go online to votepinellas.gov.

The Democratic Club meets on the second Thursday of each month at 2 p.m. in the Learning Lab in the West Activity Center. We also have a separate happy hour each month.

For more information, go to our web-page worlddemscub.blogspot.com or call Dave at 727-410-7566.



Donation box moves from newsroom to Get Acquainted Coffee in November

By Pat Hayes

The On Top of the World Veterans Club wants to thank Doug Kates and the Press Association for hosting a Bay Pines Donation Box in the news-room during the month of October.

Many of you found the newsroom and made a contribution.

The items donated have already been brought to Bay Pines Veterans Administration by Gail Hochhauser. Now the Donation Box will be at the Veterans Group information table during Get Acquainted Coffee on Thursday, Nov. 13, from 8:30-10:30 a.m.

The VA Hospital is respectfully requesting items be new as they can no longer accept used clothing. Suggested donations include long-sleeved shirts, pants, tennis shoes, sweatpants, sweatshirts, male and female hygiene products, deodorants, toothbrushes, shaving cream, body wash, kleenex and body lotions.

The Veterans Group information table also provides information regarding upcoming functions and related events.

Many thanks to Pete Caffentzis for maintaining the veterans table for the past six months. Pete is now volunteering full time at Bay Pines. His many contributions to this community will be missed. However, we have been pleased to have benefitted from his many years of experience.

Our loss will be Bay Pines gain!



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Start out your morning with line dance practice.

Line dance practice in the morning and group line dancing Tuesdays

By Leila Walker

On Top of the World's original line dance class is back.

Join us 9-10 a.m. every Monday, Thursday and Friday in the East Activity Center Largo Room for practice, and then join us from 1-3 p.m. every Tuesday in the Auditorium for line dancing.

We welcome more participants. We use Mondays, Thursdays and Fridays to practice the dances we do during our Tuesday afternoon program.

We do two levels: Advanced beginner and improver dances.

Join us for part of a program if you desire or feel free to come and go.

Line dancing is great exercise for your mind and your physical body.

If you need additional information,



contact Leila Walker at Leila.g.walker1@gmail.com or text/call 443-845-7842.



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Sound energy and healing presentation on Nov. 11

By Laurie LeClaire
High Vibe Tribe has been blessed over the past four years to have talented volunteers share their specific healing modalities and life experiences. And some might remember Gabriel-Nelson Sears' phenomenal interactive discussion and demonstration of the contemporary uses for sound energy as a healing form. I am pleased to announce that he will be our guest presenter on Nov. 11. GabrielNelson is a certified vibrational sound healing touch therapist, Reiki teacher/practitioner, motivational speaker, angel intuitive and meditation instructor. He provides sonic sound Reiki treatments with tuning forks and

Zen Therapeutic Singing Bowls directly on the body. He is a vessel through which the energetic frequencies of people are communicated for their own self healing. He has studied and practiced meditation for more than 30 years and provides mindfulness meditation coaching and classes for individuals and spiritual communities. Currently GabrielNelson sees clients at Unity of Palm Harbor Church and has even been the main speaker when my pastor has been away on vacation. He empowers individuals to manifest their own transformative healing experience. GabrielNelson will facilitate a discussion and presentation of sound energy

as a healing modality using Himalayan Bowls and a group tuning fork session with Reiki. He asks us to wear loose comfortable clothing and feel free to bring a pillow, blanket, bottle of water and yoga mat for comfort, if you would like to lay on the floor. Do not miss this evening of healing love if you can help it. You will not regret it. Our High Vibe Tribe meets monthly on the second Tuesday from. 7-9 p.m. in the Clearwater/Kitchen Room of the East Activity Center. It is free to all residents of our community. For questions, you may contact Laurie LeClaire at otowoowoo@gmail.com.



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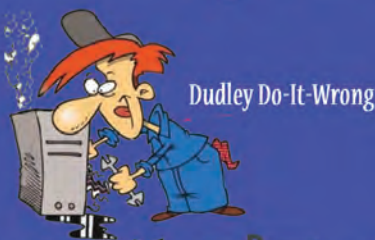
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After a month off, Texas Card Club ready to finish the year with two holiday tournaments

By Joe DeChiaro
The Texas Card Game Club hosted its first tournament since early August and 20 players participated. The tournament went 11 levels before Bill Whipps and Joe DeChiaro decided to split the first and second place prize evenly. The final two tournaments this year will be on Friday, Nov. 21 and Friday, Dec. 19 at 6 p.m. in the East Activity Center Kitchen/Clearwater Room. The club currently has 50 members. Dues are a one-time fee of \$5 for supplies. New players can join the club with an updated activity card. You can sign up for a tournament 15 minutes before each event begins or send an email to joegdechiaro@yahoo.com for more information.



The final five table included, left to right, Bill Whipps, Bruce Pemberton, Joe DeChiaro, Rodger Hiller and Bob Ellis.



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Easy-to-access French classes in your own community

By Jean-Paul Reymont
During this past summer, the French Language and Culture Society missed some of our summer residents.

We are now two and a half years old as a recognized On Top of the World club where you can join to learn about French culture and language.

But that's not all.
We also learn about French wines and French food.

In order not to interfere with your plans for the week-end, our sessions are right in the middle of the week before lunchtime.

The location of our sessions is downstairs in the East Activity Center Dunedin Room every Wednesday at 11 am.

You can now take a course in French without paying the lofty fees as you would at a university. In fact, some of you can walk to class since the East Activity Building is in the heart of the community.

We start off each class by telling jokes, then we watch a 10 minute excerpt from a French-speaking film (with English subtitles, of course). This is followed by exercises in pronunciation and vocabulary that we can use for daily life in case we need to go to a



French restaurant or visit Montreal, Paris, or even Martinique in the future.

Just a note about our past French patrimony in Florida. Many people now speak French in Florida, but few know that Florida was once French territory due to an expedition that began in 1562. A few years later, the French were defeated by the Spaniards who held Florida until the English occupied the territory in 1763.

If it were not for the English and the Spaniards, we would be speaking French in Florida

today.
Nevertheless, we still have a good number of French and Franco-Americans who live in various regions of our beloved state. French culture still survived in Florida in some areas. In Pinellas County, we are fortunate to have a number of French restaurants and courses. But why spend money on gas and hundreds of dollars on tuition when you can learn French for free here?

Once one gets across the pronunciation barrier of the French language, then we learn to communicate with each other using very familiar expressions like ça va (OK)? And the indispensable "Bonjour."

We also hope to bring back Madame Galante, who will show us how to bake a good quiche Lorraine.

The text book that we use in our sessions is called French Made Simple (2006 edition) by Pamela Rose Haze (Broadway Books). The book can be purchased for about \$5 to \$10 online through Thrift Books. If you wish, the cost of printing for the outline for each session is only a donation \$5 a month for printing. It is not obligatory. Sessions are always free with no obligation to pay.



Jean-Paul Reymont gives Annisa Dickey a lesson in French pronunciation during a French Language and Culture Society Class this past summer.



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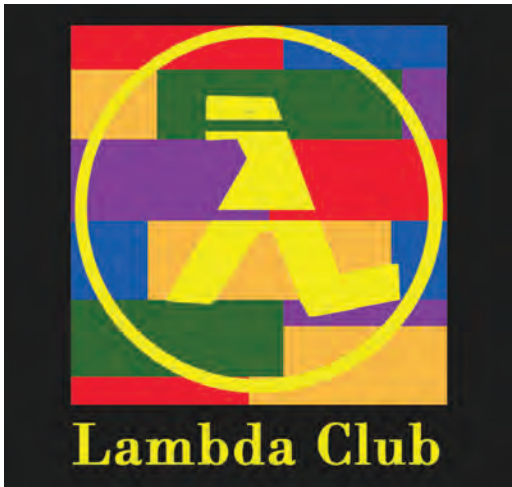


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Whether salsa dancing or drinking Grog Punch, Lambda parties are a care-free evening



By Earl Ballance
Anytime Lambda Club hears, “Salsa Night,” you know it’s going to be a lively evening.
With the background beats of salsa music filling the air and a tiki bar serving up its famous Caribbean Punch, Lambda members were swept away into a carefree island spirit.
The potluck featured zesty appetizers, salsa-themed main courses and desserts so sweet they could make a honeybee swoon.
It was true culinary carnival!
The highlight of the evening was a spirited competition among five brave members, who took to the dance floor vying for the coveted title of “Best Salsa Dancer.”
The winner was Tony Martinez and he won a jar of salsa!
As the night unfolded, we were reminded that, regardless of our missteps, the joy of dancing together is what truly counts.
Next month’s Lambda theme will be “Salute to Our Veterans.” It will be a



Pictured above are the finalists from our October salsa dancing contest. From left to right are Jack Kilgen, David Beaven, Tony Martinez, Dick Tavares and Armado Daruich. Tony (middle guy) was the winner and received a jar of salsa.

