

2025 Howl-A-Ween Pet Costume Contest

Enter by Oct. 15. Vote online Oct. 17-19. Details on page 6 and on the Box Office website.

ON TOP OF THE WORLD NEWS



October 2025

Published Since 1968

57 Years of Only Good News

Volume 57

No. 10



(OTOW News file photos by Mary Lou Wall)

Find a clever costume and join the Halloween Dance on Oct. 25

By Mary Ann O'Neil

Welcome back everyone!

We hope you are ready to enjoy great entertainment provided by your On Top of the World Entertainment Committee.

The band At Large entertained us on Saturday, Sept. 20, for our monthly dance. As usual, this band brought wonderful songs and great entertainment to our stage. Our residents had their dancing shoes on and enjoyed a fun night of dancing.

Our Sunday Meet and Greet on Sept. 21 was well attended. Before our horse racing got underway, we had a short meeting to introduce the nomination of officers for 2026.

The nomination of officers for 2026 is as follows: Mary Ann O'Neil, president; Karen Safee, vice president; Tim Beaver, treasurer; Sherry Ivey, assistant treasurer; Robyn Harker, secretary; Lucille Greenhalgh, assistant secretary; and Sue Carlson, Mike Wood, and Charlie Wood directors.

The Entertainment Committee Executive Board election will be coming up on Sunday, Nov. 23, at our Sunday Meet and Greet. A slate of officers has already been nominated for the 2026 executive board. Anyone with a valid activity card can contest any of the nominated positions by presenting their intent in writing before Nov. 7.

Prior to Nov. 7, nominations may also be made to contest any office provided that the nominee has presented their intent in writing to seek office. You must present your qualifications and a copy of your up-to-date OTOW Activity Card by email to entcom2014@gmail.com or call 727-449-9243 for more in-

formation.

The election will take place on Nov. 23 in accordance with the bylaws during the Sunday Meet and Greet.

The nominating subcommittee will interview these applicants and report their qualifications for office to the full board for approval.

Our first show after our summer break will feature The Beatle Maniacs, who turn imagination into a reality, bringing the sounds of the "Fab Four" to life.

Spectacular visual lighting effects accompany multi-media and costume changes as The Beatle Maniacs span the music and history of the Beatles.

Songs you will hear from this fabulous group include Twist & Shout, Yesterday, Come Together, and Hey Jude just to name a few.

Our shows have sold out this year, so be sure to get your tickets ahead of time.

Halloween is just around the corner and our Halloween dance is Saturday, Oct. 25. The South Shore Cruisers Band will be entertaining us. This band plays music from the '60s, '70s and beyond. So be sure you have your dancing shoes on.

The Entertainment Committee spends many hours decorating and those who have attended in the past are amazed at how we transform our Auditorium into a fantastic Halloween party theme.

Remember that our Halloween dance features a Halloween costume contest. So, get your costumes ready and come and join in the fun.

This dance is one of our largest

dances. Come purchase your tickets so that you will not miss an evening of fun. You do not need to wear a costume to come to the dance. The cost is \$15. Don't wait! Tickets are almost sold out.

Those of you who have not yet purchased your New Year's Eve tickets, this is an enjoyable time to do so. This is our biggest dance of the year and we always sell out.

You will not want to miss celebrating with our community to bring in the new year. The cost is \$30 per person.

This is a special night, so please dress appropriately (no jeans, T-shirts, or shorts).

The Entertainment Committee has been working hard on lining up entertainment for our 2026 shows and dances. Please stop by the Entertainment Committee table in October to pick up your pamphlet for 2026.

Just a reminder to those who are season ticket holders for shows or dances, you can renew your tickets starting Thursday, Oct. 2. You have until Oct. 31. If you do not renew your season tickets by this time, your seats will be open for anyone to purchase.

Those of you who are not season ticket holders and would like to be, you may purchase season tickets starting Monday, Oct. 13.

Starting Nov. 3, tickets will be available for everyone to purchase.

We will have eight shows, \$20 a show, so your season show ticket will cost \$160.

There will be 12 dances, which in-

clude New Year's Eve. The cost for a season dance ticket is \$145 (\$10 per dance, except for Halloween which is \$15, and New Year's Eve which is \$30).

All attendees to shows and dances must present their ticket to the ticket takers upon entering the event. If you do not have a ticket, you can purchase one at the front entrance if the event is not sold out.

Look for our banner outside the East Activity Center on Monday and Thursdays indicating ticket sales for all clubs from 8:30-10:30 a.m.

The Entertainment Committee has donated old equipment to the music department at Calvin Hunsinger School here in Clearwater. This school is a special needs school and they have little sound equipment. Mike Wood and several volunteers sorted through their old equipment and made donations, such as speakers, cables, microphones and lighting equipment. This donation will get the school's music department up and running a little smoother.

Thank you to all involved.

For 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 website (otowboxoffice.com), and on your building bulletin boards as well as at both activity centers.

On behalf of your On Top of the World Entertainment Committee, thank you for your support.



ESCAPE THE AUTUMN CHILL THIS OCTOBER

WE HAVE YOUR DREAM FLORIDA CONDO
WAITING FOR YOU!



**Autumn in Florida means sunshine, soft breezes,
world-class amenities, and living the resort
lifestyle you’ve always dreamed of.**

WHY BUY IN OCTOBER?

The weather is beautiful, and there are condos just waiting for you.
Find your perfect slice of paradise, where new friends are waiting to meet you.

LIVE THE LIFE YOU’VE ALWAYS DREAMED ABOUT!

Downsizing means less maintenance and more time for what you enjoy. Whether it’s golf with new friends, a game of pickleball, taking up a hobby, joining a club, or enjoying world-class entertainment, On Top of the World has it all.

THINKING OF SELLING? WE’LL GET YOU TOP DOLLAR FOR YOUR LISTING AND PUT THE MONEY IN YOUR POCKET.

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

Call us at **1.800.733.3417** or **727.799.3417**
or visit us at **OTOWRealEstateClearwater.com** or
 **www.facebook.com/otowflclearwater/**

**On Top of the World
Real Estate of Pinellas, LLC**
Resales • Rentals
We Sell the World™

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



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

#16050-09/25

Electing dedicated board members is crucial in keeping this community stable

In this article, I hope to address an understanding about the Condominium Board's purpose and function. I believe it is timely to reflect on and discuss this in light of the December election for seats on the Board.

First and foremost, a condominium association operates as a business entity. Therefore, the On Top of the World Condominium Association, Inc., functions as a corporation.

Like any corporation, it has Articles of Incorporation that outline its purpose and establish its existence. The bylaws further define the operational scope and entitlements of the corporation, detailing the rights and responsibilities of both the condominium corporation and its members.

Additionally, the Declaration of Condominium addresses all matters concerning real estate, individual owner rights and responsibilities, and the common elements shared among owners.

By common elements, we mean anything other than the inside of the actual condo occupied by an owner, excluding recreational amenities and utility plant, and the land under them. Common elements include the building structure outside the individually owned unit, land area between buildings, parking lots and roadways.

Simply put, the Board's sole responsibilities are to ensure the financial stability of the corporation (the Association), to arrange for execution of its responsibilities as spelled out in the governing documents (hiring a management company, adopting rules and procedures, and enforcing the same), and to generally adopt policies that ensure the uninterrupted operation of the community.

There is also a strategic component to the Board function and that is to be looking forward at both threats and op-



portunities for the community/corporation.

But let me be clear, Board service requires each member to demonstrate a commitment to the operation and integrity of the condominium association.

The Board should be asking each other "how can we better support the Management Company" while at the same time the Management Company should be asking "how can we support the Board to the betterment of the Community."

The current and prior Boards have sought other community management firms. They have pretty well determined that only the current Management Company is suited to manage the complicated processes of the On Top of the World Community.

Bottom line is, both the Board and the Management Company need to co-operate constructively and together.

The Association's Board plays a crucial role in ensuring the community's success, and to achieve that success, directors must carry out their duties in good faith. This involves acting in a manner that serves the corporation's best interests while exercising reasonable care and inquiry, akin to that of

a prudent business person. Directors must strive to advance the objectives of the common interest of the community, make decisions aligned with the governing documents, while adhering to Board adopted policies.

From my perspective of lengthy Board service, and also speaking as an active community manager, I believe individuals best suited for service are people who have organizational experience working collaboratively with others as team members.

This brings to mind ex-military officers, engineers and corporate leaders. In other words, people with mission driven teamwork experience. They understand both the mission (of the Association) and the importance of accountability to each other, the team, and to their community.

The sole focus of a board member needs to be on Association operations and its sustainability.

The Board's duties go beyond simply following the rules. It requires board members to put the community's needs above their own personal interests.

Board members must act honestly and in good faith, making decisions for the benefit of the entire Association.

The Board is not a social organization which provides entertainment for residents, nor can it be a clearing house for resident requests.

Board decisions must be made with care, diligence, and a commitment to fairness and transparency of all actions.

The Board's responsibilities are established in the bylaws. If you wish to read the entire bylaws, you will find them at otowclearwaterinfo.com, or in AppFolio under "shared documents."

Looking ahead to the next decade and beyond at the On Top of the World Condominium Association of Clear-

water, I recognize that this community will face numerous challenges, not the least of which is navigating regulatory compliance and ensuring that both buildings and common elements are maintained to the highest engineering and architectural standards.

Additionally, the evolving needs of this community's diverse resident demographic will intensify. This will take steady and thoughtful leadership to steer the course over the longest term. This requires Board members who will demonstrate the ability to engage with these future challenges under the broadest of scope and those that possess the qualifications necessary for long-term success.

It is important to vote securely. When it comes to national and state elections, that is certainly true. Even at our community level, it is just as important.

Do not let anyone fill out a ballot for you and then ask or tell you to sign it, or ask you to sign a blank ballot.

Unfortunately, this type of vote harvesting was reported in the last election for the condominium board. Particularly at prey are frail neighbors who may not get out as much as they used to and are not well informed about the events happening in the community.

Vote harvesting is a form of fraudulent activity and is prohibited under 718 F.S.

The safest and most private way to vote is electronically through otow.conduu.com. The Association has used this company for several years. I encourage you to visit www.otowclearwaterinfo.com/Electronic-Voting today and enroll in electronic voting (if you haven't already done so).

Who you choose to serve on the Board really matters. It is important to vote privately and securely.



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

Board election coming up in December

Very basics of storage room

Storage Rooms 101
Your Management Company has been receiving questions regarding storage rooms lately.
For example, does my building coordinator assign my storage space?
Does my storage space size ever change?
Can my neighbor place their items in my space?
Well, no, your building coordinator does not assign your storage space. Spaces are determined by the Association in accordance with rule No. 17 and are conveyed to the new owner at the time of property transfer.

No, the size of your storage space doesn't change.
And last but not least, your neighbor can place items in your space, but only with your permission.
Storage room allocation methodology falls under the Third Amended and Restated Rules of the On Top of the World Condominium Association, Inc. under No. 17 and it is provided in the box at right for your information and convenience.
Still unsure and have additional questions?
Write them down and take them to the Community Service Office. Put them to my attention and be sure to include your name, building and unit, and your current contact information. You will receive a call back, an email, written response, or a visit from Inspection Services, who can assist you in better understanding of the dos and don'ts of storage rooms and allocation methods.

Electronic Voting Did You Know
If you haven't registered to vote electronically, you may want to do so as soon as possible by visiting otow.conduu.com.
With a board election coming up in December, every vote counts. If you have already registered to vote electronically, you do not have to opt-in again. When the time comes to vote in the December election you will simply login and vote online.
If you have not previously voted electronically, you first need to de-



termine the designated voting owner of the unit and opt in. If you wish to vote electronically, take time now to fill out the "opt-in" form online at <https://www.otowclearwaterinfo.com/electronic-voting/>.
In order to vote electronically in the December election, you must first submit the "opt-in" form. Any "opt-in" form received after the cut off will not apply for that election.
Once you "opt-in" to vote electronically, Conduu will email you instructional information on how to register to vote using their secure software.

Paint/Waterproofing
The front of Building 79 and the rear of Building 78 will be the next two structures to see crews from the painting contractor arriving in October.
As always, please keep in mind that the painting contractor will be operating close 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
The Management Company's state licensed elevator division will begin the planning portion of its next elevator modernization project which is scheduled to begin on Nov. 3.

(Continued on page 5)

Rule 17: Storage Rooms

"The Common Elements of each condominium building include one or more storage rooms. The Association will allocate to each unit a portion of the building's storage room floor area in accordance with the methodology set forth in Exhibit "B" of the On Top of the World Condominium Association, Inc. Third Amended and Restated Rules. The location of the storage space allocated to each unit will be determined by the Association.

Storage rooms may not be used for workshops of any kind. Any workspaces currently in existence and installed by unit owners within the Common Areas must be removed by the applicable unit owner within 30 days after receiving notice from the Association or Management Company. The Association may (but shall not be obligated to) remove any owner-installed workstation remaining in the Common Areas after the expiration of the said 30-day period at the applicable unit owner's expense, including, but not limited to, the costs of demolition, hauling, and disposal of debris and repair to the storage room.

Unit owners are responsible for maintaining their assigned storage spaces in a safe, orderly condition. No material may be placed or stored in any storage room in violation of applicable laws or codes. No amount of any explosive material, flammable liquid, or flammable gas (i.e. propane tank and the like), regardless of type of container, may be placed or stored in any storage room. No bicycles with lithium batteries may be stored in storage rooms. Boxes and containers may not be stacked in a way that presents a safety hazard to others. No owner shall cause or permit any obstruction of the central aisle in any storage room or use any portion of the storage area of any storage room not specifically assigned to that owner by the Association. No shelves may be installed in any storage room unless the proposed design and location of the shelves are approved by the Association prior to installation.

The assignment of a specific portion of a storage room for the use of a particular unit shall continue indefinitely until it is withdrawn or changed by the Association and it shall automatically pass with, and be inseparable from, the ownership of the applicable unit. However, at transfer of ownership, the prior owner's personal property must be removed from the storage room. If any personal property of a prior owner remains in the storage room after 30 days, the Association may (but shall not be obligated to) attempt to notify the prior owner to remove all personal property from the storage room within 30 days after the date of the notice. If sent, the said notice shall be sent by hand delivery, by certified U.S. Mail, Return Receipt Requested, or by a commercial next business day courier service such as Federal Express, to the prior owner at the latest address of the prior owner set forth in the records of the Association. A copy of the notice shall also be placed on or immediately adjacent to the prior owner's personal property in the storage room.

If any personal property of a prior owner remains in the storage room after the expiration of the said 30 day period following the date of the Association's said notice to the prior owner, all personal property of the prior owner which remains in the storage room shall be deemed automatically and conclusively to have been abandoned by the prior owner. The Association shall have the option, to be exercised by the Association in its sole and absolute discretion, to do one or more of the following: (A) Take and assume exclusive ownership of, and control over, the personal property, as a gratuitous transfer of title thereto, free of any right, title, interest, or claim of the prior owner, and thereafter use, sell, donate, or otherwise dispose of the personal property in any manner deemed by the Association to be in the best interest of the Association, and to retain for the benefit of the Association any monetary or other benefits derived from any such use or disposition. (B) Reject ownership of the personal property, remove it from the storage room and store it, as agent for the prior owner and at the prior owner's expense, in a location selected by the Association until such time as it is picked up by the prior owner or the Association elects to proceed with any other option under this paragraph. (C) Cause the personal property to be destroyed, recycled, or discarded. None of the Association, the members of the Board, the Management Company, or any officer, director, employee or agent of the Association or the Management Company shall have any liability to any prior owner for any action taken pursuant to this rule."

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

follow the links

NEWSPAPER • STAY INFORMED • CAREERS

Contact Us
Important Phone Numbers
Stay Informed

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.

- are you ready to vote electronically? management in your building

Because of the timing of the work, this update is being provided in this month's newspaper.

The elevator on the east end of Building 96 will be taken out of service on Nov. 3 at 7 a.m. The scope of work involves replacing operating components to provide for decades of future reliability.

The remodeling of the elevator cab interior is also part of the process which provides new, updated laminate surfaces for residents and visitors to the community.

The entire undertaking should be completed in roughly two weeks, barring any unforeseen conditions.

The elevator at the west end of the building will still be available for use.

Residents and visitors to Building 96 should be aware of active work zones and exercise caution in and around these areas while the elevator is out of service.

As of this update, the award of the next cycle of railing improvements has occurred and the projects will be entering the engineering and county permitting phases of the process.

The Management Company anticipates that the projects will begin sometime in the late fall/early winter months and will pass along that information as soon as it becomes available.

As with the previous projects, the work entails the removal of the current railings, followed by the installation of code compliant guardrails and stairwell components by a state licensed contractor.

This work involves power tools so please be aware that elevated noise levels are a byproduct of the contractor's efforts. We ask that residents please pay close attention to cordoned off areas as some may be closed temporarily throughout the day to allow for the safe replacement of railing elements. Thanks in advance for doing your part while this work is underway.

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., as these items are not permitted to occupy common spaces.

As has been referenced in the newspaper, on the community TV channel, and the bulletins posted in all building center core lobbies, these items will be removed and disposed of without further notice. These ongoing efforts help keep the areas safe for first responders as well as maintain an aesthetically pleasing community for all to reside in.

We ask that residents help keep the community's common areas in compliance by reporting violations of this nature to the Management Company.

We appreciate the community's cooperation and support in reporting any violations of this nature so the Management Company can investigate and correct if necessary.

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

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

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

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

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 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 www.associationinfo@otowfl.net.

Community Service Office Information

The Community Service Office (CSO) hours of operation are Monday through Friday from 8:30 a.m. to 3 p.m. The office closes for lunch from noon to 12:30 p.m., Monday through Friday, unless otherwise posted.

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

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

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

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.

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 or call (727) 464-3800



PAY LESS AND GET THE BEST

Quality Workmanship Guaranteed

HASENEY ELECTRICAL SERVICES

Clearwater

441-8434

John Haseney
State Certified
Master Electrician
Lic. EC13001677, Insured

No job too large or too small

Serving On Top of the World residents for 34 years - since 1989.

Show this ad, receive a 15% discount

CREDIT CARDS ACCEPTED

Music Bingo
Every Wednesday
\$400 minimum in prizes
Free to Play

Aspirations

WINERY



Your local winery!

Wine, Craft Beer, Cocktails, Food, Catering

Free glass of wine or beer

with the purchase of any flatbread or daily special

22041 US 19N (behind Clearwater Toyota) 727-599-6634 • www.aspirationswinery.com



Hetzel Accounting, Inc.

Income Tax Preparation and IRS Problem Resolution

- Federal and all states for all years
- All individuals, businesses, trusts and estates
- Always accepting new clients
- In business for 24 years; preparing taxes for 30 years
- On Top of the World year-round resident
- IRS problem resolution



Your box of receipts is my party!



Tara Still
727-577-8145
taracpa@gmail.com

Certified Public Accountant • License # AC36076



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.

Pet of the Month

Meet our Teddy - a 13 year old Yorkie!

Many people know Teddy, who will grin or grit at people on our walks around the lake.

We think he's the cutest guy on the block.

Teddy sports a variety of winter attire and is the best dressed guy in On Top of the World.

His favorite thing to do is chase squirrels and play with his toys!

His parents, Lorraine and Jerry Grubba, love the no-shed feature of this breed.

If you walk by our unit, you will often find Teddy looking out the window watching the world go by.



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.





Winner receives a \$50 card to The Dog Stop

TheDogStop.com/Clearwater

All submitted images will be placed online at otowboxoffice.com. Browse for this ad and enter.



2025 Howl-A-Ween Pet Costume Contest

Dress up your pet in any costume. Then simply take a picture (with official logo in picture) and email it to On Top of the World News.

otow.newsroom@gmail.com

This contest is open to OTOW pets only. Your pet's photo and information must be received by OTOW News by Oct. 15 to qualify. Email one picture and in the email include your name, your pet's name and your building number. Please include the name of the costume your pet is wearing. Contest is open to any pet - dogs, cats, rabbits, birds, etc. You cannot use photos of your pet from past years. All entries must be new photos taken Oct. 1-Oct. 15, 2025.

PLEASE NOTE: The contest logo at right must be visible in the picture you take. Cut out the logo at right and place it near your pet when you take the picture. No exceptions.

Don't cover up your pet up with the logo!

No photoshopping. Just have the logo nearby your pet when you snap the picture. Photos sent to OTOW News that do not include the logo will be disqualified. Winners will be announced in the November newspaper on Oct. 31.

Must cut out this contest logo along dotted line and place near your pet when taking picture. Photos taken without logo will be disqualified. No photoshopping. No editing.

Official 2025 Contest Logo

My pet is entered in the 2025 Dog Stop Howl-A-Ween Contest

Deadline Oct. 15. Email photo and required info to otow.newsroom@gmail.com



Anyone in the world can vote!

Visit otowboxoffice.com between Oct. 17-19, look for this ad, click, and vote online.



(727) 726-1616 • harborsideanimalhospital.com

Family Owned & Operated

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 10-31-25



**The Good Life
Isn't Just
for People,
It's for Dogs Too!**



**Play, Groom, Stay
All at The Dog Stop® Clearwater!**

The Dog Stop Clearwater has it all — daycare, boarding, grooming, and more! Ready to see tails wag? Call or visit today to schedule your dog's FREE day of play in daycare.

And don't miss the fun — **enter the Howl-O-Ween Costume Contest, proudly sponsored by The Dog Stop, for a chance to win a \$50 gift card!**



The Dog Stop® Clearwater
24099 US Hwy 19 N
Clearwater, FL 33763
727-316-5934

Visit, Like & Follow Us!  
TheDogStop.com/Clearwater



**Scan and
Check Us
Out!**



GROOMING



DAYCARE



BOARDING



TRAINING



RETAIL

Fall Festival 10 a.m.-2 p.m. on Nov. 1

Fall Festival

The 2025 On Top of the World Fall Festival & Expo will take place on Saturday, Nov. 1, from 10 a.m. – 2 p.m. in the East Activity Center Auditorium and back parking lot.

New vendors of every variety will be here, inside and outside!

There will be free stuff, raffle prizes, arts and crafts vendors, OTOW club vendors, CVS vaccinations, food trucks and more!

As a reminder to OTOW clubs, unless you are an arts or crafts or outdoor sport club, your table will be inside the Auditorium this year. All inside vendors will choose their own table location except for the Good Neighbors Association, the Entertainment Committee, CVS and St. John's Hearing Institute. These vendors will have assigned locations.