night when many of us can share our military escapades of days past at our potluck appropriated dubbed the “Mess Hall,” where the only thing we’ll be marching to is the buffet line.
For those who need a little liquid courage, the bar will be serving its Navy Grog Punch. It’s the perfect way to toast our brave veterans.
So, come join us for an evening of laughter, camaraderie and give a salute to those who served!
Lambda is always looking for ways to reach out to the community to get to know each other better. The following are events scheduled throughout each month:
Lambda Chat meets on the first and third Fridays at 10:30 a.m. in the East Activity Safety Harbor Room.
Lambda Walkers meet every Wednesday at noon (We’ll be shifting to outdoors in the park or at the beach.)
Lambda Zoomers are hosted by Howard Harville every Friday at 5 p.m.
Lambda’s November Book Club selection is, “The Pink Marine” by Greg Cope White. If interested, contact Bill Raymond at braymond3@gmail.com or call Bill at (727) 599-8317.
Lambda has been a beacon of hope and acceptance in our community for the LGBTQ community. Every social event is a commitment to create a safe space to have diverse camaraderie and celebrations.
Need more information about Lambda? Go to the official webpage at <http://lambdaclearwater.blogspot.com>.
You can also check us out on the Box Office (otowboxoffice.com) or call David Beaven (727) 410-7566.

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What’s better than golfing four straight weeks? Printing in a report with four weeks of scores!

By Barney Hanrahan

It came as a surprise to the Men’s Golf Association that we made it through four straight outings without a thunderstorm.

Although we knew the rainy season ran from May to October, and hurricane season lasts until the end of November, we were grateful to get a break and finally play enough golf to turn in a full report on four completed rounds.

Our thanks and congratulations to all of you who have stayed with the program and endured our seasonal challenges. Let us hope we are good now up to next April.

Golfers are showing remarkable improvements in their scores. We are seeing more players reach mid-50s multiple times. Great work guys.

A reminder: December will be election time for officers. Jay Laracuenta will step down to Trustee position and Ron LaFond will take over responsibility as incoming president.

Anyone interested in participating in the guidance of the On Top of the World Men’s Golf League should make sure you enter your name as a candidate.

Please give your name to one of the officers before Dec. 1.



**MEN’S GOLF
ASSOCIATION**

Sept. 17

Flight A

Top Scores: Bob Beals, 61, Fred Peace, 62, Lester Whynot, 62, Jere Keiser, 65, Stanley Doran, 65.

Flight B

Top Scores: Tom Sullivan, 55, David Saccone, 56, Paul Cairns, 56, Andy Poselli, 60, Mike Schuyler, 64.

Flight C

Top Scores: Sal Vasapolle, 55, Bob McGrogan, 56, Roger Schockley, 60,

Henry Rejman, 60, Glen Meyers, 64.

Flight D

Top Scores: Harry Crawford, 59, Jack Gow, 59, Jim Valloero, 59, Tim Palmquist, 61, Joe Ventimiglia, 61.

Sept. 24

Flight A

Top Scores: Stanley Doran, 63, Bob Beals, 66, Fred Peace, 66, David Johnson, 67, Nilson Sabadin, 68.

Flight B

Top Scores: David Saccone, 61, Tom Sullivan, 64, Paul Cairns, 65, Mike Schuyler, 67, Mike Smith, 68.

Flight C

Top Scores: Len Picone, 64, Jim Cadwell, 64, Bob McGrogan, 65, Sal Vasapolle, 67, Jerry Jordan, 67.

Flight D

Top Scores: Sonny Morris, 58, Harry Crawford, 60, Jack Drewiega, 63, Jack Gow, 66, Ken Nield, 69.

Oct. 1

Flight A

Top Scores: David Johnson, 61, Bob Beals, 62, David Saccone, 63, Nilson Sabadin, 63, Jere Keiser, 65.

Flight B

Top Scores: Daniel Morey, 63, Ron LaFond, 66, Paul Cairns, 66, Ed Sixon, 67, Sal Vasapolle, 70.

Flight C

Top Scores: Peter Gauvin, 62, Henry Rejman, 63, Jay Laracuenta, 65, Jim Caldwell, 65, Glen Meyers, 68.

Flight D

Top Scores: Bob McGrogan, 62, Joe Ventimiglia, 62, Jack Gow, 66, Sonny Morris, 66, Bob Ellis, 67.

Oct. 8

Flight A

Top Scores: David Johnson, 59, Stanley Doran, 61, George Mead, 65, Mike Crittendon, 65, Nilson Sabadin, 65.

Flight B

Top Scores: Daniel Morey, 62, Ed Sixon, 62, Jim Anzalone, 63, Ron LaFond, 65, Jack Sousa, 66.

Flight C

Top Scores: Henry Rejman, 57, Roger Shockley, 64, Tennyson Spiceland, 64, Peter Gauvin, 65, Jerry Jordan, 65.

Flight D

Top Scores: Jack Drewiega, 62, Joe Ventimiglia, 64, Harry Crawford, 68, Jim Valloero, 68, Tim Palmquist, 71.

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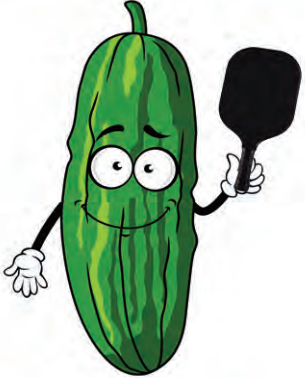
SPORTS





OK. OK. The average age of the two pickleball players above is not 18, but when you are on a pickleball court and you smack that yellow ball across the net, you look like you're 18 years old. Come join Sue Janiczak (left) and Scott Scheiber and give pickleball a try. Look young again! (OTOW News photos by Doug Kates)

Pickleball participation has gone up 159 percent over last three years - why haven't you tried it?



Pickleball

By Marina Davidovich
Pickleball!
Funny name, but fun game.
It seems like the sport of pickleball is becoming more and more popular, not just in the United States, but all over the world.
The tipping point, when the sport exploded, can be pinpointed to about a year ago when pickleball participation in the U.S. almost doubled. It increased by about 86 percent from one year ago and about 159 percent over the past three years (according to the 2023

Sports & Fitness Industry Association's (SFIA) Topline Participation Report).
According to the same report, pickleball now has 8.9 million players in the United States over the age of 6, an increase from 4.8 million people since 2022.
There are an estimated 36.5 million pickleball players worldwide as of 2024.
"Pickleball is social," said Marina Davidovich. "We have a lot of fun playing indoors and outdoors. You can pick up the paddle and start hitting the ball within 10 minutes. It costs next to nothing - just a paddle and the balls, but it brings out your competitive edge."

Downsides?
Marina says it can become addictive.
On Top of the World has four pickleball courts. The league plays 10 a.m. to 1 p.m. on Mondays, Wednesdays and Fridays; 8-10 a.m. on Tuesdays, Thursdays and Saturdays; 9 a.m. to noon on Sundays; and 5:30-6:30 p.m. on Tuesdays, Wednesdays and Thursdays.
New to the game? We have orientation at 5:30 p.m. on Tuesdays.

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Barbara Moon shoots opening day low score

By Jackie Miles
The On Top of the World Ladies 18-Hole Golf League is thrilled to start the 2025-2026 golf season.
First of all, we would like to welcome to the league Jacqui Livingston and Sue Beals, and look forward to playing with these ladies.
Welcome ladies.
Our first day was Oct. 7 and it looks like it is going to be a great season of fun.
The results for Oct. 7 are as follows:
In Flight A, first place went to Barbara Moon with a 65, second place to Verna Lundgren with a 76 and third place to Nancy Lo with a 78.
In Flight B, first place was won by Jackie Miles with a 69, second place went to Mary Beth Devine with a 76 and third place went to Linda Rice with a 77.
The ladies love competing for closest-to-the-pin and chipping in, but this year we have added a new competition,

18-Hole



Ladies Golf

longest putt.
Oct. 7 winners were Barb Moon closest-to-the-pin on hole No. 15 and Linda Rice for longest put.



Tennis and tacos

By Charles Torisky
On Top of the World Tennis Club members enjoyed “Taco Tuesday” lunch at Taco Quila restaurant.
It was our last special lunch before the Snowbirds return. Already, more and more tennis club members are showing up at the courts each morning.
Sunday afternoon tennis has been moved up to 5:30 p.m. for the fall.
Nov. 18 will be our big, annual, business meeting at the West Activity Center at 6 p.m. We will hold club elections then.



After a round of tennis, club members enjoyed Taco Tuesday at Taco Quila restaurant.