Also, indoor vendors have the option to decorate their table the day before the event on Friday, Oct. 31, from 10 a.m. – 10 p.m. The goal is to cut down on traffic jams that sometimes occur at the elevator outside.

As always, we ask our OTOW resident vendors to carpool or be dropped off at the East Activity Center due to limited parking.

Looking forward to seeing you all at the event!

Attention OTOW Residents Ceramics

We are seeking residents interested in reviving a ceramics club.

Everything you need is available. We have three kilns onsite as well as greenware ceramic supplies.

We are seeking at least three resident volunteers with kiln experience. One resident with teaching and kiln experience has already reached out. However, two more residents are still required to revive the group.

Certified Fitness Instructors

We are seeking residents with experience and certification or a willingness to obtain certification to lead weekday morning exercise classes.

Two groups currently exercise in the East Activity Center Exercise Room, one at 8 a.m. and one at 9 a.m., but are currently exercising to a video. These groups would prefer to be led by a certified instructor.

The Bonesavers exercise group also would like a certified instructor. This class meets in the EAC Largo Room at 8 a.m.

So, we are seeking an instructor for three groups that already meet.

In addition, the EAC Exercise Room is available from noon to 3 p.m. to introduce new exercise classes to the community if instructors are available.

Please contact Nancy Rogers at general_activity@scacnw.com if you are interested.

YMCA Healthy Steps

Healthy Steps for Older Adults, a fall prevention workshop, has been



rescheduled for Wednesday, Oct. 22, from 9 am – 12 pm in the EAC Clearwater Room (downstairs). Registration is required.

Cathy Caceres, healthy living coordinator with the Clearwater YMCA, will lead this fall prevention workshop. This class will have a maximum 30 students per class and as of this newspaper going to press, only 15 additional slots were still available.

The workshop also will return in the winter.

Healthy Steps for Older Adults is an evident-based fall risk screening and education class for adults ages 65-or-older. This program consists of one three-hour workshop focused on fall prevention, proper footwear, safety at home, good nutrition for bone health and the importance of exercise.

Participants will learn at-home exercises to improve strength and balance and receive information about other fall prevention programs.

It's a powerful session with practical takeaways and it's free!

Each attendee will receive fall-prevention gifts to take home, for example a grabber stick, night light and anti-slip mats.

To register, please email: Nancy Rogers at general_activity@scacnw.com. Include your name, address, and telephone number, and reference "Healthy Steps for Older Adults."

One Blood

The Big Red Bus will be at the East Activity Center front parking lot on Thursday, Oct. 9, from 10 a.m.-3 p.m.

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

All donors will receive a \$20 Ecard plus a short-sleeved Halloween T-shirt, and a mini-wellness checkup, including blood pressure, temperature, iron count, pulse and cholesterol screening.

Take this opportunity to save lives. See flyer below to learn how to register, or you can also just show up that day.

Thank you for saving lives!

The Honor Roll for September is as follows: Shana Cutler, Ron Ohanna, William Keane, John Arrington, Eugene Abood, Kristin Cousineau, Rex Doty, Maureen Walker, Anthony Richichi, Henry Nelson and Gail McNeil.

Medicare Open Enrollment

SHINE (Serving Health Insurance Needs of Elders) will present a Medicare Open Enrollment seminar on Wednesday, Oct.8, at 10 a.m. in the EAC Auditorium.

Medicare open enrollment dates are Oct. 15-Dec. 7. SHINE will outline the different Medicare paths and the election options during the open enrollment period.

A SHINE volunteer also will be available to answer any questions you may have. No registration is required.

SHINE is a program offered by the Department of Elder Affairs in partnership with the Area Agency on Aging of Pasco & Pinellas.

Specially trained volunteers can assist you with your Medicare, Medicaid, and health insurance questions by providing one-on-one phone or virtual online counseling and information. SHINE services are free, unbiased and confidential. SHINE Counselors can be reached by calling 1-800-963-5337 or 727-217-8111

OnSpot Dermatology

The OnSpot Dermatology mobile unit returns with a "Derma Drive" on Friday, Oct. 24 at the EAC front parking lot off of World Parkway Boulevard East from 8 a.m. to 4 p.m.

Be sure to get regular check-ups with a dermatologist and here are some skin cancer prevention tips:

1. Avoid the sun between 10 a.m. and 4 p.m., which are the peak hours of sun strength in North America, even in the winter and on cloudy days.
2. Wear sunscreen — at least sun protection factor (SPF 30) — throughout the entire year. Reapply sunscreen every two hours or more frequently if you're swimming or sweating.
3. Wear sun-protective clothing with ultraviolet protection factor (UPF) of 50-plus, which blocks 98 percent of the sun's rays. Hats with wide brims and sun-protective clothing that covers your arms and legs are helpful to protect your skin from harmful UV damage. Sunscreen doesn't block all UV rays, which cause skin cancer.
4. Avoid tanning beds. Tanning beds operate with UV lights, damaging your skin and potentially leading to cancer.
5. Self-check your skin. If you notice differences, talk with your healthcare team.

Here are the facts:

- 1 in 5 Americans will develop skin cancer by the age of 70.
- More than two people die of skin cancer in the US every hour.
- Having five or more sunburns doubles your risk for melanoma.
- Here's the good news! When detected early, the five-year survival rate for melanoma is 99 percent.

To make an appointment with OnSpot Dermatology, visit onspotdermatology.com/otow, click on the flyer/link posted on the OTOW website www.otowclearwaterinfo.com or call: 941-444-0011.

Movie Night

On Top of the World Movie Night will take place on Wednesday, Oct 8, 4 p.m. in the EAC Auditorium.

The movie will be "Wicked."

Beat the heat and come inside the beautiful East Activity Center Auditorium.

Wicked was produced in 2024 by Runtime Studio with Director Jon M Chu. It is rated PG.

The cast includes Cynthia Erivo, Ariana Grande, Jonathan Bailey, Jeff Goldblum and Kristin Chenoweth.

Wicked is the untold story of the witches of Oz. Elphaba is a young woman misunderstood because of her unusual green skin, who has yet to discover her true power. Glinda is a popular young woman, gilded by privilege and ambition, who has yet to discover her true heart.

Shredding

Many residents have inquired as to when I will bring back a shredding event to On Top of the World and it's time to explain. The shredding events were provided by Pinellas County Consumer Protection and/or the Sheriff's Office at least twice a year in the past.

However, approximately two years ago, the county reduced their budget for these types of events. I promise to keep asking for a return trip to OTOW.

A Largo ShredFest will be taking place on Saturday, Oct. 18 at the Starkey Road Collection Center, 1551 Starkey Road, from 9 a.m.-noon, or until full capacity has been reached.

This easy, drive-through event allows residents to bring up to five boxes of documents for free and secure on-site shredding and recycling. All patrons are to remain in their cars during the event.

ShredFest is part of the City of Largo's sustainability initiatives. To learn more about ShredFest or other upcoming events, visit LargoRecycles.com or call 727-587-6760.

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

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 to this shred event. A deputy will be in attendance to answer any questions.

Nancy on Vacation

I will be on vacation, Monday, Oct. 13-Friday, Oct. 17 with limited access to phone or email. If you are planning to reserve the facilities during the week of Oct. 13, please reach out to me by Thursday, Oct 9.

If you have any questions regarding room availability during the week of my absence, please contact Doug Kates in the newsroom for instructions: 727-799-3216.

How do I make a reservation on the calendar?

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

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

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

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

This form works better if you use Google as your browser.

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

Activity Card Renewal

The Community Service Office is open Monday through Friday from 8:30 a.m. to 3 p.m. (closed from noon to 12:30 p.m. for lunch) to renew activity cards.

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.

Join The Honor Roll

DONATE BLOOD

YOU HAVE GREATER POWERS THAN YOU KNOW.





\$20 Ecard

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

Short-Sleeved Halloween T-Shirt

On Top of the World
Thursday, October 9
10 am - 3 pm

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

ID REQUIRED

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



Share your power.

October Calendar



Special Events

Wednesday, Oct. 1 - Association Board Meeting, 1 pm, East Activity Center Auditorium (also Live OTOW-TV)
Saturday, Oct. 4, 1, 18, 25 - Farmers Markets, 11 am - 4 pm, East Activity Center Front Parking Lot
Tuesday, Oct. 7, 5 - 9 pm, New York-New Jersey Club Sports Shirt Night, East Activity Center Auditorium
Wednesday, Oct. 8, 10 am - 12 pm, SHINE Medicare Open Enrollment, East Activity Center Auditorium
Wednesday, Oct. 8 - Movie Night, 4 pm, “Wicked,” East Activity Center Auditorium
Thursday, Oct. 9 - Good Neighbors Association Get Acquainted Coffee, 9 - 11 am, EAC Auditorium
Thursday, Oct. 9 - OneBlood, 10 am - 3 pm, East Activity Center Front Parking Lot
Friday, Oct. 10, 10 am - 2 pm, Good Neighbors Association Food and Clothing Drive, East Activity Center Pavilion
Saturday, Oct. 11, 12-5 pm, Bingo Marathon, East Activity Center Auditorium
Saturday, Oct. 18, 3:30 - 7 pm, Good Neighbors Association Music Bingo, East Activity Center Auditorium
Thursday, Oct. 23, 7:30 - 9:15 pm, Entertainment Commitee Show, Beatle Maniacs, East Activity Center Auditorium
Friday, Oct. 24, 7:30 am - 3:30 pm, OnSpot Dermatology, East Activity Center Front Parking Lot
Saturday, Oct. 25 - Entertainment Committee Halloween Dance, 7:30 - 10:30 pm, EAC Auditorium
Saturday, Nov. 1, 10 am - 2 pm, 2025 On Top of the World Fall Festival & Expo, East Activity Center indoors and outdoors
Club Information Tables, Mondays and Thursdays, 8:30 - 10:30 am, East Activity Center Auditorium

Club members participating in the 2025 Fall Festival on Nov. 1 can pick out and decorate their club tables from 10 am to 10 pm on Friday, Oct. 31 in the Auditorium.

Clubs and Groups

-  Art Guild - Board Meeting: No board meeting this month
-  Art Guild - Business Meeting: No business meeting this month
-  Art Guild - Club Meeting: 1-3 pm, Friday, Oct. 17, Largo Room
-  Art Guild - Autumn Art Program: 1-4 pm, Thursdays, Largo Room
-  Art Guild - Painting Pals: 1-4 pm, Wednesdays, room open to club members
-  Art Guild - Acrylic Painting: 1-4 pm, Thursdays, room open to club members
-  Baby Boomers: 5:30-6:30 pm, Wed., Oct. 1 and Thur., Oct. 16, Largo Room
-  Baby Boomers Acoustic Jam: 10 am-1 pm, Thursdays, Learning Lab
-  Bible Study: 2-3 pm, Fridays, Crystal Beach Room
-  Bingo: 6 - 10 pm, Mondays, East Activity Center Auditorium
-  Canadian Club: Off for the summer
-  Caring and Sharing: 9 am-12 pm, Tuesdays, Clearwater Room
-  Chorus: 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, Oct. 23, Crystal Beach Room
-  Democratic Club Meeting: 2-4 pm, Thursday, Oct. 9, Pavilion
-  Democratic Club Happy Hour: 6-8 pm, Tuesday, Oct. 28, Learning Lab
-  Entertainment Com. Board: 10:30-11:30 am, Monday, Oct. 13, 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, Oct. 16, Crystal Beach Rm
-  Good Neighbors: 9-11 am, Thursday, Oct. 9, Get Acquainted Coffee
-  High Vibe Tribe: 7-9 pm, Tuesday, Oct. 14, Kitchen
-  Irish Club - Pizza Party: 4:30-8:30 pm, Monday, Oct. 27, Pavilion
-  Italian-American Club: No events scheduled

-  Jesters Board Meeting: none
-  Jesters Meeting: 6-9 pm, Wednesday, Oct. 8, WAC Belleair Room
-  Kibitz Corner: 9-10 am, Mondays and Wednesdays, Kitchen
-  Knitting Group: 9-11 am, Wednesdays, Crystal Beach Room
-  Lambda Social: 6-10 pm, Friday, Oct. 10, Pavilion
-  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, Oct. 8, Learning Lab
-  Pickleball Club Board Meeting: 1-3 pm, Monday, Oct. 20, Crystal Beach
-  Pickleball Club Game Night: 6:30-9:30 pm, Monday, Oct. 20, Belleair Rm
-  Pray For America: 10 am-12 pm, Saturdays, Crystal Beach Room
-  Press Association: 1:30-2:30 pm, Thursday, Oct. 2, Crystal Beach Room
-  Republican Club Meeting: 6-9 pm, Tuesday, Oct. 7, WAC Belleair
-  Republican Club Events: None scheduled
-  Speak English: 10-11 a.m., Thursdays, EAC Dunedin Room (all winter)
-  Tennis Club: No upcoming events
-  Texas Card Game Club: 3-10 pm, Friday, Oct. 31, Clearwater Room
-  Theater Workshop Picnic: 6-8:30, Wednesday, Oct. 1, Pavilion
-  Travel Club: 2-4 pm, Friday, Oct. 3, 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 (Oct 31 Crystal Beach 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 10/24, 10/31)
Kaboom: 11-11:45 am, Mondays, Wednesdays, Fridays, EAC Exercise Room (no classes week of 10/20)
Ladies Exercises: 8-9 am, Monday-Friday, Exercise Room
Line Dance Club: 1-3 pm, Tuesdays, Auditorium
Moving 'n Grooving Line Dance: 9-10:45 am; Tuesdays | 1-2:45; Fridays, EAC Auditorium (no 10/24, 10/31)
Qigong: 3-4 pm, Tuesdays and Thursdays, Exercise Room
Slimnastics: 9-10 am, Monday through Friday, Exercise Room
Snowbirds Line Dancing: 8 am-12 pm, Wednesdays, Auditorium (starts Oct. 15)
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: 6:15 pm, Mondays and Wednesdays | 9 am, Tuesdays, Wednesdays, Fridays
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
Softball: 8 am, Tuesdays and Thursdays
Tennis: 7:30-10 am, Mondays, Wednesdays, Fridays | 10-1 Tuesdays, Thursdays, Saturdays

- 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, Oct. 15, 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

Building Events

- Bavarian Chalet, Saturday, Oct. 4, 5-8 pm, Pavilion
Polynesian, Sunday, Oct. 12, 2-6 pm, Pavilion

- 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
Woodshop: 8-12 Monday-Friday, EAC Woodshop
Lapidary: 1-3 pm, Monday-Friday, EAC Lapidary Room

Schedule released leading up to Dec. 10 board election day

At 10 a.m., Wednesday, Dec. 10, there will be a Membership Meeting, followed by a Board of Administration Meeting in the East Activity Center Auditorium

This is election day for the board. Now is the time to confirm the Association has your current mailing address on file. You may do this by checking your AppFolio portal or by visiting the Community Service Office. If you still need access to AppFolio, please visit <https://parkwaypinellas.appfolio.com/>.

The absolute best way to ensure that your board election vote is received timely is to vote electronically (online voting) for your chosen candidates for the board.

If you have already registered with Conduu to vote electronically, you do not need to reregister. They will send an email notification announcing online voting is now available. This email will arrive the day after the printer informs



the Association that the Second Notice of Election has been mailed via United States Postal Service (USPS). Voting electronically will save you from waiting for the USPS to deliver your voting packet.

If you have not previously signed-up for online voting, please visit the website otowclearwaterinfo.com/electronic voting/ then scroll down and complete the "Consent to Electronic Voting" form located toward the bottom of the screen

and press submit. Once you have opted in to electronic voting, Conduu will send you an email to complete your registration through the On Top of the World Condominium Association's electronic web portal.

For those of you thinking of running for a seat on the board, or just want to know the timeline for the elections, listed below are some important dates for you to remember - many are mandated by the State of Florida statutes.

Oct. 11 - First notice of election must be mailed not less than 60 days prior to the meeting. We anticipate mailing them prior to that date.

Oct. 31- Written notices of candidacy must be submitted to the Association (not less than 40 days prior to the election.)

Nov. 5 - Candidates must submit their OPTIONAL information sheets not less than 35 days prior to the election.

Nov. 14 - Second mailing will be sent out, including the written annual

meeting notice, agendas, ballot, envelope and any information sheets.

Nov. 24 - Meet the candidates at the East Activity Center Auditorium. Sessions are scheduled at 1 p.m. and 6 p.m. For those who cannot attend, the 1 p.m. session will be shown live on OTOW-TV channel 901 and on the Box Office (otowboxoffice.com). The rebroadcasts on Channel 901 will begin starting on Nov. 26 and will air a few evenings after the live sessions.

Dec. 8 - Electronic Voting closes at 10 a.m.

Dec. 10 - All ballots must be received by 10 a.m. when the Membership Meeting begins.

We encourage all owners to participate in the election and vote for the candidates you believe are best prepared to meet the challenges of managing our Association. Effective governance is vital to the well-being of all residents and members, and serving on the board is much like managing a small city.



UPCOMING LIVE BROADCASTS ON OTOW-TV 901

Wednesday, Oct. 1, 1 pm

Association Board Meeting & Town Hall, live TV 901
Rebroadcasts to follow and uploaded to the Box Office

Monday, Nov. 24, 1 pm

Meet the Candidates live on TV 901
Rebroadcasts to follow and uploaded to the Box Office
(A 6 pm session will not be televised live or recorded)

Wednesday, Dec. 10, 10 am

Election Day Membership and Board Meeting live on TV 901
Rebroadcasts to follow and uploaded to the Box Office



Happy Halloween Month from Checkpoint Flooring Solutions!

OCTOBER SAVINGS
10% OFF
Exp 10/31/25

SHOP AT HOME OR
VISIT OUR SHOWROOM

CHECKPOINT
FLOORING SOLUTIONS™
Serving Clearwater for More Than 20 Years

ALL PET
PROTECTION & WARRANTY

VISA

MasterCard

AMERICAN EXPRESS

DISCOVER

NOVUS

MOHAWK

Carpet • Tile • Laminate • Luxury Vinyl
Carpet Restretching and Repairs

1490 N. Belcher Road, Suite L, Clearwater, FL 33765 • (727) 444-0019 • www.checkpointflooring.com

Lic# C-11524 BTR-0039598

Every building has a story to tell, but some buildings lack a storyteller

Your community newspaper is looking for new people to join our staff.

No journalism degree is needed. However. You do need to be a person who enjoys meeting other people in your building and you should be a regular attendee at social events that take place at your building.

Yes. We are looking for building writers.

Wait. Stop. Let me rephrase that. We are looking for storytellers. Can you tell a story?

We are looking for people who want to have fun while getting your building news into our newspaper – maybe three times a year.

In the On Top of the World community there are 91 buildings. Our newspaper currently has 33 residents telling stories about the people in their building.

Unfortunately, there are 58 buildings that have been left out.

In the past 12 months, there have been no stories on the people who live



Press Association

in those 58 buildings. No stories on 100 year old birthday parties or 50th wedding anniversaries. No stories about socials in the core or a group of friends going out for a meal.

Your building may be one of the 58 places left out. See complete list on page 52 of this newspaper.

If you join the Press Association and

become a storyteller, you can submit an article about anything fun that happens at your building. You get to tell the rest of the community.

You don't have to represent your building by yourself. Your building can have a few storytellers. You can take turns writing stories. The only catch is, only one storyteller can write each story and your building is allowed one story per month.

And how about this for an incentive - you get to submit photographs, too!

You already enjoy browsing through each community newspaper to see happy residents getting together for social activities. Imagine how much fun it would be to open the next newspaper and see a photo of people from your own building.

On Saturday, Nov. 1, from 10 a.m. to 2 p.m., representatives of the Press Association will host an information table at the 2025 On Top of the World Fall Festival & Expo in the East Activity Center Auditorium. President Tom

Butcher, Vice President Donna Gagnon and Secretary Joanne Cordes will be there.

You can fill out a form to become a storyteller for your newspaper. You can ask questions.

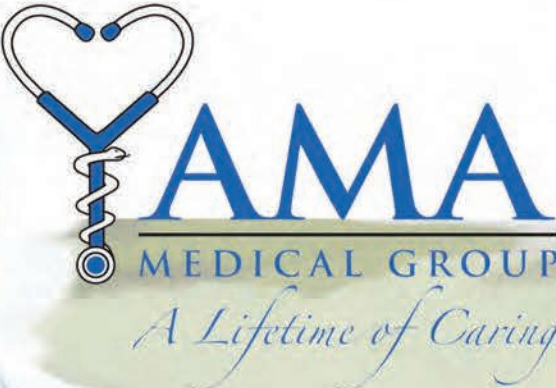
If you join our staff on Nov. 1, you can attend our annual Writer's Workshop at 7 p.m., Thursday, Nov. 6, in the Auditorium. This special night is a chance for everyone on staff to learn how to be a better storyteller. OTOW News Editor Doug Kates teaches a one-hour class.

But wait! There's more!

If you stop by our information table at the fall festival, you can fill out a simple six-question survey about our newspaper. Everyone who completes a survey will receive a raffle ticket for five bottles of wine from Aspirations Winery.


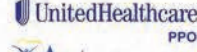


Yes. Five bottles of wine in a gift basket!

The winning number will be displayed on OTOW-TV channel 901 on Sunday, Nov. 2, and the winner will be called on Monday, Nov. 3.



AMA
MEDICAL GROUP
A Lifetime of Caring

Specializing in Adult Primary Care
Now Accepting Patients With...




Our mission is to provide a lifetime of caring with excellence, using our God-given talents to all those we serve.

Not Happy with Your Current Doctor?

Schedule your **FREE** Meet & Greet with AMA.
Compassionate Care Awaits You!


- Doctors Available 24 Hours A Day / 7 Days A Week
- Comprehensive Care: Routine checkups and chronic condition management
- Accessible Services: Care tailored to you health goals
- Transportation Support: Rides available for qualifying patients
- Joint Infections • Disease Management • Coumadin Therapy
- In-House Laboratory and EKGs • Well Women Exams/Pap Smear
- Hospital and Nursing Home Visits
- Pharmacist Counseling Services
- Health Screenings
- Comprehensive Physicals




727-331-8740

AMAmedicalgroup.com


Call us today to schedule your visit!