Fraud Awareness Week

Pinellas County Consumer Protection, 11 a.m., Thursday, Nov. 20

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Top weekly honors go to Sonny Morris, Robin Hendricks and Loren Payne

Friday Mixed

Golf League

By Sheryl Barbin
The Friday Mixed Golf League starts the 2025/2026 championship season on Oct. 31.
We had three days of play leading up to the start. Below are the results.
Remember to sign up by 6 p.m. Wednesday for Friday's play. For more information on our league, please contact Harry Barbin at 215-514-1280 or email him at harrybarbin1@gmail.com.

Friday, Sept. 26
We had 35 players on a warm, sunny Florida day and we played in 3 ½ hours.
First place went to Sonny Morris with

a plus-11, second place went to Fred Peace with a plus-6, Fred Schick took third place with a plus-5, Sheryl Barbin took fourth place with a plus-5 and Andrea Tomaselli took fifth place with a plus-4.

All ties were broken by a match of cards.

Closest-to-the-pin winner on hole No. 5 went to Andy Watson, hole No. 6 went to Andrea Tomaselli, hole No. 9 went to Mike Tomaselli, hole No. 13 went to Ada Maloof, hole No. 15 went to Tom Crossen and hole No. 16 went to Roger Shockley.

Skins were awarded on hole No. 1 to David Johnson, hole No. 3 to Paul Cairns, hole No. 4 to Grant Hone, hole No. 6 to Andrea Tomaselli, hole No. 12 to Bruce MacPherson and hole No. 13 to Fred Peace.

Low gross went to Fred Peace with a 67 for 34 points. Nice round, Fred!

Friday, Oct. 3

We had 49 players on a beautiful Florida day. We played the full course in 3 ½ hours.

First place went to Robin Hendricks with a plus-8, second place went to Mendy Payne with a plus-7, third place went to Peyton Grogan with a plus-6, fourth place went to Fred Schick with a plus-5 and fifth place went to Bob Beals with a plus-4.

Closest-to-the-pin winner on hole Nos. 3 and No. 5 went to Bill Whipps, hole No. 6 went to Harry Barbin, hole

No. 9 went to Fred Peace, hole No. 13 went to David Johnson, hole No. 15 went to Fred Schick and hole No. 16 went to Mendy Payne.

Skins were awarded on hole No. 3 to Rick Muchler, hole No. 4 to Fred Peace, hole No. 9 to Bill Higgins and hole No. 16 to Peyton Grogan.

Low gross went to Bob Beals with a 69 for 32 points. Nice round, Bob!

Friday, Oct. 10

We had 42 players on a cloudy, Florida day and we played in 3 ½ hours.

First place went to Loren Payne with a plus-8, second place went to Bill Higgins with a plus-7, third place went to Lisa Muchler with a plus-5, fourth place went to Jerry Jordan with a plus-4 and fifth place went to Fred Schick with a plus-3.

All ties were broken by a match of cards.

Closest-to-the-pin on hole No. 3 went to Gary Piccolli, hole No. 5 went to Bruce MacPherson, hole No. 6 went to Lisa Muchler, hole No. 9 went to Paul Meyers, hole No. 13 went to Bob Beals, hole No. 15 went to David Saccone and hole No. 16 went to Gary Bertuzzi.

Skins were awarded on hole No. 2 to Mike Palermo, hole No. 4 to Bruce MacPherson, hole No. 6 to Lisa Muchler, hole No. 9 to Bill Higgins, hole No. 10 to Joe Coyne and hole No. 13 to Bob Beals.

Low gross went to Bill Higgins with a 65 for 36 points. Nice round, Bill!

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SPORTS

In the OTOW softball league, our right fielders aren't too bad

By Bob Rittner

There is a song, "Right Field," in which the performer sings about a child, who was always assigned to right field because he was slow, awkward and not a very good player.

This is ironic since aside from pitchers, there are more right fielders in the Major League Baseball Hall of Fame than any other position.

It includes such luminaries as Babe Ruth, Henry Aaron, Ichiro Suzuki, Roberto Clemente and Al Kaline.

And in the last On Top of the World softball game, a 9-5 Red win over Blue, it was a right fielder who starred.

Burnell Hoekstra tracked a high, twisting fly ball, camped under it and calmly caught it, then relayed the ball quickly back to the infield to stop baserunners from advancing.

Coming to bat in the next inning, Burnell slashed a clean single.

Winning pitcher Rodger Hillier held the opposition to just two runs through eight innings. He threw four innings without allowing more than four batters.

After a flurry of one-out hits in the ninth inning, he set down the side with two quick outs to claim the victory.



To cap his brilliant pitching, Rodger also had three hits and scored two runs.

Red scored three runs in three innings - their chief catalyst being Bo Voigt who led off the third inning with a triple and scored the game's first run. Then Bo doubled in a run and scored in the fifth inning. His steady shortstop play kept Blue team's runners off the bases.

Blue 11, Red 10, White 10

Two home runs by Ralph Scunziano

of Red and another by Richard Mierzejewski of White were offset by four baggers by Lenny Segall and Ray Woolsey of Blue to eke out their victory.

Ray, Richard and Gene Abood each had perfect four-hit days while Burnell Hoekstra contributed three clutch hits and scored two runs for Blue's win.

White 7, Red 5, Blue 5

Through four innings, the score was tied at 5-5, but in the last of the fifth inning, White scored two runs and held the lead from there on.

A Lenny Segall single opened the inning, and with two outs and Lenny still on first base, Eddie Ramirez slashed a drive to deep center field for a run scoring double.

Phil Goodwin then drove in Eddie with a single. Eddie raced around third base to just beat the throw home.

Hitting stars included Ralph Scunziano who was 3-for-3 with a triple and two doubles, and Reto Guruswami and Michael Sullivan, each also 3-for-3.

The play of the game was a running, back-hand catch, of a sinking line drive in left field by Robert Bannick.

Red 10, Blue 8, White 7

It was a game of heroic achievement.

For the winning Red team, three players stood out - two for offense and one for defense.

One offensive star was shortstop Ralph Scunziano who went 4-for-4 ending his day with a game-winning home run hit so far he could have circled the bases twice.

Assisting Ralph in his Herculean efforts was Joni Edwall who singled, doubled and tripled driving in four runs

On defense, with the tying run at the plate and the White team's best hitter at the plate, catcher Mary Szafranski streaked in front of the plate to catch a short pop-up and retire the dangerous batter.

On the next play, she caught a throw to frustrate a runner trying to score, thus preserving her team's lead.

For the Blue team, Lenny Segall did all he could with two doubles, three RBI, two runs scored and a home run that temporarily tied the score in the penultimate inning.



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SPORTS

We play four days a week

Play ping pong on Nov. 18 and then celebrate ‘Friendsgiving’



by Marie Clodge Valdes

Another month has come and gone and the Ping Pong Club is pleased to welcome our two newest members - Barbara Moon and Cha Cleveland.

Our group has all different levels of players and we are always willing to help others learn the game.

We have been busy planning and organizing events for the next couple of months. We had a monthly birthday celebration on Oct. 7 when we had 22 people join in the fun and held a birthday social for four of our members - Anna Krown, Anna Ventimiglia, Lois Price and Yan Shi Liu.

Our club also will be gathering at a local restaurant for our “Friendsgiving Lunch” after playing ping pong on Nov. 18, so we may gather for fellowship and celebrate Thanksgiving together before some go home for the holidays.

Saturday, Dec. 6, will be our Christmas and holiday party, which is always a lot of fun.

Our club plays at the West Activity Center in the Bellaire Room on Tuesdays, Wednesdays, Thursdays and Fridays from 10 a.m. - noon.

We invite you to join us!



Lois Price, Anna Krown, Yan Shi Liu and Anna Ventimiglia celebrated their birthdays at ping pong.

Aqua Aerobics September birthdays

By Irene Pappas

The Aqua Aerobics Club hosted a birthday luncheon on Sept. 17.

Guests of honor were Diane Bigelow and Chuck Davidson.

Aqua Aerobics is held Monday through Friday from 9-10 a.m.

This class is very beneficial for anyone who has arthritis and the class gives most attendees a great deal of relief.

This class is now a club and is operational all year with the exception of bad weather, pool closures, some holidays, cleanings and repairs.

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

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

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



Diane Bigelow and Chuck Davidson

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VETERAN AND FAMILY OWNED

Angel Trees will be back after Thanksgiving.

You will find Christmas trees in the East and West Activity Centers with angel tags.

Angel Trees benefit children from Pinellas County Foster and Adoptive Parents Association.

Watch for more information in the December newspaper.



Around the Bay

Clearwater Area Entertainment
By Mike Wood

‘Cabaret,’ ‘Deathtrap,’ Bryan Adams and Pat Benatar all November features you won’t want to miss

So, how many of you were able to attend the 46th annual Clearwater Jazz Holiday?

Tower of Power is still alive and going strong, as are Trombone Shorty, Cory Wong and The Boneshakers.

What a great weekend it was, listening to some of these all-time Jazz greats.