Dr. Cruz Fana-Souchet, MD




Ben Love, PA-C




Phuong Bui, PA-C



Nina E. Millet, MD



Jeleza J. Vélez Gaetán MD



Tricia Trann PA-C

OFFICE HOURS: MONDAY-FRIDAY, 8 AM - 5 PM

125 PATRICIA AVE, DUNEDIN • 1280 MISSOURI AVE N., LARGO

SUNSET FAMILY DENTISTRY



General Dentistry
Cosmetic Dentistry
Restoration Dentistry
Oral Surgery
Endodontics
Emergency Services
Periodontal Dentistry

We Accept
Aetna,
Cigna and
United Healthcare
PPO Medicare
dental plans.

Welcome
Back
Snowbirds!

Dr. Wade Hancock, DMD
Dr. Ly Ngo, DMD
Dr. Terrissa Crawl, DDS
Dr. Gabriela Vila, DMD, MS (Periodontist)

(727) 791-8823
sunsetfamilydentist.com
1831 N. Belcher Road, Suite #F-3



1831 Belcher Road

Starting in October,
this could be your new dental staff!

From now on, Fixers members will never ask, ‘where are the tools?’



By Jesse Tiamson

When Snowbird members of the Woodshop start coming back to On Top of the World, a big surprise awaits them.

For two weeks, Gary Anderson, Joe Miranda, Lloyd Seabolt, Jesse Tiamson and Henry Santos have been working on an ambitious project - building a tool cabinet to replace the smaller one that had been in the woodshop since the 1980s.

The idea was to consolidate all the tools in one spot and make it easier for members to find tools rather than wasting valuable time looking for them.

The project was the brainchild of Fixers Club Vice President Gary Anderson and was approved by the Fixers Club Board.

Several iterations took place before everyone settled on the final design.

Although the shop was closed to the general membership for a whole week, the five members mentioned above worked on the cabinet for eight hours a day for five days.

They even ate their lunch on site



thanks to a club member who donated food!

The new cabinet was built to last for as long as the woodshop exists.

There were several challenges that confronted us after the old cabinet was taken down, but our five members and their ideas were up for the task.

But that's where we used our magic ...

Fixers members, left to right, Gary Anderson, Lloyd Seabolt, Joe Miranda and Henry Santos stand in front of a homemade cabinet built inside the woodshop to store all woodshop tools. At right is what the tool cabinet looks like once closed. It looks like a fine piece of furniture in the woodshop.

(Photo by Jesse Tiamson)



Michael Pasquino
Owner/Master Electrician

HI, WE WANT TO BE YOUR ELECTRICIAN!

We are Red Royal Electric and we are located on the corner of Myrtle and Drew in Downtown Clearwater. We offer Expert Electrical Service and Repair and we specialize in helping homeowners with their Electrical needs.

98% Overall Approval Rating Online!

We have over 1,500 Great Reviews you can find online. We have over 900 Reviews on Google alone. Our Expert Electricians are all Highly Trained as well as Background Checked and Drug Tested for your peace of mind.

FREE
SERVICE CALL
WITH REPAIR
\$49 VALUE!

Coupon must be presented at time of service. Not valid with any other offers. Restrictions may apply. Offer expires 10/31/25

10% OFF
SERVICE FOR MILITARY
& SENIORS

Coupon must be presented at time of service. Not valid with any other offers. Restrictions may apply. Offer expires 10/31/25

\$250 OFF
NEW CIRCUIT BREAKER
PANEL INSTALLATION

Get a Free Estimate!
Coupon must be presented at time of service. Not valid with any other offers. Restrictions may apply. Offer expires 10/31/25



“They were professional, they did a great job and had my old panel replaced for a good price in good time.

I recommend them highly.”



License # EC13004626



Call Today! (727) 330-1202

RedRoyalElectric.com

Mah Jongg classes were so popular that another six classes have been scheduled for November

By Barbara Moon

The game of Mah Jongg is becoming the game that people of all ages are eager to learn to play. Residents Rose Fiore and Barbara Moon love to play the game with others and on their computers.

When On Top of the World seasonal residents go north, it becomes difficult to get enough players for a live game, so during the “off-season” Rose and Barb decided to offer six free classes to anyone who wanted to learn the game.

It was such a huge success, we are going to do it again.

Fellow Mah Jongg players Ava Ciolli and Sandy Hone also volunteered to assist with the class we taught. It allowed more individual assistance to the participants.

The first two lessons were dedicated to learning the names of the domino-like tiles and the various categories of hands on the 2025 Mah Jongg card.

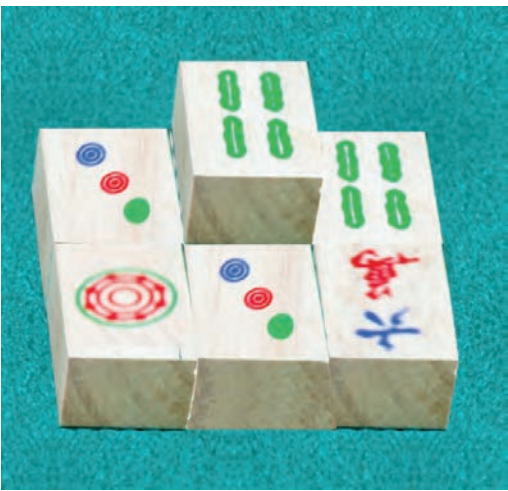
The next two lessons taught everyone how to deal out the tiles and how to do the “Charleston.”

Putting these skills to use, the players were able to spend the last two sessions actually making hands and playing the game of Mah Jongg by matching the tiles on their racks to one of the hands on the Mah Jongg card.

When the first person completed a hand and called “Mah Jongg,” the entire class applauded to show their congratulations and enthusiasm for the game!

Living in a retirement community like On Top of the World, we all know how important it is to continue to challenge yourself to stay active and continue to learn new things.

When asked, “Why do you want to



teach Mah Jongg to others?” Rose and Barb focused on different aspects. Rose stressed the mental exercises taught of sorting, categorizing, sequencing numbers, learning new names for the tiles and new terms and strategies associated with the game. Barb added the importance of the physical and social aspects of providing the opportunity for people to gather together, meet new people and socialize.

Mah Jongg is a great way to do just that!

The women who attended the classes made new friends and exchanged phone numbers so that they can form their own groups.

The Palm Harbor Room in the West Activity Center is reserved for anyone who wants to play Mah Jongg on Tuesdays and Fridays from 1-4 p.m. Bring a Mah Jongg set for the table, 2025 Mah Jongg card, and have an enjoyable afternoon!

The next Mah Jongg classes begin on Nov. 3 and will run through Nov. 19. Each class is a Monday and Wednesday from 3-5 p.m.

This class is for beginners.



Pictured above is one of several tables filled with On Top of the World summer residents who recently learned how to play Mah Jongg. Another six-class session is starting Nov. 3. Mah Jongg is so easy to learn, even dogs play.

Preregistration is required because class size is limited. Call Rose at 609-330-7788 or Barb at 727-215-1034 to reserve your seat.



Fresh Finds. Friendly Faces.

First Friday of each month
Oct 3 – Feb 6, 2026

10 a.m. to 2 p.m.

**400 blocks of Cleveland Street,
Clearwater Florida**

**Come for the deals. Stay for the vibe.
Leave with something fresh. #FreshOnFridays**



Learn More at
[MyclearwaterCRA.com/LunchMarket](https://www.myclearwatercra.com/LunchMarket)



CLEARWATER DOWNTOWN
DEVELOPMENT BOARD



Get Acquainted Coffee, Music Bingo and Food and Clothing Drive set for October



By Sue Trost
Hope everyone had a great summer and stayed cool.
Our next Get Acquainted Coffee will be on Thursday, Oct. 9, from 9-11 a.m. We will not be having entertainment, but you will have an opportunity to visit all of our clubs and vendors.
Coffee and donuts will be provided and music will be playing in the background.
The Good Neighbors Association Fall Food & Clothing Drive will be held on Friday, Oct. 10 from 10 a.m. until 2 p.m. in the East Activity Center back parking lot by the Pavillion. We ask for new or lightly used clothing and non-expired food (canned goods, pasta, pasta sauce, coffee, tea bags, etc.).
Our Fall Social will be Music Bingo which is coming back due to overwhelming requests.
This will be held on Saturday, Oct. 18 from 3:30-7 p.m. Tickets will be on sale in the East Activity Center Auditorium every Monday and Thursday from 8:30

Good Neighbors Association Presents

MUSIC BINGO

Saturday, October 18
3:30 - 7 pm
EAC Auditorium

Tickets \$13, includes hot dog meal

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!

Tickets and more information are available at the Good Neighbors Association information table, 8:30-10:30 am, Mondays and Thursdays in the Auditorium.

-10:30 a.m.
Tickets for Music Bingo are \$13 and includes three games and a hot dog meal. There will be three prizes (one for each game) and also several door prizes.
Our Fall Flea Market and Craft Fair will be held on Saturday, Nov. 15, from 10 a.m. until 2 p.m. in the EAC Auditorium.
Tables went on sale Sept. 4 and are available at the Good Neighbors Association information table every Monday and Thursday from 8:30-10:30 a.m. Tables are \$15 apiece or two tables for \$25, first-come, first-served.
Looking forward to seeing everyone this coming fall!



HOLT FILTERS

Located 5 minutes away!



CUSTOM AIR FILTERS FOR YOUR CONDO

- ODD SIZE? NO PROBLEM!
- 1-MONTH AND 3-MONTH OPTIONS
- BUILT IN-HOUSE, AFFORDABLY PRICED

(727) 449-8448 • WWW.HOLTFILTERS.COM

1672 N. HERCULES AVE, SUITE G, CLEARWATER, FL 33765

Entertainment Committee



THE
BEATTLE
Maniacs

Oct. 23
EAC Auditorium



Entertainment Committee Calendar

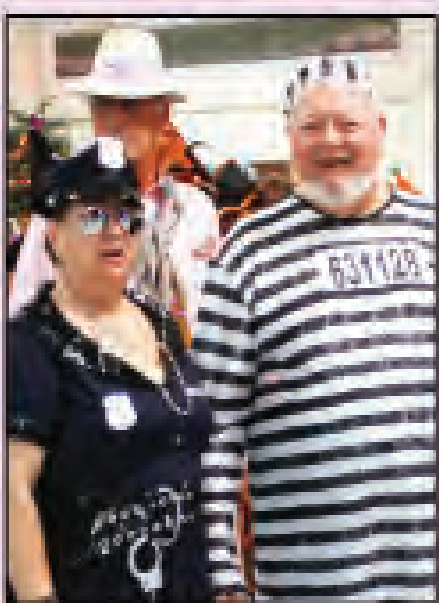
OCTOBER

23 - Beattle Maniacs (show), 7:30 pm, \$20

25 - South Shore Cruisers (dance), 7:30 pm, \$15 *

Halloween Dance and Costume Contest

** Please note, the South Shore Cruisers are now the entertainment for Halloween*



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)

Last day to join Chorus and be a part of our holiday concert is Oct. 21

By Ka-Rim Troyli
The 2024-25 chorus season, including two well-received concerts and a five-month summer break, is now behind us. It is time for On Top of the World Chorus to come back together again and begin crafting this season's winter program.
Chorus meets on Tuesday evenings and is always a highlight of my week. Whenever we gather, the room buzzes with the activity of chairs being repositioned, people sharing hellos and smiles, papers shuffle as music is organized, and lots and lots of singing!
Chorus boasts a group of OTOW residents all with different levels of experience. They share a love of music and are comprised of sopranos, altos,



Chorus

tenors and basses.
We are led by our very patient director, Gordon McMann, and guided on the piano by our accompanist, the stalwart Caroline Veach.
Together we rehearse to create a single "voice" with which we hope to

delight and entertain audiences in December!
Hard to believe it has been a year since I first mustered up the courage to trek over to the East Activity Center to learn more about the OTOW Chorus. I am so glad I did and I am hoping you will consider it as well.
We welcome more voices and we invite you to participate. We encourage folks to come be a part of our lively, weekly rehearsal process. Come grow with us as we develop our winter program. Everyone is welcome. Last day to join is Oct. 21.
Won't you join us?
No auditions necessary!
The OTOW Chorus meets and rehearses on Tuesday evenings from 6:30-9 p.m. in the East Activity Center Largo Room.
Be sure to mark your calendars. Performances will be on Saturday, Dec. 6, at 7 p.m. and Sunday, Dec. 7, at 3 p.m. in the East Activity Center Auditorium.
Tickets can be acquired by reaching out to a Chorus member neighbor in or near your building, or in advance at our information table at the East Activity Center Auditorium on Mondays and Thursdays from 8:30-10:30 a.m. As of this newspaper going to press, no start date has been set to begin ticket sales.
Tickets will be available at the door the evening and afternoon of the concerts. Suggested donation for tickets is \$5 each and both performances are open seating.

TRATTORIA

D ' A N N A

Authentic

Italian flavor.

UNFORGETTABLE MOMENTS.

Consistently rated the top restaurant in Dunedin on Google and OpenTable, Trattoria D'Anna is led by Executive Chef Ronaldo Campanaro.

Our kitchen uses no seed oils and every pasta is handmade in-house with certified organic Tipo "OO" Italian flour.

With ingredients sourced directly from Italy, we blend old-world traditions with fresh, eclectic flavors - creating dishes that celebrate the best of both past and present.

Let's Eat!

2 Local Restaurants to visit this fall

TRATTORIA

D ' A N N A

OUR PLACE

TRATTORIA

D ' A N N A

ONE FREE APPETIZER

With purchase of 2 entrées of equal or lesser value.

1617 Main Street, Dunedin (727) 239-0450 info@trattoriadanna.com

Coupon expires 10/31/25. Cannot combine with another offer. Must cut out and show.

OUR PLACE

Buy any entrée, get the second entrée at half price.*

Get \$5 off any purchase of \$30 or more.

* Second entrée must be equal or lesser value.

Our Place

1101 S. Missouri Ave., Clearwater (727) 442-1217 OurPlaceTampaBay.com

Coupon expires 10/31/25. Cannot combine with another offer. Must cut out coupon and show.

Trattoria D'Anna

1617 Main Street, Dunedin, (727) 239-0450, info@trattoriadanna.com

Our Place

1101 S. Missouri Ave., Clearwater, (727) 442-1217, OurPlaceTampaBay.com

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

On Top of the World News - 2069 World Parkway Boulevard East, Clearwater, FL.,33763
Phone: (727) 799-3216 Hours: 9-5 Monday through Thursday, 9-2 Fridays
Deadline to advertise is the 15th of each month | **Next delivery is Oct. 31, 2025**
OTOW News can be read online at otowboxoffice.com | Advertising Rate Sheet is online under the front page

On Top of the World News is a community organization for the benefit of the residents of On Top of the World. On Top of the World News does not accept advertisers solely for commercial purposes or income. This newspaper will be published on its regular schedule whether there are advertisers or not. On Top of the World News reserves the right to reject any advertiser within its sole, absolute and unfettered discretion. Not every advertiser is acceptable for this publication. If you, a resident, have had a justifiably bad experience with an advertiser in this newspaper, and if we have had previous justified complaints, we will not accept future ads from this client.

On Top of the World News endeavors to keep standards of this newspaper very high. We do not, however, endorse advertisers or knowingly accept objectionable or fraudulent advertising. On Top of the World News does not strive to be a profit-making entity. We take pride in the fact that the On Top of the World News staff is entirely made up of volunteers except for one professional to coordinate the operation of this newspaper. On Top of the World News does not accept an advertiser solely because it is willing to pay for an ad. Trades and services regulated by the state or county must be licensed in order to advertise. Someone in business for themself, who plans on entering a resident's condo, must fill out an online background check form. It is a requirement even if an individual has already done a background check for another business. All advertisements must contain either a local address or local phone number. Ads cannot resemble newspaper articles. Ads must be in display ad formats. QR codes are allowed, but a website address must be an alternative option. Deadline to advertise is the 15th of each month. Payment and final ad are due on this date. Space is never saved without a payment. Your ad will not run if payment is not received.

If you submit an article or photograph to On Top of the World News, you are giving this newspaper permission to publish it - not only in the next edition, but any future edition, in print or online. If you submit a photo, please make sure people in that photo are aware you have turned it in for print and online publication. On Top of the World is not responsible for publishing people's images who wish to remain private. The individual submitting the image is responsible.

On Top of the World News may not be made available on any website except otowboxoffice.com, ontopoftheworldnews.com and otowclearwaterinfo.com. Uploading any link to another website is prohibited. The contents of OTOW News are copyrighted.

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
Mary Ann O'Neill
Mary Lou Wall
Lyn Taecker

Around The World

SECTION ONE	SECTION TWO	SECTION THREE
1: Entertainment Committee 3: Ken Colen 4-5: Dessa Barabba 6: Pet of the Month 6: Howl-A-Ween Pet Costume Contest 8: Nancy Rogers 9: Community Calendar 10: Association Board 11: Press Association 12: Fixers Club 13: Mah Jongg Classes 14: Good Neighbors Association 15: Entertainment Committee Schedule 16: Chorus 19: Is It Legal - Jerry Colen 19: Art Guild 19: Bingo Marathon 19: Bus Schedule 20: 2025 OTOW Fall Festival	21: Get Acquainted Coffee 21: Italian-American Club 22: Computer Club 23: Canadian Club 23: Jesters 24: Cornhole 24: Movie Night - September 24: Theater Workshop 25: Democratic Club 26: Republican Club 27: High Vibe Tribe 28: Veterans Group 29: Lambda Club 29: New York-New Jersey Club 30: Texas Card Game Club 30-35: Sports 36: Travel Club	37: Englander 37: Granada 38: 25 Years Ago 38: Siboney 40: Bedford 41: Good Karma Book Club 42: Brahman 43: Bavarian Chalet 44: Butcher Block 45: OTOW News Wants Your Family Recipes 46: Valencia 46: Irene Pappas 80th Birthday 48: Pickleball 50: Bohemia 50: YMCA Healthy Steps 50: SHINE Seminar 51: Classifieds 51: Puzzles 51: Good Karma Book Club 51: New Library Books 52: OTOW News Storytellers Wanted

East Activity Center Ground Floor

East Activity Center First Floor

East Activity Center Second Floor

West Activity Center

Pavilion Park

East and West Activity Centers Room Maps

EAC Pavilion Park Grill Map

IMPORTANT PHONE NUMBERS

Community Service Office
727-683-6981

Activities Office
727-799-2734

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

Emergency After Hours/Weekends
727-799-1115

Association Board Members: Chairperson 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



DERMACLINIQUE

Dermatology, Cosmetics, Skin Spa

Trusted Dermatology Care Now Better Than Ever!



Dr. Alexis Honigbaum
Board Certified Dermatologist
MD, FAAD

**Dermaclinique is thrilled to welcome
Dr. Alexis Honigbaum to our Clearwater office**

Dr. Alexis Honigbaum, MD, FAAD, is a board-certified dermatologist specializing in medical and surgical dermatology. Originally from Massachusetts, she obtained her undergraduate degree from the University of Miami and medical degree from Eastern Virginia Medical School. She then completed her Dermatology Residency at the University of South Florida, which eventually brought her back to the Tampa Bay area and private practice. She has been published in peer-reviewed journals, presented at national meetings, and was recognized in Newsweek magazine’s America’s Best Medical Dermatologists in 2022. She is excited to join Dr. Priya Nayyar and the team at Dermaclinique, where she looks forward to providing compassionate, high-quality dermatologic care to the community

General Dermatology

- Mohs Surgery
- Skin cancer screenings
- Rash / Dermatitis Evaluation
- Hair loss
- Lesion Evaluation (Spot Check)
- Psoriasis
- Eczema
- Rosacea
- Nail Disorders
- Cyst / Lipoma
- Wart / Skin Tags

Cosmetic & Skin Spa Services

CUSTOMIZED FACIALS:

- **Rejuvenate:** Antiaging
 - **Detox:** Deep cleanse
 - **Radiance:** Hydrating
- INJECTABLES:**
- **Filler, Botox, PRP** (for hair loss)
- LASER TREATMENTS:**
- CO2 | Erbium | ClearLift | Vascular
 - IPL | Laser Hair Removal

**HYDROFACIAL
DERMAPANING**

ADVANCED TREATMENTS:

- **Morpheus 8**
- **Microneedling with PRP**
- **The DC BioLux PEEL:**
Medical-grade chemical peels
- **Enhance your results with:**
High Frequency
RF/Ultrasonic
LED
Therapy
Oxygen Spray

**RECEIVE
50% OFF
ANTI-AGING
CUSTOM
FACIAL**

First
20 clients
receive a
free gift

Visit us at 510 E. Druid Road, Clearwater, FL

(727) 888-0900 • www.DC.SKIN

If you plan on marrying someone highly in debt, talk to your lawyer first

Q. I was divorced about 15 years ago and now I plan on getting married to a very nice gentleman. Recently, he admitted to me that he owes the Internal Revenue Service some money (he didn't tell me how much but said it was quite a lot). Do I have any worries if he can't pay what he owes?

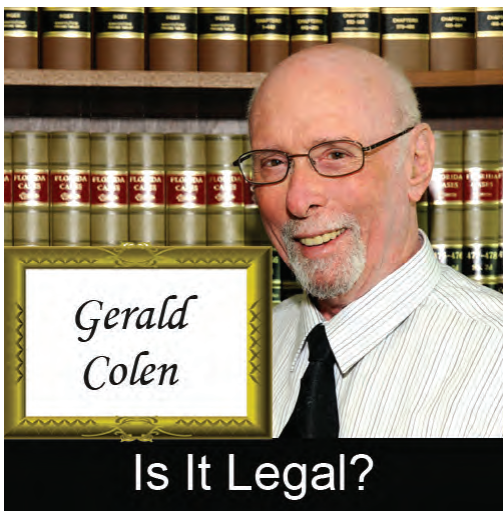
A. Probably not, because he incurred his obligation before he planned to marry you. However, the wisest thing for you and him to do, BEFORE you get married, is to have a pre-nuptial agreement drawn up by your own attorney. Your future husband should get his own attorney, too.

After you get married, you should keep your funds separate from his funds. It might be OK to have a "working" bank account in both names, but I would not advise you to have a lot of funds in it. Of course, once his obligation to the IRS has been satisfied, you won't have to worry about the matter.

One caveat (warning): Do not even consider helping him to pay off that debt with your money.

Q. Is it legal for my boyfriend to buy ED drugs when he and I are on a cruise and we stop off in (a foreign country? He is 79 and I am about the same age.

A. I get this or similar questions fairly often. Since I consider these questions



to be serious legal issues, I'm willing to answer them in this column.