Autumn is now in full swing, as are the fantastic concerts and theater shows in Tampa Bay this month.

On the concert scene, you have Emerson, Lake and Palmer and America at Ruth Eckerd Hall, and Bryan Adams, Pat Benatar and Neil Giraldo at Benchmark Arena.

With many area theaters now in full performance mode, theater fans will enjoy the all-time classic Cabaret, along with Deathtrap and On the Farce Day of Christmas.

Opera fans will love five shows presented by Opera Tampa at the Straz. Keep an eye out for my ***Must See*** selections below. Yes, Autumn is definitely in full bloom, as are the wonderful musical and theatrical selections “Around the Bay!”

Live Concert Venues in Pinellas County

Ruth Eckerd Hall Venues

Ruth Eckerd Hall has seven venues in and around Pinellas County.

These are the three venues closest to On Top of the World. They are predominantly musical concert facilities.

Listed are some of the highlight concerts coming to these great venues.

All tickets and information for the following Ruth Eckerd Hall venues are available through their website www.rutheckerdhall.com.

The BayCare Sound at Coachman Park

301 Drew St, Clearwater

Three great shows this month, highlighted by Nov. 13, 7 p.m., Greensky Bluegrass, coming out of sold out shows at Red Rocks and The Ryman. You won’t want to miss this outstanding bluegrass-rock band.

The Nancy & David Bilheimer Capitol Theater

405 Cleveland St, Clearwater

Eight live musical performances come to town, featuring a classic performance Nov. 5, 8 p.m., featuring Live Dead & Brothers bringing you the iconic sounds of The Grateful Dead and the Allman Brothers for all you Deadheads and Allman fans.

Ruth Eckerd Hall

1111 McMullen Booth Road Clearwater

Twelve big performances this month, highlighted by Nov. 8, 8 p.m., featuring an evening with Emerson, Lake and Palmer.

Nov. 14, 7 p.m., Neil Berg’s 50 Years of Rock & Roll.

Nov. 15, 7 p.m., America

Nov. 22, 8 p.m., Floyd Nation, Wish We Were There Tour, the music of Pink Floyd.

Palladium Theater

253 5th Ave N, St. Petersburg

Twelve great performances at the Palladium this month.

Visit their website www.mypalladium.org

for show dates, times and tickets.

Live Theater Venues in Pinellas County

TheatreFor

1863 N. Highland Ave, Clearwater

Nov. 1-2, Clone, The world premiere production by DC Cathro, last two performances are Saturday at 7:30 p.m. and a Sunday matinee at 2 p.m.

Tickets and showtimes are available on their website www.theatrefor.com.

Francis Wilson Playhouse

302 Seminole St, Clearwater

No performances in November, although the Broadway blockbuster Annie is coming in December.

Tickets and showtimes are available on their website at www.franciswilsonplayhouse.org.

Early Bird Dinner Theater

13355 49th St N, Clearwater

Nov. 8 – Dec.14, On the Farce Day of Christmas, “a wacky and wild comedic ride” you won’t want to miss!

Shows are 11 a.m. and 4 p.m. Thursdays through Sundays.

All performances include lunch or dinner and a show.

Tickets are available on their website, www.earlybirddinnertheater.com.

freefall Theater

6099 Central Ave, St. Petersburg

***Nov. 1-30, Deathtrap by Ira Levin.** Ira is the author of Rosemary’s Baby and The Stepford Wives and she has created this classic thriller.

After receiving rave reviews from The New York Post, this is one I’m going to say you ***Must See!***

Dates, showtimes and tickets are available on their website: www.freefalltheater.com.

West Coast Players

21905 US Hwy 19 N, Clearwater

Nov. 1 and 2, Keep on Laughing, a zany comedy full of fun and surprises.

Tickets are available on their website: www.wcplayers.com.

St. Petersburg City Theater

4025 31st St S, St. Petersburg

No performances in November, although A Christmas Carol, a WWII radio play, will start on Dec. 12. Come

back next month for dates and showtimes!

Visit their website for dates, showtimes and tickets: www.spcitytheater.org.

Blended Venues

Providing both live musical concert and theater shows

Central Park

Performing Arts Center

105 Central Park Drive, Largo

Nov. 7 – 16, Cabaret.** This Bob Fosse musical for the ages and winner or 12 Tony Awards will take you back to the golden age of theater. ***Must See

For tickets and showtimes, visit their website www.largoarts.com.

The Mahaffey Theater

Duke Energy Center for the Arts

400 1st Street South

St. Petersburg

Thirteen wonderful concerts and performances this month, highlighted by The Florida Orchestra on Nov. 8, 13, 15 and 23 performing everything from Disco to Mozart.

Show dates, times and tickets are available on their website, www.themahaffey.com/shows-and-events.

Tarpon Arts

Performing Arts Center

324 Pine Street, Tarpon Springs

Nov. 8, Heart by Heart, celebrating the music of the iconic diva duo Heart.

Nov. 14, Celebrating Celine, a Celine Dion Tribute.

Nov. 16, Swords, Sandals and Scandal, presented by the Flip Flop Opera.

Nov. 29, Top of the World, A Carpenters Christmas, featuring the wonderful Christmas music of Karen and Richard Carpenter.

Show dates, tickets and the 2025 brochure are all available through their website, www.tarponarts.org.

Zubrick Magic Theater

1211 1st Ave N Suite 101

St. Petersburg

Nov. 13-30, Zubrick Holiday Spectacular, unbelievable family-style holiday themed magic shows every Thursday through Sunday.

This show is an OTOW resident favorite for all ages!

Tickets available on their website

www.zubrickmagic.com.

Popular Concert and Theater Venues Across the Bay

The Straz Center

1010 N Macinnes Place, Tampa

Tampa Opera performs two different shows this month.

Nov. 1-2, Love V. Death at the Jaeb Theater.

Nov. 21 and 23, The Turn of the Screw, accompanied by The Florida Orchestra at Ferguson Hall.

Acclaimed Broadway shows come to Morsani Hall including Nov. 1 and 2, Water for Elephants, the Broadway musical and Nov. 18-23, Kimberly Akimbo, winner of five Tony Awards.

Nov. 28-30, A Christmas Story, The Musical.

Dates, showtimes and tickets are available on their website at www.strazcenter.org for these venues: Jaeb Theater, Shimberg Playhouse, TECO Theater, Morsani Hall and Riverwalk Stage.

Benchmark International Arena (formerly Amalie Arena)

401 Channelside Dr, Tampa

***Nov. 10, 7:30 p.m., Bryan Adams: Roll with the Punches Tour, with Pat Benatar and Neil Giraldo.** Wow, it doesn’t get any better than this if you’re a rock-and-roll fan.

Combined, this trio has sold more than 150 million albums worldwide. What a night this is going to be. I’ll be there, will you? ***Must See!***

The full listing of shows and tickets are available through the Benchmark Arena website, www.amaliearena.com.

Raymond James Stadium

4201 N Dale Mabry Hwy, Tampa

Football season is now upon us. If you want a totally entertaining musical show, you won’t want to miss the University of South Florida Thundering Herd Marching Band at any of the USF football games.

This 300-plus member band will literally blow you out of your seats... and the football team is really good as well. As of presstime, USF was ranked as one of the top 25 best teams in the nation.

Concert and parking tickets available on the website, www.raymondjamesstadium.com.

OTOW MOVIE NIGHT
Wednesday, Dec. 3, 4 pm, East Activity Center Auditorium

National Lampoon's Christmas Vacation

A sequel to two previous Lampoon Vacation flicks has the Griswold family staying home for the holidays and being invaded by bickering relatives.

Director Jeremiah Chechik • Produced in 1989
Rated PG-13 by Warner Brothers • Runtime 97 Minutes

Cast
Chevy Chase, Beverly D'Angelo, Randy Quaid, Juliette Lewis, Johnny Galecki

COMMUNITY REPORTS



Karen Barkiewicz lives in a world of peace and happiness. She posted the 'No Negativity' sign to keep bad thoughts away and planted beautiful orange and yellow flowers to make people smile. (OTOW News photos by Joanne Cordes)

Porch and garden designed to inspire positive vibes - if you are grumpy, you are not welcome

There is a small sign on one of the porches at our Old World Spanish building that says it all: "No Negativity Allowed Here."

It's cheerful, hand-painted and now surrounded by a welcoming strand of bright fall leaves. Nearby is a small planter of orange and gold mums and a small hand-made door wreath.

It might make you smile as you approach the porch and the core condo decorated by Karen Barkiewicz.

As a self-proclaimed "mayor of the Brazilia Drive side," Karen said she has learned, through years of neighborly visits, that a friendly chat can sometimes take a gloomy turn. So, she



decided to set a boundary – kindly but firmly.

"If you're bringing complaints to my porch," she smiles, "keep them to yourself!"

Her message has been read throughout our building of 72 condos.

The sign is indeed a boundary. Karen said negativity can spread from one person to the next person, but that negativity is not welcome past her sign.

Instead of creating conflicts or division, she wants people to smile and forget their troubles.

Hence, the flowers. Who doesn't smile when they see flowers.

I, personally, write for our "good news only" newspaper. That wasn't my creation. That was the concept created

by Mr. Sidney Colen back in the 1970s.

Our newspaper is kind of like the "No Negativity" sign in the yard. The newspaper is meant to lift people up and not drag anyone down.

When I read a story in our newspaper about kindness, small triumphs, acts of care, and moments of humor and joy, it reminds me of how lucky we are to live where we do.

That little sign on the porch is more than a decoration. To Karen, it's a reminder you can live in peace if you choose peace.

She chooses happiness and gratitude. The negativity stays away.



The holidays are here - why not dress up as pumpkins?



On Top of the World friends and neighbors got together to discuss the Dorado building halloween party and other fall activities.

A few of us have known each other for a long time. Some are new to the group. Everyone has become great friends now.

We thought it would be a great idea to dress up in pumpkin attire to get into the spirit of the upcoming holidays. We are known for having fun even if sometimes it means behaving a little bit silly.

We welcome our newcomers. We are always looking for more people to join us and get into the spirit of things.

If you would like to join us in making great memories with some of your neighbors this fall and winter, please text yours truly, Building Coordinator Edwina Schick, 678-414-5300.

Bedford building afternoon luncheon



Turkey, football and pumpkin pie - that just about sums it up for November. The Halloween decorations will be put away. Now it is time to enjoy our beautiful fall colors. Nothing is better than socializing with good food and lady friends from your building. Judith Blubaugh, second from left, is our newest Bedford building resident. She is from Orlando. She decided to move to Florida so she would be closer to family. Her son already lives in On Top of the World. The ladies luncheon for October was at Eggs Up Grill. Meeting Judith for lunch were, left to right, Rob-in Becker, Nancy Casey, Sally Herman and Barbara Wong.

Bohemia to announce pumpkin contest winners on Oct. 31

October is always one of the most active months for Bohemia residents. Early in the month was our dinner out - this time at Joey's Pizza.

We had 20 residents in attendance and it was a fun evening.

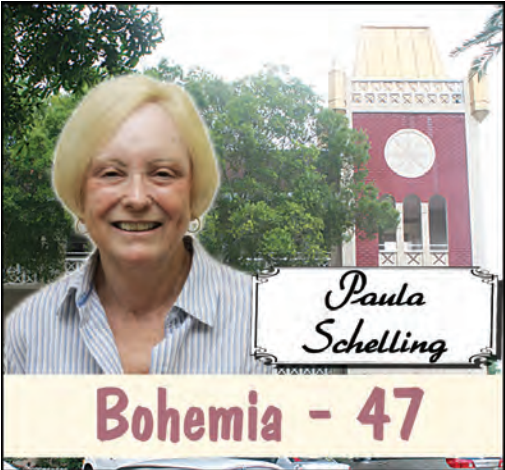
Moving on to mid-month was our annual pumpkin contest. There are two categories in this challenge. The first category is carved pumpkins and the second category is best decorated pumpkin.

Judging will be done by our building residents.

The judging process is by secret ballot. Residents cast their votes into a plastic pumpkin. The ballots are then counted on Halloween eve and prizes awarded on Halloween night. The two winners will be awarded Aldi's gift cards.

The month concludes with a costume-option party where the contest winners are announced. There will be charcuterie boards along with beer and wine.

This month we welcome Susan Withers, a new resident to our building. Susan was originally from Coshoc-



ton, Ohio. She is the mother of a son, Shane, and daughter, Somer, along with being a grandmother to six grandchildren. They all still reside in Ohio.

Susan was a busy lady, who over the years has owned a pool company, a landscape business, a car wash, a sales career and has managed a Clearwater resort.

She enjoys the outdoors, particularly swimming, bike riding and walking.

We welcome you to our Bohemian family, Susan.



November 2000

By Randae Van Denover

World News

European union defense ministers pledged troops and equipment to create a 50,000 force by 2003. The move was intended to manage a wide range of crises without reliance on the U.S. However, Europe significantly delayed and downsized the initiative and was not fully successful in reducing their reliance on U.S. military power.

U.S. News

Hillary Clinton became the first-ever First Lady elected to the U.S. Senate by the state of New York. She was re-elected by a wide margin in 2006, showing broad support from her constituents and recognition of her effectiveness. But, in 2007, she shifted her focus towards a failed run in the 2008 Presidential election.

Business World

Iraq's State Oil Marketing Organization required firms purchasing Iraqi crude to pay a 50 cent per barrel surcharge directly to its government starting Dec. 1— rather than directing funds through the United Nations-administered "oil for food" program. The move raised serious concerns about possible sanctions violations and disruptions to the oil supply. The surcharge was sustained for about two years, generating much illicit revenue, before intensified international oversight and pricing reforms curtailed the practice.

Technology News

While its technology had been invented earlier, the first camera phones became commercially available in November 2000 ushering in the era of mobile photography. Major camera companies, like Kodak and Polaroid, famously rejected the concept, believing that phone communication would remain separate from photography. But, in a short time, supporting infrastructure developed and users found new and unforeseen applications for it, such as snapping a picture of an item to compare competitive prices or investigating health value of a food while shopping.

Medical World

Major companies pulled products after U.S. regulators issued a 2000 warning advisory against phenylpropanolamine (PPA) use in over-the-counter and prescription drug products linked to stroke in young women. Advances in medical and pharmaceutical technology enabled greater proactive concern for public health technology.

Sports World

After 15 years at the top of the chess rankings, Garry Kasparov is vanquished by 25-year-old Russian, Vladimir Kramnik, who had been his protégé. At this intense level of competition, chess is indeed a physical, as well as mental sport. Garry continued competing until retiring in 2005 after winning the prestigious Linares Tournament for the ninth time. He cited a lack of personal goals in the chess world and a desire to focus on politics and writing as his reason for retirement.

Florida News

The Miami Book Fair International occurred in Miami during November 2000. It is one of the largest and most prestigious literary festivals in the U.S., bringing together authors, publishers and readers. In 2024 the fair celebrated its 40th anniversary, highlighting its growth from a local to a global event.



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Traveling through Rhode Island brings reporter face-to-face with Mrs. Skipper, the troll



Our Austrian Alpine neighbors have been busy exploring beautiful corners of the world this season, from the rolling hills of Ireland to the tropical breezes of the Bahamas.

Pat and Robert Seetin recently returned from an 11-day, Enchanting Ireland Town and Country Tour with Road Scholar.

Their journey took them deep into the heart of Irish history, which included the devastating potato famine.

They explored ancient castles, braved stormy weather and stood in awe at the breathtaking Cliffs of Moher.

Pat especially enjoyed the natural beauty of the Dingle Peninsula, while Robert was fascinated by a visit to a local cattle farm and the insight it gave into Ireland's rural traditions and the challenges of keeping up with supplies that come from other countries.

Back in the U.S., I explored the scenic White Mountains National Forest in New Hampshire, where I found vibrant peak foliage and peaceful hiking trails leading to cascading waterfalls.

My travels also brought me through the Lake Winnepesaukee region of New Hampshire and to a fun surprise in East



Above, Donna Gagnon discovers Mrs.Skipper on a rocky point in East Providence, R.I. At right, Robert and Pat Seetin pose with sculpture of Oscar Wilde in Dublin. Oscar was a famous author, poet and playwright from Ireland.

Providence, R.I., — a giant wooden troll named Mrs. Skipper.

This troll is part of a global art series by Danish sculptor Thomas Dambo, whose whimsical creations are hidden in natural areas around the world. All his work is made from recycled materials.

Taking to the seas, Dottie Ference, Kathy Ahrens, Lenny Segal, and Lisa

and Rick Munchler enjoyed a relaxing cruise through Key West, Nassau and Paradise Island.

For Dottie, this was her first cruise in 13 years. She loved the lively entertainment and nightly shows on board.

Whether enjoying waterfalls or castles, cruises or countryside, our Austrian Alpine travelers continue to make unforgettable memories far and wide.





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Valencia ladies wear zanny hats just to wish you a happy holiday season

Ladies from the Valencia building went out for a meal together in October and as you can see from our photo, some zaniness took place, too.

They all put on hats and struck a pose to wish all of you “happy holidays.”

The day was extra special because we celebrated the 90th birthday of our dear neighbor, Lois Dworkin. The party included fun, cake and song. She is second from the left in the front row of the photo.

Our Ladies Brunch Bunch (try saying that three times fast) is our monthly gathering of whomever can make it. Our October choice was Abe’s Place.

Holy cannoli, Batman! We were surprised by just how big the chicken wings were at Abe’s.