If it is truly ED drugs, then I am sure it is legal to do that. I think, though, what you really want to know is whether it is legal to buy ED drugs in a foreign country and bring them back into the U.S. It depends on a few things. The most important issue is whether he intends to use them himself or intends to sell some or all of it.

Q. My will leaves everything I have to three different relatives and I have named one of them as the executor of my estate. The will says that all my debts have to be paid upon my death. Does my executor have any personal responsibility to pay off my debts? I don't want that at all.

A. The executor (I prefer the term personal representative) should not have any personal responsibility to pay your debts out of his personal funds, unless, of course, he enters into an agreement to do so. And no, I don't know why he or she would do such a thing.

Q. How many witnesses are needed in a will?

A. In the state of Florida, two witnesses are required. I believe there still are a few states where three witnesses are required, but not very many.

Although it is not a legal requirement, I believe that a will should also be notarized because that makes it self proving in Florida. When a will is self-proving you don't need to locate the witnesses because their signatures have already been notarized at the time you executed the will.

Q. About two years ago, I married a woman who told me she had never been married before. She is 78 and I am 75.

A few weeks ago, she received a letter from someone who claims that my wife is her mother. My wife then told me she had a baby out of wedlock when she was 16. She asked me if I wanted to divorce her.

A. You are talking about something

that happened close to 60 years ago. Anyway, I've looked and looked but I can't seem to find a question in what you wrote. So, an answer doesn't appear to be necessary.

(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.)

Art Guild general meeting

By Katie Bajis

The On Top of the World Art Guild will convene a General Meeting for all members on Oct. 17 at 1 p.m. in the East Activity Center Largo Room.

Current and prospective members are invited to a tend to discuss activities for 2025-2026, especially the May 2026 Art Contest.


The guild will also raffle off donated art during the meeting.



Bingo Marathon

12-5 p.m., Saturday, Oct. 11
EAC Auditorium
Doors open at 10 a.m.
Marathon starts at 12 pm.

This event was expected to be a sellout by the time this newspaper was out.



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.
3. Please be present in the core of your building at your scheduled pick up time.
4. Shopping time is one hour for grocery stores and one hour for Walmart. Shopping time begins when you are dropped off at your destination.
5. Although appreciated, the driver is prohibited from accepting gifts and tips.
6. 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.
7. The start time listed is when the shuttle bus departs the Community Service Office.
8. The pick-up schedule will rotate weekly between low and high buildings. Incoming one week pick-up will start with lower-numbered buildings and the following week it will start with the higher-numbered buildings.
9. Seating is not assigned. They are first-come, first-served.
10. Seatbelts must be fastened during bus movement and must remain fastened until the bus comes to a complete stop.
11. Eating, drinking, smoking, vaping, lighting, distracting the driver, or any other unacceptable actions at the discretion of the driver are strictly prohibited on the bus. Violation of the above guidelines may result in your bus privileges being revoked.
12. All rules changes are at the discretion of management.

Bus Schedule October

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

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

SCA - OTOW Shuttle Bus
NC - Neighborly Car Bus



Vendors • Crafters • Club Tables
Food • Goodie Bags • Music
Raffles • Flu Shots • Vaccines
Operation Medicine Cabinet

COVID
Shots



Farmer's Market

First time
at the
Fall Festival

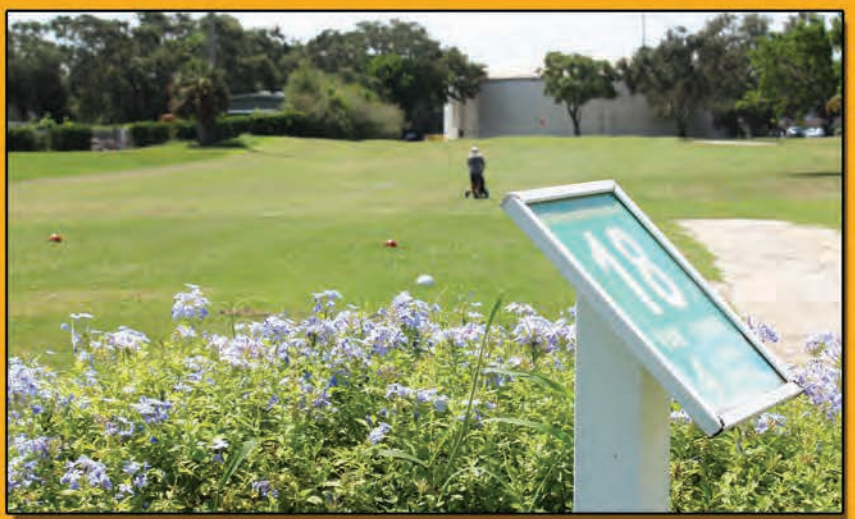
All of your
favorite
fall fruits and
vegetables



Saturday
Nov. 1
2025
10 AM - 2 PM
EAC



ACTIVITY REPORTS



Skirt and Ties sings 'Proud to be an American' during Get Acquainted Coffee on Sept. 11. The morning was a tribute to the memory of 9-11. A slide show (right) accompanied the singers. *(OTOW News photo by Doug Kates)*

Get Acquainted Coffee fell on Sept. 11 so Good Neighbors Association held a tribute to 9-11



The first Get Acquainted Coffee of the fall season took place on Sept. 11 so it was only fitting for our On Top of the World community to come together and remember 9-11.

Good Neighbors Association turned the traditional social morning into a time to sing, stand and remember those who lost their lives during the terrorist attacks in New York City, Pennsylvania and Washington, D.C., on Sept. 11, 2001.

We have residents who live with us today who were witnesses to what took place.

The morning program was highlighted by the bar-

bershop quartet group "Skirt and Ties," which is led by resident Mike Wood.

Skirt and Ties opened with the Canadian and American national anthems and remembered those we lost from both countries 24 years ago.

The group then sang "Proud To Be An American" in tribute to today's first responders who keep our country safe every day.

Everyone in the East Activity Center Auditorium stood during the song.

What people in attendance at Get Acquainted Coffee may not have realized was that Skirt and Ties had less than a week to prepare for this tribute.

Carla Hines was originally scheduled to perform live, but she was unable to attend. Mike volunteered his group and in one week was ready to be on stage.

Charlie Wood prepared a slide show with patriotic images and everything came together in a hurry.

Mike was even able to get a replacement singer when one of the original Skirt and Ties was unable to be there.

The morning started out with information tables hosted by many On Top of the World clubs and groups.

Free coffee and donuts were passed out at 9 a.m., followed by morning news, introduction of sponsors,



Skirt and Ties, music provided by DJ Scott McParland and raffle drawings.

The next Get Acquainted Coffee is scheduled for Thursday, Oct. 9. There will be music, but no live performances are scheduled.

Italian-American Club trying something new - eating pizza while wearing your PJs

By Sam Gonnella

On Wednesday, Nov. 19, 5 p.m., at the East Activity Center, the Italian-American Club has planned a relatively new event. It is a Holiday PJ Pizza and Game Party.

Bring your favorite board game, cards, dice or dominoes to set up with others. The optional dress for the evening is some sort of pajamas, if you desire, or not.

Pizza choices are cheese, pepperoni, sausage or veggie. Coffee and dessert are included. Bring your own dinner beverages. Cost is \$10 for members and \$13 for non-members.

On Wednesday, Jan. 21, 2026, our club will host a Gasparilla Party 5 p.m., in the Auditorium.

Pirates and pirate queens are encouraged to attend. Come join us for a pirate-themed festivity.

Eat, drink and be happy. The grub being served is chicken fingers with dipping sauce, mini rice balls with sauce, macaroni and cheese, pulled pork slid-



ers, tossed salad, bread and butter, coffee and cookies. Please bring your own beverages.

DJ Les 'N More will provide the musical entertainment. Cost is \$25 for members and \$28 for non-members.

On Wednesday, Jan. 14, 2026, and Friday, Feb. 27, 2026, club members will be going to Tampa Bay Downs for A Day at the Races.

Enjoy a day at the track to experience the thrill of horse racing.

Walk around the paddock area to see the horses close up.

Included in the ticket price is entrance to the clubhouse, a racing program and a full buffet luncheon.

A flyer with important details can be picked up at our information table when purchasing tickets. Cost of each event is \$45.

Our most popular event of the year is the traditional St. Joseph's Dinner Dance scheduled for Wednesday, March 25, 2026, 5 p.m. in the Auditorium.

The menu for the event will be baked ziti pasta, chicken parmesan, string bean saute', tossed salad and pastry for dessert. Bread and butter, and coffee and water also will be available.

Music for the event will be Les 'N More. Cost is \$30 for members and \$33 for non-members.

Italian-American Club Dessert and Game Night is scheduled for Tuesday, April 14, 2026. Creamy ice cream and sumptuous cake items will be served.

Make an ice cream sundae with the sweet toppings available - just like the old days at the soda shop.

Remember, it's also game night so bring to the party a favorite game, or a deck of cards or dominoes, and put together a group of fun-seekers to play.

Coffee and water will be available. Cost is \$7 for members and \$9 for non-members.

Tickets and detailed Information will be available at our information table in the Auditorium on Mondays and Thursdays from 8:30-10:15 a.m. Come pick up a flyer.

Our club is open to all On Top of the World residents. You do not have to be Italian to join. The goal is to have fun, and enjoy good food and entertainment all at reasonable costs.

We encourage new members to join and for our existing members to re-new memberships so they may purchase tickets for events in 2026.

Are you curious about artificial intelligence?

The OTOW Computer Club has answers

By Joe Wisinski

Artificial intelligence has been a prominent topic at On Top of the World Computer Club meetings in recent months.

The club has conducted two sessions about AI and plans another one soon. We've stressed how useful AI is in our daily activities.

"AI is amazing and helpful," said club Vice President Rowland Hetrick. "I have used AI to create a PowerPoint presentation that I could never have done myself. I also use it in photo-editing software, where it saves me hours."

AI can assist you in numerous ways. Here are only a few:

Getting better search results

For years at the Computer Club, we suggested using Google to answer questions. Now we suggest using AI. The difference is that Google search provides links to websites, but AI provides comprehensive answers.

Writing an email or letter

For example, one situation we might need help with is when our insurance company denies a claim. We can ask AI to write a letter to dispute their decision.

Drawing and editing photos

AI does much more than copy images from the Internet. It creates new ones from information provided by users.

As an example, see the photo accompanying this story? AI created the photo in seconds, following instructions to "draw a photo of a senior couple walking hand-in-hand on a tree-lined street."



Does this photo look real? Artificial intelligence drew it.

These are only small samplings of AI's power and versatility.

Two of the most-used AI apps are Google's Gemini (gemini.google.com) and Microsoft's Copilot (copilot.microsoft.com). Both programs also have apps for iPhones and Android phones, and Copilot comes installed on newer computers.

Try experimenting with AI. Ask it anything. You'll be amazed at what it can do for you.

About the Computer Club

The Computer Club meets every Saturday morning. Our sessions usually consist of presentations or discussions led by club members or guest speakers.

Time is also made available to ask questions.

We also conduct Wednesday morning help sessions, where we assist OTOW residents with technology-related questions or issues. Our services are free. Computer Club membership is not required to get assistance.

Both Saturday and Wednesday sessions run from 8:30 to 10 a.m. in the Learning Lab, which is in the West Activity Center. Saturday sessions are also conducted on the Zoom virtual meeting platform.

For more information about the Computer Club, email otowcc@gmail.com, visit our website at www.otowcc.com, or click our link or scan our QR code on the OTOW Box Office, otowboxoffice.com.

Over 25+ Years of Service

TrustMajestic.com

Where You Get Treated Like Royalty

YOUR TRUSTED EXPERT IN BUILDING, PLUMBING, COOLING & ELECTRICAL SERVICES

Complete solution for homes & businesses - quality work , reliable service, every time.

LIMITED TIME OFFERS

SCAN QR CODE TO BOOK NOW

(\$150 VALUE)

• NO SERVICE CALL • NO TRIP FEE

20% OFF

ON ALL MAJOR REPAIRS

10% OFF

FOR SENIOR, VETERAN, FIRST RESPONDER

Licensed & Insured Experts

Fast Response Times 24/7

Transparent Pricing

Workmanship Guarantee

OUR SERVICES:

Building & Construction

New builds, renovations, repairs — delivered with craftsmanship and care.

Plumbing Services

From leaks to installations, our plumbing experts handle it all quickly and efficiently.

Air Conditioning Services

Stay comfortable all year round with our air conditioning installation, repair and maintenance services.

Electrical Services

Safe, code-compliant electrical work for residential and commercial spaces.

CABINET & COUNTERTOP SPECIAL \$9997

includes:

- 10 cabinets (real wood, soft close, different colors to choose from)
- Quartz/Granite Countertop (1 stone slab)
- Stainless steel Sink (50/50, 60/40 or Single Compartment)
- Faucet with soap dispenser (different colors to choose from)
- Cabinet pulls or knobs
- Labor to install cabinets & fabricate & install countertops
- Labor to install plumbing for sink and faucet
- Removal of old cabinets and countertops

ELECTRICAL SPECIAL \$1997

150/200amp Breaker Panel Replacement Included

- New Square D breaker panel 40 spaces
- Installation
- Dispose of old panel

WATER HEATER SPECIAL \$1497

30-50 gallon includes:

- Water heater
- Installation

12 MONTH MAINTENANCE PLAN included (10% off all services, priority customer list, 2 free annual checkups a year)

A/C SPECIAL \$5997

Brand new A/C System up to 3 ton with 10 year warranty for:

- New thermostat included
- New Air Handler & Condenser
- Installation
- Dispose old unit

12 MONTH MAINTENANCE PLAN included (10% off all services, priority customer list, 2 free annual checkups a year)

Experience. Expertise. Excellence.

At Majestic Services, we deliver expert craftsmanship, honest pricing, and fast, reliable service. We're the trusted choice for homeowners & businesses who demand quality and professionalism.

STATE LICENSED

- State Licensed General Contractor CBC1268779
- State Licensed Electrical Contractor EC 13014968
- State Licensed HVAC Contractor CAC1820047
- State Licensed Plumbing Contractor CFC1433704

CONTACT US FOR FREE QUOTE

727-788-4177

Service@trustmajestic.com

Canadian Club will be at the Fall Festival on Nov. 1 - sign-up and become a member



By Connie Stanley
The Canadian Club is wishing all of our friends and members a harvest of blessings, good health and good times on Monday, Oct. 13 - it's Thanksgiving in Canada.
May you and your families enjoy a bountiful and very happy holiday!
The Canadian Club will participate in the On Top of the World Fall Festival in the East Activity Center Auditorium on Saturday, Nov. 1, from 10 a.m. until 2 p.m. Come over to visit with us, register for only \$5 and learn what we're all about. You don't have to be Canadian to join - just have a current OTOW Activity Card.
Registration Night will be held on Wednesday, Nov. 12, in the EAC Auditorium starting at 6 p.m. Don't forget to bring a valid OTOW Activity Card and \$5.
This is a great opportunity to make new friends and renew old acquaintances! Also, when you register, you will receive a ticket for a Canadian Club gift basket, but you must be present to win.
By registering, you will have the opportunity to enjoy a wine and cheese social following the meeting.
By joining our club, you may participate in our social game - Blackout - which runs weekly, Thursday evenings, year round in the Belleair Room at the

What can \$5 buy?



Membership to the OTOW Canadian Club!

Your Membership Comes With:
A wine and cheese social in November
A Christmas happy hour and sing-along
Pizza Night and Dance on Members Appreciation Night
A wine and cheese social in March

Visit our information table 8:30-10:30 am Mon, Thu starting November 13 EAC Auditorium

New members can sign-up at Registration Night November 12 in the Auditorium

Don't let our club name fool you!
Any resident with a valid activity card is welcome to join our club for just \$5!

West Activity Center.
We would like to take a moment to remind all persons playing Blackout that being a member of the Canadian Club is a prerequisite for this activity and if you haven't joined yet, we hope you're enjoying the "grace" period.
Signing-up for our club also includes Membership Appreciation Night free with pizza, a Golf Fun Day, a Blue Jays preseason baseball game, and a Day at the Races at Tampa Bay Downs alongside the Italian-American Club and the Travel Club.
Members also will be attending a matinée theater buffet lunch and show, a picnic, and enjoy membership pricing for any or all of our four dinner dances during the 2025-26 season!
Lydia Côté, ticket sales coordinator, will be selling tickets for our Dec. 8 Christmas Dinner Dance. We'll be

offering a traditional Christmas dinner with all the fixin's. Prices are: Members \$25 and non-members \$30. After dinner there will be a great night of dancing to our favorite DJ service - Les 'N More!
We are also asking attendees to donate new, unwrapped toys for the Pinellas County Marines' "Toys for Tots" campaign. The two target groups for this year's campaign are 0-2 years of age and 10-12 years of age, both genders. Ages 3-9 years are in good shape.
During Registration Night, our activity/event coordinators will be ready at the "sign-up" tables for various functions.
It should be noted that your membership not only includes a wine and cheese social on Registration Night, but also a second wine and cheese social at the annual General Meeting at

the end of March. Don't forget, our first membership Appreciation Pizza Party and Dance, for members only, will be at no additional cost to members!
None of the fun can happen without volunteers. On Registration Night, please sign up as a volunteer at the volunteer table because, as they say, "Many hands make light work!"
We continually need to add new people to help and it's a great way to get involved and meet new people.
We hope that everyone enjoys a Happy Canadian Thanksgiving and a safe, happy and healthy Hallow's Eve with the little trick-or-treaters.
Don't eat too much of that sweet stuff!
Safe travels to all coming home to OTOW. Your executive committee looks forward to seeing everyone again soon!

Sign up for Jesters on Oct. 8 and be a part of our spring show 'The Times of Your Life'

By Rodger Hillier
The Jesters had their first meeting in September.
Current members and new members convened. The room was invigorating, with many people conversing about what they would like to do in the show titled, "The Times of Your Life."
Our main goal is to present the best show we possibly can.
This year we plan to have a giant scrapbook on stage to help describe the different times of your life. The scrapbook will be made by our own Fixers Club in the woodshop.
We also will have an array of costumes from hippie attire to tuxedos.
The show will have plenty of music and dances that we all grew up with.
Skits will be about the life events

with which we are all are familiar, like school, work, marriage, children and retirement.
The Jesters are not only growing in numbers, but also individually. I started with the Jesters performing in one skit. Four years later, I am a director, writer and performer.
Michelle Fournier started with helping in the dressing room. Now she is the Jesters president, writer and the emcee of the show.
Millie Cantone began as a dancer. She has grown in many ways. She has been the club secretary, choreographer and person in charge of scenery and more.
There are so many members that have expanded their horizons.
Being a part of the Jesters is not

just something to do to keep busy. Being part of this group can broaden your knowledge, experiences and opportunities. You will love the feeling of camaraderie and accomplishments.
Join and find out for yourself!
You may join the Jesters at our information table on Mondays and Thursdays in the East Activity Auditorium from 8:30 to 10:30 a.m. or at our next meeting in the West Activity Center Belleaire Room on Oct. 8 at 6:30 p.m.
We will have open auditions (membership not required) for singers, actors and dancers in the East Activity Center Auditorium on Wednesday, Sept. 24 between 10 a.m. and noon, and Thursday, Sept. 25 between 2-4 p.m.
Questions? Contact Rodger Hillier at (309) 231-0971.



Qigong (Chi Kung) and Tai Chi

The Perfect Exercises To Improve Balance, Stability, Strength
Classes are now free to OTOW residents.

QIGONG 3:00-4:00 pm Tuesdays, Thursdays EAC Exercise Room <i>Ruth Pittman, Instructor</i>	TAI CHI FLOW Mondays, Wednesdays, Fridays 3:15 - 4:15 pm EAC Exercise Room <i>More than 20 Years of teaching.</i>
-----------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------

yoga Align & Stretch

Mondays 10:00 - 11:15 am
West Activity Center Belleair Room
Thursdays 10:00 - 11:15 am
East Activity Center Exercise Room

- Improve Strength and Flexibility
- Improve Circulation
- Create Sense of Well-Being and Calm
- Reduce Pain and Tension

30 years yoga instructor. For more information call or text Marilyn at 239-464-9421

Registration for Cornhole Club will take place Nov. 1 at the Fall Festival



By Carlee Layton
Hello cornhole friends - both present and future.
September was a busy, fun month for the On Top of the World Cornhole Club.
On Labor Day, the snack table was full and by day's end so were the players. Thank you for bringing such great goodies to share.
A few days after the holiday, we moved the good times to a Clearwater Theshers minor league baseball game. Since we reserved the Thresher's Club, we were treated to a great buffet, including beer, soft drinks and desserts, all in air conditioned comfort.
What a wonderful time. Good food, great friends and we were lucky enough to witness a no-hitter.
Unfortunately, it was not in favor of the Theshers.
As the month moved on, we had begun our membership drive for the 2025-26 season. Existing members are renewing their membership and our new members can join now.
To join or renew, you will need just



Seven cornhole players get their picture taken with Phinley, the Threshers mascot.
three things: 1. Your activity card which must have the current punch. 2. Your annual dues of \$5. 3. A big smile ready for fun.
Look for the Cornhole Club information table at the Fall Festival on Saturday, Nov. 1, from 10 a.m. to 2 p.m. in the East Activity Center Auditorium.
This event will be a great day to check out many of the clubs and organizations in our community.
If you haven't tried cornhole yet, stop by any Monday. You will find us in the West Activity Center Belleaire Room from 1-3 p.m.

September Movie Night

On Top of the World Movie Night in September featured the hit film 'ET'. Nearly 30 residents sat in the air conditioned East Activity Center Auditorium and watched ET go home. Each resident received a free bag of popcorn. The featured film for October is 'Wicked' which will be shown Oct. 8 starting at 4 p.m.
(OTOW News photo by Doug Kates)



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

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

Now available for \$30

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.