We had a variety of dishes, which everyone enjoyed, and some left with takeout boxes of their favorites.

In November we are switching the ladies brunch to the first Thursday of



each month, so continue to sign up in the lobby and show up whenever you can.

We gals gather for the giggles and the grub.

Our fall building event was at O’Keefe’s, a popular favorite for us.

Our December holiday social will be in the West Activity Center. Last year,



Nearly a dozen ladies from the Valencia building went to Abe’s Place for lunch. Most wore silly hats in honor of starting the holiday season. Lois Dworkin, front row, second from left, celebrated her 90th birthday.

we had reindeer games, songs and great food. The sign up sheet, with all the particulars is on the bulletin board in the core lobby in our building where residents need to sign up so we know

the number for the room setup. We wish everyone joy in this holiday season.

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After living all over the world, Priscilla Fay has settled down at On Top of the World

Bavarian Chalet has some very unique and exciting residents who have traveled near and far and then settled into a condo at On Top of the World to enjoy their retirement. I recently enjoyed a visit with my friend and neighbor, Priscilla Fay.

Priscilla was born in Boston, Mass., but at age 10 she began traveling the world and still does today.

Priscilla's father was an employee of the State Department and his job required lots of moves to many foreign countries. Those moves were very frequent.

Priscilla's first place to call home after living in Washington, D.C., was Kathmandu, Nepal, and from her new home she was able to see Mt. Everest from the valley of Kathmandu. Her new playmates were Tibetan refugee children.

As children from two different countries, they did not know each other's language, but had lots of fun.

Priscilla said Kathmandu was a very safe place for the children to venture out and play, even in the streets. One day she sat on the curb to watch a parade as it passed and to her surprise she saw a very young Queen Elizabeth and Prince Philip who were guests of the city.

Priscilla said she waved, but



was not sure if the Queen saw her.

Because her family moved frequently, Priscilla was introduced to some very interesting other places she would call home, such as Decca, Bangladesh, Istanbul and Ankara, Turkey.

Her family would travel to other countries on vacation while her father worked. Those other countries included India, France, Italy, England, Vietnam and Hong Kong. She also traveled on three ocean liners - Trans Atlantic to Europe, a French ship to Southeast Asia and an Italian ship touring the Mediterranean.

One year for Christmas she asked for a pet goat and Christmas morning she heard the "baa-baa" sound.

Priscilla gave her new goat a perfect name, Kiddie Pie.

Priscilla and her siblings were children with investigative minds. They would often run through rice paddies and



When you live all over the world, you come across some interesting artwork. Priscilla Fay still brags about the piece above. She calls it her dancing monkeys.

be chased by wild animals. They would venture to monkey jungles where they would upset the monkeys.

As Priscilla told me, life was never dull during her childhood. She attended a boarding school in Ankara, Turkey,

where she graduated high school and returned to the United States to attend college. But she soon realized, college was not her thing.

One interesting fact I learned, when you are living in so many different countries

and want or need American-style clothes, you could order from Sears and Roebuck. Problem was, it could take up to eight months.

There was no Federal Express or Amazon delivery service when Priscilla was overseas.

Another great adventure Priscilla shared with me was traveling abroad the beautiful ocean liner, SS United States from New York to Bangladesh.

It was like being part of royalty, she said.

Priscilla's travels have continued since moving to On Top of the World. She has enjoyed seeing London and Ireland with her daughter, and soon the two will be touring London, Switzerland, Italy and Morocco.

Priscilla stays very active when she is home. She swims daily.

In fact, for someone who has traveled around the world, she mentioned she got a thrill one day when she was joined by ducks in a pool.

Priscilla also enjoys riding her bike and searching for new trails. She enjoys kayaking and having tea with friends.

A side note, she has many absolutely beautiful tea cups and a great assortment of teas.

Thank you, Priscilla, for sharing your story with us and continue to enjoy your travels.

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Nearly 40 residents went from the swimming pool to the kitchen to enjoy lunch after Aqua Aerobics class.



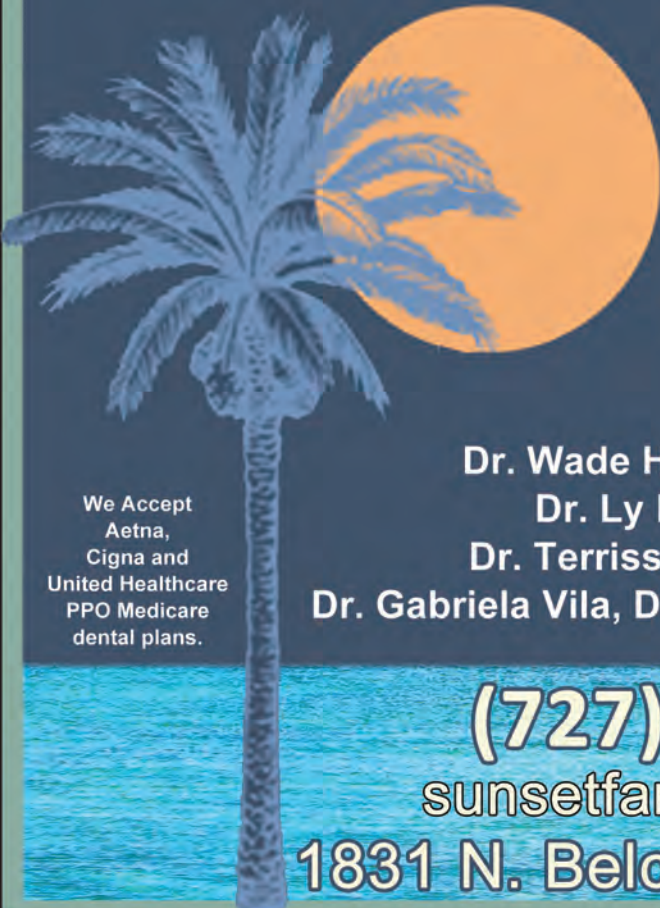
Out of the pool! Lunch time

By Irene Pappas
Aqua Aerobics class hosted a luncheon for members of our club at the East Activity Center kitchen on Oct. 16. As you can see, there were many happy faces as we enjoyed each other's company and camaraderie.

Aqua Aerobics is operational Monday through Friday from 9 to 10 a.m. and the heater is turned on during the winter months. This class improves balance, memory, strength, and also helps to reduce pain.

This class is available all year, weather permitting. We encourage everyone to wear sunscreen, water shoes, sunglasses, a hat and a jacket or a shirt that has sun protector factor.

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You can meet local author Susan Pollard and see her books at the Fall Festival

By Susan Pollard

Hello. My name is Susan Pollard and I recently moved to On Top of the World.

I am a local author and Energy Psychology Practitioner (Energy Healing).

I am a trauma specialist and the books and articles that I have written are related to trauma recovery and healing holistically.

I will be sharing a table with the High Vibe Tribe at the On Top of the World Fall Festival and Expo on Nov. 1 in the East Activity Center Auditorium. All four of my books will be available.

I also will be doing a book signing on Saturday, Dec. 20, in Tarpon Springs at The Marketplace. It is about a mile from the Sponge Docks on Alt 19.

I am a retired psychotherapist and was previously a special education teacher.

I work with both people and animals doing several types of healing work, including Reiki and Emotional Freedom Techniques (tapping). I also do Holistic Life Coaching.

Trauma lodges in the body so I help two-legged and four-legged animals remove trauma from the body - that way they can feel empowered and shine Light.

My four books (I am currently working on a fifth book) are available on the Amazon website and several other places online.

Locally, my books are at Book Luggers, which is in The Marketplace. They are available at The Book Rescuers in Largo and a couple of other places in both Tarpon Springs and Safety Harbor.

The Pinellas county library system carries all of them.

The books:

1. Unlocking the Puzzle of PTSD (a holistic work-book and manual which covers other topics too like



Susan Pollard, an On Top of the World resident, shows off her first four books at the On Top of the World Library. She has a fifth book coming out soon.

Complex Post Traumatic Stress Disorder, domestic violence and child abuse).

2. Restoring the Broken Threads (ways to use spirituality and creativity to remove trauma and shine Light).

3. Cry for the Children (the first novel in a trilogy about a highly traumatized woman and her journey to healing, hope and love).

4. I Hear the Flowers Sing (the second novel in the trilogy which continues the story of the heroine's journey).

The third part of the trilogy is the one I am currently working on completing.

The four articles are on the Complex Post Traumatic Stress Disorder Foundation Website.

I hope to meet you at one of the events.



Happy Thanksgiving Month!

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Cooking for two - very simple



Last month I gave you tips on grocery shopping. This month I am going to give you tips on cooking for one or two people after returning from the grocery store.

Cooking for one or two people is not difficult, but presents unique challenges related to portion control, food waste and finding motivation for smaller meals.

The main difficulties include scaling down recipes when buying smaller portions and the risk of food spoilage.

However, these can be overcome by planning meals, making larger batches to freeze as “planned-overs,” buying smaller packages or sharing bulk items, and using flexible recipes and one-pot meals.

Quick, versatile and budget-friendly meals for one or two people often utilize pantry staples and can be scaled down.

When cooking for one or two people, focus on meal planning or scaling down recipes. Ideas include making personal pizzas, using the air fryer for individual portions, and incorporating planned leftovers into future meals, such as using leftover roast for sandwiches or stew.

To cook for one or two people, choose smaller cooking vessels, and repurpose ingredients to minimize waste.

You can also halve standard recipes and cook components in stages or with tools like a toaster oven.

Here are some other ideas about cooking for one or two people.

Quick and easy meals, like stir-fries, are versatile and quick. You can use any protein and vegetable you have on hand. Stir fries are sheet pan meals with minimal cleanup and customizable with various proteins and veggies.

Sheet pan meals are fast, easy and require a single sheet pan for cooking the entire meal so cleanup is a breeze.



Chicken, Cranberry, Pear and Spinach Salad.

Sheet-Pan Roasted Red Onion Chicken

Ingredients

2 medium red onions sliced into ¾ thick wedges
2 cloves garlic, peeled
1 tablespoon chopped fresh sage
1 tablespoon chopped fresh thyme, plus more for serving
1 tablespoon extra-virgin olive oil
Kosher salt
Freshly ground black pepper
One 3 ½ pound whole chicken
2 teaspoons paprika
1 tablespoon unsalted butter
Pinch of crushed red pepper flakes

Directions

1. Arrange a rack in center of oven (with no rack above it); preheat to 450 degrees. Place a baking sheet on rack to preheat.
2. In a large bowl, combine onions, garlic, sage, thyme

and oil; season with salt and black pepper. Toss until coated, separating some, but not all of the onion layers.

3. Pat chicken dry, season all over with paprika, 4 teaspoon salt and pepper. Arrange chicken breast side up. Tie legs together with kitchen twine (optional) and tuck wings tips underneath.

4. Remove baking sheet from oven. Carefully transfer onion mixture to sheet and arrange in an even layer. Place chicken on top of onions in center of sheet pan.

5. Roast chicken and onions, rotating pan halfway through, until an instant-read thermometer inserted into a thigh registers 165 degrees, 60 to 70 minutes.

6. Transfer chicken to a cutting board. Transfer half of the onions and all of the garlic to a blender. Add butter, vinegar, red pepper flakes, ¼ teaspoon salt and 2 tablespoons water. Blend until smooth.

7. Break chicken down into eight pieces. Transfer remaining onions to a platter. Place chicken pieces on top. Spoon onion sauce over chicken. Top with thyme.

One-Pot Lemon Garlic Shrimp Pasta

Ingredients

4 ounces linguine
2 tablespoon salt
4 tablespoons unsalted butter
2 cloves garlic
1 teaspoon red pepper flakes
¾ pound large shrimp peeled, divined
1 teaspoon dried oregano
2 cups baby spinach
¼ cup parmesan cheese, grated
2 tablespoons fresh parsley, chopped
1 tablespoon lemon juice

Directions

1. In a large pot, boil water and add pasta Cook (stirring frequently) until al dente.
2. Drain and set pasta aside.
3. In the same pot, heat olive oil and 2 tablespoons of butter. Add garlic and red pepper flakes, cook until fragrant.
4. Toss in shrimp, salt and pepper to taste, and stir until shrimp start to turn pink, but are not fully cooked.
5. Add oregano and spinach, cook until wilted.
6. Return cooked pasta to the pot, add remaining butter, parmesan, and parsley. Stir until well mixed and the butter is melted.
7. When the shrimp are cooked, add lemon juice, mix once more, then serve while hot.

Chicken, Cranberry, And Pear Spinach Salad

Ingredients

Apple Cider Vinaigrette
3 tablespoons olive oil
2 tablespoons apple cider vinegar
1 teaspoon honey
½ teaspoon Dijon mustard
¼ teaspoon salt
1 pinch freshly ground black pepper

Salad

1 boneless, skinless chicken breast, sliced into ½ inch pieces
½ teaspoon salt
¼ teaspoon freshly ground black pepper
¼ teaspoon paprika
1 tablespoon olive oil
1 pear, sliced
2 cups baby spinach
1 tablespoon dried cranberries
2 tablespoons toasted unsalted walnuts, chopped

Directions

1. Add the olive oil, apple cider vinegar, honey, Dijon mustard, salt, and pepper together in a small bowl. Set aside.
2. On a cutting board, season the chicken with salt, pepper, and paprika.
3. Heat olive oil in a pan over medium heat. Once the oil begins to shimmer, add the chicken and cook until browned on all sides, around 4 minutes.
4. In a large bowl, add the sliced pear, spinach, cranberries, walnuts, and cooked chicken, and dress with the vinaigrette.



Pumpkin Fruit Bread

Family recipe from Sherry Sullivan

Sherry Sullivan of the French Renaissance building is our first “Guest Chef” in On Top of the World News.

Sherry is sharing a family recipe for Pumpking Fruit Bread. She hopes everyone tries it and enjoys it.

You can be the next Guest Chef. Read the ad below for details.

In a large mixing bowl, beat together sugar and oil. Beat in eggs and continue beating until light and fluffy. Add pumpkin puree

and mix well. Sift together flour, soda, salt, baking powder, cinnamon, cloves and nutmeg. Add to pumpkin mixture. Stir until dry ingredients are moistened.

Fold in nuts, raisins and dates, and pour into two 9x5-inch loaf pans greased with vegetable cooking spray. Bake at 325 degrees for 60-70 minutes or until a wooden pick inserted in center comes out clean. Leave loaves in pans for 10 minutes before removing. Cool on wire racks.

Makes two loaves

- Ingredients**
- 2 cups sugar
 - 1 cup vegetable oil
 - 3 eggs
 - 1 15-ounce can Libby’s pumpkin puree
 - 3 cups flour
 - 1 teaspoon baking soda
 - ½ teaspoon salt
 - ½ teaspoon baking powder
 - 1 teaspoon ground cinnamon
 - 1 teaspoon ground cloves
 - 1 teaspoon ground nutmeg
 - 1 cup chopped pecans
 - 1 cup mixed jumbo raisins
 - 1 cup chopped dates



GUEST CHEF
Sherry Sullivan

Something new for OTOW News!

Do you have a special family recipe that you would be willing to share with the rest of the On Top of the World community?
Here’s your chance!



It’s time for you to share your secret family recipe with everyone here at On Top of the World!

OTOW News is going to start publishing recipes that have been in your family for generations!

All you have to do is email a list of ingredients, a description of how to make your recipe and tell us how your family has cherished this recipe for years. The recipe can be for anything - breakfast, lunch, dinner, appetizers, desserts and beverages.

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1 recipe per condo every 12 months



Holiday lunch outing set for Clearwater Family Restaurant

Anne Farley, Jim Ellis and I met at the Clearwater Family Restaurant to discuss plans for Rio Riviera's holiday event in December.

As you can see, Anne and Jim got a good laugh when they learned the theme and our decorating challenge.

The date of the event will be announced privately. We are planning to have Christmas bingo games with special prizes and three Charlie Brown trees decorated with 12 scratch-off tickets in various denominations from \$1-\$20, paid for by our building fund.

Raffle tickets will be \$3 for one and \$5 for two tickets.

Bring small bills if you want



to be in it. You know how the saying goes.

We will have the private dining room at Clearwater Family Restaurant from 12:30-3 p.m. A variety of food will be available, including breakfast and lunch.

If you'd like to get into the holiday spirit, come help us

decorate. Arrive at 11:30 a.m. Please do not come early unless you want to pitch in and add your creative touch.

I hope we fill the room with festively dressed revelers. Most of our events draw about 20 people.

Let's end the year with a great turnout enjoying friends and neighbors in good spirits.

Watch for the sign-up sheet and sign up early. More information will be on the bulletin board and check your email.

Oh, and Happy Thanksgiving.

Phew. It's been a quick year hasn't it?

Enjoy it all.



Anne Farley and Jim Ellis begins making plans for a Rio Riviera holiday party in December.

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Saturday Farmer's Market

East Activity Center Front Parking Lot

**November
1*, 8, 15, 22, 29
11 am - 4 pm**

* at Fall Festival



Has anyone seen our clock?

We all remember the popular TV show Sinfeld. It was a funny show about nothing. We'll, that's what this story is about. "Nothing."

As our summer is coming to an end, so is any building information that I have to share with you.

"I have nothing." I feel like your old Fuller Brush man. Knocking on doors and getting them slammed closed.

I'm not selling anything other than your life's experiences and achievements - just things that our fellow readers might find interesting to read about.

I wonder if Seinfeld had these problems gathering information for his shows?