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

Theater Workshop takes step back to Prohibition Era

By Audrey Strong
Some history buffs credit Prohibition with the beginning of the Caesar Salad. In 1924, during the height of Prohibition, an Italian gentleman named Caesar Cardini was unhappy that he could not serve drinks at his restaurant in San Diego. So he moved to Tijuana, Mexico.
One busy weekend in 1924, Caesar discovered he was out of a number of ingredients that comprised his usual salads. Working with what was left, the Caesar salad was born.
This is just one highlight from the Prohibition era.
There are two couples who will be the focus of our Theater Workshop show this spring. No. They won't be ordering Caesar Salads during their stop at the Speakeasy, but they'll certainly have a memorable evening of songs, dances, new friends and learning more about other day-to-day events that took place during the Prohibition Era.
Our young gentlemen, afraid of com-



mitment, will observe the value of a long-term relationship and the happiness it can bring to your life, as well as the lesson that overdoing anything can be detrimental.
Come join us on any of the three days we perform in March and be part of the evening.
On. Oct. 1, Theater Workshop will hold a picnic at the Pavilion from 6:30-8:30 p.m.
Anyone interested in seeing what Theater Workshop is all about is welcome to attend. This picnic is open to club members and anyone who wants to join us.

Chicago-style hot dog picnic scheduled for October - leave your ketchup at home



By David Beaven
October is a busy month for the Democratic Club.
Some of us are attending a Masquerade Ball on Oct. 4. It's a fundraiser for the Pinellas County Democratic Club.
Yes, there will be costumes. I am planning to go as the Phantom of the Opera while my husband, Jack, will be my assistant Phantom.
I'm sure our other attendees will be creatively attired as well.
Our monthly club meeting in October is going to be a hot dog party at the Pavilion at 2 p.m. on Oct. 9. I was in Chicago this summer where they take their hot dogs seriously. The proper way to serve a Chicago hot dog is to start with an all-beef hot dog and a poppy seed bun. Sounds easy enough, but then you add layers of mustard, sweet green pickle relish, chopped onion, tomato wedges, a dill pickle spear, sport peppers and celery salt.
But under no conditions any ketchup.
So we'll do our best to follow this recipe.
As usual, we will be collecting food items for Dunedin Cares, which is a food pantry that serves needy people in our area.



Pictured above are Democratic Club members who attended a Clearwater NAACP Freedom Fund Banquet in September. From left to right are Mike Foss, Anna Foss, Dave Beaven, Jack Kilgen, Glenda Greenman, Joanne Cordes and Katie Wilson.

The picture you see accompanying this article is club members attending the Clearwater NAACP fundraiser last month. It was quite the classy affair and we were glad to be a part of it.
This month we are collecting candidate petitions to put Bryan Beckman on the ballot for the Florida State House election next year. Anyone here can sign it even if you are not a Democrat.

Just drop by our club information table on Mondays and Thursdays in the Auditorium for 8:30-10:30 a.m.
At the table we also will have information on renewing your mail-in ballot eligibility which now has to be done every two years due to a change in the law.
Our Democratic Club usually meets on the second Tuesday of every month at 2 p.m. in the West Activity Center Learning Lab. The exception is this month when we'll be at the Pavilion.
We also have a happy hour once a month where we eat, drink and solve all of our country's problems. At least among ourselves!
Find out more at our webpage: worldddemsclub.blogspot.com or call me (Dave) at 727-410-7566.

Pam Leonard-Williams CLU, ChFC

State Farm

"No one serves you better than State Farm."

Happy Halloween Month

727-799-2563

2476 Sunset Point Road, Clearwater

Condo and Car Insurance • <https://www.pamleonard-williams.com/>

\$5 OFF
Detail Service
Reg Price without coupon \$72.95
1. Full Service Car Wash
2. Auto Waxed Completely
3. Complete Exterior Armor All
4. Total Wheel Cleaning
5. Vinyl Top Cleaning & Dressing
6. Complete Vac
[With Coupon Expires 10-31-25]
Call for appointment today
COACHMAN CAR WASH
23331 U.S. HWY. 19 NORTH
CLEARWATER (727) 797-6809

23331 U.S. HWY 19 NORTH
CLEARWATER
(727) 797-6809
\$2 extra for SUVs and vans

Coupon
\$9.99
Exterior Car Wash!*
*\$2 extra for SUVs and vans
[With Coupon Expires 10-31-25]

COACHMAN CAR WASH
23331 U.S. HWY. 19 NORTH
CLEARWATER (727) 797-6809

OPEN SUN.
9:00 – 4:00
MON. thru SAT.
8:00 – 6:00

COUPONS GOOD ANY DAY OF THE WEEK

Soft Cloth Polishes as it Cleans Eliminates Marking and Hazing

THE GROVE AT COUNTRYSIDE
A STARLING OPERATED COMMUNITY

NOW OPEN!
Welcome to Your New Home

We're excited to announce that The Grove at Countryside is now open and ready to welcome you! Our brand-new, thoughtfully designed community offers **Assisted Living**, **Independent Living** and **Memory Care** lifestyles.

- GOURMET DINING
- FITNESS CENTER
- SWIMMING POOL

- TRANSPORTATION
- NUMEROUS ENGAGEMENT OPPORTUNITIES

Schedule your personalized tour today and see what makes The Grove at Countryside truly special!

ADDRESS: 2425 McMullen Booth Rd. Clearwater, FL 33759

PHONE: (727) 205-9302

WEBSITE: GroveAtCountryside.com

ALF#: 13954

County Tax Collector Adam Ross stops by to talk to Republicans



By Deborah Russell

The Ronald Reagan Republican Club has been very busy gearing up for the mid-term elections in 2026.

On Sept. 2 we welcomed our members back from summer break with a light supper of sandwiches and dessert during our meet and greet at 6 p.m.

The general meeting was called to order at 6:45 p.m., opening with a prayer, the Pledge of Allegiance, followed by the National Anthem.

We welcomed five visitors from as far away as Georgia and Boston.



Pictured at the Sept. 2 Republican Club meeting are, left to right, Deborah Russell, Pinellas County Tax Collector Adam Ross, Louanne Feist and David DiNardo.

(OTOW News photo by Jesse Tiamson)

There was no old business discussed. New business included the announcement of the date and time of our annual Christ-

mas party. It will be held 12-3 p.m., Dec. 6, at the Pavilion and will be catered by a Mexican restaurant.

More information will follow in my email blast to club members.

Deborah Russell mentioned the urgent need for volunteers at the East Activity Center information table on Monday and Thursday mornings from 8 to 10:30 a.m. So far we have relied on three people to man the table. Your participation is vital to the club. It's a great way to meet new members and stay on top of current events.

Our guest speaker on Sept. 2 was Adam Ross, Pinellas County tax collector, who also oversees the Department of Motor Vehicles.

Adam began his career in public service as an assistant to serve as executive director general in 2011.

In 2018, he became executive director at the State Attorney's Office.

At our meeting, Adam discussed many issues Florida faces. His focus is on the

next mid-term elections. He is encouraging everyone to participate in volunteering, handing out brochures, distributing handouts and answering questions.

Adam's leadership at the Department of Motor Vehicles has greatly improved the overall performance of the department. This includes the average in-person wait time reduced to 27 minutes from an average of 45 minutes!

The DMV now has a 98 percent approval rating!

In-person customers are down to 49.5 percent in Pinellas County by allowing only Pinellas County residents to use our DMV. In the past, people would come from as far as Miami and as close as Hillsborough County.

The online website FLHSMV has a portal where you can easily access your motor vehicle needs, including renewing your tags. Please visit this site for all information available.

Adam discussed many aspects of school budgeting, stating that our school budgeting process differs from other entities. All monies for schools are sent to Tallahassee for distribution, and the State decides on the amounts counties receive. Small, rural areas receive more funding.

Home values dropped after the three hurricanes in Florida last year. Adam believes there will be some tax relief for homeowners. The county spent \$55 million in reserves for hurricane relief.

For more information about all the positive changes Adam Ross has made to our county, please visit his website: pinellastaxcollector.gov.

We closed the meeting with our 50/50 raffle and adjournment.

We look forward to seeing you at our next meeting on Oct. 7 at 6 p.m. Our speaker will be County Commissioner Dave Eggers.

Please contact me, Deborah Russell, president, with any questions or concerns at 727-515-8211 or email debruss11@gmail.com.

Leave a detailed message and I will return your call or email as soon as possible.



Care when you need it.
ASSISTED LIVING | MEMORY CARE

ATTENTION ON TOP OF THE WORLD RESIDENTS

EXPERIENCE
VIBRANT
SENIOR LIVING!

Call (727) 219-9012 to learn more!
Or Scan the QR Code
to view our website!



ONE MONTH
FREE!
Must Move in by Oct 31st.*

<https://cottagesatbelleair.com/>

620 Belleair Road Clearwater, FL 33756 | Lic#: AL9666



A SWISS TOUCH
CLEANING SERVICE INC

Accountable & Trusted Since 1999
Licensed & Insured

BTR 0040096

Are you looking for a condo cleaning service you can trust with a great reputation?

727-536-7673 • SwissTouchCleaning.com
references available



Christopher E. Pettet B.S., D.C.
Chiropractic Physician

(727) 796-8456

Referrals

Sunset Chiropractic Center

Do you want

- Relief from neck, spine and joint pain
- Reduced muscle stiffness, spasms and rigidity
- Decrease in joint degeneration
- Improved range of motion of the spine and extremities
- Reduced spinal stress and tension
- Decrease in incidence of falling
- Increased health and energy
- Superior quality of care.

We can help!



- Chiropractic Manipulation
- X-rays (onsite)

- Massage Therapy
- Ultrasound

- Electro-Stimulation
- Spinal Decompression

www.sunsetchiropracticcenter.com

2564 Sunset Point Road. Clearwater, Florida

Attend High Vibe Tribe and get a free QiGong lesson from Ruth Pittman

By Laurie LeClaire

The High Vibe Tribe is so blessed to have a wonderful community filled with guiding light-personalities here at On Top of the World.

I am happy to announce that on Oct. 14, Ruth Pittman has agreed to share some special QiGong movements with our club and discuss her background and teaching practices.

Some people new to our community may not realize the impact that Ruth has had on creating a healthy QiGong and Tai Chi practice here in our community, which

she has personally offered for more than 25 years.

She recently celebrated her 90th birthday with us and is still going strong.

Ruth's impact on the health of our seniors has been widely acclaimed. Eastern practices lift the spirit, improve balance, and strengthen the body.

I do many of Ruth's exercises on my own as I wake up and stretch each morning. However, there is magic when a group gathers, as Ruth says, "the Chi can be amplified hundreds of times with a large group."

Many people testify that their bodies feel much better with added strength, improved posture and balance, and some even have been able to delay and forgo surgeries.

We welcome residents to attend our metaphysical society as it is a free group that currently meets once a month on the second Tuesday evening from 7-9 p.m. in the Clearwater/Kitchen Room of the East Activity Center.

For any questions, you may write to Laurie LeClaire at otowoowoo@gmail.com.



BAYSIDE HEATING & AIR CONDITIONING

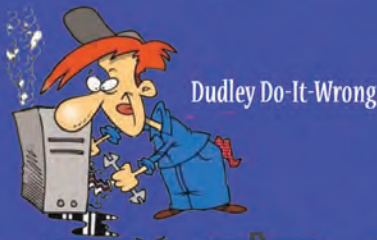
is a recipient of the Super Service Award
25 years in a row.

We are a participant in the BBB Care Program.

Looking for an honest and dependable air conditioning company?



You can call Dudley-Do-it-Wrong, or you can call us!



To help us gain your trust, we will do a service call, diagnostic test or 64-point season A/C tune-up for just \$49.95 (reg. \$99.95). We service all major brands and offer an affordable, yearly maintenance agreement for continued reliable service. Call today and mention this ad.

Call Bayside at 727-669-4300



Clearwater, Florida · bayside-ac.com
All major credit cards accepted



Lic.#CA-C057711

Bingo players make incredible donation to benefit local veterans in need



By Pat Hayes
Many thanks to On Top of the World Bingo.
During a recent night at bingo, residents dropped off enough donations for veterans to fill five large boxes.
Bingo volunteers collected the donations. More volunteers delivered them to the Bay Pines Veterans Administration Healthcare System.
The donations included clothing, food and items for hygiene purposes.
In addition, \$40 in cash was donated. All of this was raised in just one bingo night!
It was a pleasure for myself, Pat Hayes, and my assistant, Gene Amature, to deliver these valuable items



A table at bingo is full of donations destined for veterans.
Bingo volunteers offered to bag and sort the variety of items that were dropped off.

directly to Bay Pines.
Thank you from the On Top of the World Veterans Group and local veterans.
More good news.
OTOW resident Pete Caffentszis has returned to information table duty for the Veterans Group. Our table will be open in the East Activity Center Auditorium every Thursday from 8:30-10:30 a.m. Pete will greet potential new members and educate our residents regarding the many benefits available to our veterans.

New and existing members should stop by the information table and introduce themselves to Pete.
Our group is open to all OTOW residents - both veterans and non-veterans. Please note there is never a membership fee.

Peace Memorial Services & Concerts



Worship
Sundays at 10:30 a.m.
Concerts
Second Sunday, October-March

Upcoming Concerts & Special Musical Services

Sunday, Oct. 12, 3 p.m.
"The Three O'Clock Big Band"

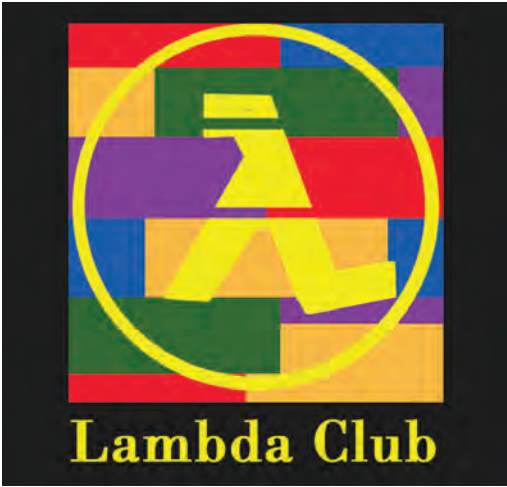


Sunday, Oct. 19, 10:30 a.m.
Jazz Trio in Worship

Sunday, Oct. 26, 10:30 a.m.
Kirking of Tartans with Pipe Band

**PEACE MEMORIAL
PRESBYTERIAN CHURCH**
110 S. Fort Harrison Ave.
Clearwater, Florida
(800) 479-8846
peacememorialpresbyterian.org

Lambda bowlers throw strikes to raise money for HIV/AIDS support



By Earl Ballance

Lambda Club ended the summer with members throwing strikes at a Hollywood-themed fundraiser event held at the Dunedin Bowling Lanes.

This was an event organized by Epic, a non-profit organization that provides HIV/AIDS services and support to the Tampa area and beyond.

This is just one of several fundraisers Lambda participates in throughout the year.

Ah, and now it's October! October is that magical time of the year when the air gets a little crisper, the leaves start to fall, and we all breathe a collective sigh of relief as we wave goodbye to the dog days of summer.

You can practically feel the excitement as our beloved Snowbirds return to their winter nests.

Welcome home!

The September social theme was Sports Night and it started with a bang — or should I say a touchdown?

Members were encouraged to don their favorite team colors and logos. You know the drill: some folks looked like they were ready to hit the field, while others resembled walking billboards for their teams.

The Gold Post Bar offered up its Touchdown Punch while the appetizer table was the starting point before heading over to the buffet table we call the obstacle course.

The theme for October is Salsa Night on Friday, Oct. 10, in the Pavilion.

Members are encouraged to dress



Members of Lamda pose at Dunedin Lanes where they took part in a fundraising bowling event.

as if they just stepped out of a piñata — bright, bold and utterly fabulous!

The Tiki Tavern will be serving up its Caribbean Punch. The buffet will have a Caribbean flair, with salsa music to put you in that laid-back mood. And yes, there will be someone there to teach anyone wanting to learn those salsa dance moves.

Just be careful not to dance too close to the buffet line. You might accidentally salsa your way into someone's plate!

Lambda is gearing up for the Entertainment Committee's Halloween Dance and Costume Contest.

If there's one thing that can be said about Lambda, is we know how to dress for any occasion. Whether it's a

costume that's a little more, "Who wore it best?" or "What on Earth is that?" — we embrace it all.

Looking forward to it! Lambda's weekly calendar of events:

Lambda Chat: 10:30 a.m. - noon, first and third Fridays in the East Activity Center Crystal Beach Room.

Lambda Walkers: noon, Wednesdays at the Countryside Mall, then lunch.

Lambda Zoomers: 5 p.m., Fridays with Howard Harville.

Lambda Pool Meet-up: 6:30 p.m., Mondays.

Lambda Bookclub: Meets at pre-determined locations. For details contact

Bill Raymond at braymond3@gmail.com or call Bill at (727) 599-8317.

Need more information about Lambda events? Go to the official webpage at <http://lambdaclearwater.blogspot.com> or contact David Beaven at (727) 410-7566.

Last, I want to confess and apologize for being the reason Lambda failed to share any news with our beloved community in September. I thought I sent the news in (and there goes my brain thinking again). I made a mistake.

Now, who knew that confessing my forgetfulness could be as liberating as finally finding that elusive sock that disappeared under my bed?

Start searching for an ugly Christmas sweater

Annual Sports Shirt Night Oct. 7 and Karaoke Christmas for everyone on Dec. 14

By Pat Hayes

The New York-New Jersey Club will continue its summertime fun with Sports Night at 5 p.m., Tuesday, Oct. 7. Tickets are just \$18.

We will be serving a large variety of subs from Felice's Italian Catering, along with pasta salad.

Also, we have a new disc jockey for this event, Scott McParland.

Tickets must be purchased in advance so come visit our information table and select your sub. Your choices are sausage and peppers, meatball parmigiana, chicken parmigiana, Italian (the Godfather), and tuna or turkey with Swiss cheese.

We will provide coffee and water.

We are very happy to be serving "desserts by Lou."

After Sports Night, our club will finish the year in style with our annual Ugly Christmas Sweater Party in the East Activity Center Auditorium at 5 p.m., Tuesday, Dec. 9. Cost is \$28.

Our very popular DJ, Frank Lebano from Brooklyn, will once again judge our Ugly Christmas Sweater contest



New York - New Jersey Club

and award two prizes - one for ugliest and one for prettiest sweater.

Be prepared to dance all night!

Food will be catered from Felice's Italian Catering. We will be serving ham, mashed sweet potatoes, ziti and meatballs. Dessert will be served along with coffee, water and ice.

We are hosting a free event for the



Sports Shirt Night in 2024 included attire from the University of Tennessee, the Tampa Bay Rays, Chicago Cubs, Philadelphia Phillies, New York Knicks and more. What teams will be represented this year? (File photo by Mary Lou Wall)

entire community on Sunday, Dec. 14 at 5 p.m. in the East Activity Center Auditorium. Lenny Segal and Kathy Ahrens will bring us a free night of karaoke Christmas tunes.

There will be free hot apple cider and hot chocolate. There will be a raffle for a gift basket. Bring grandchildren if they are visiting because Santa and Mrs. Claus will be visiting!

There are no tickets or club membership requirements for this one event.

At the October event we will reelect our existing board members: Pat Hayes - president and secretary, Joe DeChiaro - vice president and Anna Amature - treasurer.

The club thanks them for their continuing service to the community. Also, we will release our schedule for 2026.



SPORTS



Ladies 18-Hole Golf League starts on Oct. 7

By Arlene Hanson

Please welcome the newly elected board for the On Top of the World 18-Hole Ladies Golf League for the 2025-2026 season.

The president is Becky West, vice president is Donna Irwin, secretary is Mary Patterson and treasurer is Arlene Hanson.

Our golf league begins on Oct. 7. Please call 727-517-5030 or email Sherry Ivey at ivelysher@gmail.com no later than Oct. 1 to be scheduled to play on Oct. 7.

Check in at the green starter shack by 8 a.m. Don't forget to bring your renewed OTOW Activity Card for the 2025-2026 season and your dues of \$35. Checks to be payable to OTOW Ladies 18 Hole Golf Association.

Tee off time begins at 8:30 a.m.



New golfers are welcome. To join, contact Joy Walker at 585-703-0757 or Mary Beth Devine at 716-445-2704.

We will be present at the 2025 OTOW Fall Festival & Expo on Nov. 1. Please stop by to see us for further information.

Join tennis and you get an experienced coach



By Bruce McMaster

Rich Brauer is the tennis pro at On Top of the World.

He has taught our club members for the last five years and improved their tennis game tremendously.

He has a very storied past as a player and a coach. He was a college coach at Monmouth University. He has also won many tennis tournaments as a player at a very high level.

His whole life has been dedicated to tennis and teaching others this wonderful sport.



Rich Brauer

We at On Top of the World are very lucky to have Rich with us.

Texas Card Game Club
Next Tournament
3-10 pm, Friday, Oct. 31
EAC Clearwater Room



Hablamos Español



Open House in Clearwater!

Internal Medicine, Family Medicine, Family Dentistry

Tour our facility, enjoy refreshments, and receive a gift card!
Come and see how we make healthcare a VIP experience!

More Info: +1 (727) 435-0121

October 21, 2025
10:00 AM to 12:00 PM
1831 N. Belcher Rd. Suite E-1,
Clearwater, FL 33765



Hablamos Español

SENIOR HEALTH FAIR

SATURDAY NOV 8TH 2025
10 AM - 2 PM

FREE
SOUVENIRS
SNACKS | MUSIC
TURKEY
HOT DOGS!



LIVE BETTER MEDICAL GROUP
INVITES YOU!

Health Screenings | Balance Station
Foot Health | Educational Talks
Pharmacy & Dental Tables
Bring a Friend!

1831 N. BELCHER RD. CLEARWATER, FL 33765
SUITE E - 1
CALL US: (727) 435 - 0121



Shuffleboard resumes Oct. 6



Shuffleboard game nights resume starting Oct. 6. We play Mondays, Tuesdays and Wednesdays at 4 p.m. at the East Activity Center shuffleboard courts. The Shuffleboard Club will hold its annual business meeting on Monday, Dec. 8 at 3 p.m. in the East Activity Center Clearwater Room. Anyone is welcome to game night or the meeting, including first-timers. Questions or concerns, call President Tim Lewis at 207-441-3472.

A few net 50s emerge on days it was dry enough to golf 18 holes

By Barney Hanrahan

Wet weather did not allow the Men's Golf Association to participate in league play every week in August and September, but there were a few brave souls who got out when they could play.

On Aug. 13, Stanley Doran shot a 57 in Flight A, and Ken Nield shot a 58 and Robin Hendricks a 59 in Flight D.

On Aug. 20, Peter Gauvin shot the low round with a 57 out of Flight C. Tennyson Spiceland shot a 59. In Flight D, Sonny Morris shot a 58.

On Sept. 3 there were no 50s, but still some good scores. Bob Beals led Flight A with a 63, Paul Cairns and Mike Schuyler led Flight B with 62s, Maranto Vincenzo and Roger Shockley led Flight C with 62s and Jeff Martin led Flight D with 63.

Hopefully conditions will be drier in October.



August 13

Flight A: Stanley Doran, 57, Mike Crittendon, 60, Nilson Sabadin, 61, Lester, 62, David Johnson, 62.

Flight B: Tom Sullivan, 60, Mike Schuyler, 60, Paul Cairns, 61, Pete Gagnon, 62, Mike Smith, 65.

Flight C: Henry Rejman, 60, Vincenzo Maranto, 63, Jim Cadwell, 63, Roger Shockley, 64, Len Picone, 64.

Flight D: Ken Nield, 58, Robin Hendricks, 59, Tim Palmquist, 60, Harry Crawford, 63, Joe Ventimiglia, 63.

August 20

Flight A: Mike Crittendon 62, Stanley Doran, 63, David Johnson, 64, Bob Beals, 66, Jere Keiser, 66.

Flight B: Mike Smith, 63, Paul Cairns, 65, Mike Schuyler, 65, Andy Poselli, 76.

Flight C: Peter Gauvin, 57, Tennyson Spiceland, 59, Jay Laracuente, 61, Jerry Jordan, 61, Jim Caldwell, 62.

Flight D: Sonny Morris, 58, Harry Crawford, 60, Ken Nield, 61, Joe Ventimiglia, 62, Tim Palmquist, 63.

September 3

Flight A: Bob Beals, 63, David Johnson, 64, Doran Stanley, 64, George Mead, 65, Fred Peace, 66.

Flight B: Paul Cairns, 62, Mike Schuyler, 62, David Saccone, 63, Pete Gagnon, 69, Mike Smith, 69.

Flight C: Maranto Vincenzo, 62, Roger Shockley, 62, Glen Meyers, 64, Sal Vasapolle, 65, Jerry Jordan, 66.

Flight D: Jeff Martin, 63, Jack Drewiega, 66, Bob Ellis, 67, Tim Palmquist, 68, Robin Hendricks, 69.

Free old awning removal with purchase

Lic # SCC131150944

WEST COAST
AWNINGS

Tampa Bay's Premier Awning Company Since 1957

www.westcoastawnings.com

ACCREDITED BUSINESS

1424 S. Missouri Ave.
Clearwater, FL., 33756
727-447-3461

Sunesta
SHADE SYSTEMS

www.sunesta.com

Retractable Awning with Wind Sensor

Actual Awnings at OTOW

Laminated Patio Covers

Need to replace your clamshell awning? We have affordable options available.



Robin Henderson, Art Reilly and Gary Piccoli take first place in Mixed Golf League action

By Sheryl A. Barbin

The Friday Mixed Golf League championship season begins on Friday, Oct. 31 and runs until Friday, April 24. Initial membership fee is \$20 and then \$5 weekly. We are looking forward to a fun season.

Results for Friday, Aug. 1

We had 32 golfers on a hot, muggy day. First place went to Robin Henderson with a plus-8, Warren Levene took second place with a plus-7, third place went to Jerry Jordan with a plus -7, fourth place went to Mike Palermo with a plus-7 and fifth place went to Gary Piccoli with a plus-5.

Ties were broken by a match of cards.

Closest-to-the-pin on the short course on holes No. 3 and 15 went to Warren Levene. On the nine-hole course, Rick Muchler won hole No. 1, Warren Levene hole No. 2, Mike Palermo hole No. 4 and Kyong No hole No. 6.

Skins were awarded to Warren Le-



ene on holes No. 4 and 15 and Rick Muchler hole No. 1.

Low Gross went to Warren Levene with a 63 for 38 points. Nice round Warren!

Results for Friday, Aug. 8

We had 33 players on a hot, muggy

day. First place went to Art Reilly with a plus-8, second place went to Sheryl Barbin with a plus-8, third place went to Peyton Grogan with a plus-6, fourth place went to Ken Smith with a plus-6 and fifth place went to Bob Beals with a plus-5.

Ties were broken by a match of cards.

Closest-to-the-pin on the short course went to David Saccone on hole No. 3, Bob Beals on hole No. 15 and Joe Wisinski on hole No. 16. On the nine-hole course, hole No. 1 went to Fred Schick, hole No. 2 went to Harry Barbin and hole No. 4 went to Art Reilly.

Skins were awarded on hole No. 3 to David Saccone, hole No. 14 to Andy Polselli and hole No. 15 to Bob Beals. Nine-hole skins went to Rick Muchler on hole No. 2 and Bob Beals on hole No. 7.

Harry Barbin won low gross with a 66 for 35 points. Nice round Harry!

Results for Friday, August 15th

We had 36 players and they played

in 3.5 hours.

First place went to Gary Piccoli with a plus-7, second place went to Bob Beals with a plus-6, third place went to Mike Dietterich with a plus-6, fourth place went to Art Reilly with a plus-3 and fifth place went to Joe Ventimiglia with a plus-2.

Ties were broken by a match of cards.

Closest-to-the-pin on holes No. 3 and No. 13 went to Bob Beals, hole No. 5 to Harry Barbin, hole No. 6 to Paul Meyers, hole No. 9 to Gary Piccoli, hole No. 15 to Jerry Jordan and hole No. 16 to Rick Muchler.

Skins were awarded on holes No. 8 and No. 12 to Joe Wisinski and hole No. 15 to Rick Muchler.

Low Gross went to Bob Beals with a 69 for 33 points. Nice round Bob!

For more information about our league, please contact Harry Barbin at 215-514-1280 or email him at HarryBarbin1@gmail.com.

OTOW Bowling League

4 persons per team
Practice 10:50am
Bowling starts 11:00 am
Only \$12
per person/per week
Mixed Men/Women

STARTS Wednesday
October 15th, 2025

Don't let this bowling season pass you by!
Anyone can join the OTOW Bowling League.
You don't need a team and you don't have to be a good bowler.
Just come on out Oct. 15 at 10:30 am. We start bowling at 11:00 am.
Come see for yourself. This is a fun league. Meet new friends.
Have a blast while you're bowling.
Give Lisa a call and I will answer all of your questions!!

Free Shoe Rental
Free coffee/Bar open

Maple Lanes - Countryside
27867 Hwy 19N, Clearwater, FL, 33761 • (727) 796-8100

Call Lisa Harris
(from Night Riders)
if you have questions
(317) 590-3252

AudioNova | Connect Hearing

Experience the AudioNova difference

EXPERT HEARING EVALUATIONS

PERSONALIZED SOLUTIONS

RISK-FREE TRIALS

LATEST HEARING TECHNOLOGY

Hearing connects us. When you start to experience hearing loss, you can start to lose who you are and those who are so important to you. One simple visit to an AudioNova hearing clinic can not only help get your hearing back, but part of your life back.

AudioNova | Connect Hearing

861 W. Bay Dr. • Largo, FL 33770

Call 727-518-1111 to schedule your **FREE HEARING SCREENING** or visit us online at **AudioNova.com**



SPORTS

When Marge Sivek puts on her white hat, it's time to start golfing again in October

By Paula Ergang
Can you believe that it's already October?
That means the On Top of the World Ladies 9-Hole Golf League is resuming after our summer break.
Our first day of play is Tuesday, Oct. 7. Meet at the little house by the first tee at 8:30 a.m. Be sure to bring your current On Top of the World Activity Card.
One member who we know will be there is Marge Sivek. She's always one of the first ones there Tuesday mornings, ready to play, with her signature white hat and big smile.
Marge and her husband, Tom, moved to Florida in March, 1959. They settled in Dunedin and raised seven children.
In 2002, Marge moved to OTOW. She says that she has enjoyed every minute of it. And no wonder because she is busy all the time.
Marge plays cards and Mah Jongg and bowls twice a week. She also enjoys dancing.
She joined the 9-hole league in 2010. She says she loves the game and enjoys the friendship of the girls.
Marge added that she is still waiting for that first hole-in-one. If you keep track of her scores reported in our articles, you can see that that just might happen soon. Marge consistently has low weekly scores.
Just as a personal note: Marge was one of the first ladies I golfed with when I joined the league. She was very welcoming and I got to see her golf skills. She shoots straight down the fairway with accurate chips and putts. Add to that her great sense of humor and positivity.
Marge is an excellent example of how we can continue enjoying our senior years here at OTOW.



If you're thinking of joining our league, you have to achieve a handicap. All it takes is golfing on the 9-hole course with a current league member who can verify your scores. After you have five scores with an average of 55 or less, submit your cards to President Carroll Harris. Your handicap will be calculated, dues will be collected and then you're eligible to participate in all activities and prizes of the league.
If you were a member more than two years ago, or played in the 18-hole league, you'll have to follow the same steps for your handicap. And there is a two month time limit for everyone to complete the requirements.
We start golfing in October with a Play for Fun Day. And, of course, after a few other weekly themes, we'll end the month with our Nine and Wine snacks and 50/50.
Keep an eye on the course bulletin board for the complete 2025-26 schedule.
If you want more information, contact Carroll at 432-528-8684. There's also information posted on the OTOW Box Office website, otowboxoffice.com.



Marge Sivek ready to head out for nine holes.
How do we know this is really Marge? The white hat.

Find the club page and click on Women's 9-hole Golf.
As you can see, we play golf and also have fun activities each month. As Marge pointed out, developing friendships is a great bonus about our league. See you Oct. 7!

Feeling like something is missing? Having a harder time enjoying things you love?

Consider TMS, a non-invasive treatment covered by Medicare that can *put that pep back in your step*.

Talk with us to see how we can help –
COMPLIMENTARY CONSULTS AVAILABLE

727-600-8093

\$0

OUT OF POCKET!

COVERED BY MEDICARE!

Just 10 minutes from **On Top of the World**

28465 US Highway 19 N
Clearwater, FL 33761

info@advantagementalhealth.com
www.thetmsadvantage.com

727-600-8093



Softball season is underway and we already have home runs and outstanding defensive plays

By Bob Rittner

In a break from tradition, the On Top of the World Softball League began its season in September rather than October, braving the threat of hurricanes to get back on the field.

And good luck followed us.

In a brief dry period, we were able to play a full nine inning game on Sept. 9 between a rainy early morning and a rainy late morning.

The final score was Red 12 and Blue 9.

Many heroic moments livened up the game.

For the Red team, leadoff hitter Robert Bannick was 4-for-4 and made a spectacular running catch of a hard line drive into left field.

A rookie, Mark Manns, showed off a major league arm at third base and his three hits included a long double that drove home two runs late in the game to extend the Red lead by three runs.



With his Red team down 2-0 in the top of the second inning, Bo Voigt sparked a rally with a leadoff triple to the fence in right field, hustling to beat the throw. Henry Zussman then drove a ball deep into left field to bring home the first run for Red.

Two defensive gems stood out for

the Red team. With the bases loaded and two outs, catcher Jim Tiano hustled in front of the plate to grab a soft batted ball and lunged back to tag the plate ending the inning.

But by acclimation, the MVP of the game for Red was Meg Allen, who, in the eighth inning and with the bases loaded, raced to her right to catch a streaking line drive that would have driven in three runs had it not been caught. That play ensured victory for Red.

Blue had their share of stars as well.

Left fielder George Morgan made two running catches of hard hit balls and sped around the bases to score three runs in the game.

Charles Kovarik played an error-free third base, catching a number of scorched line drives and contributing four hits, including an inside-the-park home run.

The good feeling of old friends being

back together and new friends in the making was palpable.

Although starting early this year, we will still have a meeting at noon at the Paradise Restaurant on Thursday, Oct. 16, to introduce our league to new players.

As rookies pay their \$65 in annual dues, they will receive three shirts (Red, Blue and White) and a hat with the league insignia and our sponsor, Paradise Restaurant, emblazoned on them.

We also will have a batting practice day on Tuesday, Oct. 21, at the Safety Harbor City Park fields at 940 7th Ave South. After that, our regular schedule of games every Tuesday and Thursday morning will begin at 8 a.m.

If you have any questions pertaining to our softball league, you may contact Bob Rittner by text (727-735-1762) or email bobrittner@yahoo.com.

A live exercise class with a certified instructor

KABoom is a fun, 45 minute class divided into segments consisting of warmup, moderate to high intensity cardio, exercises using light weights, cool down and stretching. It also focuses on improving balance, agility and mental acuity. No chairs. Scheduled start time is 11 a.m., Mondays, Wednesdays, Fridays in the East Activity Center Exercise Room.

Please arrive by 10:45 a.m. to pre-register. No classes the week of Oct. 20.

The instructor is Kevin Archibald, a certified instructor.

Class size will be limited to 30. Bring your activity card.

This class will be free to all Silver Sneakers members and \$2 a class to non-members.



(727) 408-5929
www.activeliferehabdme.com

Dr. Eugene Pereira, MD
Dr. Matthew Brecher, DC
Megan Brecher, NP

Active Life Rehab & DME
2701 Park Drive, Suite 1
Clearwater, 33763

MEDICARE APPROVED SHOCKWAVE THERAPY



Ideal for Treating:

Knee Pain
Shoulder injuries
Carpal Tunnel Syndrome
Plantar Fasciitis
Cervical & Lumbar Spine Pain



Non-Invasive Therapy helps:

Activate healing stem cells
Boost blood flow
Reduce inflammation



Assessment
and Diagnosis



Individualized
Treatment Plans



Rehabilitation
Sessions

SCAN



Call to book your appointment today and start your journey to a pain-free and active lifestyle with our Shockwave Therapy.



Sixty-two participate in veterans fund-raiser

By Joe Ventimiglia

On Sunday, Sept. 14, a veterans fundraiser golf tournament took place at the On Top of the World 18-Hole Golf Course.

Sixty-two players participated, which made up 16 teams of men and women, veterans and non-veterans.

"It was a beautiful, sunny day and everyone had a great time," said Tournament Coordinator Joe Ventimiglia.

The first place team was Scott Rogers, Tony Zina, Kevin Holm and Eurick Ellison.

The second place team was David Saccone, Nilson Saladin, Jerry Jordan and Jay Laracuate.

The third place team was Sonny Morris, Bill Lepping, George Mead and Maryann Morris.

After the tournament finished, all the players had pizza and refreshments.

There were 16 silent auctions in which players were able to bid on various items and a 50/50 raffle.

"I would like to thank the following people who helped me with the golf tournament," Joe said. "Harry Barbin, who took care of documenting the scores and letting me know who won, and assisting with the silent auctions.

"I would also like to thank Izzy Polseli for serving the pizza to players and taking the tournament group player's picture.

"I would like to thank Joda, the maintenance superintendent, for having the golf courses ready for tournament play, and Deb Young for taking care of the 50/50 tickets."



Pictured above is the winning team from a veterans fundraiser tournament in September. Team members, not in order, were Scott Rogers, Tony Zina, Kevin Holm and Eurick Ellison.
(Photo by Izzy Polseli)

THE PERFECT WINDOW FOR ALL SEASONS



Visit our
showroom



FREE ESTIMATES
727-559-7007



CLEARWATER WINDOW and DOOR, INC.
Family Owned and Operated Since 1957
www.clearwaterwindowanddoor.com



Custom Windows and Doors

SPECIALIZING IN REPLACEMENT HURRICANE-IMPACT WINDOWS

Mon-Fri 9 am- 5 pm
2025 GULF TO BAY BLVD
CLEARWATER, FL 33765
License # C10981. Insured.



Free Energy Star Upgrade with this ad

exp. 10/31/25



The Best Value in Replacement Windows Since 1957!

Who’s ready for 5 events in October

By Tom Chalupka

The goal of the On Top of the World Travel Club is to inform, educate and create interest in travel for OTOW residents and to organize trips to destinations of interest.

The club is open to all residents of OTOW and has grown to more than 400 members, currently making it one of the largest clubs in our community.

Joining our club is a great way to meet your neighbors and make new friends as we explore the state of Florida and the Tampa Bay area.

At this time, we'd like to welcome the new members who have become a part of the travel team over the summer.

Besides being one of the largest



clubs, we are also one of the busiest clubs. At a minimum, we schedule at least one day trip and one lunch every month (except July and August) but over the last year we have continuously expanded on that goal.

For example, in October the events

we have planned are:

Oct. 1 we have booked a fishing charter.

Oct. 8 we will meet for lunch at Bahama Breeze.

Oct. 10 we will meet for breakfast at a local spot.

Oct. 17 we will be sharing laughs at the comedy club.

Oct. 22 we will take a day trip to Solomon’s Castle for a tour and lunch.

This December will be the most active month that the club has ever seen. As of now, 10 events have been scheduled with an amazing three in one day.

On Dec. 10 we'll start the day with a guided tour of Christmas decorations at Safford House in Tarpon Springs. Af-

terwards, we'll have our monthly lunch at Ozona Blue and then we'll spend the evening on a Jolly Trolley Christmas Light Tour.

Then we'll need a good night's sleep because on Dec. 11 we're having our annual Christmas dinner.

The OTOW Travel Club has a monthly meeting on the first Friday of each month at 2 p.m. in the East Activity Center Oldsmar Room. If you are interested in buying tickets to any of our events, they are available at our club information table in the EAC Auditorium on Mondays and Thursdays from 8:30 – 10 a.m. and before our monthly meeting.

There's always room for more so come and join us. We're going places.

Clearwater GreekFest

2025

OCT. 24-26

FRIDAY 11 AM - 11 PM · **SATURDAY** 11 AM - 11 PM · **SUNDAY** Noon - 6 PM

Holy Trinity Greek Orthodox Church
409 S. Old Coachman Road
Clearwater, FL 33765

For more information contact us at:
727-799-4605
www.ClearwaterGreekFest.com

AUTHENTIC GREEK FOOD · DELICIOUS PASTRIES
GREEK BEER & WINE · GREEK DANCING · COOKING DEMOS
CHURCH TOURS · KIDS' GAMES · LIVE MUSIC BY ELLADA
MAJOR CREDIT CARDS ACCEPTED · SILENT AUCTION
WIN \$30K TOWARDS A CAR · FREE PARKING & ADMISSION
AND MUCH MORE!

follow us on facebook, instagram and our festival website:

 @ClearwaterGreekFest
 [instagram.com/clearwatergreekfest/](https://www.instagram.com/clearwatergreekfest/)
 ClearwaterGreekFest.com

COMMUNITY REPORTS



Englander world traveler visits Buckingham Palace, Penny Lane, Loch Ness and more on tour abroad

Our very own George Algozzina is at it again – globe-trotting and making music along the way!

Before we take you through his latest travels, you need to know that George is no ordinary neighbor. Since moving here in 2012, he's been the soundtrack of our community – from his Christmas condo party concerts, to his nightly piano sessions during COVID when we sang “God Bless America,” to his regular gigs at local restaurants and his church.

So it's no surprise that music was woven through his recent trip to England and Scotland.

George began his most recent journey in London, taking in some of the city's most iconic sights – Buckingham Palace, Big Ben and Westminster Abbey.

He hopped on a double-decker bus through Piccadilly Square, cruised the Thames, and joined a London Music Walk that fittingly ended at a local pub.

But the highlight for any music lover? Liverpool.

George stood on Penny Lane – yes, that Penny Lane – where the “blue suburban skies” once inspired the Beatles' timeless song. “It's more than a street.”

George said, “It's a living echo of the Beatles' youth, a song brought to life.”

From there, George made his way to Mathew Street, the beating heart of Liverpool's cavern quarter. This legendary street is home to the Cavern Club, where the Beatles played during their early career.

Today, Mathew Street is alive with music, pubs and Beatlemania, buzzing with visitors who share George's love



for the Fab Four.

George didn't miss the “Wall of Fame,” either — featuring 54 Liverpool-based artists whose songs hit number one on the United Kingdom charts since 1952. Fittingly, the first name on the list is Lita Roza, who topped the charts with “How Much is That Doggie in the Window?”

And then it was on to Scotland — where George's musical adventure took a traditional turn.

From the pubs of London to the taste of Scotland and the haunting and unmistakable sound of bagpipes, George's evenings were full of flavor and song.

“Well, I may have changed my opinion of bagpipes — well, just for a bit to-night anyway,” he laughed.

One highlight was being marched from the hotel to a traditional Scottish dinner by Spud the Piper, who also led the blessing and presided over the ceremonial Cutting of the Haggis (opening ceremony for starting dinner).



George Algozzina and Spud the Piper arriving at a restaurant in Scotland.

His Scottish itinerary was full and fascinating: an Edinburgh tour, the Scottish Parliament, the National Museum of Scotland, a stroll along the Royal Mile, Edinburgh Castle, the Crown Room, the Scotch Whisky Experience, and even visits to Loch Ness,

Loch Lomond and the Kelpies.

With music, history and a few culinary adventures along the way, George returned home ready to share stories — and to begin planning his next journey.

Thank you letter touches heart of our captain who makes sure every event is special



With summer ending and fall at our doorstep, what will Linda Faust think of next?

Linda, our building captain, makes our building community a pleasant place for everyone to live and enjoy.

All summer she has been providing everyone with ice cream cake for birthdays or ice cream cones at our “Meeting on the Green” gatherings.

We cannot wait to see what she does for the fall months. She is the queen of potluck dinners so perhaps a pumpkin will be on the menu?

Linda also volunteers for “The Wreaths Across America.” They place a wreath on graves across America in support of remembering those who have sacrificed their lives and served

our country. Their mission is to teach the next generation the value of freedom.

You can join in by sponsoring a wreath in honor of your hero. Please contact Linda for further information, (563) 588-1379.

Our building residents also would like to thank Sophia Paparodis, who was the latest winner in our 50/50 drawing. We thought she was going to charter a boat to the Bahamas for everyone with her winnings, but instead she decided to recycle the money and donate back to our building fund.

Our building fund pays for special building needs including decorations, flag poles and new Christmas wreaths.

Thank you, Sophia, for your generous contribution!

In October we hope everyone will sign up for our monthly building luncheon at Rumba Island Bar and Grill, 1800 Gulf to Bay, Clearwater. We will gather at Rumba on Monday, Oct. 13, at 4 p.m., and enjoy the “Early Bird” specials.

Our next Meeting on the Green will be held on Thursday, Oct. 30, 4–5 p.m. Bring your ideas for any new and exciting upcoming events or projects to improve our building, meet and greet your neighbors and enjoy.

Until next month, blessed and let not your hearts be troubled!



Linda Faust, left, proudly holds a thank you letter she received for helping out with building socials. At right, Sophia Paparodis donates 50/50 winnings toward building projects.