Maybe not!

His nothing show lasted for nine good years.

I do, after all, have one small bit of information to write about. We all know how time flies. "Well" that's what happened to the clock that once hung in our core. It disappeared, bringing new meaning to the phrase "time flies."

Maybe it's hanging in somebody's condo or on a tree in a homeless camp. I only hope it found a good home where it will be cared for.

Which brings us to an annual reminder. Don't forget to change the batteries in your clock at least once a year.

Soon our Snowbirds will start to return and they'll be bringing with them some interesting stories about their summer and travels. Maybe there will be something good that they would like to share with all of our readers.

Always remember that things don't happen on their own.

A sign up sheet is on our building bulletin board waiting for you to plan a luncheon, dinner or any building function that will bring your neighbors out and together. Just make it happen!

Contact your building reporter if you have anything you'd like to share.



Social Dance with Howard
1-3 pm, Thursdays
West Activity Center Belleaire Room
Singles or couples. Men needed!
Residents pick the dances to learn.

Qwirkle Group

Qwirkle is a fun tile game full of colors and shapes. Residents are getting together now to play together. It is easy to learn but challenging to master. Come join us. No experience necessary.



Mondays 1-4 p.m.
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Call Sherrie Markey at 717-873-1066.

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Must have a valid activity card and be a member of the Canadian Club.
Bring spare change.

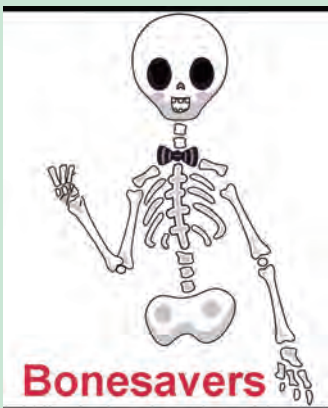


Learn how to play at 5:50 pm

French Language and Culture Society
11 am - 12 pm
Wednesdays
EAC Dunedin Room



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



Mah Jongg in a Condo

There is a group of Mah Jongg players at On Top of the World which plays on Thursdays in people's condos throughout the year. We play 1:30-3:30 pm. We also teach if you want to learn the game. Interested? Call Libby at 727-669-1486.

Shuffleboard

Open to all OTOW residents with a valid activity card.

Join us during league play and we have equipment available.
Mon-Tue-Wed 4 pm
East Activity Center



Speak English

A class at On Top of the World taught by Lola Dickert and Uegene Z. We meet for 1 hour every Thursday from 10-11 am in the East Activity Center Dunedin Room. The class is free. There is no homework. This is your chance to learn how to speak English more fluently. Just bring your Activity Card.

OTOW Philosophy Club

Life, World Events, Environment, Education, Retirement, Health, Justice, Television

Philosophy Club

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

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

Freebirdz (formerly TOPS)
10:30 am -12:00 pm,
Fridays
Crystal Beach Room
Sit, talk and lose weight.



Pull Tabs for Tampa Shriners benefits
Children who need Wheelchairs

Hey On Top of the World neighbors. Just a little reminder. Please continue to collect pull tabs from any soda cans, beer cans, juice cans, food cans, etc. I'll be back at OTOW by mid-October to collect them. Just contact me, Connie Stanley, at 727-475-8888 or bring the pull tabs to the Canadian Club information table on Nov. 1 during the Fall Festival. You also can drop off the tabs at our club information table after Nov. 13 on any Monday or Thursday from 8:30-10:30 a.m., in the East Activity Center Auditorium. Also, OTOW clubs with dinner-dances, I'll be back with red solo cups again! Thank you for contributing to such a worthy cause.

Lights go on Nov. 29



Lenny Segal and Kathy Ahrens will be turning on their traditional holiday lights display on Saturday, Nov. 29. As in past years, residents and grandkids are welcome to attend the opening ceremony at 6:30 p.m. The display is across the street from the East Activity Center in the Austrian Alpine building (11). In the past there has always been a Santa, penguins, a snowman and more. The opening ceremony is free to everyone. Please park at the EAC and walk safely across the street. There will be karaoke songs, hot apple cider, desserts, trivia and giveaways. Bring your own chair. This display is unique because not only does it start at unit 4, but many neighbors decorate as well. *(OTOW News file photo by Doug Kates)*



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LOCATIONS

Main Campus 2250 Drew Street 2251 Drew Street Clearwater, FL 33765	Tampa Office 6101 Webb Road Suite 308 Tampa, FL 33615	Palm Harbor Office 4114 Woodlands Parkway Suite 302 Palm Harbor, FL 34685	St. Petersburg Office 1700 66th Street North Suite 403 St. Petersburg, FL 33710
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This is the perfect time of year to become a hero. Brynn Howie, left, and Renee Ciofu donate time to local charities, which need help over the holiday season.

‘Tis the season to help others - Granada has two heroes

Granada heroes Bryn Howie and Renee Ciofu share generous time helping people who are struggling just to have everyday necessities.

Brynn donates her time to both Hope Village Food Pantry as well as Clothes to Kids (giving children a chance to pick out clothes many for first time).

Renee works at the St. Vincent de Paul Food Pantry (located at St. Michael the Archangel Church) and gives assistance with rent and utilities.

Both encourage all of us to be generous supporting local charities.

Please mark your calendar for the following upcoming holiday events:

Our building luncheon will be



Monday, Nov. 10, at noon. We will meet at Capogna's Dugout Italian Restaurant, 1653 Gulf To Bay Boulevard in Clearwater.

A Christmas window decorating

contest will be new this year. Sarah Wybo will provide details and will post them in our core. Be prepared to decorate your window. Voting will be held on Monday, Dec. 8. We will have first, second and third place prizes. We hope everyone will participate.

Granada will have a Meeting on the Green pot luck dinner at 4 p.m. on Thursday, Dec. 11, to announce the winners of the window contest and distribute prizes.

Our Christmas dinner will be held on Dec. 4, 4 p.m. at the Grillsmith in Countryside, 2539 Countryside Boulevard No. 6 in Clearwater.

Until next month ... be blessed and let not your hearts be troubled.

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PHONE: (727) 205-9302
WEBSITE: GroveAtCountryside.com
ALF#: 13954

Food Truck Night

3-7 p.m., Wednesday, Dec. 17

East Activity Center

Stevie D’s Philly Cheese, Saucy Lady,
BBQ Queen and Cousins Lobster

BRAIN TEASE

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

To do the Brain Tease above, you must put a number 0-9 in each white square. The trick is, each number can only appear one time horizontally and vertically. Start with a row or column with only one white square. As you fill in squares, the rest of the board will get easier to manage.

OTOW News

WORD MIX

Unscramble the six words listed below.
If you unscramble correctly, the first letter of each word will spell out the secret word of the month.
If you cannot come up with the secret word of the month, then redo at least one of the six scrambled words.
Please note, none of the secret words are plural.

S

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W

E

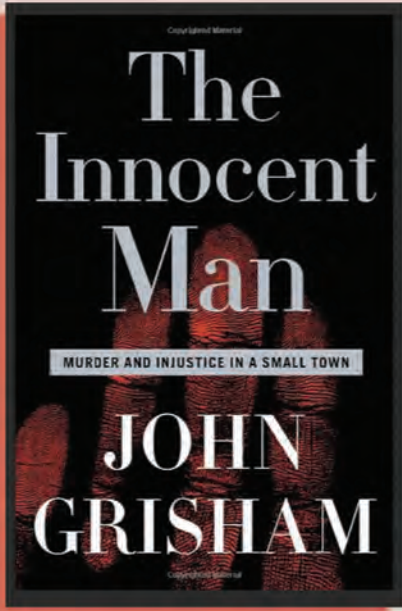
I

SECRET WORD:

Last month's scrambled words: swamp, erupt, ethnic, saddle, avenger, worried. Secret Word Last Month: seesaw

Good Karma Book Club

A post-read book discussion group.



10 am, Thursday, November 20

“The Innocent Man: Murder and Injustice”

By John Grisham

10 am, Thursday, December 16

“How To Read A Book”

By Marcia Woods

All of our meetings take place in the East Activity Center Crystal Beach Room.
For more information, see our web page on the Box Office (otowboxoffice.com).
You can also call Jane at 727-754-3823.

LIBRARY



New Books

“Billion Dollar Ransome” by James Patterson

“Sharp Force” by Patricia Cornwell

“The Widow” by John Grisham

“Silver Hills Boarding School” by Linda Lee

Join the OTOW Library for \$5.

Renew your membership so we can buy new books.

Hours: 10-12 Mondays, 1-3 Wednesdays, 10-12 Thursdays



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Operation Medicine Cabinet*



**Saturday
Nov. 1
2025
10 AM - 2 PM
EAC**



Farmer's Market

**First time
at the
Fall Festival**

**All of your
favorite
fall fruits and
vegetables**