October 2000

By Randae Van Denver

World News

Continuous human presence in space began when U.S. astronauts left the Earth on Oct. 31 with the launch of the first residential long-duration crew to the Interantional Space Center. The Soyuz TM-31 spacecraft carried NASA astronaut William Shepherd and Russian cosmonauts Sergei Krikalev and Yuri Gidzenko.

Business World

In the fall of 2000, hundreds of theaters closed across the U.S. due to the increasing number of large multiplexers. This includes General Cinema, United Artist and Carmike. Closures were more pronounced in single-screen and small multi-screen cinemas and in small towns.

Technology News

New trends emerging in October 2000 included introduction of text mes-saging in the United States. AT&T was the first company to do so. The average texts per person was 35 in a month. By 2002, over 250 billion texts were sent worldwide. Texting surpassed phone calls within the next decade.

Medical World

A suspected Ebola outbreak in northern Uganda was identified by health of-ficials. The outbreak causes victims to bleed to death. It persisted until Jan. 2011. It served as a crucial learning experience that significantly shaped the strategies and approaches used in future Ebola responses and global health security initiatives.

Sports World

On Oct. 15, Dale Earnhart Sr. won his 76th and final career NASCAR race at Talladega. Just four months later, he died in a crash during the last lap of the 2001 Daytona 500. Dale Earnhardt Sr.'s immense popularity stemmed from a combination of factors, including his aggressive driving style, record-breaking achievements, strong personality, and a connection with his working-class roots.

Movie Business

“Meet the Parents” was the top movie in October 2000. A Chicago male nurse meets his charming girlfriend’s parents before proposing. But the super-suspicious father is an over-protective former CIA agent who be-comes every date’s worst nightmare to this chronic under-achieving pro-spective groom. Ben Stiller played the boyfriend and Robert De Niro played the father in this successful comedy.

Florida News

A significant, heavy, tropical rain event occurred over southeast Florida on Oct. 3 and 4, 2000. Rainfall totals ranged from 12 to 18 inches. This caused extensive flooding to homes and businesses. An estimated 93,000 residences were flooded.

Core parties/meetings to resume at Siboney

Siboney has started up its monthly core parties again. They will take place 4 p.m. on the last Sunday of each month. Look for posters on the information bul-letin board in the core and in the elevator.

The core parties will be a potluck din-ner with everyone bringing a main dish or dessert to share with neighbors.

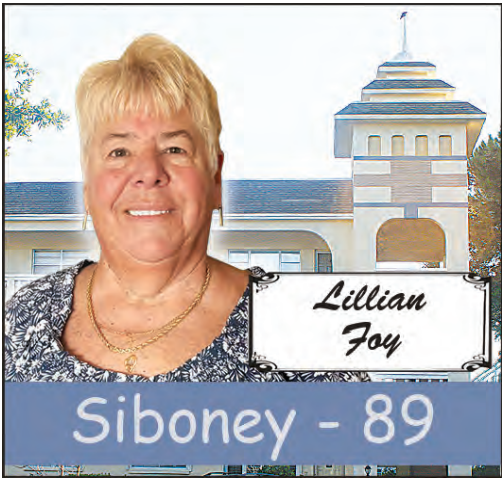
Because of the lack of people attend-ing our building meetings, we will include brief meetings at our core parties instead.

We plan on having a holiday party in December and an end-of-the-season pizza party in April.

We do collect membership dues of \$5 to handle the cost of party supplies and any replacement of building material such as flags, water hoses and deodor-izing supplies for the trash room.

Everyone in the building, including renters, are welcome to all of our func-tions, so come join us. This is your build-ing, so please try to attend our core parties. It’s a great way to meet your neighbors.

Recently we had an overabundance of trash in our trash room. If you notice any residents throwing away large black bags filled with household items, please let them know that household items and



things they want to get rid of do not be-long in the trash room according to the bylaws.

With people moving in and out, es-pecially when family is coming to help, some people don’t know the rules so please be a good neighbor and try to ex-plain to them.

In the long run, it will benefit us be-cause we don’t want reminders from management to clean up.

Hope everyone enjoys this fall’s cooler temperatures. Have a great Halloween if that is your holiday of choice.Hope to see everybody at the core party this month.

Great Services at Fair Prices

Lic # IM3656



Eddie’s Services

"We get things done efficiently"

Deliveries
Junk Removal
Small Moves

Prompt, Clean,
Insured
Lic# IM3656

(727)

316-2337

EDMFLSERVICES.COM

(Visit our website for customer reviews)



HANDYWORKS PROPERTY SERVICES INC

State Licensed and Insured
More than 20 Years Experience
State Lic# CBC-1250779

DESIGN
BUILD



Custom Kitchen & Bath Remodels
Complete Home & Condo Remodels
Aging - In - Place & ADA Modifications
Demo, Additions, Renovations
Carpentry, Trim, Flooring
Concrete, Masonry
Windows and Doors



VETERAN AND FAMILY OWNED

Saturday Farmer's Market



East Activity Center Front Parking Lot

October
4, 11, 18, 25
11 am - 4 pm

FREE

Special Limited Time Offer from Innovative Home Services!



One Free Hour of Service!

We are so confident you will love our team that we are offering **One Free Hour of Service** (Personal Care or Concierge) when you sign up for **Medication Box Set-Up Service**.

Special offer expires 12.31.2025. For new clients of medication management only.

For more information, call:
(727) 791-3381, ext. 502 or 503



Innovative Home Services™

Innovative Home Services is the CHAP accredited private duty program of Regency Oaks Senior Living. This means you can be confident that our staff is properly trained and will provide the highest level care and service.

HMC REG# 234847, HHA Lic# 299994762



SUNSET POINT DENTAL

Family, Cosmetic & Comprehensive

In-House Dental Lab
CEREC Crowns in 1 Hour - No Temporaries
No Long Waits for your Pemanent Restoration

We Provide:

- General Dentistry
- Cosmetic Dentistry
- Crown, Bridge and Veneer
- Dental Implants
- Periodontal Treatment
- Painless Tooth Extraction
- Root Canal
- Emergency Same Day Treatment

**Go online
and
check out
our 5 star
Google
reviews**



(727) 953-3368

SunsetPointDental.com

2376 Sunset Point Road, Clearwater
Open Monday through Friday



Dr. Andre Bandeira, DMD

"We are proud to accept
most PPO insurances and will work with
third party care creditors."

Dinner is more enjoyable in fall



For someone who is originally from up north, welcoming fall is hard to adjust to in Florida.

Northerners get to enjoy all four seasons and witness colorful fall leaves.

Floridians ... well?

Fall is just another season.

However, there is one change that fall brings to Florida. We can finally go outside and enjoy life with family, neighbors and friends.

Bedford is a small building with only two floors. Currently, only 13 condos are occupied so there are not a lot of activities going on, but we do still meet for lunch and dinner.

Eleven residents enjoyed our bi-monthly dinner outing at Pineapple Jacks in September.

Joe and Cindy Popelik, Kathy Alexander, Richard Huovinen, Sandi and Clarence Cole, David and Robin Becker, Gerald Jordan, Sally Herman and Phyllis Dumdrie all attended. Some



Eleven residents enjoy dinner at Pineapple Jacks.

broke out the long-sleeved shirts! Bedford has at least two residents having birthdays this month. Happy birthday to Janet Green and Mary Bernard and any other residents with October birthdays.

Association Board Meeting and Town Hall, Wednesday, Oct. 1, 1 pm, Auditorium
Live coverage on OTOW-TV channel 901 and on the Box Office (otowboxoffice.com).
An edited version of the video will appear on the Box Office at a later date.

Shop At Home Service!



DOU**THAT**FLOORING

We Bring The Store To You

HARDWOOD * CARPETING * TILE * VINYL PLANK & LAMINATE FLOORING

License # C-10248

MOBILE SHOWROOM



Call Today for your
FREE ESTIMATE!
727-240-0671

www.DOUTHATFLOORING.com

We Do
Kitchens & Bathrooms
Too!



Did you know we have a book club?



Eleven members of the Good Karma Book Club share their thoughts and insights after reading the book ‘Prophet Song’ by Paul Lynch. On Oct. 16, the group will be reviewing the book ‘The Many Lives of Mama Love’ by Lara Love Hardin. If you would like to join this group, just read the book by Oct. 15 and join the book club in the East Activity Center Crystal Beach Room at 10 a.m. There’s a good chance someone will be bringing snacks, too.
(OTOW News photo by Doug Kates)



Serving the Tampa Bay Community for over 30 Years
Orthopaedic Spine Surgery • Neurology
Physical Medicine and Rehabilitation • Pain Management

Are You Suffering with Back Pain?

At Florida Spine Institute our specialists are here to listen, accurately diagnose, and provide effective compassionate treatment for lasting back pain relief.



To schedule an appointment
Tel: (727) 797-7463 - Fax: (727) 726-1580
www.floridaspineinstitute.com

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
-----------------------------------------------------------------------------	----------------------------------------------------------------	------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------

If you volunteer to drive, you could get hitched - maybe for 68 years!



Brahman residents would like to begin this story by saying congratulations to Jim and Pat Laof on their 68th wedding anniversary.

They met in college in Erie, Pa. Jim volunteered to drive for a group of nursing students and one of them turned out to be his beautiful wife-to-be.

When you see Jim and Pat, be sure to congratulate them.

Also, we have new neighbors. Bill Wallace and his son, William.

Finally, Paul Cairns has joined the Tuesday morning breakfast club. Yes, we still meet in the core at 7:45 a.m. Everyone in the building is always invited to join us. We go to the Clearwater Family Restaurant and use the valuable coupon in this newspaper each month. It gets you a free cup of coffee.

Brahman residents are eagerly awaiting the return of our summer travelers so I have booked our first get-together at Queen's Pizza on Tuesday



Oct. 28 at 5 p.m. I have reserved the back room, so please sign up in the building core.

Also, encourage your neighbors to join us. The more the better. Come with ideas for our annual holiday get-together!

At left are Jim and Pat Laof who originally met in Erie, Pa.

Correction: In the September edition of OTOW News, there was an article on page 35 about a resident getting a table refurbished by the Fixers Club. The author of the story was Irene Pappas, not Irene Piper. The editor made a mistake and a correction was made in the September newspaper online.



Free Estimates

All paperwork signed & delivered in person

Structurally engineered to withstand 135 mph winds

We will pay the Parkway Maintenance Fee



**More than 400
Patio Covers
Installed**

(727) 585-0552

www.AffordableAluminum.com

Even retired seniors can be dedicated Disney fans

One of the joys of living in the On Top of the World community is meeting new people and hearing stories about their life, their education and what brought them to live here.

My neighbor, John Kozojed, was raised in the Chicago area. After high school graduation he attended Niles College of Loyola University and earned his Bachelor of Arts Degree in Theology and World History.

To continue his education, John attended St. Xavier University and received his Masters In Education and Administration.

John taught 41 years in high school and was assistant principal at Marian Catholic High School.

During his teaching career, John met the love of his life, Diana. Soon they were married and one of his first responsibilities as a new husband was to choose a honeymoon destination.

John chose Disney World because his new wife had never experienced the beauty and excitement of the Magic Kingdom.

John was fortunate enough to enjoy the theme park as a teenager.

That first trip to Disney did indeed turn magical. After leaving Orlando, John and Diana knew they wanted to live in Florida near Disney World. Both were still working yet they knew they could be Snowbirds and always find time to visit the theme park.

They met with a real estate agent at On Top of the World and found their perfect home in the Bavarian Chalet building (25).

John said he and Diana discussed the condo, the location and all the wonderful amenities here, and he signed the documents to purchase their new home.

He mailed everything from Disney World.

Finally, after many trips from Illinois



to Florida, they moved here permanently in 2023.

Because of John's love for world history, they always enjoy Epcot Center. When visiting there, he hears wonderful stories about the many countries represented there and meets people from around the world.

They also enjoy having their nieces and nephews bring their children to visit Disney. There's nothing that compares to seeing those little smiles.

It makes Uncle John and Auntie Diana smile and their hearts beat a little faster.

Recently, John and Diana were invited to go on a pontoon boat ride to watch the fireworks at Disney from a different perspective. During the ride, John learned the captain of the boat was from his childhood neighborhood - it is a small world after all.

The most recent adventure for John and Diana was on the Disney Cruise ship, "The Dream," which was classified as a Vacation Club Cruise. They loved it so much that they have already booked a second trip on Disney's "The Destiny."

John and Diana have been members of the Disney Vacation Club since 2012 and have held an annual Disney pass for 13 years.



John Kozojed holding a Mickey Mouse collectable, which also is a popcorn cup.

Inside their beautiful OTOW home are many original paintings of Disney World, Mickey Mouse and a full curio cabinet of adorable Disney characters.

You can see Mickey and Minnie everywhere you look.

Thank you John and Diana for giving me the opportunity to hear your stories and see your many Disney treasures. We are grateful and thankful you chose Bavarian Chalet as your permanent home.

Make A Donation to Bay Pines Veterans Administration

Throughout the month of October, the On Top of the World Veterans Group will have a donation box set up inside the OTOW newspaper office in the East Activity Center. You may drop off donations for veterans in need from 9-5 Monday-Thursday or 9-2 on Fridays. Donations go right to Bay Pines Veterans Administration. Suggested donations include men's T shirts, long-sleeved shirts, pants and shorts, tennis shoes, and men's and women's hygiene products, including deodorant, body wash, shaving cream, tooth brushes, body wipes and more. Donations must be new, unopened items. Items cannot be used or slightly used. Thank you. You also can drop off items at bingo on Monday nights.

Countryside Hearing

HEARING AIDS SINCE 1979

#1 in Tampa Bay • BBB A+ Rated • Family Owned Since 1979
Rechargeable & Invisible Hearing Aids • Smartphone & Bluetooth Compatible • 99.9% Success Rate • Read Our Reviews

Sensor Driven BrainHearing™ Technology

If you "have" to wear a hearing aid, you'll want it to be this one. The Oticon Intent 1.

25829 US Hwy 19N, Clearwater
Inside Cypress Point Shopping Center
727-796-1161 • countrysidehearing.com

BBB A+ ACCREDITED BUSINESS

SUMMER SPECIAL

PARADISE CAR RENTALS

All Cars Sanitized

Free Home Delivery To Your Front Door

Reserve early for discounted rates

(727) 442-7777 or (727) 224-9885

Email: Paradisecarrentalsfl@gmail.com (Call or Text)

WE BUY CARS!

FREE at home appraisals for your vehicle!

1939 Sunset Point Road Clearwater

Long Term-Short Term Car Rentals
\$199 / Week
\$699 / Month
exp 10/31/25

Fourteen shopping tips



Here at On Top of the World, we live within five miles of many types of grocery stores. They range from Walmart and Aldi to Whole Foods and Fresh Market.

Also, don't forget all the local produce stands and, of course, our very own OTOW Saturday Farmer's Market.

Shown below, I have put together a list of things to think about when planning and doing your grocery shopping.

We all know that today's food costs are very high and working with a budget is very important. These are some suggestions.

1. Never shop on Sunday afternoons. Sunday is one of the most crowded times at a grocery store.
2. Always shop with a list: It's easy to think you'll remember every item you need once you're browsing the aisles, but you always forget something. Also, stick to your list. If you don't, you will have a tendency to buy things you really don't need or cannot afford. This is a budget buster.
3. Never shop hungry: Going to a grocery store hungry makes it hard to concentrate. It can also cause an increase in your spending. Hungry shoppers have the tendency to buy items they don't need or to fill their cart with unhealthy snacks.
4. Shop alone when you can: It's a good idea to avoid shopping with other people. When you're shopping with grandkids, they grab food that is not on your list. Every item adds up. Shopping alone when possible can help you stay focused on the food you need, spend less money and spend less time in the store.
5. Don't buy an item just because it's on sale: It's hard not to pick up an item when it's labeled with a brightly colored SALE sticker, but look at other items and prices. Just because an item is on sale doesn't mean it's the least expensive option. Check store brand products, too, as they often will be the cheapest option.
6. Sign up for discount programs and loyalty cards: There's no telling what specials or discounts your grocery store may offer for customers. It's possible your store offers extra saving for particular groups, from senior citizens to students. Be sure to inquire about a discount card or a store membership program.
7. Don't go shopping without looking



at the sale ads. If you don't have time to clip coupons, glancing at sale ads is a smart, quick way to save money. Compare prices at local stores and look for potential discounts on items you know you'll buy. If an item you buy frequently goes on sale, stock up. Many common foods can be frozen, including staples like milk. Plus, most foods are often on sale past their expiration date. This means you can stock up without worrying about having to throw food out as frequently.

8. If a store offers buy one and get one free, you can share the cost with a friend.
9. Buying in bulk, choosing generic products, and shopping in season can reduce cost.
10. Shop for non-perishable items:

Products like protein bars and dried fruits are ideal for buying from online retailers like Amazon or your local store's online site. It saves you money because you won't have to pay food tax. If shipping is free, that's an added incentive.

11. Limit your purchase of ready-prepared foods: Convenience is great until you have to pay more for it. Go to the deli or refrigerated sections for ready-made foods only on occasions when you're willing to pay more for the convenience. You pay a higher price to have someone else prepare the meal.
12. Use your imagination with leftovers. The possibilities are endless when it comes to using your creativity. Make great soups, casseroles and new dishes with your leftovers to avoid toss-

ing out unused food. If you run short of ideas, browse websites for recipes or uses for leftover ingredients.

13. Look for outlet stores such as day-old bakeries: Buying products from these outlet stores can help you stick to your grocery budget. Prices are reduced by more than 50 percent from store prices. Bread products freeze well and are versatile. You can use them in sandwiches, in recipes calling for bread crumbs and for stuffing.
14. Avoid portion-controlled snack packs: Not only are they more costly, they may not save you calories either. Remember that fat-free doesn't mean sugar-free, and vice versa. Always keep an eye out for the labels to decide if these snack packs are worth the splurge.

Eggplant Parmesan Boat

Ingredients

- One 1 ½ pound eggplant
- 2 tablespoons extra-virgin olive oil
- ½ teaspoon Italian seasoning
- ½ teaspoon kosher salt
- Freshly ground black pepper
- ¼ teaspoon garlic power
- ½ cup marinara sauce
- 1 cup mozzarella cheese
- ¼ cup grated Parmesan cheese

Directions

1. Preheat oven to 425 degrees F. Line a baking sheet with parchment.
2. Halve the eggplant then use a paring knife to cut vertical and horizontal slits into the flesh about ¾-inch apart. (You will want to create crosshatches across the whole surface without piercing the skin on the other side.) Place the halves on the lined baking sheet flesh-side up.

3. Spread a tablespoon of olive oil over each of the halves, then sprinkle both with Italian seasoning, salt, pepper and garlic powder. Roast until the eggplant is softened and golden brown on top - 15 to 20 minutes. Remove the eggplant from the oven and spread ¼ cup marinara on each half, then top with the cheeses. Return to the oven and bake until the cheese is golden and bubbling - another 8 to 10 minutes. Garnish with fresh basil. Allow to cool slightly before serving.

Something new for OTOW News!

Do you have a special family recipe that you would be willing to share with the rest of the On Top of the World community?
Here's your chance!

OTOW News is going to start publishing recipes that have been in your family for generations!

All you have to do is email a list of ingredients, a description of how to make your recipe and tell us how your family has cherished this recipe for years. The recipe can be for anything - breakfast, lunch, dinner, appetizers, desserts and beverages.

YOU MUST ATTACH IN YOUR EMAIL

A SELF-TAKEN PHOTO OF A FINISHED RECIPE.

YOU CANNOT EMAIL A PHOTO FROM THE INTERNET.

OTOW Residents Only

1 recipe per condo every 12 months

It's time for you to share your secret family recipe with everyone here at On Top of the World!



Email your recipe to otow.newsroom@gmail.com
Include your name, building number and condo number.
Email must include an original quality picture taken by you, plus list of ingredients, instructions and family history story.
Your story will not be published without all conditions above.



Women's History Told Through Wedding Fashions

1890 – Present.
By Leigh Ann Brown, Collector.
Leigh Ann exhibits wedding gowns from her vast collection.
Saturday, October 18, 2025 - 12:00 P M to 3:00 P M
Luncheon Included
Tickets \$18.00 – Limited Tickets
Good Samaritan Episcopal Church
2165 N.E. Coachman Road
Clearwater, Florida, 33765
Phone: 727-461-1717 for Tickets

Cut & Save

CLEARWATER FAMILY RESTAURANT

Bring in this ad and your cup of coffee is on us!*

Must present coupon. One coupon per person, per day, exp. 10/31/25
* May substitute coffee for tea or a soft drink

BREAKFAST
Waffles
Pancakes
French Toast
& more

LUNCH
Salads
Burgers
Sandwiches
& more

plus 2 eggs
plus ham, bacon or sausage only \$8.95

Served with home-fries, grits or fresh fruit, and toast.

Conference Room Available for parties of 10 or more. Call for your reservation.

1844 N Highland Ave, Clearwater, FL
727-754-8514
Tuesday-Saturday, 8 am - 3 pm • Sunday 8 am - 2 pm



Dr. Ryan Le
Air Force Veteran
University of Michigan
Dental School

\$59
NEW PATIENT SPECIAL
EXAM
X-RAYS
PANORAMIC

\$100 OFF
ANY DENTAL TREATMENT PLANNED
*NO CASH VALUE
*OFFER EXPIRES 10/31/25

WE OFFER:
THIRD PARTY FINANCING & IN-HOUSE SAVINGS PLANS

Call now! & Schedule your appointment



- Comprehensive & Preventative Dentistry
- *Cosmetic Dentistry
- Teeth Whitening
- *Botox Dentistry



- Root Canals
- *Wisdom Teeth Removal
- *Oral Surgery
- *Traditional Braces
- *Clear Aligner Braces



- *Implants
- *Dentures
- Gum Therapy
- Emergency Dentistry
- *Ceramic Crowns

COMPLIMENTARY
***CONSULTATION**
SECOND OPINION





Book now!
727-900-7171
info@tododentistry.com

831 N Hercules Ave
Clearwater FL 33765

[Todo.Dentistry.Clearwater](https://www.instagram.com/Todo.Dentistry.Clearwater)
[Todo Dentistry](https://www.facebook.com/TodoDentistry)

 Se Habla Español

On your next walk, stop by Valencia and visit our classical music bulletin board

Are you ready for an interesting destination for your daily walk?

Well, lace up those “sneaks” of yours and head on over to the Valencia building (72), Swedish Drive, on the West side.

Please come visit our core lobby bulletin board display, which will stay up until the end of October.

Our “Bulletin Board Guru” (and, yes, she does deserve that title), Karen Pedersen, has a delightful display for you to enjoy.

Since September is National Classical Music Month, Karen was inspired to feature photos of composers and information about each composer, in a fun display.

Since age 6, Karen has been a life-long pianist and a singer. Her grandmother was a professional singer. Her mother was initially a big band singer and then an elementary school music teacher. There is so much musical talent that runs in her family!

Karen attended West Chester Uni-



versity in Pennsylvania as a music major. During her career in the travel industry, she kept sharing her talent and love of music as the pianist for local equity theaters.

Here at the Valencia building, we are always surprised and delighted by the seasonal displays Karen continues to create for us as another outlet for her creativity. We do hope to see you on one of your walks. Who knows, you



The bulletin board at the Valencia building is a dedication to classical music this month.

might get a chance to chat with one of our friendly neighbors.

In building news, we had a lovely Ladies Brunch Bunch gathering in September at Rhumbas.

In October we will do an “all call” for all residents to gather at one of our favorite locales, O’Keefe’s Tavern, as it is likely to be closing soon to make way for a new housing project.

Happy 80th birthday!



On Aug. 27, Irene Pappas, of the Mandalay building, celebrated her 80th birthday with family and friends. In the photo, left to right, are Irene, Robert McQuillin, Irene Gandjos and Plato Gandjos. Plato, who is Irene’s first cousin, also shares the same birthday and he turned 88 years young. Robert, who is relatively new to the community, resides next door to the Mandalay building and generously treated nine guests to an amazing dinner! Robert is a graphic designer and his apartment reflects this talent. Irene feels so fortunate having such a wonderful, generous and interesting friend!

OnSpot Dermatology will be at the East Activity Center front parking lot from 8 am - 4 pm on Friday, Oct. 24.

*Your **FOREVER** windows, backed by a*

LIFETIME WARRANTY

While some home upgrades last only for a season, Window World windows make a difference for a **LIFETIME**.

AMERICAN-MADE and installed by licensed professionals, our windows are built to keep out the heat, improve energy efficiency, and give your home lasting curb appeal.

And with our industry-leading **LIFETIME WARRANTY** plus **18 MONTHS OF NO-INTEREST FINANCING***, your upgrade today delivers comfort, savings, and peace of mind—forever.



For a free estimate, scan the QR code, call (813) 436-9462, or visit [GetWindows.com](https://www.getwindows.com)

Se Habla Español

10741 Endeavour Way, Suite C, Seminole, FL 33777

*With approved credit. Minimum purchase of \$3,000. Offer expires 10/31/25. Certain restrictions may apply. FL Contractor's ID #SCC13151663





OTOW NEWS PRIVATE BUSINESS PAGE

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





**POWER TO EXCEL**
TECHNOLOGY SOLUTIONS

Proudly serving
OTOW since 2018

COMPUTER PROBLEMS?
We come to you!
FREE COMPUTER
DIAGNOSTICS



727-224-9270
www.powertoexcel.com

THE TAX SPECIALIST

In-Home
Tax Preparation Service

\$25 OFF
(FOR NEW CLIENTS)

(727) 204 – 8855
www.PinellasTaxSpecialist.com

DREW THE COMPUTER GUY



**Need Help
With Your
Computer?**

We specialize in meeting ALL
of your personal computer needs!

Help With Summit Broadband Conversions

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

For a Free, In-Home Check-Up
Call Drew The Computer Guy

(727) 421-1226

Helping OTOW residents for 23 years!

On Demand Handyman, LLC

Kirk Yates owner

I can fix
everything
in your
house.



Blinds
Drapes
Doors
Switches

Faucets
Disposals,
Lights
Fans

Locks
Outlets
Cabinetry
Cabinet Repairs

licensed & insured
(727) 744-2305
kirk.yatesr@gmail.com
ondemandhandyman.net

**HOWARDS**
CLEANING SERVICE

Ashley and Billy Howard
(fully insured)

WE CLEAN
Carpet • Tile
Upholstery
Vinyl • Hardwood

OTOW Residents: Show this ad and
receive 10% off your first cleaning.
exp. 10/31/25

727.279.5621 • 513.614.2828
howards.florida@gmail.com

Handyman Wes



Insured

I've been fixing things for 50 years

Kitchen Remodeling
Bathroom Remodeling
Flooring • Doors • Tiling
Trim • Cabinetry

(727) 488-1441



**Compassionate
Experienced
Private
Caregiver**

10 years experience
25 years
medical experience

(858) 442-3544
wsharona@yahoo.com

My goal is to support each client's
independence, comfort and
well-being in their own home.

- Personal Care
- Companionship
- Mobility Assistance
- Meal Preparations
- Medication Reminders
- Light Housekeeping
- Errands and Transportation
- Flexible Hours

CMA
CMT
CPR
First-Aid

Certified in
Dementia
Care



AIRPORT TRANSPORTATION
Georgy's Transportation Services

**\$40 Flat Rate
Any Hours**

**Clearwater & Tampa Airports
Cruise Ship Ports
Short Distance or Long Distance**

Please give 24 hours notice.
I am an OTOW resident.

(216) 410-7680



**Experienced
Pet Sitting**

727.599.9717
Dogs, Cats, Birds, Fish

Affordable, Professional, Insured
Vacation or Long Hours at Work?

Don't Kennel Your Furry Friend,
I visit to care for them in the
comfort of your home.

Reasonable Rates

Feeding, Playtime, Walks,
Call to schedule your Meet and Greet


**DO YOU NEED
AN EXTRA
PAPER?**



Extra copies of OTOW News are available in the
East and West Activity Center lobbies and at the newsroom.

On Top of the World Movie Night

presents "Wicked" on Wednesday, Oct 8, 4 pm, EAC Auditorium



Directed by Jon M. Chu
Produced in 2024
Universal Pictures Studio
Rated PG
Runtime 160 minutes

CAST
Cynthia Erivo, Ariana Grande,
Jonathan Bailey, Jeff Goldblum,
Kristin Chenoweth

Free Admission
Seating Is Limited, First-Come, First-Served
One Free Bag of Popcorn Per Resident

Wicked is the untold story of the witches of Oz.

This film stars Emmy-, Grammy- and Tony-winning powerhouse
Cynthia Erivo as Elphaba, a young woman, misunderstood
because of her unusual green skin, who has yet to discover her true power.

Also starring Grammy-winning, multi-platinum recording artist and global superstar Ariana Grande
as Glinda, a popular young woman, gilded by
privilege and ambition, who has yet to discover her true heart.



Pickleball Labor Day



There's more to life than just pickleball! The On Top of the World Pickleball Club enjoys playing games on the court and eating a lot of food off the court. On Labor Day there were picnic tables full of food for members who took a break from playing. It was a beautiful day, a lovely picnic and delicious food.



**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.

Leg Pain Caused by Poor Circulation or Varicose Veins



**Minimally Invasive Treatment For
Leg Pain, Swollen Ankles, Numbness, Coldness,
Tingling, Non-Healing Sores, Varicose Veins**

Call To Schedule A Consultation!

(727) 475-4039

Dr. Jerry Niedzwiecki

Coastal Vascular Specialists

2730 McMullen Booth Rd. Clearwater, FL 33761

VISIT www.COASTALVS.com
OR SCAN BELOW



STOP WAKING UP FOR THE BATHROOM



**Cutting Edge Medical Procedure • Minimally Invasive
No Drugs • No Negative Impact on Sexual Function**

**Enlarged Prostate
Benign Prostatic Hyperplasia (BPH)**

- Weak urine stream
- Needing to urinate 2 or more times per night
- Straining to urinate
- Dribbling at the end of urinating
- Incomplete emptying of your bladder
- Erectile dysfunction, generally caused by the medication

727-791-7300 Call us today!

Advanced Imaging & Interventional Institute

2730 McMullen Booth Rd. Clearwater, FL 33761

VISIT www.AI3web.com
OR SCAN BELOW





2018 Angie's list SUPER SERVICE AWARD

TRANE COMFORT SPECIALIST

CALL NOW! 727.266.5218

75 PINELLAS AND PASCO

When Quality Matters Most, We Are your Specialist

DISCOUNT 5% LIMITED TIME OFFER on new equipment

D & W Heating & Air Conditioning

TheAirSpecialist.com

License #: CAC1815573

D & W Heating & Air Conditioning Inc. 29180 U.S. HWY 19 N. Clearwater, Florida 33761
THEAIRSPECIALIST.COM | FACEBOOK: @THEAIRSPECIALIST |

C. Lacey PLUMBING

Nearly 50 years of service

Family Owned & Operated proudly since 1976



1976 License # CFC 1432281 2021

**Free Estimates
No Service Charge**

\$65 Washer Box Inspection

Show this ad and receive \$15 off any service.
(Offer expires 10/31/25
One coupon per month)

**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

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.

Line Dancing

9:00 - 10:45 am Tuesdays
1:00 - 2:45 pm Fridays

Gentle Movement Exercises

11:00 am - 12:00 pm, Tuesdays, EAC Auditorium 3:00 - 4:00 pm, Fridays, EAC Auditorium

movingandgroovingotow@gmail.com

Miss a Board Meeting? Need To Watch Again?

The Box Office has you covered.

otowboxoffice.com • More than 670,000 views.

Can't watch meetings on OTOW-TV 901?

The Box Office is broadcasting
Association Board Meetings live.

Plus, you can visit the Past Board Meetings page
and review any meeting since June 2023.*
Just visit the Box Office, click the Past Board Meetings link,
select the correct date ..., and watch.

Association Board Meetings

June 12, 2025 (annual meeting)	
June 5, 2025 Information Meeting on Voting and Reserves	
April 30, 2025	April 17, 2025
February 27, 2025	March 27, 2025
January 30, 2025	January 16, 2025
Meet The Candidates Morning - January 9, 2025	
Meet The Candidates Evening - January 9, 2025	
Nov. 7, 2024 Hurricane Response Review	
Nov. 22, 2024	Dec. 19, 2024
Oct. 15, 2024	Oct. 2, 2024
Sept. 20, 2024 Selection Committee Created	Sept. 11, 2024
September 5, 2024	July 25, 2024
July 18, 2024	July 15, 2024
June 13, 2024	June 4 and 6, 2024
May 22, 2024	April 24, 2024
April 5, 2024	February 20, 2024

* Not all past board meetings are archived on the Box Office.

Interviews with management companies are not available.

Some future meetings may not be available.

But the dates listed can be watched anytime when Internet access is available.

All videos are copyrighted. Recording, downloading and uploading are prohibited.

Social Dance with Howard

1-3 pm, Thursdays

West Activity Center Belleaire Room

Singles or couples. Men needed!

Residents pick the dances to learn.

Qwirkle Group

Qwirkle is a fun tile game full of colors and shapes. Residents are getting together now to play together. It is easy to learn but challenging to master. Come join us. No experience necessary.

Mondays 1-4 p.m.
East Activity Center Dunedin Room
Everyone Welcome!
Call Sherrie Markey at 717-873-1066.

Blackout

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

Learn how to play at 5:50 pm

French Language and Culture Society

11 am - 12 pm
Wednesdays
EAC Dunedin Room

Bonesavers

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

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.

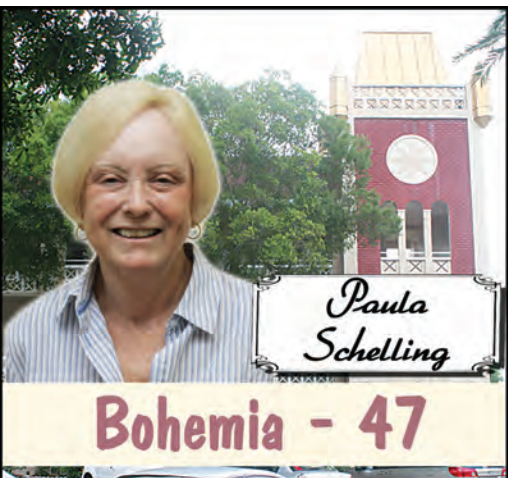
Join us during league play and we have equipment available.
Mon-Tue-Wed 4 pm
East Activity Center

Speak English

A new class at On Top of the World taught by Lola Dickert and Eugene Z. We meet for 1 hour every Thursday from 10-11 am in the East Activity Center Dunedin Room. The class is free. There is no homework. This is your chance to learn how to speak English more fluently. Just bring your Activity Card.

Bohemia now has a men’s outing

For many years, Bohemia has had a girls' night out once a month. Museums are one of our favorite destinations. We have been to the Plant Museum in Tampa, the Holocaust Museum in St. Petersburg and the Dunedin History Museum to name a few. We also enjoy art museums. Our favorite art museum trip was a private tour of the Dali Museum. We learned Christmas is the best time to do it. The museum staff goes all out to make it a festive occasion. Sometimes our nights out are not cultural. We have been known to go out just for fun. We have gone bowling,



played miniature golf and even taken some overnight trips.

Well, the time has come for change. Now the men want their own night out. They've decided they need one, too. Hence the creation of the new Guys Breakfast Club. It will be meeting the first Saturday of every month. The Guys Breakfast Club has already had a few meetings. They have been trying a variety of restaurants. No indication yet if there is a favorite one. Last month everyone in the building was invited to our dinner out. The choice was BJ's Grill at the Country-side Mall and 21 residents participated. It was interesting that for many of those 21 people, this was their first time

dining out with us. They were pleasantly surprised by the environment and food. The comments were, they would definitely patronize it again. As publicized in previous editions of this newspaper, Bohemia residents take great pride in collecting food for those in need. It is also with great pride that I announce success with our Labor Day food collection. Our year-long goal was to collect 1,000 pounds of food. We have now passed half of that goal. We have three more collections planned and we may reach our goal!

Get Acquainted Coffee 9-11 am, Thursday, Oct. 9, Auditorium



HEALTHY STEPS FOR OLDER ADULTS

Learn how to protect yourself and live a full and active life, free from the fear of falling. Healthy Steps for Older Adults is an evidence-based fall risk screening and education class for adults aged 65 and older. This program consists of one 3-hour workshop focused on fall prevention, covering topics such as proper footwear, safety at home, good nutrition for bone health and the importance of exercise. Participants will learn at-home exercises to improve strength and balance and receive information about other fall prevention programs.

TO REGISTER PLEASE EMAIL:
Nancy Rogers: general_activity@scaclw.com
Your name, address, and telephone number and reference "Healthy Steps for Older Adults"

Registration required. First come, first served. Maximum of 30 residents per class.

On Top of the World 2069 World Pkwy Blvd, Clearwater, FL 34683 P 727.799.2734

WHEN:
Wednesday, Oct 22nd

TIME:
9:00am—12:00pm

LOCATION:
East Activity Center
Clearwater Rm/ Kitchen Area
(downstairs)

COST: FREE!



MEDICARE OPEN ENROLLMENT PRESENTATION

**MEDICARE OPEN ENROLLMENT DATES
OCTOBER 15TH - DECEMBER 7TH**

The Medicare Open Enrollment Period presentation conducted by the SHINE Program will outline the different Medicare paths, the election options during the Open Enrollment Period, and how SHINE can help. A SHINE volunteer will also be available to answer any questions you may have.

www.floridashine.org or www.agingcarefl.org

WEDNESDAY, OCTOBER 8TH AT 10 AM
On Top of the World
East Activity Center Auditorium
No Registration Required

SHINE (Serving Health Insurance Needs of Elders) is a program offered by the Department of Elder Affairs in partnership with the Area Agency on Aging of Pasco & Pinellas. Specially trained volunteers can assist you with your Medicare, Medicaid, and health insurance questions by providing one-on-one phone or virtual online counseling and information. SHINE services are free, unbiased, and confidential. SHINE Counselors can be reached by calling 1-800-963-6337 or 727-217-8111.

We match all competitors' written quotes

Grout Problem? No Problem!

Don't replace the tile, restore it and save \$\$\$

From Old to New in just One Day!

Tired of moldy, missing, dirty, cracked grout?

Specializing In:

- Clean & Seal Tile & Grout
- RegROUT and Caulk Showers & Tubs
- Recolor Grout
- Repair Grout & Broken Tiles

SATISFACTION GUARANTEED!
FREE ESTIMATES!

Up to 30% Tile & Grout Cleaning

With this coupon.
Not valid with any other discount.
Minimum \$325.

CALL NOW! Grout Tech **Lowest Rates Guaranteed**
727-768-6828

We are a family business - bonded and insured - License #C11060

Services available 7 days a week



Services available 7 days a week

Classified

OTOW News classifieds are for On Top of the World residents only. You may place an ad to sell or seek to buy using up to 40 words. You cannot sell anything for a price of more than \$500. You cannot sell condos, cars, bedding or used clothing. No business ads. No companion ads. Classifieds must be dropped off at the newsroom in person before the 16th of each month. You may be asked to show your activity card. One classified per household per month. You must ask to have your ad run twice.

Beach Chairs

For sale: Two Tommy Bahama beach chairs with attached cooler. Excellent condition. \$25 each. Call John at (727) 463-8240.

TV, Soundbar, DVD

For sale: 43 inch TV (TCL) and soundbar with wireless woofer (Samsung). DVD player (Sony). All in good working order - like new condition. All three \$99. Call William at (727) 482-3996.

Manican

For sale: Full-dress manican for “resting” your fanciest outfit. Make offer. Call Walter at (727) 669-2539.

Poodles Need New Home

Two lovely OTOW poodles/bichons need a new home. All shots current. Vet says perfect health. Non-allergenic. No shedding. Libby is 6 and Eddy is 3. They love other people and kids. Call James at (727) 515-1994.

Clothes Dryer

For sale: Panda Clothes Dryer. Small. White. Fits on counter top. Almost new. Call Iris for price. (727) 253-9735.

Life Magazine Anthology

For sale: Life Magazine’s Anthology of World War II. 350 pages. More than 600 photos. Was \$60 new. Asking \$10. Call Laurence at (727) 472-0656.

Walker

For sale: Like new, Hi Boy Walker. Paid \$300. Will sell for half price. Call (727) 307-9483.

BRAIN TEASE

<div></div>	2	<div></div>	6	<div></div>	3
4	<div></div>	<div></div>	1	<div></div>	<div></div>
<div></div>	3	<div></div>	4	<div></div>	5
<div></div>	6	5	<div></div>	4	1
5	<div></div>	<div></div>	3	<div></div>	<div></div>
<div></div>	1	<div></div>	5	<div></div>	4

To do the Brain Tease above, you must put a number 0-9 in each white square. The trick is, each number can only appear one time horizontally and vertically. Start with a row or column with only one white square. As you fill in squares, the rest of the board will get easier to manage.

OTOW News

WORDMIX

Unscramble the six words listed below.
If you unscramble correctly, the first letter of each word will spell out the secret word of the month.
If you cannot come up with the secret word of the month, then redo at least one of the six scrambled words.
Please note, none of the secret words are plural.

A

M

S

P

W

T

P

R

U

E

E

T

I

C

N

H

A

L

D

S

E

D

A

N

R

V

E

E

G

R

D

W

E

O

R

I

SECRET WORD:

Last month's scrambled words: KNOWN, ERROR, YEEHAW, PURPLE, ATTEMPT, DURABLE. Secret Word Last Month: KEYPAD

Good Karma Book Club

A post-read book discussion group.

THE MANY LIVES OF MAMA LOVE
A Memoir of Lying, Stealing, Writing, and Healing
LARA LOVE HARDIN
New York Times Bestselling Author
LARGE PRINT EDITION

10 am, Thursday, October 16
“The Many Lives of Mama Love!”
By Lara Love Hardin

10 am, Thursday, November 20
“The Innocent Man: Murder and Injustice”
By John Grisham

All of our meetings take place in the East Activity Center Crystal Beach Room.
For more information, see our web page on the Box Office (otowboxoffice.com).
You can also call Jane at 727-754-3823.

LIBRARY

New Books

“The Secret of Secrets” by Dan Brown
“Framed In Death” by J. D. Robb
“Smugglers Cove” by Fern Michaels
“The Girl From Devil's Lake” by J. A. Jance

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

Storytellers Wanted



**OTOW News,
your community newspaper,
is looking for residents to tell stories
about the people and
social activities
going on in your buildings.**

**OTOW News is seeking storytellers
for the 58 buildings listed below.**

There is no pressure to write each month.

All we ask is 3 stories a year.

Help is available to assist you with your first story.

**You can write about people in your building,
events in your core, group outings to restaurants,
milestone birthdays or anniversaries, unique vacations and more.**

**Plus, the newspaper staff has a one hour class coming up
on Nov. 6 where everyone learns how to be a better writer.
Join our staff and you are invited to attend the class!**

**If this sounds like something you want to try, visit the Press Association
information table at the 2025 Fall Festival from 10 am - 2 pm on Saturday, Nov. 1,
in the EAC Auditorium. You can meet the Press Association Board,
ask questions and fill out a storyteller form. To join our staff, you must be an
OTOW resident, have a home computer and know how to send emails.
It is recommended that you attend monthly meetings, but it is not required.
Is your building on the list below? Join us.**

2-Danish Modern
3-Chalet
4-American Colonial
6-Grecian Classic
7-English Tudor
8-Alsace Lorraine
9-Polynesian
10-Mid-East Moorish
12-Swiss Alps Chalet
14-Rancho Del Mundo

16-Corinthian Kapal
17-Southern Georgian
18A-The Gables
19-Azteca
21-Punjab
22-Roman Byzantine
24-Americana
26-English Gothic
31-Contemporary
32-Villa Riviera

33-Aruba
34-Hawaiian Towers
36-Baghdad
38-Monaco
39-Mallorca
41-Rila Renaissance
42-Victorian
43-American Gothic *
48-Mediterranean
49-Loch Lomond

51-Avila I
52-Avila II
54-Brittany Farmhouse
55-Saratoga
59-Moor
63-Williamsburg
64-Avalon
65-Curacao
66-American Swiss

67-Brisbane
69-Hemmingway
70-Key West
73-Cordoba
75-Mandarin
76-Royal Chateau
77-Southern Colonial
80-Orizaba
82-Capistrano

84-Malaguena
85-Espana
86-South Seas
87-Delhi
88-Viking
90-Queen Victoria
91-Antigua I
92-Antigua II
95-Waterford
96-Sir Lancelot

* Current storyteller would like to step down

Ask questions Nov. 1 at the Press Association information table at the Fall Festival